

## PRODUCT DISCLOSURE SHEET



Dear <Name of Customer>,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date:<dd/mm/yyyy>

### 1 What is GREAT Returns Extra 5?

GREAT Returns Extra 5 offers insurance protection for 3 years. It pays a lump sum death benefit if you die or suffer total and permanent disability during the term of the policy.

### 2 Know Your Coverage / Benefits

As an illustration, for **RM<premium amount based on 500k coverage> yearly**, you will receive the following insurance coverage/benefits. This illustration may not be the actual amount of premium and coverage applicable to you. For your actual amount of premium and coverage, please refer to the Sales Illustration. For more details on the benefits, please refer to the Appendix.

a) Death Benefit	RM500,000
b) Total and Permanent Disability ("TPD") Benefit	RM500,000
c) Additional Coverage/ Benefits	i) Survival Benefit ii) Maturity Benefit

Your life insurance **excludes**:

- Suicide – if death was due to suicide within the first policy year.
- TPD due to the following:
  - Existed before buying the plan.
  - Self-inflicted injuries.
- Accidental death due to the following:
  - Suicide.
  - War.

**Note:** This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

**You should read and understand your insurance policy. If you have any questions or require assistance on your life insurance, you can discuss with your intermediary or:**



Call us at:  
1300-1300 88



Visit us at:  
greateasternlife.com



Email us at:  
wecare-my@greateasternlife.com

### 3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	<b>RM&lt;Premium amount&gt;</b> <payment mode> The premiums are guaranteed.
---------	--

Duration: **<Premium payment term>** years

You will also have to pay the following fees and charges:

Commission	<b>&lt;Total commission percentage&gt;% of premium or RM&lt;total commission amount&gt;</b>
------------	---

### 4 Other Key Terms

- You must disclose all material facts and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums. If you do not pay your premium within the grace period of 30 days, your policy will be terminated and the surrender value shall be payable to you.
- Please visit [greateasternlife.com/my](http://greateasternlife.com/my) for further information on the Company's claim procedure.

**Note:** This list is **non-exhaustive**. You should refer to the insurance policy for the full list of terms and conditions.

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- Free-look period:** You may cancel your policy by returning the policy within 15 days after your policy has been delivered to you. The premium that you have paid will be refunded to you.
- After free-look period:** You may cancel your policy. Upon cancellation before maturity, you will receive the guaranteed surrender value as shown in the following table.

Policy Month	Guaranteed Surrender Value (% of Total Premium Paid*)	Policy Month	Guaranteed Surrender Value (% of Total Premium Paid*)
1	90.20%	19	95.30%
2	90.40%	20	95.55%
3	90.60%	21	95.75%
4	90.80%	22	95.95%
5	91.00%	23	96.20%
6	91.20%	24	96.40%
7	91.40%	25	97.05%
8	91.65%	26	97.25%
9	91.85%	27	97.50%
10	92.05%	28	97.70%
11	92.25%	29	97.90%
12	92.45%	30	98.15%
13	94.05%	31	98.35%
14	94.25%	32	98.60%
15	94.45%	33	98.80%
16	94.65%	34	99.05%
17	94.90%	35	99.25%
18	95.10%	36	99.50%

\*Total premium paid shall exclude any premium paid in advance.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact the Company or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

For information on how we process your personal data and your rights over your personal data, kindly refer to our Personal Data Protection Notice posted at [greateasternlife.com](http://greateasternlife.com), or obtain a copy from our Customer Service Officers.

If there is discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.