

Note: Please read this Product Disclosure Sheet before you decide to take up Great SecureCare. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")
 Name of Product : Great SecureCare
 Date : <dd/mm/yyyy>

1. What is this product about?

Great SecureCare is a non-participating term protection plan.

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM<Basic Sum Assured>. It will be payable upon:

- death*; or
 - Total and Permanent Disability (TPD) before age 65 years next birthday.
- whichever occurs first, subject to the terms and conditions, stated in the policy contract.

If a valid claim upon death or TPD occurs before age 5 years next birthday, a child lien shall apply.

Duration of cover: <term> year(s) or upon termination, whichever occurs first.

* The first RM5,000 of the basic sum assured will be payable upfront as bereavement benefit without claims investigation and upon complete submission of minimum necessary documents. The balance of basic sum assured will be payable as death benefit in one lump sum after claims investigation. The payment of the bereavement benefit does not constitute an admission of liability by the Company to pay the balance of basic sum assured.

3. How much premium do I have to pay?

- The estimated premium for this plan that you have to pay: RM<Basic Premium> <Premium Mode>
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- Premium varies by entry age next birthday, gender, smoker status and occupation classification (where applicable). Any increase in coverage shall entail an increase in premium payment. However, the premium rates are guaranteed and will remain the same throughout the premium payment term.

4. What are the fees and charges that I have to pay?

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission is as follows:

Policy Year							
Percentage of Total Direct Commission (%)							

Note: For the total direct commission amount, please refer to the sales illustration.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all facts such as medical condition, and state your age correctly.
- Free-look period – you may cancel your policy by returning your insurance policy within 15 days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this plan.

6. What are the major exclusions under this plan?

- Death during the first policy year as a result of suicide, while sane or insane.
- Total and Permanent Disability resulting from self-inflicted injuries, while sane or insane.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

7. Can I cancel my policy?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of 30 days, your plan may lapse unless your plan has acquired cash value. The cash amount that the Company will pay you when you cancel the policy will be much less than the total amount of premium that you have paid.

8. What do I need to do if there are changes to my / my nominee(s) contact details?

It is important that you inform us of any change in your / your nominee(s) contact details to ensure all correspondences reach you / your nominee(s) in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

(Licensed under the Financial Service Act 2013 and is regulated by Bank Negara Malaysia)

Head Office : Menara Great Eastern
303 Jalan Ampang,
50450 Kuala Lumpur.

Tel : +603 4259 8888

Fax : +603 4259 8000

Customer Service Careline : 1300-1300-88

E-mail : wecare-my@greatasteasternlife.com

10. Are there any other similar types of plan available?

You may check with your intermediary or contact the Company directly for other similar types of plans currently available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

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).

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 greatasteasternlife.com, or obtain a copy from our Customer Service Officers.

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

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.