

Note: Please read this Product Disclosure Sheet before you decide to take up GREAT Treasure Gift. 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 Treasure Gift
Date : <dd/mm/yyyy>

1. What is this product about?

GREAT Treasure Gift is a non-participating whole life plan that offers insurance protection and matures at age 80 years next birthday. This plan provides you benefits in the event of death due to non-accidental cause, death due to accidental cause, or maturity, whichever occurs first.

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM<Basic Sum Assured>.

This plan provides:

(a) Death Benefit

Upon death of the life assured, the death benefit will be payable as follows:

Table with 3 columns: Policy Year, Due to non-accidental cause, Due to accidental cause. Rows include Policy Year 1-2 and 3 and above.

(b) Accidental Death Benefit

Upon accidental death of the life assured before maturity of the policy, an additional percentage of the basic sum assured will be payable on top of the death benefit as follows:

Table with 2 columns: Age Next Birthday of the Life Assured at the Policy Anniversary Preceding Accidental Death, Accidental Death Benefit (% of the basic sum assured). Rows include age ranges 45-64 and 65-80.

(c) Maturity Benefit

Upon the survival of the life assured to the maturity date of the policy, 108% of total premium paid without interest will be payable as Maturity Benefit.

The above benefits are subject to the terms and conditions stated in the policy contract.

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

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.

Note: The premium rates are guaranteed. The premium rates to be applied will depend on the entry age next birthday and gender.

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.
The percentage of total direct commission is as follows:

Table with 2 columns: Policy Year, Percentage of Total Direct Commission (%). Multiple empty rows for data entry.

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 material facts 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 will be refunded to you.
Claims procedure – Please visit greatasteamlife.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?

- i. Death during the first policy year from the risk commencement date or from the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
- ii. The Company will not be liable for any accidental death benefit if the death of the life assured does not occur within 90 days from the date of accident; and for any injury resulting in loss suffered, as a result of the following whether directly or indirectly:
 - suicide, attempted suicide or self-inflicted injuries, while sane or insane.
 - bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
 - war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
 - from the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict.
 - engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
 - as a result of the life assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the life assured or resistance to arrest.
 - as a result of the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
 - while under the influence of alcohol or drugs unless taken as prescribed by a physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit;
 - 35 mcg of alcohol per 100ml of breath
 - 80mg of alcohol per 100ml of blood
 - 107 mg alcohol per 100ml of urine
 - injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the life assured would or could earn income or remuneration from engaging in such activity.
 - from childbirth, pregnancy and/or any complications thereof.
 - ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
 - from the life assured engaging in commando or bomb disposal duties/training.
- iii. No accidental death benefit shall be made if the accident occurs prior to the risk commencement date or date of any reinstatement, whichever is later.

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 plan?

Yes, you may cancel your plan by giving a written notice to the Company. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. 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 policy may lapse unless your policy has acquired cash value. The cash amount that the Company will pay you when you cancel the policy before the maturity period 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 Services 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@greateasternlife.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 cover 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 greateasternlife.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>.