

Note: Please read this Product Disclosure Sheet before you decide to take up GREAT Wealth Enhancer. 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 Wealth Enhancer

Date : <dd/mm/yyyy>

## 1. What is this product about?

GREAT Wealth Enhancer is a non-participating endowment plan with investment-linked features where investment booster will be credited into the total investment value via purchasing units in the chosen investment-linked fund(s). This plan offers a combination of protection and savings benefits. It provides benefits in the event of death, accidental death or Total and Permanent Disability ("TPD") during the term of the policy. In addition, this plan provides additional sum assured if death, accidental death or TPD occurs in the last three policy years, investment booster at the end of every year to boost the total investment value as well as maturity benefit.

The total investment value depends on the price of the underlying units, which in turn depends on the performance of the chosen fund(s).

## 2. What are the covers / benefits provided?

### Basic Plan Benefit

#### 1) Death Benefit

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

Policy Year	Death Benefit	
	Due to non-accidental cause	Due to accidental cause
1 – 2	a) total premiums paid without interest less total investment booster which have been credited into the total investment value; and b) the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date	a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at Net Asset Value (NAV) on the next valuation date.
3 and thereafter	a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at Net Asset Value (NAV) on the next valuation date.	

Note: Guaranteed Death Benefit: Total premiums paid-to-date plus Additional Sum Assured (refer to Table 1) less total investment booster which have been credited into the total investment value.

**Table 1: Additional Sum Assured:**

Policy Year	% of Total Premiums Paid-To-Date
<Policy Term-2>	5%
<Policy Term-1>	10%
<Policy Term>	20%

#### 2) Accidental Death Benefit ("ADB")

In the event of death of the life assured due to an accidental cause prior to the policy anniversary on which the life assured attains age 80 years next birthday, an additional percentage of the Guaranteed Death Benefit will be payable on top of the death benefit as follows:

Event	Additional Percentage of Guaranteed Death Benefit
Accidental Death	100%
Accidental Death (Public Conveyance)	200%
Accidental Death (Outside Malaysia <sup>#</sup> )	300%

#### Notes:

- The benefit for Accidental Death (Public Conveyance) will only be payable if the accidental death is resulted while traveling in a Public Conveyance<sup>##</sup>; or while riding as a passenger in an elevator or in electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.
- In the event of accidental death, only either one of the benefits for Accidental Death, Accident Death (Public Conveyance) or Accidental Death (Outside Malaysia), whichever is applicable, is payable.
- The ADB is subject to a maximum of RM2,000,000 under this policy and all other policies (including basic plans and riders, if any) which provide for accidental benefits issued by the Company for this distribution channel on the same life assured.

	<ul style="list-style-type: none"><li>The death of the Life Assured shall occur within ninety (90) days from the date of the accident.</li></ul> <p>#If the accidental death occurs when the life assured resides or travels outside of Malaysia for more than 90 consecutive days, only either one of the benefits for Accidental Death or Accidental Death (Public Conveyance), whichever is applicable, is payable.</p> <p>##Public Conveyance means a mode of licensed transport available to the general public that serves to carry its fare-paying passengers from one place to another on scheduled trips over established routes as its primary purpose. Public Conveyance shall include any public bus, licensed taxi, peer-to-peer ridesharing under registered service provider, airport limousine, train, monorail, licensed commercial aircraft and ferry. This definition does not cover cable car, any form of transport chartered for private travel or unlicensed transportation.</p>										
3) TPD Benefit	<p>In the event of TPD prior to the policy anniversary on which the life assured attains age 70 years next birthday, the TPD benefit will be payable as follows: -</p> <table><tr><th rowspan="2">Policy Year</th><th colspan="2">TPD Benefit</th></tr><tr><th>Due to non-accidental cause</th><th>Due to accidental cause</th></tr><tr><td>1 – 2</td><td>a) total premiums paid without interest less total investment booster which have been credited into the total investment value; and b) the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.</td><td rowspan="2">a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at NAV on the next valuation date.</td></tr><tr><td>3 and thereafter</td><td>a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at NAV on the next valuation date.</td></tr></table> <p>The TPD benefit will be payable subject to the following:</p> <ul style="list-style-type: none"><li>the Guaranteed Death Benefit not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the Guaranteed Death Benefit or RM2,000,000, whichever is lesser, and</li><li>the balance of the Guaranteed Death Benefit (if any) will be payable in two equal annual instalments.</li><li>The maximum TPD Benefit payable under this and all insurance policies (including riders) on the same life assured, is RM10,000,000 per life (excluding group policies).</li></ul> <p>Total investment value, if any, which is calculated at NAV on the next valuation date will be payable in one lump sum when the first TPD Benefit is paid out.</p>	Policy Year	TPD Benefit		Due to non-accidental cause	Due to accidental cause	1 – 2	a) total premiums paid without interest less total investment booster which have been credited into the total investment value; and b) the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.	a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at NAV on the next valuation date.	3 and thereafter	a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at NAV on the next valuation date.
Policy Year	TPD Benefit										
	Due to non-accidental cause	Due to accidental cause									
1 – 2	a) total premiums paid without interest less total investment booster which have been credited into the total investment value; and b) the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.	a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at NAV on the next valuation date.									
3 and thereafter	a) Guaranteed Death Benefit; and b) Total investment value, if any, which is calculated at NAV on the next valuation date.										
4) Investment Booster	<p>A percentage (%) of total annualised premium as shown in the table below will be credited into the total investment value at the end of every year, until death, TPD or surrender of the policy, whichever occurs first. Once the investment booster is credited into your total investment value, it is no longer guaranteed and its value will fluctuate based on the performance of the assets of the fund(s) you have invested in.</p> <p>Investment Booster:</p> <table><tr><th>End of Policy Year</th><th>% of Total Annualised Premium</th></tr><tr><td></td><td></td></tr></table>	End of Policy Year	% of Total Annualised Premium								
End of Policy Year	% of Total Annualised Premium										
5) Maturity Benefit	<p>While the policy is in force, upon survival of the life assured to the maturity date of the policy, the following will be payable in one lump sum, subject to its terms and conditions:</p> <p>a) X% of total annualised premium less total investment booster which have been credited into the total investment value; and</p> <p>b) Total investment value, if any, which is calculated at NAV on the next valuation date.</p>										
Coverage term	<Policy Term> years or upon termination, whichever occurs first										

**Waiver and Payer Benefits****CI Premium Waiver Rider**

Premiums to be waived upon occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease) of the life assured	RM<total premium waived> per year
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Coverage term	<Rider's term of assurance> years or upon termination, whichever occurs first.
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Payer Waiver Extra Rider		
Premiums to be waived upon TPD prior to policy anniversary of age 70 years next birthday, death, or the occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease) to the payer.		RM<total premium waived> per year
Coverage term		<Rider's term of assurance> years or upon termination, whichever occurs first.
GREAT Wealth Enhancer Payer		
Premiums to be waived upon TPD prior to policy anniversary of age 70 years next birthday or death to the payer, subject to the following terms and conditions:		RM<total premium waived> per year
<b>End of Policy Year</b>	<b>TPD or Death due to non-accidental cause</b>	<b>TPD or Death due to accidental cause</b>
1 – 2	All rider's premium paid will be refunded	All future total premiums will be waived
3 and thereafter	All future total premiums will be waived	
Coverage term		<Rider's term of assurance> years or upon termination, whichever occurs first.

Note: The above benefits are subject to the terms and conditions stated in the policy contract. Any indebtedness under the policy shall first be deducted from the benefits and claim proceeds payable.

**Fund(s) chosen:**

Policy Year		
From	To	

**Reminder:** Please read the fund fact sheet which includes the objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

**3. How much premium do I have to pay?**

	The Estimated Premium That You Have To Pay	Premium Duration
Basic Premium <sup>1</sup>		<Premium payment term> years or upon termination, whichever occurs first.
CI Premium Waiver Rider <sup>2</sup>		<Rider's premium payment term> years or upon termination, whichever occurs first.
Payer Waiver Extra Rider <sup>2</sup>		<Rider's premium payment term> years or upon termination, whichever occurs first.
GREAT Wealth Enhancer Payer <sup>1</sup>		<Rider's premium payment term> years or upon termination, whichever occurs first.
Total		

**Notes:**

- If you have performed Single Premium Top-Ups, the Company will allocate 95% of the Single Premium Top-Ups to purchase units in the investment-linked fund(s) that you have chosen. 5% of the unallocated premiums will be used to pay commissions to intermediary and other expenses of the Company.

<sup>1</sup> The premium will remain the same throughout the premium duration.

<sup>2</sup> The total premium that you have to pay and the policy terms may vary depending on the underwriting requirement of the Company. The premium rates are non-guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium on policy anniversary by giving you at least thirty (30) days' advance written notification. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policies regardless of the individual claim experience. However, the Company may only revise the premium of Payer Waiver Extra Rider after the rider has been in force for 5 years and the revision, if any, will be capped at a maximum of 20% of the existing rider's premium.

**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.
- Fund management charge - Please refer to the sales illustration for the fund management charge and to the fund fact sheet for details of the chosen investment-linked fund(s). The fund management charge is not guaranteed and may be varied on the policy anniversary by giving you at least 3 months' advance written notice.

**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 such as medical condition (if applicable), and state your age correctly.
- Free-look period - You may cancel your policy by returning the policy within 15 days after the policy has been received by you. The Company will refund to you the following:
  - all premiums paid without interest plus rider(s) premium (less medical fee incurred, if any); and
  - the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.
- Surrender - the cash value will only be payable after two (2) full policy years of premium is paid and the total investment value (if any) which is calculated at NAV on the next valuation date. Any rider attached shall then be terminated.
- Total investment value - The total investment value depends on the price of underlying units, which in turn depends on the performance of the fund.
- Total premium - This is the basic plan's premium, excluding any rider's premium and advance premium paid.
- Total annualised premium - This is the basic plan's total premium paid for a policy year, excluding riders' premium.
- Grace period - A grace period of 30 days from each premium due date is given for you to pay your premiums.
- Claims procedure - Please visit [greateasternlife.com/my](http://greateasternlife.com/my) for further information on the Company's claims procedure.
- Waiting period - The eligibility for benefits under the policy will only start after the waiting period below from the risk effective date.

Plan Name	Conditions	Waiting Period
CI Premium Waiver Rider	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days
Payer Waiver Extra Rider	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days

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?****Basic Plan**

- 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.
- The Company will not be liable to pay for any TPD benefit if TPD of the life assured:
  - has occurred prior to risk commencement date or prior to the date of any reinstatement, whichever is later.
  - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
  - is caused by bodily injury sustained as a result of parachuting or skydiving, or 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.
  - is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
  - is resulted from 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.
  - is resulted from war, whether declared or undeclared.
- The Company will not be liable for any Death Benefit due to accidental cause or TPD benefit due to accidental cause prior to the second policy anniversary or Accidental Death Benefit 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.
- 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.
- 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.
- the life assured being 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.
- 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.
- the life assured engaging in commando or bomb disposal duties/training.

iv. The Company will not be liable to pay any Accidental Death Benefit if the accident has occurred prior to the risk commencement date or the date of any reinstatement, whichever is later.

#### CI Premium Waiver Rider

- Covered Event that has existed prior to the risk effective date.
- Covered Event that is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Covered Event that is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by the life assured.
- Covered Event that is resulted from 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.
- Covered Event that is resulted from war, whether declared or undeclared.

#### Payer Waiver Extra Rider

- Death during the first policy year as a result of suicide, while sane or insane.
- TPD or Covered Event that has existed prior to the risk effective date.
- TPD or Covered Event that is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD or Covered Event that is resulted from the payer committing, attempting or provoking an assault or a felony or from any violation of law by the payer.
- TPD or Covered Event that is resulted from the payer driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the payer has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD or Covered Event that is resulted from war, whether declared or undeclared.
- TPD that is caused by bodily injury sustained as a result of parachuting or skydiving, or 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.

#### GREAT Wealth Enhancer Payer

- Death during the first policy year as a result of suicide.
- TPD caused directly, by self-inflicted injuries, while sane or insane.
- TPD caused by bodily injury sustained as a result of parachuting or sky diving or 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.
- TPD occurred prior to the risk effective date.
- TPD resulted from war, whether declared or undeclared.
- TPD resulted from committing, attempting or provoking an assault or a felony or from any violation of law by the payer.
- TPD resulted from driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the payer has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.

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 policy or any attaching rider(s) by giving a written notice to the Company. However, it is not advisable to hold this policy 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 and/ or total investment value. The cash amount that the Company will pay you when you cancel the policy before the maturity period may be much less than the total amount of premium that you have paid. If you find the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

**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 and medical and health insurance, please refer to [www.mycoverage.my](http://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)

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

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

**IMPORTANT NOTE:**

THE INVESTMENT VALUE IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND THIS PRODUCT IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE PREMIUM DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. 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 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. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. 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 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>.