

## PRODUCT DISCLOSURE SHEET



Dear <Name of Customer>,

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

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

Date:<dd/mm/yyyy>

### 1 What is IL Accidental Guard Rider?

IL Accidental Guard Rider is a unit deduction rider that provides coverage in the event of death caused solely and directly from accident.

### 2 Know Your Coverage / Benefits

As an illustration, for **RM<premium>** <payment mode>, you will receive the following insurance **coverage/benefits**. This illustration is based on a male, non-smoker with age 30 years next birthday which 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.

Accidental Death Benefit	<b>RM500,000</b>
Additional Coverage/ Benefits	i. Accidental Death Benefit (Public Conveyance) ii. Accidental Death Benefit Occurs Outside of Malaysia

Your investment-linked insurance **excludes**:

- Self-inflicted injuries, illnesses or attempted suicide.
- Bodily infirmity, or mental or functional disorder.
- War or criminal or terrorist activities.
- Action of any armed forces.
- Engaging in aerial flights.
- Committing an assault or felony or violation of law.
- Being under the influence of alcohol beyond the prescribed limit or drugs not taken as prescribed by a physician.
- Residing or travelling out of Malaysia for more than ninety (90) consecutive days for Accidental Death Benefit Occurs Outside of Malaysia.

**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 investment-linked 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

<b>For your investment-linked insurance, you must pay a premium of:</b>	
Premium	Not applicable as this is a unit deduction rider.
Duration: Not applicable	
<b>You will also have to pay the following fees and charges:</b>	
Insurance Charges	Please refer to the Sales Illustration for more details.

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- 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 rider within the 15 days after your policy has been delivered to you. The Company will reinstate the units that have been deducted for the payment of insurance charges less any medical fee incurred.
- **After free-look period:** You may cancel your rider anytime.

**PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("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 discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.