

Note: Please read this Product Disclosure Sheet before you decide to take up IL Hospitalisation Benefits Rider. 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 : IL Hospitalisation Benefits Rider
 Date : <dd/mm/yyyy>

1. What is this product about?

IL Hospitalisation Benefits Rider ("IL-HB") is a unit deduction rider that provides daily cash benefit ("hospitalisation benefit") in the event of hospitalisation due to illness or accidental injury.

2. What are the covers / benefits provided?

The hospitalisation benefit for this rider is RM<Rider Sum Assured> per day. It will be payable in the event of hospitalisation due to illness or accidental injury, subject to the terms and conditions.

Upon occurrence of a valid claim event, the Company will pay:

- hospitalisation benefit for each day of admission in a hospital room and board;
- an additional 1 time of hospitalisation benefit will be payable for each day of admission in Intensive Care Unit ("ICU"), subject to a maximum of 150 days in a policy year and an overall lifetime limit of 500 days.

If a valid claim event (except for accidental injury) occurs before age 3 years next birthday, a child lien shall apply.

Age Next Birthday on Policy Anniversary preceding occurrence of a valid claim event	Hospital Room and Board	ICU
0 - 1	50% of the hospitalisation benefit	100% of the hospitalisation benefit
2	75% of the hospitalisation benefit	150% of the hospitalisation benefit
3 - 80	100% of the hospitalisation benefit	200% of the hospitalisation benefit

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

3. How much premium do I have to pay?

Not applicable because this is a unit deduction rider. Please refer to question 4 below for the insurance charges.

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

- The insurance charges are deducted monthly from the value of your units.
- The insurance charges are non-guaranteed and vary by attained age next birthday, gender and occupation classification at each policy anniversary. Details of insurance charges are given in the sales illustrations and/or policy contract.

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, your occupation and personal pursuits, which would affect your risk profile, and state your age correctly.
- Free-look period - you may cancel your rider within 15 days after you have received your insurance policy. The Company will reinstate the units that have been deducted for the payment of insurance charges less any medical fee incurred.
- Policy lapse - This rider will lapse when the value of investment units is insufficient to pay for the insurance charges.
- Waiting period - the eligibility for hospitalisation benefit due to illness will only start 30 days after the effective date or reinstatement date of this rider, whichever is the later.
- 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 rider.

6. What are the major exclusions under this rider?

- Pre-existing illness.
- Suicide, attempted suicide or 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 rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

8. What do I need to do if there are changes to my contact details?

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

9. Where can I get further information?

Should you require additional information about medical and health 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)

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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 plans currently available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

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).

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>.