

Note: Please read this Product Disclosure Sheet before you decide to take up IL Junior CI Plus 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 Junior CI Plus Rider

Date : <dd/mm/yyyy>

1. What is this product about?

IL Junior CI Plus Rider is a unit deduction rider that provides coverage in the event of occurrence of any one of the Child Illnesses. This rider will not reduce the sum assured of the basic plan.

2. What are the covers / benefits provided?

The sum assured for this rider is RM<Rider sum assured>. It will be payable in one lump sum upon occurrence of any one of the Child Illnesses listed in the table below. The sum assured will only be payable if the life assured survives 14 days after the diagnosis of the Child Illnesses.

No	Child Illnesses
1.	Chronic Aplastic Anaemia
2.	Major Organ/ Bone Marrow Transplant
3.	Brain Surgery
4.	Cancer
5.	Severe Haemophilia
6.	Insulin-dependent Diabetes Mellitus
7.	Kawasaki Disease with Heart Complications
8.	Rheumatic Fever with Valvular Impairment
9.	Severe Asthma
10.	Severe Epilepsy
11.	Severe Juvenile Rheumatoid Arthritis
12.	Bacterial Meningitis
13.	Encephalitis
14.	Persistent Intellectual Impairment due to Illnesses or Accident
15.	Glomerulonephritis with Nephrotic Syndrome
16.	Generalized Tetanus
17.	Adolescent Morbid Obesity

Duration of cover: until the policy anniversary on which the life assured attains age 18 years next birthday or upon termination of this rider or the basic plan, 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 vary by life assured's attained age next birthday and gender, at each policy anniversary. It will increase as the life assured grows older. Details of insurance charges are given in the sales illustrations and/or policy contract.
- Insurance charges are non-guaranteed. The Company reserves the right to revise the insurance charges by giving you at least 30 days' advance 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 their individual claims experience.

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 of the life assured such as medical condition, and state their age correctly.
- Free-look period – you may cancel this rider within 15 days after you have received the 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 Child Illnesses coverage will start only 30 days or 60 days (depending on the type of Child Illnesses) after the risk effective date or reinstatement date of this rider, whichever is the later.
- Survival period – Upon diagnosis of any of the Child Illnesses, the life assured has to survive for at least 14 days for rider sum assured to be payable.
- 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 rider?

- Pre-existing illness.
- Any Child Illnesses which commenced, occurred or diagnosed during the respective waiting period, from the risk effective date or from the date of any reinstatement of this rider or the policy, whichever is the later.
- Any Child Illnesses diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured attains the age of 1 year or less.

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 this 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)

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 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>.