

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

1. What is this product about?

Smart Essential Lady is a unit deduction rider that provides lifetime female benefits and coverage for female surgical procedures, pregnancy, neonatal and infant-related conditions (where applicable).

2. What are the covers / benefits provided?

There are two riders available for selection, which is either IL LadyCare Rider or IL LadyCare Advantage Rider.

The rider that you have purchased is IL LadyCare Rider and the sum assured for this rider is RM<Rider Sum Assured>.

The benefits will be payable should any of the following occurs,
 (depending on the type of rider chosen and subject to the terms and conditions)

No	Benefits	% of the Sum Assured	Waiting Period #	Survival Period ##	IL LadyCare Rider	IL LadyCare Advantage Rider
(a)	Carcinoma-in-situ of the breast or female internal organ	30%	120 days	30 days	Yes	Yes
(b)	Female cancers	100%	60 days	30 days	Yes	Yes
(c)	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	100%	30 days	30 days	Yes	Yes
(d)	Facial reconstructive surgery due to accidents	30%	Nil	Nil	Yes	Yes
(e)	Skin grafting necessitated by accidental burns or skin cancer	30%	60 days (only for skin grafting due to malignant skin cancer)	Nil	Yes	Yes
(f)	Female surgical procedures related to the breast or female internal organ	A percentage* of the sum assured	60 days	Nil	Yes	Yes
(g)	Pregnancy and neonatal related complications	one time payment of RM20,000	12 months	30 days (except for still birth and neonatal death after childbirth)	-	Yes
(h)	Infant-related complications	one time payment of RM20,000	12 months	28 days**	-	Yes

From the effective date or reinstatement date of this rider, whichever is the later.

From the date of diagnosis of the relevant illnesses.

* Subject to the limits specified in the policy contract.

** After the date of delivery of the life assured's child.

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, smoker status and occupation classification (where applicable) 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, 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.
- The benefits under this rider are subject to the waiting period and survival period (where applicable).
- 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.
- Condition that is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Existence of AIDS or presence of any HIV infection.

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:

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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 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>.