

**Note:** Please read this Product Disclosure Sheet before you decide to take up IL Spouse Payer Benefit Extra Rider (Jr). 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 Spouse Payer Benefit Extra Rider (Jr)  
Date : <dd/mm/yyyy>

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**1. What is this product about?**

IL Spouse Payer Benefit Extra Rider (Jr) is an optional unit deduction rider that waives premiums in the event of death, Total and Permanent Disability ("TPD") or occurrence of any one of the covered events (except for Angioplasty and other invasive treatments for coronary artery disease) to the spouse.

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

This rider waives the future premiums upon:

- death; or
- TPD prior to the policy anniversary on which the spouse attains age 70 years next birthday; or
- occurrence of any one of the covered events (except for Angioplasty and other invasive treatments for coronary artery disease),

whichever occurs first, subject to terms and conditions stated in the policy contract.

Duration of cover: <Term of Assurance> years or upon termination, whichever occurs first.

Note: After the premium has been waived under this rider, the premium amount waived will remain unchanged. As such, in the event of any upward revision of the insurance charges of basic plan or any riders, or reduction of actual sustainability of the policy, you may be required to perform regular premium top-ups or single premium top-ups to cover the difference in the premium amount waived and the revised premium for better sustainability of your policy.

**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 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.
- If the life assured for the basic plan is an unborn child at the commencement of this rider, an upfront insurance charge will be collected at policy inception for the pre-natal period. The subsequent insurance charges will be deducted monthly from the value of your units starting from the next monthly due date immediately following the Expected Due Date ("EDD") of the life assured.
- The insurance charges vary by spouse's attained age next birthday, gender, smoker status and occupation classification (where applicable), at each policy anniversary. Details of insurance charges are given in the sales illustration 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 policy owners 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 about the spouse such as medical condition, and state the 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 covered event benefit will start only 30 days or 60 days (depending on the type of covered event) after the effective date or reinstatement date of this rider, whichever is the later.
- Claims procedure – Please visit [greateasternlife.com/my](http://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?**

- Any pre-existing conditions.
- Death during the first 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.
- TPD or covered event resulting from 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?**

Yes, 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 / 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 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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|---------------------------|--|
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**10. Are there 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](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 [greatasteernlife.com](http://greatasteernlife.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>.