

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

1. What is this product about?

Parent Protect Rider is a non-participating rider that covers the life assured's parents against three advanced stage Covered Events, which are Alzheimer's Disease/Severe Dementia, Cancer and Parkinson's Disease.

2. What are the covers / benefits provided?

The sum assured for this rider is RM<sum assured>. Upon the occurrence of any one of the Covered Events, the following benefit will be payable in one lump sum, subject to a maximum amount per parent per life assured:

Policy Year	Covered Event Benefit
1	Refund of total premiums paid for this rider
2	10% of basic sum assured, up to a maximum of RM25,000
3 and above	20% of basic sum assured, up to a maximum of RM50,000

Notes:

- This benefit can be claimable up to two times but it will only be payable once for each parent under this policy.
- The maximum lifetime limit per parent is RM100,000.

The above benefits are subject to the terms and conditions stated in the policy contract.

Duration of cover: <Term of Assurance> year(s) or upon termination of this rider or the basic plan, whichever occurs first.

3. How much premium do I have to pay?

- The estimated premium for this rider that you have to pay: RM<Rider Premium> <Premium Mode>
- Premium duration: same as duration of cover or upon termination of this rider or the basic plan, whichever occurs first.

Notes:

- The premium rates to be applied will depend on the entry age next birthday of the life assured. However, premium payment will increase with an increase in coverage.
- The premium rates are non-guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium by giving you at least 3 months' 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.

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

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this rider and services that the intermediary will provide to you for the duration of your rider.
- The total direct commission varies according to the premium amount.
- The percentage of total direct commission is as follows:

Policy Year							
Percentage of Total Direct Commission (%)							

Note: For the total direct commission amount, please refer to the sales illustration.

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 and state your age correctly.
- Free-look period – You may cancel your rider within 15 days after you have received your insurance policy. The premiums that you have paid will be refunded to you.
- 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 date of any reinstatement, whichever is later.

Advanced Stage Covered Event	Waiting Period
i. Alzheimer's Disease/Severe Dementia	30 days
ii. Parkinson's Disease	
Cancer	60 days

- Survival period – The Covered Event Benefit will only be payable if the life assured's parent survives 14 days after the occurrence of the Covered Event.
- 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?

The Company will not be liable for any Covered Event Benefit if:

- The conditions or signs and symptoms associated with the Covered Event:
 - has existed prior to the risk effective date.
 - has existed or was diagnosed during the waiting period.
 - has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is resulted from the life assured's parent committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured's parent.
 - is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection.
 - is resulted directly from alcohol or drug abuse.
 - is resulted from war, whether declared or undeclared.
- The life assured's parent:
 - is above age 80 next birthday at the time of policy issue date or risk effective date, whichever is later.
 - is above age 100 next birthday upon the occurrence of the Covered Event.
 - did not survive for at least 14 days after the occurrence of a Covered Event.

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.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

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10. Are there any other similar types of cover 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.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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>.