

Note: Please read this Product Disclosure Sheet before you decide to take up Payer Waiver Extra 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 : Payer Waiver Extra Rider

Date : <dd/mm/yyyy>

1. What is this product about?

Payer Waiver Extra Rider is a non-participating rider that waives the future premiums of basic plan in the event of death, Total and Permanent Disability ("TPD"), or the occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease) to the payer.

2. What are the covers / benefits provided?

This rider waives the future premiums of basic plan upon:

- death; or
- TPD prior to the policy anniversary on which the payer 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 the terms and conditions stated in the policy contract.

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

3. How much premium do I have to pay?

- Premium will be advised in the correspondence issued by the Company.
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- The premium rates to be applied will depend on the age next birthday upon entry.
- The premium rates are not guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium on policy anniversary by giving you at least 30 days' advance written 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 claim experience. However, the Company may only revise the premium of this rider after it has been in force for 5 years and the revision, if any, will be capped at a maximum of 20% of the existing rider's premium.

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.
- 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 commission varies according to the premium amount (excluding any extra premium).
- The percentage of commission is as follows:

Policy Year							
Percentage of Commission (%)							

Note: For the 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 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 premiums that you have paid (less any medical fee incurred) 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 reinstatement date of this rider, whichever is later.
- Grace period - A grace period of 30 days from each premium due date is given for you to pay your premiums and this rider will lapse if you do not pay the premiums within the grace period.
- 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?

- Death during the first policy year as a result of suicide, while sane or insane.
- TPD or Covered Event that has existed prior to the risk effective date.
- TPD or Covered Event that is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD or Covered Event that is resulted from the payer committing, attempting or provoking an assault or a felony or from any violation of law by the payer.
- TPD or Covered Event that is resulted from the payer driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the payer has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD or Covered Event that is resulted from war, whether declared or undeclared.
- TPD that is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.

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 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 life insurance and 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 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.

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>.