

Note: Please read this Product Disclosure Sheet before you decide to take up SmartInvest Growth Insurance. 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 : SmartInvest Growth Insurance

Date : <dd/mm/yyyy>

1. What is this product about?

SmartInvest Growth Insurance is an investment-linked insurance plan ("ILP") that offers a combination of insurance protection and investment. This plan provides you benefits in the event of death or Total and Permanent Disability ("TPD"). In addition, this plan comes with a Guaranteed Insurability Benefits option. Under this option, the sum assured of this plan may be increased without any underwriting, subject to the terms and conditions stated in the policy contract.

The value of the ILP depends on the price of the underlying units, which in turn depends on the performance of your chosen fund.

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM<Basic Sum Assured>.

Basic Plan Benefit	
1) Death Benefit	<p>The higher of:</p> <ul style="list-style-type: none"> • basic sum assured; or • total investment value. <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>
2) TPD Benefit	<p>If TPD occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the Company will pay the excess of basic sum assured over total investment value ("Net Sum Assured") as follows: -</p> <ul style="list-style-type: none"> • the Net Sum Assured not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the Net Sum Assured or RM2,000,000, whichever is lesser, and • the balance of the Net Sum Assured (if any) will be payable in two equal annual instalments. <p>The maximum TPD Benefit payable under this and all insurance policies (including riders) on the same life assured, is RM10,000,000 per life (excluding group policies).</p> <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>

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

Fund(s) chosen:

Policy Year		
From	To	

Reminder: Please read the fund fact sheet which includes the objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

3. How much premium do I have to pay?

The estimated total premium that you have to pay: RM<Total Premium> Single premium

Notes:

- The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- The Company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to intermediary and other expenses of the Company. You are advised to refer to the allocation rates given in the sales illustration.

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 will increase as you grow older. Details of insurance charges and other charges for the ILP are given in the sales illustration.
- The insurance charges are non-guaranteed and may be varied from time to time. The Company reserves the right to revise the insurance charges on policy anniversary, where the revision (if any) will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy regardless of the individual claim experience.
- 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.

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 ILP by returning the policy within 15 days after the policy has been received by you. The Company will refund to you the unallocated premiums, the value of the units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted less any medical fee incurred.
- Total investment value – The total investment value of the ILP depends on the performance of the investment-linked fund(s) selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate total investment value under your policy.
- Policy lapse – The ILP will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.
- Child lien

Age Next Birthday on Policy Anniversary	Percentage of Net Sum Assured
1	20%
2	40%
3	60%
4	80%

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 plan?

- Death during the first policy year from the risk commencement date or the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
- TPD that has existed prior to or on the risk commencement date or on the date of any reinstatement, whichever is later.
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD 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.
- TPD resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- TPD resulted from war, whether declared or undeclared.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

7. Can I cancel my plan?

You may cancel your plan by giving a written notice to the Company. However, it is not advisable to hold this plan for a short period of time in view of the high initial cost. If you find the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

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 investment-linked 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:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED INSURANCE PLAN CHOSEN MEETS YOUR RISK APPETITE. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND(S) IS NOT GUARANTEED. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. 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>.