

Note: Please read this Product Disclosure Sheet before you decide to take up SmartInvest Premier 3. 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 Premier 3

Date : <dd/mm/yyyy>

1. What is this product about?

SmartInvest Premier 3 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, an accidental death benefit may be provided should an accidental death occur within the 1st policy year. It also provides loyalty incentive i.e., additional 2% premium allocation rate on every 3rd policy year up to 10th policy year and an additional 5% premium allocation rate yearly from the 11th policy year onwards.

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	Policy Year	Benefit Payout	
		Due to non-accidental causes	Due to accidental causes
	1 & 2	Total investment value in one lump sum	Basic sum assured and total investment value, if any
	3 onwards	Basic sum assured and total investment value, if any	
For life assured below age 5 years next birthday, a child lien shall apply.			
2) TPD Benefit	Policy Year	Benefit Payout	
		Due to non-accidental causes	Due to accidental causes
	1 & 2	Total investment value in one lump sum	Basic sum assured and total investment value, if any
	3 onwards	Basic sum assured and total investment value, if any	
<p>If TPD occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the payment of TPD benefit is subject to the following conditions:</p> <ul style="list-style-type: none">the basic sum assured not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the basic sum assured or RM2,000,000, whichever is lesser, andthe balance of the basic 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>			
3) Accidental Death Benefit	If accidental death occurs within the 1 st policy year, an additional amount of 10% of the total premium paid* (net of partial withdrawal made during the 1 st policy year, if any) may be payable in one lump sum, subject to a maximum amount of RM100,000. The amount of total premium paid* (net of partial withdrawal made during the 1 st policy year, if any) must be at least RM20,000.		
*Total premium paid includes the single premium top-up (if any) during the 1 st policy year.			
4) Loyalty Incentive	Loyalty incentive will be provided i.e., additional 2% premium allocation rate on every 3 rd policy year up to 10 th policy year and an additional 5% premium allocation rate yearly from the 11 th policy year onwards.		

5) No-Lapse Guarantee	The basic policy will not lapse within the first three policy years if the total investment value is less than or equal to zero on the monthly deduction date of the policy fee and insurance charge, provided that <ul style="list-style-type: none"> all regular premiums of the policy due prior to such monthly deduction date have been paid on each premium due date or during the grace period; and there has not been any withdrawal of any units prior to such monthly deduction date.
6) Maturity Benefit	Total investment value (if any) less any indebtedness.

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<Installment Premium> <Premium Mode>
- Premium payment term: <Premium Payment Term> years or upon termination, whichever occurs first.

Notes:

- 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.
- In the event the actual sustainability of your policy is reduced due to revision of insurance charges, the Company may vary the premiums on the policy anniversary by giving 3 months' advance notice to you.

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 charge 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 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.
- Total investment value – The total investment value of the ILP depends on the performance of the investment-linked fund(s) selected.
- Grace period – A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums.
- Policy lapse - Subject to No-Lapse Guarantee, 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 Basic 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 the risk commencement date or 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?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this plan for a short period of time in view of the high initial costs. 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:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)
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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 MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND 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 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>.