

Note: Please read this Product Disclosure Sheet before you decide to take up SmartProtect Sure. 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 : SmartProtect Sure

Date : <dd/mm/yyyy>

## 1. What is this product about?

SmartProtect Sure 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, accidental death or Total and Permanent Disability ("TPD"). In addition, this plan also gives you an additional sum assured of 1% of the basic sum assured for each completed policy year, up to a maximum of 30%, at no additional cost, which will be payable in the event of death, accidental death or TPD, subject to the terms and conditions stated in the policy contract. Besides that, a maturity booster of 12% of the basic sum assured will be payable upon maturity of the policy, provided all premiums due are paid-to-date.

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"> <li>• basic sum assured plus additional sum assured; or</li> <li>• total investment value.</li> </ul> <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 plus additional sum assured over total investment value ("Excess Sum Assured") as follows: -</p> <ul style="list-style-type: none"> <li>• the Excess Sum Assured not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the Excess Sum Assured or RM2,000,000, whichever is lesser, and</li> <li>• the balance of the Excess Sum Assured (if any) will be payable in two equal annual instalments.</li> </ul> <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	<p>If accidental death occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the following additional amount will be payable, on top of the death benefit:</p> <ul style="list-style-type: none"> <li>• 100% of the total of the basic sum assured plus additional sum assured (if any); or</li> <li>• 200% of the total of the basic sum assured plus additional sum assured (if any), if accidental death resulted while travelling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); or while riding as a passenger in an elevator or in electric lift; or in consequence of the burning of any theatre, or cinema, hotel or other public building in which the life assured was present at the time of commencement of the fire.</li> </ul> <p>This payment is further subject to an overall limit of RM24,000,000 per life, if the life assured is covered under other policies or riders with similar benefits.</p> <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>

	shall apply.
4) Maturity Booster	RM<12% x basic sum assured> will be payable upon maturity of this policy, provided all premiums due are paid-to-date.
5) No-Lapse Guarantee	<p>The basic policy and its attaching riders (if any) will not lapse within the first six 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</p> <ul style="list-style-type: none"> <li>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</li> <li>there has not been any withdrawal of any units prior to such monthly deduction date; and</li> <li>there has not been any reduction or termination of Great Saver Rider Premium* (if any) prior to such monthly deduction date.</li> </ul> <p>*Great Saver Rider Premium refers to premium payable for Great Saver Rider which is a regular investment top-up payable based on the Company's underwriting decision and the policy options exercised by you.</p>
6) Maturity Benefit	Total investment value (if any) less any indebtedness.
7) Conversion Privilege at Maturity	Within thirty days before or after the maturity date, the life assured may purchase a level sum assured endowment or whole life policy without medical underwriting, subject to the terms and conditions stated in the policy contract.

**Covered Event Benefits****IL Critical Illness Plus Assure Rider**

Covered Event Benefit	<p>RM&lt;sum assured&gt;</p> <p>The benefit will be payable in one lump sum upon occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease, whereby the claim payout is 10% of the rider sum assured, subject to a maximum of RM25,000 per life).</p> <p>After the claim on Angioplasty and other invasive treatments for coronary artery disease, the rider sum assured will be reduced accordingly. In addition, the claim on other Covered Events will still be allowed, subject to the balance amount of the rider sum assured.</p> <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>
Maximum coverage	Up to age 100 years next birthday

**Waiver and Payer Benefits****IL Premium Waiver Extra Assure Rider**

Premiums to be waived upon TPD or occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease)	RM<total premium waived> per year
Maximum coverage	Up to age 100 years next birthday
<b>IL Payer Benefit Extra Assure Rider</b>	
Premiums to be waived upon death, TPD or occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease) to the payer	RM<total premium waived> per year
Maximum coverage	Up to payer's age 100 years next birthday if the life assured is an adult or up to life assured's age 25 years next birthday if the life assured is a child

Income Benefits	
IL Invest Assure Rider	
1) Guaranteed Cash Payment	While this rider is in force and subject to its terms and conditions, RM<sum assured> shall be credited into your total investment value every year starting from the end of the first policy year, throughout the rider's coverage term; until death, TPD or termination of the rider, whichever is earlier. Once the guaranteed cash payment is credited into your total investment value, it is no longer guaranteed and its value will fluctuate based on the performance of the assets of the fund(s) you have invested in.
2) Death Benefit	Total remaining unpaid guaranteed cash payment will be payable in one lump sum.
3) TPD Benefit	<p>If TPD occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the following will be payable:</p> <ul style="list-style-type: none"> <li>total remaining unpaid guaranteed cash payment not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the rider sum assured or RM2,000,000, whichever is lesser, and</li> <li>the balance of the total remaining unpaid guaranteed cash payment (if any) will be payable in two equal annual instalments.</li> </ul> <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>
4) Retrenchment Benefit	RM<min(sum assured x 5, 10,000)> shall be payable in one lump sum if the policyowner is retrenched during the first 2 policy years, and provided the policyowner remains unemployed and is not receiving any other form of income for at least 2 consecutive months, subject to a maximum of RM10,000 per life. The retrenchment must also occur prior to the policy anniversary on which the policyowner attains the age of 60 years next birthday, and the benefit is only claimable once.
Maximum coverage	<20/30> years
IL Cash Assure Rider	
1) Guaranteed Cash Payment	While this rider is in force and subject to its terms and conditions, RM<sum assured> shall be paid out to you every year starting from the end of the first policy year, throughout the rider's coverage term; until death, TPD or termination of the rider, whichever is earlier.
2) Death Benefit	Total remaining unpaid guaranteed cash payment will be payable in one lump sum.
3) TPD Benefit	<p>If TPD occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the following will be payable:</p> <ul style="list-style-type: none"> <li>total remaining unpaid guaranteed cash payment not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the rider sum assured or RM2,000,000, whichever is lesser, and</li> <li>the balance of the total remaining unpaid guaranteed cash payment (if any) will be payable in two equal annual instalments.</li> </ul> <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>
4) Retrenchment Benefit	RM<min(sum assured x 5, 10,000)> shall be payable in one lump sum if the policyowner is retrenched during the first 2 policy years, and provided the policyowner remains unemployed and is not receiving any other form of income for at least 2 consecutive months, subject to a maximum of RM10,000 per life. The retrenchment must also occur prior to the policy anniversary on which the policyowner attains the age of 60 years next birthday, and the benefit is only claimable once.
Maximum coverage	<20/30> years

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 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 charge rates are guaranteed.
- The insurance charges will be deducted monthly from the value of your units and will increase as you grow older. Details of insurance charges and other charges for the ILP are given in the sales illustration.
- 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 unit 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.
- 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 and rider's guaranteed cash value (if any), are insufficient to pay for the insurance and other charges. The guaranteed cash payment and all benefits will cease to be payable after the policy is lapsed.
- Claims procedure – Please visit [greateasternlife.com/my](http://greateasternlife.com/my) for further information on the Company's claims procedure.
- Child lien

Basic Plan	
Age Next Birthday on Policy Anniversary	Percentage of Basic Sum Assured and Additional Sum Assured
1	20%
2	40%
3	60%
4	80%

IL Critical Illness Plus Assure Rider	
Age Next Birthday on Policy Anniversary	Percentage of Sum Assured
1	20%
2	40%
3	60%
4	80%

- Waiting period – The eligibility for benefits under the policy will only start after the waiting period below from the risk effective date.

Plan Name	Conditions	Waiting Period
<b>IL Critical Illness Plus Assure Rider</b>	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease 5) Angioplasty and other invasive treatments for coronary artery disease	60 days
	All other Covered Events	30 days
<b>IL Premium Waiver Extra Assure Rider</b>	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days
<b>IL Payer Benefit Extra Assure Rider</b>	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days

- Survival period – The benefit will be payable if the life assured survives the survival period below after the diagnosis of the condition.

Plan Name	Conditions	Survival Period
<b>IL Critical Illness Plus Assure Rider</b>	All Covered Events	14 days

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?

Basic Plan
<ul style="list-style-type: none"> <li>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.</li> <li>TPD that has existed prior to the risk commencement date or the date of any reinstatement, whichever is the later.</li> <li>TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.</li> <li>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.</li> <li>TPD resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.</li> <li>TPD resulted from war, whether declared or undeclared.</li> <li>Accidental death resulted from suicide, attempted suicide or self-inflicted injuries, while sane or insane.</li> <li>Accidental death caused by bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.</li> <li>Accidental death resulted from war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.</li> <li>Accidental death resulted from the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict.</li> <li>Accidental death resulted from 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.</li> <li>Accidental death resulted from the life assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the life assured or resistance to arrest.</li> <li>Accidental death resulted from the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.</li> <li>Accidental death while under the influence of alcohol or drugs unless taken as prescribed by a physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit: <ul style="list-style-type: none"> <li>35 mcg of alcohol per 100ml of breath</li> <li>80mg of alcohol per 100ml of blood</li> <li>107 mg alcohol per 100ml of urine</li> </ul> </li> <li>Accidental death arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the life assured would or could earn income or remuneration from engaging in such activity.</li> <li>Accidental death resulted from childbirth, pregnancy and/ or any complications thereof.</li> </ul>

- Accidental death caused by ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- Accidental death resulted from the life assured engaging in commando or bomb disposal duties/ training.

**IL Critical Illness Plus Assure Rider**

- Pre-existing illness.
- Covered Event caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Covered Event resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- Covered Event resulted from war, whether declared or undeclared.

**IL Premium Waiver Extra Assure Rider**

- TPD or Covered Event that has existed prior to the risk effective date.
- TPD or Covered Event caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD or Covered Event resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- TPD or Covered Event resulted from war, whether declared or undeclared.
- TPD caused by bodily injury sustained as a result of parachuting or sky diving 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.

**IL Payer Benefit Extra Assure Rider**

- Suicide, while sane or insane within 1 year from the risk effective date.
- TPD or Covered Event that has existed prior to the risk effective date.
- TPD or Covered Event caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD or Covered Event resulted from committing, attempting or provoking an assault or a felony or from any violation of law by payer.
- TPD or Covered Event resulted from war, whether declared or undeclared.
- TPD caused by bodily injury sustained as a result of parachuting or sky diving 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.

**<IL Invest Assure Rider/IL Cash Assure Rider>**

Applicable to life assured:

- Suicide, while sane or insane within 1 year from the risk effective date.
- TPD that has existed prior to the risk effective date.
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- 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 the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD resulted from war, whether declared or undeclared.
- TPD caused by bodily injury sustained as a result of parachuting or sky diving 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.

Applicable to policyowner for the retrenchment benefit:

1. Retrenched within 6 months from the risk effective date.
2. Prior to the risk effective date, policyowner was aware that he/she would be retrenched.
3. Was self-employed, or was an independent contractor or sole proprietor immediately before being retrenched.
4. The employer is a relative.
5. At or around the time of retrenchment, the policyowner and/or any relative(s) (whether singly, jointly or in the aggregate) was/were in a position to exercise control or influence over the appointment and/or termination of employees by the employer.
6. The termination of the full-time employment arose out of:
  - retirement;
  - resignation;
  - termination or suspension due to the policyowner's breach of the terms of employment, or the policyowner's own misconduct or negligence;
  - unlawful behaviour;
  - natural expiry of the employment contract;
  - leave of absence whether paid or unpaid;
  - any voluntary forfeiture of income by the policyowner;
  - failure to continue employment upon completion of probation period; or
  - disability, illness, accident or any other medical reasons (whether psychological and/or physical).
7. Retrenched from a full-time employment that the policyowner had worked less than 6 consecutive months.



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. However, you may cancel your ILP or any attaching rider(s) by giving written notice to the Company. 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 and 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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E-mail : [wecare-my@greatasteasternlife.com](mailto:wecare-my@greatasteasternlife.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:**

**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 PREMIUM PAYMENT TERM. 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](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 [greatasteasternlife.com](http://greatasteasternlife.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>.