

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

Date : <dd/mm/yyyy>

1. What is this product about?

SmartProtect Wealth Plus is an investment-linked insurance plan ("ILP") that offers a combination of insurance protection and investment up to age 100 years next birthday. 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 40%, 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 booster reward of 12% of basic sum assured shall be credited into the total investment value on the policy anniversary of age <Max(70, entry age+30)> years next birthday, provided the policy is in force and 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>Basic sum assured + additional sum assured + total investment value, if any.</p> <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 75 years next birthday, the Company will advance the basic sum assured and additional sum assured as follows:</p> <ul style="list-style-type: none"> the basic sum assured and additional 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 and additional sum assured or RM2,000,000, whichever is lesser, and the balance of the basic sum assured and additional 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	<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"> 100% of the total of the basic sum assured plus additional sum assured (if any); or 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*; 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. <p>The 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>

	<p>*Public Conveyance means a mode of licensed transport available to the general public that serves to carry its fare-paying passengers from one place to another on scheduled trips over established routes as its primary purpose. Public Conveyance shall include any public bus, licensed taxi, peer-to-peer ridesharing under registered service provider, airport limousine, train, monorail, licensed commercial aircraft and ferry. This definition does not cover cable car, any form of transport chartered for private travel or unlicensed transportation.</p>
4) Booster Reward	On the policy anniversary of age <Max(70, entry age+30)> years next birthday provided the policy is in force, a booster reward of RM<12% x basic sum assured> shall be credited into the total investment value, 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"> 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; and there has not been any reduction or termination of Great Saver Rider Premium* (if any) prior to such monthly deduction date. <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.

Hospitalisation and Surgical Benefits**Smart Critical Relief**

Provides benefit upon hospitalisation or admission to Intensive Care Unit ("ICU").

RM<sum assured>

For life assured below age 5 years next birthday, a child lien shall apply in respect of all benefit payable.

1) Admission Event Benefit

A percentage of the rider sum assured will be payable if the life assured is certified to suffer from any one of the conditions below.

Category	Minimum Number of Days in Admission (consecutive)		Benefit Payout
	Hospitalisation	ICU	
1	14*	5	100%
2	21	7	200%

*With major surgery.

2) Additional Benefit

If the life assured is hospitalised with major surgery for at least 10 consecutive days, 10% of the rider sum assured will be payable.

3) Benefit Payout Conditions

- For category 2 admission event benefit and additional benefit, each benefit is payable once only.
- Category 1 admission event benefit is payable up to two times, subject to 1 year waiting period between claims.
- The category 2 admission event benefit is subject to the deduction of claim payout for category 1 admission event.
- If there is more than one eligible claim event per admission, only the highest claim amount will be payable.
- The rider will be terminated once category 1 admission event benefit has been paid twice or category 2 admission event benefit has been paid.

Maximum coverage

Up to age 80 years next birthday

Covered Event Benefits			
IL Critical Illness Benefit Rider			
Covered Event Benefit	RM<sum assured> 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). Upon the claim of this rider, the basic sum assured will be reduced by the amount paid. 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. For life assured below age 5 years next birthday, a child lien shall apply.		
Maximum coverage	Up to age 99 years next birthday		
IL Critical Illness Plus Rider			
Covered Event Benefit	RM<sum assured> 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). 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. For life assured below age 5 years next birthday, a child lien shall apply.		
Maximum coverage	Up to age 80 years next birthday		
Smart Multi Critical Care			
Multiple claims will be payable upon occurrence of any one of the covered events across Early Stage, Intermediate Stage and Advanced Stage. On top of that, it pays additional sum assured on the Special Benefit events.	RM<sum assured> For life assured below age 5 years next birthday, a child lien shall apply in respect of all benefit payable.		
1) Covered Event Benefit	Total rider sum assured payable for covered events is up to: i. 800% of the rider sum assured, subject to RM5,000,000 per life* prior to age 85 years next birthday; ii. 100% of the rider sum assured, subject to RM5,000,000 per life* on or after age 85 years next birthday. * Aggregated with all critical illness benefit payable under all policies (excluding Bancassurance and Group policies) issued by the Company		
• Percentage of rider sum assured payable upon occurrence of any of the covered events	Early Stage	Intermediate Stage	Advanced Stage
	50%, subject to RM300,000 per claim under this rider		100% (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)
• Benefit Payout Conditions	• Maximum of 4 claims are allowed from Early Stage and Intermediate Stage covered events. • Only 1 claim is payable for each stage of the same covered event category. Once a claim is admitted, no future claims can be made within the same or lower stage		

	<p>for the same covered event category. The maximum amount payable for all stages under each covered event category is 100% of rider sum assured, except for Cancer, Heart Attack and Stroke.</p> <ul style="list-style-type: none"> If the life assured has a newly diagnosed Cancer, Heart Attack or Stroke which is the second or separate event and not a progression of the previous event prior to age 85 years next birthday, an additional sum of up to 100% rider sum assured for the respective covered event category of Cancer, Heart Attack and Stroke shall be payable. The maximum amount payable for Cancer, Heart Attack and Stroke is 400% of rider sum assured in aggregate.
2) Special Benefit	Additional percentage of rider sum assured will be payable upon occurrence of any of the Special Benefit events and the payout will not affect the Covered Event Benefit.
2.1 Diabetes Recovery Benefit	<p>20% of rider sum assured will be payable upon occurrence of the following:</p> <ul style="list-style-type: none"> i. Surgery for Type 2 Diabetic Retinopathy; ii. Limb Amputation due to Type 2 Diabetic Complications; iii. Severe Diabetic Nephropathy resulting in Kidney Failure; or iv. Diabetic Coma <p>Maximum one claim is allowed under Diabetes Recovery Benefit. The benefit will cease at age 85 years next birthday.</p>
2.2 Mental Illness Benefit	<p>20% of rider sum assured, subject to a maximum of RM150,000 per life under this rider will be payable upon occurrence of the following:</p> <ul style="list-style-type: none"> i. Severe Major Depressive Disorder (MDD); ii. Bipolar Disorder I; iii. Severe Obsessive-Compulsive Disorder (OCD); iv. Schizophrenia; or v. Schizoaffective Disorder <p>Maximum one claim is allowed under Mental Illness Benefit.</p>
2.3 Total Quadriplegia As A Result Of Spinal Cord Injury	<p>20% of rider sum assured will be payable upon diagnosis of Total Quadriplegia As a Result Of Spinal Cord Injury.</p> <p>Maximum one claim is allowed under Total Quadriplegia As a Result Of Spinal Cord Injury.</p>
Maximum coverage	Up to age <80/100> years next birthday

Waiver and Payer Benefits**IL Premium Waiver on CI Rider**

Premiums to be waived upon 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 99 years next birthday

IL Waiver of Premium on TPD Rider

Premiums to be waived upon TPD

RM<total premium waived> per year

Maximum coverage

Up to age 70 years next birthday

IL Premium Waiver Extra 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 99 years next birthday

IL Payer Benefit Extra Rider

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 99 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

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 are shown in the table below:

Policy Year	Estimated Total 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.
- 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.
- The estimated total premium above is based on the following assumptions:
 - You continue to pay your current and new premiums when it is due, and there are no partial/ early withdrawals in the future;
 - The insurance charges and policy fees are based on current level as at the illustration date. However, your insurance charges will increase according to your attained age next birthday and may result in higher deduction of units from the total investment value as compared to your allocated premium during your policy in force period;
 - The payment of premium is not a guarantee of sustainability as the value of the unit funds may fall below the amounts of premiums paid depending on the performance of the underlying assets;
 - There are no changes to your policy coverage such as addition or removal of rider(s) and/ or the sum assured.

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, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all policies 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.
- 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

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%

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

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

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

Smart Multi Critical Care	
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
Smart Critical Relief	Admission event benefit and additional benefit (except for accidental cause)	30 days
	Admission event benefit and additional benefit due to specified illness	120 days
	For multiple claims: All claims between category 1 admission event benefit	1 year
IL Critical Illness Benefit Rider	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
IL Critical Illness Plus Rider	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
Smart Multi Critical Care	From rider's risk effective date: 1) covered events under Early Stage and Intermediate Stage 2) covered events under Advanced Stage for the following covered events: <ul style="list-style-type: none"> Cancer Coronary Artery By-Pass Surgery Heart Attack Other Serious Coronary Artery Disease Angioplasty and other invasive treatments for coronary artery disease 3) Diabetes Recovery Benefit 4) Mental Illness Benefit	60 days

	5) Total Quadriplegia As A Result Of Spinal Cord Injury	
	From rider's risk effective date: All covered events under Advanced Stage except for Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Other Serious Coronary Artery Disease and Angioplasty and other invasive treatments for coronary artery disease	30 days
	For multiple claims: 1) 1 st and 2 nd claims for Heart Attack at Advanced Stage 2) 1 st and 2 nd claims for Stroke at Advanced Stage 3) 1 st and 2 nd claims for Cancer at Early Stage, Intermediate Stage and Advanced Stage (except if the same Cancer condition deteriorates from Early Stage to Intermediate Stage or Advanced Stage; or from Intermediate Stage to Advanced Stage).	2 years
	For multiple claims: All claims between Advanced Stage covered events	1 year
IL Premium Waiver on CI Rider	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days
IL Premium Waiver Extra Rider	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days
IL Payer Benefit Extra Rider	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
Smart Critical Relief	All events (from the first day of admission)	14 days
IL Critical Illness Plus Rider	All Covered Events	14 days
Smart Multi Critical Care	1) covered events under Advanced Stage 2) Diabetes Recovery Benefit 3) Total Quadriplegia as a result of Spinal Cord Injury	14 days
	covered events under Early Stage and Intermediate Stage	7 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"> 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 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. Accident that has occurred prior to the risk commencement date or the date of any reinstatement, whichever is later. Accidental death resulted from suicide, attempted suicide or self-inflicted injuries, while sane or insane. 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. 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. 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.

- 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.
- 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.
- 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.
- 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:
 - 35 mcg of alcohol per 100ml of breath
 - 80mg of alcohol per 100ml of blood
 - 107 mg alcohol per 100ml of urine
- 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.
- Accidental death resulted from childbirth, pregnancy and/ or any complications thereof.
- 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.

Smart Critical Relief

- Pre-existing illness.
- Specified illness occurring within the first 120 days from the risk effective date.
- Any condition which was caused directly or indirectly by self-inflicted injuries, illnesses or attempted suicide, while sane or insane.
- Any condition which was resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- Any condition which was 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.
- Any condition which was resulted from war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- Any condition which was 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, except for HIV due to blood transfusion and occupationally acquired HIV.
- Any condition which was resulted from psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as but not limited to gambling or gaming addiction.
- Any condition which was resulted from alcohol abuse or drug abuse.
- Any condition which was resulted from treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment.
- Treatment undergone overseas except for treatment done in Malaysia, Singapore and Brunei.
- Any condition which was resulted from pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- Any condition which was resulted from treatment of sexually-transmitted diseases.
- Any condition which was resulted from sex-change operations.
- Any condition which was resulted from experimental or pioneering medical or surgical techniques, medical devices not approved and medical trials for medicinal products whether or not these trials have a clinical trial certificate.
- Any condition which was resulted from alternative or complementary treatments, including traditional Chinese medicine (TCM) or a stay in any health-care establishment for social or non-medical reasons.
- Any condition which is resulted from ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- Any condition which was diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured attains the age of 17 years next birthday.
- Any medical, physical abnormalities or defects which exist at the time of birth or developed within 6 months from the time of birth.

<IL Critical Illness Benefit Rider/ IL Critical Illness Plus 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.

Smart Multi Critical Care

- Pre-existing illness.
- Any condition which is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Any condition which is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- Any condition which is resulted from war, whether declared or undeclared.
- Any condition which is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection, except under circumstances specifically covered and defined in the Definitions of Covered Event in this policy, if any. The Company reserves the right to require the life assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Policy, infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or Antibodies to such a virus; or
- Any condition which is diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured attains the age of seventeen (17) years next birthday; or
- Any Early Stage covered event and Intermediate Stage covered event resulting directly from alcohol or drug abuse.

IL Premium Waiver on CI 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 Waiver of Premium on TPD Rider

- TPD that has existed prior to or on 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 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 Premium Waiver Extra Rider

- TPD or Covered Event that has existed prior to or on 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 Rider

- Suicide, while sane or insane within 1 year from the risk effective date.
- TPD or Covered Event that has existed prior to or on 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.

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.

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>.