

Note: Please read this Product Disclosure Sheet before you decide to take up SmartProtect You. 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 You (SPY-80)

Date : <dd/mm/yyyy>

1. What is this product about?

SmartProtect You (SPY-80) is an investment-linked insurance plan ("ILP") that offers a combination of insurance protection and investment up to age 80 years next birthday. This plan provides you benefits in the event of death or Total and Permanent Disability ("TPD").

It also comes with an additional 1% sum assured 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 or TPD, 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	Basic sum assured + additional sum assured + total investment value, if any.
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>
3) No-Lapse Guarantee	<p>The basic policy and its attaching riders (if any) 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:</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.
4) Maturity Benefit	Total investment value (if any) less any indebtedness.

Hospitalisation and Surgical Benefits	
IL Hospitalisation Benefits Rider	
Hospitalisation benefit (due to illness or accidental injury) for each day of admission in:	<p>RM<sum assured> per day RM<2*sum assured> per day</p> <p>Subject to a maximum of 150 days in a policy year and an overall lifetime limit of 500 days.</p>
Maximum coverage	Up to age 80 years next birthday
SmartMedic Shield-<150/250/400>-D	
Please refer to the Product Disclosure Sheet of this rider for more details.	
SmartMedic Shield Extender	
Please refer to the Product Disclosure Sheet of this rider for more details.	
SmartMedic Shield Plus-<150/250/400>	
Please refer to the Product Disclosure Sheet of this rider for more details.	
Smart Health Protector-<200/300>-<500/2,500/5,000/20,000/20,000-R>	

Please refer to the Product Disclosure Sheet of this rider for more details.																	
Smart Health Protector Plus-<200/300>-<500/2,500/5,000/20,000/20,000-R>																	
Please refer to the Product Disclosure Sheet of this rider for more details.																	
GREAT MediValue-200-<500/2,500/5,000/20,000/20,000-R>																	
Please refer to the Product Disclosure Sheet of this rider for more details.																	
GREAT MediValue Plus-200																	
Please refer to the Product Disclosure Sheet of this rider for more details.																	
GREAT MediValue Double Annual Limit-<5/15>																	
Please refer to the Product Disclosure Sheet of this rider for more details.																	
Smart Critical Relief																	
Provides benefit upon hospitalisation or admission to Intensive Care Unit ("ICU").		RM<sum assured>															
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.															
		<table><tr><th rowspan="2">Category</th><th colspan="2">Minimum Number of Days in Admission (consecutive)</th><th rowspan="2">Benefit Payout</th></tr><tr><th>Hospitalisation</th><th>ICU</th></tr><tr><td>1</td><td>14*</td><td>5</td><td>100%</td></tr><tr><td>2</td><td>21</td><td>7</td><td>200%</td></tr></table>		Category	Minimum Number of Days in Admission (consecutive)		Benefit Payout	Hospitalisation	ICU	1	14*	5	100%	2	21	7	200%
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		<ul style="list-style-type: none">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	<p>RM<sum assured></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>Upon the claim of this rider, the basic sum assured will be reduced by the amount paid.</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>
Maximum coverage	Up to age 80 years next birthday
IL Critical Illness Plus Rider	
Covered Event Benefit	<p>RM<sum assured></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</p>

	reduced accordingly. In addition, the claim on other Covered Events will still be allowed, subject to the balance amount of the rider sum assured.	
Maximum coverage	Up to age 80 years next birthday	
Smart Early Payout CriticalCare		
Covered Event Benefit	RM<sum assured> Upon occurrence of any of the Covered Event, a percentage of the sum assured (depending on the severity level of the Covered Event) will be payable. Upon the claim of this rider, the sum assured of the basic plan and IL Critical Illness Benefit Rider will be reduced accordingly.	
Severity Level	Severity 10	Severity 25
1) Coronary Artery Disease Requiring Surgery (Angioplasty and other invasive treatments for coronary artery disease)	10% of sum assured, up to maximum of RM25,000 per life assured	25% of sum assured, up to maximum of RM50,000 per life assured 25% of sum assured per life assured
2) Benign Brain Tumour		
3) Heart Valve Surgery		
4) Surgery To Aorta		
5) Kidney Failure		
6) Major Head Trauma		
7) Major Burns		
8) Major Organ Transplant		
9) Paralysis/ Paraplegia		
10) Parkinson's Disease		
Severity Level	Severity 25	Severity 50
11) Cancer	25% of sum assured, up to maximum of RM50,000 per life assured	50% of sum assured, up to maximum of RM100,000 per life assured
12) Blindness	25% of sum assured, up to maximum of RM50,000 per life assured	50% of sum assured per life assured
13) Chronic Liver Disease		
14) Heart Attack		
15) Loss of Hearing/ Deafness		
16) Other Serious Coronary Artery Disease	25% of sum assured per life assured	50% of sum assured per life assured
17) Chronic Lung Disease		
18) Coma		
19) Primary Pulmonary Arterial Hypertension		
20) Stroke		
Maximum coverage	Up to age 70 years next birthday	
IL LadyCare Rider		
Covered Event Benefit	RM<sum assured>	
1) Female cancers	100% of sum assured	
2) Systemic Lupus Erythematosus with Lupus Nephritis	100% of sum assured	
3) Carcinoma-in-situ of the breast or female internal organ	30% of sum assured	
4) Facial reconstructive surgery due to accidents	30% of sum assured	
5) Skin grafting necessitated by accidental burns or skin cancer	30% of sum assured	
6) Female surgical procedures related to the breast or female internal organ		
• Breast Lumpectomy – Unilateral	10% of sum assured	
• Breast Lumpectomy – Bilateral	15% of sum assured	
• Mastectomy	25% of sum assured	
• Breast Reconstructive Surgery	30% of sum assured	
• Total Hysterectomy, Radical Hysterectomy, Radical Vulvectomy, Total Pelvic Exenteration	30% of sum assured	
Maximum coverage	Up to age 75 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>	
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	<ul style="list-style-type: none">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 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.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	20% of rider sum assured will be payable upon occurrence of the following: 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 Maximum one claim is allowed under Diabetes Recovery Benefit. The benefit will cease at age 85 years next birthday.		
2.2 Mental Illness Benefit	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: i. Severe Major Depressive Disorder (MDD); ii. Bipolar Disorder I; iii. Severe Obsessive-Compulsive Disorder (OCD); iv. Schizophrenia; or v. Schizoaffective Disorder Maximum one claim is allowed under Mental Illness Benefit.		
2.3 Total Quadriplegia As A Result Of Spinal Cord Injury	20% of rider sum assured will be payable upon diagnosis of Total Quadriplegia As a Result Of Spinal Cord Injury. Maximum one claim is allowed under Total Quadriplegia As a Result Of Spinal Cord Injury.		
Maximum coverage	Up to age 80 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

Note: After the premium has been waived under this rider, the premium amount waived will remain unchanged. As such, in

	the event of any upward revision of the insurance charges of basic plan or any riders, or reduction of actual sustainability of the policy, you may be required to perform regular premium top-ups or single premium top-ups to cover the difference in the premium amount waived and the revised premium for better sustainability of your policy.
Maximum coverage	Up to age 80 years next birthday
IL Waiver of Premium on TPD Rider	
Premiums to be waived upon TPD	RM<total premium waived> per year Note: After the premium has been waived under this rider, the premium amount waived will remain unchanged. As such, in the event of any upward revision of the insurance charges of basic plan or any riders, or reduction of actual sustainability of the policy, you may be required to perform regular premium top-ups or single premium top-ups to cover the difference in the premium amount waived and the revised premium for better sustainability of your policy.
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 Note: After the premium has been waived under this rider, the premium amount waived will remain unchanged. As such, in the event of any upward revision of the insurance charges of basic plan or any riders, or reduction of actual sustainability of the policy, you may be required to perform regular premium top-ups or single premium top-ups to cover the difference in the premium amount waived and the revised premium for better sustainability of your policy.
Maximum coverage	Up to age 80 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 Note: After the premium has been waived under this rider, the premium amount waived will remain unchanged. As such, in the event of any upward revision of the insurance charges of basic plan or any riders, or reduction of actual sustainability of the policy, you may be required to perform regular premium top-ups or single premium top-ups to cover the difference in the premium amount waived and the revised premium for better sustainability of your policy.
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

Accidental Benefits	
IL Accidental Death and Dismemberment Benefits Rider	
Accident Benefit	RM<sum assured> plus renewal incentive, where renewal incentive is 5% of the sum assured for every policy year, up to a maximum of 50%.
1) Accidental Death	100% of the Accident Benefit
2) Accidental Death (Public Conveyance)	200% of the Accident Benefit
3) Compassionate Allowance for Accidental Death	5% of the sum assured, up to a maximum of RM5,000
4) Accidental TPD	100% of the Accident Benefit
5) Accidental Permanent Disability	
• Loss of Sight of Both Eyes	100% of the Accident Benefit
• Loss of Sight of One Eye	100% of the Accident Benefit
• Loss of Lens in One Eye	50% of the Accident Benefit
• Loss of Use of Two Limbs	100% of the Accident Benefit
• Loss of Use of One Limb	100% of the Accident Benefit
• Loss of Speech and Hearing	100% of the Accident Benefit
• Total Paralysis	100% of the Accident Benefit
• Loss of Hearing in Both Ears	75% of the Accident Benefit
• Loss of Hearing in One Ear	25% of the Accident Benefit
• Loss of Speech	50% of the Accident Benefit
• Loss of Use of Four Fingers and Thumb	70% of the Accident Benefit
• Loss of Use of Four Fingers	40% of the Accident Benefit

• Loss of Use of One Thumb (Both Phalanges)	30% of the Accident Benefit
• Loss of Use of One Thumb (One Phalanx)	15% of the Accident Benefit
• Loss of Use of Fingers (Three Phalanges)	10% of the Accident Benefit
• Loss of Use of Fingers (Two Phalanges)	7.5% of the Accident Benefit
• Loss of Use of Fingers (One Phalanx)	5% of the Accident Benefit
• Loss of Use of Toes (All in One Foot)	15% of the Accident Benefit
• Loss of Use of Toes (Great Toe with Two Phalanges)	5% of the Accident Benefit
• Loss of Use of Toes (Great Toe with One Phalanx)	3% of the Accident Benefit
• Loss of Use of Each of Any Other Toe	2% of the Accident Benefit
• Fractured Leg or Patella with Established Non-union after 26 weeks from the date of accident	10% of the Accident Benefit
• Shortening of Leg by at least 5cm	7.5% of the Accident Benefit
Maximum coverage	Up to age 70 years next birthday
IL Comprehensive Accident Benefits Xtra Rider	
Accident Benefit	RM<sum assured> plus renewal incentive, where renewal incentive is 5% of the sum assured for every policy year, up to a maximum of 50%.
1) Accidental Death	100% of the Accident Benefit
2) Accidental Death (Public Conveyance)	200% of the Accident Benefit
3) Compassionate Allowance for Accidental Death	5% of the sum assured, up to a maximum of RM5,000
4) Accidental TPD	100% of the Accident Benefit
5) Accidental Permanent Disability	
• Loss of Sight of Both Eyes	100% of the Accident Benefit
• Loss of Sight of One Eye	100% of the Accident Benefit
• Loss of Lens in One Eye	50% of the Accident Benefit
• Loss of Use of Two Limbs	100% of the Accident Benefit
• Loss of Use of One Limb	100% of the Accident Benefit
• Loss of Speech and Hearing	100% of the Accident Benefit
• Total Paralysis	100% of the Accident Benefit
• Loss of Hearing in Both Ears	75% of the Accident Benefit
• Loss of Hearing in One Ear	25% of the Accident Benefit
• Loss of Speech	50% of the Accident Benefit
• Loss of Use of Four Fingers and Thumb	70% of the Accident Benefit
• Loss of Use of Four Fingers	40% of the Accident Benefit
• Loss of Use of One Thumb (Both Phalanges)	30% of the Accident Benefit
• Loss of Use of One Thumb (One Phalanx)	15% of the Accident Benefit
• Loss of Use of Fingers (Three Phalanges)	10% of the Accident Benefit
• Loss of Use of Fingers (Two Phalanges)	7.5% of the Accident Benefit
• Loss of Use of Fingers (One Phalanx)	5% of the Accident Benefit
• Loss of Use of Toes (All in One Foot)	15% of the Accident Benefit
• Loss of Use of Toes (Great Toe with Two Phalanges)	5% of the Accident Benefit
• Loss of Use of Toes (Great Toe with One Phalanx)	3% of the Accident Benefit
• Loss of Use of Each of Any Other Toe	2% of the Accident Benefit
• Fractured Leg or Patella with Established Non-union after 26 weeks from the date of accident	10% of the Accident Benefit
• Shortening of Leg by at least 5cm	7.5% of the Accident Benefit
6) Temporary Total Disability Due to Accidental Causes	Weekly indemnity of RM7.50 per RM1,000 sum assured up to 52 weeks, in aggregate with item 7 below.
7) Temporary Partial Disability Due to Accidental Causes	Weekly indemnity of RM1.75 per RM1,000 sum assured up to 52 weeks, in aggregate with item 6 above.
8) Reimbursement of Medical Expense for Surgical, Hospital, Clinic or Nursing Home Services	RM25 per RM1,000 sum assured, subject to maximum RM3,000 per accident.
9) Hospitalisation in a Malaysia Government Hospital due to Accidental Causes	Weekly indemnity of RM3 per RM1,000 sum assured up to 25 weeks.
Maximum coverage	Up to age 70 years next birthday

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.
- 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. However, the Company may vary the premiums on the policy anniversary by giving 30 days' advance notice to you due to revision of insurance charges for <GREAT MediValue, GREAT MediValue Plus (if any) and GREAT MediValue Double Annual Limit (if any)/ Smart Health Protector and Smart Health Protector Plus (if any)>.

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 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.
- 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.
- 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
IL Hospitalisation Benefits Rider	Hospitalisation benefit	30 days
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	60 days

	2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease 5) Angioplasty and other invasive treatments for coronary artery disease	
	All other Covered Events	30 days
Smart Early Payout CriticalCare	Cancer	120 days
	1) Heart Attack 2) Other Serious Coronary Artery Disease 3) Coronary Artery Disease Requiring Surgery (Angioplasty and other invasive treatments for coronary artery disease)	60 days
	All other Covered Events	30 days
IL LadyCare Rider	Carcinoma-in-situ of the breast or female internal organ	120 days
	1) Female cancers 2) Skin grafting due to malignant skin cancer 3) Female surgical procedures related to the breast or female internal organ	60 days
	Systemic Lupus Erythematosus with Lupus Nephritis	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: • 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 5) Total Quadriplegia As A Result Of Spinal Cord Injury	60 days
	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
IL LadyCare Rider	1) Female cancers 2) Carcinoma-in-situ of the breast or female internal organ 3) Systemic Lupus Erythematosus with Lupus Nephritis	30 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

- 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.

IL Hospitalisation Benefits Rider

- Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- 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.
- From the life assured engaging in commando or bomb disposal duties/ training.
- 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.
- As a result of 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.
- While under the influence of alcohol or drugs unless taken as prescribed by a physician.
- Sickness or injury 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.
- Alcoholism, depression, illegal drugs, intoxication, venereal disease and its sequelae, 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.
- Pre-existing Illness.
- Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- Any treatment or test in connection with AIDS or the presence of any Human Immuno-deficiency Virus infection and all sexually transmitted diseases.
- Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

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/ Smart Early Payout CriticalCare>

- 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 LadyCare Rider

- Pre-existing illness.
- Any condition which is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- No claim for facial reconstructive surgery and/ or skin grafting shall be valid for facial disfigurement resulting from any physical or health impairment or disease or resulting directly from an accident which has existed at the policy issue date.
- Any violation or attempted violation of the law, or resistance to arrest.
- The existence of AIDS or in the presence of any HIV infection.
- Alcohol or substance abuse/ addiction.
- Failure to seek or follow medical advice where:
 - the life assured had received or is receiving treatment; or
 - medical advice, diagnosis, care or treatment to the life assured has been recommended; or
 - clear and distinct symptoms are or were evident; or
 - existence of the relevant condition would have been apparent to a reasonable person in the circumstances.

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.

<IL Accidental Death and Dismemberment Benefits Rider/ IL Comprehensive Accident Benefits Xtra Rider>

- Suicide, attempted suicide or self-inflicted injuries, while sane or insane.
- 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.
- Mosquito bite which leads to any illness including but not limited to dengue fever, malaria, viral encephalitis or worm infestations such as "Hookworms" and allergic reaction to insect bites.
- 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.
- From the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict.
- 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.
- As a result of 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.
- 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

- Injury 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.
- From childbirth, pregnancy and/ or any complications thereof.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- From the life assured engaging in commando or bomb disposal duties/ training.

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:

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 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:

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 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>.