

Note: Please read this Product Disclosure Sheet before you decide to take up SmartProtect You Exclusive. 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 Exclusive (SPYE)

Date : <dd/mm/yyyy>

## 1. What is this product about?

SmartProtect You Exclusive (SPYE) 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 or Total 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  For life assured below age 5 years next birthday on policy anniversary, a child lien shall apply.
2) TPD Benefit	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: <ul style="list-style-type: none"> <li>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</li> <li>the balance of the basic sum assured and additional sum assured (if any) will be payable in two equal annual instalments.</li> </ul> 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).  For life assured below age 5 years next birthday on policy anniversary, a child lien shall apply.
3) No-Lapse Guarantee	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 <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.</li> </ul>
4) Maturity Benefit	Total investment value (if any) less any indebtedness.

### Hospitalisation and Surgical Benefits

#### Smart Health Protector Exclusive-<200/300>-500

Insured Benefits	Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.
1) Overall Annual Limit for item 4 to 32	RM<5,000,000/8,000,000>
2) Overall Lifetime Limit for item 4 to 32	No limit.
3) Deductible Amount (Per policy year)	RM500

	The Company shall reimburse the balance of the eligible expenses incurred under item 4 to 14, which are in excess of the Deductible Amount.
4) Hospital Room and Board (Limit per day, no limit on the number of days)	RM<200/300>
5) Intensive Care Unit (Subject to a maximum of 200 days per policy year)	As charged.
6) Increase to the Hospital Room and Board Limit	RM50 every 5 policy years; up to a cumulative total of 100% Hospital Room and Board limit.
7) Hospital Supplies and Services	As charged.
8) Surgical Fees	
9) Operating Theatre	
10) Anaesthetist Fees	
11) In Hospital Physician Visit (2 visits per day)	
12) Organ Transplant	
13) Ambulance Fees	
14) Day Surgery	
15) Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation)	
16) Pre-Hospital Specialist Consultation, Treatment and Prescribed Medicines (Within 90 days before hospitalisation)	
17) Pre-Hospital Specialist Second Medical Opinion (Within 90 days before hospitalisation)	
18) Post-Hospitalisation Treatment (Within 200 days after hospital discharge)	
19) Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET)	Up to RM5,000 per policy year.
20) Genomic Testing for Cancer	As charged.
21) Post-Hospitalisation Home Nursing Care (Within 200 days after discharge, subject to a maximum of 200 days per lifetime)	As charged, up to RM8,000 per disability.
22) Post-Hospitalisation Chiropractor, Speech Therapist or Occupational Therapist (Within 200 days after discharge, subject to a maximum of 10 follow up visits per disability)	As charged, up to <RM150/RM300> per visit.
23) Post-Hospitalisation Traditional Chinese Medicine Practitioner (Within 200 days after discharge, subject to a maximum of 10 follow up visits per disability)	As charged, up to <RM150/RM300> per visit.
24) Medical Appliances a. Pacemaker and implantable cardio-defibrillator b. Other items – Prosthetic devices such as hearing aid and artificial limbs	<Not applicable/Maximum of RM65,000 per lifetime> <Not applicable/As charged up to RM20,000 per disability>
25) Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	As charged.
26) Outpatient Kidney Dialysis Treatment (including consultation, examination tests and prescribed take home drugs)	
27) Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)	
28) Outpatient Treatment a. Dengue Fever b. Zika Virus c. Chikungunya Fever d. Influenza A e. Influenza B f. Hand, Foot and Mouth Disease g. Bronchitis h. Pneumonia	As charged. Subject to 5% co-insurance per policy year, up to a maximum of RM500 per policy year.
29) Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	RM200

30) Daily Guardian Benefit (Per day, subject to a maximum of 180 days per policy year)	RM150
31) Intraocular Lens	Maximum of RM8,000 per lifetime.
32) Medical Report Fees	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment.
33) Accidental Death Benefit	RM<20,000/30,000>
34) Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.
35) Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement.
Maximum coverage	Up to age <80/100> years next birthday
<b>Smart Health Protector Plus Exclusive-&lt;200/300&gt;-500</b>	
1) Overall Annual Limit	Extend the Overall Annual Limit of Smart Health Protector Exclusive by an additional RM10,000,000.
2) Post-Hospitalisation Treatment for Serious Condition	As charged, from 201 <sup>st</sup> day to the 365 <sup>th</sup> day after hospital discharge.
<b>Cancer Focused Medical Benefits</b>	
3) New Cancer Drug Benefit	As charged, up to RM50,000 per lifetime.
4) Reconstructive Surgery Benefit	As charged, up to RM50,000 per lifetime.
5) Post Cancer Screening Benefit (Up to 5 years immediately following the 365 days after hospital discharge from cancer treatment)	As charged, up to RM5,000 per policy year
6) Psychological Counselling Benefit	As charged, up to RM500 per visit, maximum 20 visits per lifetime under one policy.
Note: Item 2 to 6 shall be subject to the Overall Annual Limit of Smart Health Protector Exclusive (including any subsequent increase following the attachment of a rider at your option to extend the Overall Annual Limit of Smart Health Protector Exclusive).	
Maximum coverage	Up to age <80/100> 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 are shown in the table below:

Age Next Birthday at End of Policy Year	Estimated Total Premium <Premium Mode>

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

**Notes:**

- The Company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to intermediary and other expenses of the Company. You are advised to refer to the allocation rates given in the sales illustration.
- In the event the actual sustainability of your policy is reduced due to revision of insurance charges, the Company may vary the premiums on the policy anniversary by giving 3 months' advance notice to you. 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 Smart Health Protector Exclusive and Smart Health Protector Plus Exclusive (if any).
- 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 is 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 is 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 policy regardless of the individual claim experience.
- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.

**5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure - You must disclose all material facts and state your age correctly.
- Free-look period - You may cancel your ILP by returning the policy within 15 days after the policy has been received by you. The Company will refund to you the unallocated premiums, the value of the units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted.
- Total investment value – The total investment value of the ILP depends on the performance of the investment-linked fund(s) selected. 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](http://greateasternlife.com/my) for further information on the Company's claims procedure.
- Child lien

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

- Waiting period – The eligibility for benefits under the policy will only start immediately from the replacement date of this plan, provided the conditions does not occur within the waiting period below respectively from the risk effective date of the existing medical plan. However, the eligibility for benefits will subject to the waiting period below respectively from the reinstatement date of this plan, if applicable.

<b>Plan Name</b>	<b>Conditions</b>	<b>Waiting Period</b>
<b>Smart Health Protector Exclusive</b>	Insured benefit due to illness	30 days
	Specified illness	120 days
<b>Smart Health Protector Plus Exclusive</b>	Insured benefit due to illness	30 days
	Specified illness	120 days

- Outpatient Treatment Benefit – The diagnosed conditions under Outpatient Treatment are not exhaustive and the Company may extend the eligible conditions, from time to time.

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?**

<b>Basic Plan</b>
<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 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 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>• TPD resulted from war, whether declared or undeclared.</li> </ul>

**<Smart Health Protector Exclusive/ Smart Health Protector Plus Exclusive>**

- Pre-existing illness, if applicable.
- Specified illnesses occurring within the waiting period of 120 days, if applicable.
- Plastic or cosmetic treatment (except as provided under Reconstructive Surgery Benefit), ritual circumcision (for religious purpose), eye examination, glasses, contact lens and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik), farsightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus/implant, implantable pacemakers, implantable cardiac defibrillator, or any form of implantable cardiac devices, replacement of battery-depleted devices, neurostimulators, implantable electrodes/leads (except as provided under Medical Appliances, if applicable) and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery for which the expenses incurred, except as necessitated by injury to sound natural teeth occurring in any policy year and performed by dentist. For the avoidance of doubt, irrespective of whether it is necessitated by injury to sound natural teeth occurring in any policy year, placement of denture, prosthetic services, and devices or appliances such as but not limited to bridges, crowns and implants or the replacement shall be all excluded.
- Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, hospice care and care or treatment that do not lead to a recovery, conservation or restoration, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions which has manifested or was diagnosed before the life assured attains the age of 17 years next birthday.
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to perimenopause or menopause, fertility or subfertility or infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, mountain climbing and illegal activities.
- Any medical treatment outside Malaysia apart from Singapore and Brunei, if you reside or travel outside Malaysia apart from Singapore and Brunei, for more than 90 consecutive days.
- Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not medically necessary (except as provided under Reconstructive Surgery Benefit), or charges in excess of Reasonable and Customary Charges, or charges which are incurred for hospitalisation, pre-hospitalisation and/ or post-hospitalisation after the expiry date.

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)**

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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](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 [greateasternlife.com](http://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>.