Great Eastern Life Assurance (Malaysia) Berhad 198201013982 (93745-A) ("the Company")

PRODUCT DISCLOSURE SHEET

Dear <Name of Customer>,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too**. Date:<dd/mm/yyyy>

1 What is Smart Revive Max?

Smart Revive Max offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the higher of basic sum assured plus the additional sum assured (if any) or total investment value, at the time of claim.

2 Know Your Coverage / Benefits

As an illustration, for ***RM<premium amount based on RM500k coverage>*** *<payment mode>*, you will receive the following insurance **coverage/benefits**. This illustration is based on a male non-smoker with age 30 years next birthday, which may not be the actual amount of premium and coverage applicable to you. For your actual amount of premium and coverage, please refer to the Sales Illustration. For more details on the benefits, please refer to the Appendix.

a) Death Benefit	**RM500,000**
b) Total and Permanent Disability ("TPD") Benefit	**RM500,000**
c) Additional Coverage/ Benefits	i) Admission Event Benefit ii) Booster Reward iii) Maturity Booster iv) Maturity Benefit v) Cover Revive vi) No-Lapse Guarantee vii) Conversion Privilege at Maturity
d) Settlement Option	You will have the following options for the payment of Death Benefit under this policy: i) lump sum payout; ii) structured installment payout over a selected period; and/or iii) milestone-based payout over a selected period upon occurrence of selected milestone events. Please refer to the sample policy contract for more details.

Your investment-linked insurance **excludes**:

- Suicide – if death was due to suicide within the first policy year.
- TPD that has existed before buying this plan.
- Admission Event due to the following:
  - Medical condition that you had before buying this plan or during the waiting period (i.e. pre-existing condition).
  - Specified illnesses that occur within the first 120 days.
  - Self-inflicted injuries, illnesses or attempted suicide.
  - Committing an assault or felony or violation of law.
  - Driving a motor vehicle without possessing a valid driving license.
  - War or criminal or terrorist activities.
  - Acquired Immune Deficiency Syndrome (AIDS) or Human Immuno-deficiency Virus (HIV).
  - Psychological disorders, personality disorders, mental conditions or behavioural disorders.
  - Alcohol abuse or drug abuse.
  - Cosmetic surgery or treatment.
  - Treatment undergone overseas except for treatment done in Malaysia, Singapore and Brunei.
  - Pregnancy or child birth.
  - Treatment for sexually-transmitted diseases.
  - Sex-change operations.
  - Experimental or pioneering medical or surgical techniques.
  - Alternative or complementary treatments such as traditional Chinese medicine (TCM).
  - Ionising radiation or contamination by radioactivity from any nuclear fuel.
  - Congenital defect or disease that manifested or was diagnosed before age of 17 years next birthday.
  - Medical or physical abnormalities that exist at the time of birth or developed within 6 months from the time of birth.
  - If life assured does not survive for at least 14 days from the first day of admission.

Note: This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

You should read and understand your insurance policy. If you have any questions or require assistance on your investment-linked insurance, you can discuss with your intermediary or:

Call us at:	Visit us at:	Email us at:
1300-1300 88	greateasternlife.com	wecare-my@greateasternlife.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:	
Premium	***RM<Total Installment Premium>*** *<payment mode>* The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
Duration:***< Premium Payment Term>*** *years*	
The Company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	***<x%>*** *of premium or* ***RM<allocated premium>*** Please refer to the Sales Illustration for more details.
You will also have to pay the following fees and charges:	
Commission	***<Total commission percentage>%*** *of premium or* ***RM<total commission amount>***
Insurance Charges	Please refer to the Sales Illustration for more details.
Fund Management Charge	Please refer to the Sales Illustration for more details.
Policy Fee	***RM6*** monthly. Please refer to the Sales Illustration for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total investment value of this product depends on the performance of your chosen fund(s). The policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges, subject to No-Lapse Guarantee.
- 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.
- A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums.
- Child lien is applicable to Death Benefit, TPD Benefit and Admission Event Benefit as follows:

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

- The eligibility of the benefits will only start after the waiting period stated below from the risk commencement date or the date of reinstatement, whichever is later.

Benefit	**Waiting Period**
Admission Event Benefit (except for accidental cause)	30 days
Admission Event Benefit due to specified illness	120 days

- The benefits will only be payable if the life assured survives the survival period below after the diagnosis of the condition.

Benefit	**Survival Period**
Admission Event Benefit (from the first day of admission)	14 days

- Please visit greateasternlife.com/my for further information on the Company's claim procedure.

Note: This list is **non-exhaustive**. You should refer to the insurance policy for the full list of terms.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy by returning the policy within the 15 days after your policy has been delivered to you. The unallocated premiums, the value of the units that have been allocated (if any) at the unit price at the next valuation date and any insurance charge and policy fee (less any medical fee incurred and subject to the investment-linked unit fund price fluctuations) will be refunded to you.
- **After free-look period:** You may cancel your policy but the surrender value is non-guaranteed and subject to the investment-linked unit fund price fluctuations. Please refer to Sales Illustration for more details.

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 discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.