



SMART Baby Shield Plus¹

Reach for Great protection for your little bundle of joy



Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

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Reach for Great protection for your little bundle of joy

The journey to motherhood is a momentous one: full of joy, love, and anticipation as you prepare to welcome new life into the world. During the delicate months of pregnancy and infancy, it can make all the difference to have a comprehensive maternity coverage, so that you can instead focus on the excitement of being a mother-to-be.

Designed to support you through every step of the pregnancy journey, **Smart Baby Shield Plus** offers holistic care for both the mummy and the baby. When attached to SmartProtect Junior, this plan covers intensive care costs, pregnancy complications, maternity cancer, and even basic life protection. The support we offer also extends beyond childbirth: covering a variety of congenital conditions, as well as extended psychological care for mothers and developmental disorders in children.

With **Smart Baby Shield Plus**, we're here to make pregnancy a little less daunting and a lot more heartwarming — empowering mothers just like you through this incredible journey of starting a new family.



Benefits at a glance



Three plans to choose from



Greater assurance during pregnancy



Hospitalisation support to ease recovery



Critical care for your newborn



Extended protection for congenital conditions



Psychological care for you and your baby



Fundamental coverage for maternity cancer



Easy enrolment for your subsequent pregnancy

Note: Terms and conditions apply.



Three plans to choose from

As you adjust your financial priorities to welcome a new addition to your family, we'll support your journey to motherhood with greater flexibility. You'll have the freedom to choose between three different plans to cater to your needs: - Essential, Superior and Grand.



Greater assurance during pregnancy

Pregnancy is a wonderful phase in life, and we want to make sure you experience that entire journey knowing you're well-cared for in the event of covered pregnancy complications. As an added layer of protection, you'll also receive an extra 20% of the benefit amount if the complications are accompanied by Gestational Diabetes Mellitus (GDM).

On top of this, you may also be financially covered in the event of an early delivery, with an Emergency Caesarean Section¹ benefit of RM8,000.

¹For Grand plan only.

Note: Terms and conditions apply.



Hospitalisation support to ease recovery

Rest assured with Smart Baby Shield Plus, which also covers hospitalisation costs if you are admitted into the Intensive Care Unit (ICU) or High Dependency Unit (HDU) due to childbirth/pregnancy complications, we'll cover the charges up to your plan's specified limit.

Notes: Terms and conditions apply.



Critical care for your newborn

Your newborn may take some time to build natural immunity right after childbirth, which is why we cover urgent care that your baby might need during this vital period. Smart Baby Shield Plus will take care of the hospitalisation costs if your child is admitted to the Neonatal Intensive Care Unit (NICU), ICU, or HDU within the first 30 days from birth, up to your plan's specified limit.

Additionally, should your child require incubation or phototherapy treatment for neonatal jaundice within their first 60 days from birth, Smart Baby Shield Plus will also cover all those costs up to that same limit.

Notes: Terms and conditions apply.



Extended protection for congenital conditions

As your child grows through their infant years into early childhood, this plan will continue to protect them for congenital conditions that may arise. We'll help give them - and you! - added peace of mind with reimbursement cost of up to your plan's specified limit, if your child is hospitalised for any of the covered congenital conditions.

Notes: Terms and conditions apply.



Psychological care for you and your baby

Mental wellbeing is just as important as physical wellbeing, and we want to recognise that by including psychological care¹ with your plan. Smart Baby Shield Plus provides psychological consultation support for mothers — with a financial reimbursement of RM8,000 for treatment of diagnosed Major Depressive Disorder or Generalised Anxiety Disorder.

We'll also subsidise treatment costs up to RM8,000 per year for prevalent child development disorders¹ such as Autism Spectrum Disorder, Attention Deficit Hyperactivity (ADHD) and so on.

¹For Grand plan only.

Note: Terms and conditions apply.



Fundamental coverage for maternity cancer

As an expecting mother, you know better that it never hurts to be prepared for all eventualities. For extra protection, Smart Baby Shield Plus also provides a lump sum pay out to support your recovery in the event of a cancer diagnosis.

Note: Terms and conditions apply.



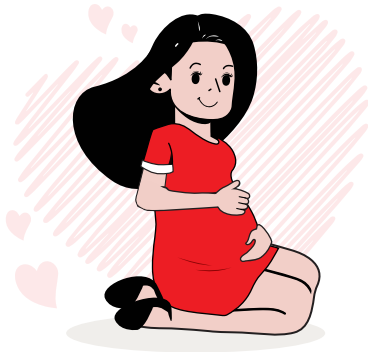
Easy enrolment for your subsequent pregnancy

Planning to have the next pregnancy? We share your excitement and understand that you might also want to protect your precious little one. If you are an existing customer of Smart Baby Shield Plus, you'll be able to easily purchase a new Smart Baby Shield Plus plan for your future child without the need for full underwriting.

Note: Terms and conditions apply.

Overview of the benefits

The Smart Baby Shield Plus journey for mother and child:



The only baby bundle that you need

Smart Baby Shield Plus that cares for both the mummy and the baby, from as early as 13 weeks of pregnancy.

Policy starts



Putting you first during pregnancy

We want to make sure you experience the best of pregnancy knowing that you're well-cared for, with **coverage for 10 pregnancy complications and maternity cancer.**



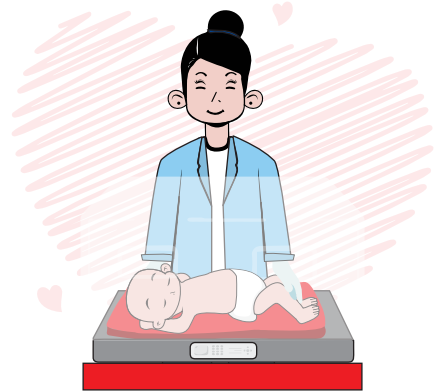
Safely bringing your child into the world

To better support your peace of mind during delivery, we cover **Emergency C-section for early delivery, hospitalisation costs for intensive care, and newborn incubation.**



Extensive pre-natal and post-natal care

Your newborns are extra safe and sound with our comprehensive pre-natal and post-natal care, enjoying protection against **28 congenital conditions**, plus Phototherapy Treatment for Neonatal Jaundice.



Caring for you even after childbirth

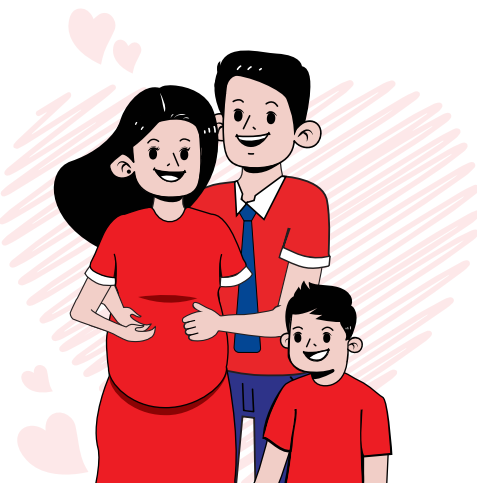
Beyond just **life protection**, we safeguard your mental wellbeing with psychological consultation benefits for **Major Depressive Disorder or Generalised Anxiety Disorder.**



Your child is also covered up to age 7 next birthday for **developmental disorders.**

Easy enrolment for your future child

For existing customers of Smart Baby Shield Plus, you can enjoy an **easy enrolment** for your future child, without the need for full underwriting.



Note: The example above is based on the Grand plan for illustrative purpose only. Terms and conditions apply.

Summary table of coverage and benefits

For the mother

| No. | Benefits | Benefit amount (RM) | | |
|-----|--|---|---|--|
| | | Essential | Superior | Grand |
| 1 | Death of the mother due to childbirth/ pregnancy complications (Up to 60 days after delivery) | 7,500 | 15,000 | 30,000 |
| 2 | Upon diagnosis of any of the following pregnancy complications: 1) Abruptio Placentae 2) Acute Fatty Liver of Pregnancy 3) Amniotic Fluid Embolism 4) Disseminated Intravascular Coagulation (D.I.C.) 5) Eclampsia 6) Placenta Increta / Percreta 7) Postpartum Haemorrhage Requiring Hysterectomy 8) Pulmonary Embolism of Pregnancy 9) Uterine Rupture 10) Vasa Previa If the pregnancy complications listed above are accompanied by GDM, an additional 20% of the benefit will be payable. (Up to 60 days after delivery) | 2,500 + additional 500 if accompanied by GDM | 5,000 + additional 1,000 if accompanied by GDM | 10,000 + additional 2,000 if accompanied by GDM |
| 3 | Hospitalisation benefit Upon admission of the mother into ICU / HDU due to childbirth or pregnancy complications (Up to 60 days after delivery) | As charged, subject to Reasonable and Customary Charges | | |
| | | Up to 2,500 | Up to 5,000 | Up to 10,000 |
| 4 | Maternity cancer benefit Upon diagnosis of cancer, with a waiting period of 30 days (Up to 60 days after delivery) | 2,500 | 5,000 | 8,000 |
| 5 | Emergency Caesarean Section for early delivery (Before 36 weeks of gestation) | Not applicable | Not applicable | 8,000 |
| 6 | Psychological consultation benefit Upon diagnosis of: 1) Major Depressive Disorder; or 2) Generalised Anxiety Disorder (Up to 1 year after delivery) | Not applicable | Not applicable | 8,000 |

For the child

| No. | Benefits | Benefit amount (RM) | | |
|-----|---|--|--|---|
| | | Essential | Superior | Grand |
| 1 | Death of the child 1) Death of foetus; or 2) From birth up to 1 year after the child's birth | 2,500 + total investment value (if any) | 5,000 + total investment value (if any) | 10,000 + total investment value (if any) |
| 2 | Hospitalisation benefit Upon admission of the child into the NICU / ICU / HDU (Within the first 30 days from birth) | As charged, subject to Reasonable and Customary Charges up to 2,500 per lifetime | As charged, subject to Reasonable and Customary Charges up to 5,000 per lifetime | As charged, subject to Reasonable and Customary Charges up to 10,000 per lifetime |
| 3 | Incubation of newborn (Within the first 60 days from birth) | | | |
| 4 | Phototherapy Treatment for Neonatal Jaundice of specified severity (Within the first 60 days from birth) | | | |
| 5 | Hospitalisation due to congenital conditions Reimbursement for hospitalisation due to the following congenital conditions: 1) Absence of Two Limbs 2) Anal Atresia 3) Atrial Septal Defect 4) Biliary Atresia 5) Cerebral Palsy 6) Cleft Lip and/or Cleft Palate 7) Club Foot 8) Coarctation of the Aorta 9) Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT) 10) Congenital Blindness 11) Congenital Cataract 12) Congenital Deafness 13) Congenital Diaphragmatic Hernia 14) Congenital Dislocation of Hip 15) Congenital Hypertrophic Pyloric Stenosis 16) Development Dysplasia of the Hip 17) Down's Syndrome 18) Infantile Hydrocephalus 19) Oesophageal Atresia 20) Patent Ductus Arteriosus 21) Retinopathy of Prematurity 22) Spina Bifida 23) Tetralogy of Fallot 24) Trachea-oesophageal Fistula 25) Transposition of Great Vessel 26) Truncus Arteriosus 27) Ventricular Septal Defect 28) All Structural Congenital Conditions (Only for Grand version) (Up to age 7 years next birthday) | As charged, subject to Reasonable and Customary Charges up to 15,000 per year | As charged, subject to Reasonable and Customary Charges up to 30,000 per year | As charged, subject to Reasonable and Customary Charges up to 60,000 per year |

For the child (Con't)

| No. | Benefits | Benefit amount (RM) | | |
|-----|--|---------------------|----------------|--|
| | | Essential | Superior | Grand |
| 6 | <p>Child development disorder benefit Upon receiving treatment due to any of the following child development disorders:</p> <ol style="list-style-type: none"> 1) Attention Deficit Hyperactivity 2) Autism Spectrum Disorder 3) Gross Motor or Speech Developmental Delay 4) Language Disorder 5) Specific Learning Disorder 6) Stereotypic Movement Disorder 7) Tourette Syndrome <p>(Up to age 7 years next birthday)</p> | Not applicable | Not applicable | As charged, subject to Reasonable and Customary Charges up to 8,000 per year |

Note: Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A:

| Life assured | Entry age | |
|--------------|-----------|------------------------|
| Mother | Minimum | 19 years next birthday |
| | Maximum | 45 years next birthday |
| Child | Minimum | 13 weeks of gestation |
| | Maximum | 36 weeks of gestation |

Note: Terms and conditions apply.

Q: How long will I be covered by this rider?

A:

| Life assured | Coverage term | | |
|--------------|---------------------------------|----------|-------------------------------|
| | Essential | Superior | Grand |
| Mother | Up to 60 days after childbirth | | Up to 1 year after childbirth |
| Child | Up to age 7 years next birthday | | |

Q: How much premium do I need to pay for this rider?

A: These are unit deduction riders, whereby the insurance charges will be deducted from the total investment value of your policy on a yearly basis, in 5 instalments. The first instalment is on the inception date of the policy and the subsequent instalments will be deducted yearly starting from the next yearly due date following the inception date of the policy. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Baby Shield Plus are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Insurance charge table

| Policy Year | Insurance charges by plan type (RM) | | |
|--------------|-------------------------------------|--------------|--------------|
| | Essential | Superior | Grand |
| 1 | 894 | 1,346 | 2,526 |
| 2 | 188 | 190 | 599 |
| 3 | 188 | 190 | 599 |
| 4 | 120 | 126 | 599 |
| 5 | 59 | 61 | 268 |
| TOTAL | 1,449 | 1,913 | 4,591 |

The insurance charges will be charged according to your plan type at renewal. The insurance charges are non-guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and we will notify you in writing at least 30 days before the revision takes place. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.

Exclusions and limitations

The Company will not pay any benefit under Smart Baby Shield Plus for death, illnesses, or conditions that:

For the mother

- has existed prior to the risk effective date;
- is caused directly or indirectly by self-inflicted injuries, while sane or insane;
- is resulted from the mother committing, attempting or provoking an assault or a felony or from any violation of law by the mother;
- is caused while under the influence of alcohol or drugs unless taken as prescribed by a doctor. 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
 - 80 mg of alcohol per 100ml of blood
 - 107 mg alcohol per 100ml of urine;
- is 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. The Company reserves the right to require the mother to undergo a blood test for HIV as a condition precedent to acceptance of any of the claims;
- is resulted from the mother choosing to have a termination of pregnancy other than for medical reasons;
- is caused by any unlawful, criminal or deliberate act or failure to act; or
- is resulted from war, whether declared or undeclared.

For the child

- is caused by usage of drugs unless taken as prescribed by a doctor;
- is caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection. The Company reserves the right to require the child to undergo a blood test for HIV as a condition precedent to acceptance of any of the claims;
- is caused by any unlawful, criminal or deliberate act or failure to act;
- is resulted from war, whether declared or undeclared; or
- is caused by experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognised body in Malaysia.

Note: The exclusion list may not be exhaustive. For the full list of exclusions, please refer to the policy contract.

Important notices

Smart Baby Shield Plus is a two-unit deduction riders attachable to Smart**Protect** Junior. **The basic plan 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.** The insurance charge to be imposed will be deducted from the total investment value of your policy on a yearly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges, exceed the total investment value of the fund units available. Purchasing too many unit deduction riders may deplete the fund units.

You should satisfy yourself that these riders will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the plan. If these riders are cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charges after net of expenses incurred for the medical examination, if any. If you switch your policy/rider from one company to another, or if you exchange your current policy/rider with another policy/rider within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy/rider switching or replacement.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.

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Negeri Sembilan

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Reach for Great

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Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.