



Health Protection



SMART MULTI CRITICAL CARE¹

The life-protecting critical illness
solution against 188 conditions



Great
Eastern

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The life-protecting critical illness solution against 188 conditions

Being diagnosed with a critical illness is a life-altering event. Not only will it affect your health, finances and emotional wellbeing, it will also take a toll on your loved ones and their future. With so many challenges in front of you on the road to recovery, it's comforting to know there is a comprehensive critical illness rider that can support you through these trying times.

Smart Multi Critical Care provides you with extensive coverage against 188 conditions through the plan's critical illness benefit as well as special benefit. You'll be pleased to know that multiple claims are allowed across early to advanced stages of the critical illness benefit. What's more, the total coverage payable under the critical illness benefit and special benefit can be up to 860% of the rider sum assured. With Smart Multi Critical Care, you and your loved ones will have a strong financial buffer, so you can focus on what's most important – your recovery.

Benefits at a glance



Critical illness benefit that covers up to 800% of the rider sum assured



Double protection against cancer, heart attack and stroke



Special benefit with additional coverage up to 60% of the rider sum assured



Continuous protection up to age 100 years next birthday

Note: Terms and conditions apply.



Critical illness benefit that covers up to 800% of the rider sum assured

Smart Multi Critical Care offers comprehensive coverage against 178 critical illness conditions across early, intermediate and advanced stages. If you are diagnosed with any of the covered critical illnesses, you will receive the payout as stated below in one lump sum to help reduce your loved ones' financial burden, so your focus can be on getting well again.



Early and intermediate stage payout:

50% of the rider sum assured, subject to RM300,000 per claim with a maximum of 4 claims in aggregate



Advanced stage payout:

100% of the rider sum assured¹



Total claims up to 800%² of the rider sum assured for 3 different stages of critical illness, subject to a maximum of RM5,000,000 per life³

- ¹ 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.
- ² Only applicable prior to age 85 years next birthday, after which the total amount payable for the critical illness benefit will become 100% of the rider sum assured.
- ³ Aggregated with all critical illness benefit payable under all policies (excluding Bancassurance and Group policies) issued by the Company.

Notes:

- i. Once a claim is admitted for a critical illness, no future claims can be made within the same or lower stage of the **same** critical illness (except for cancer, heart attack and stroke) from the same critical illness category. The maximum amount payable for all stages under each critical illness category is 100% of rider sum assured, except for cancer, heart attack and stroke.
- ii. The critical illness benefit is subject to child lien, if applicable.
- iii. Other terms and conditions apply.



Double protection against cancer, heart attack and stroke

To reassure you with peace of mind, Smart Multi Critical Care provides double protection for 3 of the most prevalent illnesses - cancer, heart attack and stroke. You will receive up to an additional 100% of your rider sum assured for each of these critical illness categories, subject to a maximum of 400% of the rider sum assured in aggregate from these 3 critical illness categories.

Note: Terms and conditions apply.



Continuous protection up to age 100 years next birthday

Understanding the need for continuous lifelong protection, Smart Multi Critical Care is designed to let you sit back and enjoy the coverage you signed up for, even in your golden years. Depending on your selected investment-linked insurance plan and the rider coverage term you opt for, this rider protects you up to the age of 100 years next birthday.

Note: Terms and conditions apply.



Special benefit with additional coverage up to 60% of the rider sum assured

Get coverage beyond the customary illnesses with a special benefit for diabetes recovery, mental illness, and total quadriplegia resulting from spinal cord injury. Should any of these conditions occur to you, an additional 20% of your rider sum assured will be payable, providing a financial cushion to help you recuperate when you need it most. The maximum amount payable for the special benefit is up to 60% of the rider sum assured in aggregate from all special benefits.

Notes:

- i. Only one claim is allowed under each of the special benefits for diabetes recovery benefit, mental illness benefit, and total quadriplegia resulting from spinal cord injury.
- ii. The mental illness benefit is subject to a maximum of RM150,000 per life.
- iii. The diabetes recovery benefit will cease at age 85 years next birthday.
- iv. The special benefit is subject to child lien, if applicable.
- v. Other terms and conditions apply.

Summary Table of Critical Illness Coverage

No	Critical Illnesses	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured	50% of Rider Sum Assured	100% of Rider Sum Assured
1	Alzheimer's Disease / Severe Dementia	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease / Severe Dementia
2	Angioplasty and other invasive treatments for coronary artery disease	N/A	N/A	Angioplasty and other invasive treatments for coronary artery disease
3	Apallic syndrome	Akinetic Mutism	Locked In Syndrome	Apallic syndrome (ie. Persistent Vegetative State (PVS))
4	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Mild Bacterial Meningitis	Bacterial Meningitis –resulting in permanent inability to perform Activities of Daily Living
5	Benign Brain Tumour	N/A	N/A	Benign Brain Tumour –of specified severity
6	Blindness	Loss of Sight in One Eye	- Optic Nerve Atrophy - Retinitis Pigmentosa	Blindness –Permanent and Irreversible
7	Brain Aneurysm Surgery or Arterio-Venous Malformation Surgery (via Endovascular procedures)	Brain Aneurysm Surgery or Arterio-Venous Malformation Surgery (via Endovascular procedures)	N/A	N/A
8	Brain Surgery	- Surgery for Subdural Haematoma - Cavernous Sinus Thrombosis Surgery - Cerebral Shunt Insertion	- Removal of brain tumour via transphenoidal route - Surgical Removal of Pituitary Tumour - Head Trauma Due To Accident Requiring Open Craniotomy	Brain Surgery
9	Cancer	- Carcinoma in situ - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia	Mastectomy for CIS Breast or Prostatectomy for Early Prostate Cancer	Cancer –of specified severity and does not cover very early cancers

Summary Table of Critical Illness Coverage (Con't)

No	Critical Illnesses	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured	50% of Rider Sum Assured	100% of Rider Sum Assured
10	Chronic Adrenal Insufficiency	- Adrenalectomy For Adrenal Adenoma - Pheochromocytoma with Surgery	N/A	Chronic Adrenal Insufficiency
11	Chronic Aplastic Anemia	- Reversible Aplastic Anemia - Pure Red Cell Aplasia (PRCA)	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure
12	Chronic Autoimmune Hepatitis	Early Chronic Autoimmune Hepatitis	N/A	Chronic Autoimmune Hepatitis
13	Chronic Crohn's Disease	Chronic Crohn's Disease – of specified severity	N/A	Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation with Surgery
14	Chronic Relapsing Pancreatitis	N/A	Moderately Chronic Relapsing Pancreatitis resulting in Diabetes Mellitus requiring lifelong Insulin	- Chronic Relapsing Pancreatitis - Acute Necrohemorrhagic Pancreatitis with Pancreatic Surgery
15	Chronic Ulcerative Colitis	Chronic Ulcerative Colitis – of specified severity	N/A	Chronic Ulcerative Colitis with total colectomy and ileostomy
16	Coma	Coma for 48 hours	- Severe Epilepsy - Coma for 72 hours	Coma – resulting in Permanent neurological deficit with persisting clinical symptoms
17	Coronary Artery By-Pass Surgery	- Pericardectomy or Keyhole Cardiac Surgery - Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
18	Creutzfeldt-Jakob Disease (Mad Cow Disease)	N/A	Moderate Creutzfeldt-Jakob Disease (Mad Cow Disease)	Creutzfeldt-Jakob Disease (Mad Cow Disease)
19	Deafness / Loss of Hearing	Partial Loss of Hearing	Cochlear Implant Surgery	Deafness – Permanent and Irreversible
20	Ebola Hemorrhagic Fever	N/A	N/A	Ebola Haemorrhagic Fever

Summary Table of Critical Illness Coverage (Con't)

No	Critical Illnesses	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured	50% of Rider Sum Assured	100% of Rider Sum Assured
21	Eisenmenger's Syndrome	Less Severe Eisenmenger's Syndrome	N/A	Severe Eisenmenger's Syndrome
22	Elephantiasis	N/A	N/A	Elephantiasis
23	Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis –resulting in Permanent inability to perform Activities of Daily Living
24	End-Stage Kidney Failure	- Surgical Removal of One Kidney - Chronic Glomerulonephritis	Chronic Kidney Disease	Kidney Failure –requiring dialysis or kidney transplant
25	End-Stage Liver Disease	- Liver Surgery - Biliary Tract Reconstruction Surgery	- Liver Cirrhosis - Chronic Primary Sclerosing Cholangitis	End-Stage Liver Failure
26	End-Stage Lung Disease	- Severe Asthma - Permanent (or Temporary) Tracheostomy	Surgical Removal of One Lung	- End-Stage Lung Disease - Severe Pulmonary Fibrosis
27	Full Blown AIDS	HIV due to Assault	N/A	Full-blown AIDS
28	Fulminant Viral Hepatitis	- Occupationally Acquired Hepatitis B or C - Hepatitis with Cirrhosis	N/A	Fulminant Viral Hepatitis
29	Generalised Tetanus	N/A	N/A	Generalised Tetanus
30	Guillain-Barre Syndrome	N/A	Guillain-Barre Syndrome – of specified severity	N/A
31	Heart Attack	- Cardiac Pacemaker Insertion - Less Severe Heart Attack	Cardiac Defibrillator Insertion	Heart Attack –of specified severity
32	Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Percutaneous Cardiac Valve Replacement	Heart Valve Surgery
33	HIV Infection Due to Blood Transfusion	N/A	N/A	HIV Infection Due To Blood Transfusion
34	HIV Infection Due To Organ Transplant	N/A	HIV Infection Due To Organ Transplant	N/A

Summary Table of Critical Illness Coverage (Con't)

No	Critical Illnesses	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured	50% of Rider Sum Assured	100% of Rider Sum Assured
35	Infective Endocarditis	Less Severe Infective Endocarditis	N/A	Infective Endocarditis
36	Kawasaki Disease with Heart Complications	Kawasaki Disease with Heart Complications	N/A	N/A
37	Loss of Independent Existence	- Early Loss of Independent Existence - Loss of Fingers	N/A	Loss of Independent Existence
38	Loss of Speech	N/A	- Loss of Speech (other than injury or illness to the vocal cords) - Loss of Speech due to Vocal Cord Paralysis and with surgery	Loss of Speech
39	Major Burns	Mild Severe Burns	Moderately Severe Burns	Third Degree Burns –of specified severity
40	Major Head Trauma	Facial Reconstructive Surgery	Mild Head Trauma	Major Head Trauma –resulting in Permanent inability to perform Activities of Daily Living
41	Major Organ Transplant	- Small Bowel Transplant - Corneal Transplant	N/A	Major Organ / Bone Marrow Transplant
42	Medullary Cystic Disease	Early Stage Medullary Cystic Disease	N/A	Medullary Cystic Disease
43	Meningeal Tuberculosis	Tuberculous Myelitis	N/A	Meningeal Tuberculosis
44	Motor Neuron Disease	Peripheral Motor Neuropathy resulting in permanent need of mobility aid	N/A	Motor Neuron Disease –Permanent neurological deficit with persisting clinical symptoms
45	Multiple Sclerosis	Early Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis
46	Muscular Dystrophy	N/A	Moderately Severe Muscular Dystrophy	Muscular Dystrophy

Summary Table of Critical Illness Coverage (Con't)

No	Critical Illnesses	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured	50% of Rider Sum Assured	100% of Rider Sum Assured
47	Myasthenia Gravis	Less Severe Myasthenia Gravis	Myasthenia Gravis with Myasthenic Crisis	Myasthenia Gravis
48	Necrotising Fasciitis	Early Stage Necrotising Fasciitis	N/A	Necrotising Fasciitis
49	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	N/A	N/A	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
50	Osteogenesis Imperfecta	Severe Osteoporosis With Fractures	N/A	Osteogenesis Imperfecta
51	Other Serious Coronary Artery Disease	Early Coronary Artery Disease	Moderate Coronary Artery Disease	Serious Coronary Artery Disease
52	Paralysis / Paraplegia	- Loss of Use of One Limb - Accidental Cervical Spinal Cord Injury - Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Loss of One Limb requiring Prosthesis	Paralysis of limbs
53	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease –resulting in Permanent inability to perform Activities of Daily Living
54	Poliomyelitis	N/A	Moderate Poliomyelitis	Poliomyelitis
55	Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Hypertension –Class III - Insertion of a Vena-cava filter	Secondary Pulmonary Hypertension –Class IV	Primary Pulmonary Arterial Hypertension –of specified severity
56	Progressive Muscular Atrophy	N/A	N/A	Progressive Muscular Atrophy
57	Progressive Scleroderma	Early Progressive Scleroderma	Progressive Scleroderma With CREST Syndrome	Progressive Scleroderma
58	Progressive Supranuclear Palsy	Early Progressive Supranuclear Palsy	N/A	Progressive Supranuclear Palsy
59	Rabies	N/A	N/A	Rabies
60	Severe Cardiomyopathy	Hypertrophic Cardiomyopathy	N/A	Cardiomyopathy –of specified severity

Summary Table of Critical Illness Coverage (Con't)

No	Critical Illnesses	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Rider Sum Assured	50% of Rider Sum Assured	100% of Rider Sum Assured
61	Severe Haemophilia	N/A	N/A	Severe Haemophilia
62	Severe Rheumatoid Arthritis	N/A	Mild Rheumatoid Arthritis	Severe Rheumatoid Arthritis
63	Stroke	Stroke Treatment By Carotid Angioplasty And Stent Placement	Carotid Artery Surgery	- Stroke –resulting in Permanent neurological deficit with persisting clinical symptoms - Stroke Treatment by Carotid Endarterectomy Surgery
64	Surgery for Idiopathic Scoliosis	Surgery for Idiopathic Scoliosis	N/A	N/A
65	Surgery to Aorta	Large Asymptomatic Aortic Aneurysm or Dissection	Minimally Invasive Surgery to Aorta	Surgery To Aorta
66	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Systemic Lupus Erythematosus	Moderately Severe Systemic Lupus Erythematosus With Kidney Complications	Systemic Lupus Erythematosus With Severe Kidney Complications
67	Terminal Illness	N/A	N/A	Terminal Illness
68	Tumour or Fracture of Spinal Column	N/A	N/A	Accidental Fracture of Spinal Column
69	Wilson's Disease	N/A	N/A	Wilson's Disease
70	Ollier's Disease	N/A	Ollier's Disease	N/A
71	Maffucci Syndrome	N/A	Maffucci Syndrome	N/A

Special Benefit

No	Special Benefit	Benefit Payout
		20% of the Rider Sum Assured
1	Diabetes Recovery Benefit	<ul style="list-style-type: none"> - Surgery for Type 2 Diabetic Retinopathy - Limb Amputation due to Type 2 Diabetic Complications - Severe Diabetic Nephropathy resulting in Kidney Failure - Diabetic Coma
2	Mental Illness Benefit	<ul style="list-style-type: none"> - Severe Major Depressive Disorder (MDD) - Bipolar Disorder I - Severe Obsessive-Compulsive Disorder (OCD) - Schizophrenia - Schizoaffective Disorder
3	Total Quadriplegia as a Result of Spinal Cord Injury	Total Quadriplegia as a Result of Spinal Cord Injury

Notes:

- i. A waiting period of 30 to 60 days is applicable for the critical illness benefit and special benefit, depending on the stage and type of critical illness, from the risk commencement date or from the date of any reinstatement of the policy, whichever is later.
- ii. A waiting period of 1 year is applicable for all claims between advanced stage critical illnesses.
- iii. A waiting period of 2 years is applicable for subsequent claims on newly diagnosed heart attack at advanced stage and stroke at advanced stage after the diagnosis of the previously claimed heart attack at advanced stage and stroke at advanced stage respectively.
- iv. A waiting period of 2 years is applicable for subsequent claims on newly diagnosed cancer (at early stage, intermediate stage or advanced stage) after the diagnosis of the previously claimed cancer, except if the same cancer condition deteriorates from:
 - early stage to intermediate stage or advanced stage; or
 - intermediate stage to advanced stage
- v. Other terms and conditions apply.

Frequently asked questions

An example of how this works:



1 JAN 2020

A 30-year old non-smoker male buys **Smart Multi Critical Care** with a rider sum assured of RM100,000.



1 JAN 2025

He is diagnosed with **early stage kidney failure** and receives 50% of his rider sum assured, i.e. RM50,000.



1 JAN 2027

He is diagnosed with **advanced stage heart attack** and receives 100% of his rider sum assured, i.e. RM100,000.



1 JAN 2030

He is once again diagnosed with **advanced stage heart attack**. Under the second claim benefit, he receives a further 100% of his rider sum assured i.e. RM100,000.



1 JAN 2035

He is diagnosed with **Type 2 Diabetic Retinopathy** and makes a special benefits claim for 20% of his rider sum assured, i.e. RM20,000.



1 JAN 2075

On the policy anniversary on which he turns **85 years next birthday**, the total amount paid out under his rider is RM270,000, which is higher than 100% of his rider sum assured. The rider is thus terminated.

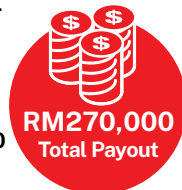
Total Payout

Early stage kidney failure: **RM50,000**

Advanced stage heart attack (1st claim): **RM100,000**

Advanced stage heart attack (2nd claim): **RM100,000**

Diabetes recovery benefit: **RM20,000**



Note: The example above is used for illustrative purposes only. Terms and conditions apply.

Q: Who can apply?

A:

Category	Entry Age	
Life Assured (Unborn Child)	Minimum	13 weeks of gestational period
	Maximum	36 weeks of gestational period
Life Assured	Minimum	14 days attained age
	Maximum	70 years age next birthday

Note: Terms and conditions apply.

Q: How much Rider Sum Assured can I purchase?

A:

Life Assured	Rider Sum Assured	
	Minimum	Maximum (per life)
Unborn Child		RM60,000
1 to 15 years age next birthday	RM12,000	RM250,000
16 to 70 years age next birthday		RM1,500,000

Q: How do I pay my premiums?

A:

This is a unit deduction rider, whereby the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability.

Q: What are the normal circumstances under which Smart Multi Critical Care will be terminated?

A:

- The rider will be terminated on the earliest of the following:
- Death of the life assured.
 - Upon full settlement of the total coverage payable under the critical illness benefit and special benefit.
 - On the policy anniversary on which the life assured's age is 85 years next birthday if the total amount paid for the critical illness benefit is equivalent to or more than 100% of the rider sum assured.
 - Upon this rider's expiry date.
 - When the attached basic policy has lapsed, is surrendered, becomes void or terminated.

- When the Company receives your request for termination in writing.

Note: Terms and conditions apply.

Q: What are some of the exclusions under the plan?

- A: The Company will not pay any benefit under this rider as a result of, including the consequences of, any conditions associated with:
- is due to pre-existing illness.
 - have occurred to the life assured for which any conditions existed or was diagnosed during the waiting period.
 - were caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. 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 plan, 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.
 - are caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured.
 - resulted from war, whether declared or undeclared.
 - were 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 early stage and intermediate stage critical illness resulting directly from alcohol or drug abuse.
 - the life assured did not survive for at least 7 days after the occurrence of a critical illness under the early stage and intermediate stage,
 - the life assured did not survive for at least 14 days after the occurrence of a critical illness under the advanced stage, diabetes recovery or total quadriplegia as a result of spinal cord injury.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Q: Will I be entitled to tax benefits?

- A: Benefits received from Smart Multi Critical Care 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 for Smart Multi Critical Care

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	0.80	0.80	0.71	0.71
2	0.82	0.82	0.71	0.71
3	0.82	0.82	0.72	0.72
4	0.85	0.85	0.72	0.72
5	0.85	0.85	0.72	0.72
6	0.88	0.88	0.74	0.74
7	0.89	0.89	0.75	0.75
8	0.91	0.91	0.75	0.75
9	0.92	0.92	0.75	0.75
10	0.94	0.94	0.77	0.77
11	0.95	0.95	0.78	0.78
12	0.97	0.97	0.80	0.80
13	0.98	0.98	0.82	0.82
14	0.98	0.98	0.83	0.83
15	1.00	1.00	0.85	0.85
16	1.02	1.02	0.88	0.88
17	1.02	1.02	0.88	0.88
18	1.03	1.08	0.89	0.94
19	1.05	1.38	0.91	1.12
20	1.06	1.71	1.11	1.32
21	1.08	1.82	1.31	1.52
22	1.11	1.85	1.45	1.65
23	1.12	1.88	1.52	1.75

Insurance Charge Table for Smart Multi Critical Care (Con't)

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
24	1.15	1.91	1.63	1.86
25	1.18	1.92	1.71	1.98
26	1.22	1.95	1.82	2.08
27	1.25	1.98	1.92	2.20
28	1.28	2.00	1.97	2.29
29	1.31	2.05	2.08	2.43
30	1.32	2.06	2.17	2.52
31	1.35	2.14	2.28	2.72
32	1.45	2.23	2.38	2.97
33	1.52	2.31	2.48	3.25
34	1.58	2.40	2.65	3.58
35	1.69	2.62	2.78	3.95
36	1.85	2.85	2.85	4.38
37	2.02	3.11	2.98	4.82
38	2.25	3.38	3.06	5.28
39	2.48	3.72	3.08	5.75
40	2.85	4.08	3.23	6.08
41	3.18	4.35	3.45	6.22
42	3.46	4.74	3.77	6.31
43	3.68	5.34	4.23	6.46
44	4.11	6.08	4.63	6.86
45	4.92	7.18	4.86	7.51
46	5.58	8.14	5.25	8.35

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
47	6.71	9.52	5.85	9.02
48	7.77	11.09	6.72	9.89
49	8.85	12.63	7.45	10.65
50	9.88	14.23	7.92	11.35
51	11.22	15.77	8.78	12.31
52	12.11	17.71	9.48	13.58
53	12.60	19.28	10.25	15.35
54	13.82	20.65	11.00	17.58
55	15.42	22.62	11.92	19.43
56	17.60	25.03	12.63	20.65
57	19.97	27.65	13.68	21.95
58	22.55	30.03	15.09	23.88
59	25.29	33.18	16.69	25.75
60	28.26	37.62	18.51	27.94
61	30.42	42.15	20.75	30.55
62	32.75	46.42	22.68	33.85
63	35.18	50.08	24.18	36.08
64	37.71	53.77	25.05	37.22
65	40.45	57.83	26.55	38.85
66	43.40	62.80	28.91	41.78
67	47.14	68.58	32.38	46.25
68	51.25	72.78	35.11	50.02
69	54.12	76.38	36.38	53.37

Insurance Charge Table for Smart Multi Critical Care (Con't)

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
70	56.92	82.31	38.92	56.63
71	59.48	85.88	40.78	59.58
72	60.68	87.42	42.98	62.29
73	63.91	91.94	46.62	63.88
74	66.34	95.32	48.68	67.22
75	70.55	100.17	51.05	72.17
76	73.89	104.42	55.17	76.32
77	79.42	111.65	57.02	78.35
78	84.29	117.82	60.68	79.72
79	89.38	124.15	63.20	84.42
80	92.86	130.71	68.22	89.86
81	98.28	141.11	73.32	96.65
82	108.82	153.42	81.28	107.28
83	116.45	162.72	89.83	119.22
84	123.92	173.25	97.85	130.02
85	130.06	185.02	105.88	140.15
86	134.15	193.48	115.11	153.25
87	141.62	208.38	126.80	169.26
88	152.15	224.94	139.26	186.29
89	163.58	243.12	151.86	202.38
90	179.05	258.52	164.49	217.11
91	190.86	286.86	174.35	227.12
92	199.09	304.08	185.35	236.11

Attained Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
93	209.08	324.68	194.00	248.02
94	220.98	345.71	201.92	255.65
95	240.05	377.92	213.40	265.20
96	259.75	411.09	221.35	276.32
97	279.28	443.78	232.62	289.15
98	298.82	476.51	247.98	306.85
99	318.34	509.20	270.55	335.00

The insurance charges above and on the previous pages will be charged according to your attained age next birthday at renewal and may vary according to your attained age next birthday, sex and smoker status. 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 the Company will notify you in writing at least 30 days before the revision takes place.

Important notices

Smart Multi Critical Care is a unit deduction rider attachable to selected regular premium investment-linked insurance plans. **These plans are insurance products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.** The insurance charge to be imposed will be deducted from the total investment value of your policy on a monthly 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 this rider 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 newly purchased Medical and Health Insurance product (MHI). If a rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. If you switch your Medical Policy/ Rider from one company to another or if you exchange your current Medical Policy/Rider with another Medical 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 Product Disclosure Sheet, consumer education booklet on MHI and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits 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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10200 Penang

Sandakan
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Mile 4, North Road
90000 Sandakan, Sabah

Seremban
101 & 103, Jalan Yam Tuan
70000 Seremban
Negeri Sembilan

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Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak

Taiping
133A, Jalan Barrack
34000 Taiping, Perak

Tawau
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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.