



GREAT Generation Care¹

The first-ever 3-generation critical illness plan



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

¹The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The first-ever 3-generation critical illness plan

We know that family means the world to you. You strive to overcome the challenges that come your way because nothing is more important than ensuring they are always happy and well- provided for. No matter what life has in store, you want to give your children the best so they can have a secure future. At the same time, you want to provide your parents with the care they deserve for all they have done for you.

GREAT Generation Care addresses all your concerns to help you and your loved ones through the unexpected in life. It protects you against unfortunate incidents and critical illness, while extending complimentary critical illness and child illness coverage to your children. By adding on the optional Parent Protect Rider for your parents, you can take care of them in their golden years. With all three generations protected, your whole family can enjoy the love and happiness each day brings to make life great.



Benefits at a glance



**Comprehensive coverage
against critical illnesses**



**Protection against death or
Total and Permanent Disability
(TPD)**



**Child Protect Benefit
for your children**



**Optional Parent Protect Rider to
safeguard your parents'
golden years**



**Emotional Support Benefit
for additional financial
assistance**



**Return of total premiums paid
or more at maturity**



Comprehensive coverage against critical illnesses

Upon occurrence of any one of the covered critical illnesses (except for Angioplasty and other invasive treatments for coronary artery disease*), you will receive the higher of 100% of the basic sum assured or total premiums paid in one lump sum.

** Only 10% of the basic sum assured will be payable, subject to a maximum amount of RM25,000 per life. Upon payment of claim for Angioplasty and other invasive treatments for coronary artery disease, the benefit for death, TPD, any other critical illnesses that occur to you and maturity payable subsequently under this plan will be reduced accordingly.*

Note: Terms and conditions apply.



Protection against death or Total and Permanent Disability (TPD)

If the unexpected occurs, your loved ones will receive the higher of 100% of the basic sum assured or total premiums paid in one lump sum.

Note: Terms and conditions apply.



Child Protect Benefit for your children

It's a joy to watch your children grow. That's why your plan provides them complimentary coverage against critical illnesses and child illnesses, with no medical underwriting. The coverage is automatically extended to all your little ones (including those born in the future) up to age 18 years next birthday, without reducing your own coverage.

If your child is diagnosed with any one of the covered critical illnesses (except for Angioplasty and other invasive treatments for coronary artery disease) or covered child illnesses, you will receive a percentage of the basic sum assured in one lump sum, subject to a maximum amount per child per life assured ("Eligible Payout") as follows:

Policy Year	Payout
1	5% of basic sum assured, up to a maximum of RM12,500
2	10% of basic sum assured, up to a maximum of RM25,000
3 and above	20% of basic sum assured, up to a maximum of RM50,000

Notes:

- Upon occurrence of Angioplasty and other invasive treatments for coronary artery disease, only 10% of the Eligible Payout will be payable, subject to a maximum amount of RM25,000 per child. The Child Protect Benefit payable subsequently under this plan will be reduced accordingly.
- There is no limit on the number of claims that can be made under the Child Protect Benefit. However, the Company will only pay the benefit once for each child under this plan, unless the first claim for the child is on Angioplasty and other invasive treatments for coronary artery disease.
- The maximum lifetime limit per child is RM100,000.
- Upon occurrence of death, TPD or any one of the critical illnesses (except Angioplasty and other invasive treatments for coronary artery disease) to you, the Child Protect Benefit shall cease.
- Other terms and conditions apply.



Optional Parent Protect Rider to safeguard your parents' golden years

You can take care of your parents by adding this optional rider that covers them against three advanced stage critical illnesses, which are Alzheimer's Disease/Severe Dementia, Cancer, and Parkinson's Disease, with no medical underwriting. Upon occurrence of any one of these critical illnesses, you will receive the following payout, subject to a maximum amount per parent per life assured:

Policy Year	Payout
1	Refund of total premiums paid for this rider
2	10% of basic sum assured, up to maximum of RM25,000
3 and above	20% of basic sum assured, up to maximum of RM50,000

Notes:

- i. This benefit is claimable up to two times but it will only be payable once for each parent under this plan.
- ii. The maximum lifetime limit per parent is RM100,000.
- iii. Other terms and conditions apply.



Emotional Support Benefit for additional financial assistance

We understand how difficult it can be going through life's unexpected challenges. For claims under the Child Protect Benefit or Parent Protect Rider (if any), an additional 1% of the basic sum assured will be payable to you in one lump sum, subject to a maximum aggregate amount of RM10,000 per life.

Note: Terms and conditions apply.



Return of total premiums paid or more at maturity

Upon maturity of your policy at age 80 years next birthday, you will receive the higher of 100% of the basic sum assured or total premiums paid for the basic plan in one lump sum.

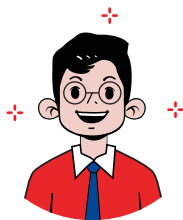
Note: Terms and conditions apply.

Overview of the benefits

How GREAT Generation Care works:

Age Next Birthday

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Daniel, a male non-smoker buys **GREAT Generation Care**. He also adds **Parent Protect Rider** to cover his parents up to age 100 years next birthday.

Premium: RM202.25 per month

Coverage:

- Daniel: RM100,000
- Daniel's parents: RM20,000

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He welcomes his first child, who gets the complimentary **Child Protect Benefit** of RM20,000 up to age 18 years next birthday.

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He welcomes his second child, who also enjoys the complimentary **Child Protect Benefit** of RM20,000 up to age 18 years next birthday.

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His father is diagnosed with Severe Dementia and he receives a claim payout of RM20,000 from **Parent Protect Rider**.

He also receives the **Emotional Support Benefit** of RM1,000.

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No further claim is made by him until his policy matures. The basic sum assured is higher than the total premiums paid for the basic plan. Therefore, he receives the **maturity benefit** of RM100,000 and his policy is terminated thereafter.

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

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 17 years next birthday and the maximum entry age is 60 years next birthday.

Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is RM50,000 and the maximum sum assured is RM5,000,000.

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:

- i) Death during the first policy year from the risk commencement date or from the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.

- ii) The Company will not be liable for any TPD Benefit if TPD:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is 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.
 - is resulted from you committing, attempting or provoking an assault or a felony or from any violation of law by you.
 - is resulted from war, whether declared or undeclared.

- iii) The Company will not be liable for any critical illness benefit if the conditions or signs and symptoms associated with the critical illness:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - has existed or was diagnosed during the waiting period of 30 days or 60 days (depending on the type of critical illness).
 - has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is resulted from you committing, attempting or provoking an assault or a felony or from any violation of the law by you.
 - 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 exceptions are HIV Infection Due to Blood Transfusion, Full-blown AIDS and Occupationally Acquired HIV Infection, which are covered under this plan.
 - is resulted directly from alcohol or drug abuse.
 - is resulted from war, whether declared or undeclared.

- iv) The Company will not be liable for any Child Protect Benefit if:
The conditions or signs and symptoms associated with the critical illness or child illness:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - has existed or was diagnosed during the waiting period of 30 days or 60 days (depending on the type of critical illness or child illness).
 - has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is resulted from your child committing, attempting or provoking an assault or a felony or from any violation of the law by your child.
 - is caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection. The exceptions are HIV Infection Due to Blood Transfusion, Full-blown AIDS and Occupationally Acquired HIV Infection, which are covered under this plan.
 - is diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before your child attains the age of 1 year or less.
 - is resulted directly from alcohol or drug abuse.
 - is resulted from war, whether declared or undeclared.

Your child:

- is above age 17 next birthday at the time of policy issue date.
- is above age 18 next birthday upon the occurrence of the critical illness or child illness.
- did not survive for at least 14 days after the occurrence of a critical illness or child illness.

v) The Company will not be liable for any critical illness under Parent Protect Rider if:

The conditions or signs and symptoms associated with the critical illness:

- has existed prior to the risk effective date.
- has existed or was diagnosed during the waiting period of 30 days or 60 days (depending on the type of critical illness).
- has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period.
- is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- is resulted from your parent committing, attempting or provoking an assault or a felony or from any violation of the law by your parent.
- is caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection.
- is resulted directly from alcohol or drug abuse.
- is resulted from war, whether declared or undeclared.

Your parent:

- is above age 80 next birthday at the time of policy issue date or risk effective date, whichever is later.
- is above age 100 next birthday upon the occurrence of the critical illness.
- did not survive for at least 14 days after the occurrence of a critical illness.

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

Q: How do I pay my premiums?

A: You can pay by credit card, banker's order, internet banking, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly (by credit card, banker's order or internet banking).

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Generation 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.

List of Critical Illnesses and Child Illnesses covered under this plan

GREAT Generation Care

No.	Critical Illnesses
1	Alzheimer's Disease / Severe Dementia
2	Apallic syndrome (ie. Persistent Vegetative State (PVS))
3	Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
4	Benign Brain Tumor - <i>of specified severity</i>
5	Blindness -Permanent and Irreversible
6	Brain Surgery
7	Cancer - <i>of specified severity and does not cover very early cancers</i>
8	Cardiomyopathy - <i>of specified severity</i>
9	Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>
10	Chronic Relapsing Pancreatitis
11	Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
12	Coronary Artery By-Pass Surgery
13	Creutzfeldt - Jakob Disease (Mad Cow Disease)
14	Deafness -Permanent and Irreversible
15	Ebola Haemorrhagic Fever
16	Elephantiasis
17	Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
18	End-Stage Liver Failure
19	End-Stage Lung Disease
20	Full-blown AIDS
21	Fulminant Viral Hepatitis
22	Heart Attack - <i>of specified severity</i>
23	Heart Valve Surgery
24	HIV Infection Due To Blood Transfusion
25	Kidney Failure - <i>requiring dialysis or kidney transplant</i>

List of Critical Illnesses and Child Illnesses covered under this plan (Con't)

GREAT Generation Care

No.	Critical Illnesses
26	Loss of Independent Existence
27	Loss of Speech
28	Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>
29	Major Organ / Bone Marrow Transplant
30	Medullary Cystic Disease
31	Meningeal Tuberculosis
32	Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i>
33	Multiple Sclerosis
34	Muscular Dystrophy
35	Occupationally Acquired HIV Infection
36	Paralysis of limbs
37	Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i>
38	Poliomyelitis
39	Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>
40	Progressive scleroderma
41	Rabies
42	Serious Coronary Artery Disease
43	Severe Eisenmenger's Syndrome
44	Severe Haemophilia
45	Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
46	Surgery to Aorta
47	Systemic Lupus Erythematosus With Severe Kidney Complications
48	Terminal Illness
49	Third Degree Burns - <i>of specified severity</i>
50	Angioplasty and other invasive treatments for coronary artery disease

List of Critical Illnesses and Child Illnesses covered under this plan (Con't)

Child Illnesses

No.	Critical Illnesses
1	Severe Haemophilia
2	Insulin-dependent Diabetes Mellitus
3	Kawasaki Disease with Heart Complications
4	Rheumatic Fever with Valvular Impairment
5	Severe Asthma
6	Severe Epilepsy
7	Severe Juvenile Rheumatoid Arthritis
8	Persistent Intellectual Impairment due to Illnesses or Accident
9	Glomerulonephritis with Nephrotic Syndrome
10	Generalised Tetanus
11	Adolescent Morbid Obesity

Annual Premium Rate Table

GREAT Generation Care

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
17	9.40	11.20	9.05	10.75
18	9.75	11.55	9.35	11.15
19	10.05	11.95	9.70	11.50
20	10.40	12.35	10.00	11.90
21	10.80	12.85	10.40	12.40
22	11.20	13.35	10.75	12.85
23	11.55	13.90	11.15	13.35
24	11.95	14.40	11.50	13.85
25	12.35	14.90	11.90	14.35
26	12.85	15.60	12.40	15.00
27	13.35	16.25	12.85	15.65
28	13.90	16.95	13.35	16.30
29	14.40	17.60	13.85	16.95
30	14.90	18.30	14.35	17.60
31	15.60	19.20	15.00	18.45
32	16.25	20.10	15.65	19.35
33	16.95	21.00	16.30	20.20
34	17.60	21.90	16.95	21.05
35	18.30	22.80	17.60	21.90
36	19.20	24.00	18.45	23.10
37	20.10	25.20	19.35	24.25
38	21.00	26.45	20.20	25.40
39	21.90	27.65	21.05	26.55
40	22.80	28.85	21.90	27.75
41	24.00	30.90	23.10	29.45
42	25.20	32.95	24.25	31.20
43	26.45	34.95	25.40	32.90
44	27.65	37.00	26.55	34.65
45	28.85	39.05	27.75	36.35
46	30.90	42.70	29.45	39.75
47	32.95	46.35	31.20	43.15
48	34.95	49.95	32.90	46.50
49	37.00	53.60	34.65	49.90
50	39.05	57.25	36.35	53.30
51	42.70	60.95	39.75	57.20
52	46.35	64.65	43.15	61.10
53	49.95	68.35	46.50	64.95
54	53.60	72.05	49.90	68.85
55	57.25	75.75	53.30	72.75
56	60.95	80.65	57.20	78.05

Annual Premium Rate Table (Con't)

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
57	64.65	85.55	61.10	83.35
58	68.35	90.45	64.95	88.60
59	72.05	95.35	68.85	93.90
60	75.75	100.25	72.75	99.20

Parent Protect Rider

Age Next Birthday	Premium Rates Per RM1,000 Birthday Rider Sum Assured (RM)
17	28.45
18	29.55
19	30.70
20	31.85
21	33.25
22	34.65
23	36.00
24	37.40
25	38.80
26	40.00
27	41.20
28	42.40
29	43.60
30	44.80
31	46.05
32	47.30
33	48.50
34	49.75
35	51.00
36	51.70
37	52.45
38	53.15
39	53.90
40	54.60
41	55.30
42	56.05
43	56.80
44	57.55
45	58.30
46	58.50
47	58.70
48	58.90
49	59.10

Annual Premium Rate Table (Con't)

Parent Protect Rider (Con't)

Age Next Birthday	Premium Rates Per RM1,000 Birthday Rider Sum Assured (RM)
50	59.30
51	59.40
52	59.50
53	59.60
54	59.70
55	59.80
56	59.85
57	59.90
58	59.95
59	60.00
60	60.05

The premium rates are non-guaranteed and may be revised from time to time. Upward revision of premium rates, if any, will be done on your policy anniversary and the Company will notify you in writing at least three months 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.

Important notices

GREAT Generation Care is a non-participating plan that matures at age 80 years next birthday. Premiums are payable up to age 80 years next birthday or upon termination, whichever occurs first. Any increase in coverage shall entail an increase in premium payment.

You should satisfy yourself that this plan 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 the policy is returned to the Company during this period, the full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. If you switch your policy from one company to another or if you exchange your current policy with another policy within the same company, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

The policy may not have the guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early, you will get back less than the amount you have paid. If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value is more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

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, consumer education booklet on Medical and Health Insurance products (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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Kuching

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Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

Seremban

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

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Taiping

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Tawau

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Reach for Great

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🖱 **www.greateasternlife.com**

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.