



GREAT **VantageCare 2**

The protection advantage in critical care

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Greater certainty when it matters most

A critical illness diagnosis is one of the most distressing news that anyone can receive due to the immense toll it takes on a person's physical, mental and financial wellbeing, especially in the advanced stages.

GREAT VantageCare 2 can help alleviate some of your worries during such critical moments by giving you greater certainty in securing the treatment you need and the peace of mind to focus on your recovery. It is an ideal protection plan that looks after you in the event of an Advanced Stage critical illness. It also helps ensure that you are not a financial burden to your loved ones should Total and Permanent Disability occur.

Benefits at a glance



Comprehensive critical illness coverage



Increased protection with Additional Sum Assured



Death or Total and Permanent Disability (TPD) Benefit



Unique BuyBack option



Enhanced protection with optional riders



Maturity Benefit

Note: Terms and conditions apply.



Comprehensive critical illness coverage

Secure yourself against life's biggest uncertainties. Upon the occurrence of any of the critical illnesses (except for Angioplasty and other invasive treatments for coronary artery disease), you will receive a lump sum payment of the Basic Sum Assured, Additional Sum Assured, if any; Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any. The Critical Illness Benefit shall be subject to child lien (if applicable).

Table of Critical Illnesses

1	Alzheimer's Disease / Severe Dementia
2	Angioplasty and other invasive treatments for coronary artery disease*
3	Apallic Syndrome (i.e. Persistent Vegetative State (PVS))
4	Bacterial Meningitis
5	Benign Brain Tumor
6	Blindness – Permanent and Irreversible
7	Brain Surgery
8	Cancer
9	Cardiomyopathy
10	Chronic Aplastic Anemia
11	Chronic Relapsing Pancreatitis
12	Coma
13	Coronary Artery By-Pass Surgery
14	Creutzfeldt-Jakob Disease (Mad Cow Disease)
15	Deafness – Permanent and Irreversible
16	Ebola Haemorrhagic Fever
17	Elephantiasis
18	Encephalitis

19	End-Stage Liver Failure
20	End-Stage Lung Disease
21	Full-blown AIDS
22	Fulminant Viral Hepatitis
23	Heart Attack
24	Heart Valve Surgery
25	HIV Infection Due To Blood Transfusion
26	Kidney Failure
27	Loss of Independent Existence
28	Loss of Speech
29	Major Head Trauma
30	Major Organ / Bone Marrow Transplant
31	Medullary Cystic Disease
32	Meningeal Tuberculosis
33	Motor Neuron Disease
34	Multiple Sclerosis
35	Muscular Dystrophy
36	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
37	Paralysis of Limbs
38	Parkinson's Disease
39	Poliomyelitis
40	Primary Pulmonary Arterial Hypertension
41	Progressive Scleroderma
42	Rabies
43	Serious Coronary Artery Disease
44	Severe Eisenmenger's Syndrome
45	Severe Haemophilia
46	Stroke
47	Surgery to Aorta

48	Systemic Lupus Erythematosus With Severe Kidney Complications
49	Terminal Illness
50	Third Degree Burns

*10% of Basic Sum Assured and 10% of Additional Sum Assured, if any; is payable, subject to a maximum of RM25,000 per life. Upon payment of claim for Angioplasty and other invasive treatments for coronary artery disease, the total benefit payable subsequently under this plan will be reduced by the quantum of the payment for Angioplasty and other invasive treatments for coronary artery disease.

Note: Terms and conditions apply.



Extra protection with Additional Sum Assured

GREAT VantageCare 2 gives you more assurance with Additional Sum Assured payable in the event of death or occurrence of any of the critical illnesses*, based on the following table:

Age Next Birthday on Policy Anniversary preceding the Events occur	Additional Sum Assured (% of Basic Sum Assured)
81	5%
82	10%
83	20%
84	30%
85	40%
86	50%

*Only 10% of the Additional Sum Assured in the policy year in which the claim event occurs is payable for Angioplasty and other invasive treatments for coronary artery disease, subject to a maximum of RM25,000 per life.

Note: Terms and conditions apply.



Death or Total and Permanent Disability (TPD) Benefit

Should death occur, your loved ones will receive a lump sum payment of the Basic Sum Assured, Additional Sum Assured, if any; Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any.

Should TPD occur within the policy term prior to the policy anniversary of age 65 years next birthday, you will receive the Basic Sum Assured, Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any, in accordance with the TPD provisions of your policy.

The Death or TPD Benefit payable under this plan will be reduced by the quantum of payment for Angioplasty and other invasive treatments for coronary artery disease, if any, and shall be subject to child lien (if applicable).

Note: Terms and conditions apply.



Unique BuyBack option when you need it most

To help you gain a second chance in life, GREAT VantageCare 2 comes with an exclusive BuyBack option. This option allows you to buyback the Death Benefit portion up to the maximum of your Basic Sum Assured once your policy is terminated due to a critical illness claim. With this, you and your loved ones can have the extra protection at the time most critical to you.

Note: Terms and conditions apply.

Frequently asked questions



Enhanced protection with optional riders

Enhance the protection you have. Tailor it to your needs with supplementary riders that provide additional protection such as coverage for accidents, or hospitalisation.

Note: Terms and conditions apply.



Maturity Benefit

Upon maturity of your policy, you will receive a lump sum payment of the Basic Sum Assured; Cash Bonus (including any accumulated Cash Bonuses), if any; and Terminal Bonus, if any, less any payment made earlier for Angioplasty and other invasive treatments for coronary artery disease.

Note: Terms and conditions apply.

Q: Who can apply?

A: The minimum entry age is 30 days old attained age 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 RM30,000. Any application for the minimum or higher sum assured is subject to the applicable underwriting requirements.

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

- A: No benefit is payable under the following circumstances:
- Pre-existing illness.
 - Death during the first policy year from the risk commencement date or from the date of any reinstatement of the policy, whichever is later, as a result of suicide, while sane or insane.
 - TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - Critical illnesses which commenced, occurred or diagnosed during the waiting period of 30 days or 60 days (depending on the type of critical illness) from the policy issue/reinstatement date, whichever is later.

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

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT VantageCare 2 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.

Important notices

GREAT VantageCare 2 is a participating whole life living assurance plan with non-guaranteed bonuses. Premiums are payable up to age 87 years next birthday or upon policy termination, whichever occurs first. The plan will mature at age 87 years next birthday. Any increase in coverage shall entail an increase in premium payment. However, the premium rates are guaranteed and will remain the same throughout the premium payment term.

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 the policy switching or replacement.

The Cash Bonus and Terminal Bonus are not guaranteed. The actual bonuses that would be declared may be more or less depending on the operating and investment results experienced by the Company.

The policy may not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early, you may get back less than the amount you 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 product (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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Jalan Billian
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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.