

Life + Health Protection

GREAT EARLY VANTAGECARE

The early advantage in critical care



We understand that you have good intentions in life. Whether it's protecting the things that matter most to you, or having the freedom to live life to the fullest.

Here at Great Eastern Life, we're making it our intention to fulfil yours by providing you with financial protection at the onset of critical illness so you have the assurance to live every moment in life with confidence.

Greater certainty when it matters most

Early detection and diagnosis of critical illnesses improve the chances of successful treatment while having financial support at the early stages of a critical illness can help you secure timely and appropriate treatment for the best possible outcome. This is why Great Early VantageCare covers you at different stages across multiple critical illnesses, right from the start, with no wait between submission of claims.

Great Early VantageCare offers you protection should the unexpected happen. This plan also helps ensure that your loved ones will not be burdened and have the means to carry on with their lives.

Benefits at a glance

- Provides financial payout at different stages across multiple critical illnesses
- Death or Total and Permanent Disability (TPD) benefit
- Unique BuyBack option
- Maturity benefit

Note: Terms and conditions apply.

Provides financial payout at different stages across multiple critical illnesses

Great Early VantageCare offers coverage for critical illnesses of various severity levels which allows you to make multiple claims for different critical illnesses or across severity levels of the same critical illness. Upon the occurrence of any of the critical illnesses, you will receive a percentage of the basic sum assured, depending on the severity of the critical illness as shown in the following Critical Illness table, less any payment made earlier under the Critical Illness Benefit for an Early Stage critical illness and/or Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease. In addition, cash bonus (including accumulated cash bonuses), if any; and terminal bonus (if any) will be payable upon occurrence of a critical illness under Advanced stage, Intermediate stage or Early stage provided that there has been a payment made earlier for a different Early stage critical illness under the Critical Illness Benefit. The critical illness benefit shall be subject to child lien (if applicable).

Summary Table of Coverage

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
Critical Illnesses with 3 Severity Levels				
1	Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
2	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Mild Bacterial Meningitis	Bacterial Meningitis
3	Blindness / Total Loss of Sight	Loss of Sight in One Eye	- Optic Nerve Atrophy - Retinitis Pigmentosa	Blindness / Total Loss of Sight
4	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	Brain Surgery
5	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
6	Chronic Aplastic Anemia	Reversible Aplastic Anemia	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anemia
7	Coma	Coma for 48 hours	- Severe Epilepsy - Coma for 72 hours	Coma

Summary Table of Coverage (Cont'd)

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
Critical Illnesses with 3 Severity Levels				
8	Coronary Artery By-Pass Surgery	<ul style="list-style-type: none"> - 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
9	Deafness / Total Loss of Hearing	Partial Loss of Hearing	Cochlear Implant Surgery	Deafness / Total Loss of Hearing
10	Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis
11	End Stage Kidney Failure	Surgical Removal of One Kidney	Chronic Kidney Disease	End Stage Kidney Failure
12	End Stage Liver Failure	<ul style="list-style-type: none"> - Liver Surgery - Biliary Tract Reconstruction Surgery 	<ul style="list-style-type: none"> - Liver Cirrhosis - Chronic Primary Sclerosing Cholangitis 	End Stage Liver Failure
13	End Stage Lung Disease	<ul style="list-style-type: none"> - Severe Asthma - Permanent (or Temporary) Tracheostomy 	Surgical Removal of One Lung	End Stage Lung Disease
14	Heart Attack	<ul style="list-style-type: none"> - Cardiac Pacemaker Insertion - Less Severe Heart Attack 	Cardiac Defibrillator Insertion	Heart Attack
15	Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Percutaneous Cardiac Valve Replacement	Heart Valve Surgery
16	Major Burns	Mild Severe Burns	Moderately Severe Burns	Major Burns
17	Major Head Trauma	Facial Reconstructive Surgery	Mild Head Trauma	Major Head Trauma

Summary Table of Coverage (Cont'd)

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
Critical Illnesses with 3 Severity Levels				
18	Other Serious Coronary Artery Disease	Early Coronary Artery Disease	Moderate Coronary Artery Disease	Other Serious Coronary Artery Disease
19	Paralysis / Paraplegia	<ul style="list-style-type: none"> - 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 / Paraplegia
20	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease
21	Primary Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> - Secondary Pulmonary Hypertension – Class III - Insertion of a Vena-cava filter 	Secondary Pulmonary Hypertension – Class IV	Primary Pulmonary Arterial Hypertension
22	Surgery to Aorta	Large Asymptomatic Aortic Aneurysm or Dissection	Minimally Invasive Surgery to Aorta	Surgery To Aorta
Critical Illnesses with 2 Severity Levels				
23	Full Blown AIDS	HIV due to Assault or Occupationally Acquired HIV	N/A	Full Blown AIDS
24	Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	N/A	Fulminant Viral Hepatitis
25	Loss of Independent Existence	Early Loss of Independent Existence	N/A	Loss of Independent Existence

Summary Table of Coverage (Cont'd)

No.	Critical Illnesses	Benefits Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of Basic Sum Assured	100% of Basic Sum Assured	100% of Basic Sum Assured
Critical Illnesses with 2 Severity Levels				
26	Loss of Speech	N/A	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
27	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant - Corneal Transplant	N/A	Major Organ / Bone Marrow Transplant
28	Multiple Sclerosis	Early Multiple Sclerosis	N/A	Multiple Sclerosis
29	Severe Cardiomyopathy	Hypertrophic Cardiomyopathy	N/A	Severe Cardiomyopathy
30	Stroke	N/A	Carotid Artery Surgery	Stroke
31	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Systemic Lupus Erythematosus	N/A	Systemic Lupus Erythematosus with Lupus Nephritis
Critical Illnesses with 1 Severity Level				
32	Benign Brain Tumor	N/A	N/A	Benign Brain Tumor
33	HIV Due to Blood Transfusion	N/A	N/A	HIV Due To Blood Transfusion
34	Motor Neuron Disease	N/A	N/A	Motor Neuron Disease
35	Muscular Dystrophy	N/A	N/A	Muscular Dystrophy
No.	Critical Illnesses	Benefits Payout		
36	Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease	10% of the basic sum assured, up to RM25,000 per life, whichever is lower		

Note: Terms and conditions apply.

Frequently Asked Questions

Death or TPD benefit

Should death occur, your loved ones will receive a lump sum payment of the basic sum assured; cash bonus (including any accumulated cash bonus), if any; and terminal bonus, if any.

Should TPD occur within the policy term prior to age 65 years next birthday, you will receive the basic sum assured, cash bonus (including any accumulated cash bonus), if any; and terminal bonus, if any.

The Death or TPD benefit payable under this plan will be reduced by the quantum of payment made earlier under the Critical Illness Benefit for an Early Stage critical illness and/or Angioplasty And Other Invasive Treatments For Major 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 Early VantageCare comes with an exclusive BuyBack option. This option allows you to buy back the death benefit portion up to the maximum of your basic sum assured once a critical illness claim is made. With this, you and your loved ones can have the extra protection at the time most critical to you.

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 bonus), if any; and terminal bonus, if any, less any payment made earlier under the Critical Illness Benefit for an Early Stage critical illness and/or Angioplasty And Other Invasive Treatments For Major 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 and maximum sum assured is RM350,000 per life, subject to the applicable underwriting requirements.

Q: When can I buy back my coverage?

A: You can exercise the BuyBack option within a 60-day window period from the date of admittance of critical illness claims. The plan purchase via this option does not provide death coverage during the first policy year. Should death occur, premiums will be refunded with interest, if any, at a rate determined by the Company. The BuyBack option terminates at age 65 years next birthday.

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

A: No benefit is payable under the following circumstances:

- Pre-existing illness.
- Death during the first policy year as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.
- Critical illnesses which commence, occur or are diagnosed during the waiting period of 30 days or 60 days (depending on the stage and 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 Early VantageCare 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 Early VantageCare 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 over 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 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. 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 Life Planning Advisor or Customer Service Careline at 1300-1300 88.

BRANCH OFFICES / PEJABAT CAWANGAN

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No. S25/5252-T & U
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Kuala Terengganu, Terengganu
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Ground & 1st Floor
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Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah
Tel: 089-884 136 Fax: 089-884 226

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka
Tel: 06-282 4577 Fax: 06-283 4579

Miri

Lots 1260 & 1261
Block 10, M.C.L.D, Jalan Melayu
98000 Miri, Sarawak
Tel: 085-413 299 Fax: 085-417 518

Penang

25, Light Street
10200 Penang
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Sandakan

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Lorong Indah 15
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Mile 4, North Road
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70000 Seremban
Negeri Sembilan
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34000 Taiping, Perak
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Wisma Great Eastern
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The Lion Behind Your Investment

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is poised for continued growth in its second century and is off to a good start at achieving its goal to continue its reign as the market leader in the industry. With more than 106 years of experience in solid financial foundation and innovative infrastructure, it has RM66.9 billion in assets as at 31 December 2014. The head office, 21 operational branch offices nationwide and a network of 17,000 agents serve over 3.0 million policies in force. Great Eastern Life continues to remain true to its stand that health, wealth and meaningful relationships make life great. Great Eastern Life has earned its customers' loyalty throughout the years and believes that this trust is cultivated from its excellent service.

Sang Singa Di Sebalik Pelaburan Anda

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) bersedia untuk terus berkembang dalam abad ini dan telah berada di landasan yang betul untuk mencapai matlamat sebagai peneraju utama industri. Dengan pengalaman lebih 106 tahun dalam bidang kewangan yang kukuh dan infrastruktur yang inovatif, kami mempunyai aset bernilai RM66.9 bilion pada 31 Disember 2014. Perkhidmatan diberi melalui ibu pejabat dan 21 buah pejabat cawangan yang beroperasi serta menerusi rangkaian ejen seramai 17,000 di seluruh Malaysia untuk lebih 3.0 juta polisi berkuat kuasa. Great Eastern Life terus teguh dengan pendirian bahawa kesihatan, kekayaan dan perhubungan bermakna membuatkan hidup lebih hebat. Kami mempunyai pelanggan yang setia dan yakin bahawa kepercayaan ini berteraskan perkhidmatan cemerlang yang berterusan.

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

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilisenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

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

Untuk maklumat lanjut, sila layari laman web Syarikat.