

Notes: Please read this Product Disclosure Sheet before you decide to take up Great Term Direct. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")
Name of Product : Great Term Direct
Date : <dd/mm/yyyy>

1. What is this product about?

Great Term Direct is a non-participating term protection plan. This plan provides coverage in the event of death, or Total and Permanent Disability ("TPD").

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM<Basic Sum Assured*>. It will be payable upon:

- death**; or
- TPD*** before age 65 years next birthday, whichever occurs first, subject to the terms and conditions stated in the policy contract.

Duration of cover: Up to age 80 years next birthday or upon termination, whichever occurs first.

* Basic Sum Assured refers to your selected Basic Sum Assured in the Premium Amount Tables in Appendix 1.

** The first RM5,000 of the basic sum assured will be payable upfront as bereavement benefit without claims verification and upon complete submission of minimum necessary documents. The balance of basic sum assured will be payable as death benefit in one lump sum after claims verification. The payment of the bereavement benefit does not constitute an admission of liability by the Company to pay the balance of basic sum assured. The maximum bereavement benefit payable under this term plan and all other term plans (if any) is subject to the maximum of RM5,000 per life.

*** In the event of TPD, future premiums will be waived up to a maximum basic sum assured of RM10,000,000 per life and the Company shall pay the TPD Benefit not exceeding RM10,000,000, in 3 annual installments with the first being a lump sum of the basic sum assured or RM2,000,000 whichever is lesser, and the balance of the basic sum assured (if any) will be payable in two equal annual installments.

The maximum TPD Benefit payable under this and all insurance policies (including riders) on the same life assured, is RM10,000,000 per life (excluding group policies).

3. How much premium do I have to pay?

- The initial premium for this plan that you have to pay is RM <premium payable> <premium mode: Yearly, Half-Yearly, Quarterly or Monthly>. Please refer to the Premium Amount Tables in Appendix 1 for the subsequent premiums.
- Premium duration: Up to age 80 years next birthday or upon termination, whichever occurs first.

Notes:

- (a) Premium varies by attained age next birthday, gender, smoker status and the premium will increase as you get older.
- (b) Premium is non-guaranteed and the Company reserves the right to revise the premium by giving you at least 3 months' advance notification. 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.
- (c) You can choose to pay your premium either yearly, half-yearly, quarterly or monthly.

4. What are the fees and charges that I have to pay?

There are no fees and charges for this plan.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period – you may cancel your policy by returning your insurance policy within 15 days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this plan.

6. What are the major exclusions under this plan?

- 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 resulting from self-inflicted injuries, while sane or insane.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

7. Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to the Company. Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of 30 days, your policy will lapse. This policy does not provide any surrender value. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford.

8. What do I need to do if there are changes to my / my nominee(s) contact details?

It is important that you inform us of any change in your / your nominee(s) contact details to ensure all correspondences reach you / your nominee(s) in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the relevant *insuranceinfo* booklet available at www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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10. Other similar types of cover available?

You may contact the Company directly for other similar types of cover currently available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

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

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.