

Great Eastern Life Assurance (Malaysia) Berhad

(93745-A)

A Life Insurance Benefit Illustration For

MR CHAN SHAN CHERN

Plan Type

Great 110 Legacy

PRESENTED BY : CHUA LAWRENCE (6641030)
DATE PREPARED : 18/10/2021



Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

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wecare-my@greateasternlife.com

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| | | | |
|------------------------------|--|-------------------------|------------------------------|
| Name of Insurer | : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company") | | |
| Product Name | : Great 110 Legacy | | |
| Type of Policy | : Non-Participating Endowment | | |
| <u>Client Details</u> | | | |
| Client's Name | : MR CHAN SHAN CHERN | Premium Mode | : Yearly |
| Sex | : Male | Survival Benefit Option | : Option 1 - Cash Withdrawal |
| Smoker | : No | | |
| Age Next Birthday | : 29 | | |
| Occupation Class | : 1 | | |

| Plan | Term | Sum Assured (RM) | Premium (RM) | Extra Premium (RM) | Total Premium (RM) |
|--|------|------------------|---------------------|--------------------|---------------------|
| Basic Plan: 0488 GL-110 | 51 | 100,000 | 1,840.00 | 0.00 | 1,840.00 |
| Riders/Supplementary Benefits: U104 PWCI ^ ** | 51 | 100,000 | 368.40 [#] | 0.00 | 368.40 [#] |
| Total | | | 2,208.40 | 0.00 | 2,208.40 |

Premium Payable

Yearly : RM2,208.40 Half-Yearly : RM1,126.30 Quarterly : RM568.70 Monthly : RM 193.25

All premium payable by a Business Organisation other than Great Eastern Life Assurance (Malaysia) Berhad, are subject to the prevailing government service tax.

^ Critical Illness Products. Please refer to Important Notes "Critical Illness Riders".

** Amount of premium waived by waiver or payer benefit riders may decline in future years due to the expiration/termination of any riders covered under these waivers and/or once the premium payment term of the Basic policy has ended.

[#]Premium is not guaranteed.

 What you should know?

 What you should be aware of?

SALES ILLUSTRATION TABLE OF BASIC PLAN
How do the benefits compare against the total premiums paid to date?

| <div><div>How much are you paying?</div><div>How much premium you would have paid?</div><div>How much is paid to the intermediaries?</div><div>How much will you receive if you cancel the policy early?</div><div>What is payable upon death?</div><div>What can you cash out periodically?</div></div> | | | | | | | | | |
|--|------------------------|--|--|-----------------------|---------------------------------|--|---|---------------------------------------|---------------------------|
| End of Policy Year | Premium Paid Each Year | Total Premium Paid To Date [refers to cumulative premium to be paid from policy inception] | Total Direct Commission To Date [refers to cumulative commission to be paid from policy inception] | Guaranteed Cash Value | Guaranteed Death Benefit | | | Guaranteed Survival Benefit Each Year | Age at End of Policy Year |
| | | | | | Guaranteed | | | | |
| | | | | | (A) Death due to all causes* | (B) Death due to accidental causes (other than Public Conveyance) | (C) Death due to accidental causes (Public Conveyance) | | |
| 1 | 1,840.00 | 1,840.00 | 1,196.00 | 0 | 200,000 | 400,000 | 600,000 | 0 | 30 |
| 2 | 1,840.00 | 3,680.00 | 1,932.00 | 170 | 200,000 | 400,000 | 600,000 | 0 | 31 |
| 3 | 1,840.00 | 5,520.00 | 2,410.40 | 450 | 200,000 | 400,000 | 600,000 | 0 | 32 |
| 4 | 1,840.00 | 7,360.00 | 2,778.40 | 820 | 200,000 | 400,000 | 600,000 | 0 | 33 |
| 5 | 1,840.00 | 9,200.00 | 2,962.40 | 1,310 | 200,000 | 400,000 | 600,000 | 0 | 34 |
| 6 | 1,840.00 | 11,040.00 | 3,146.40 | 1,920 | 200,000 | 400,000 | 600,000 | 0 | 35 |
| 7 | 1,840.00 | 12,880.00 | 3,146.40 | 2,670 | 200,000 | 400,000 | 600,000 | 0 | 36 |
| 8 | 1,840.00 | 14,720.00 | 3,146.40 | 3,540 | 200,000 | 400,000 | 600,000 | 0 | 37 |
| 9 | 1,840.00 | 16,560.00 | 3,146.40 | 4,570 | 200,000 | 400,000 | 600,000 | 0 | 38 |
| 10 | 1,840.00 | 18,400.00 | 3,146.40 | 5,760 | 200,000 | 400,000 | 600,000 | 0 | 39 |
| 11 | 1,840.00 | 20,240.00 | 3,146.40 | 7,110 | 200,000 | 400,000 | 600,000 | 0 | 40 |
| 12 | 1,840.00 | 22,080.00 | 3,146.40 | 8,640 | 200,000 | 400,000 | 600,000 | 0 | 41 |
| 13 | 1,840.00 | 23,920.00 | 3,146.40 | 10,360 | 200,000 | 400,000 | 600,000 | 0 | 42 |
| 14 | 1,840.00 | 25,760.00 | 3,146.40 | 12,280 | 200,000 | 400,000 | 600,000 | 0 | 43 |
| 15 | 1,840.00 | 27,600.00 | 3,146.40 | 14,410 | 200,000 | 400,000 | 600,000 | 0 | 44 |
| 16 | 1,840.00 | 29,440.00 | 3,146.40 | 16,770 | 200,000 | 400,000 | 600,000 | 0 | 45 |
| 17 | 1,840.00 | 31,280.00 | 3,146.40 | 18,340 | 200,000 | 400,000 | 600,000 | 0 | 46 |
| 18 | 1,840.00 | 33,120.00 | 3,146.40 | 19,980 | 200,000 | 400,000 | 600,000 | 0 | 47 |
| 19 | 1,840.00 | 34,960.00 | 3,146.40 | 21,690 | 200,000 | 400,000 | 600,000 | 0 | 48 |
| 20 | 1,840.00 | 36,800.00 | 3,146.40 | 23,470 | 200,000 | 400,000 | 600,000 | 0 | 49 |
| 25 | 1,840.00 | 46,000.00 | 3,146.40 | 33,510 | 200,000 | 400,000 | 600,000 | 0 | 54 |
| 30 | 1,840.00 | 55,200.00 | 3,146.40 | 45,750 | 200,000 | 400,000 | 600,000 | 0 | 59 |
| 35 | 1,840.00 | 64,400.00 | 3,146.40 | 60,470 | 200,000 | 400,000 | 600,000 | 0 | 64 |
| 40 | 1,840.00 | 73,600.00 | 3,146.40 | 77,900 | 200,000 | 400,000 | 600,000 | 0 | 69 |
| 45 | 1,840.00 | 82,800.00 | 3,146.40 | 69,640 | 200,000 | 200,000 | 200,000 | 10,000 | 74 |
| 50 | 1,840.00 | 92,000.00 | 3,146.40 | 29,460 | 200,000 | 200,000 | 200,000 | 10,000 | 79 |
| 51 | 1,840.00 | 93,840.00 | 3,146.40 | 20,000 | 200,000 | 200,000 | 200,000 | 20,000 | 80 |

Survival Benefit
 Total guaranteed Survival Benefits payable for the last ten (10) policy years = RM 110,000



If you cancel the policy **before the maturity period**, the amount that you receive will be **much less** than the total amount of premium that you have paid.



*This is the total amount payable to you upon Total and Permanent Disability (TPD) prior to the policy anniversary on which the life assured attains age 70 years next birthday or death.




Upon death, you may only receive benefit from either (A) Death due to all causes, (B) Death due to accidental causes or (C) Death due to accidental causes (Public Conveyance); depending on the cause of death.



Total direct commission is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy.

SALES ILLUSTRATION TABLE OF RIDER(S)
How do the benefits compare against the total premiums paid to date?

| | How much are you paying? | How much premium you would have paid? | How much is paid to the intermediaries? | How much will you receive if you cancel the policy early? | |
|--------------------|--------------------------|--|--|---|---------------------------|
| End of Policy Year | Premium Paid Each Year | Total Premium Paid To Date [refers to cumulative premium to be paid from policy inception] | Total Direct Commission To Date [refers to cumulative commission to be paid from policy inception] | Rider(s) Cash Value | Age at End of Policy Year |
| 1 | 368.40 | 368.40 | 239.46 | 0 | 30 |
| 2 | 368.40 | 736.80 | 386.82 | 0 | 31 |
| 3 | 368.40 | 1,105.20 | 482.60 | 0 | 32 |
| 4 | 368.40 | 1,473.60 | 556.28 | 0 | 33 |
| 5 | 368.40 | 1,842.00 | 593.12 | 0 | 34 |
| 6 | 368.40 | 2,210.40 | 629.96 | 0 | 35 |
| 7 | 368.40 | 2,578.80 | 629.96 | 0 | 36 |
| 8 | 368.40 | 2,947.20 | 629.96 | 0 | 37 |
| 9 | 368.40 | 3,315.60 | 629.96 | 0 | 38 |
| 10 | 368.40 | 3,684.00 | 629.96 | 0 | 39 |
| 11 | 368.40 | 4,052.40 | 629.96 | 0 | 40 |
| 12 | 368.40 | 4,420.80 | 629.96 | 0 | 41 |
| 13 | 368.40 | 4,789.20 | 629.96 | 0 | 42 |
| 14 | 368.40 | 5,157.60 | 629.96 | 0 | 43 |
| 15 | 368.40 | 5,526.00 | 629.96 | 0 | 44 |
| 16 | 368.40 | 5,894.40 | 629.96 | 0 | 45 |
| 17 | 368.40 | 6,262.80 | 629.96 | 0 | 46 |
| 18 | 368.40 | 6,631.20 | 629.96 | 0 | 47 |
| 19 | 368.40 | 6,999.60 | 629.96 | 0 | 48 |
| 20 | 368.40 | 7,368.00 | 629.96 | 0 | 49 |
| 25 | 368.40 | 9,210.00 | 629.96 | 0 | 54 |
| 30 | 368.40 | 11,052.00 | 629.96 | 0 | 59 |
| 35 | 368.40 | 12,894.00 | 629.96 | 0 | 64 |
| 40 | 368.40 | 14,736.00 | 629.96 | 0 | 69 |
| 45 | 368.40 | 16,578.00 | 629.96 | 0 | 74 |
| 50 | 368.40 | 18,420.00 | 629.96 | 0 | 79 |
| 51 | 368.40 | 18,788.40 | 629.96 | 0 | 80 |



Total direct commission is the amount received by the intermediary for the sale of this rider and services that the intermediary will provide to you for the duration of your rider.

IMPORTANT NOTES

- 1 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.
- 2 This is for illustration purpose only. The Company at its absolute discretion shall determine the terms of acceptance that may be offered including but not limited to the extra premium(s) to be charged with respect to each benefit that is applied for.

3 Survival Benefit Option

Three options are available pertaining to survival benefit:

| | |
|----------|--|
| Option 1 | To receive each survival benefit when it is payable, with authority to the Company to first utilise the survival benefits to pay any Automatic Premium Loan and/or Cash Loan before paying the remaining balance, if any, to You. |
| Option 2 | To apply the survival benefits when it is payable, to pay any Automatic Premium Loan, Cash Loan and any premium due until all the survival benefits are exhausted. Any balance remaining will be left on deposit with the Company. |
| Option 3 | To leave all survival benefits on deposit with the Company, with authority to the Company to first utilise the survival benefits to pay any Automatic Premium Loan and/or Cash Loan before leaving the remaining balance, if any, on deposit with the Company. However, if the Total Indebtedness exceeds the cash value of this Policy at any time, this option shall automatically be changed to Option 2. |

- 4 All figures presented are in RM (Errors and Omissions Excepted).

5 Child Lien

In the event of death, TPD, or accidental death of the child below age 5 years next birthday, the total amount payable under the policy shall subject to the following child lien:

| | | | | |
|------------------------------------|-----|-----|-----|-----|
| Age Next Birthday | 1 | 2 | 3 | 4 |
| Percentage of Total Amount Payable | 20% | 40% | 60% | 80% |

Full amount of the benefit will be payable from age 5 years next birthday onwards.

6 Critical Illness Riders

- i. For all Critical Illness riders, the Company reserves the right to revise such non-guaranteed Critical Illness riders' premium rate. Each premium revision (if any) will be capped at a maximum of 20% of such existing Critical Illness riders' premium.
 - ii. For the following Critical Illness riders, the Company reserves the right to revise the non-guaranteed Critical Illness riders' premium rate at any time.
 - a. GreatLady Rider A, B, C
 - b. ChildrenCare Rider
 - c. Premium Waiver on CI Rider
 - d. Critical Illness Care Rider
- For all other Critical Illness riders, the Company may only revise the non-guaranteed Critical Illness riders' premium at any time after the respective rider has been in force for 5 years.

You are advised to discuss with your agent or contact the Company directly for more information on your policy.

Disclaimer: This document is intended for your general information only. It does not contain exhaustive information relating to the subject matter.

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

Note: Please read this Product Disclosure Sheet before you decide to take up Great 110 Legacy. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")
 Name of Product : Great 110 Legacy
 Date : 18/10/2021

1. What is this product about?

Great 110 Legacy is a non-participating endowment plan that matures at age 80 years next birthday or 30 policy years, whichever is later. This plan provides you benefits in the event of death, accidental death or Total and Permanent Disability ("TPD"). In addition, this plan also provides survival benefits payable at the end of each of the last 10 policy years.

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM100,000.

This plan provides:

(a) Death Benefit

i. Death due to all causes

- In the event of death of the life assured, the Company will pay the higher of 200% of the basic sum assured or total premiums paid (including health loading, if any) without interest.

ii. Death due to accidental causes

- In the event of death of the life assured due to accidental causes (other than those specified under Item 2(a)(iii) - Death due to accidental causes (Public Conveyance)) prior to the policy anniversary on which the life assured attains age 70 years next birthday, an additional amount of 200% of the basic sum assured will be payable.

iii. Death due to accidental causes (Public Conveyance)

- In the event of death of the life assured due to accidental causes (Public Conveyance) prior to the policy anniversary on which the life assured attains age 70 years next birthday, an additional amount of 400% of the basic sum assured will be payable.
- This is the amount that will be payable in the event of death of the life assured due to accidental causes resulted while traveling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); or while riding as a passenger in an elevator or in electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.

OR

(b) Total and Permanent Disability Benefit

In the event of TPD prior to the policy anniversary on which the life assured attains age 70 years next birthday, the Company will advance the death benefit (death due to all causes) as follows: -

- the death benefit (death due to all causes) not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the death benefit (death due to all causes) or RM2,000,000, whichever is lesser, and
- the balance of the death benefit (death due to all causes) will be payable in two equal annual instalments.

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).

(c) Survival Benefit

Survival benefit will be payable until death, surrender or termination of the policy, whichever occurs first. The survival benefit will be payable in the following manner:

| Policy Year (End of Policy Year) | Survival Benefit (% of the Basic Sum Assured) |
|-------------------------------------|--|
| 42 | 10% |
| 43 | 10% |
| 44 | 10% |
| 45 | 10% |
| 46 | 10% |
| 47 | 10% |
| 48 | 10% |
| 49 | 10% |
| 50 | 10% |

Upon survival of the life assured to the maturity of this plan, an amount equal to the higher of the following will be payable:-

- 20% of the basic sum assured; or
- total premiums paid (including health loading, if any) without interest minus 90% of the basic sum assured.

The above benefits are subject to the terms and conditions stated in the policy contract.

Duration of cover: 51 years or upon termination, whichever occurs first.

3. How much premium do I have to pay?

- The premium for this plan that you have to pay: RM1,840.00 Yearly.
- Premium duration: 51 years or upon termination, whichever occurs first.

Notes:

- (a) The premium that you have to pay may vary depending on the underwriting requirements of the Company.
- (b) The premium rates are guaranteed and vary by entry age next birthday, gender and smoker status. However, premium payment will increase with an increase in coverage.

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

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission is as follows:

| Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | >6 |
|---|-------|-------|-------|-------|-------|-------|------|
| Percentage of Total Direct Commission (%) | 65.00 | 40.00 | 26.00 | 20.00 | 10.00 | 10.00 | 0.00 |

Note: For the total direct commission amount, please refer to the sales illustration.

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.
- Child lien - In the event of death, TPD, or accidental death of the child below age 5 years next birthday, the total amount payable under the policy shall subject to the following child lien:

| Age Next Birthday | 1 | 2 | 3 | 4 |
|------------------------------------|-----|-----|-----|-----|
| Percentage of Total Amount Payable | 20% | 40% | 60% | 80% |

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.
- Accidental death resulting from suicide, attempted suicide or 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 plan?

Yes, you may cancel your policy by giving a written notice to the Company. However, it is not advisable to hold this policy for a short period of time in view of the high initial costs. 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 may lapse unless your policy has acquired cash value. The cash amount that the Company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

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:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

Head Office : Menara Great Eastern,
303 Jalan Ampang,
50450 Kuala Lumpur.

Tel : +603 4259 8888

Fax : +603 4259 8000

Customer Service Careline : 1300-1300 88

E-mail : wecare-my@greateasternlife.com

10. Are there any other similar types of plan available?

You may check with your agent or contact the Company directly for other similar types of plans 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 DISCUSS WITH YOUR AGENT OR 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 18/10/2021.

Note: Please read this Product Disclosure Sheet before you decide to take up Premium Waiver on CI Rider. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")
 Name of Product : Premium Waiver on CI Rider
 Date : 18/10/2021

1. What is this product about?

Premium Waiver on CI Rider is a non-participating rider that waives premiums in the event of occurrence of any one of the covered events (except for Angioplasty and other invasive treatments for coronary artery disease).

2. What are the covers / benefits provided?

This rider waives premiums upon occurrence of any one of the covered events listed in policy contract (except for Angioplasty and other invasive treatments for coronary artery disease), subject to the terms and conditions stated in the policy contract.

Duration of cover: 51 year(s) or upon termination, whichever occurs first.

3. How much premium do I have to pay?

- The estimated premium for this rider that you have to pay: RM368.40 Yearly.
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- (a) The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- (b) The premium rates are not guaranteed. The premium rates to be applied will depend on the age next birthday upon entry, gender, smoker status and occupation classification (where applicable).

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

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this rider and services that the intermediary will provide to you for the duration of your rider.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission is as follows:

| Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | >6 |
|---|-------|-------|-------|-------|-------|-------|------|
| Percentage of Total Direct Commission (%) | 65.00 | 40.00 | 26.00 | 20.00 | 10.00 | 10.00 | 0.00 |

Note: For the total direct commission amount, please refer to the sales illustration.

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 rider within 15 days after you have received your insurance policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period - the eligibility for covered event benefit will start only 30 days or 60 days (depending on the type of covered event) after the effective date or reinstatement date of this rider, whichever is the later.
- Grace period - this rider will lapse if you do not pay the premiums within the grace period of 30 days.

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

6. What are the major exclusions under this rider?

- Any pre-existing conditions.
- Covered event 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 rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure all correspondences reach you 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:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

| | | |
|---------------------------|---|---|
| Head Office | : | Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur. |
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| Customer Service Careline | : | 1300-1300 88 |
| E-mail | : | wecare-my@greateasternlife.com |

10. **Are there any other similar types of plan available?**

You may check with your agent or contact the Company directly for other similar types of plans currently available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR 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 18/10/2021.

Service Guide

Our Company offers life insurance products through our agency force, bank partners, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

What Services can you expect from our Agent?

BEFORE YOU BUY A POLICY

**Deal only with registered agents**

You can check the status of the agent via the Life Insurance Association of Malaysia's (LIAM) website or via Short Message Service (SMS).

Visit <http://www.liam.org.my/index.php/customer-zone/know-your-agent> for more details.

Assist you in Choosing the Right Insurance Plan

- ☐ Go through with you the Customer Fact Find form to understand your insurance needs and financial goals.
- ☐ Recommend suitable insurance plan after assessing your needs.

Explain Product Features

- ☐ Explain the product features, benefits payable, exclusions, premiums and charges.
- ☐ Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison.

WHEN YOU DECIDE TO BUY A POLICY

Assist you with the Policy Application

- ☐ Explain the importance of answering the questions in the proposal form fully and accurately.
- ☐ Submit your application for underwriting after you have signed the proposal form.
- ☐ Arrange for medical examination with one of our panel clinics, if required.
- ☐ Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

Explain the Policy Terms and Conditions

- ☐ Your policy document will be delivered to you (by hand or via post) within 28 days
- ☐ Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased.

DURING THE TERM OF THE POLICY

Continuous Policy Servicing

- ☐ Assist in renewal of policy.
- ☐ Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. In the event that the agent is no longer with the Company, we shall appoint a new agent to service your policy.

Assist you in making a Claim

- ☐ Guide you through the standard procedures on how to file an insurance claim.

Customer Portal

Please visit our Customer Portal at <https://econnect-my.greatasteorlife.com/eConnect2/jsp/login/login.jsp> for online access to your policy information.

Now, you can check the status of insurance agents at your fingertips!

via Internet

1 www.liam.org.my

2 Key in MyKad or LIAM No, Search Result

3

Enter agent's MyKad / Old IC / LIAM No.

via SMS

Language: E-English, M-Bahasa Malaysia, C-Chinese
Search: A-MyKad / Old IC
B-LIAM No.

Type: LIAMENQ<space>
Language (E/M/C)
<space>Search(A/B)
<space>
(MyKad / Old IC / LIAM No.)
and SEND TO 63633
SMS charges of 0.18 sen per message apply

LIFE INSURANCE ASSOCIATION OF MALAYSIA
No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur, Malaysia.
Tel: 603 2691 6168 / 2691 6628 / 2691 8068 Fax: 603 2691 7978
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Note: If you are not satisfied with the services of our agent, or required additional support from our Company, you may contact us at 1-300-1-300-88.

Great Eastern Life Assurance (Malaysia) Berhad

(93745-A)

Ilustrasi Manfaat Insurans Hayat Bagi

MR CHAN SHAN CHERN

Jenis Pelan

Great 110 Legacy

DISEDIAKAN OLEH : CHUA LAWRANCE (6641030)
TARIKH DISEDIAKAN : 18/10/2021



Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

+603 4259 8888

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wecare-my@greasternlife.com

greasternlife.com



| | | | |
|---------------------------------|---|-----------------------|---------------------------------|
| Nama Syarikat Insurans | : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("Syarikat") | | |
| Nama Produk | : Great 110 Legacy | | |
| Jenis Polisi | : Endowmen Tanpa Penyertaan Dalam Keuntungan | | |
| <u>Butiran Pelanggan</u> | | | |
| Nama Pelanggan | : MR CHAN SHAN CHERN | Jenis Premium | : Tahunan |
| Jantina | : Lelaki | Pilihan Manfaat Hidup | : Pilihan 1 - Pengeluaran Tunai |
| Merokok | : Tidak | | |
| Umur Hari Jadi Berikut | : 29 | | |
| Kelas Pekerjaan | : 1 | | |

| Pelan | Tempoh | Jumlah Asurans (RM) | Premium (RM) | Premium Tambahan (RM) | Premium Keseluruhan (RM) |
|---|--------|---------------------|---------------------|-----------------------|--------------------------|
| Pelan Asas: 0488 GL-110 | 51 | 100,000 | 1,840.00 | 0.00 | 1,840.00 |
| Rider/Manfaat Tambahan: U104 PWCI ^ ** | 51 | 100,000 | 368.40 [#] | 0.00 | 368.40 [#] |
| Jumlah | | | 2,208.40 | 0.00 | 2,208.40 |

Premium Dibayar

Tahunan : RM2,208.40 Setengah Tahunan : RM1,126.30 Suku Tahunan : RM568.70 Bulanan : RM 193.25

Semua premium yang dibayar oleh Organisasi Perniagaan selain daripada Great Eastern Life Assurance (Malaysia) Berhad tertakluk pada cukai perkhidmatan semasa yang dikenakan kerajaan.

^ Produk Penyakit Kritikal. Sila rujuk Nota Penting "Rider Penyakit Kritikal".

** Amaun premium yang diketepikan rider pengetepian atau manfaat pembayar boleh berkurangan pada masa depan disebabkan mana-mana rider yang dilindungi di bawah rider pengetepian tersebut tamat tempoh/penamatan dan/atau apabila tempoh pembayaran premium bagi polisi Asas telah berakhir.

[#]Premium adalah tidak dijamin.

Apakah yang anda perlu ketahui?

Apakah yang anda perlu beri perhatian?

JADUAL ILUSTRASI JUALAN PELAN ASAS
 Apakah perbandingan ke atas manfaat dengan premium keseluruhan yang dibayar sehingga kini?

| Berapakah yang anda bayar? | | Berapakah premium yang anda bayar? | | Berapakah bayaran kepada pengantara? | | Berapakah yang anda terima jika polisi ditamatkan awal? | | Apakah yang dibayar semasa kematian? | | Apakah amaun tunai yang boleh dikeluarkan secara berkala? | |
|----------------------------|------------------------------|--|--|--------------------------------------|-------------------------------------|---|---|--------------------------------------|------------------------------|---|--|
| Akhir Tahun Polisi | Premium Dibayar Setiap Tahun | Premium Keseluruhan Dibayar Terkini [merujuk pada premium kumulatif yang akan dibayar dari permulaan polisi] | Komisen Terus Keseluruhan Terkini [merujuk pada komisen kumulatif yang akan dibayar dari permulaan polisi] | Nilai Tunai Dijamin | Manfaat Semasa Kematian | | | Manfaat Hidup Dijamin Setiap Tahun | Umur pada Akhir Tahun Polisi | | |
| | | | | | Dijamin | | | | | | |
| | | | | | (A) Kematian akibat semua sebab* | (B) Kematian akibat sebab kemalangan (selain daripada Pengangkutan Awam) | (C) Kematian akibat sebab kemalangan (Pengangkutan Awam) | | | | |
| 1 | 1,840.00 | 1,840.00 | 1,196.00 | 0 | 200,000 | 400,000 | 600,000 | 0 | 30 | | |
| 2 | 1,840.00 | 3,680.00 | 1,932.00 | 170 | 200,000 | 400,000 | 600,000 | 0 | 31 | | |
| 3 | 1,840.00 | 5,520.00 | 2,410.40 | 450 | 200,000 | 400,000 | 600,000 | 0 | 32 | | |
| 4 | 1,840.00 | 7,360.00 | 2,778.40 | 820 | 200,000 | 400,000 | 600,000 | 0 | 33 | | |
| 5 | 1,840.00 | 9,200.00 | 2,962.40 | 1,310 | 200,000 | 400,000 | 600,000 | 0 | 34 | | |
| 6 | 1,840.00 | 11,040.00 | 3,146.40 | 1,920 | 200,000 | 400,000 | 600,000 | 0 | 35 | | |
| 7 | 1,840.00 | 12,880.00 | 3,146.40 | 2,670 | 200,000 | 400,000 | 600,000 | 0 | 36 | | |
| 8 | 1,840.00 | 14,720.00 | 3,146.40 | 3,540 | 200,000 | 400,000 | 600,000 | 0 | 37 | | |
| 9 | 1,840.00 | 16,560.00 | 3,146.40 | 4,570 | 200,000 | 400,000 | 600,000 | 0 | 38 | | |
| 10 | 1,840.00 | 18,400.00 | 3,146.40 | 5,760 | 200,000 | 400,000 | 600,000 | 0 | 39 | | |
| 11 | 1,840.00 | 20,240.00 | 3,146.40 | 7,110 | 200,000 | 400,000 | 600,000 | 0 | 40 | | |
| 12 | 1,840.00 | 22,080.00 | 3,146.40 | 8,640 | 200,000 | 400,000 | 600,000 | 0 | 41 | | |
| 13 | 1,840.00 | 23,920.00 | 3,146.40 | 10,360 | 200,000 | 400,000 | 600,000 | 0 | 42 | | |
| 14 | 1,840.00 | 25,760.00 | 3,146.40 | 12,280 | 200,000 | 400,000 | 600,000 | 0 | 43 | | |
| 15 | 1,840.00 | 27,600.00 | 3,146.40 | 14,410 | 200,000 | 400,000 | 600,000 | 0 | 44 | | |
| 16 | 1,840.00 | 29,440.00 | 3,146.40 | 16,770 | 200,000 | 400,000 | 600,000 | 0 | 45 | | |
| 17 | 1,840.00 | 31,280.00 | 3,146.40 | 18,340 | 200,000 | 400,000 | 600,000 | 0 | 46 | | |
| 18 | 1,840.00 | 33,120.00 | 3,146.40 | 19,980 | 200,000 | 400,000 | 600,000 | 0 | 47 | | |
| 19 | 1,840.00 | 34,960.00 | 3,146.40 | 21,690 | 200,000 | 400,000 | 600,000 | 0 | 48 | | |
| 20 | 1,840.00 | 36,800.00 | 3,146.40 | 23,470 | 200,000 | 400,000 | 600,000 | 0 | 49 | | |
| 25 | 1,840.00 | 46,000.00 | 3,146.40 | 33,510 | 200,000 | 400,000 | 600,000 | 0 | 54 | | |
| 30 | 1,840.00 | 55,200.00 | 3,146.40 | 45,750 | 200,000 | 400,000 | 600,000 | 0 | 59 | | |
| 35 | 1,840.00 | 64,400.00 | 3,146.40 | 60,470 | 200,000 | 400,000 | 600,000 | 0 | 64 | | |
| 40 | 1,840.00 | 73,600.00 | 3,146.40 | 77,900 | 200,000 | 400,000 | 600,000 | 0 | 69 | | |
| 45 | 1,840.00 | 82,800.00 | 3,146.40 | 69,640 | 200,000 | 200,000 | 200,000 | 10,000 | 74 | | |
| 50 | 1,840.00 | 92,000.00 | 3,146.40 | 29,460 | 200,000 | 200,000 | 200,000 | 10,000 | 79 | | |
| 51 | 1,840.00 | 93,840.00 | 3,146.40 | 20,000 | 200,000 | 200,000 | 200,000 | 20,000 | 80 | | |

Manfaat Hidup
 Manfaat Hidup keseluruhan dijamin yang akan dibayar bagi sepuluh (10) tahun polisi terakhir = RM110,000



Jika anda membatalkan polisi **sebelum tempoh matang**, amaun yang diterima akan **lebih rendah** berbanding amaun premium keseluruhan yang anda telah bayar.



*Amaun keseluruhan yang dibayar kepada anda apabila Hilang Upaya Total dan Kekal (TPD) berlaku sebelum ulang tahun polisi apabila hayat yang diasuranskan mencapai umur 70 tahun hari jadi berikut atau apabila kematian berlaku.



Jika kematian berlaku, anda mungkin hanya menerima manfaat daripada (A) Manfaat Kematian akibat semua sebab, (B) Kematian akibat sebab kemalangan atau (C) Kematian akibat sebab kemalangan (Pengangkutan Awam); bergantung pada sebab kematian.



Komisen terus keseluruhan adalah amaun yang diterima pengantara untuk jualan polisi ini dan perkhidmatan yang diberi pengantara bagi tempoh polisi anda.

JADUAL ILUSTRASI JUALAN RIDER
 Apakah perbandingan ke atas manfaat dengan premium keseluruhan yang dibayar sehingga kini?


Berapakah yang anda bayar?

Berapakah premium yang anda bayar?

Berapakah bayaran kepada pengantara?

Berapakah yang anda terima jika polisi ditamatkan awal?

| Akhir Tahun Polisi | Premium Dibayar Setiap Tahun | Premium Keseluruhan Dibayar Terkini [merujuk pada premium kumulatif yang akan dibayar dari permulaan polisi] | Komisen Terus Keseluruhan Terkini [merujuk pada komisen kumulatif yang akan dibayar dari permulaan polisi] | Nilai Tunai Rider | Umur pada Akhir Tahun Polisi |
|--------------------|------------------------------|--|--|-------------------|------------------------------|
| 1 | 368.40 | 368.40 | 239.46 | 0 | 30 |
| 2 | 368.40 | 736.80 | 386.82 | 0 | 31 |
| 3 | 368.40 | 1,105.20 | 482.60 | 0 | 32 |
| 4 | 368.40 | 1,473.60 | 556.28 | 0 | 33 |
| 5 | 368.40 | 1,842.00 | 593.12 | 0 | 34 |
| 6 | 368.40 | 2,210.40 | 629.96 | 0 | 35 |
| 7 | 368.40 | 2,578.80 | 629.96 | 0 | 36 |
| 8 | 368.40 | 2,947.20 | 629.96 | 0 | 37 |
| 9 | 368.40 | 3,315.60 | 629.96 | 0 | 38 |
| 10 | 368.40 | 3,684.00 | 629.96 | 0 | 39 |
| 11 | 368.40 | 4,052.40 | 629.96 | 0 | 40 |
| 12 | 368.40 | 4,420.80 | 629.96 | 0 | 41 |
| 13 | 368.40 | 4,789.20 | 629.96 | 0 | 42 |
| 14 | 368.40 | 5,157.60 | 629.96 | 0 | 43 |
| 15 | 368.40 | 5,526.00 | 629.96 | 0 | 44 |
| 16 | 368.40 | 5,894.40 | 629.96 | 0 | 45 |
| 17 | 368.40 | 6,262.80 | 629.96 | 0 | 46 |
| 18 | 368.40 | 6,631.20 | 629.96 | 0 | 47 |
| 19 | 368.40 | 6,999.60 | 629.96 | 0 | 48 |
| 20 | 368.40 | 7,368.00 | 629.96 | 0 | 49 |
| 25 | 368.40 | 9,210.00 | 629.96 | 0 | 54 |
| 30 | 368.40 | 11,052.00 | 629.96 | 0 | 59 |
| 35 | 368.40 | 12,894.00 | 629.96 | 0 | 64 |
| 40 | 368.40 | 14,736.00 | 629.96 | 0 | 69 |
| 45 | 368.40 | 16,578.00 | 629.96 | 0 | 74 |
| 50 | 368.40 | 18,420.00 | 629.96 | 0 | 79 |
| 51 | 368.40 | 18,788.40 | 629.96 | 0 | 80 |


 Komisen terus keseluruhan adalah amaun yang diterima pengantara untuk jualan rider ini dan perkhidmatan yang diberi pengantara bagi tempoh rider anda.

NOTA PENTING

- 1 Anda seharusnya berpuas hati bahawa pelan ini akan memenuhi keperluan anda dengan sebaiknya dan premium yang dibayar di bawah polisi ini adalah amaun yang anda mampu bayar.
- 2 Ini adalah untuk tujuan ilustrasi sahaja. Syarikat mengikut budi bicara mutlaknya akan menentukan terma penerimaan yang mungkin ditawarkan, termasuk tetapi tidak terhad pada premium tambahan yang akan dikenakan bagi setiap manfaat yang dipohon.

3 Pilihan Manfaat Hidup

Tiga pilihan yang boleh didapati berkenaan dengan manfaat hidup:

| | |
|-----------|--|
| Pilihan 1 | Menerima setiap manfaat hidup apabila ia dibayar, dengan memberi kuasa kepada Syarikat untuk menggunakan manfaat hidup bagi membayar sebarang Pinjaman Premium Automatik dan/atau Pinjaman Tunai terlebih dahulu sebelum membayar bakinya, jika ada, kepada Anda. |
| Pilihan 2 | Menggunakan manfaat hidup apabila ia dibayar, untuk membayar sebarang Pinjaman Premium Automatik, Pinjaman Tunai dan premium yang perlu dibayar sehingga semua manfaat hidup telah habis. Sebarang baki berlebihan akan ditinggalkan dalam simpanan dengan Syarikat. |
| Pilihan 3 | Meninggalkan semua manfaat hidup dalam simpanan dengan Syarikat, dengan memberi kuasa kepada Syarikat untuk menggunakan manfaat hidup bagi membayar sebarang Pinjaman Premium Automatik dan/atau Pinjaman Tunai terlebih dahulu sebelum meninggalkan baki berlebihan, jika ada, dalam simpanan dengan Syarikat. Namun, jika Jumlah Hutang melebihi nilai tunai Polisi ini pada bila-bila masa, pilihan ini akan ditukar kepada Pilihan 2 secara automatik. |

- 4 Semua amaun yang ditunjukkan adalah dalam RM (Kesalahan dan Ketinggalan Dikecualikan).

5 Lien Kanak-kanak

Apabila kematian, TPD atau kematian akibat kemalangan berlaku bagi kanak-kanak di bawah umur 5 tahun hari jadi berikut, amaun keseluruhan yang boleh dibayar di bawah polisi tertakluk pada lien berikut:

| | | | | |
|--|-----|-----|-----|-----|
| Umur Hari Jadi Berikut | 1 | 2 | 3 | 4 |
| Peratusan Amaun Keseluruhan yang boleh Dibayar | 20% | 40% | 60% | 80% |

Amaun manfaat penuh akan dibayar bagi umur 5 tahun hari jadi berikut dan seterusnya.

6 Rider Penyakit Kritikal

- i. Bagi semua rider Penyakit Kritikal, Syarikat berhak menyemak semula kadar premium yang tidak dijamin bagi rider Penyakit Kritikal. Setiap semakan semula premium (jika ada) akan dihadkan pada maksimum 20% daripada premium rider Penyakit Kritikal sedia ada.
- ii. Bagi rider Penyakit Kritikal berikut, Syarikat berhak menyemak semula kadar premium yang tidak dijamin bagi rider Penyakit Kritikal pada bila-bila masa.
 - a. GreatLady Rider A, B, C
 - b. ChildrenCare Rider
 - c. Premium Waiver on CI Rider
 - d. Critical Illness Care RiderBagi semua rider Penyakit Kritikal yang lain, Syarikat hanya berhak menyemak semula premium yang tidak dijamin bagi rider Penyakit Kritikal pada bila-bila masa setelah rider berkuat kuasa selama 5 tahun.

Anda dinasihatkan untuk berbincang dengan ejen anda atau terus menghubungi Syarikat bagi maklumat lanjut berkenaan polisi.

Penafian: Dokumen ini hanyalah untuk maklumat am anda sahaja. Ia tidak mengandungi maklumat menyeluruh berkenaan perkara yang dinyatakan.

Jika terdapat percanggahan antara versi Bahasa Inggeris, Bahasa Malaysia dan Bahasa Cina untuk dokumen ini, versi Bahasa Inggeris akan digunakan.

Nota: Sila baca Risalah Pemberitahuan Produk ini sebelum anda memutuskan untuk mendapatkan Great 110 Legacy. Pastikan terma dan syarat am telah dibaca.

Nama Penyedia Perkhidmatan Kewangan : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("Syarikat")
 Nama Produk : Great 110 Legacy
 Tarikh : 18/10/2021

1. Apakah produk ini?

Great 110 Legacy ialah pelan endowment tanpa penyertaan dalam keuntungan yang matang pada umur 80 tahun hari jadi berikut atau tahun polisi ke-30, mana yang kemudian. Pelan ini menyediakan manfaat yang akan dibayar apabila anda meninggal dunia, kematian akibat kemalangan atau Hilang Upaya Total dan Kekal ("TPD") berlaku. Sebagai tambahan, pelan ini juga mempunyai manfaat hidup yang dibayar pada akhir setiap tahun bagi 10 tahun polisi terakhir.

2. Apakah perlindungan / manfaat yang disediakan?

Jumlah asurans asas bagi pelan ini ialah RM100,000.

Pelan ini menyediakan:

(a) Manfaat Kematian

i. Kematian akibat semua sebab

- Jika hayat yang diasuranskan meninggal dunia, Syarikat akan membayar mana yang lebih tinggi, 200% daripada jumlah asurans asas atau premium keseluruhan yang telah dibayar (termasuk beban kesihatan, jika ada) tanpa faedah.

ii. Kematian akibat sebab kemalangan

- Jika hayat yang diasuranskan meninggal dunia akibat sebab kemalangan (selain daripada yang dinyatakan di bawah Perkara 2(a)(iii) – Kematian akibat sebab kemalangan (Pengangkutan Awam)) sebelum ulang tahun polisi apabila hayat yang diasuranskan mencapai umur 70 tahun hari jadi berikut, suatu amaun tambahan sebanyak 200% daripada jumlah asurans asas akan dibayar.

iii. Kematian akibat sebab kemalangan (Pengangkutan Awam)

- Jika hayat yang diasuranskan meninggal dunia akibat sebab kemalangan (Pengangkutan Awam) sebelum ulang tahun polisi apabila hayat yang diasuranskan mencapai umur 70 tahun hari jadi berikut, suatu amaun tambahan sebanyak 400% daripada jumlah asurans asas akan dibayar.
- Amaun ini akan dibayar jika kematian hayat yang diasuranskan akibat sebab kemalangan berlaku semasa berada dalam pengangkutan awam (selain daripada kereta kabel, teksi, kereta sewa atau sebarang bentuk pengangkutan yang disewa bagi perjalanan persendirian); atau sebagai penumpang dalam lif atau lif elektrik; atau akibat kebakaran sebarang teater atau pawagam, hotel atau bangunan awam lain yang mana hayat yang diasuranskan berada di situ semasa kebakaran bermula.

ATAU

(b) Manfaat Hilang Upaya Total dan Kekal

Jika TPD berlaku sebelum ulang tahun polisi apabila hayat yang diasuranskan mencapai umur 70 tahun hari jadi berikut, Syarikat akan mendahulukan manfaat kematian (kematian akibat semua sebab) seperti berikut:-

- manfaat kematian (kematian akibat semua sebab) tidak melebihi RM10,000,000 akan dibayar secara 3 kali ansuran tahunan iaitu yang pertama akan dibayar dalam satu jumlah sekali gus bagi manfaat kematian (kematian akibat semua sebab) atau RM2,000,000, mana yang paling kurang, dan
- baki manfaat kematian (kematian akibat semua sebab) akan dibayar dalam dua ansuran tahunan yang sama nilai.

Manfaat TPD maksimum yang boleh dibayar di bawah ini dan semua polisi insurans (termasuk rider) ke atas hayat yang diasuranskan yang sama adalah RM10,000,000 bagi setiap hayat (tidak termasuk polisi berkelompok).

(c) Manfaat Hidup

Manfaat hidup boleh dibayar sehingga kematian, serahan atau penamatan polisi, mana yang berlaku dahulu. Manfaat hidup akan dibayar seperti berikut:

| Tahun Polisi (Akhir Tahun Polisi) | Manfaat Hidup (% daripada Jumlah Asurans Asas) |
|--------------------------------------|---|
| 42 | 10% |
| 43 | 10% |
| 44 | 10% |
| 45 | 10% |
| 46 | 10% |
| 47 | 10% |
| 48 | 10% |
| 49 | 10% |
| 50 | 10% |

Apabila hayat yang diasuranskan masih hidup sehingga pelan ini matang, suatu amaun yang bersamaan dengan mana-mana yang paling tinggi daripada perkara berikut akan dibayar:-

- 20% daripada jumlah asurans asas; atau
- premium keseluruhan yang dibayar (termasuk beban kesihatan, jika ada) tanpa faedah ditolak 90% daripada jumlah asurans asas.

Manfaat di atas tertakluk pada terma dan syarat yang dinyatakan dalam kontrak polisi.

Tempoh perlindungan: 51 tahun atau semasa penamatan, mana yang berlaku dahulu.

3. Berapakah premium yang saya perlu bayar?

- Premium yang anda perlu bayar bagi pelan ini ialah: RM1,840.00 Tahunan.
- Tempoh premium: 51 tahun atau sehingga penamatan, mana yang berlaku dahulu.

Nota:

- (a) Premium yang anda perlu bayar mungkin berbeza mengikut keperluan pengunderaitan Syarikat.
- (b) Kadar premium adalah dijamin dan mungkin berbeza mengikut umur kemasukan pada hari jadi berikut, jantina dan status merokok. Namun, pembayaran premium akan meningkat dengan peningkatan perlindungan.

4. Apakah yuran dan caj yang saya perlu bayar?

- Cukai perkhidmatan semasa yang dikenakan kerajaan akan ditambah pada premium yang dinyatakan dalam soalan 3 di atas, bagi premium yang dibayar oleh organisasi perniagaan selain daripada Syarikat.
- Komisen terus keseluruhan adalah amaun yang diterima pengantara untuk jualan polisi ini dan perkhidmatan yang diberi pengantara bagi tempoh polisi anda.
- Komisen terus keseluruhan berbeza mengikut amaun premium (tidak termasuk sebarang premium tambahan).
- Peraturan bagi komisen terus keseluruhan adalah seperti berikut:

| Tahun Polisi | 1 | 2 | 3 | 4 | 5 | 6 | >6 |
|--|-------|-------|-------|-------|-------|-------|------|
| Peratusan bagi Komisen Terus Keseluruhan (%) | 65.00 | 40.00 | 26.00 | 20.00 | 10.00 | 10.00 | 0.00 |

Nota: Bagi amaun komisen terus keseluruhan, sila rujuk pada ilustrasi jualan.

5. Apakah terma dan syarat utama yang saya perlu ketahui?

- Kepentingan untuk membuat pendedahan – anda mestilah mendedahkan semua fakta yang material seperti keadaan perubahan dan umur dengan betul.
- Tempoh memerhati bebas – anda boleh membatalkan polisi dengan memulangkan polisi insurans dalam tempoh 15 hari selepas menerimanya. Premium yang anda telah bayar (ditolak sebarang yuran perubahan yang ditanggung) akan dibayar balik kepada anda.
- Lien kanak-kanak – Apabila kematian, TPD atau kematian akibat kemalangan berlaku bagi kanak-kanak di bawah umur 5 tahun hari jadi berikut, amaun keseluruhan yang boleh dibayar di bawah polisi tertakluk pada lien kanak-kanak berikut:

| Umur Hari Jadi Berikut | 1 | 2 | 3 | 4 |
|--|-----|-----|-----|-----|
| Peratusan Amaun Keseluruhan yang boleh Dibayar | 20% | 40% | 60% | 80% |

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kontrak polisi bagi terma dan syarat di bawah pelan ini.

6. Apakah pengecualian utama di bawah pelan ini?

- Kematian dalam tahun polisi pertama daripada tarikh permulaan risiko atau sebarang tarikh penguatkuasaan semula polisi, mana yang kemudian, akibat bunuh diri, ketika waras atau tidak waras.
- TPD akibat kecederaan yang dilakukan sendiri, ketika waras atau tidak waras.
- Kematian akibat kemalangan disebabkan bunuh diri, percubaan bunuh diri atau kecederaan yang dilakukan sendiri, ketika waras atau tidak waras.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kontrak polisi bagi senarai penuh pengecualian di bawah pelan ini.

7. Bolehkah saya membatalkan pelan ini?

Ya, anda boleh membatalkan polisi dengan memberi notis bertulis kepada Syarikat. Namun, anda tidak dinasihatkan untuk memegang polisi ini dalam jangka masa pendek memandangkan kos permulaan yang tinggi. Membeli polisi hayat adalah satu komitmen jangka panjang. Jika anda tidak membayar premium semasa tempoh tenggang selama 30 hari, polisi anda mungkin luput melainkan ia mempunyai nilai tunai. Amaun tunai yang dibayar oleh Syarikat apabila anda membatalkan polisi sebelum tempoh matang mungkin berkurangan daripada amaun premium keseluruhan yang anda telah bayar.

8. Apakah yang saya perlu lakukan jika terdapat perubahan butiran perhubungan saya / penama?

Anda hendaklah memaklumkan kepada kami jika terdapat sebarang perubahan butiran perhubungan anda / penama bagi memastikan semua surat-menyurat dapat diserahkan kepada anda / penama dengan sepatutnya.

9. Bagaimanakah saya boleh mendapatkan maklumat lanjut?

Jika anda memerlukan maklumat lanjut, sila rujuk buku *maklumat insurans* yang relevan seperti boleh didapati di www.insuranceinfo.com.my.

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

(Dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia)

Ibu Pejabat : Menara Great Eastern,
303 Jalan Ampang,
50450 Kuala Lumpur.
Tel : +603 4259 8888
Faks : +603 4259 8000
Customer Service Careline : 1300-1300 88
E-mel : wecare-my@greateasternlife.com

10. Apakah jenis pelan lain yang serupa?

Sila semak dengan ejen anda atau terus menghubungi Syarikat bagi mendapatkan maklumat berkenaan jenis pelan lain yang serupa.

NOTA PENTING:

MEMBELI POLISI INSURANS HAYAT ADALAH SATU KOMITMEN KEWANGAN JANGKA PANJANG. ANDA MESTILAH MEMILIH JENIS PELAN YANG MEMENUHI KEPERLUAN PERIBADI ANDA DENGAN SEBAIKNYA. ANDA DIGALAKKAN UNTUK MELANTIK SEORANG PENAMA DAN MEMASTIKAN PENAMA ANDA DIMAKLUMKAN BERKENAAN PELAN YANG ANDA BELI. ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS ANDA SERTA BERBINCANG DENGAN EJEN ANDA ATAU TERUS MENGHUBUNGI SYARIKAT BAGI MENDAPATKAN MAKLUMAT LANJUT.

Jika terdapat percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia untuk dokumen ini, versi Bahasa Inggeris akan digunakan.

Maklumat yang disediakan dalam pemberitahuan produk ini adalah sah pada 18/10/2021.

Nota: Sila baca Risalah Pemberitahuan Produk ini sebelum anda memutuskan untuk mendapatkan Premium Waiver on CI Rider. Pastikan terma dan syarat am telah dibaca.

Nama Penyedia Perkhidmatan Kewangan : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("Syarikat")
 Nama Produk : Premium Waiver on CI Rider
 Tarikh : 18/10/2021

1. Apakah produk ini?

Premium Waiver on CI Rider ialah rider tanpa penyertaan dalam keuntungan yang mengeneipkan premium apabila salah satu daripada kejadian yang dilindungi (kecuali Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari) berlaku.

2. Apakah perlindungan / manfaat yang disediakan?

Rider ini mengeneipkan premium apabila salah satu daripada kejadian yang dilindungi seperti disenaraikan dalam kontrak polisi (kecuali Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari) berlaku, tertakluk kepada terma dan syarat yang dinyatakan dalam kontrak polisi.

Tempoh perlindungan: 51 tahun atau semasa penamatan, mana yang berlaku dahulu.

3. Berapakah premium yang saya perlu bayar?

- Anggaran premium yang anda perlu bayar bagi rider ini ialah: RM368.40 Tahunan.
- Tempoh premium: sama seperti tempoh perlindungan atau penamatan, mana yang berlaku dahulu.

Nota:

- (a) Premium yang anda perlu bayar dan terma polisi mungkin berbeza mengikut keperluan pengunderaitan Syarikat.
- (b) Premium berbeza mengikut umur hari jadi berikut semasa kemasukan, jantina, status merokok dan klasifikasi pekerjaan (jika berkenaan). Namun, premium adalah tidak dijamin.

4. Apakah yuran dan caj yang saya perlu bayar?

- Cukai perkhidmatan semasa yang dikenakan kerajaan akan ditambah pada premium yang dinyatakan dalam soalan 3 di atas, bagi premium yang dibayar oleh organisasi perniagaan selain daripada Syarikat.
- Komisen terus keseluruhan adalah amaun yang diterima pengantara untuk jualan rider ini dan perkhidmatan yang diberi pengantara bagi tempoh rider anda.
- Komisen terus keseluruhan berbeza mengikut amaun premium (tidak termasuk sebarang premium tambahan).
- Peratusan bagi komisen terus keseluruhan adalah seperti berikut:

| Tahun Polisi | 1 | 2 | 3 | 4 | 5 | 6 | >6 |
|--|-------|-------|-------|-------|-------|-------|------|
| Peratusan bagi Komisen Terus Keseluruhan (%) | 65.00 | 40.00 | 26.00 | 20.00 | 10.00 | 10.00 | 0.00 |

Nota: Bagi amaun komisen terus keseluruhan, sila rujuk pada ilustrasi jualan.

5. Apakah terma dan syarat utama yang saya perlu ketahui?

- Kepentingan untuk membuat pendedahan – anda mestilah mendedahkan semua fakta yang material seperti keadaan perubatan dan umur dengan betul.
- Tempoh memerhati bebas - anda boleh membatalkan rider dalam tempoh 15 hari selepas anda menerima polisi insurans anda. Premium yang telah dibayar (setelah ditolak dengan sebarang bayaran perubatan yang ditanggung) akan dibayar balik kepada anda.
- Tempoh tenggang – rider ini akan luput jika anda tidak membayar premium dalam tempoh tenggang 30 hari.
- Tempoh menunggu – kelayakan untuk manfaat kejadian yang dilindungi hanya akan bermula 30 hari atau 60 hari (bergantung kepada jenis kejadian yang dilindungi) selepas tarikh berkuat kuasa atau tarikh penguatkuasaan semula rider ini, mana yang kemudian.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kontrak polisi bagi terma dan syarat di bawah rider ini.

6. Apakah pengecualian utama di bawah rider ini?

- Sebarang keadaan sedia ada.
- Kejadian yang dilindungi akibat kecederaan yang dilakukan sendiri ketika waras atau tidak waras.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kontrak polisi bagi senarai penuh pengecualian di bawah rider ini.

7. Bolehkah saya membatalkan rider ini?

Anda boleh membatalkan rider ini dengan memberi notis bertulis kepada Syarikat.

8. Apakah yang saya perlu lakukan jika terdapat perubahan butiran perhubungan saya?

Anda hendaklah memaklumkan kepada kami jika terdapat sebarang perubahan butiran perhubungan anda bagi memastikan semua surat-menyurat dapat diserahkan kepada anda dengan sepatutnya.

9. Bagaimanakah saya boleh mendapatkan maklumat lanjut?

Jika anda memerlukan maklumat lanjut, sila rujuk buku *maklumat insurans* yang relevan seperti boleh didapati di www.insuranceinfo.com.my

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

(Dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia)

| | | |
|---------------------------|---|---|
| Ibu Pejabat | : | Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur. |
| Tel | : | +603 4259 8888 |
| Faks | : | +603 4259 8000 |
| Customer Service Careline | : | 1300-1300 88 |
| E-mel | : | wecare-my@greateasternlife.com |

10. **Apakah jenis pelan lain yang serupa?**

Sila semak dengan ejen anda atau terus menghubungi Syarikat bagi mendapatkan maklumat berkenaan jenis pelan lain yang serupa.

NOTA PENTING:

ANDA SEHARUSNYA BERPUAS HATI BAHAWA RIDER INI AKAN MEMENUHI KEPERLUAN ANDA DENGAN SEBAIKNYA. ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS ANDA SERTA BERBINCANG DENGAN EJEN ANDA ATAU TERUS MENGHUBUNGI SYARIKAT BAGI MENDAPATKAN MAKLUMAT LANJUT.

Jika terdapat percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia untuk dokumen ini, versi Bahasa Inggeris akan digunakan.

Maklumat yang disediakan dalam pemberitahuan produk ini adalah sah pada 18/10/2021.

Panduan Perkhidmatan

Syarikat kami menawarkan produk insurans hayat melalui tenaga agensi, rakan kongsi bank dan lain-lain. Jika anda berniat untuk membeli produk insurans hayat yang dipasarkan oleh ejen kami, anda boleh menikmati perkhidmatan tambah nilai seperti yang dinyatakan.

Apakah Perkhidmatan yang anda boleh harapkan dari Ejen kami?

SEBELUM ANDA MEMBELI POLISI



Berurusan hanya dengan ejen-ejen yang berdaftar

Anda boleh menyemak status ejen melalui laman sesawang Persatuan Insurans Hayat Malaysia (LIAM) atau melalui sistem pesanan ringkas (SMS).

Sila layari <http://www.liam.org.my/index.php/customer-zone/know-your-agent> untuk maklumat lanjut.

Membantu Anda Memilih Pelan Insurans yang sesuai

- ☐ Meneliti kandungan Borang Maklumat Pelanggan untuk memahami keperluan insurans dan matlamat kewangan anda.
- ☐ Mengesyorkan pelan insurans yang sesuai selepas menilai keperluan anda.

Menerangkan Ciri-Ciri Produk

- ☐ Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium dan caj-caj.
- ☐ Menyediakan Risalah Pemberitahuan Maklumat, untuk membantu anda dalam membuat keputusan yang tepat dan memudahkan anda membuat perbandingan produk.

APABILA ANDA MEMBUAT KEPUTUSAN UNTUK MEMBELI POLISI

Membantu anda dalam permohonan polisi

- ☐ Menerangkan kepentingan menjawab soalan di dalam borang permohonan dengan lengkap dan tepat.
- ☐ Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan.
- ☐ Mengatur pemeriksaan perubatan dengan salah sebuah klinik panel kami, jika perlu.
- ☐ Memaklumkan kepentingan membuat penamaan untuk memastikan wang polisi diterima oleh penama/ waris sekiranya berlaku kematian.

Menerangkan terma dan syarat polisi

- ☐ Dokumen polisi akan dihantar kepada anda (dengan tangan atau melalui pos) dalam masa 28 hari.
- ☐ Menerangkan terma dan syarat polisi kepada anda bagi memastikan pelan yang dibeli sesuai dengan keperluan anda.

SEMASA TEMPOH POLISI

Perkhidmatan Polisi yang Berterusan

- ☐ Membantu dalam proses pembaharuan polisi.
- ☐ Menyediakan perkhidmatan berterusan seperti pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium. Jika ejen telah meninggalkan Syarikat, pihak kami akan melantik ejen baru untuk berkhidmat kepada anda.

Membantu anda dalam membuat Tuntutan

- ☐ Membimbing anda untuk melalui prosedur standard membuat tuntutan insurans.

Portal Pelanggan

Sila layari portal Pelanggan kami di <https://econnect-my.greateasternlife.com/eConnect2/jsp/login/login.jsp> untuk mengakses maklumat polisi anda secara dalam talian.

Now, you can check the status of insurance agents at your fingertips!

via Internet

1. www.liam.org.my

2. Key in MyKad or LIAM No. Search Result

3. Search Result

Enter agent's MyKad / Old IC / LIAM No.

via SMS

Language: E-English, M-Bahasa Malaysia, C-Chinese

Search: A-MyKad / Old IC
B-LIAM No.

Type: LIAMENQ<space>
Language (E/M/C)
<space>Search(A/B)
<space>
(MyKad / Old IC / LIAM No.)
and SEND TO 63633

*****SMS charges at 0.10 sen per message apply*****

LIFE INSURANCE ASSOCIATION OF MALAYSIA
No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur, Malaysia.
☎ 603 2691 6168 / 2691 6628 / 2691 8068 ☎ 603 2691 7978
🌐 www.liam.org.my 📧 liaminfo@liam.org.my

Nota: Jika anda tidak berpuas hati dengan perkhidmatan ejen kami, atau memerlukan sokongan tambahan daripada syarikat kami, anda boleh menghubungi kami di 1-300-1-300-88.

Definition of Covered Events

- (1) "Heart Attack – of specified severity" : Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:
- (a) A history of typical chest pain;
 - (b) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and
 - (c) Elevation of the cardiac biomarkers , inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I $> / = 0.5$ ng/ml
- The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.
- For the above definition, the following are not covered:
- occurrence of an acute coronary syndrome including but not limited to unstable angina.
 - a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.
- (2) "Stroke – resulting in permanent neurological deficit with persisting clinical symptoms" : Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.
- For the above definition, the following are not covered:
- (a) Transient ischemic attacks;
 - (b) Cerebral symptoms due to migraine;
 - (c) Traumatic injury to brain tissue or blood vessels;
 - (d) Vascular disease affecting the eye or optic nerve or vestibular functions.
- (3) "Coronary Artery By-Pass Surgery" : Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.
- For the above definition, the following are not covered:
- (a) angioplasty;
 - (b) other intra-arterial or catheter based techniques;
 - (c) keyhole procedures;
 - (d) laser procedures.
- (4) "Cancer – of specified severity and does not cover very early cancers" : Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.
- For the above definition, the following are not covered:
- (a) All cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - carcinoma in situ;
 - having borderline malignancy;
 - having malignant potential.
 - (b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification)
 - (c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)
 - (d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)
 - (e) Chronic Lymphocytic Leukemia less than RAI Stage 3
 - (f) All cancers in the presence of HIV
 - (g) Any skin cancer other than malignant melanoma.
- (5) "Kidney Failure – requiring dialysis or kidney transplant" : End-stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular dialysis is initiated or kidney transplantation is carried out.
- (6) "Fulminant Viral Hepatitis" : A sub-massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:

- (a) A rapidly decreasing liver size as confirmed by abdominal ultrasound;
- (b) Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- (c) Rapidly deteriorating liver functions tests; and
- (d) Deepening jaundice.

Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered.

- (7) "Major Organ / Bone Marrow Transplant" : The receipt of a transplant of:
- (a) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
 - (b) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.
- Other stem cell transplants are not covered.
- (8) "Paralysis of limbs" : Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.
- (9) "Multiple Sclerosis" : A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:
- (a) Investigations which confirm the diagnosis to be Multiple Sclerosis;
 - (b) Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least six (6) months; and
 - (c) Well documented history of exacerbations and remissions of said symptoms or neurological deficits.
- (10) "Primary Pulmonary Arterial Hypertension – of specified severity" : A definite diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.

Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

- (11) "Blindness Permanent and Irreversible" : Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.
- (12) "Heart Valve Surgery" : The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.
- For the above definition, the following are not covered:
- (a) Repair via intra-arterial procedure;
 - (b) Repair via key-hole surgery or any other similar techniques.
- (13) "Deafness Permanent and Irreversible" : Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.
- (14) "Surgery To Aorta" : The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:

- (a) angioplasty;
- (b) other intra-arterial or catheter based techniques;
- (c) other keyhole procedures;

(d) laser procedures

- (15) "Loss of Speech" : Total, permanent and irreversible loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist.

All psychiatric related causes are not covered.

- (16) "Alzheimer's Disease/Severe Dementia" : Deterioration or loss of intellectual capacity confirmed by clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the Life Assured. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- (a) Non organic brain disorders such as neurosis;
- (b) Psychiatric illnesses;
- (c) Drug or alcohol related brain damage

- (17) "Third Degree Burns – of specified severity" : Third degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.

- (18) "Coma – resulting in permanent neurological deficit with persisting clinical symptoms" : A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety six (96) hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be present.

The following is not covered:

- (a) Coma resulting directly from alcohol or drug abuse.

- (19) "Cardiomyopathy – of specified severity" : A definite diagnosis of cardiomyopathy by a cardiologist which results in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy directly related to alcohol or drug abuse is not covered.

- (20) "Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms" : A definite diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.

- (21) "HIV Infection Due To Blood Transfusion" : Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:

- (a) The blood transfusion was medically necessary or given as part of a medical treatment;
- (b) The blood transfusion was received in Malaysia or Singapore after the commencement of the policy;
- (c) The source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood;
- (d) The Life Assured does not suffer from hemophilia; and
- (e) The Life Assured is not a member of any high risk groups including but not limited to intravenous drug users.

- (22) "Parkinson's Disease – resulting in" : A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:

permanent inability to perform Activities of Daily Living

- (a) Cannot be controlled with medication;
- (b) Shows signs of progressive impairment; and
- (c) Confirmation of the permanent inability of the Life Assured to perform without assistance three (3) or more of the Activities of Daily Living.

Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of

Parkinsonism are not covered.

- (23) "End-Stage Liver Failure" : End-stage liver failure as evidenced by all of the following:
- (a) Permanent jaundice;
 - (b) Ascites (excessive fluid in peritoneal cavity); and,
 - (c) Hepatic encephalopathy.
- Liver failure secondary to alcohol or drug abuse is not covered.
- (24) "End-Stage Lung Disease" : End-stage lung disease causing chronic respiratory failure. All of the following criteria must be met:
- (a) The need for regular oxygen treatment on a permanent basis;
 - (b) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 liter during the first second;
 - (c) Shortness of breath at rest; and
 - (d) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.
- (25) "Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living" : Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.
- (26) "Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure" : Irreversible permanent bone marrow failure which results in anemia, neutropenia and thrombocytopenia requiring at least two (2) of the following treatments:
- (a) Regular blood product transfusion;
 - (b) Marrow stimulating agents;
 - (c) Immunosuppressive agents; or
 - (d) Bone marrow transplantation.
- The diagnosis must be confirmed by a bone marrow biopsy.
- (27) "Muscular Dystrophy" : The definite diagnosis of a Muscular Dystrophy by a neurologist which must be supported by all of the following:
- (a) Clinical presentation of progressive muscle weakness;
 - (b) No central/peripheral nerve involvement as evidenced by absence of sensory disturbance;
 - (c) Characteristic electromyogram and muscle biopsy findings
- No benefit will be payable under this Covered Event before the Life Assured has reached the age of twelve (12) years next birthday.
- (28) "Benign Brain Tumor - of specified severity" : A benign tumour in the brain or meninges within the skull, where all of the following conditions are met:
- (a) It is life threatening;
 - (b) It has caused damage to the brain;
 - (c) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and
 - (d) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques.
- The following are not covered:
- (a) Cysts;
 - (b) Granulomas;
 - (c) Malformations in or of the arteries or veins of the brain;
 - (d) Hematomas;
 - (e) Tumours in the pituitary gland;
 - (f) Tumours in the spine;
 - (g) Tumours of the acoustic nerve.

- (29) "Encephalitis – resulting in permanent inability to perform Activities of Daily Living" : Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist.
- Encephalitis in the presence of HIV infection is not covered.
- (30) "Angioplasty and other invasive treatments for coronary artery disease" : The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, arterectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence.
- Intra-arterial investigative procedures are not covered. Payment under this clause is limited to ten percent (10%) of the Covered Event coverage under the relevant endorsement or annexure, subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the amount of the relevant endorsement or annexure, thereby reducing the amount of the lump sum payment which may be payable.
- (31) "Brain Surgery" : The actual undergoing of surgery to the brain under general anesthesia during which a craniotomy (surgical opening of skull) is performed.
- For the above definition, the following are not covered:
- (a) Burr hole procedures;
 - (b) Transphenoidal procedures;
 - (c) Endoscopic assisted procedures or any other minimally invasive procedures;
 - (d) Brain surgery as a result of an accident.
- (32) "Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living" : Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies.
- The diagnosis must be confirmed by:
- (a) an appropriate specialist; and
 - (b) the presence of bacterial infection in the cerebrospinal fluid by lumbar puncture.
- For the above definition, other forms of meningitis, including viral meningitis are not covered.
- (33) "Serious Coronary Artery Disease" : The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are not covered). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.
- (34) "Loss of Independent Existence" : Confirmation by an appropriate specialist of the loss of independent existence and resulting in a permanent inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of six (6) months applies.
- (35) "Systemic Lupus Erythematosus With Severe Kidney Complications" : A definite diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist.
- For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only hematological or joint involvement are not covered.
- WHO Lupus Classification:
- Type III - Focal Segmental glomerulonephritis
 - Type IV - Diffuse glomerulonephritis
 - Type V - Membranous glomerulonephritis
- (36) "Full-blown AIDS" : The clinical manifestation of AIDS (Acquired Immuno-deficiency Syndrome) must be supported by the results of a positive HIV (Human Immuno-deficiency Virus) antibody test and a confirmatory test. In addition, the Life Assured must have a CD4 cell count of less than two hundred (200)/ μ L and one or more of the following criteria are met:
- (a) Weight loss of more than ten percent (10%) of body weight over a period of six (6)

- months or less (wasting syndrome);
 - (b) Kaposi Sarcoma;
 - (c) Pneumocystis Carinii Pneumonia;
 - (d) Progressive multifocal leukoencephalopathy;
 - (e) Active Tuberculosis;
 - (f) Less than one-thousand (1000) Lymphocytes/ μ L;
 - (g) Malignant Lymphoma.
- (37) "Medullary Cystic Disease" : A progressive hereditary disease of the kidney characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.
- (38) "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" : Infection with the Human Immunodeficiency Virus (only if the Life Assured is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties with seroconversion to HIV infection occurring within six (6) months of the accident. Any accident giving rise to a potential claim must be reported to the Company within thirty (30) days of the accident taking place supported by a negative HIV test taken within seven (7) days of the accident.
- "Medical Staff" is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers who are working in a medical centre or hospital or dental clinic/polyclinic in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.
- (39) "Terminal Illness" : The conclusive diagnosis of a condition that is expected to result in death of the Life Assured within twelve (12) months. The Life Assured must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by the Company's appointed doctor.
- (40) "Apallic syndrome (i.e. Persistent Vegetative State (PVS))" : Universal necrosis of the brain cortex with the brainstem intact. This diagnosis must be definitely confirmed by a consultant neurologist holding such an appointment at an approved hospital. This condition has to be medically documented for at least one month.
- (41) "Poliomyelitis" : The occurrence of Poliomyelitis where the following conditions are met:
- (a) Poliovirus is identified as the cause,
 - (b) Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months.
- (42) "Progressive scleroderma" : A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys.
- The following are excluded:
- (a) Localised scleroderma (linear scleroderma or morphea);
 - (b) Eosinophilic fascitis; and
 - (c) CREST syndrome.
- (43) "Chronic Relapsing Pancreatitis" : More than three (3) attacks of pancreatitis resulting in permanent pancreatic dysfunction causing malabsorption needing enzyme replacement therapy.
- The diagnosis must be made by a consultant gastroenterologist and confirmed by Endoscopic Retrograde Cholangiopancreatography (ERCP).
- Chronic Relapsing Pancreatitis caused by alcohol or drug use is excluded.
- (44) "Elephantiasis" : Elephantiasis is the result and complication of filariasis, characterized by massive swelling in the tissues of the body as a result of permanent obstructed circulation in lymphatic vessels, resulting in permanent inability of the life insured to perform at least three (3) of the listed Activities of Daily Living.
- Unequivocal "Diagnosis" of Elephantiasis must be clinically confirmed by a "Specialist" in infectious disease or "Specialist" in the relevant field, including laboratory confirmation of

microfilariae.

Lymphoedema caused by infection with a sexually transmitted disease, trauma, postoperative scarring, congestive heart failure, or congenital lymphatic system abnormalities are excluded.

- (45) "Creutzfeldt-Jakob Disease (Mad Cow Disease)" : The occurrence of Creutzfeldt-Jacob Disease or Variant Creutzfeldt-Jacob Disease where there is an associated neurological deficit, which is solely responsible for the life insured's permanent inability to perform at least three (3) of the listed Activities of Daily Living. These conditions have to be medically documented for at least six (6) months and confirmed by a consultant neurologist with appropriate testing such as conclusive Electroencephalography (EEG) and Cerebrospinal Fluid (CSF) findings as well as Computerized Tomography (CT) scan and Magnetic Resonance Imaging (MRI).

"Sickness" caused by human growth hormone treatment is excluded.