

Notes:

Please read this Product Disclosure Sheet before you decide to take up Cancer Protector (this is an insurance product). 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 : Cancer Protector

Date: 12/01/2023

1. What is this product about?

Cancer Protector is a non-participating endowment plan for protection purpose that matures at the policy anniversary on which the life assured's age is 80 years next birthday. This plan provides benefits for early stage cancer, intermediate stage cancer and advanced stage cancer, death, or maturity of the policy.

2. What are the covers or benefits provided?

The Basic Sum Assured for this plan is RM 200,000.00 .

The benefits of this plan and the payout description are set out below:

No	Benefits	Payout Description	
1	Cancer Benefit	Early Stage Cancer Benefit i) Carcinoma in situ ("CIS") ii) Early Prostate Cancer iii) Early Thyroid Cancer iv) Early Bladder Cancer v) Early Chronic Lymphocytic Leukaemia	50% of Basic Sum Assured
		Intermediate Stage Cancer Benefit i) Mastectomy for CIS Breast ii) Prostatectomy for Early Prostate Cancer	150% of Basic Sum Assured or total premium paid without interest, whichever is higher.
		Advanced Stage Cancer Benefit	150% of Basic Sum Assured or total premium paid without interest, whichever is higher.
2	Recovery Benefit	RM20,000 per life will be payable for intermediate stage cancer or advanced stage cancer.	
3	Death Benefit	Total premium paid without interest or cash value, whichever is higher.	
4	Maturity Benefit	100% of the Basic Sum Assured or total premium paid without interest, whichever is higher.	

Notes:

- Early Stage Cancer Benefit can only be claimed once. If there are more than one early stage cancer diagnosed at the same time, only one early stage cancer claim will be payable.
- Premium shall remain the same upon a claim on Early Stage Cancer Benefit.
- If there are more than one claim under different stages of any of the cancer events, only the highest claim that is admitted will be payable. Once a claim is admitted, no future claims can be made within the same or lower stage of the cancer event.
- No waiting period is applicable between submission of claims.
- The 150% of Basic Sum Assured payable in respect of any claim made for intermediate stage cancer or advanced stage cancer shall be subject to the deduction of any previous claim paid for the Early Stage Cancer Benefit.
- The policy shall terminate upon death or intermediate stage or advanced stage cancer claim payout, whichever occurs first.
- The Recovery Benefit will be paid together with the Intermediate or Advanced Stage Cancer Benefit and shall not be subject to the deduction of the payout of the Early Stage Cancer Benefit, if any.
- In the event of death of the life assured and a claim has been paid for the Early Stage Cancer Benefit, the Basic Sum Assured for the purpose of computing the cash value as part of the death benefit shall be subject to the deduction of any previous claim paid for Early Stage Cancer Benefit.
- The Basic Sum Assured payable in respect of Maturity Benefit shall be subject to the deduction of any previous claim paid for Early Stage Cancer Benefit.

However, if a valid cancer claim occurs before age 5 years next birthday, a child lien shall apply.

You may refer to the Sales Illustration in relation to the Guaranteed Cash Value payable.

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

Duration of cover: 40 year(s) or upon termination, whichever occurs first.

3. How much premium do I have to pay?

- a) The estimated premium for this plan that you have to pay is: RM . . .) Annually
 b) Premium duration: 25 year(s) or upon termination, whichever occurs first.

The premium rates to be applied will depend on the entry age next birthday, gender and smoker status. However, premium will be higher with higher coverage.

Premium rates are non-guaranteed and may increase upon policy anniversary. 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.

When paying premiums, please make sure you obtain and keep the computer generated official receipt as proof of premium payments.

Provisional insurance protection would be provided from the date of receipt of premium payment. Please refer to the Conditional Interim Cover Certificate for the terms and conditions during the period up to the date of issue of the policy.

The policy contract would be sent to your Bank sales staff within ten (10) working days from the policy issue date.

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

All premiums payable by a Business Organisation other than Great Eastern Life Assurance (Malaysia) Berhad, are subject to the prevailing government service tax. There are no other fees and charges.

The percentage of commission payable to the Bank is as follows:

Policy Year	1	2	3	4	5	6	7	8	9	10	>=11
Commission borne by you and paid from your premium (%)	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00
Commission borne by you and paid from your premium (RM)	1,590.00	1,060.00	795.00	265.00	265.00	265.00	265.00	265.00	265.00	265.00	0.00

The above illustration shows 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. This amount also includes the amount that the intermediary may be entitled to for the duration of your policy provided that the intermediary meets the performance criteria set by the Company.

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

- a) **Importance of disclosure** – you must disclose all material facts such as medical condition and state your age correctly.
 b) **Free-look period** – you may cancel your policy by returning your insurance policy within fifteen (15) days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
 c) **Waiting period** – the eligibility for Cancer Benefit will only start 60 days after the effective date or reinstatement date of this plan, whichever is later.
 d) **Grace period** – a grace period of 30 days from each premium due date is given for you to pay your premiums.
 e) **Claims** – in the event of claim, the claimant must notify the Company as soon as it is practicable, accompanied by documentary evidence as required.
 f) **Surrender** – upon surrender of the policy, Guaranteed Cash Value will be payable. Guaranteed Cash Value is available on the second policy anniversary, provided always that the preceding 2 years' premium has been paid. If the policy is surrendered and a claim has been paid for the Early Stage Cancer Benefit, the Basic Sum Assured for the purpose of computing the Guaranteed Cash Value shall be subject to the deduction of any previous claim paid for Early Stage Cancer Benefit.

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?

- i) **Death**
Death within one (1) 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.
- ii) **Cancer**
The Company will not be liable for any Cancer Benefit or Recovery Benefit under this plan if the early stage cancer, intermediate stage cancer or advanced stage cancer, including any conditions associated with it:
- has existed prior to the Risk Commencement Date or the date of any reinstatement, whichever is later.
 - has occurred to the life assured for which:
 - a) any condition existed or was diagnosed:
 - i) during the Waiting Period; or
 - ii) after the expiry of the Waiting Period but which is related to a condition which existed or was diagnosed during the Waiting Period; or
 - b) signs and symptoms existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period. Such claim will not be admissible only because notification of the said claim was given to the Company after the expiry of the Waiting Period.
 - was diagnosed due to, directly or indirectly, a congenital defect or disease, which has manifested or was diagnosed before the life assured attains the age of seventeen (17) years next birthday.
 - was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The Company reserves the right to require the life assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this policy, infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or antibodies to such a virus.
 - resulting directly from alcohol or drug abuse.

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 plan by giving a written notice to the Company. However, it is not advisable to hold this plan 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 or my nominee(s) contact details?

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

9. Where can I get further information?

Should you require additional information about life insurance and medical and health insurance, please refer to www.mycoverage.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

E-mail : bancadmin@greasternlife.com

Customer Service Careline : 1300-1300 88

Website: greasternlife.com

Fax : (603) 4813 0506

OCBC Bank (Malaysia) Berhad (295400-W)

Head Office : Menara OCBC, No. 18 Jalan Tun Perak, 50050 Kuala Lumpur.

Customer Care Centre No. (603) 8317 5000

Website: www.ocbc.com.my

10. Other similar types of cover available

You may check with your Bank sales staff or 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 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 BANK SALES STAFF OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to PIDMs TIPS Brochure or contact the Company or PIDM (visit www.pidm.gov.my).

The term "Bank" shall refer to OCBC Bank (Malaysia) Berhad (295400-W).

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

The information provided in this disclosure sheet is valid as at: 12/01/2023