

Notes: Please read this Product Disclosure Sheet before you decide to take up Group Multiple Benefit Insurance Scheme Plan. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")
 Name of Product : Group Multiple Benefit Insurance Scheme (GMBIS)
 Name of Master Policyholder : NATIONAL EVANGELICAL CHRISTIAN FELLOWSHIP (NECF) MALAYSIA
 Policy Number/ Scheme Number : GS 103 (previously known as GS 3475)
 Name of customer : _____
 Date : _____

1. What is this product about?

GMBIS is an investment-linked Group Multiple Benefit Insurance Scheme that provides protection coverage and non-guaranteed investment return based on the performance of the unit funds selected. This Scheme does not participate in the surplus of the life fund.

2. What are the covers / benefits provided?

Based on the plan that you have chosen, the corresponding benefits will be payable based on Part A of the Schedule of Benefits, Premiums and Commissions (attached at the end of this PDS) and the Schedule of Compensation below, subject to terms and conditions.

Schedule of Compensation

Section A	% of sum assured
1.) Death	100%
Section B	% of sum assured
1.) Loss of Both Hands	100%
2.) Loss of Both Feet	100%
3.) Complete and irrecoverable loss of sight in both eyes	100%
4.) Loss of one hand and one foot	100%
5.) Certified complete and incurable insanity	100%
6.) Injuries resulting in permanently being bedridden	100%
7.) Any other injuries resulting in permanent total disablement	100%
8.) Complete and incurable paralysis	100%
For injuries not listed above, compensation will be paid in proportion to the loss sustained as stipulated in the master policy. However the total amount payable will not exceed 100% of the total sum assured	

More details about this plan are:

- Option to increase or decrease sum assured at any time by completing a fresh proposal form (subject to terms and conditions).
- Coverage can be extended to legal spouse and children, subject to terms and conditions
- Premium payment via salary deduction/ Direct Debit Deduction (DDA), credit card.
- If a valid claim event (on the life of an assured child) occurs before age of 5 years next birthday, a child lien shall apply.

The plan that you purchased is:

- Investment Linked GMBIS, which provides coverage until age of 65 years next birthday.

The value of the ILP depends on the price of the underlying units, which in turn depends on the performance of the fund chosen by your master policyholder.

Reminder: Please read the sales illustration, which includes product benefits and objectives of the investment linked fund.

3. How much premium do I have to pay?

- The monthly premium corresponds to the type of plan you have chosen (Please refer to Part B of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- The amount of premium is same for all eligible members regardless of their age.
- The premium needs to be paid until your plan attains maturity or until the cessation of coverage, whichever occurs first.

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

- Insurance charges – Sum assured will be subject to charges; where the Company reserves the right to vary the insurance charge for subsequent policy years depending on the average age profile and the claims experience of the scheme. The insurance charges are deducted monthly by cancelling units in the funds already allocated to

your plan, at the respective Net Asset Value ("NAV") on the next Valuation Date for such funds following the due date of the insurance charges. Details of insurance charges and other charges for the plan are given in the sales illustration.

- b) Intermediary's service commission- (Please refer to Part C of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- c) Service fee for master policyholder- (Please refer to Part D of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- d) The insurance charges on the riders (as may be applicable) are subject to Goods and Services Tax ("GST"), the sum of which will be recovered from you.
- e) The insurance charges given in the Sales Illustration table are inclusive of GST.
- f) The policy fee for this policy is subject to Goods and Services Tax ("GST"), the sum of which will be recovered from you.

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. If you are in any doubt about whether certain facts are material, these facts should be disclosed.
- b) This scheme requires minimum participation of 500 persons at any point of time. The Company reserves the right to terminate the Scheme, if at any given time, the participation falls below the minimum requirement.
- c) Free-look period – you may terminate the plan within 15 days after you have received the Certificate of Assurance for your plan. If the policy is terminated during this period, the Company shall refund an amount equal to the sum of (a) total investment values of the policy, (b) the investment values of the units which have been cancelled to pay for insurance charges and policy fees based on NAV at the next valuation date, and (c) the amount of premiums that have not been allocated; minus (d) the expenses incurred for medical examination if any.
- d) Waiting period – the eligibility for critical illnesses benefit will only start 60 days after the effective date of your plan.
- e) Grace period – This plan will lapse if you do not pay your premiums within the grace period of ninety (90) days.
- f) Withdrawal of funds – Subject to applicable terms and conditions, the life assured may sell some of the units after contributing for at least 12 months.
- g) Special promotion (for applications accepted based on no underwriting) – 50% of the sum assured will be payable upon the following events:
 - (i) Death due to Pre-Existing Disorder (as defined in the Master Policy) in the first 2 years of commencement of insurance;
 - (ii) Total and Permanent Disability in the first 6 months of commencement of insurance; or
 - (iii) Critical Illness in the first 6 months of commencement of insurance.No benefit shall be payable for any Total and Permanent Disability arising from any pre-existing Total and Permanent Disability or pre-existing Critical Illness; or for any Critical Illness diagnosed in the first 60 days from salary /commission/bank account deduction or from the date of receipt of this proposal form by Great Eastern after premium deduction, whichever is earlier, or for any Critical Illness claim arising from pre-existing Critical Illness.
(Other than as stated above, the full claim will be payable upon death, Total and Permanent Disability or Critical Illness, subject to the terms and conditions of the Master Policy.)
- h) Validity – The proposal is only valid for a period of six (6) months from the proposal date. Completed proposal forms shall be returned immediately to avoid any delay.
- i) The Company reserves the right, at its sole and absolute discretion, to vary the rates in the Schedules of Benefits and/or the Premium Rates and/or Policy Fees and/or insurance charges and/or the terms and provisions of the Policy (including the General Conditions and General Provisions) from time to time as it may deem fit, upon giving the Master Policyholder three (3) months' advance written notice of its intention.
- j) Premium holiday – the Company will inform you via the Master Policyholder a notice before your assurance lapses due to the consequences of taking a premium holiday.
- k) Commencement of Risk and date of Maturity – The information will be shown in the Certificate of Insurance.
- l) Premium payment by retirees or those who have resigned and are no longer employees of the Master Policyholder will be required to be made through DDA or credit card. The service charge of RM0.80 per transaction by the banks for this facility will be borne by you
- m) Notice of changes - We will facilitate your update of contact address through our Yearly Life Assurance Premium Certificate (LAPC). Pertinent changes, which require your attention, will also be reflected in the LAPC.

Notes: This list is non-exhaustive. Please refer to the master policy contract for the terms and conditions under this plan. The custodian of the master policy contract for GS 103 is NATIONAL EVANGELICAL CHRISTIAN FELLOWSHIP (NECF) MALAYSIA.

6. What are the major exclusions under this plan?

- Death/Total Permanent Disability/Partial Permanent Disability which:
 - 1. resulted from self-inflicted injuries while sane or insane.
 - 2. is sustained as a result of any form of flying except as a passenger on a regular scheduled flight.
 - 3. existed before the effective date of the coverage under the plan.
 - 4. resulted from war, whether declared or not declared.
 - 5. resulted from provoked assault, drugs, scuba diving, or any form of racing (other than on foot).

6. suicide within the first twelve (12) months of policy cover.

- Critical Illness which:
 1. existed before the effective date of the coverage under the plan.
 2. is diagnosed in the first sixty (60) days from the date of which the assurance on the assured life has become effective.
 3. is related to pre-existing illnesses.

Notes: This list is non-exhaustive. Please refer to the master policy contract for full list of exclusions under this plan. The custodian of the master policy contract for GS 103 is NATIONAL EVANGELICAL CHRISTIAN FELLOWSHIP (NECF) MALAYSIA.

7. Can I cancel my plan?

You may cancel your plan by giving a written notice to the Company. Buying an investment-linked insurance plan is a long-term commitment. It is not advisable to hold this plan for a short period of time as the early cancellation of your plan may result in high cost; the redemption value depends on the current market value of the underlying asset in the fund. Thus the redemption value received on cancellation (if any) may be less than the total premium 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 in writing of any change in your / your nominee(s) contact details to ensure that all correspondences reach you/ your nominee(s) in a timely manner.

9. Where can I get further information?

Should you require additional information about GMBIS, please refer to *insuranceinfo* booklet available at all our branches or you can obtain a copy from www.insuranceinfo.com.my or your Master Policyholder or your official servicing intermediary, the contact details of which can be found in the sales brochure, or contact us at:

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

Head Office	: Menara Great Eastern, Level 8 303, Jalan Ampang 50450 Kuala Lumpur.
Tel	: (603) 4813 3818
Fax	: (603) 4259 8899
e-mail	: grouplife@lifeisgreat.com.my

10. Other similar types of cover available

You may check with the intermediary or contact the Company directly for similar types of cover available currently.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT- LINKED INSURANCE PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. 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.

The information provided in this disclosure sheet is valid as at _____

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

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

Product Disclosure Sheet

Schedule of Benefits, Premium & Commissions

Type of Plan (Sum Assured)	PART A: Benefits (RM)			Total Investment Value (TIV)	PART B: Monthly Premium (RM)	PART C: Intermediary's Commission		PART D: Service Fee	
	Death or TPD or 36 Critical Illness	Death or TPD due to accidental cause (Additional Payment)	Funeral Expenses			Rate (%)	Monthly Amount (RM)	Rate (%)	Monthly Amount (RM)
30,000	30,000	30,000	2,000	Based on the NAV	30	10	3	2	0.60
40,000	40,000	40,000	2,000		40	10	4	2	0.80
50,000	50,000	50,000	2,000		50	10	5	2	1.00
60,000	60,000	60,000	2,000		60	10	6	2	1.20
70,000	70,000	70,000	2,000		70	10	7	2	1.40
80,000	80,000	80,000	2,000		80	10	8	2	1.60
90,000	90,000	90,000	2,000		90	10	9	2	1.80
100,000	100,000	100,000	2,000		100	10	10	2	2.00
110,000	110,000	110,000	2,000		110	10	11	2	2.20
120,000	120,000	120,000	2,000		120	10	12	2	2.40
130,000	130,000	130,000	2,000		130	10	13	2	2.60
140,000	140,000	140,000	2,000		140	10	14	2	2.80
150,000	150,000	150,000	2,000		150	10	15	2	3.00
160,000	160,000	160,000	2,000		160	10	16	2	3.20
170,000	170,000	170,000	2,000		170	10	17	2	3.40
180,000	180,000	180,000	2,000	180	10	18	2	3.60	
190,000	190,000	190,000	2,000	190	10	19	2	3.80	
200,000	200,000	200,000	2,000	200	10	20	2	4.00	
210,000	210,000	210,000	2,000	210	10	21	2	4.20	
220,000	220,000	220,000	2,000	220	10	22	2	4.40	
230,000	230,000	230,000	2,000	230	10	23	2	4.60	
240,000	240,000	240,000	2,000	240	10	24	2	4.80	
250,000	250,000	250,000	2,000	250	10	25	2	5.00	

Notes:

- 1.) Your policy will terminate upon occurrence of Death or Total and Permanent Disability (TPD) or any 1 of the 36 Critical Illness or 100% claim of the sum assured on the permanent partial disability, whichever occurs first.
- 2.) Intermediary's Commission and Service Fee is payable until your policy attains maturity or until the cessation of coverage, whichever occurs first.