

Reach for Greater Protection with
LEGACY CANCER COVERAGE CAMPAIGN¹

Get up to
RM200,000
Complimentary
Cancer Coverage
for the first 5 policy years.

**GREAT DEAL
IS BACK!**

31 May 2024

Campaign Period: 1 April - ~~30 April 2024~~
and policy in force no later than **28 June 2024**



Sign up during the campaign period for any of the eligible policies to secure this complimentary cancer coverage to enhance your protection today:

SmartProtect Wealth Max or SmartProtect Wealth Plus

Note: Terms and conditions apply.

Start a conversation with Great Eastern today.

☎ 1300-1300 88



greateasternlife.com

Great Eastern Life Assurance (Malaysia) is a member of PIDM.

¹PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to [PIDM's TIPS Brochure](#) or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

Campaign Terms and Conditions

1. The “Legacy Cancer Coverage Campaign” (“Campaign”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (“the Company”).
2. Campaign Period: **1 April – 31 May 2024**, both dates inclusive.
3. Campaign Eligibility:

The Campaign is open to all policyholders who submit a proposal of insurance for the following eligible policies during the Campaign Period, which insurance policy is in force on or before **28 June 2024**.

Eligible Policies
SmartProtect Wealth Plus
SmartProtect Wealth Max

4. Campaign Benefit:

Legacy Cancer Coverage Campaign

- i. The Campaign coverage period is 5 years from the risk commencement date of the eligible policy.
- ii. If the life assured is diagnosed with cancer during the coverage period, the Company will pay a lump sum amount according to the basic sum assured of the eligible policy as follows:

Basic Sum Assured	Cancer Coverage
RM500,000 – RM749,999	RM100,000
RM750,000 – RM999,999	RM150,000
RM1,000,000 and above	RM200,000

Notes:

- The campaign benefit is only payable once per life under this and other Cancer coverage campaigns; and the maximum benefit payout is RM200,000 per claim per life. Any claim on the cancer coverage will not accelerate the basic sum assured of the eligible policy.
- The claim must be submitted latest within 60 days following the end of coverage period. Any claim that is not submitted within the stipulated period will not be eligible for the campaign benefit payout.
- Cancer is defined as follows:

Cancer – of specified severity and does not cover very early cancers

Any malignant tumour positively diagnosed with histological confirmation and characterised 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.
- iii. The eligibility for the campaign benefit is subject to a waiting period of 60 days from the risk commencement date or reinstatement date of the policy, whichever is later.
 - iv. For life assured below age 5 years next birthday, a child lien shall apply to the complimentary cancer coverage as follows:

Age Next Birthday	1	2	3	4
Percentage of Cancer Coverage	20%	40%	60%	80%

- v. If any policy alteration is done after the policy is in force, the complimentary cancer coverage will be based on the lower of the initial basic sum assured or the current basic sum assured. However, if the basic sum assured is reduced due to any claims made during the coverage period, the current basic sum assured shall refer to the basic sum assured prior to the claim made.
 - vi. The Company will not pay any campaign benefit if:
 - a. the conditions or signs and symptoms associated with the cancer:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later; or
 - has existed or was diagnosed during the waiting period; or
 - has 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; or
 - 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; or
 - was diagnosed to be due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured attains the age of 17 years next birthday; or
 - b. the life assured did not survive 14 days after the diagnosis of cancer.
5. The campaign benefit will be terminated upon:
- a. expiry of the coverage period; or
 - b. claim payout of the campaign benefit and/ or other Cancer Coverage campaigns; or
 - c. termination of the eligible policy; or
 - d. full payout of the campaign benefit's per life limit, whichever is earlier.
6. The Company may decline the fulfillment of the campaign benefit if any of the Campaign terms and conditions are not fulfilled.
7. By participating in this Campaign, the policyholders are taken to have read, understood and agreed to be bound by these terms and conditions, and accept that all decisions by the Company are final and binding. The Company reserves the right at its sole and absolute discretion to change, amend, add or delete any of these terms and conditions at any time, which may be communicated through modes of communication deemed suitable by the Company, without prior notice to the policyholders, and the policyholders agree to be bound by such changes.
8. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

Important Notices

Smart**Protect** Wealth Max and Smart**Protect** Wealth Plus are investment-linked insurance plans. Some of the choices of funds invest in Shariah-approved securities. However, these are not Shariah-compliant products. **These plans are insurance products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts.**

You should satisfy yourself that your selected policy will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look of 15 days is given to you to review the suitability of the plan. If the policy is returned to the Company during this period, the Company shall refund you according to the provisions of the policy.

This material is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Fund Fact Sheet, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. For further information, reference shall be made to the terms and conditions specified in the policy issued by the Company.

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

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