



Health Protection



SMART Early Payout Critical Care¹

The first plan in Malaysia that pays at
the early stages of critical illness



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

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The first plan in Malaysia that pays at the early stages of critical illness



Helps you on the road to recovery

No matter how much we plan for the future, there will always be unexpected events beyond our control, such as the onset of a critical illness. However, with continuous medical advances and emphasis on periodic health screening, early detection of a critical illness is promising and may save your life.

Smart Early Payout CriticalCare is designed with you in mind. It's a unique investment-linked insurance rider, which pays upon early diagnosis of a critical illness covered under this plan, not when the illness has become more severe – as with most insurance plans. Smart Early Payout CriticalCare gives you the early payout protection you need so that you can focus on treatment and recovery.

Benefits at a glance

- Earlier financial payout at the onset of a critical illness
- Multiple claims across multiple critical illnesses
- 'BuyBack' option for added protection

Note: Terms and conditions apply.

Early payout, finances saved

When your life threatens to come to a halt, you need to bounce back fast. With early payouts to provide for early treatments, you won't have to put off your other life plans should a critical illness occur. More importantly, you do not have to be financially burdened. The percentage of the lump sum paid may be used at your discretion – choose to use it for medical treatments or therapy, medication or even to settle financial commitments.

With the advantage of early financial support from Smart Early Payout CriticalCare, you can focus more on treatment and recovery so that you can get back on your feet again.

Note: Terms and conditions apply.

Multiple claims across multiple critical illnesses

The most thoughtful thing is, Smart Early Payout CriticalCare allows for multiple claims for different critical illnesses or across severity levels within the same critical illness. Furthermore, you will not have to wait in between submission of claims should your condition deteriorate to a more advanced stage.

There are no limits to the number of critical illness conditions that you can claim against, as long as the pre-defined conditions are fulfilled and the sum of claim payouts are within this rider's sum assured limit.

Note: Terms and conditions apply.

Added protection with unique 'BuyBack' option

Usually, if a critical illness claim is made, it will be difficult to obtain new insurance cover, depriving your loved ones of financial aid should anything unforeseen happen to you.

The good news is, Smart Early Payout CriticalCare comes with a unique 'BuyBack' option to give your loved ones the extra financial protection at the time they may need it most. With this option, you can buy back the death benefit from selected insurance plan offered by the Company, up to the maximum sum assured of the rider. This means that you're still covered even after a full payout of critical illness claims has been made under Smart Early Payout CriticalCare.

Note: Terms and conditions apply.

Summary of coverage

Smart Early Payout CriticalCare offers coverage for critical illnesses of various severity levels, which are classified into 3 categories:

No.	Critical Illness	Severity Level		
		Severity 10	Severity 25	Severity 50
Critical Illnesses with 1 Severity Level				
1	Coronary Artery Disease Requiring Surgery (Angioplasty and other invasive treatments for coronary artery disease)	10% of Sum Assured, up to maximum of RM25,000 per Life Assured	N/A	
2	Benign Brain Tumour	N/A	25% of Sum Assured, up to maximum of RM50,000 per Life Assured	N/A
3	Heart Valve Surgery			
4	Surgery to Aorta			
5	Kidney Failure			
6	Major Burns	N/A	25% of Sum Assured per Life Assured	N/A
7	Major Head Trauma			
8	Major Organ Transplant			
9	Paralysis / Paraplegia			
10	Parkinson's Disease			

Summary of coverage (Con't)

No.	Critical Illness	Severity Level		
		Severity 10	Severity 25	Severity 50
Critical Illnesses with 2 Severity Levels				
11	Cancer	N/A	25% of Sum Assured, up to maximum of RM50,000 per Life Assured	50% of Sum Assured, up to maximum of RM100,000 per Life Assured
12	Blindness			
13	Chronic Liver Disease			
14	Heart Attack			
15	Loss of Hearing / Deafness			
16	Other Serious Coronary Artery Disease		50% of Sum Assured per Life Assured	
17	Chronic Lung Disease			
18	Coma			
19	Primary Pulmonary Arterial Hypertension			
20	Stroke			25% of Sum Assured per Life Assured

Note: Terms and conditions apply.

An example of how it works:

A 30-year old male is covered by Smart Early Payout CriticalCare with a sum assured of RM300,000. He is diagnosed with early stage cancer at Severity 25 and he makes a claim. Six months later, he suffers a heart attack at Severity 25 and another claim is made. Two months after the second claim is made, he suffers a heart attack at Severity 50 and makes a claim. Since the three claims did not reach the full sum assured, he will continue to be protected. If his condition deteriorates, he can make further claims on the remaining sum assured.

An illustration of his claim payouts is as follows:

Claim	Critical Illness & Severity Level	Benefit	Claim Payout	Remaining Sum Assured Under This Coverage
1 st Claim	Cancer at Severity 25	25% of Sum Assured, up to maximum of RM50,000 per Life Assured	RM50,000	RM250,000
2 nd Claim	Heart Attack at Severity 25	25% of Sum Assured, up to maximum of RM50,000 per Life Assured	RM50,000	RM200,000
3 rd Claim	Heart Attack at Severity 50	50% of Sum Assured per Life Assured, less the previous claim for Heart Attack at Severity 25	RM100,000	RM100,000

Note: Terms and conditions apply and the remaining sum assured under this coverage is based on the assumption that the coverage for the investment-linked insurance plan, IL Critical Illness Benefit Rider and Smart Early Payout CriticalCare is the same.

Annual Standard Insurance Charge Table

Attained Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1-18	0.52		0.52	
19	0.52	0.53	0.52	0.52
20	0.52	0.57	0.52	0.52
21	0.53	0.59	0.52	0.55
22	0.55	0.60	0.52	0.60
23	0.55	0.62	0.55	0.64
24	0.56	0.62	0.59	0.69
25	0.56	0.64	0.62	0.73
26	0.56	0.65	0.65	0.76
27	0.58	0.69	0.69	0.80
28	0.60	0.73	0.71	0.87
29	0.64	0.76	0.75	0.93
30	0.65	0.80	0.82	0.98
31	0.65	0.84	0.84	1.04
32	0.69	0.87	0.89	1.11
33	0.71	0.93	0.95	1.20

Annual Standard Insurance Charge Table (Con't)

Attained Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
34	0.73	1.00	1.04	1.29
35	0.75	1.07	1.15	1.44
36	0.82	1.16	1.25	1.60
37	0.85	1.24	1.33	1.73
38	0.89	1.33	1.44	1.87
39	1.00	1.51	1.56	2.07
40	1.15	1.71	1.73	2.31
41	1.25	1.96	1.87	2.55
42	1.38	2.20	2.04	2.80
43	1.53	2.49	2.24	3.07
44	1.73	2.78	2.42	3.36
45	1.91	3.16	2.56	3.56
46	2.09	3.49	2.71	3.87
47	2.29	3.85	2.87	4.13
48	2.49	4.27	3.00	4.42
49	2.73	4.71	3.16	4.71

Annual Standard Insurance Charge Table (Con't)

Attained Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
50	3.04	5.27	3.31	4.96
51	3.35	5.89	3.47	5.31
52	3.67	6.51	3.64	5.64
53	4.00	7.16	3.82	5.98
54	4.40	7.95	4.02	6.35
55	4.85	8.80	4.13	6.65
56	5.31	9.65	4.22	6.78
57	5.76	10.56	4.36	7.16
58	6.35	11.64	4.56	7.60
59	7.00	12.80	4.75	7.96
60	7.73	14.24	5.04	8.51
61	8.53	15.85	5.42	9.27
62	9.38	16.67	5.78	10.00
63	10.31	18.94	6.20	10.85
64	11.40	19.66	6.71	11.78
65	12.62	21.17	7.25	12.93

Frequently asked questions

Annual Standard Insurance Charge Table (Con't)

Attained Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
66*	14.27	22.47	8.11	14.53
67*	15.64	23.29	8.82	15.91
68*	17.25	25.65	9.65	17.60
69*	18.98	27.91	10.55	19.20

*On renewal basis only.

The insurance charge on the previous page will be charged according to your attained age next birthday at renewal and the sum assured of the rider, regardless of any claims made. It may vary according to your age, sex, smoker status and health condition. The insurance charges are not guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and we will notify you in writing at least 30 days before the revision takes place.

Q: Who can apply?

A: The minimum entry age is 14 days old attained age and the maximum entry age is 65 years next birthday. Smart Early Payout CriticalCare will be attached to your regular premium investment-linked insurance plan.

Q: How much premium do I have to pay?

A: This is a unit deduction rider, whereby the insurance charge will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability.

Q: Under what circumstances will Smart Early Payout CriticalCare be terminated?

A: This rider will be terminated on the death of the Life Assured, or on the policy anniversary on which the Life Assured's age is 70 years next birthday, or expiry date, or once the sum assured for this rider is fully paid out, or upon termination of the IL Critical Illness Benefit Rider, or when the policy is lapsed, surrendered or terminated, whichever comes first.

Q: What are some of the exclusions for this rider?

A: No benefit is payable under the following circumstances:

- Pre-existing Illness.
- Any covered critical illness which commence, occur or are diagnosed during the waiting period of 30 days or 60 days, depending on the type of critical illness (except for Cancer with Severity 25 and Severity 50 where a 120 days waiting period shall apply), from the Risk Effective Date or from the date of any reinstatement of this rider or the policy, whichever is the latest.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Important notices

Q: How much sum assured can I purchase?

A: The minimum sum assured for this rider is RM12,000. Any application for the minimum or higher sum assured is subject to the applicable underwriting requirements.

Note: The sum assured for Smart Early Payout CriticalCare must be the same as IL Critical Illness Benefit Rider. Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Early Payout CriticalCare are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Smart Early Payout CriticalCare is a unit-deduction rider attachable to selected regular premium investment-linked insurance plans. **These plans are insurance products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.** Smart Early Payout CriticalCare **must be attached together with IL Critical Illness Benefit Rider.** Upon payment of any benefits under Smart Early Payout CriticalCare, the rider will accelerate the sum assured of the IL Critical Illness Benefit Rider, which in turn will also accelerate the sum assured of the investment-linked insurance plan. The insurance charge to be imposed will be deducted from the total investment value of your policy on a monthly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges exceed the total investment value of the fund units available. Purchasing too many unit-deduction riders may deplete the fund units.

You should satisfy yourself that this rider will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the newly purchased Medical and Health Insurance product (MHI). If the rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. If you switch your Medical Policy/ Rider from one company to another or if you exchange your current Medical Policy/Rider with another policy within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of Policy/Rider switching or replacement.

BRANCH OFFICES

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, consumer education booklet on MHI and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

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

The terms “Great Eastern Life” and “the Company” shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.

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98000 Miri, Sarawak

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10200 Penang

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Mile 4, North Road
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Reach for Great

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by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.