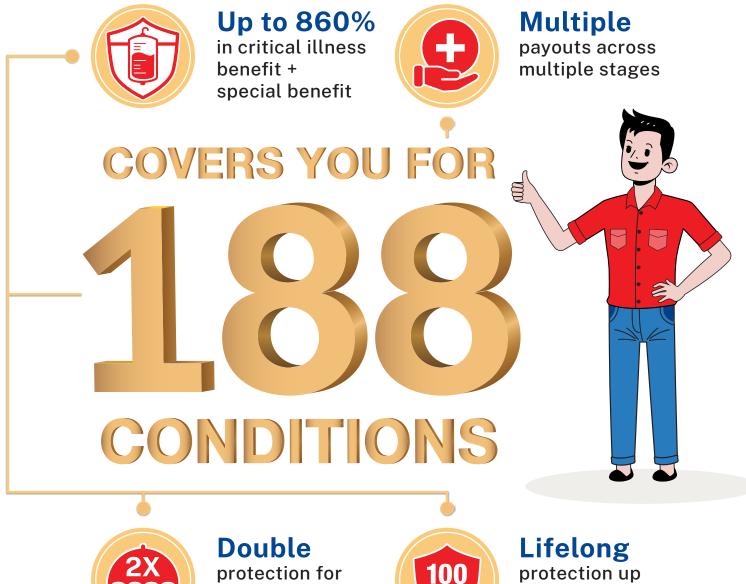


SMART MULTI CRITICAL CARE¹

The life-protecting critical illness solution, NOW COVERING MORE!



cancer. heart attack & stroke



to age 100 vears

Note: Terms & conditions apply.

Start a conversation with Great Eastern today. 1300-1300 88 | greateasternlife.com



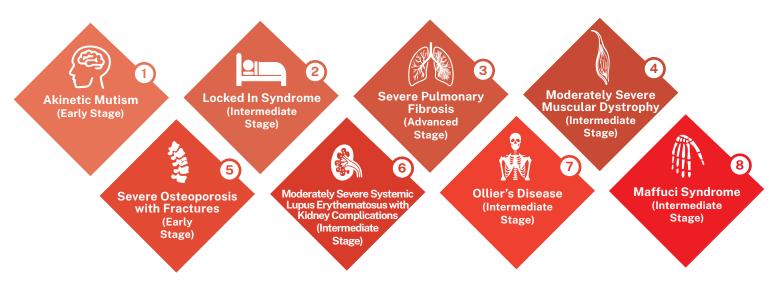
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¹ PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

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INCREASED FROM 180 TO 188 CONDITIONS! (Applicable to all new and existing policies, effective 25 Jan 2021)

Now covering these 8 new critical conditions, at no extra cost:



Important notices

Smart Multi Critical Care 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.** 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 a 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 Medical Policy/Rider 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.

This material is for general information that supplements the Smart Multi Critical Care product brochure, and must be read together with it. 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. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life Assurance (Malaysia) Berhad.

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

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