Great Eastern Life Assurance (Malaysia) Berhad 198201013982 (93745-A) ("the Company")

PRODUCT DISCLOSURE SHEET

Dear <Name of Customer>,
This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too**. Date:<dd/mm/yyyy>

1 What is Aspire Wealth Plus*?

Aspire Wealth Plus offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the basic sum assured and total investment value, at the time of claim.

*This is an insurance product.

2 Know Your Coverage / Benefits

As an illustration, for ***RM8,000.00*** *yearly*, you will receive the following insurance **coverage/benefits**. This illustration is based on a male, non-smoker with age 30 years next birthday which may not be the actual amount of premium and coverage applicable to you. For your actual amount of premium and coverage, please refer to the Sales Illustration. For more details on the benefits, please refer to the Appendix.

a) Death Benefit	**RM250,000**
b) Total and Permanent Disability ("TPD") Benefit	**RM250,000**
c) Additional Coverage	i) Old Age Disablement Benefit ii) Loyalty Bonus iii) Maturity Bonus iv) Maturity Benefit v) No-Lapse Guarantee
d) Settlement Option	You will have the following options for the payment of Death Benefit under this policy: i) lump sum payout; ii) structured instalment payout over a selected period; and/or iii) milestone-based payout over a selected period upon occurrence of selected milestone events. Please refer to the sample policy contract for more details.

Your investment-linked insurance **excludes**:
- Suicide – if death was due to suicide within the first policy year.
- TPD due to the following:
  - Existed before buying the plan.
  - Self-inflicted injuries.

Note: This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

You should read and understand your insurance policy. If you have any questions or require assistance on your investment-linked insurance, you can discuss with your intermediary or:

Call us at:	Visit us at:	Email us at:
1300-1300 88	www.ocbc.com.my	bancadmin@greateasternlife.com

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:	
Premium	***RM <Premium amount>*** *<payment mode>*
Duration: ***<Premium Payment Term>*** *years*	
The Company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	*<**X%**> of first year premium or **RM<allocated premium>*** Please refer to the Sales Illustration for more details
You also have to pay the following fees and charges:	
Commission	***<Total commission percentage>%*** *of total premium* ***or RM<total commission amount>***

Insurance Charges	Please refer to the Sales Illustration for more details.
Fund Management Charge	Please refer to the Sales Illustration for more details.
Policy Fee	***RM6*** monthly. Please refer to the Sales Illustration for more details.

4 Other Key Terms

- You must disclose all material facts and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total investment value of this product depends on the performance of your chosen fund(s). The policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges, subject to the No-Lapse Guarantee.
- Please read the fund fact sheet, which includes the objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.
- A grace period of thirty (30) days from each premium due date is given for you to pay the subsequent premiums.
- Child lien is applicable to Death Benefit and TPD Benefit as follows:

Age Next Birthday on Policy Anniversary	1	2	3	4
Percentage of Basic Sum Assured	20%	40%	60%	80%

- Please visit greateasternlife.com/my for further information on the Company's claim procedure.

Note: This list is **non-exhaustive**. You should refer to the insurance policy for the full list of terms.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy by returning the policy within the fifteen (15) days after your policy has been delivered to you. The unallocated premiums, the value of the units that have been allocated (if any) at the unit price at the next valuation date and any insurance charges and policy fee (subject to the investment-linked unit fund price fluctuations) will be refunded to you.
- **After free-look period:** You may cancel your policy but the surrender value is non-guaranteed and subject to the investment-linked unit fund price fluctuations. Please refer to Sales Illustration for more details.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("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 the Company or PIDM (visit www.pidm.gov.my).

The term "Bank" shall refer to OCBC Bank (Malaysia) Berhad 199401009721 (295400-W).

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("Syarikat")

RISALAH PEMBERITAHUAN PRODUK

<Name of Customer> yang dihormati,
Risalah Pemberitahuan Produk ini menyediakan maklumat penting berkenaan pelan insurans berkaitan pelaburan anda.

Pelanggan lain telah membaca Risalah Pemberitahuan Produk ini dan mendapati ia membantu mereka; **anda hendaklah membacanya juga**.

Tarikh:<dd/mm/yyyy>

1 Apakah Aspire Wealth Plus*?

Aspire Wealth Plus menawarkan kombinasi perlindungan insurans dan pelaburan. Jika anda meninggal dunia atau mengalami hilang upaya total dan kekal semasa tempoh polisi, ia membayar jumlah asurans asas dan jumlah nilai pelaburan, pada masa tuntutan

*Ini merupakan suatu produk insurans.

2 Ketahui Perlindungan / Manfaat Anda

Sebagai ilustrasi, bagi ***RM8,000*** *tahunan*, anda akan menerima **perlindungan/manfaat** insurans berikut. Ilustrasi ini berdasarkan seorang lelaki, tidak merokok berumur 30 tahun hari jadi berikut serta mungkin bukan jumlah premium dan perlindungan sebenar yang berkenaan untuk anda. Bagi jumlah premium dan perlindungan sebenar anda, sila rujuk Ilustrasi Jualan. Bagi maklumat lanjut berkaitan manfaat, sila rujuk Lampiran.

a) Manfaat Kematian	**RM250,000**
b) Manfaat Hilang Upaya Total dan Kekal ("TPD")	**RM250,000**
c) Perlindungan Tambahan	i) Manfaat Hilang Upaya semasa Usia Tua ii) Bonus Kesetiaan iii) Bonus Matang iv) Manfaat Matang v) Jaminan Tidak Luput
d) Pilihan Pembayaran	Anda akan mempunyai pilihan berikut bagi pembayaran Manfaat Kematian di bawah polisi ini: i) pembayaran sekali gus; ii) pembayaran ansuran berstruktur mengikut tempoh yang dipilih; dan/atau iii) pembayaran berdasarkan pencapaian penting mengikut tempoh yang dipilih apabila pencapaian penting terpilih berlaku. Sila rujuk contoh kontrak polisi bagi maklumat lanjut.

Pelan insurans berkaitan pelaburan anda **tidak termasuk**:
- Bunuh diri – jika kematian berlaku akibat bunuh diri dalam tahun polisi pertama.
- TPD akibat perkara berikut:
  - Sedia wujud sebelum membeli pelan ini.
  - Kecederaan yang dilakukan sendiri.

Nota: Senarai ini adalah **tidak menyeluruh**. Anda mestilah merujuk pada polisi insurans bagi senarai penuh pengecualian.

Anda hendaklah membaca dan memahami polisi insurans anda. Jika anda mempunyai sebarang pertanyaan atau memerlukan bantuan berkenaan pelan insurans berkaitan pelaburan, anda boleh berbincang dengan pengantara atau:

Hubungi kami:	Layari laman sesawang kami:	E-mel kami:
1300-1300 88	www.ocbc.com.my	bancadmin@greateasternlife.com

3 Ketahui Kewajipan Anda

Bagi insurans berkaitan pelaburan anda, anda mestilah membayar premium sebanyak:	
Premium	***RM <Premium amount>*** *<payment mode>*
Tempoh: ***<Premium Payment Term>*** *tahun*	
Syarikat memperuntukkan sebahagian daripada premium untuk membeli unit dalam dana berkaitan pelaburan yang anda pilih.	
Premium diperuntukkan untuk membeli unit	*<**X%**> daripada premium tahun pertama atau **RM<allocated premium>*** Sila rujuk Ilustrasi Jualan bagi maklumat lanjut

Anda juga perlu membayar yuran dan caj berikut:	
Komisen	***<Total commission percentage>%*** *daripada premium keseluruhan atau* ***RM<total commission amount>***
Caj Insurans	Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.
Caj Pengurusan Dana	Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.
Yuran Polisi	***RM6*** sebulan. Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.

4 Syarat Utama Lain

- Anda mestilah mendedahkan semua fakta yang material dan menyatakan umur anda dengan betul. Jika tidak, anda mungkin berisiko tuntutan anda ditolak atau polisi ditamatkan.
- Jumlah nilai pelaburan produk ini bergantung pada prestasi dana pilihan anda. Polisi akan luput apabila nilai unit pelaburan tidak mencukupi untuk membayar caj insurans dan caj lain, tertakluk pada Jaminan Tidak Luput.
- Sila baca risalah pernyataan dana kerana ia memberi penerangan berkenaan objektif dana berkaitan pelaburan. Pemilihan pelan atau kombinasi dana yang sesuai dengan matlamat kewangan dan profil risiko anda adalah amat penting.
- Anda mempunyai tempoh tenggang selama tiga puluh (30) hari dari setiap tarikh premium berikut perlu dibayar untuk membayar premium berikutnya.
- Lien kanak-kanak dikenakan bagi Manfaat Kematian dan Manfaat TPD seperti berikut:

Umur Hari Jadi Berikut pada Ulang Tahun Polisi	1	2	3	4
Peratusan Jumlah Asurans Asas	20%	40%	60%	80%

- Sila layari greateasternlife.com/my bagi maklumat lanjut berkenaan prosedur tuntutan Syarikat.

Nota: Senarai ini adalah **tidak menyeluruh**. Anda hendaklah merujuk pada polisi insurans bagi senarai penuh terma.

Bolehkah saya membatalkan polisi saya?

Ya, anda boleh membatalkan polisi anda dengan memberi notis bertulis kepada kami.

- **Tempoh memerhati bebas:** Anda boleh membatalkan polisi dengan memulangkan polisi insurans dalam tempoh lima belas (15) hari selepas polisi dihantar kepada anda. Premium yang tidak diperuntukkan, nilai unit yang telah diperuntukkan (jika ada) mengikut harga unit pada tarikh penilaian yang berikutnya, sebarang caj insurans serta yuran polisi yang dikenakan (tertakluk pada naik turun harga dana unit berkaitan pelaburan) akan dibayar balik kepada anda.
- **Selepas tempoh memerhati bebas:** Anda boleh membatalkan polisi tetapi nilai serahan tidak dijamin dan tertakluk pada naik turun harga dana unit berkaitan pelaburan. Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.

PERLINDUNGAN PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") UNTUK MANFAAT YANG DIBAYAR DARIPADA BAHAGIAN UNIT POLISI/PRODUK INI ADALAH TERTAKLUK KEPADA SYARAT-SYARAT TERTENTU. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Syarikat atau PIDM (layari www.pidm.gov.my).

Istilah "Bank" merujuk kepada OCBC Bank (Malaysia) Berhad (295400-W).