

PRODUCT DISCLOSURE SHEET



Dear <Name of Customer>,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it help; **you should read it too.**

Date:<dd/mm/yyyy>

1 What is Max Grow*?

Max Grow is a non-participating universal life plan that offers a combination of insurance protection and investment for <coverage term> years. It pays the higher of guaranteed death benefit or basic policy account value plus any reinvestment account value if you die or suffer total and permanent disability during the term of the policy, at the time of claim.

This is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.

*This is an insurance product.

2 Know Your Coverage / Benefits

As an illustration, for **RM476,190.47** 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. 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	RM500,000
b) Total and Permanent Disability (“TPD”) Benefit	RM500,000
c) Additional Coverage / Benefits	i) Guaranteed Cash Payment ii) Maturity Benefit iii) No-Lapse Guarantee

Your life 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 life insurance, you can discuss with your intermediary or:



Call us at:
1300-1300 88



Visit us at:
www.ocbc.com.my



Email us at:
bancadmin@greasternlife.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM <Premium amount> <payment mode> The premium is guaranteed and will remain the same throughout the premium payment term.											
Duration:	<Premium Payment Term> years											
You also have to pay the following fees and charges:												
Commission	<Total commission percentage>% of premium or RM<total commission amount> Please refer to the Sales Illustration for more details.											
Insurance Charges	Please refer to the Sales Illustration for more details.											
Policy Fee	RM7 monthly. Please refer to the Sales Illustration for more details.											
Fund Management Charge	0.5% per annum. Please refer to the Sales Illustration for more details.											
Supplementary Charge	0.4% per annum. Please refer to the Sales Illustration for more details.											
Surrender Charge	Policy Year	1	2	3	4	5	6	7	8	9	10	11 & onwards

	% of the Surrendered Amount from the Basic Policy Account Value	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
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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 policy will lapse when the Basic Policy Account Value and Reinvestment Account Value are insufficient to pay for the insurance charges and policy fees, subject to No-Lapse Guarantee.
- The Company may invest the assets supporting this policy in the manner determined by the Company. Income generated from the investment after deducting investment tax, Fund Management Charge and Supplementary Charge will be credited into the account as the crediting return.
- Crediting Rate is declared every month and the return will be credited into the Basic Policy Account and the Reinvestment Account. It is not guaranteed and is determined at the discretion of the Company.
- A grace period of thirty (30) days from each premium due date is given for you to pay the subsequent premiums. Any premium paid after the grace period will be charged with overdue premium interest at a rate to be determined by the Company, the prevailing interest rate is available on the Company's official website.
- 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 Basic Policy Account Value, any unallocated premiums, and any insurance charges and policy fees that have been deducted will be refunded to you.
- **After free-look period:** You may cancel your policy but the surrender value is non-guaranteed. The Basic Policy Account Value (after deducting the indebtedness and Surrender Charge, if any) plus any Reinvestment Account Value will be paid to you.

The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. 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).

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

RISALAH PEMBERITAHUAN PRODUK

<Name of Customer> yang dihormati,

Risalah Pemberitahuan Produk ini menyediakan maklumat penting berkenaan pelan insurans hayat anda.

Pelanggan lain telah membaca Risalah Pemberitahuan Produk ini dan mendapati ia Tarikh:<dd/mm/yyyy>
membantu mereka; **anda hendaklah membacanya juga.**

1 Apakah Max Grow*?

Max Grow ialah pelan universal life tanpa penyertaan dalam keuntungan yang menawarkan kombinasi perlindungan insurans dan pelaburan selama <coverage term> tahun. Ia membayar manfaat kematian dijamin atau nilai akaun polisi asas, mana yang lebih tinggi, berserta sebarang nilai akaun pelaburan semula jika anda meninggal dunia atau mengalami hilang upaya total dan kekal semasa tempoh polisi, pada waktu tuntutan.

Pelan ini merupakan produk insurans dengan berlandaskan prestasi yang mendasari aset dan bukan suatu produk pelaburan sebenar seperti unit amanah.

*Ini merupakan suatu produk insurans.

2 Ketahui Perlindungan / Manfaat Anda

Sebagai ilustrasi, bagi **RM476,190.47** 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. Bagi jumlah premium dan perlindungan sebenar anda, sila rujuk Ilustrasi Jualan. Bagi maklumat lanjut berkaitan manfaat, sila rujuk Lampiran.

a) Manfaat Kematian	RM500,000
b) Manfaat Hilang Upaya Total dan Kekal ("TPD")	RM500,000
c) Perlindungan / Manfaat Tambahan	i) Pembayaran Tunai Dijamin ii) Manfaat Matang iii) Jaminan Tidak Luput

Pelan insurans hayat 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 hayat, anda boleh berbincang dengan pengantara atau:



Hubungi kami:
1300-1300 88



Layari laman sesawang kami:
www.ocbc.com.my



E-mel kami:
bancadmin@greateasternlife.com

3 Ketahui Kewajipan Anda

Bagi insurans hayat anda, anda mestilah membayar premium sebanyak:

Premium	RM <Premium amount> <payment mode> Premium dijamin dan akan kekal sama sepanjang tempoh pembayaran premium.
Tempoh: < Premium Payment Term> tahun	
Anda juga perlu membayar yuran dan caj berikut:	
Komisen	<Total commission percentage>% daripada premium atau RM<total commission amount> Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.
Caj Insurans	Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.
Yuran Polisi	RM7 sebulan. Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.
Caj Pengurusan Dana	0.5% setahun. Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.
Caj Tambahan	0.4% setahun. Sila rujuk Ilustrasi Jualan bagi maklumat lanjut.

	Tahun Polisi	1	2	3	4	5	6	7	8	9	10	11 & selanjutnya
Caj Serahan	% daripada amaun serahan daripada Akaun Polisi Asas	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

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.
- Polisi akan luput apabila Nilai Akaun Polisi Asas dan Nilai Akaun Pelaburan Semula tidak mencukupi untuk membayar caj insurans dan yuran polisi, tertakluk pada Jaminan Tidak Luput.
- Syarikat mungkin melabur aset yang menyokong polisi ini dengan cara yang ditentukan Syarikat. Pendapatan yang diperoleh daripada pelaburan selepas menolak cukai pelaburan, Caj Pengurusan Dana dan Caj Tambahan akan dikreditkan ke dalam akaun sebagai pulangan kredit.
- Kadar Kredit diisytiharkan setiap bulan dan pulangan akan dikreditkan ke dalam Akaun Polisi Asas dan Akaun Pelaburan Semula. Ia tidak dijamin dan ditentukan mengikut budi bicara Syarikat.
- Anda mempunyai tempoh tenggang selama tiga puluh (30) hari dari setiap tarikh premium berikut perlu dibayar untuk membayar premium berikutnya. Sebarang premium yang dibayar selepas tempoh tenggang akan dikenakan faedah premium lampau tempoh pada kadar yang akan ditentukan Syarikat, kadar faedah semasa boleh didapati dalam laman sesawang Syarikat.
- 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. Nilai Akaun Polisi Asas, sebarang premium yang tidak diperuntukkan, sebarang caj insurans dan yuran polisi yang telah ditolak akan dibayar balik kepada anda.
- **Selepas tempoh memerhati bebas:** Anda boleh membatalkan polisi tetapi nilai serahan tidak dijamin. Nilai Akaun Polisi Asas (selepas ditolak hutang dan Caj Serahan, jika ada) termasuk sebarang Nilai Akaun Pelaburan Semula akan dibayar kepada anda.

Manfaat-manfaat yang dibayar di bawah polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Syarikat atau PIDM (layari www.pidm.gov.my).

Istilah "Bank" merujuk pada OCBC Bank (Malaysia) Berhad 199401009721 (295400-W).

Jika terdapat percanggahan antara versi Bahasa Inggeris, Bahasa Malaysia dan Bahasa Cina untuk dokumen ini, versi Bahasa Inggeris akan digunakan.