

## 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 help; **you should read it too.**

Date:<dd/mm/yyyy>

### 1 What is Aspire Signature\*?

Aspire Signature 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 higher of prevailing sum assured or total investment value, at the time of claim.

\*This is an insurance product.

### 2 Know Your Coverage / Benefits

As an illustration, for **RM <premium amount based on RM500k coverage>** <payment mode>, 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	<b>RM500,000</b>
b) Total and Permanent Disability ("TPD") Benefit	<b>RM500,000</b>
c) Additional Coverage/ Benefits	i) Welcome Bonus ii) Commitment Bonus iii) Milestone Bonus iv) Loyalty Bonus v) Maturity Benefit vi) No-Lapse Guarantee

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:  
1300-1300 88



Visit us at:  
www.ocbc.com.my



Email us at:  
bancadmin@greasternlife.com

### 3 Know Your Obligations

**For your investment-linked insurance, you must pay a premium of:**

Premium	<b>RM &lt;Premium amount&gt;</b> <payment mode>
Duration: until the age next birthday of <ANB + 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	<b>100% of first year premium or RM&lt;allocated premium&gt;</b> Please refer to the Sales Illustration for more details.

**You also have to pay the following fees and charges:**

Commission	<b>&lt;Total commission percentage&gt;% of total premium or RM&lt;total commission amount&gt;</b>
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	<b>RM6</b> monthly. Please refer to the Sales Illustration for more details.
Supplementary Cost	Please refer to the Appendix for more details.
Partial Withdrawal Charge	Please refer to the Appendix 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 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.
- Please visit [greateasternlife.com/my](http://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, policy fee, and supplementary cost that have been deducted (less any welcome bonus that have been allocated and 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.

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

**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](http://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 berkaitan pelaburan anda.

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

### 1 Apakah Aspire Signature\*?

Aspire Signature menawarkan kombinasi perlindungan insurans dan pelaburan. Jika anda meninggal dunia atau mengalami hilang upaya total dan kekal semasa tempoh polisi, ia membayar jumlah asurans semasa atau jumlah nilai pelaburan, mana yang lebih tinggi, semasa tuntutan.

\*Ini merupakan suatu produk insurans.

### 2 Ketahui Perlindungan / Manfaat Anda

Sebagai ilustrasi, bagi **RM <premium amount based on 500k coverage> <payment mode>**, anda akan menerima perlindungan/manfaat insurans berikut. Ilustrasi ini berdasarkan seorang lelaki, tidak merokok berumur 30 tahun hari jadi berikut yang mungkin bukan jumlah premium dan perlindungan sebenar. Bagi jumlah premium dan perlindungan sebenar anda, sila rujuk Ilustrasi Jualan. Rujuk Lampiran bagi maklumat lanjut.

a) Manfaat Kematian	<b>RM500,000</b>
b) Manfaat Hilang Upaya Total dan Kekal ("TPD")	<b>RM500,000</b>
c) Perlindungan/ Manfaat Tambahan	i) Bonus Selamat Datang ii) Bonus Komitmen iii) Bonus Pencapaian iv) Bonus Kesetiaan v) Manfaat Matang vi) Jaminan Tidak Luput

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:  
1300-1300 88



Layari laman sesawang kami:  
[www.ocbc.com.my](http://www.ocbc.com.my)



E-mel kami:  
[bancadmin@greasternlife.com](mailto:bancadmin@greasternlife.com)

### 3 Ketahui Kewajipan Anda

**Bagi insurans berkaitan pelaburan anda, anda mestilah membayar premium sebanyak:**

Premium	<b>RM &lt;Premium amount&gt; &lt;payment mode&gt;</b>
Tempoh: sehingga umur <ANB + Premium Payment Term> tahun hari jadi berikut	
Syarikat memperuntukkan sebahagian daripada premium untuk membeli unit dalam dana berkaitan pelaburan yang anda pilih.	
Premium diperuntukkan untuk membeli unit	<b>100% daripada premium tahun pertama atau RM&lt;allocated premium&gt;</b> Sila rujuk Ilustrasi Jualan bagi maklumat lanjut
<b>Anda juga perlu membayar yuran dan caj berikut:</b>	
Komisen	<b>&lt;Total commission percentage&gt;% daripada premium keseluruhan atau RM&lt;total commission amount&gt;</b>
Caj Insurans	Sila rujuk Ilustrasi Jualan bagi maklumat lanjut
Caj Pengurusan Dana	Sila rujuk Ilustrasi Jualan bagi maklumat lanjut

Yuran Polisi	<b>RM6</b> sebulan. Sila rujuk Ilustrasi Jualan bagi maklumat lanjut
Kos Tambahan	Sila rujuk Lampiran bagi maklumat lanjut
Caj Penarikan Balik Sebahagian	Sila rujuk Lampiran bagi maklumat lanjut
Caj Serahan Penuh	Sila rujuk Lampiran 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 bagi 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.
- Sila layari [greateasternlife.com/my](http://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, yuran polisi serta kos tambahan (setelah ditolak sebarang bonus selamat datang yang telah diperuntukkan dan 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.

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

**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](http://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.