

SMARTMEDIC XTRA + SMARTMEDIC ENHANCER

Comprehensive medical coverage with no co-insurance
for your healthcare needs



SMARTMEDIC XTRA

We understand that you have good intentions in life. Whether it's protecting the things that matter most to you, or having the freedom to live life to the fullest.

Here at Great Eastern Life, we're making it our intention to fulfil yours by ensuring that your medical protection always gives you the protection you need, when you need it, so you can reach for the things that really matter in life.

Secure medical coverage you can depend on

A good medical protection plan gives you the freedom and confidence to live life without being held back by financial concerns should you ever require medical attention. While you may have taken every precaution to live and lead a healthy lifestyle, an unexpected event can strike you or your loved ones without any warning.

SmartMedic Xtra offers you healthcare whenever you need it with no co-insurance. It allows you to enjoy more complete medical security and fewer financial worries.

Benefits at a glance

- High overall annual and lifetime limits
- Comprehensive medical benefits with no co-insurance
- Annual limit increments
- Protection till 80 years next birthday
- International emergency medical assistance service

Note: Terms and conditions apply.

High overall annual and lifetime limits

SmartMedic Xtra gives you a bigger buffer than ever with high overall annual and lifetime limits, granting you greater assurance when you require your medical protection plan. Enjoy initial overall annual limit of up to RM200,000 and overall lifetime limit of up to RM2 million depending on your selected plan.

Note: Terms and conditions apply.

Comprehensive medical benefits with no co-insurance

With SmartMedic Xtra, you have less to worry about your medical bills. This plan handles your medical bill without imposing co-insurance, enabling you to focus on getting better.

Note: Terms and conditions apply.

Get rewarded with annual limit increments by being fit

By staying healthy, you will be rewarded with a 10% increase to Overall Annual Limit at the end of every 3 policy years provided no claim has been made during the immediate preceding 3 policy years.

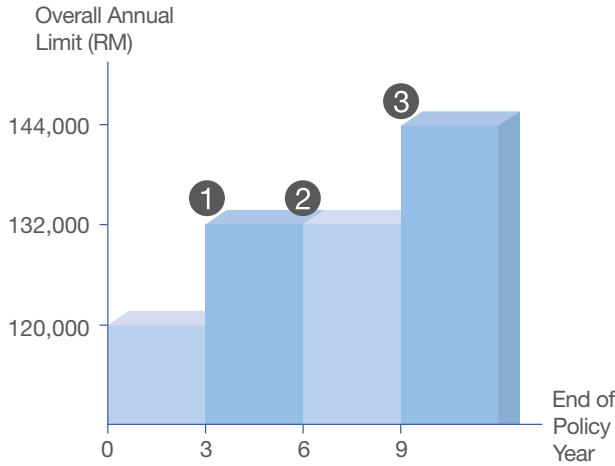
An example of how it works:

A 28-year old male buys a SMX200 plan with an Initial Overall Annual Limit of RM120,000 and Overall Lifetime Limit of RM1.2 million.

Events:

1. Between 1st to 3rd Policy Year, no claim was made, the Overall Annual Limit will increase by RM12,000 to RM132,000 from 4th Policy Year to 6th Policy Year.
2. Between 4th to 6th Policy Year, two claims were made, the Overall Annual Limit will remain at RM132,000 from 7th Policy Year to 9th Policy Year.
3. Between 7th to 9th Policy Year, no claim was made, the Overall Annual Limit will increase by RM12,000 to RM144,000 from 10th Policy Year to 12th Policy Year.

Frequently Asked Questions



Note: Terms and conditions apply.

Protection and coverage till 80 years next birthday

You will receive protection up to the age of 80 years next birthday, giving you more confidence to live the best of life even in your golden years.

Note: Terms and conditions apply.

Coverage wherever life takes you

Fly and travel around the world with full confidence. Be it on holiday or business trip, SmartMedic Xtra grants you international emergency medical assistance service anywhere in the world.

Note: Terms and conditions apply.

Q: Who can apply?

Entry Age	Plan Type			
	SMX150	SMX200	SMX300	SMX400
Minimum	30 days attained age			
Maximum	60 years next birthday	65 years next birthday		

Note: Terms and conditions apply.

Q: How much premium do I have to pay?

A: No additional premium is required to enjoy the coverage. However, the insurance charge will be deducted from the total investment value of your policy on a monthly basis.

Q: Under what circumstances will SmartMedic Xtra 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 80 years next birthday, or once the total claim amount under this rider has exceeded the Overall Lifetime Limit, or when the attached basic policy has lapsed, is surrendered or terminated, or if the Company withdraws this rider completely from the market, whichever comes first.

Q: Am I covered worldwide?

A: You are covered worldwide but subject to a maximum of 90 consecutive days if you reside or travel outside Malaysia.

Q: Will I be entitled to tax benefits?

A: Benefits received from SmartMedic Xtra 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.

Summary Table of Coverage & Benefits

You have the flexibility to choose the plan that best meets your medical needs, depending on your budget and requirement. Smart**Medic** Xtra offers 4 different plan types with comprehensive medical coverage:

No.	Insured Benefits	Plan Type			
		SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
1	Hospital Room and Board (Limit per day, subject to a maximum of 180 days per policy year for Items (1) and (2) in aggregate)	150	200	300	400
		As charged, subject to the limit stated above.			
2	Intensive Care Unit (Subject to a maximum of 180 days per policy year for Items (1) and (2) in aggregate)	As charged.			
3	Hospital Supplies and Services	As charged. Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.			
4	Surgical Fees				
5	Operating Theatre				
6	Anaesthetist Fees				
7	In Hospital Physician Visit (2 visits per day)				
8	Pre-Hospital Diagnostic Tests (Within 60 days before hospitalisation)				
9	Pre-Hospital Specialist Consultation (Within 60 days before hospitalisation)				
10	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)				
11	Organ Transplant				
12	Ambulance Fees				
13	Day Surgery	As charged.			
14	Outpatient Cancer Treatment				
15	Outpatient Kidney Dialysis Treatment				

Summary Table of Coverage & Benefits (Cont'd)

No.	Insured Benefits	Plan Type			
		SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
16	Emergency Accidental Outpatient Treatment (Limit per policy year, subject to a maximum of 30 days from date of accident)	3,000	4,000	6,000	8,000
		As charged, subject to the limit stated above.			
17	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50			
18	Intraocular Lens	Up to 1,000 per eye and maximum of 2,000 per lifetime.			
19	Initial Overall Annual Limit for Items (1) to (18) (Based on paid amount)	90,000	120,000	160,000	200,000
20	Increase to the Initial Overall Annual Limit¹	9,000	12,000	16,000	20,000
21	Overall Annual Limit for Items (1) to (18) (Based on paid amount)	Total of Initial Overall Annual Limit and any cumulative increase to the Initial Overall Annual Limit.			
22	Overall Lifetime Limit for Items (1) to (18) (Based on paid amount)	900,000	1,200,000	1,600,000	2,000,000
23	Accidental Death Benefit	10,000	15,000	20,000	20,000
24	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement.			
25	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement.			

Note:

¹ Please refer to 'An example of how it works' for a sample calculation of the Increase to the Initial Overall Annual Limit.

Annual Insurance Charge Table

Male

Attained Age Next Birthday	SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
1 - 5	460	597	776	1,010
6 - 10	353	460	597	776
11 - 15	353	460	597	776
16 - 20	517	672	874	1,136
21 - 25	537	698	906	1,178
26 - 30	537	698	906	1,178
31 - 35	537	698	906	1,178
36 - 40	562	730	950	1,234
41 - 45	670	870	1,132	1,470
46 - 50	782	1,015	1,321	1,717
51 - 55	1,290	1,676	2,179	2,833
56 - 60	1,549	2,014	2,617	3,402
61 - 65 [^]	2,169	2,820	3,666	4,765
66 - 70*	3,037	3,948	5,133	6,671
71 - 75*	4,556	5,922	7,699	10,009
76 - 79*	6,834	8,883	11,549	15,014

Female

Attained Age Next Birthday	SMX150 (RM)	SMX200 (RM)	SMX300 (RM)	SMX400 (RM)
1 - 5	444	577	751	975
6 - 10	345	448	583	756
11 - 15	345	448	583	756
16 - 20	440	572	744	966
21 - 25	530	688	895	1,162
26 - 30	530	688	895	1,162
31 - 35	555	721	937	1,218
36 - 40	623	811	1,053	1,370
41 - 45	730	948	1,232	1,603
46 - 50	870	1,130	1,469	1,910
51 - 55	1,077	1,400	1,820	2,365
56 - 60	1,252	1,627	2,116	2,750
61 - 65 [^]	1,788	2,324	3,022	3,929
66 - 70*	2,554	3,320	4,317	5,610
71 - 75*	3,831	4,980	6,474	8,416
76 - 79*	5,746	7,469	9,711	12,623

[^] On renewal basis for SMX150 plan.

* On renewal basis for all plans.

The insurance charges above and on the next page are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charge above and on the next page will be charged according to your attained age next birthday at renewal and may vary according to your attained age next birthday, sex, smoker status, occupation, health condition and the plan selected (where applicable). 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 three months before the revision takes place.

Exclusions and Limitations

The Company will not pay any benefit under this rider as a result of, including any of the following whether directly or indirectly:

1. Pre-existing Illness
2. Specified Illnesses occurring within the first 120 days from the Risk Effective Date of this rider
3. Any medical or physical conditions arising within the first 30 days from the Risk Effective Date except for Injury
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof
5. Dental conditions including dental treatment or oral surgery, except as necessitated by Injury to sound natural teeth occurring in any Policy Year and performed by Dentist
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related Diseases, and any communicable diseases required quarantine by law
7. Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions
8. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation
9. Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain
10. Suicide, attempted suicide or intentionally self-inflicted Injury, while sane or insane
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material
13. Expenses incurred for donation of any body organ by a Life Assured and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications
14. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy, and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment
15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract
16. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations)
17. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items
18. Sickness or Injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities
19. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes
20. Expenses incurred for sex change
21. Any Outpatient treatment not related to Inpatient treatment, except as provided under Insured Benefits
22. Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, pre-hospitalisation and/or post-hospitalisation after the Expiry Date.

General note: The terms "policy year" and "policy anniversary", wherever mentioned throughout Smart**Medic** Xtra's brochure content, shall refer to Smart**Medic** Xtra's policy year and policy anniversary respectively.

SMARTMEDIC ENHANCER

We understand that you have good intentions in life. Whether it's protecting the things that matter most to you, or having the freedom to live life to the fullest.

Here at Great Eastern Life, we're making it our intention to fulfil yours by safeguarding your health and protecting you in times of need.

Better health protection can be yours

As the exorbitant medical costs continue to rise, adequate coverage is important so that you can have access to suitable medical care should the need arises. Fortunately, Smart**Medic** Enhancer helps you to be better prepared in medical emergencies by enhancing the medical coverage offered by Smart**Medic** Xtra.

Benefits at a glance

- Periodic increments to Hospital Room and Board limit of Smart**Medic** Xtra
- Prolonged coverage for Post-Hospitalisation Treatment of Smart**Medic** Xtra
- Daily Guardian Benefit
- Daily-Cash Allowance for hospitalisation at Malaysian Government Hospital
- Accidental Death Benefit

Note: Terms and conditions apply.

Enjoy increments to your Hospital Room and Board limit

Smart**Medic** Enhancer offers an increase to your Smart**Medic** Xtra's Hospital Room and Board limit at the end of every 3 policy years, up to a cumulative total of 100% of your Smart**Medic** Xtra's initial Hospital Room and Board limit.

Each increase to your Smart**Medic** Xtra's Hospital Room and Board limit at the end of every 3 policy years shall be equal to 10% of your Smart**Medic** Xtra's initial Hospital Room and Board limit.

Note: Terms and conditions apply.

Prolonged coverage for Post-Hospitalisation Treatment

Instead of 90 days Post-Hospitalisation Treatment coverage as offered by Smart**Medic** Xtra, Smart**Medic** Enhancer prolongs this coverage from the 91st day to the 180th day after hospital discharge. This ensures that you have access to medical treatment over a longer post-hospitalisation period.

Note: Terms and conditions apply.

Enjoy Daily Guardian Benefit of up to 180 days per policy year

Get reimbursed for expenses incurred for meals and lodging when accompanying the Life Assured during hospitalisation of up to RM200 daily depending on your selected plan.

Note: Terms and conditions apply.

Lesser worries with Daily-Cash Allowance

Get up to RM350 Daily-Cash Allowance, depending on your selected plan, for a maximum of 120 days per policy year, in the event of hospitalisation at a Malaysian Government Hospital.

Note: Terms and conditions apply.

Additional Accidental Death Benefit

In the event of accidental death, Smart**Medic** Enhancer provides you with Accidental Death Benefit of up to RM20,000 depending on your selected plan, on top of the Accidental Death Benefit of Smart**Medic** Xtra.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

No.	Insured Benefits ¹	Plan Type		
		SME200 (RM)	SME300 (RM)	SME400 (RM)
1	Increase to the Hospital Room and Board Limit ²	10% of the corresponding Smart Medic Xtra plan's initial Hospital Room and Board limit every 3 policy years; up to a cumulative total of 100% of the Smart Medic Xtra's initial Hospital Room and Board limit.		
2	Post-Hospitalisation Treatment	As charged, from 91 st day to the 180 th day after hospital discharge.		
3	Daily Guardian Benefit (Limit per day, subject to a maximum of 180 days per policy year)	100	150	200
		As charged, subject to the limit stated above.		
4	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	150	250	350
5	Accidental Death Benefit	15,000	20,000	20,000

Notes:

Item (1) to Item (4) set out in the above table shall be subject to the Overall Annual Limit and Overall Lifetime Limit of the corresponding Smart**Medic** Xtra plan.

¹ Smart**Medic** Enhancer is only available to Smart**Medic** Xtra plans SMX200, SMX300 and SMX400. Each Smart**Medic** Xtra plan only allows one corresponding Smart**Medic** Enhancer plan for optional attachment, i.e. SME200 for SMX200, SME300 for SMX300 and SME400 for SMX400.

² Increase to Smart**Medic** Xtra's Hospital Room and Board limit will be computed at the end of every 3 policy years starting from Smart**Medic** Enhancer's Risk Effective Date.

Annual Insurance Charge Table

Male

Attained Age Next Birthday	SME200 (RM)	SME300 (RM)	SME400 (RM)
1 - 5	113	164	212
6 - 10	60	86	108
11 - 15	50	70	86
16 - 20	60	84	106
21 - 25	59	82	102
26 - 30	47	65	81
31 - 35	44	59	72
36 - 40	48	65	78
41 - 45	60	79	95
46 - 50	71	95	116
51 - 55	96	132	165
56 - 60	144	197	246
61 - 65	191	263	332
66 - 70*	264	363	460
71 - 75*	366	504	639
76 - 79*	508	700	890

Female

Attained Age Next Birthday	SME200 (RM)	SME300 (RM)	SME400 (RM)
1 - 5	96	139	178
6 - 10	52	75	94
11 - 15	37	52	64
16 - 20	50	71	89
21 - 25	50	69	86
26 - 30	43	59	72
31 - 35	41	55	66
36 - 40	54	71	85
41 - 45	68	89	107
46 - 50	78	104	127
51 - 55	114	151	185
56 - 60	141	192	240
61 - 65	185	253	318
66 - 70*	248	338	425
71 - 75*	334	454	571
76 - 79*	452	612	769

* On renewal basis only.

The insurance charges above and on the next page are only applicable to occupational class 1 & 2. The insurance charges of occupational class 3 & 4 will be provided by your servicing agent, if applicable. The insurance charge above and on the next page will be charged according to your attained age next birthday at renewal and may vary according to your attained age next birthday, sex, smoker status, occupation, health condition and the plan selected (where applicable). 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 three months before the revision takes place.

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 65 years next birthday.

Q: How much premium do I have to pay?

A: No additional premium is required to enjoy the coverage. However, the insurance charge will be deducted from the total investment value of your policy on a monthly basis.

Q: Under what circumstances will SmartMedic Enhancer be terminated?

A: This rider will be terminated on the death of the Life Assured, or on the policy anniversary of SmartMedic Xtra on which the Life Assured's age is 80 years next birthday, or once the Overall Lifetime Limit of SmartMedic Xtra has been exceeded, or upon termination of SmartMedic Xtra, or when the attached basic policy has lapsed, is surrendered or terminated, or if the Company withdraws this rider completely from the market, whichever comes first.

Q: Will I be entitled to tax benefits?

A: Benefits received from SmartMedic Enhancer 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.

General note: The terms “policy year” and “policy anniversary”, wherever mentioned throughout SmartMedic Enhancer's brochure content, shall refer to SmartMedic Enhancer's policy year and policy anniversary respectively.

Exclusions and Limitations

The Company will not pay any benefit under this Policy as a result of, including any of the following whether directly or indirectly:

1. Pre-existing Illness
2. Specified Illnesses occurring within the first 120 days from SmartMedic Xtra's Risk Effective Date
3. Any medical or physical conditions arising within the first thirty (30) days from SmartMedic Xtra's Risk Effective Date except for Injury
4. Plastic/cosmetic surgery, circumcision, eye examination, glasses, lens and refraction or surgical correction of nearsightedness and farsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof
5. Dental conditions including dental treatment or oral surgery; except as necessitated due to Injury to sound natural teeth occurring in any policy year performed by dentist. In addition, expenses arising from placement of denture and prosthetic services such as bridges, implants and crowns or their replacement will not be payable
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law
7. Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions
8. Pregnancy, childbirth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation
9. Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain

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10. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane
 11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection
 12. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material
 13. Expenses incurred for donation of any body organ by a Life Assured and cost of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications
 14. Investigation and treatment of sleep and snoring disorders, hyperhidrosis treatment, hormone replacement therapy, stem cell therapy, PET scan and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage, hyperbaric oxygen therapy or aromatherapy or other alternative treatment
 15. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract or from either sources in respect of Injury or Illness or Disease for which the claim is made
 16. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations)
 17. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, broadband services, electricity bills for handphone charging, radios or similar facilities, admission kit/pack and other ineligible non-medical items
 18. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to parachuting, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities
 19. Engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route
 20. Expenses incurred for sex change
 21. Any Outpatient treatment not related to Inpatient treatment, except as provided under Insured Benefits
 22. Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, pre-hospitalisation and/or post-hospitalisation after the Expiry Date
 23. Any medical treatment received by the Life Assured outside Malaysia, if the Life Assured resides or travels outside Malaysia for more than ninety (90) consecutive days.

Important Notices

Smart**Medic** Xtra and Smart**Medic** Enhancer are unit-deduction medical riders 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 have the option to include Smart**Medic** Enhancer to your investment-linked insurance plan; however, Smart**Medic** Enhancer must be attached together with Smart**Medic** Xtra. Each Smart**Medic** Xtra plan only allows one corresponding Smart**Medic** Enhancer plan for optional attachment, i.e. SME200 for SMX200, SME300 for SMX300 and SME400 for SMX400.

You should satisfy yourself that these riders 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 over 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.

The 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 on the previous pages are not exhaustive. Great Eastern Life reserves the right to revise the benefit structure and restrictions/limitations for these riders on policy anniversary or upon renewal by giving at least 30 days' notice. 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 Life Planning Advisor or Customer Service Careline at 1300 1300 88.

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Jalan Padungan
93100 Kuching, Sarawak
Tel: 082-412 736 Fax: 082-426 684

Lahad Datu

Ground & 1st Floor
MDLD 3804, Lot 66
Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah
Tel: 089-884 136 Fax: 089-884 226

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka
Tel: 06-282 4577 Fax: 06-283 4579

Miri

Lots 1260 & 1261
Block 10, M.C.L.D, Jalan Melayu
98000 Miri, Sarawak
Tel: 085-413 299 Fax: 085-417 518

Penang

25, Light Street
10200 Penang
Tel: 04-262 2141 Fax: 04-262 2140

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah
Tel: 089-213 484 Fax: 089-271 343

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban
Negeri Sembilan
Tel: 06-763 6120 Fax: 06-763 1480

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak
Tel: 084-312 829 Fax: 084-333 925

Taiping

60, Jalan Barrack
34000 Taiping, Perak
Tel: 05-805 1021 Fax: 05-805 1023

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah
Tel: 089-771 322 Fax: 089-762 341



The Lion Behind Your Investment

Great Eastern Life Assurance (Malaysia) Berhad is poised for continued growth in its second century and is off to a good start at achieving its goal to continue its reign as the market leader in the industry. With more than 105 years of experience in solid financial foundation and innovative infrastructure, it has RM63.5 billion in assets as at 31 December 2013. The head office, 21 operational branch offices nationwide and a network of 17,000 agents serve over 2.9 million policies in force. Great Eastern Life continues to remain true to its stand that health, wealth and meaningful relationships make life great. Great Eastern Life has earned its customers' loyalty throughout the years and believes that this trust is cultivated from its excellent service.

CM/SMX+SME(MM)/1/06/14

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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