



**KONGRES KESATUAN PEKERJA-PEKERJA DI DALAM PERKHIDMATAN AWAM  
GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)**



**GROUP MULTIPLE BENEFITS INSURANCE SCHEME NO GS 118 (previously known as GS2926)**

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) which is the largest life insurance company in Malaysia together with **KONGRES KESATUAN PEKERJA-PEKERJA DI DALAM PERKHIDMATAN AWAM** has launched an investment-linked Group Multiple Benefits Insurance scheme with investment based on the Dana Restu as per the illustration below. This scheme opens to all employees, their legal spouse and children.

**AS LOW AS RM 1.47 / RM 2.20/ RM 3.67 A DAY**

Coverages provided under this scheme			
Benefits	Sum Assured Monthly premium of RM 30+3 (hospital allowance benefit)	Sum Assured Monthly premium of RM 60 + 6 (hospital allowance benefit)	Sum Assured Monthly premium of RM 100 + 10 (hospital allowance benefit)
45 Critical Illnesses	RM 30,000	RM 60,000	RM 100,000
Death due to Illness	RM 30,000	RM 60,000	RM 100,000
Accidental Death	RM 60,000	RM 120,000	RM 200,000
Total Permanent Disability (Due to Illness)	RM 30,000	RM 60,000	RM 100,000
Total Permanent Disability (Due to Accident)	RM 60,000	RM 120,000	RM 200,000
Hospital Benefits	RM 30 / day	RM 60 / day	RM 100 / day
Funeral Expenses	RM 2,000	RM 2,000	RM 2,000
Total Investment Value (TIV)	(Based on the Net Asset Value)		

**ADVANTAGES OF THIS SCHEME**

- Same level of premium for all ages and gender.
- Automatic premium remittance via salary deduction and bank deduction ensures continuous protection.
- Premium is significantly lower compared to an individual policy.
- Cash withdrawal for emergency by redemption of units
- Participation up to age sixty-five (65) years next birthday
- One of the special features of this scheme is that you may sell some of the units in your fund after contributing for at least twelve (12) months.

**Notes:** (1) The maximum coverage age for TPD and partial and permanent disability is age sixty-five (65) years next birthday.  
(2) The maximum coverage age for Hospitalisation Benefit, where applicable, is age sixty-five (65) years next birthday.  
(3) Terms and conditions apply.

**ELIGIBILITY & PARTICIPATION**

- Assured Members (employees/members) and their legal spouse aged between nineteen (19) to sixty (60) years next birthday.
- Children aged between thirty (30) days old to nineteen (19) or twenty-three (23) years next birthday for fulltime students. This is applicable for unmarried and unemployed children only.
- Coverage for dependants can only be extended if an Assured Member (employee/members) participates in the scheme.

**CONDITIONS FOR CHILD PARTICIPATION**

- A child can only participate in this scheme if the members participates.
- Failure in fulfilling the above requirements will result in the Life Assured's plan being cancelled from inception and all premiums received in respect of the Life Assured will be refunded accordingly.

**45 CRITICAL ILLNESSES**

1) Heart Attack	19) Terminal Illness	36) Full-blown AIDS
2) Stroke	20) Motor Neuron Disease	37) Cardiomyopathy – of specified severity
3) Corona Artery By-Pass Surgery	21) HIV Infection Due To Blood Transfusion	38) Angioplasty and other invasive treatments for coronary artery disease*
4) Cancer	22) Parkinson's Disease	39) Loss of Independent Existence
5) Kidney Failure	23) End-Stage Liver Failure	40) Systemic Lupus Erythematosus with Severe Kidney Complications
6) Fulminant Viral Hepatitis	24) End-Stage Lung Disease	41) Medullary Cystic Disease
7) Major Organ/Bone Marrow Transplant	25) Accidental Head Injury Resulting in Major Head Trauma	42) Progressive Scleroderma
8) Paralysis / Paraplegia	26) Chronic Aplastic Anemia	43) Chronic Relapsing Pancreatitis
9) Multiple Sclerosis	27) Muscular Dystrophy	44) Elephantiasis
10) Primary Pulmonary Arterial Hypertension	28) Benign Brain Tumour	45) Creutzfeldt – Jakob Disease (Mad Cow Disease)
11) Blindness – Permanent and Irreversible	29) Encephalitis	
12) Heart Valve Surgery	30) Poliomyelitis	
13) Deafness – Permanent and Irreversible	31) Brain Surgery	
14) Surgery To Aorta	32) Bacterial Meningitis	
15) Loss of Speech	33) Serious Coronary Artery Disease	
16) Alzheimer's Disease	34) Apallic Syndrome (ie. Persistent Vegetative State (PVS))	
17) Third Degree Burns	35) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	
18) Coma		

Note: \*Upon payment of claim for Angioplasty and other invasive treatments for coronary artery disease, the sum assured will be reduced by the quantum of the payment for Angioplasty and other invasive treatments for coronary artery disease. However, the premium shall remain unchanged. This benefit is subject to a limit of RM1,000,000 under the Policy and all other non credit-related group policies (including supplementary contract and endorsement, if any) issued by the Company by any name or description which provide Critical Illness benefits or similar benefits on the same Life Assured.

Complete definition of Critical Illness as mentioned in the Master Policy need to be fulfilled before any 45 Critical Illness claim can become payable.

**SCHEDULE OF COMPENSATION FOR PARTIAL PERMANENT DISABILITY**

<b>Section A</b>	<b>% of sum assured</b>
1.) Death	100%
<b>Section B</b>	<b>% of sum assured</b>
1.) Loss of Both Hands	100%
2.) Loss of Both Feet	100%
3.) Complete and irrecoverable loss of sight in both eyes	100%
4.) Loss of one hand and one foot	100%
5.) Injuries resulting in permanently being bedridden	100%
6.) Any other injuries resulting in permanent total disablement	100%
7.) Complete and incurable paralysis	100%
For other injuries which are not listed above, the compensation will be paid in proportion to the loss sustained as stipulated in the Master Policy. However the total amount payable will not exceed 100% of the total sum assured.	

**FURTHER BENEFITS OF THIS SCHEME**  
**Critical Illness and Total Permanent Disability (TPD)**

Critical Illness Benefit will become payable once a registered medical practitioner has confirmed that the Life Assured is diagnosed with one of the 45 Critical Illnesses.

TPD in respect of any Life Assured must be certified by a registered medical practitioner appointed by Company, to have continued for at least six (6) months from the date of disability.

- **Proposals accepted under Special Promotion with no underwriting**
  1. If a claim for TPD or Critical Illness arises within the first six (6) months from the commencement date of the insurance and such claims events are not due to accidents, 50% of the TPD Benefit or Critical Illness Benefit is payable and thereafter the assurance in respect of the Life Assured will automatically terminate.
  2. Full claim on TPD Benefit or Critical Illness Benefit is payable after six (6) months from the commencement date of the assurance.
  3. No benefit shall be payable for any TPD or Critical Illness arising from any pre-existing TPD or pre-existing Critical Illness or for any Critical Illness diagnosed within the first sixty (60) days from the commencement date of the assurance.
- **Proposal accepted with underwriting**
  1. Full sum assured is payable upon occurrence of TPD or Critical Illness.
  2. No benefit is payable for any Critical Illness which has existed prior to or before the effective date of the Life Assured coverage and for illness which is first diagnosed within the first sixty (60) days from the commencement date of the assurance.
  3. No benefit will be payable if TPD is due to pre-existing TPD.
- The coverage for any Life Assured under this Policy will cease once a claim is paid for either TPD Benefit or Critical Illness Benefit.

**Death (due to illness or natural cause)**

- **Proposals accepted under Special Promotion, with no underwriting**
  1. Full sum assured is payable upon occurrence of death.
  2. However, if a claim on Death arises within the first two (2) years of the commencement date of the insurance due to pre-existing disorder, 50% of the Death Benefit is payable and thereafter the assurance in respect of the Life Assured will automatically terminate.
  3. Full claim on Death Benefit is payable after two (2) years of the commencement date of the assurance.
- **Proposal accepted with underwriting**
  1. Full sum assured is payable upon occurrence of death.
  2. However no benefit will be payable if death is due to a pre-existing condition which was not disclosed to the Company.
- The coverage for any Life Assured under this Policy will cease once a claim is paid for this Benefit

**Death and Permanent Disability (due to accidental causes)**

- The Sum Assured payable for Death/TPD due to an accident would be double the basic sum assured. The amount of claim payable for partial and permanent disabilities will be in accordance with the Schedule of Compensation as stated in the Master Policy.

**Retirement Fund**

- Upon attaining age sixty-five (65) years next birthday, the Life Assured is eligible to redeem all his units available under the Dana Restu and the redemption value will be based on the net asset value, provided that the Life Assured has not made any claim, which resulted in the termination of this assurance.

**Surrender Value**

- If a Life Assured elects to surrender his assurance before attaining age sixty-five (65) years next birthday, subject to a minimum of twelve (12) months of continuous participation, the Life Assured is eligible to redeem all his units available under the Dana Restu and the redemption value will be based on the Net Asset Value.

**Funeral Expenses**

- This benefit is payable in addition to the Death Benefit.

**Hospitalisation Benefit**

- If a Life Assured is hospitalised in any registered government or private hospital in Malaysia, Brunei and Singapore due to any illness/accident /injury after six (6) weeks from the date of first salary deduction, the Life Assured is eligible for hospitalisation allowance up to a maximum of five-hundred (500) days per life. However this benefit is not payable for hospitalisation due to pre- existing illness.
- If an Assured Child is hospitalised due to any cause, the amount of daily hospitalisation benefit shall be reduced in accordance with the following table:

<b>Age Next Birthday</b>	<b>Amount Payable for Daily Hospitalisation Benefit</b>
1	50% of the daily hospitalisation benefit
2	75% of the daily hospitalisation benefit
3 & above	100% of the daily hospitalisation benefit

**Estimation of Total Investment Value @ age 65, for contribution of RM 30 per month (exclusive of additional premium for Hospitalization Benefit)**

Policy Period	Total Contribution	Estimated Return Value	
		Non – Guaranteed Total Investment Value (Scenario X) - 2% (RM)	Non – Guaranteed Total Investment Value (Scenario Y) - 5% (RM)
5	1,800	579	620
10	3,600	1,168	1,345
15	5,400	1,770	2,191
20	7,200	2,383	3,179
22	7,920	2,632	3,619

The projection shown above is purely based on assumptions. The actual return may differ depending on the factors such as insurance charges, agents commission and 1.45 % fund management fee. The assumptions used for the above projection are:

- 1.) Minimum number of participation under this scheme is 500 throughout the policy period.
- 2.) The weighted average age of live (s) assured under this scheme is 43.
- 3.) No unusual mortality rate

**PREMIUM ALLOCATION**

<u>Policy Year</u>		1 - 16	17 <sup>th</sup> year onwards
Premium paid ( excluding Hospital Benefits )		360	360
<b>Premium Allocation</b>	%	88%	88%
	RM	316.80	316.80

**DANA RESTU**

- A fund where 70% to 100% of the investment instruments are equities, which may be volatile in the short-term. This fund seek to provide medium to long-term capital appreciation. Dana Restu invest in Shariah-approved securities.

**FUND PERFORMANCE**

Year	Restu Fund
2021	-2.30%
2022	-9.68%
2023	1.69%
2024	17.29%

- Past performance is not indicative of future performance and the performance of fund is not guaranteed.

**QUESTION & ANSWER**

**Q. Can the spouse/children continue to participate in this scheme if the Assured Member Died/ Disabled/ Contracted with one of the 36 Covered Events before attaining age sixty-five (65) years age next birthday?**

A. Yes. They can participate until they reach the maximum expiry age of sixty-five (65) years age next birthday.

**Q. Can the Assured Member/spouse/children apply to contribute more?**

A. Yes. The Assured Member/spouse/children will be required to reapply by completing a standard Group Proposal form, subject to approval by the Company and up to the maximum benefit allowed.

**Q. Will the Company pay the full Death Benefit if the Assured Member commits suicide?**

A. The Company will pay full Death Benefit due to suicide occurring after twelve (12) months of Policy coverage. The policy does not cover for suicide within twelve (12) months of the Policy coverage.

**Q. Can I continue participating in this scheme even if I retire or resign before maturity age of sixty-five (65) years next birthday?**

A. Yes. You can continue your participation until the maximum expiry age of sixty-five (65) years next birthday. In this connection, you can pay the premium through Direct Debit Service (DDA), a bank deduction or credit card.

**Q. Can the dependant enjoy a higher sum assured compared to the Assured Member?**

A. No. The dependant's sum assured should be equal or less than the Assured Member's sum assured.

**Q. What do I need to do if I surrender the Policy?**

A. You will be required to fill up a surrender form and submit to the Company. Simultaneously, you also will be required to inform your Human Resource Department (HR) to stop the salary deduction.

**Q. What are the current fees and charges?**

A: Insurance charges: Applicable to the sum assured, and vary depending on the average age profile and claim experience of the scheme.

Monthly Policy Fee: RM 0.50

Fund Management Charge: 1.45% per annum.

*Note: The fees and charges levied may change from time to time.*

## EXCLUSIONS

### **DEATH/ TOTAL PERMANENT DISABILITY/ PARTIAL PERMANENT DISABILITY (due to accident)**

- Resulted from self-inflicted injuries while sane or insane.
- Sustained as a result of any form of flying except as a passenger on a regular scheduled flight.
- Existed before the effective date
- Resulted from war, whether declared or not declared
- Resulted from Life Assured driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Life Assured has an expired license but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations
- Resulted from provoked assault, drugs, scuba-diving, hunting or any form of racing (other than on foot).

### CHILD CLAIM

If the death, Total and Permanent Disability (TPD) or diagnosis of Covered Event was made before the Assured Child attained age five (5) years next birthday, the benefits for Death, Total & Permanent Disability and Covered Event shall be reduced in accordance with the following table:

<b>Age Next Birthday</b>	<b>Amount Payable on Death, TPD or Covered Event</b>
1	20% of Basic Sum Assured
2	40% of Basic Sum Assured
3	60% of Basic Sum Assured
4	80% of Basic Sum Assured
5	100% of Basic Sum Assured

#### Important Notice:

1. This proposal is only valid for a period of six (6) months from the proposal date. Completed proposal forms should be returned immediately to avoid any delay.
2. In accordance with Paragraph 10 (2), Schedule 8 of the Financial Services Act 2013, the co-ordinator of the Scheme will receive 2% from the total premium as a service fee.
3. Purchasing an investment linked insurance plan is a long-term commitment. Early cancellation of the policy may result in high cost, the redemption value also depends on the current market value of the underlying asset in the fund. Thus the redemption value may be lesser than the total premium paid. **This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**
4. **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/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](http://www.pidm.gov.my))
5. You are also advised to read and understand the Sales Illustration, Product Disclosure Sheet and Fund Fact Sheet which may be obtained from your respective master policy holder/ agent for better understanding about this scheme. Should you require additional information about investment-linked insurance and medical and health insurance, please refer to the relevant *insuranceinfo* booklet available at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)
6. Pursuant to Paragraph 2, Schedule 8 of the Financial Services Act 2013, a Life Assured shall have fifteen (15) days from the date of receipt of the policy to examine its terms and conditions. A Life Assured may terminate the policy within the fifteen (15) days free-look period. If the policy is terminated during this period, the company shall refund an amount equaled to the sum of (a) total investment values of the policy based on the net asset value (NAV) at the valuation date; and (b) the investment values of the units which have been cancelled to pay for insurance charges and policy fee; and (c) the amount of premiums that have not been allocated; minus the expenses incurred for medical examination, if any.
7. The Company reserves the right, at its sole and absolute discretion, to vary the rates in the Schedules of Benefits and/or the Premium Rates and/or the terms and provisions of this Policy (including the General Conditions and the General Provisions) from time to time as it may deem fit, upon giving the Policyholder three (3) months' advance notice in writing of its intention to do so.
8. The brochure is for general information only. It is not a contract of insurance. The exclusions and limitations of benefits highlighted above may not be exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life Assurance (Malaysia) Berhad.
9. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
10. 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 (3) months before the revision takes place. The Company reserves the right to revise the benefit structure and restrictions/limitations for the Hospitalisation Benefit Rider on policy anniversary or upon renewal by giving at least thirty (30) days' notice.
11. Risk charge on the 1<sup>st</sup> inception year will be based on the project data sheet that is being provided by the Master Policy Holder to the Company, and Actuarial will revise the risk charge after 1<sup>st</sup> year of scheme anniversary.
12. This is not a Shariah-compliant product.
13. If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

#### Servicing Agent :

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Or

Wakil CUEPACS Bahagian-bahagian  
Wakil Kesatuan-kesatuan Gabungan  
CUEPACS

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