



**GREAT EASTERN LIFE FIELD FORCE AND AGENTS ASSOCIATION MALAYSIA (1980) (GELFAAM)
GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)
GROUP MULTIPLE BENEFITS INSURANCE SCHEME NO 166 (Previously known as 3462)**

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) which is the largest life insurance company in Malaysia together with **GELFAAM** has launched a Group Multiple Benefits Insurance scheme with investment based on the LION PROGRESSIVE FUND as per the illustration below. This scheme covers all members, their legal spouse and children. This scheme also provides coverage against 36 critical illnesses.

ONLY RM 1.66 A DAY

Coverages provided under this scheme	
Benefits	Sum Assured Monthly premium of RM 50.00
*36 Critical Illnesses	RM50,000
Death due to Illness	RM50,000
Accidental Death	RM100,000
*Total Permanent Disability (Due to Illness)	RM50,000
*Total Permanent Disability (Due to Accident)	RM100,000
Funeral Expenses	RM5,000
Total Investment Value (TIV)	Based on the prevailing Net Asset Value (NAV)

*Total permanent disability and critical illnesses cover until age 65 only

ADVANTAGES OF THIS SCHEME

- Same level of premium for all ages
- Automatic premium remittance via salary deduction ensures continuous protection.
- Premium is significantly lower compared to an individual policy.
- Participation can be continued up to age 70.
- Cash withdrawal for emergency
- 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 12 months.

ELIGIBILITY & PARTICIPATION

- Members and legal spouses aged between 19 to 65 age next birthday.
- Children aged between 30 days old to 19 or 23 years for fulltime students. This is applicable for unmarried and unemployed children only.
- Coverage for dependants can be extended only if the member participates in the scheme.

CONDITIONS FOR CHILD PARTICIPATION

- A child can only participate in this scheme if the legal spouse (s) of the member is participating.
- The child participation has to be in order from youngest to the oldest.
- Failure in fulfilling the above requirements will result in the policy being cancelled from inception and all premiums received in respect of the life assured will be refunded accordingly.

<u>36 CRITICAL ILLNESSES</u>		
1) Heart Attack	12) Heart Valve Replacement	25) Major Head Trauma
2) Strok	13) Major Burn	26) Parkinson's Disease
3) Coronary Artery Disease(Requiring Surgery)	14) Surgery to Aorta	27) Poliomyelitis
4) Cancer	15) Loss of Speech	28) Benign brain Tumor
5) Kidney Failure	16) Alzheimer Disease	29) Chronic Lung Disease
6) Fulminant Viral Hepatitis	17) Muscular Dystrophy	30) Brain Surgery
7) Major Organ Transplant	18) Loss of hearing	31) Meningitis Bacterial
8) Paralysis / Paraplegia	19) Terminal Illness	32) Other Serious Coronary Artery disease
9) Multiple Sclerosis	20) Motor Neuron disease	33) Apallic Syndrome
10) Primary Pulmonary Arterial Hypertension	21) Chronic Liver Disease	34) AIDS cover for medical staff
11) Blindness	22) AIDS due to blood transfusion	35) Full Blown AIDS
	23) Encephalitis	36) Coma
	24) Aplastic Anemia	

Complete definition of critical illnesses as mentioned in the Master Policy need to be fulfilled before any 36 critical illnesses claim can become payable

SCHEDULE OF COMPENSATION FOR PARTIAL PERMANENT DISABILITY

Section A	% of sum assured
1.) Death	100%
Section B	100%
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.) Certified complete and incurable insanity	100%
6.) Injuries resulting in permanently being bedridden	100%
7.) Any other injuries resulting in permanent total disablement	100%
8.) Complete and incurable paralysis	100%
For injuries not listed above, 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 Illnesses

- The benefit will become payable once the doctor has confirmed that the member is contracted with one of the 36 critical illness.
- This benefit is not payable for any critical illness, which existed before the effective date and for illness, which is first diagnosed in the first 60 days from the policy effective date.
- The protection for a member who has claimed this benefits will cease once it has been paid.

Death and Total Permanent Disability (Due to illness)

- Proposal accepted with simplified underwriting
 1. Only 50% of sum assured is payable If the death or TPD occurs in the first 2 years of assurance due to pre-existing illness which was disclosed in the application form (applicable for proposals accepted under special promotion only).
 2. Full Sum Assured will be paid if Death / TPD occurs after 2 years of assurance. However no benefit will be payable if Death / TPD is due to a pre-existing illness which was not disclosed.
- Proposal accepted with underwriting
 1. Full sum assured is payable upon occurrence of death or TPD
 2. However no benefit will be payable if Death / TPD is due to a pre-existing illness which was not disclosed.

Death and Permanent Disability (due to accidental causes)

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

Retirement Fund

- Upon attaining age 70 a member is eligible to redeem all his units available under the Lion Progressive Fund and the redemption value will be based on the prevailing Net Asset Value (NAV), provided that the member has not made any claim, which resulted in the cessation of the policy.

Surrender Value

- If the member chooses to surrender his policy before attaining age 70, subject to a minimum of 12 months of continuous participation, he is eligible to redeem all his units available under the Lion Progressive Fund and the redemption value will be based on the prevailing Net Asset Value (NAV).

Funeral Expenses

- This benefit is payable in addition to the death benefit.

No Medical check- up is required for proposals submitted during the approved special promotion period.

Estimation of Total Investment Value @ age 70, for contribution of RM 50/ month

Policy Period	Total Contribution	Estimated Return Value	
		8 % (RM) 1 – 20 Years	3 % (RM)
		5.5% (RM) 21 – 30 Years	
5	3000	1700	1514
10	6000	3977	3138
15	9000	7025	4879
20	12000	11105	6747
25	15000	14928	8750
30	18000	19516	10898

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 1.35 % fund management fee. The assumptions used for the above projection are:

- 1.) Minimum number of participation under this scheme is 3500 throughout the policy period.
- 2.) The weighted average age of live (s) assured under this scheme is 42
- 3.) No unusual mortality rate

PREMIUM ALLOCATION

Policy Year		1 st year onward
Premium paid		600
Premium Allocation	%	93%
	RM	558

LION PROGRESSIVE FUND

A fund which invests in a mixture of equities (ranging from 50% to 90%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate to high level of volatility.

Fund Performance

Year	Lion Progressive Fund
2005	-1.14%
2006	24.64%
2007	33.51%
2008	-27.95%
2009	33.20%

QUESTION & ANSWER

Q. Can the spouse/children continue to participate in this scheme if the member Died/ Disabled/ Contracted with one of the 36 Critical Illness before attaining age 70?

A. Yes. They can participate until they themselves attain the age 70 years.

Q. Can the member/spouse/children apply to contribute more?

A. Yes. The member/spouse/children needs to apply again by completing a standard Group Proposal form for approval by Great Eastern and up to the maximum benefit allowed.

Q. Will Great Eastern pay the full Death Benefit if the member dies of suicide?

A. Great Eastern will pay full Death Benefits due to suicide after 12 months of policy coverage.

Q. Can I continue participating in this scheme even if I retire or resign before maturity age of 70?

A. Yes. You can continue participation until age 70 by paying through Financial Processing Exchange (FPX), a bank deduction.

Q. Can the dependant enjoy a higher sum assured compared to the member?

A. No. The dependant's sum assured should be equal or lesser than the members.

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 provoked assault, drugs, scuba-diving, hunting or any form of racing (other than on foot).

CRITICAL ILLNESS

- Pre Existed before the commencement of cover
- Diagnosed in the first sixty (60) days from the date of first salary deduction.
- Critical illness, which is related to pre existing illnesses or related to pre existing complication of bodily function.

CHILD CLAIM

If the death or diagnosis of critical illness was made before the Assured Child attained age 5 years, the benefits for Death, Total & Permanent Disablement and Critical Illness shall be reduced in accordance with the following table:

Age Next Birthday	Amount Payable on Death or Diagnosis Of a Major Event
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

- Only 50% of the above sum assured is payable If the death or TPD occurs in the first 2 years of assurance due to pre-existing illness which was disclosed in the application form. (for proposal accepted without underwriting only).
- However no benefit will be payable if Death / TPD is due to a pre-existing illness which was not disclosed.

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.) Purchasing an investment linked 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.
- 3.) You are also advised to read and understand the sales illustration, which may be obtained from your respective master policy holder/ agent for better understanding about this scheme.
- 4.) Pursuant to Section 148 of the Act, a policy owner shall have 15 days from the date of receipt of the policy to examine its terms and conditions. A policy owner may terminate the policy within the 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 (during promotion only).
- 5.) 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.
- 6.) 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.

Great Eastern Life Field Force And Agents Association Malaysia (1980) (GELFAAM)
A-3A-6, Level 6, Manara Uncang Emas,
85 Jalan Loke Yew
55200 Kuala Lumpur
Tel : 03-9200 6300
Fax : 03-9200 6400
www.gelfaam.com

HEAD OFFICE :
Great Eastern Life Assurance (Malaysia) Berhad
Menara Great Eastern, Tingkat 8
303 Jalan Ampangm 50450 Kuala Lumpur
Tel : 03-4259 8888 Fax : 03-4259 8899

Product Disclosure Sheet

Notes: Please read this Product Disclosure Sheet before you decide to take up Group Multiple Benefit Insurance Scheme Plan. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (“the Company”)
Name of Product : Group Multiple Benefit Insurance Scheme (GMBIS)
Name of Master Policyholder : Great Eastern Life Field Force And Agents Association Malaysia (1980) (GELFAAM)
Policy Number/ Scheme Number : GS 166 (Previously known as GS 3462)
Name of customer : _____
Date : _____

1. What is this product about?

GMBIS is an investment-linked Group Multiple Benefit Insurance Scheme that provides protection coverage and non-guaranteed investment return based on the performance of the unit funds selected. This scheme does not participate in the surplus of the life fund.

2. What are the covers / benefits provided?

Based on the plan that you have chosen, the corresponding benefits will be payable based on Part A of the Schedule of Benefits, Premiums and Commissions (attached at the end of this PDS) and the Schedule of Compensation for Partial Permanent Disability below, subject to terms and conditions.

Schedule of Compensation for Partial Permanent Disability

Section A	% of sum assured
1.) Death	100%
Section B	% of sum assured
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.) Certified complete and incurable insanity	100%
6.) Injuries resulting in permanently being bedridden	100%
7.) Any other injuries resulting in permanent total disablement	100%
8.) Complete and incurable paralysis	100%
For injuries not listed above, 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	

More details about this plan are:

- Option to increase or decrease of sum assured at anytime by completing the proposal forms (subject to terms and conditions).
- Coverage can be extended to legal spouse and children.
- Premium payment via salary deduction/ Bank deduction (FPX).
- If a valid claim event (on the live of the assured child) occurs before age 5 years next birthday, a child lien shall apply.

The plan that you purchased is:

- Investment Linked GMBIS with coverage until age 70 years next birthday.

The value of the ILP depends on the price of the underlying units, which in turn depends on the performance of the fund chosen by your master policyholder.

Reminder: Please read the sales illustration, which includes product benefits and objectives of the investment linked fund.

3. How much premium do I have to pay?

- a) The monthly premium corresponds to the type of plan you have chosen (Please refer to Part B of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- b) The amount of premium is same for all eligible members regardless of their age.
- c) The premium needs to be paid until the policy attains maturity or until the cessation of coverage, whichever occurs first.

4. What are the fees and charges that I have to pay?

- a) Insurance charges – Sum assured will be subject to charges; where the Company reserves the right to vary the insurance charge for subsequent policy years depending on the average age profile and the claims experience of

the scheme. The insurance charges are deducted monthly by canceling units in the funds the policyholder has invested in at the respective Net Asset Value (NAV).

- b) Intermediary's service commission- (Please refer to Part C of the Schedule of Benefits, Premiums and Commissions attached to this PDS).
- c) Service fee for master policyholder- (Please refer to Part D of the Schedule of Benefits, Premiums and Commissions attached to this PDS).

5. What are some of the key terms and conditions that I should be aware of?

- a) If you do not fully and faithfully give the facts as you know them or ought to know them, the policy may be invalidated. If you are in any doubt about whether certain facts are material, these facts should be disclosed.
- b) This scheme requires minimum participation of 100 persons at any point of time. The Company reserves the right to terminate the Scheme if at any given time, the participation falls below the minimum requirement.
- c) Free-look period – you may terminate the plan within 15 days after you have received this plan. 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 next valuation date;(b) the investment values of the units which have been cancelled to pay for insurance charges and policy fees; and (c) the amount of premiums that have not been allocated; minus the expenses incurred for medical examination if any.
- d) Waiting period – the eligibility for critical illnesses benefit will only start 60 days after the effective date of this plan.
- e) Grace period – This plan will lapse if you do not pay your premiums within the grace period of ninety (90) days.
- f) Withdrawal of funds – The life assured may sell some of the units after contributing for at least 12 months.
- g) Special promotion – Only 50% of sum assured will be payable if death or Total Permanent Disability (TPD) occurs in the first 2 years of assurance due to pre-existing illness which was disclosed in the application form (for application accepted based on simplified underwriting). However no benefit will be payable if death/TPD is due to a pre-existing illness which was not disclosed.
- h) Validity – The proposal is only valid for a period of six (6) months from the proposal date. Completed proposal forms shall be returned immediately to avoid any delay.
- i) 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 Policy Fees and/or insurance charges and/or the terms and provisions of this Policy (including the General Conditions and General Provisions) from time to time as it may deem fit, upon giving the Master Policyholder three (3) months' advance written notice of its intention.
- j) Premium holiday – the Company will inform you via the Master Policyholder a notice before your assurance lapses due to the consequences of taking a premium holiday.
- k) Commencement of Risk and date of Maturity – The information will be shown in the Certificate of Insurance.
- l) Premium payment by retirees or those who have resigned and are no longer members of Union (Master Policyholder) will be required to be made through FPX (Financial Payment Exchange). The service charge of RM0.80 per transaction by the banks for this facility will be borne by the policy owner.
- m) Notice of changes - We will facilitate your update of contact address through our Yearly Life Assurance Premium Certificate (LAPC). Pertinent changes, which require your attention, will also be reflected in the LAPC.

Notes : This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this plan. The custodian of the master policy contract for GS 166 is Great Eastern Life Field Force And Agents Association Malaysia (1980) (GELFAAM).

6. What are the major exclusions under this plan?

- Death/Total Permanent Disability/Partial Permanent Disability
 1. Resulted from self-inflicted injuries while sane or insane.
 2. Sustained as a result of any form of flying except as a passenger on a regular scheduled flight.
 3. Existed before the effective date of the coverage under this policy.
 4. Resulted from war, whether declared or not declared.
 5. Resulted from provoked assault, drugs, scuba diving, hunting or any form of racing (other than on foot).
 6. Suicide within the first twelve (12) months of policy cover.
- Critical Illness
 1. Pre Existed before the commencement of cover.
 2. Diagnosed in the first sixty (60) days from the date of which the assurance on the assured life has become effective.
 3. Critical illness, which is related to pre existing illnesses or related to pre existing complication of bodily function.

Notes: This list is non-exhaustive. Please refer to the master policy contract for full list of exclusions under this plan. The custodian of the master policy contract for GS 166 Great Eastern Life Field Force And Agents Association Malaysia (1980) (GELFAAM).

7. Can I cancel my plan?

You may cancel your plan by giving a written notice to the Company. Buying an investment-linked plan is a long-term commitment. It is not advisable to hold this plan for a short period of time as the early cancellation of the policy may result in high cost; the redemption value depends on the current market value of the underlying asset in the fund. Thus redemption value may be lesser than the total premium paid.

8. What do I need to do if there are changes to my / my nominee(s) contact details?

It is important that you inform us in writing of any change in your / your nominee(s) contact details to ensure that all correspondences reach you/ your nominee(s) in a timely manner.

9. Where can I get further information?

Should you require additional information about GMBIS, please refer to your Master Policyholder or your official servicing intermediary of which the contact details can be found in the sales brochure or contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)

Head Office : Menara Great Eastern, Level 8
303, Jalan Ampang
50450 Kuala Lumpur.
Tel : (603) 4259 8888
Fax : (603) 4259 8899
e-mail : grouplife@lifeisgreat.com.my

10. Other similar types of cover available

You may check with the intermediary or contact the Company directly for similar types of cover available currently.

IMPORTANT NOTE:

YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE (S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at _____.

Great Eastern Life Assurance (Malaysia) Berhad is licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia.

Product Disclosure Sheet

Schedule of Benefits, Premium & Commissions

Type of Plan (Sum Assured)	PART A: Benefits (RM)			Total Investment Value (TIV)	PART B: Monthly Premium (RM)	PART C: Intermediary's Commission		PART D: Service Fee	
	Death or TPD or 36 Critical Illness	Death or TPD due to accidental cause (Additional Payment)	Funeral Expenses			Rate (%)	Monthly Amount (RM)	Rate (%)	Monthly Amount (RM)
25,000	25,000	25,000	5,000	Based on the prevailing Net Asset Value (NAV)	25	7	1.75	0	N/A
30,000	30,000	30,000	5,000		30	7	2.10	0	N/A
40,000	40,000	40,000	5,000		40	7	2.80	0	N/A
50,000	50,000	50,000	5,000		50	7	3.50	0	N/A
60,000	60,000	60,000	5,000		60	7	4.20	0	N/A
70,000	70,000	70,000	5,000		70	7	4.90	0	N/A
80,000	80,000	80,000	5,000		80	7	5.60	0	N/A
90,000	90,000	90,000	5,000		90	7	6.30	0	N/A
100,000	100,000	100,000	5,000		100	7	7.00	0	N/A
110,000	110,000	110,000	5,000		110	7	7.70	0	N/A
120,000	120,000	120,000	5,000		120	7	8.40	0	N/A
130,000	130,000	130,000	5,000		130	7	9.10	0	N/A
140,000	140,000	140,000	5,000		140	7	9.80	0	N/A
150,000	150,000	150,000	5,000		150	7	10.50	0	N/A
160,000	160,000	160,000	5,000		160	7	11.20	0	N/A
170,000	170,000	170,000	5,000		170	7	11.90	0	N/A
180,000	180,000	180,000	5,000		180	7	12.60	0	N/A
190,000	190,000	190,000	5,000		190	7	13.30	0	N/A
200,000	200,000	200,000	5,000		200	7	14.00	0	N/A
210,000	210,000	210,000	5,000		210	7	14.70	0	N/A
220,000	220,000	220,000	5,000	220	7	15.40	0	N/A	
230,000	230,000	230,000	5,000	230	7	16.10	0	N/A	
240,000	240,000	240,000	5,000	240	7	16.80	0	N/A	
250,000	250,000	250,000	5,000	250	7	17.50	0	N/A	
260,000	260,000	260,000	5,000	260	7	18.20	0	N/A	
270,000	270,000	270,000	5,000	270	7	18.90	0	N/A	
280,000	280,000	280,000	5,000	280	7	19.60	0	N/A	
290,000	290,000	290,000	5,000	290	7	20.30	0	N/A	

Product Disclosure Sheet

300,000	300,000	300,000	5,000	300,000	5,000	300	7	21.00	0	N/A
310,000	310,000	310,000	5,000	310,000	5,000	310	7	21.70	0	N/A
320,000	320,000	320,000	5,000	320,000	5,000	320	7	22.40	0	N/A
330,000	330,000	330,000	5,000	330,000	5,000	330	7	23.10	0	N/A
340,000	340,000	340,000	5,000	340,000	5,000	340	7	23.80	0	N/A
350,000	350,000	350,000	5,000	350,000	5,000	350	7	24.50	0	N/A
360,000	360,000	360,000	5,000	360,000	5,000	360	7	25.20	0	N/A
370,000	370,000	370,000	5,000	370,000	5,000	370	7	25.90	0	N/A
380,000	380,000	380,000	5,000	380,000	5,000	380	7	26.60	0	N/A
390,000	390,000	390,000	5,000	390,000	5,000	390	7	27.30	0	N/A
400,000	400,000	400,000	5,000	400,000	5,000	400	7	28.00	0	N/A
410,000	410,000	410,000	5,000	410,000	5,000	410	7	28.70	0	N/A
420,000	420,000	420,000	5,000	420,000	5,000	420	7	29.40	0	N/A
430,000	430,000	430,000	5,000	430,000	5,000	430	7	30.10	0	N/A
440,000	440,000	440,000	5,000	440,000	5,000	440	7	30.80	0	N/A
450,000	450,000	450,000	5,000	450,000	5,000	450	7	31.50	0	N/A
460,000	460,000	460,000	5,000	460,000	5,000	460	7	32.20	0	N/A
470,000	470,000	470,000	5,000	470,000	5,000	470	7	32.90	0	N/A
480,000	480,000	480,000	5,000	480,000	5,000	480	7	33.60	0	N/A
490,000	490,000	490,000	5,000	490,000	5,000	490	7	34.30	0	N/A
500,000	500,000	500,000	5,000	500,000	5,000	500	7	35.00	0	N/A

Notes:

- 1.) Your policy will terminate upon occurrence of Death or Total and Permanent Disability (TPD) or any 1 of the 36 Critical Illness or 100% claim of the sum assured on the permanent partial disability, whichever occurs first.
- 2.) Intermediary's Commission and Service Fee are payable until your policy attains maturity or until the cessation of coverage, whichever occurs first.