

CAD/0666/DEC2008

26 December 2008

Members of the Field Force
Malaysia

Dear Members of the Field Force,

Launching of New Product and Withdrawal of GreatJunior Advantage Series 2 (Plan Code: 0262, 0263) & Junior Advantage Rider Series 2 (Plan Code: U48)

Due to request and feedback from our field force, we have successfully obtained approval to continue the sale of **GreatJunior Advantage Series 2 (Plan Code: 0262,0263) & Junior Advantage Rider Series 2 (Plan Code: U48)** up to **5 February 2009**. No new proposal of these plans will be accepted after **5 February 2009**.

Please capitalize on this golden opportunity to promote this plan to your prospects before the product ceases for sale.

We are pleased to announce that the following products will be officially launched on **6 February 2009**.

- 1) **Launching of GreatJunior Advantage Series 3 (Plan Code: 0278, 0279)**
- 2) **Launching of Junior Advantage Rider 3 (Plan Code: U64)**

We are pleased to inform you that we will be implementing the following **new product in the new GELSIS** on **6 February 2009**.

Plan Description of the New Plan and Rider

Details of the above **new plan and rider** will be made available in the Agency Portal (www.ePartner.com.my) under "**Agent's Manual**" effective from **6 February 2009**.

1) Introduction of GreatJunior Advantage Series 3 (Plan Code: 0278, 0279)

- a) This is a participating whole life regular premium anticipated cash payment plan.
- b) Plan Code:
 - 0278 - GreatJunior Advantage Series 3 with Junior Advantage Rider Series 3
 - 0279 - GreatJunior Advantage Series 3 without Junior Advantage Rider Series 3
- c) Product structure is similar as GreatJunior Advantage Series 2. A summary of changes in the product structure is as follows:
 - (i) New Premium rates
 - (ii) New Surrender Value rates
 - (iii) New Survival Benefit rates
 - (iv) New Bonus rates (Cash Bonus and Terminal Bonus)
 - (v) 0262 and 0263 will stop for New Business prior to launching this plan. This plan will replace 0262 and 0263 in production. 0262 and 0263 policies are not being affected by the new changes.

2) Launching of Junior Advantage Rider 3 (Plan Code: U64)

- a) This is an optional whole life rider with 20 years premium payment term. The maturity of the rider follows the BASIC plan. This rider can ONLY be attached to GreatJunior Advantage Series 3.
- b) Product structure is similar as Junior Advantage Rider 2. A summary of changes in the product structure is as follows:
 - (i) New Premium rates
 - (ii) U48 will stop for New Business prior to launching this rider. This rider will replace U48 in production. U48 policies are not being affected by the new changes.

Should you require any further clarification, please do not hesitate to contact the respective Regional Manager / Business Development Manager / Business Development Executive nearest to you or e-mail us at amd@lifeisgreat.com.my.

Best Regards,

Song Hock Wan
Senior Vice President & Head
Customer Acquisition Division
(Agency Management)

(This is a computer-generated letter that does not require any signature.)