

SMARTMEDIC MILLION + SMARTMEDIC MILLION PLUS

Comprehensive medical coverage in times of need



SmartMedic Million + SmartMedic Million Extender

Comprehensive medical coverage in times of need

In the current climate of constant medical cost inflation, receiving the proper healthcare that you deserve can be a large financial setback, particularly in times of unexpected medical emergencies. With this growing concern in mind, we've developed a plan that makes the best of its valuable features to safeguard you and your loved ones in times of need.

Meet SmartMedic Million – an investment-linked medical rider that offers you comprehensive medical and hospitalisation benefits, with four types of Hospital Room and Board. You'll also be protected until the age of 100 years next birthday, allowing you to enjoy greater financial and medical security well into your golden years.

To top it all off, you can further enhance your protection by choosing to attach an optional rider that extends your yearly medical coverage by an additional RM2 million, strengthening your personal safety net when times get tough.

Benefits at a glance



**Comprehensive
medical benefits with
minimal deductible
per any one disability**



**High Overall
Annual Limit with no
Overall Lifetime Limit**



**Regular increments
to the Hospital Room
and Board Limit**



**Protection up to
age 100 years
next birthday**



**Optional rider to
further extend your
Overall Annual Limit**

Note: Terms and conditions apply.



Comprehensive medical benefits with minimal deductible per any one disability

Smart**Medic** Million comes with a deductible of RM300 per any one disability, which is the amount that you are required to pay for the applicable insured benefits before Smart**Medic** Million takes care of the rest. This rider will reimburse you for the total eligible expenses incurred, in excess of any deductible and up to the limits stated in the Summary Table of Coverage & Benefits.

Key benefits under this plan include pre- and post- hospitalisation treatments; outpatient treatment for cancer, kidney dialysis, treatment for dengue fever and Zika virus; as well as covering the costs of your Intensive Care Unit expenses and surgical fees. Benefits for accidental death and emergency accidental outpatient treatment also further safeguard you and your loved ones against the unexpected.

Note: Terms and conditions apply.



High Overall Annual Limit with no Overall Lifetime Limit

Smart**Medic** Million offers a vital financial buffer to foot your medical bills, with a high Overall Annual Limit and no Overall Lifetime Limit. The Overall Annual Limit, which refreshes every year, goes up to RM2,000,000, depending on your selected plan.

Note: Terms and conditions apply.



Regular increments to the Hospital Room and Board Limit

To further enhance your financial cushion in times of medical need, you are entitled to a 10% increase to your Hospital Room and Board Limit at the end of every 3 policy years calculated from Smart**Medic** Million's Risk Effective Date, up to a cumulative total of 100% of the initial Hospital Room and Board limit.

Note: Terms and conditions apply.



Protection up to age 100 years next birthday

Smart**Medic** Million provides medical coverage until the age of 100 years next birthday, giving you the continuous protection you need to face any unforeseen circumstances even in your golden years.

Note: Terms and conditions apply.



Optional rider to further extend your Overall Annual Limit

To strengthen your financial certainty in times of medical difficulties, you can also choose to attach Smart**Medic** Million Extender, an optional rider that extends the Overall Annual Limit of your selected Smart**Medic** Million plan by an additional RM2,000,000.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

You have the flexibility to choose the plan that best meets your medical needs, depending on your budget and requirements. Smart**Medic** Million offers 4 different plans with comprehensive medical benefits:

No.	Insured Benefits	Plan Type			
		SMM-150-D (RM)	SMM-200-D (RM)	SMM-300-D (RM)	SMM-400-D (RM)
1	Deductible Amount (per disability)¹	300			
2	Hospital Room and Board (Limit per day, subject to a maximum of 180 days per policy year for Items (2) and (3) in aggregate)	150	200	300	400
		As charged, subject to the limit stated above.			
3	Intensive Care Unit (Subject to a maximum of 180 days per policy year for Items (2) and (3) in aggregate)	As charged.			
4	Increase to the Hospital Room and Board Limit	10% of the Hospital Room and Board limit every 3 policy years; up to a cumulative total of 100% Hospital Room and Board limit.			
5	Hospital Supplies and Services	As charged. ²			
6	Surgical Fees				
7	Operating Theatre				
8	Anaesthetist Fees				
9	In Hospital Physician Visit (2 visits per day)				
10	Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation)				
11	Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion (Within 90 days before hospitalisation)				
12	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)				
13	Organ Transplant				
14	Ambulance Fees				
15	Day Surgery				

Summary Table of Coverage & Benefits (Con't)

No.	Insured Benefits	Plan Type			
		SMM-150-D (RM)	SMM-200-D (RM)	SMM-300-D (RM)	SMM-400-D (RM)
16	Outpatient Cancer Treatment (Radiotherapy, chemotherapy, targeted therapy, hormonal therapy or immunotherapy including consultation, examination tests and prescribed take home drugs)	As charged. ³			
17	Outpatient Kidney Dialysis Treatment (Including consultation, examination tests and prescribed take home drugs)				
18	Outpatient Treatment for Dengue Fever and Zika Virus				
19	Emergency Accidental Outpatient Treatment (Subject to a maximum of 30 days from the date of accident)				
20	Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET)	Up to 5,000 per policy year.			
21	Daily Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50			
22	Intraocular Lens	Maximum of 8,000 per lifetime.			
23	Overall Annual Limit for Items (2) to (22)	1,000,000	1,500,000	1,800,000	2,000,000
24	Overall Lifetime Limit for Items (2) to (22)	No limit.			
25	Accidental Death Benefit	10,000	15,000	20,000	20,000
26	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in the Supreme Assist agreement.			
27	Car Assistance Programme	In accordance with the benefit provisions in the Car Assistance Programme agreement.			
SmartMedic Million Extender (Optional rider)					
28	Overall Annual Limit	Extend the Overall Annual Limit of SmartMedic Million by an additional RM2,000,000.			

Notes:

¹ *The Company will reimburse the total eligible expenses incurred for insured benefits (2) to (15) accumulated per any one disability, in excess of the deductible amount.*

² *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.*

³ *Subject to Reasonable and Customary Charges.*

Terms and conditions apply.

Annual Insurance Charge Table

Male

Attained Age Next Birthday	SmartMedic Million				SmartMedic Million Extender
	SMM-150-D (RM)	SMM-200-D (RM)	SMM-300-D (RM)	SMM-400-D (RM)	SMME (RM)
0 - 5	658.00	788.00	992.00	1,266.00	16.00
6 - 10	508.00	609.00	764.00	974.00	12.00
11 - 15	506.00	566.00	709.00	867.00	12.00
16 - 20	741.00	826.00	1,039.00	1,268.00	18.00
21 - 25	772.00	861.00	1,078.00	1,318.00	19.00
26 - 30	773.00	862.00	1,079.00	1,319.00	19.00
31 - 35	776.00	864.00	1,080.00	1,320.00	20.00
36 - 40	814.00	905.00	1,134.00	1,384.00	21.00
41 - 45	967.00	1,075.00	1,348.00	1,646.00	25.00
46 - 50	1,133.00	1,258.00	1,577.00	1,925.00	30.00
51 - 55	1,866.00	2,074.00	2,598.00	3,173.00	50.00
56 - 60	2,243.00	2,494.00	3,122.00	3,811.00	61.00
61 - 65	3,140.00	3,491.00	4,372.00	5,337.00	85.00
66 - 70	4,401.00	4,892.00	6,125.00	7,475.00	121.00
71 - 75*	6,613.00	7,345.00	9,194.00	11,222.00	184.00
76 - 80*	9,927.00	11,025.00	13,798.00	16,838.00	277.00
81 - 85*	12,633.00	14,035.00	17,572.00	21,406.00	358.00
86 - 90*	15,871.00	17,306.00	22,027.00	26,372.00	463.00
91 - 95*	19,538.00	21,283.00	27,058.00	31,764.00	585.00
96 - 99*	23,986.00	25,653.00	33,186.00	38,213.00	727.00

* On renewal basis for all plans.

Annual Insurance Charge Table (Con't)

Female

Attained Age Next Birthday	SmartMedic Million				SmartMedic Million Extender
	SMM-150-D (RM)	SMM-200-D (RM)	SMM-300-D (RM)	SMM-400-D (RM)	SMME (RM)
0 - 5	631.00	758.00	957.00	1,220.00	15.00
6 - 10	493.00	590.00	745.00	948.00	11.00
11 - 15	491.00	549.00	691.00	877.00	11.00
16 - 20	622.00	697.00	879.00	1,118.00	14.00
21 - 25	751.00	840.00	1,057.00	1,344.00	17.00
26 - 30	752.00	840.00	1,058.00	1,345.00	17.00
31 - 35	789.00	882.00	1,110.00	1,412.00	18.00
36 - 40	886.00	991.00	1,247.00	1,587.00	21.00
41 - 45	1,043.00	1,163.00	1,463.00	1,862.00	26.00
46 - 50	1,242.00	1,386.00	1,743.00	2,216.00	31.00
51 - 55	1,540.00	1,718.00	2,160.00	2,746.00	38.00
56 - 60	1,791.00	1,997.00	2,512.00	3,193.00	45.00
61 - 65	2,561.00	2,856.00	3,589.00	4,564.00	66.00
66 - 70	3,659.00	4,080.00	5,129.00	6,516.00	94.00
71 - 75*	5,497.00	6,128.00	7,697.00	9,780.00	144.00
76 - 80*	8,256.00	9,199.00	11,553.00	14,678.00	218.00
81 - 85*	10,606.00	11,788.00	14,764.00	18,755.00	298.00
86 - 90*	13,393.00	14,592.00	18,561.00	23,103.00	398.00
91 - 95*	16,572.00	18,017.00	22,864.00	27,886.00	518.00
96 - 99*	20,408.00	21,775.00	28,092.00	33,594.00	655.00

* On renewal basis for all plans.

The insurance charges on the previous pages 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 charges on the previous pages will be charged 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:

Category	Entry Age	
Life Assured (Unborn Child)	Minimum	13 weeks of gestational period
	Maximum	35 weeks of gestational period
Life Assured	Minimum	30 days attained age
	Maximum	70 years age next birthday

Note: Terms and conditions apply.

Q: How much premium do I have to pay?

A: These are unit deduction riders, which means that the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

Q: What are the normal circumstances under which SmartMedic Million and/or SmartMedic Million Extender will be terminated?

A: The normal circumstances include:

- Death of the life assured.
- On the policy anniversary on which the life assured's age is 100 years next birthday.
- When the attached basic policy has lapsed, is surrendered, or is terminated.

Note: Terms and conditions apply.

Q: Am I covered for medical treatment received outside Malaysia?

A: You are covered for medical treatment received outside Malaysia but subject to a maximum of 90 consecutive days if you reside or travel outside Malaysia (except for Singapore and Brunei), and the Reasonable and Customary Charges for the equivalent local treatment in Malaysia.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart**Medic** Million and Smart**Medic** Million Extender are generally subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Smart**Medic** Million Plus

Unexpected medical emergencies could derail even the most carefully laid plans. In times like these, it always helps to have the reassurance of stronger medical security.

Enhance your Smart**Medic** Million plan by attaching Smart**Medic** Million Plus — an optional add-on rider that waives your deductible and provides additional financial support in the event of hospitalisation or accidental death. This way, you can fully focus on getting better, with secure medical coverage that you can always count on.

Benefits at a glance



**Waiver of deductible for
your SmartMedic Million
plan**



**Prolonged coverage for
Post-Hospitalisation
Treatment of
SmartMedic Million**



**Daily Guardian
Benefit**



**Higher Daily
Cash Allowance**



**Additional protection for
accidental death**

Note: Terms and conditions apply.



Waiver of deductible for your SmartMedic Million plan

Smart**Medic** Million Plus waives the RM300 deductible under your selected Smart**Medic** Million plan. With your deductible taken care of, you can have one less thing to worry about in times of unexpected medical emergencies.

Note: Terms and conditions apply.



Prolonged coverage for Post-Hospitalisation Treatment of SmartMedic Million

To ensure that you continue to have access to the medical attention you need, Smart**Medic** Million Plus prolongs the coverage for your post-hospitalisation treatment as offered by Smart**Medic** Million beyond 90 days, from the 91st day to the 200th day after your hospital discharge.

Note: Terms and conditions apply.



Daily Guardian Benefit

Having loved ones by your side during hospitalisation can give you the support you need to help with recovery. There will be a reimbursement of RM150 per day for expenses incurred for meals and lodging by guardians while accompanying you in the hospital, subject to a maximum of 180 days per policy year.

Note: Terms and conditions apply.



Higher Daily Cash Allowance

In the event of hospitalisation at a Malaysian government hospital, you are entitled to a Daily Cash Allowance of RM150 per day, for a maximum of 120 days per policy year. With this added financial support on top of the existing Daily Cash Allowance of Smart**Medic** Million, you can rest assured throughout your hospital stay and fully focus on your recovery.

Note: Terms and conditions apply.



Additional protection for accidental death

Even the most carefully laid plans can be derailed if the unexpected occurs to you. To help your loved ones carry on in the event of accidental death, Smart**Medic** Million Plus provides an additional payout of RM20,000, on top of the existing accidental death benefit of Smart**Medic** Million.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

No.	Insured Benefits	Plan Type			
		SMMP-150 (RM)	SMMP-200 (RM)	SMMP-300 (RM)	SMMP-400 (RM)
1	Waiver of Deductible	Deductible of RM300 under SmartMedic Million will be waived.			
2	Post-Hospitalisation Treatment	As charged, from the 91st day to the 200th day after hospital discharge.			
3	Daily Guardian Benefit (Limit per day, subject to a maximum of 180 days per policy year)	150			
4	Daily Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	150			
5	Accidental Death Benefit	20,000			

Notes:

- i. Items (2) to (4) set out in the table above shall be subject to the Overall Annual Limit of SmartMedic Million, as may be extended by any other riders.
- ii. Each SmartMedic Million plan only allows one corresponding SmartMedic Million Plus plan for optional attachment – i.e. SMMP-150 for SMM-150-D, SMMP-200 for SMM-200-D, SMMP-300 for SMM-300-D and SMMP-400 for SMM-400-D.
- iii. Terms and conditions apply.

Annual Insurance Charge Table for SmartMedic Million Plus

Male

Attained Age Next Birthday	SMMP-150 (RM)	SMMP-200 (RM)	SMMP-300 (RM)	SMMP-400 (RM)
0 - 5	201.00	244.00	327.00	419.00
6 - 10	135.00	164.00	215.00	273.00
11 - 15	130.00	147.00	191.00	234.00
16 - 20	181.00	203.00	263.00	324.00
21 - 25	186.00	209.00	268.00	329.00
26 - 30	176.00	198.00	253.00	311.00
31 - 35	175.00	196.00	248.00	303.00
36 - 40	185.00	207.00	263.00	320.00
41 - 45	222.00	248.00	314.00	382.00
46 - 50	260.00	291.00	370.00	451.00
51 - 55	412.00	461.00	587.00	720.00
56 - 60	518.00	580.00	740.00	908.00
61 - 65	717.00	803.00	1,025.00	1,260.00
66 - 70	1,002.00	1,121.00	1,431.00	1,761.00
71 - 75*	1,482.00	1,656.00	2,112.00	2,597.00
76 - 80*	2,192.00	2,449.00	3,118.00	3,835.00
81 - 85*	2,791.00	3,119.00	3,973.00	4,878.00
86 - 90*	3,504.00	3,842.00	4,977.00	6,003.00
91 - 95*	4,310.00	4,722.00	6,111.00	7,226.00
96 - 99*	5,291.00	5,688.00	7,494.00	8,690.00

* On renewal basis for all plans.

Annual Insurance Charge Table for SmartMedic Million Plus (Con't)

Female

Attained Age Next Birthday	SMMP-150-D (RM)	SMMP-200-D (RM)	SMMP-300-D (RM)	SMMP-400-D (RM)
0 - 5	183.00	223.00	298.00	380.00
6 - 10	127.00	153.00	202.00	255.00
11 - 15	118.00	132.00	171.00	216.00
16 - 20	151.00	171.00	222.00	282.00
21 - 25	175.00	197.00	253.00	319.00
26 - 30	170.00	190.00	244.00	307.00
31 - 35	175.00	196.00	250.00	314.00
36 - 40	202.00	228.00	289.00	362.00
41 - 45	242.00	271.00	344.00	432.00
46 - 50	285.00	320.00	408.00	513.00
51 - 55	367.00	413.00	525.00	661.00
56 - 60	434.00	488.00	626.00	791.00
61 - 65	607.00	682.00	875.00	1,108.00
66 - 70	855.00	960.00	1,229.00	1,556.00
71 - 75*	1,255.00	1,407.00	1,797.00	2,276.00
76 - 80*	1,846.00	2,068.00	2,634.00	3,336.00
81 - 85*	2,368.00	2,648.00	3,364.00	4,260.00
86 - 90*	2,986.00	3,273.00	4,226.00	5,244.00
91 - 95*	3,689.00	4,036.00	5,200.00	6,323.00
96 - 99*	4,539.00	4,872.00	6,386.00	7,612.00

* On renewal basis for all plans.

The insurance charges on the previous pages 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 charges on the previous pages will be charged 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:

Category	Entry Age	
Life Assured (Unborn Child)	Minimum	13 weeks of gestational period
	Maximum	35 weeks of gestational period
Life Assured	Minimum	30 days attained age
	Maximum	70 years age next birthday

Note: Terms and conditions apply.

Q: How much premium do I have to pay?

A: This is a unit deduction rider, which means that the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

Q: What are the normal circumstances under which SmartMedic Plus will be terminated?

A: The normal circumstances include:

- Death of the life assured.
- On the policy anniversary on which the life assured's age is 100 years next birthday.
- Upon termination of Smart**Medic** Million.
- When the attached basic policy has lapsed, is surrendered, or is terminated.

Note: Terms and conditions apply.

Q: Am I covered for medical treatment received outside Malaysia?

A: You are covered for medical treatment received outside Malaysia but subject to a maximum of 90 consecutive days if you reside or travel outside Malaysia (except for Singapore and Brunei), and the Reasonable and Customary Charges for the equivalent local treatment in Malaysia.

Note: Terms and conditions apply.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart**Medic** Million Plus 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.

Exclusions and Limitations

(Applicable to SmartMedic Million, SmartMedic Million Extender, and SmartMedic Million Plus)

The Company will not pay any benefit under these riders 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 Dates of SmartMedic Million, SmartMedic Million Extender and/or SmartMedic Million Plus respectively;
3. Any medical or physical conditions arising within the first 30 days from the Risk Effective Dates of SmartMedic Million, SmartMedic Million Extender and/or SmartMedic Million Plus respectively 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 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, childbirth (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 the life assured, and the cost of acquisition of any body organ donated to the life assured 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; or
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.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under these riders.

Important Notices

Smart**Medic** Million, Smart**Medic** Million Extender and Smart**Medic** Million Plus 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** Million Extender and/or Smart**Medic** Million Plus to your investment-linked insurance plan; however, they must be attached together with Smart**Medic** Million. If Smart**Medic** Million Extender and/or Smart**Medic** Million Plus are subsequently included to your investment-linked insurance plan after your coverage under Smart**Medic** Million becomes effective, then the first policy year of Smart**Medic** Million Extender and/or Smart**Medic** Million Plus will be adjusted accordingly and will be shorter than a year. For subsequent years, the policy anniversary of Smart**Medic** Million Extender and/or Smart**Medic** Million Plus will coincide with Smart**Medic** Million's policy anniversary.

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 Medical and Health Insurance (MHI) product. 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 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.

This 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 above are not exhaustive. 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.