

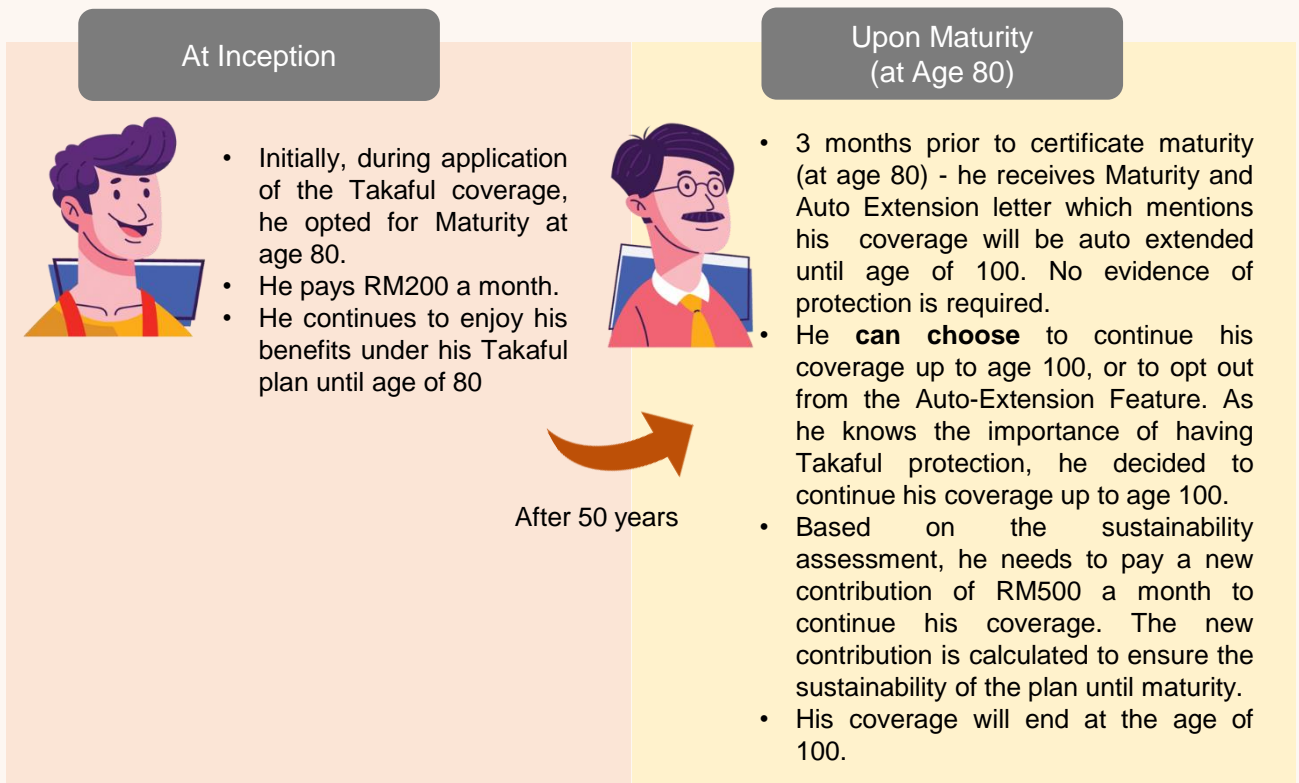
AUTO EXTENSION FEATURE

What is “Auto-Extension” Feature?

Do you know that in Great Eastern Takaful (also referred to as GETB, We, Us, Our) We have a unique feature called “**Auto-Extension**” which is available in Our selected plans*? Auto-extension is a feature where your Takaful coverage will be automatically extended further for a certain period after attaining the initial selected Certificate Maturity **without requiring evidence of protection**.

How Does It Work?

Let's take an example of Khairul, Male, Aged 30 who participated in i-Great Wawasan.



Terms and Conditions:

- The Certificate and its attaching supplementary benefits (if any) will be extended at the same level of coverage as subsisting prior to the Auto-Extension. The same terms and conditions that have been imposed on this Certificate shall be applicable to the extended coverage.
- any attaching supplementary benefits will not be extended if:
 - the supplementary benefits have expired or terminated prior to or upon Auto-Extension;
 - the supplementary benefits have reached the maximum coverage term; or
 - the supplementary benefits have paid out the maximum benefit.
- We will continue to deduct Service Charge and *Tabarru'* from the Account Value during the Auto-Extension of the Certificate.
- Any waiting period for benefits shall not be applicable upon Auto-Extension.
- The Contribution payable for the Auto-Extension of Coverage may be different, and shall be based on the attained age next birthday of the Person Covered upon Auto-Extension of this Certificate and any underwriting decision that has been imposed on this Certificate prior to the Auto-Extension.
- You may terminate the Auto-Extension by notifying Us at least thirty (30) days prior to each Maturity Date of this Certificate.

Frequently Asked Question (FAQ)



What is Auto-Extension Feature?

Auto-extension is a feature where your Takaful coverage will be automatically extended further for a certain period after attaining the initial selected Certificate Maturity.

Is this feature applicable for all plans offered by GETB?

No, this feature is only applicable to our selected plans. Please refer to your Takaful Certificate for more details.

Are all attaching riders will also be extended?

Yes. All attaching riders (or supplementary benefits) will be extended at the same level of coverage as subsisting prior to the Auto-Extension, except the following:

1. the supplementary benefits have expired or terminated prior to or upon Auto-Extension;
2. the supplementary benefits have reached the maximum coverage term; or
3. the supplementary benefits have paid out the maximum benefit.

Please refer the full terms and conditions in your Takaful Certificate.

Can I choose to opt out from this Auto-Extension Feature?

Yes. You may terminate the Auto-Extension by notifying us at least thirty (30) days prior to each Maturity Date of this Certificate and you will receive the Maturity benefit.

Will my contribution change from this Auto-Extension Feature?

The Contribution payable for the Auto-Extension of Coverage may be different, and shall be based on the attained age next birthday of the Person Covered upon Auto-Extension of this Certificate and any underwriting decision that has been imposed on this Certificate prior to the Auto-Extension.

What happen to my Maturity benefit upon my initial selected Certificate Maturity?

You will not receive the maturity benefit at the initial maturity term, but you will receive it at the end of the extended period's maturity.

Frequently Asked Question (FAQ)

Do I need an evidence of protection to continue my coverage under this feature?

No evidence of protection is required. It means no re-application and additional medical underwriting required.

After auto-extension, would my certificate sustain until new maturity term?

Depending if there is sufficient account value to deduct for the certificate charges and the Tabarru' of any attaching riders. The certificate shall lapse when the Account Value has been fully utilised.

However, we will re-calculate your contribution upon the extension to ensure your certificate is sustainable.

Can I know what would be my revised contribution after the extension?

The actual contribution will be calculated prior to the extension based on several factors, such as your age and the current cash value available in your Account Value. However, you will be able to check the estimated contribution which is available under your Takaful Annual Statement.

Where do I get further information related to this feature?

For more information, you may contact your agent or intermediary, or contact us at:

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(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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