

Note: Please read this Product Disclosure Sheet before you decide to take up i-Great Critical Care. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad (“the Takaful Operator”)
 Name of Product : i-Great Critical Care
 Date : <dd/mm/yyyy>

1. What is this product about?

i-Great Critical Care is a regular step-up contribution, stand-alone takaful plan that provides coverage in the event of critical illness up to age eighty (80) years next birthday with no savings or investment element.

2. What are the Shariah concepts applicable?

- *Tabarru'*: The amount of the Participants willingly donate into the Tabarru' Fund for the purpose of solidarity and cooperation among the Participants that is used to help the Participants in the event of misfortunes.
- *Wakalah bi al-Ujrah*: The contract of agency where the Participant appoints the Takaful Operator to manage the Tabarru' Fund. The Takaful Operator is entitled to receive fees as pre-agreed at the beginning of the contract upon the services rendered.
- *Ju'alah*: Literally, it means compensation for a given service. Legally, it is a contract for performing a given task against a prescribed fee in a given period. *Ju'alah* concept is used in a situation where Underwriting Surplus is shared among the Participants and the Takaful Operator. Entitlement to Underwriting Surplus depends on completion of work and delivery of result.
- *Mudharabah*: Profit sharing between the Participant and the Takaful Operator on the investment return of Tabarru' Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year.
- *Qard Hasan* (Benevolent Loan): A loan which is returned at the end of the agreed period without any interest. For the purpose of takaful, in the event of deficit in the Tabarru' Fund, Takaful Operator will arrange for *Qard Hasan*. The *Qard Hasan* is repayable from the future Underwriting Surplus of the Tabarru' Fund.

3. What are the covers/benefits provided?

This plan covers:

Benefit	Description
Covered Events Benefit	<p>Upon occurrence of any one of 45 Critical Illnesses (CI) to the Person Covered, the Takaful Operator will pay the Sum Covered from the Tabarru' Fund, in one lump sum, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease whereby the claim payout is limited to 10% of the Critical Illness coverage under this Certificate subject to a maximum of RM25,000.</p> <p>After the claim on Angioplasty and Other Invasive Treatments for Coronary Artery Disease is paid, the Sum Covered will be reduced accordingly. The claim on the remaining forty-four (44) CI will still be allowed, subject to the balance amount of the Sum Covered.</p> <p>Please refer to the Schedule of Contribution for the Sum Covered of your chosen plan.</p>

Duration of cover: Until age eighty (80) years next birthday or upon termination, whichever occurs first.

List of 45 critical illness covered are as follows:

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

Notes:

- (i) Thirty (30) or sixty (60) days waiting period shall apply, depending on the types of Critical Illness.
- (ii) Terms and conditions apply. Please refer to the certificate for more details.

4. How much contribution do I have to pay?

- Please refer to Schedule of Contribution for the amount of contribution that you have to pay under your chosen plan.
- Contribution shall be payable via credit card, on an annual, half-yearly, quarterly or monthly basis.
- Contribution payment duration: same as duration of cover. Please refer the Certificate Document for further details.

Notes:

- (i) The contribution is not guaranteed. The Takaful Operator may vary the contribution rate on your certificate anniversary by giving at least thirty days (30) days' advance written notice to you.
- (ii) The revision, if any, will aim to reflect the Takaful Operator's claim experience and/or other justified circumstances.
- (iii) Contribution for this plan is a yearly step-up contribution where it may increase based on the attained age next birthday of the Person Covered on the first day of every Certificate Anniversary.
- (iv) Contributions paid, less the upfront charge, will be channelled directly to Tabarru' Fund.

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

- Upfront Charge (Wakalah Fee) is deducted based on contribution payment mode according to the percentage of contribution paid, to pay for the cost of managing this plan.
- The Upfront Charge payable under this plan is 13% of your contribution.
- The Tabarru' will be deducted based on the payment mode selected at the beginning of each contribution due. The Tabarru' may increase as you grow older. Details of Tabarru' and other charges for this plan are given in the Certificate.
- Stamp duty of RM10 is part of the upfront charge deducted to legalise the Certificate.

6. What are some of the key terms and conditions of which I should be aware?

- Importance of disclosure - you must disclose all material facts such as medical conditions, and state your age correctly.
- Free-look period - you may cancel the Certificate by returning the Certificate within fifteen (15) days after the Certificate has been delivered to you. Takaful Operator shall refund an amount that equals to the contribution paid.

- Waiting Period - the eligibility for covered benefits due to illness will only start thirty (30) or sixty (60) days after the effective date or reinstatement date of this Certificate, whichever is later.
- Grace period – a grace period of thirty (30) days from each contribution due date is given for you to make the subsequent contribution.
- Co-takaful - not applicable to this Certificate.
- Claim Procedure – Claim forms can be obtained from the Takaful Operator website: www.greateastertakaful.com. Proof of claim must be accepted and approved by the Takaful Operator to facilitate payment of any benefit.

Note: This list is non-exhaustive. Please refer to the Certificate for the terms and conditions under this plan.

7. What are the limitations and major exclusions under this Certificate?

- Self-inflicted injury, while sane or insane.
- Critical illness that has existed prior to or on the effective date of this Certificate or on the date of any reinstatement, whichever is later.
- Critical illness which is resulted from the Person Covered committing, attempting or provoking an assault or a felony or from any violation of law by Person Covered.
- Critical illness which is resulted from war, whether declared or undeclared.

Note: This list is non-exhaustive. Please refer to the Certificate for the full list of limitations and exclusions under this plan.

8. Can I cancel my Certificate?

Yes, you can cancel your Certificate by giving written notice to the Takaful Operator. Upon cancellation, you are entitled to a certain amount of refund of the contribution provided that you have not made a claim under the certificate. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of thirty (30) days, your Certificate may lapse immediately which may result in loss of coverage.

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

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

10. Where can I get further information?

Should you require additional information, please refer to the relevant *insuranceinfo* booklet available at all the Takaful Operator's branches or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact the Takaful Operator at:

GREAT EASTERN TAKAFUL BERHAD (916257-H)

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

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Fax	: (603) 4259 8808
Careline	: 1 300 13 8338
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11. Other similar types of cover available

You may contact the Takaful Operator directly for other similar types of cover currently available.

IMPORTANT NOTICE:

YOU SHOULD BE CONVINCED THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS AND YOU SHOULD SATISFY YOURSELF THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS THE AMOUNT THAT YOU CAN AFFORD. THE COVERAGE OF THIS PLAN WILL BEGIN ONCE THE CERTIFICATE HAS TURNED INFORCED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The information provided in this disclosure sheet is valid as at **<dd/mm/yyyy>**.

SCHEDULE OF CONTRIBUTION

Contribution and Upfront Charge for i-Great Critical Care (Male)

Attained Age Next Birthday	Rate per RM1,000 BSC	
	Non-Smoker	Smoker
19	2.28	2.95
20	2.29	2.96
21	2.30	2.97
22	2.31	2.98
23	2.32	2.99
24	2.33	3.00
25	2.34	3.01
26	2.35	3.02
27	2.36	3.03
28	2.37	3.06
29	2.38	3.15
30	2.45	3.28
31	2.52	3.41
32	2.56	3.49
33	2.59	3.61
34	2.64	3.71
35	2.70	3.83
36	2.76	3.95
37	2.93	4.26
38	3.10	4.58
39	3.37	5.02
40	3.61	5.45
41	3.85	5.85
42	4.13	6.31

Attained Age Next Birthday	Rate per RM1,000 BSC	
	Non-Smoker	Smoker
43	4.47	6.85
44	4.79	7.37
45	5.18	7.99
46	6.42	10.06
47	6.92	10.87
48	7.68	12.05
49	8.64	13.56
50	9.75	15.28
51	10.80	16.89
52	11.78	18.37
53	12.98	20.18
54	14.20	22.19
55	15.50	24.21
56	16.89	26.49
57	18.32	28.81
58	19.96	31.61
59	21.91	34.96
60	26.36	38.57
61	22.52	38.57
62	24.48	42.06
63	26.59	45.95
64	29.10	49.88
65	30.78	52.38
66	33.50	56.87

Attained Age Next Birthday	Rate per RM1,000 BSC	
	Non-Smoker	Smoker
67	36.70	62.17
68	40.20	67.34
69	44.06	73.58
70	48.28	80.40
71	52.47	87.51
72	57.25	95.76
73	62.49	104.84
74	68.21	111.67
75	72.00	121.20
76	78.58	129.30
77	85.55	140.53
78	93.17	153.41
79	101.45	167.46

How to calculate your contribution:

Sum Covered:	25,000
Age Next Birthday:	25 (Male, Smoker)
Rate per RM1,000 BSC:	3.01
Annual Contribution:	25,000 x 3.01/1000 = RM 75.25
Upfront Charge (Annual):	RM75.25 x 13% = RM 9.78
Half-yearly Contribution:	Annual Contribution x 0.5
Quarterly Contribution:	Annual Contribution x 0.25
Monthly Contribution:	Annual Contribution x 0.083333

The actual calculated contribution may be rounded up to two decimal places.

Note:

The contribution and upfront charge are not guaranteed. Final rates are subject to the Takaful Operator's discretion. The Takaful Operator may vary the rates on certificate anniversary by giving at least thirty (30) days advance written notice to you.

BSC = Basic Sum Covered

Upfront Charge is 13% of the contribution paid

SCHEDULE OF CONTRIBUTION

Contribution and Upfront Charge for i-Great Critical Care (Female)

Attained Age Next Birthday	Rate per RM1,000 BSC	
	Non-Smoker	Smoker
19	2.15	2.24
20	2.16	2.25
21	2.17	2.26
22	2.18	2.27
23	2.19	2.28
24	2.20	2.29
25	2.21	2.30
26	2.22	2.31
27	2.23	2.40
28	2.24	2.49
29	2.25	2.58
30	2.33	2.70
31	2.39	2.79
32	2.46	2.94
33	2.55	3.10
34	2.85	3.57
35	3.26	4.25
36	3.48	4.61
37	3.73	5.05
38	3.97	5.58
39	4.24	6.09
40	4.52	6.55
41	4.78	7.17
42	5.04	7.64

Attained Age Next Birthday	Rate per RM1,000 BSC	
	Non-Smoker	Smoker
43	5.38	8.17
44	5.78	8.78
45	6.20	9.42
46	6.63	10.06
47	7.12	10.68
48	7.57	11.49
49	8.21	12.58
50	9.06	13.87
51	9.96	15.23
52	10.76	16.50
53	11.57	17.63
54	12.17	18.52
55	12.94	19.60
56	13.67	20.69
57	14.23	21.67
58	14.88	22.64
59	15.65	24.00
60	18.18	25.84
61	17.33	23.07
62	18.54	24.81
63	19.79	26.26
64	21.08	27.91
65	22.13	29.66
66	23.68	31.99

Attained Age Next Birthday	Rate per RM1,000 BSC	
	Non-Smoker	Smoker
67	25.55	34.66
68	27.50	37.59
69	29.86	40.78
70	32.43	44.30
71	35.27	48.16
72	38.41	52.43
73	41.52	56.68
74	44.61	60.80
75	47.67	65.38
76	51.15	69.69
77	54.94	75.75
78	59.72	82.34
79	64.96	89.47

How to calculate your contribution:

Sum Covered:	25,000
Age Next Birthday:	25 (Female, Smoker)
Rate per RM1,000 BSC:	2.30
Annual Contribution:	25,000 x 2.30/1000
	= RM 57.50
Upfront Charge (Annual):	RM57.50 x 13% = RM 7.48
Half-yearly Contribution:	Annual Contribution x 0.5
Quarterly Contribution:	Annual Contribution x 0.25
Monthly Contribution:	Annual Contribution x 0.083333

The actual calculated contribution may be rounded up to two decimal places.

Note:

The contribution and upfront charge are not guaranteed. Final rates are subject to the Takaful Operator's discretion. The Takaful Operator may vary the rates on certificate anniversary by giving at least thirty (30) days advance written notice to you.

BSC = Basic Sum Covered

Upfront Charge is 13% of the contribution paid