

Note: Please read this Product Disclosure Sheet before you decide to take up i-Great Murni 2.0. 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 Murni 2.0
 Date : 06/03/2018

1. What is this product about?

i-Great Murni 2.0 is a yearly step-up regular contribution term takaful plan that matures at age 80 years next birthday with the benefit of family takaful protection.

2. What are the Shariah concepts applicable?

- **Tabarru'**: The amount of donation that the Participants willingly relinquish to help each other in the event of misfortunes.
- **Wakalah bi al-Ujah**: The contract of agency where 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 Participant and Takaful Operator on the investment return of Tabarru' 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:

Death/Total and Permanent Disability (TPD) Benefit	<ul style="list-style-type: none"> • While the certificate is in force and subject to its terms and conditions, this benefit will be payable: <ul style="list-style-type: none"> a) upon death of the Person Covered during the duration of cover; or b) when the Person Covered becomes totally and permanently disabled, prior to the certificate anniversary on which the Person Covered attains age 70 years next birthday. • Please refer to the Schedule of Contribution for the Sum Covered of your chosen plan.
Bereavement Allowance	<ul style="list-style-type: none"> • RM 5,000 of the Sum Covered will be payable from the Tabarru' Fund in advance upon death of the Person Covered as a financial assistance for the funeral expenses, provided all required documents by the Takaful Operator in connection with such claim are furnished to the Takaful Operator.

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

Notes:

- All benefits under this plan are payable from Tabarru' Fund, which refers to a pool of funds established for the purpose of solidarity and cooperation among the participants that is used to help all participants in the event of misfortunes.
- The maximum TPD Benefit payable under this certificate and all other individual and credit-related family takaful certificates (including riders) on the same Person Covered is RM2,000,000.
- For Bereavement Allowance, the benefit of RM 5,000 is not included as part of the amount to be distributed to the nominee(s) under a conditional *Hibah*. The amount will be payable to the Person Covered's immediate family member(s) during the claim of Death Benefit.
- The payment of the Bereavement Allowance does not constitute an admission of liability by the Takaful Operator to pay the Death Benefit.
- Bereavement Allowance is subject to a maximum of RM5,000 on any one person under this plan and all other certificates issued by the Takaful Operator which provide for Bereavement Allowance on the same Person Covered.
- 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.

Notes:

- (i) The contribution is not guaranteed. The Takaful Operator may vary the contribution rate by giving at least three (3) months' advance written notice to you.
- (ii) 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.
- (iii) Contributions paid, less the upfront charge, will be channeled directly to Tabarru' Fund.

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

- Upfront charge is deducted according to the percentage of contribution paid, to pay for the cost of managing this plan.
- The upfront charge payable under this plan is 10% of your contribution. Please refer to Schedule of Contribution for the actual upfront charge.
- 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. The Tabarru' rates vary by attained age next birthday, gender, and smoking status of the Person Covered at certificate anniversary. Details of Tabarru' and other charges for this plan are given in 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 within 15 days from the delivery of your certificate. Takaful Operator shall refund an amount that equals to the contribution paid.
- Grace period – a grace period of 30 days from each contribution due date is given for you to make the subsequent contribution.

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?

- Exclusion for Death Benefit and Bereavement Allowance:
 - (i) No benefit shall be payable in the event of suicide, while sane or insane, within one (1) year from the Effective Date or from the date of any reinstatement, whichever is later.
- Exclusion for TPD Benefit:
No benefit shall be payable if TPD of the Person Covered:
 - (i) is resulted from self-inflicted injuries, while sane or insane.
 - (ii) has existed prior to or on the effective date or on the date of any reinstatement, whichever is later.
 - (iii) is resulted from the breach of law by you or any assault provoked by you.
 - (iv) is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airlines operating on a regular scheduled route.
 - (v) 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. 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 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 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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11. Other similar types of cover available

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

IMPORTANT NOTICE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU ARE HIGHLY ENCOURAGED TO APPOINT NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS(ARE) AWARE OF THE PLAN THAT YOU HAVE PARTICIPATED IN. 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 06/03/2018.