

# GREAT EARLY CANCER CARE

Cancer protection from the early stages onwards

*Perlindungan kanser daripada peringkat awal dan seterusnya*



## Cancer protection from the early stages onwards

### Financial protection against the high costs of cancer treatment

A cancer diagnosis can be a life-changing event with serious implications on your physical, emotional and financial well-being. As such, having financial protection to cope with the high costs of cancer treatment and other expenses that follow is therefore vital.

Great Early Cancer Care provides lump sum cash benefit from the early stages of cancer onwards, so that you may use the payout for your treatments or other financial commitments, thus alleviating the weight of your financial burden.

## Benefits at a glance



Comprehensive coverage against cancer



Sum Assured Bounce-Back



Additional 50% of Basic Sum Assured upon intermediate stage cancer or advanced stage cancer



Death Benefit



Maturity Benefit



Cancer-based underwriting

*Note: Terms and conditions apply.*



### **Comprehensive coverage against cancer**

Great Early Cancer Care provides comprehensive coverage from the early stage of cancer onwards, up to age 80 years next birthday so you have financial security to aid your recovery. Upon diagnosis of an early stage cancer, you will receive 50% of the Basic Sum Assured, easing your burden to cover the expensive treatment, right from the start. In addition, upon intermediate stage cancer or advanced stage cancer, you will receive 100% of Basic Sum Assured or total premium paid – whichever is higher, with no wait between submission of claims.

*Note: Terms and conditions apply.*



### **Sum Assured Bounce-Back**

Your Basic Sum Assured which has been reduced will bounce back to 100% after 6 months from the diagnosis date of the early stage cancer. Thereafter, the Basic Sum Assured will remain at 100%, ensuring that you are protected throughout your policy years.

*Note: Terms and conditions apply.*



### **Recovery Benefit**

Upon intermediate stage cancer or advanced stage cancer, you will receive an additional 50% of Basic Sum Assured in one lump sum, enabling you to have extra financial support on your path to recovery.

*Note: Terms and conditions apply.*



### **Death Benefit**

Should death occur, your loved ones will receive the total premium paid, or cash value – whichever is higher.

*Note: Terms and conditions apply.*



### **Maturity Benefit**

You will receive 100% of the Basic Sum Assured or total premium paid – whichever is higher, upon maturity of your policy.

*Note: Terms and conditions apply.*










### **Cancer-based underwriting**

The application process is made easier as the eligibility of this plan only takes into consideration your medical condition and family history related to cancer.

*Note: Terms and conditions apply.*

## Summary Table of Coverage & Benefits

No.	Benefits		Payout
1	Cancer Benefit	<b>Early Stage Cancer</b> i) Carcinoma In Situ ("CIS") ii) Early Prostate Cancer iii) Early Thyroid Cancer iv) Early Bladder Cancer v) Early Chronic Lymphocytic Leukaemia	 50% of Basic Sum Assured.
		<b>Intermediate Stage Cancer</b> i) Mastectomy for CIS Breast ii) Prostatectomy for Early Prostate Cancer	 100% of Basic Sum Assured or total premium paid, whichever is higher.
		<b>Advanced Stage Cancer</b>	 100% of Basic Sum Assured or total premium paid, whichever is higher.
2	<b>Sum Assured Bounce-Back</b>		 The Basic Sum Assured which has been reduced will bounce back to 100% after 6 months from the diagnosis date of the early stage cancer.
3	<b>Recovery Benefit upon Intermediate Stage Cancer or Advanced Stage Cancer</b>		 50% of Basic Sum Assured.
4	<b>Death Benefit</b>		 Total premium paid or cash value, whichever is higher.
5	<b>Maturity Benefit</b>		 100% of Basic Sum Assured or total premium paid, whichever is higher.

### Notes:

1. Early Stage Cancer Benefit can only be claimed once. If there are more than one early stage cancer diagnosed at the same time, only one early stage cancer claim will be payable.
2. Premium shall remain the same upon a claim on Early Stage Cancer Benefit.
3. If the diagnosis of early stage cancer or occurrence of intermediate stage cancer or diagnosis of advanced stage cancer falls on the same date, only the highest claim that is admitted will be payable.
4. No waiting period is required between submission of claims.
5. The Basic Sum Assured payable in respect of any claim made for intermediate stage cancer or advanced stage cancer, shall be subject to the deduction of any previous claim paid for the Early Stage Cancer Benefit, if the intermediate stage cancer or advanced stage cancer, is within 6 months from the date of diagnosis of the early stage cancer.
6. The policy shall terminate upon intermediate stage or advanced stage cancer claims payout.
7. In the event of death of the life assured within 6 months from the diagnosis date of the early stage cancer and a claim has been paid for the Early Stage Cancer Benefit, the cash value shall be reduced by 50%.
8. The Basic Sum Assured payable in respect of Maturity Benefit shall be subject to the deduction of any previous claim paid for Early Stage Cancer Benefit if the maturity date of the policy is within 6 months from the date of diagnosis of the early stage cancer.

Terms and conditions apply.

## An example of how it works:

### Scenario 1:



**1 Jan 2017**

A 40-year old non-smoker male buys Great Early Cancer Care with Basic Sum Assured of RM100,000.



**1 Jan 2018**

He is diagnosed with early stage cancer in January 2018 and receives 50% of his Basic Sum Assured, i.e. RM50,000.

6 months later



**1 Jul 2018**

After 6 months, his Basic Sum Assured bounces back to 100%, i.e. RM100,000.



**1 Apr 2019**

He is diagnosed with advanced stage cancer and the Basic Sum Assured is higher than the total premium paid, he receives:

1. 100% of his Basic Sum Assured, i.e. RM100,000; plus
2. Recovery Benefit of 50% of his Basic Sum Assured, i.e. RM50,000.

**Policy Terminated**

#### Total Payout:

Early Stage Cancer Benefit: RM50,000

Advanced Stage Cancer Benefit: RM100,000

Recovery Benefit: RM50,000



### Scenario 2:



**1 Jan 2017**

A 40-year old non-smoker male buys Great Early Cancer Care with Basic Sum Assured of RM100,000.



**1 Jan 2018**

He is diagnosed with early stage cancer in January 2018 and receives 50% of his Basic Sum Assured, i.e. RM50,000.

6 months later



**1 Jul 2018**

After 6 months, his Basic Sum Assured bounces back to 100%, i.e. RM100,000.



**1 Jan 2057**

No further claim is made by him until his policy matures. The Basic Sum Assured is higher than the total premium paid at maturity, hence he receives 100% of his Basic Sum Assured i.e. RM100,000 upon maturity.

**Policy Terminated**

#### Total Payout:

Early Stage Cancer Benefit: RM50,000

Maturity Benefit: RM100,000



*Terms and conditions apply.*

# Frequently Asked Questions

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**Q: Who can apply?**

A: The minimum entry age is 30 days attained age and the maximum entry age is 60 years next birthday.

**Q: How much sum assured can I purchase?**

A: The minimum sum assured for this plan is RM50,000 and maximum sum assured is RM350,000 per life, subject to the applicable underwriting requirements.

**Q: What are some of the exclusions for the plan?**

- A:
- i) Death  
Death during the first policy year from the risk commencement date or from the date of any reinstatement of the policy, whichever is later, as a result of suicide, while sane or insane.
  - ii) Cancer  
The Company will not be liable for any Cancer Benefit or Recovery Benefit under this plan if the early stage cancer, intermediate stage cancer or advanced stage cancer, including any conditions associated with it:
    - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
    - has occurred to the life assured for which any condition existed or was diagnosed during the waiting period of 60 days, from the risk commencement date or from the date of any reinstatement of the policy, whichever is later.
    - were due to, directly or indirectly, a congenital defect or disease, which manifested or diagnosed before the life assured attains the age of 17 years next birthday.
    - were caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The Company reserves the right to require the life assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this plan, infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or antibodies to such a virus.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

**Q: How do I pay my premiums?**

A: You can pay by credit card, banker's order, internet banking, auto debit, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly (by credit card, banker's order, internet banking or auto debit).

**Q: Will I be entitled to tax benefits?**

A: Benefits received from Great Early Cancer Care 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.

### Annual Premium Rate Table

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	5.40	5.40	5.40	5.40
2	5.40	5.40	5.40	5.40
3	5.45	5.45	6.20	6.20
4	5.45	5.45	6.20	6.20
5	5.50	5.50	6.40	6.40
6	5.50	5.50	6.40	6.40
7	5.50	5.50	6.40	6.40
8	5.70	5.70	6.60	6.60
9	5.75	5.75	6.90	6.90
10	6.05	6.05	7.20	7.20
11	6.30	6.30	7.50	7.50
12	6.60	6.60	7.95	7.95
13	6.95	6.95	8.45	8.45
14	7.30	7.30	8.90	8.90
15	7.60	7.60	9.35	9.35
16	7.70	7.70	9.80	9.80
17	8.15	8.40	9.90	10.70
18	8.45	8.80	9.95	11.60
19	8.65	9.25	10.00	12.45
20	8.90	9.65	10.10	13.30
21	9.15	10.10	10.15	14.15
22	9.65	10.55	10.80	14.90

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
23	10.10	11.05	11.40	15.65
24	10.60	11.55	12.05	16.40
25	11.10	12.05	12.70	17.15
26	11.55	12.50	13.35	17.95
27	11.95	13.15	13.95	18.90
28	12.30	13.85	14.50	19.85
29	12.70	14.50	15.10	20.85
30	13.05	15.15	15.70	21.80
31	13.45	15.85	16.30	22.80
32	14.30	16.85	17.25	23.95
33	15.20	17.90	18.15	25.10
34	16.10	18.95	19.10	26.25
35	16.95	20.00	20.00	27.40
36	17.85	21.00	20.90	28.55
37	18.80	22.35	21.95	30.10
38	19.75	23.65	22.95	31.65
39	20.70	25.00	23.95	33.25
40	21.65	26.30	24.95	34.80
41	22.55	27.65	26.00	36.40
42	23.90	29.65	27.40	38.30
43	25.20	31.65	28.80	40.20
44	26.55	33.60	30.20	42.10

## Important Notices

**Annual Premium Rate Table (Cont'd)**

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
45	27.85	35.60	31.60	44.00
46	29.15	37.60	33.00	45.90
47	31.50	40.70	34.75	48.10
48	33.80	43.80	36.50	50.30
49	36.10	46.90	38.25	52.50
50	38.40	50.20	40.00	54.95
51	40.70	53.30	41.70	57.20
52	44.00	57.65	44.20	60.30
53	47.30	61.95	46.75	63.40
54	50.60	66.30	49.25	66.50
55	53.90	71.25	51.75	70.25
56	57.20	75.60	54.25	73.40
57	62.30	84.30	58.35	78.65
58	67.35	94.95	62.50	86.15
59	72.40	106.15	66.60	95.55
60	77.45	118.00	70.70	101.20

*The premium rates are non-guaranteed and may be revised from time to time. Upward revision of premium rates, 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. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.*

Great Early Cancer Care is a non-participating plan. Premiums are payable up to age 80 years next birthday or until a claim has been made on intermediate stage cancer or advanced stage cancer or until death, whichever occurs first. The plan will mature at policy anniversary on which the life assured's age is 80 years next birthday. Any increase in coverage shall entail an increase in premium payment.

You should satisfy yourself that this plan 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 plan. If the policy is returned to the Company during this period, the full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. If you switch your policy from one company to another or if you exchange your current policy with another policy within the same company, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of the policy switching or replacement.

The policy may not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. If you cash your policy early you may get back less than the amount you have paid. If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value is more than the total indebtedness. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet, consumer education booklet on Medical and Health Insurance product (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.

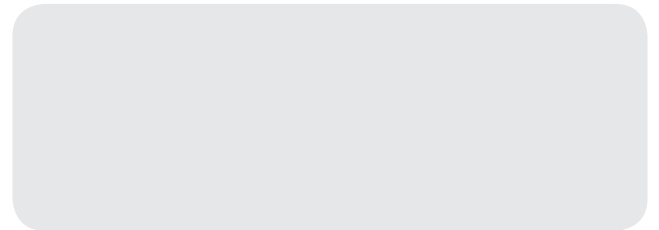


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If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.


*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.**



## **HEAD OFFICE**

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83000 Batu Pahat, Johor  
Tel: 07-432 5562 Fax: 07-432 5560

### Bintulu

No. 313, Lot 3956, Phase 4  
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Jalan Tun Ahmad Zaidi /  
Jalan Tanjung Batu  
97000 Bintulu, Sarawak  
Tel: 086-336 676 Fax: 086-332 601

### Ipoh

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16, Persiaran Tugu, Greentown Ave  
30450 Ipoh, Perak  
Tel: 05-254 2027 Fax: 05-255 5578

### Johor Bahru

10<sup>th</sup> Floor, Menara Pelangi  
Jalan Kuning, Taman Pelangi  
80400 Johor Bahru, Johor  
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### Klang

No. 8 & 10, Jalan Tiara 2A  
Bandar Baru Klang  
41150 Klang, Selangor  
Tel: 03-3343 6688 Fax: 03-3341 3398

### Kluang

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor  
Tel: 07-772 3529 Fax: 07-772 3449

### Kota Bharu

No. S25/5252-T & U  
Jalan Sultan Yahya Petra  
15200 Kota Bharu, Kelantan  
Tel: 09-748 2332 Fax: 09-744 9701

### Kota Kinabalu

Wisma Great Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
88000 Kota Kinabalu, Sabah  
Tel: 088-252 033 Fax: 088-210 437

### Kuala Terengganu

2<sup>nd</sup> Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih, 20300  
Kuala Terengganu, Terengganu  
Tel: 09-622 4959 Fax: 09-626 5195

### Kuantan

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang  
Tel: 09-515 7666 Fax: 09-515 8477

### Kuching

House No. 51, Lot 435  
Section 54, KTL D  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak  
Tel: 082-412 736 Fax: 082-426 684

### Lahad Datu

Ground & 1<sup>st</sup> Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah  
Tel: 089-884 136 Fax: 089-884 226

### Melaka

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka  
Tel: 06-282 4577 Fax: 06-283 4579

### Miri

Lots 1260 & 1261  
Block 10, M.C.L.D, Jalan Melayu  
98000 Miri, Sarawak  
Tel: 085-413 299 Fax: 085-417 518

### Penang

25, Light Street  
10200 Penang  
Tel: 04-262 2141 Fax: 04-262 2140

### Sandakan

Lot 5 & 6, Block 40  
Lorong Indah 15  
Bandar Indah, Phase 7  
Mile 4, North Road  
90000 Sandakan, Sabah  
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### Seremban

101 & 103, Jalan Yam Tuan  
70000 Seremban  
Negeri Sembilan  
Tel: 06-763 6120 Fax: 06-763 1480

### Sibu

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Wisma Great Eastern  
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96000 Sibu, Sarawak  
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Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilisensikan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）在2013年金融服务法令下获得执照并由马来西亚国家银行管制。

有关最新资讯资料，请浏览本公司网页。