

GREAT GENERATION CARE

(Plan Code: 0505)

Frequently Asked Questions

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Product Features

1 Q : What is Great Generation Care (GGC)?

A : This is a non-participating plan that matures at policy anniversary on which the life assured's age is 80 years next birthday. This plan provides Death Benefit, Total and Permanent Disability ("TPD") Benefit, Covered Event Benefit, Emotional Support Benefit and Maturity Benefit to the life assured. Besides, this plan also provides complimentary coverage against covered event and child illnesses to the life assured's child. In addition, this plan comes with an optional Parent Protect Rider that provides coverage on the life assured's parents.

2 Q : What are the unique features or selling points of GGC?

- A :
- Comprehensive coverage against covered event.
 - Protection against death or TPD.
 - Complimentary coverage against covered event and child illness for your children.
 - Optional Parent Protect Rider for your parents.
 - Return of total premiums paid or more at maturity.

3 Q : What are the benefits of GGC?

A : The summary of benefits for the plan and the payout description are set out as below:

No.	Benefits	Payout Description	
1	Death Benefit	100% of basic sum assured or total premiums paid, whichever is higher	
2	TPD Benefit		
3	Covered Event Benefit		
4	Child Protect Benefit	Policy Year	% of Basic Sum Assured
		1	5%, up to a maximum amount of RM12,500
		2	10%, up to a maximum amount of RM25,000
		3 onwards	20%, up to a maximum amount of RM50,000
		Subject to the maximum amount per child per life assured as above and limited to RM100,000 per child if covered under different life assured.	
5	Emotional Support Benefit	1% of basic sum assured, subject to a limit of RM10,000 per life	
6	Maturity Benefit	100% of the basic sum assured or total premiums paid, whichever is higher.	

4 Q : What is payable upon death?

A : Upon death of the life assured, the higher of 100% of basic sum assured or total premiums paid will be payable in one lump sum.

5 Q : What is payable upon TPD?

A : Upon TPD of life assured prior to the policy anniversary on which the life assured attains age 70 years next birthday, future premiums will be waived up to a maximum basic sum assured of RM10,000,000 per life and the Company shall pay the death benefit not exceeding RM10,000,000, in 3 annual instalments with the first being a lump sum of the death benefit or RM2,000,000 whichever is lesser, and the balance of the death benefit (if any) will be payable in 2 equal annual instalments.

6 Q : What is payable upon occurrence of covered event to the life assured?

A : Upon occurrence of any one of the covered events, the higher of 100% of basic sum assured or total premiums paid will be payable in one lump sum.

Notes:

- For a claim on Angioplasty and other invasive treatments for coronary artery disease, only 10% of basic sum assured will be payable, subject to a maximum amount of RM25,000 per life.
- After the claim on Angioplasty and other invasive treatments for coronary artery disease:
 - The benefit for death, TPD, any other covered events on the life assured and maturity payable subsequently under this plan will be reduced accordingly.
 - The benefit payout for Child Protect Benefit will not be affected.
 - The premium of the basic plan shall remain unchanged.
 - Any future claim on Angioplasty and other invasive treatments for coronary artery disease undergone by the life assured will not be payable.

7 Q : What is payable upon occurrence of covered event to the life assured's children?

A : Upon occurrence of any one of the covered events or child illnesses, a percentage of basic sum assured will be payable in one lump sum, subject to a maximum amount per child per life assured ("Eligible Payout").

Policy Year	% of Basic Sum Assured
1	5%, up to a maximum of RM12,500
2	10%, up to a maximum of RM25,000
3 and above	20%, up to a maximum of RM50,000

Notes:

- Child refers to the life assured's biological child or legally adopted child (in accordance with the laws of Malaysia) or legal ward (appointed by will or by an order of a competent court in accordance with the laws of Malaysia), including any future child which falls within this specified definition.
- For a claim on Angioplasty and other invasive treatments for coronary artery disease, only 10% of Eligible Payout will be payable, subject to a maximum amount of RM25,000 per child.
- After the claim on Angioplasty and other invasive treatments for coronary artery disease:
 - The Child Protect Benefit payable subsequently on the same child under this plan will be reduced accordingly.
 - Any future claim on Angioplasty and other invasive treatments for coronary artery disease undergone by the life assured will not be payable.
- Upon a claim on Child Protect Benefit:
 - The benefit payout for Life Assured and Parent Protect Rider will not be affected.
 - The premium of the basic plan shall remain unchanged.
- The maximum lifetime limit per child is RM100,000.
- Upon occurrence of death, TPD or covered event (except Angioplasty and other invasive treatments for coronary artery disease) of the life assured, the Child Protect Benefit shall cease.

8 Q : What is the eligible age for child under Child Protect Benefit?

A :

- The child's age next birthday must be 17 or lower at the time of policy issue date.
- The child's age next birthday must be 18 or lower upon the occurrence of covered event or child illness.

Note: The age eligibility of child will only be verified upon a claim on Child Protect Benefit.

9 Q : Is there any limit on the number of claims that can be made under Child Protect Benefit?

A : There is no limit on the number of claims that can be made under Child Protect Benefit. However, the Company will only pay the Child Protect Benefit once for each child under this policy, unless the first claim for the child is on Angioplasty and other invasive treatments for coronary artery disease.

10 Q : What are the covered event and child illnesses?

A :	No.	Covered Event
	1	Alzheimer's Disease / Severe Dementia
	2	Apallic syndrome (ie. Persistent Vegetative State (PVS))
	3	Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
	4	Benign Brain Tumor – <i>of specified severity</i>
	5	Blindness – Permanent and Irreversible
	6	Brain Surgery
	7	Cancer – <i>of specified severity and does not cover very early cancers</i>
	8	Cardiomyopathy – <i>of specified severity</i>
	9	Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>
	10	Chronic Relapsing Pancreatitis
	11	Coma – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
	12	Coronary Artery By-Pass Surgery
	13	Creutzfeldt-Jakob Disease (Mad Cow Disease)
	14	Deafness – Permanent and Irreversible
	15	Elephantiasis
	16	Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>
	17	End-Stage Liver Failure
	18	End-Stage Lung Disease
	19	Full-blown AIDS
	20	Fulminant Viral Hepatitis
	21	Heart Attack – <i>of specified severity</i>
	22	Heart Valve Surgery
	23	HIV Infection Due To Blood Transfusion
	24	Kidney Failure – <i>requiring dialysis or kidney transplant</i>
	25	Loss of Independent Existence
	26	Loss of Speech
	27	Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>
	28	Major Organ / Bone Marrow Transplant
	29	Medullary Cystic Disease
	30	Motor Neuron Disease – <i>permanent neurological deficit with persisting clinical symptoms</i>
	31	Multiple Sclerosis
	32	Muscular Dystrophy
	33	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
	34	Paralysis of limbs
	35	Parkinson's Disease – <i>resulting in permanent inability to perform Activities of Daily Living</i>
	36	Poliomyelitis
	37	Primary Pulmonary Arterial Hypertension – <i>of specified severity</i>
	38	Progressive scleroderma
	39	Serious Coronary Artery Disease
	40	Stroke – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
	41	Surgery to Aorta
	42	Systemic Lupus Erythematosus With Severe Kidney Complications
	43	Terminal Illness
	44	Third Degree Burns – <i>of specified severity</i>
	45	Angioplasty and other invasive treatments for coronary artery disease

No.	Child Illness
1	Severe Haemophilia
2	Insulin-dependent Diabetes Mellitus
3	Kawasaki Disease with Heart Complications
4	Rheumatic Fever with Valvular Impairment
5	Severe Asthma
6	Severe Epilepsy
7	Severe Juvenile Rheumatoid Arthritis
8	Persistent Intellectual Impairment due to Illnesses or Accident
9	Glomerulonephritis with Nephrotic Syndrome
10	Generalized Tetanus
11	Adolescent Morbid Obesity

11 Q : What is payable for Emotional Support Benefit?

A : Upon a claim on Child Protect Benefit or Parent Protect Rider (if any), an additional 1% of the basic sum assured will be payable in one lump sum, subject to a maximum aggregate amount of RM10,000 per life.

12 Q : What is payable upon maturity of the policy?

A : Upon the survival of the life assured to the policy anniversary on which the life assured's age is 80 years next birthday, the higher of 100% of the basic sum assured or total premiums paid will be payable.

13 Q : Is there any waiting period that I have to take note?

A : A waiting period of 30/60 days from the risk commencement date or the date of any reinstatement shall apply, depending on the types of covered event or child illness, as shown in the following table:

Conditions	Waiting Period
<ul style="list-style-type: none"> Cancer – of specified severity and does not cover very early cancers Coronary Artery By-Pass Surgery Heart Attack – of specified severity Serious Coronary Artery Disease Angioplasty and other invasive treatments for coronary artery disease All Child Illnesses 	60 days
<ul style="list-style-type: none"> All other Covered Events 	30 days

14 Q : Is there any survival period that I have to take note?

A : Yes. A survival period of 14 days from the occurrence of the covered event or child illness is required for the life assured's child. No survival period is required for the covered event claimed under life assured.

15 Q : What are the riders available for attachment or inclusion?

No.	Plan Code	Plan Name
1	U175	Parent Protect Rider (No medical underwriting applies for this rider)
2	H3	Hospitalisation and Surgical Benefits
3	H2	Hospitalisation Benefit (P and M)
4	U96	Payer Benefit Extra Rider
5	A65	Essential AccidentCare Rider

16 Q : What is the policy term for GGC?

A : Policy term of this plan is up to age 80 years next birthday.

Premiums

- 1 **Q : What is the premium payment term of GGC?**
A : The premiums are payable until the end of the policy term or upon termination, whichever occurs first.
- 2 **Q : How do I pay the premium for GGC?**
A : Premium can be paid by credit card, banker's order, GIRO, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly mode.
- 3 **Q : Is cash / cheque allowed for monthly mode of payment?**
A : No.
- 4 **Q : Are premium rates age-banded or level? Is it guaranteed?**
A : The premium rates are level but it is non-guaranteed. The premium rates to be applied depend on the entry age next birthday, gender and smoker status. The Company reserves the right to revise the premium rates by giving at least 3 months' advance notification. The revision, if any, will aim to reflect the Company's claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.
- 5 **Q : Why are the premiums non-guaranteed?**
A : It is mainly because of the continuous development and advancement in medical technologies in the future may possibly detect more covered event conditions earlier and this may lead to payout of claims earlier than projection.
- 6 **Q : Is there any large sum assured discount?**
A : Yes, the large sum assured discount for this plan is as follows:

Sum Assured	Discount per RM1,000 Sum Assured (RM)
100,000 – 199,999	0.75
200,000 – 299,999	1.00
>= 300,000	1.25

New Business and Underwriting

- 1 **Q : Who can apply for GGC?**
A : The minimum entry age is 17 years next birthday and the maximum entry age is 60 years next birthday.
- 2 **Q : How much can life assured be insured for GGC?**
A : The minimum and maximum sum assured for this plan are:
Minimum: RM50,000
Maximum: RM4,000,000

Note: The sum assured is subject to RM4,000,000 critical illness limit on any one life under all policies (excluding Bancassurance and Group policies) issued by the Company.
- 3 **Q : What is the maximum number of policy that can be purchased by the same life?**
A : We do not limit the number of policies purchased by the same life but the maximum benefit coverage is subject to underwriting.
- 4 **Q : What is the underwriting approach for GGC?**
A : Full medical underwriting and normal financial underwriting will be required for the life assured. However, there is no medical underwriting on the life assured's child.

- 5 **Q : Is my client's GGC proposal subject to sum assured aggregation with other policies for non-medical limit calculation?**
A : 100% sum assured of GGC and any existing policies within 2 calendar years will be considered for calculation of non-medical limits.
- 6 **Q : Can the policy be backdated?**
A : Yes, backdating is allowed up to 1 year and provided the life assured is within the eligible entry age, i.e. from 17 years next birthday to 60 years next birthday at the point of submitting the proposal. Standard backdating conditions apply and overdue interest will be charge if backdating is more than 6 months.
- 7 **Q : Can GGC be issued as a third party policy?**
A : Yes, but vesting is not applicable.
- 8 **Q : Can individual such as expatriate, student or foreigner, etc. buy GGC?**
A : This plan is available for Malaysian, Singaporean, Bruneian and Permanent Resident in Malaysia.
- 9 **Q : If the child is a foreigner, is he/she entitled to the coverage of Child Protect Benefit?**
A : Yes, the foreigner child is covered as long as it fulfils the definition of child as stated under "Product Features" section – Question 7.
- 10 **Q : What documentations are required for underwriting?**
A : The following documents are required for new business registration:
 - Proposal form.
 - Documentary Proof of Age such as copy of identity card.
 - For Singaporeans and Bruneians – Copy of valid passport.
 - Declaration Form For Child Protect Benefit And Parent Protect Rider.

Customer Service

- 1 **Q : What will happen to the policy if policy owner stops paying premium?**
A : The policy owner is given a 30-days Grace Period from the premium due date to pay the renewal premium, after which the policy will lapse if the due premium remains unpaid upon expiry of the Grace Period. However if the policy has acquired cash value, the Company will automatically grant an automatic premium loan to sustain the policy.
- 2 **Q : Is Automatic Premium Loan available under GGC?**
A : Yes, if the policy has acquired cash value.
- 3 **Q : Is policy loan available under GGC?**
A : Yes, up to 92% of the cash value.
- 4 **Q : Can this plan be converted to an Extended Term Assurance (ETA)?**
A : Yes. After the policy has acquired surrender value, the policy may be converted to a non-participating extended term assurance for a reduced policy term with the same basic sum assured payable in the event of death of the life assured during the term covered. If the surrender value is more than sufficient to provide coverage to the maturity of the original term, the excess amount (if any) shall be refunded in cash at the date of conversion.

TPD Benefit, Covered Event Benefit, Child Protect Benefit, Emotional Support Benefit and Maturity Benefit shall cease upon conversion to extended term assurance. Similarly, all attaching riders (if any) shall be terminated.

5 Q : Can this plan be converted to a Paid-up Assurance?

A : Yes. After the policy has acquired surrender value, the policy may be converted to a non-participating paid-up assurance with a reduced sum assured payable in the event of death of the Life Assured or on the life assured's survival to maturity date of the policy. If the surrender value is more than the amount required to convert this policy into the paid-up assurance, the excess amount (if any) shall be refunded in cash at the date of conversion.

Upon death or maturity, the benefit payout will be reduced by the amount paid for the claim on Angioplasty and other invasive treatments for coronary artery disease, if any.

TPD Benefit, Covered Event Benefit, Child Protect Benefit and Emotional Support Benefit shall cease upon conversion to paid-up assurance. Similarly, all attaching riders (if any) shall be terminated.

6 Q : Is "Option to Purchase New Policy" available under this plan?

A : No.

7 Q : Is "Buyback Option" available under this plan?

A : No.

8 Q : Is Conversion Privilege available under the policy?

A : No.

9 Q : Can the policy be assigned?

A : Yes.

10 Q : If the policy owner decides to cancel his/ her policy after it has been issued, will there be any refund?

A : If the policy is cancelled within the 15-days free look period, the policy owner is entitled to the refund of the premium paid without interest after deduction of medical fees incurred (if any). Otherwise, only the cash value (if any) will be paid out if the policy is surrendered after the free look period.

11 Q : If the policy has lapsed, can it be reinstated?

A : Yes, reinstatement is allowed within 6 months from the lapsed date. Upon reinstatement, the policy is subject to the following requirement(s):

- a) Duly completed "Health Warranty" (PSF07) form. Waiting period shall apply again upon reinstatement.
- b) The customer is within the allowable age limits as determined by the Company at the time of reinstatement.
- c) Evidence of insurability satisfactory to the Company.
- d) Payment of all premiums, inclusive of overdue interest (if any) as determined by the Company at the time of reinstatement.
- e) Satisfactory completion of the Tax Residency Self Certification Form.

Any other terms and conditions that the Company may impose at the material time.

12 Q : Can I increase the sum assured of GGC?

A : Yes, you may increase the sum assured within the first policy year, provided no claim has been admitted and subject to underwriting.

13 Q : Can I reduce the sum assured of GGC?

A : Yes, you may reduce the sum assured at anytime, provided that no claim has been admitted and subject to the minimum sum assured requirement. Decrease in sum assured will take effect from next premium due date.

14 Q : Can I change my existing plan to apply for GGC or vice versa?

A : No.

- 15 Q : Is cash value available for this policy?**
 A : Yes, cash value is available after the payment of 2 years premium. If a claim has been paid for Angioplasty and other invasive treatments for coronary artery disease on the life assured, the cash value shall be deducted proportionately.
- 16 Q : How about partial surrender?**
 A : Upon surrender of the policy, the cash value shall be payable. Partial surrender is allowed by reducing sum assured.
- 17 Q : Does GGC qualify for tax relief?**
 A : Benefits received from GGC 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.

Claims

- 1 Q : What are the documents required upon a claim for Child Protect Benefit?**
 A : The policyholder or claimant must provide the following documents of the child:
- the proof of identification of the child;
 - the proof of relationship of the child with the life assured;
 - duly completed Living Assurance Claim Form – Claimant’s Statement; and
 - any other documents that may be requested by the Company, including but not limited to complete declaration and authorisation form for a claim on the child and confirmatory result from medical investigations at the time of processing any claim or payment of any benefit under this policy.
- 2 Q : What are the conditions for a claim on Child Protect Benefit?**
 A : The covered event or child illness, whichever applicable, suffered by the child must be diagnosed in Malaysia, Singapore, Brunei, Hong Kong, Australia, New Zealand, United Kingdom, United States of America, Canada, Taiwan or China.

Note: Please refer to the policy contract for the details of conditions under this plan.

- 3 Q : What are the exclusions under this plan?**
 A : No payment of benefits for any of the following:
- i. Death during the first policy year from the risk commencement date or from the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
 - ii. The Company will not be liable for any TPD Benefit if TPD:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later; or
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane; or
 - 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 airline operating on a regular scheduled route; or
 - is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by the life assured; or
 - is resulted from war, whether declared or undeclared.
 - iii. The Company will not be liable for any Covered Event Benefit if the conditions or signs and symptoms associated with the covered event:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later; or
 - has existed or was diagnosed during the waiting period; or
 - has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period; or

- is caused directly or indirectly by self-inflicted injuries, while sane or insane; or
 - is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured; or
 - is 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 exceptions are HIV Infection Due to Blood Transfusion, Full-blown AIDS and Occupationally Acquired HIV Infection, which are covered under this plan; or
 - is resulted directly from alcohol or drug abuse; or
 - is resulted from war, whether declared or undeclared.
- iv. The Company will not be liable for any Child Protect Benefit if:
- The conditions or signs and symptoms associated with the covered event or child illness:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later; or
 - has existed or was diagnosed during the waiting period; or
 - has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period; or
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane; or
 - is resulted from the life assured's child committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured's child; or
 - is caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection. The exceptions are HIV Infection Due to Blood Transfusion, Full-blown AIDS and Occupationally Acquired HIV Infection, which are covered under this plan; or
 - is diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured's child attains the age of 1 year or less; or
 - is resulted directly from alcohol or drug abuse; or
 - is resulted from war, whether declared or undeclared.
 - The life assured's child:
 - is above age 17 next birthday at the time of policy issue date; or
 - is above age 18 next birthday upon the occurrence of the covered event or child illness; or
 - did not survive for at least 14 days after the occurrence of a covered event or child illness.

Note: Please refer to the policy contract for the details of exclusions under this plan.

Agency

1 Q : What is the commission payable to agents?

A : Commission will be payable as a percentage (%) of the premium as follows:

Year	Basic Commission			Overriding Commission			Grand Total
	BSC	Non-BSC	Total	BSC	Non-BSC	Total	
1	8.75%	26.25%	35.00%	5.00%	15.00%	20.00%	55.00%
2	7.50%	22.50%	30.00%	2.50%	7.50%	10.00%	40.00%
3	5.00%	15.00%	20.00%	1.50%	4.50%	6.00%	26.00%
4	3.75%	11.25%	15.00%	1.25%	3.75%	5.00%	20.00%
5	2.50%	7.50%	10.00%	0.00%	0.00%	0.00%	10.00%
6	2.50%	7.50%	10.00%	0.00%	0.00%	0.00%	10.00%
>=7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	30.00%	90.00%	120.00%	10.25%	30.75%	41.00%	161.00%

Production bonus will be payable as a percentage (%) of the premium as follows:

Year	Personal Sales			Organiser			Grand Total
	BSC	Non-BSC	Total	BSC	Non-BSC	Total	
1	1.25%	3.75%	5.00%	1.25%	3.75%	5.00%	10.00%

Notes:

1. Overriding Commission: Shown above is maximum payable and is apportioned according to rank held and is payable upon meeting required quota.
2. Production Bonus: Production Bonus on Personal Sales and Organiser Production Bonus is paid upon meeting the required quota.
3. Deferred benefit: Upon meeting requirements.
4. Agency Office Maintenance (AOM): Upon meeting requirements

2 Q : Is GGC counted for production, award and maintenance quotas?

A : Yes, The production will be counted as follows :

Purpose	GGC
Maintenance	100%
Agency Elevation	100%
Contest	Kindly refer to respective contests' circular
AFS	100%

3 Q : Is GGC production used for calculation of Deferred Benefit qualified for?

A : Yes.

4 Q : Is GGC production used for computation of Agency Office Maintenance (AOM) reimbursement?

A : Yes.

5 Q : Is GGC used for calculation of Persistency Ratio (PR)?

A : Yes.

6 Q : Will the PR (PR12_A) including the GGC be used for qualification purpose for Maintenance/Promotion/Awards, PR Bonus and Additional Benefits?

A : Yes.