

PRODUCT WRITE-UP

PLAN NAME: GREAT GOLDEN LIFE
PLAN CODE: 0269

PLAN DESCRIPTION

This is a non-participating whole life plan that provides the following:

- Natural death and accidental death benefit (ADB) before the maturity age of 99.
- Premium is payable until age 99.
- Upon maturity, a sum of 120% of Basic Sum Assured will be payable.

Target Launch date: September 10th, 2007

PLAN BENEFITS

1. Death Benefit

Upon **natural death** before maturity, the Sum Assured will be payable in one lump sum. The Sum Assured is defined as follows:

Policy Year	Sum Assured
1 & 2	Refund of premiums paid without interest
3 & 4	100% of Basic Sum Assured
5 to 98 minus x	115% of Basic Sum Assured
99 minus x	120% of Basic Sum Assured

where x = age at entry

Upon **accidental death** before maturity, the Accidental Death Benefit (ADB) is payable based on the age next birthday at the date of death and defined as follows:

Age next birthday of the Life Assured at the Policy Anniversary preceding Death	ADB
50 to 55	300% of the Basic Sum Assured
56 to 60	250% of the Basic Sum Assured
61 to 70	200% of the Basic Sum Assured
71 to 98	Natural Death Benefit

In the event of death of the Life Assured due to accidental death in the first 2 years, the accidental death benefit payable will be as per the table above.

2. Maturity Benefit at age 99

Upon the survival of the life assured to the maturity age of the policy, 120% of the Basic Sum Assured will be payable.

UNDERWRITING

1. Entry Age

Minimum: 50 years old next birthday

Maximum: 80 years old next birthday

2. Policy Term

The term of the policy is calculated as 99 minus age next birthday at entry.

3. Number of Units

Minimum	Maximum*
1	5

*The aggregate of the total number of units purchased under this plan, Great SeniorCare Plus, PB Assurance-50Care Plan and GoldenCare Plan must not exceed 5 units per life.

4. Sum Assured

The sum assured is expressed in terms of number of units.

A unit is defined as the sum assured a policyholder could purchase with a monthly premium of RM53.00.

The sum assured per unit varies according to the age and gender.

Increase in sum assured - Not allowed.

Decrease in Sum Assured - Allowable, by decreasing the number of units purchased (on whole units and not partial unit) anytime. You will receive the cash value in proportion to the discontinued Sum Assured.

Sum Assured per unit:

Entry Age	Term	Male	Female
50	49	10737	14666
51	48	10235	14039
52	47	9760	13463
53	46	9360	12964
54	45	8960	12501
55	44	8675	12236
56	43	8285	11727
57	42	7895	11217
58	41	7505	10707
59	40	7115	10197
60	39	6977	10151
61	38	6656	9664
62	37	6334	9177
63	36	6013	8691
64	35	5692	8204
65	34	5549	8065
66	33	5196	7648
67	32	4948	7231
68	31	4824	6813
69	30	4590	6396
70	29	4317	6304
71	28	4137	5933
72	27	3927	5562
73	26	3712	5191
74	25	3464	4820
75	24	3374	4635
76	23	3219	4308
77	22	3000	4232
78	21	2808	3754
79	20	2638	3529
80	19	2486	3328

5. This product is not applicable to foreign lives.

PREMIUM

Premium is fixed at RM53.00 per unit per month.

1. Premium Payment Modes and Modal Factors

This is a monthly premium plan but premiums can also be paid annually, half-yearly or quarterly premium installments. In case where premium payments are made other than monthly premium, the following factors are to be applied to the monthly premium to arrive at the desired premium mode:

<i>Mode of Premium Payment</i>	<i>Factors</i>
Annually	11.4286
Half-Yearly	5.8286
Quarterly	2.9429

2. Premium Payment Method

Cash, GIRO, Banker's Order, Cheque and Credit Card are allowed for all modes of payments.

3. Premium Payment Term

Premiums are payable within the policy term or upon death of the Life Assured, whichever occurs first.

4. Backdating

Allowable – up to 3 months

DISCOUNTS

1. Large Sum Assured Discounts

Nil.

2. Non-smoker Discounts

Nil.

3. Female Discount

A different basic sum assured table is used.

OTHER FEATURES

1. Surrender Values

Surrender value is available after the payment of 3 years premium. Kindly refer to item number 4, Sum Assured, page 2 of 5 for decrease in sum assured (partial surrender).

2. Policy Loans

As per current practice - up to 92% of the total cash value.

3. Automatic Premium Loan

Allowable – as per current practice.

4. Paid-Up Policy

After acquiring the cash value, this policy may be converted to a Paid-Up Assurance with reduced sum assured payable in the event of death of the Life Assured.

5. Free-Look Period

Policyholder is allowed to cancel the policy within 15 days, premium will be refunded and commission will be clawed back.

6. Assignment

Allowed.

7. 3rd Party Policy

Allowed.

8. Reinstatement

- i. Lapsed less than 90 days – No Health Warranty required.
- ii. Lapsed less than 180 days more than 90 days – Health Warranty required
- iii. Lapsed more than 180 days – Health Warranty required and reinstatement is subject to the following endorsement:
“It is hereby declared and agreed that, in the event of death of the Life Assured due to cause other than accidental cause, no benefit will be payable under the policy and all premiums paid shall be refunded without interest if the death of the Life Assured is within 2 years from the date of reinstatement of this policy. All other terms and conditions remain unchanged.”

OTHER FEATURES – NOT APPLICABLE

Riders attachment, conversion privilege, extended term assurance (ETA).

FORMS REQUIRED FOR NEW BUSINESS SUBMISSION

1. Proposal for Assurance Form
2. Risk Assessment Statement Form
3. Documentary Proof of Age
4. Confirmation of Advice Form
5. Customer Fact Find Form

Note:

Only in the event when the Risk Assessment Statement is duly completed and signed by servicing agent, then only they are allowed to submit the cases to New Business Department where acceptance is guaranteed.

EXCLUSIONS

No benefit is payable under the following circumstances: -

1. Death within one year from the Policy Issue Date or from the date of any reinstatement, whichever is later as a result of suicide, whether sane or insane;
2. Accidental death as a result of, either directly or indirectly, self-inflicted injuries or suicide, while sane or insane;
3. Accidental death as a result of, either directly or indirectly, bodily infirmity or mental or functional disorder or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
4. Accidental death as a result of, either directly or indirectly, taking poison or the inhaling of gas, for whatever reason;
5. Accidental death as a result of, either directly or indirectly, any injury received: -
 - a. While on duty in any navy, army, air force or police organization;
 - b. From the action of any armed forces, or from accident or violent arising by reason of the existence of a state of armed conflict;
 - c. From engaging in aerial flights including parachuting and sky-diving other than as a crew member or as a fare-paying passenger of an International Airline operating on a regular scheduled route;
 - d. As a result of the Life Assured committing, attempting or provoking an assault or a felony or from any violation of the law by the Life assured;
 - e. While under the influence of any alcohol or drugs;
 - f. From engaging in racing on horse or wheels;
 - g. From engaging in any underwater activity;
 - h. Which was inflicted intentionally by a third party, either with or without provocation on the part of the Life Assured and inclusive of the attack or the defence by the third party which may have been caused by a violation of the law by the Life Assured; or
 - i. In any riot, insurrection, civil commotion, attack by bandits or terrorists, war or act of war, whether or not the Life Assured was actually participating.

Cash Surrender Value per RM 1,000 Sum Assured (Male)

Age at Entry	50	51	52	53	54	55	56	57	58	59
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	50	53	57	60	64	68	73	77	82	87
4	71	75	79	83	88	93	99	104	111	117
5	91	95	100	105	110	116	123	130	137	144
6	124	130	136	143	150	157	166	175	183	192
7	147	153	160	168	176	185	194	204	213	222
8	170	177	185	193	203	212	222	232	242	252
9	193	201	210	219	230	240	251	261	271	281
10	217	226	236	246	257	267	278	289	299	310
11	241	251	262	272	283	295	306	317	328	338
12	266	276	287	299	310	322	333	344	355	366
13	291	302	313	325	337	348	360	371	382	394
14	316	327	339	351	363	375	386	398	410	423
15	341	352	364	376	388	400	412	425	438	451
16	365	377	390	402	414	425	439	452	465	478
17	390	402	414	426	438	452	465	479	492	504
18	414	426	438	450	464	478	491	505	518	530
19	438	450	462	476	489	503	517	530	543	555
20	461	473	487	501	514	528	542	555	567	580
21	484	497	511	525	539	552	566	579	591	603
22	508	521	535	549	563	576	589	602	614	626
23	531	545	559	572	586	599	612	624	636	648
24	554	568	582	595	608	621	634	646	658	669
25	577	590	604	617	630	643	655	667	678	689
26	599	612	626	638	651	664	676	687	698	709
27	620	634	647	659	672	684	695	706	717	727
28	641	654	667	679	691	703	714	725	735	745
29	662	674	686	698	710	721	732	743	753	762
30	681	693	705	717	728	739	750	760	769	779
31	700	712	723	735	746	756	766	776	786	795
32	718	730	741	752	762	772	782	792	801	811
33	736	747	758	768	778	788	798	807	817	826
34	753	763	774	784	794	803	813	822	832	843
35	769	779	789	799	808	818	828	837	848	859
36	784	794	804	813	823	832	842	853	864	878
37	799	809	818	828	837	847	857	869	883	902
38	813	823	832	841	851	862	873	887	906	935
39	827	836	846	855	866	877	891	909	939	998
40	840	850	859	870	881	895	913	942	1,000	1,200
41	854	863	873	885	898	916	945	1,002	1,200	-
42	867	877	888	901	919	948	1,004	1,200	-	-
43	880	891	904	922	950	1,006	1,200	-	-	-
44	894	907	925	953	1,008	1,200	-	-	-	-
45	910	928	955	1,010	1,200	-	-	-	-	-
46	930	957	1,011	1,200	-	-	-	-	-	-
47	960	1,013	1,200	-	-	-	-	-	-	-
48	1,014	1,200	-	-	-	-	-	-	-	-
49	1,200	-	-	-	-	-	-	-	-	-

Cash Surrender Value per RM 1,000 Sum Assured (Male)

Age at Entry	60	61	62	63	64	65	66	67	68	69
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	93	99	105	110	116	123	129	135	142	151
4	124	131	137	144	151	158	165	172	182	192
5	151	159	166	173	180	188	195	204	214	224
6	201	210	218	227	235	244	255	265	277	288
7	231	241	249	258	267	278	289	300	312	324
8	261	271	280	289	300	311	322	334	346	358
9	291	301	310	321	332	344	355	367	379	391
10	320	330	341	352	364	376	387	399	412	424
11	348	360	372	383	395	407	419	431	443	455
12	378	390	402	414	425	437	449	461	473	485
13	407	419	431	443	455	467	479	490	502	514
14	435	448	460	472	484	496	507	519	530	542
15	463	476	488	500	511	523	535	546	557	568
16	490	503	515	527	538	550	561	572	583	594
17	517	529	541	553	564	576	587	597	608	619
18	543	555	567	578	589	600	611	622	632	642
19	568	580	591	603	613	624	635	645	655	665
20	592	604	615	626	636	647	657	667	677	687
21	615	627	638	648	659	669	678	688	698	708
22	638	649	660	670	680	690	699	709	719	729
23	659	670	680	690	700	710	719	729	739	750
24	680	690	700	710	720	729	739	748	759	771
25	700	710	720	729	739	748	758	768	779	793
26	719	729	738	748	757	767	777	788	801	817
27	737	747	756	765	775	785	796	809	825	847
28	755	764	773	783	793	804	816	832	853	889
29	772	781	791	800	811	823	839	860	895	966
30	788	798	808	818	830	845	866	900	970	1,200
31	804	814	825	837	852	872	905	973	1,200	-
32	821	831	843	858	878	910	977	1,200	-	-
33	837	849	863	883	915	980	1,200	-	-	-
34	854	869	888	920	984	1,200	-	-	-	-
35	874	893	924	987	1,200	-	-	-	-	-
36	897	928	990	1,200	-	-	-	-	-	-
37	932	993	1,200	-	-	-	-	-	-	-
38	995	1,200	-	-	-	-	-	-	-	-
39	1,200	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-

Cash Surrender Value per RM 1,000 Sum Assured (Male)

Age at Entry	70	71	72	73	74	75	76	77	78	79	80
1	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-
3	161	172	180	189	197	206	215	223	232	240	248
4	203	215	224	234	244	254	264	274	284	293	302
5	236	248	258	268	277	288	298	308	317	326	336
6	301	315	327	338	348	360	372	382	393	403	413
7	337	351	362	373	384	396	407	417	428	438	448
8	371	385	396	407	418	430	441	451	461	471	481
9	404	418	429	440	451	462	473	483	493	503	513
10	436	450	461	472	482	493	504	514	524	534	544
11	467	481	492	502	512	523	533	543	553	563	574
12	497	510	521	531	541	552	562	572	582	593	604
13	526	539	549	559	569	579	589	599	610	622	635
14	554	566	576	586	595	606	616	626	638	651	667
15	580	592	602	611	621	632	642	653	666	682	701
16	605	617	627	636	646	657	668	681	696	715	743
17	629	641	651	660	670	682	695	709	728	755	802
18	653	664	674	684	695	707	722	740	767	812	905
19	675	687	697	707	719	734	752	778	822	913	1,200
20	697	709	719	731	745	763	789	831	919	1,200	-
21	719	731	742	756	773	798	840	926	1,200	-	-
22	740	753	766	783	807	848	932	1,200	-	-	-
23	762	776	793	816	856	938	1,200	-	-	-	-
24	784	802	825	864	943	1,200	-	-	-	-	-
25	809	833	871	948	1,200	-	-	-	-	-	-
26	840	878	953	1,200	-	-	-	-	-	-	-
27	883	958	1,200	-	-	-	-	-	-	-	-
28	962	1,200	-	-	-	-	-	-	-	-	-
29	1,200	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-

Cash Surrender Value per RM 1,000 Sum Assured (Female)

Age at Entry	50	51	52	53	54	55	56	57	58	59
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	42	44	47	50	53	57	60	64	68	72
4	61	63	67	71	75	79	83	88	93	99
5	79	82	86	90	95	99	104	110	116	123
6	109	113	118	124	129	135	142	150	158	166
7	130	134	140	146	152	160	167	176	185	194
8	151	156	162	169	176	184	193	202	212	221
9	172	177	184	192	200	210	219	229	239	249
10	193	199	207	216	225	235	245	256	266	276
11	214	222	231	240	250	261	271	282	293	303
12	237	245	255	265	275	286	297	308	319	330
13	259	268	279	289	300	312	323	334	345	358
14	282	292	303	314	325	337	348	359	372	385
15	306	316	327	339	350	362	373	386	399	413
16	329	340	351	363	374	386	399	413	426	440
17	352	363	375	387	398	412	425	439	452	466
18	376	387	398	410	423	437	451	465	478	492
19	399	410	421	435	449	462	476	490	504	517
20	421	432	446	459	473	487	501	515	529	542
21	443	456	470	484	498	512	526	539	553	567
22	467	480	494	508	522	536	550	563	577	590
23	490	503	517	531	545	559	573	587	600	613
24	513	527	540	554	568	582	596	609	622	635
25	536	549	563	577	591	604	618	631	644	656
26	558	572	585	599	613	626	639	652	665	677
27	580	594	607	621	634	647	660	673	685	697
28	602	615	628	642	655	668	680	692	704	716
29	623	636	649	662	675	687	700	712	723	735
30	643	656	669	682	694	706	718	730	741	752
31	663	676	688	701	713	725	736	748	759	770
32	682	695	707	719	731	743	754	765	776	787
33	701	713	725	737	748	760	771	782	793	805
34	719	731	743	754	765	776	787	799	810	823
35	737	748	759	770	781	792	804	815	828	843
36	753	764	776	786	797	809	820	833	847	866
37	770	780	791	802	813	825	837	852	870	894
38	785	796	807	818	829	842	856	874	898	935
39	801	811	822	833	846	860	878	902	938	1,000
40	815	826	837	850	864	881	905	941	1,002	1,200
41	830	841	853	867	885	908	944	1,003	1,200	-
42	845	857	871	888	911	946	1,005	1,200	-	-
43	861	874	891	914	949	1,007	1,200	-	-	-
44	877	894	917	951	1,008	1,200	-	-	-	-
45	897	919	953	1,010	1,200	-	-	-	-	-
46	922	955	1,011	1,200	-	-	-	-	-	-
47	957	1,012	1,200	-	-	-	-	-	-	-
48	1,014	1,200	-	-	-	-	-	-	-	-
49	1,200	-	-	-	-	-	-	-	-	-

Cash Surrender Value per RM 1,000 Sum Assured (Female)

Age at Entry	60	61	62	63	64	65	66	67	68	69
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	77	83	88	93	98	104	110	116	121	129
4	105	111	117	123	130	136	143	149	158	167
5	130	137	144	150	157	164	171	180	189	198
6	175	183	191	199	207	216	226	236	247	258
7	203	212	221	229	237	248	258	269	281	292
8	231	241	250	258	269	280	291	302	314	326
9	259	269	278	289	300	311	323	334	346	358
10	287	297	308	319	331	342	354	366	378	391
11	314	326	338	349	361	373	385	397	409	422
12	342	355	367	379	391	403	415	427	440	452
13	371	383	396	408	420	432	445	457	469	482
14	398	411	424	436	449	461	474	486	498	510
15	426	439	452	464	477	489	501	514	526	538
16	453	466	479	492	504	516	529	541	553	564
17	480	493	506	518	530	543	555	567	578	590
18	506	519	532	544	556	568	580	592	603	615
19	531	544	557	569	581	593	605	616	627	639
20	556	569	581	593	605	617	628	639	651	662
21	580	593	605	617	628	640	651	662	673	684
22	603	616	628	639	651	662	673	684	695	707
23	626	638	650	661	672	683	694	705	717	729
24	647	660	671	682	693	704	715	726	739	752
25	669	680	692	702	713	724	736	748	761	777
26	689	700	711	722	733	744	756	770	786	806
27	708	720	731	741	753	764	778	793	814	843
28	727	738	749	760	772	785	801	821	849	893
29	746	757	768	780	792	808	827	855	898	973
30	764	775	787	799	814	834	861	903	976	1,200
31	781	793	806	821	840	867	908	979	1,200	-
32	799	812	827	846	872	913	982	1,200	-	-
33	818	833	851	877	917	985	1,200	-	-	-
34	838	856	882	921	988	1,200	-	-	-	-
35	861	886	925	991	1,200	-	-	-	-	-
36	891	929	993	1,200	-	-	-	-	-	-
37	932	996	1,200	-	-	-	-	-	-	-
38	998	1,200	-	-	-	-	-	-	-	-
39	1,200	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-

Cash Surrender Value per RM 1,000 Sum Assured (Female)

Age at Entry	70	71	72	73	74	75	76	77	78	79	80
1	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-
3	140	150	158	166	174	183	192	202	210	219	228
4	178	190	199	208	217	228	237	249	257	268	278
5	210	222	231	241	251	261	271	282	291	302	312
6	271	285	296	307	318	330	341	354	364	376	388
7	306	320	331	342	354	365	377	389	400	411	423
8	339	353	365	376	388	400	411	424	434	445	457
9	372	387	398	409	421	433	444	456	467	478	490
10	405	419	430	442	453	465	476	488	498	510	522
11	436	450	461	473	484	495	507	519	529	541	554
12	466	480	491	503	514	525	536	548	559	572	586
13	495	509	520	531	542	554	565	577	589	602	618
14	524	537	548	559	570	581	593	606	618	634	654
15	551	564	575	586	597	609	621	634	649	668	694
16	577	590	601	612	623	635	648	664	682	707	744
17	603	615	626	637	649	662	677	696	719	755	813
18	627	640	651	662	675	690	707	732	766	823	922
19	651	664	675	688	702	719	743	777	832	928	1,200
20	674	687	699	713	731	754	787	840	934	1,200	-
21	697	711	725	741	764	796	848	939	1,200	-	-
22	720	735	752	774	805	856	944	1,200	-	-	-
23	744	761	783	814	863	949	1,200	-	-	-	-
24	770	792	822	870	954	1,200	-	-	-	-	-
25	799	830	877	958	1,200	-	-	-	-	-	-
26	836	883	962	1,200	-	-	-	-	-	-	-
27	888	966	1,200	-	-	-	-	-	-	-	-
28	970	1,200	-	-	-	-	-	-	-	-	-
29	1,200	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-

-End-