



**IHM SDN BHD
GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)**

GROUP MULTIPLE BENEFITS INSURANCE SCHEME NO GS 121 & 121A (previously known as GS 3553 & 3553A)

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) which is the largest life insurance company in Malaysia together with IHM SDN BHD has launched an investment-linked Group Multiple Benefits Insurance scheme with investment based on the DANA RESTU as per the illustration below. This insurance scheme invests in Shariah-approved securities but it is not a Shariah-compliant insurance scheme. This scheme is offered exclusively to all eligible members of IHM SDN BHD, their legal spouse and children. This scheme also provides coverage against 36 critical illnesses.

AS LOW AS RM 1.66 A DAY

Coverages provided under this scheme	
Benefits	Sum Assured Yearly premium of RM 600
36 Critical Illnesses	RM 50,000
Death due to Illness / Natural Causes	RM 50,000
Accidental Death	RM 100,000
* Total Permanent Disability (Due to Illness)	RM 50,000
* Total Permanent Disability (Due to Accident)	RM 100,000
Funeral Expenses	RM 5,000
Total Investment Value (TIV)	(Based on the Net Asset Value)

* Total Permanent Disability covers until age 65

ADVANTAGES OF THIS SCHEME

- Same level of premium for all ages
 - Premium is significantly lower compared to an individual policy.
 - Participation can be continued up to age 70.
 - Cash withdrawal for emergency
- One of the special features of this scheme is that you may sell some of the units in your fund after contributing for at least 12 months.

ELIGIBILITY & PARTICIPATION

- Members and legal spouses aged between 19 to 55 years old age next birthday.
- Children aged between 30 days old to 19 or 23 years for fulltime students. This is applicable for unmarried and unemployed children only.
- Coverage for dependants can be extended only if the member participates in the scheme.

CONDITIONS FOR CHILD PARTICIPATION

- A child can only participate in this scheme if the legal spouse (s) of the member is participating.
- The child participation has to be in order from youngest to the oldest (Proposal accepted with simplified underwriting only).
- Failure in fulfilling the above requirements will result in the policy being cancelled from inception and all premiums received in respect of the life assured will be refunded accordingly.

36 CRITICAL ILLNESSES		
1) Heart Attack	12) Heart Valve Replacement	25) Major Head Trauma
2) Strok	13) Major Burn	26) Parkinson's Disease
3) Coronary Artery Disease(Requiring Surgery)	14) Surgery to Aorta	27) Poliomyelitis
4) Cancer	15) Loss of Speech	28) Benign brain Tumor
5) Kidney Failure	16) Alzheimer Disease	29) Chronic Lung Disease
6) Fulminant Viral Hepatitis	17) Muscular Dystrophy	30) Brain Surgery
7) Major Organ Transplant	18) Loss of hearing	31) Meningitis Bacterial
8) Paralysis / Paraplegia	19) Terminal Illness	32) Other Serious Coronary Artery disease
9) Multiple Sclerosis	20) Motor Neuron disease	33) Apallic Syndrome
10) Primary Pulmonary Arterial Hypertension	21) Chronic Liver Disease	34) AIDS cover for medical staff
11) Blindness	22) AIDS due to blood transfusion	35) Full Blown AIDS
	23) Encephalitis	36) Coma
	24) Aplastic Anemia	

Complete definition of critical illnesses as mentioned in the Master Policy need to be fulfilled before any 36 critical illnesses claim can become payable

SCHEDULE OF COMPENSATION FOR PARTIAL PERMANENT DISABILITY

Section A	% of sum assured
1.) Death	100%
Section B	% of sum assured
1.) Loss of Both Hands	100%
2.) Loss of Both Feet	100%
3.) Complete and irrecoverable loss of sight in both eyes	100%
4.) Loss of one hand and one foot	100%
5.) Certified complete and incurable insanity	100%
6.) Injuries resulting in permanently being bedridden	100%
7.) Any other injuries resulting in permanent total disablement	100%
8.) Complete and incurable paralysis	100%
For injuries not listed above, compensation will be paid in proportion to the loss sustained as stipulated in the master policy. However the total amount payable will not exceed 100% of the total sum assured	

FURTHER BENEFITS OF THIS SCHEME**Critical Illnesses**

- The benefit will become payable once the doctor has confirmed that the member is contracted with one of the 36 critical illness.
- This benefit is not payable for any critical illness, which existed before the effective date and for illness, which is first diagnosed in the first 60 days from the policy effective date.
- The protection for a member who has claimed this benefits will cease once it has been paid.

Death and Total Permanent Disability (Due to illness)

- Proposal accepted with underwriting
 1. Full sum assured is payable upon occurrence of death or TPD
 2. However no benefit will be payable if Death / TPD is due to a pre-existing illness which was not disclosed.

Death and Permanent Disability (due to accidental causes)

- The Sum Assured payable for Death / TPD due to accident would be double the sum assured for Death / TPD due to illness.
- The amount of claim payable for Permanent partial disabilities will be in accordance to the Schedule of Compensation stated in the Master Policy.

Retirement Fund

- Upon attaining age 70 a member is eligible to redeem all his units available under the Dana Restu Fund and the redemption value will be based on the net asset value, provided that the member has not made any claim, which resulted in the cessation of the policy.

Surrender Value

- If the member chooses to surrender his policy before attaining age 70, subject to a minimum of 12 months of continuous participation, he is eligible to redeem all his units available under the Dana Restu Fund and the redemption value will be based on the net asset value.

Funeral Expenses

- This benefit is payable in addition to the death benefit.

Estimation of Total Investment Value @ age 70, for contribution of RM 600/ Year

Policy Period	Total Contribution	Estimated Return Value	
		8 % (RM) 1 – 20 Years	3 % (RM)
		5.5 % (RM) 21 – 30 Years	
5	3,000	579	516
10	6,000	1,351	1,066
15	9,000	2,379	1,653
20	12,000	4,020	2,526
25	15,000	5,675	3,522
30	18,000	7,651	4,585

The projection shown above is purely based on assumptions. The actual return may differ depending on the factors such as insurance charges, agents commission and 1.45 % fund management fee. The assumptions used for the above projection are:

- 1.) Minimum number of participation under this scheme is 500 throughout the policy period.
- 2.) The weighted average age of live (s) assured under this scheme is 46
- 3.) No unusual mortality rate

PREMIUM ALLOCATION

Policy Year	1 - 16	17 th year onwards
Premium paid	600	600
Premium Allocation		
%	88%	98%
RM	528	588

DANA RESTU

- A fund where 70% to 100% of the investment instruments are equities, which may be volatile in the short-term. This fund seek to provide medium to long-term capital appreciation. Dana Restu invest in Shariah-approved securities.

FUND PERFORMANCE

Year	Restu Fund
2006	25.55%
2007	34.92%
2008	-35.73%
2009	34.01%
2010	17.36%

QUESTION & ANSWER

- Q. Can the spouse/children continue to participate in this scheme if the member Died/ Disabled/ Contracted with one of the 36 Critical Illness before attaining age 70?**
- A.** Yes. They can participate until they themselves attain the age 70 years.
- Q. Can the member/spouse/children apply to contribute more?**
- A.** Yes. The member/spouse/children needs to apply again by completing a standard Group Proposal form for approval by Great Eastern and up to the maximum benefit allowed.
- Q. Will Great Eastern pay the full Death Benefit if the member dies of suicide?**
- A.** Great Eastern will pay full Death Benefits due to suicide after 12 months of policy coverage.
- Q. Can I continue participating in this scheme even if I retire or resign before maturity age of 65?**
- A.** Yes. You can continue participation until age 65 by paying through Direct Debit Authorization (DDA), a bank deduction.
- Q. Can the dependant enjoy a higher sum assured compared to the member?**
- A.** No. The dependant's sum assured should be equal or lesser than the members.

EXCLUSIONS

DEATH/ TOTAL PERMANENT DISABILITY/ PARTIAL PERMANENT DISABILITY (due to accident)

- Resulted from self-inflicted injuries while sane or insane.
- Sustained as a result of any form of flying except as a passenger on a regular scheduled flight.
- Existed before the effective date
- Resulted from war, whether declared or not declared
- Resulted from provoked assault, drugs, scuba-diving, hunting or any form of racing (other than on foot).

CRITICAL ILLNESS

- Pre Existed before the commencement of cover
- Diagnosed in the first sixty (60) days from the date of first salary deduction.
- Critical illness, which is related to pre existing illnesses or related to pre existing complication of bodily function.

CHILD CLAIM

If the death or diagnosis of critical illness was made before the Assured Child attained age 5 years, the benefits for Death, Total & Permanent Disablement and Critical Illness shall be reduced in accordance with the following table:

Age Next Birthday	Amount Payable on Death or Diagnosis Of a Major Event
1	20% of Basic Sum Assured
2	40% of Basic Sum Assured
3	60% of Basic Sum Assured
4	80% of Basic Sum Assured
5	100% of Basic Sum Assured

- Only 50% of the above sum assured is payable If the death or TPD occurs in the first 2 years of assurance due to pre-existing illness which was disclosed in the application form. (for proposal accepted without underwriting only).
- However no benefit will be payable if Death / TPD is due to a pre-existing illness which was not disclosed.

Important Notice:

- 1.) This proposal is only valid for a period of six (6) months from the proposal date. Completed proposal forms should be returned immediately to avoid any delay.
- 2.) According to Section 186(2) Insurance act 1996, the co-ordinator of the Scheme will receive 2% from the total premium as a service fee.
- 3.) Although this investment linked insurance scheme invests in Shariah- approved securities, it is not classified as Shariah-compliant insurance scheme.
- 4.) Purchasing an investment linked plan is a long-term commitment. Early cancellation of the policy may result in high cost, the redemption value also depends on the current market value of the underlying asset in the fund. Thus the redemption value may be lesser than the total premium paid. **This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**
- 5.) You are also advised to read and understand the sales illustration, which may be obtained from your respective master policy holder/ agent for better understanding about this scheme.
- 6.) Pursuant to Section 148 of the Act, a life assured shall have 15 days from the date of receipt of the policy to examine its terms and conditions. A life assured may terminate the policy within the 15 days free-look period. If the policy is terminated during this period, the company shall refund an amount equaled to the sum of (a) total investment values of the policy based on the Net Asset Value at the valuation date; and (b) the investment values of the units which have been cancelled to pay for insurance charges and policy fee; and (c) the amount of premiums that have not been allocated; minus the expenses incurred for medical examination, if any (during promotion only).
- 7.) The Company reserves the right, at its sole and absolute discretion, to vary the rates in the Schedules of Benefits and/or the Premium Rates and/or the terms and provisions of this Policy (including the General Conditions and the General Provisions) from time to time as it may deem fit, upon giving the Policyholder three (3) months' advance notice in writing of its intention to do so.
- 8.) The brochure is for general information only. It is not a contract of insurance. The exclusions and limitations of benefits highlighted above may not be exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy contract/ certificate of insurance issued by Great Eastern Life Assurance (Malaysia) Berhad.
- 9.) 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.

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