

## Additional Information Sheet – Additional Critical Illness

This document serves to provide additional product information, complementing the Quotation and Product Disclosure Sheet.

### Your Coverage/Benefits

This plan provides **insurance coverage** upon the Insured Member being **diagnosed with a covered Critical Illness** during the coverage period of the Rider.

The total Additional Critical Illness benefit payable shall not exceed 100% of the Rider's Sum Assured. Once 100% of the Rider's Sum Assured has been paid out, this Rider shall then terminate. The sum assured of the Basic Policy will not be reduced by the Rider's Sum Assured paid out as the benefit under this Supplementary Contract is an additional payment to the Basic Policy.

#### 1. What are the covers/ benefits provided?

(i) The benefits provided are shown in the table below:

Group Term Life Optional Rider	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Additional Critical Illness	500,000	300,000	200,000	150,000	100,000	50,000

The covered Critical Illnesses provided are shown below:

- |  |  |
|--|--|
| 1. Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i> | 21. Brain Surgery  |
| 2. Heart Attack - <i>of specified severity</i>   | 22. Heart Valve Surgery  |
| 3. Kidney Failure - <i>requiring dialysis or kidney transplant</i>                               | 23. Terminal Illness   |
| 4. Cancer - <i>of specified severity and does not cover very early cancers</i>                   | 24. Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 5. Coronary Artery By-Pass Surgery   | 25. Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>    |
| 6. Serious Coronary Artery Disease   | 26. Chronic Aplastic Anemia - <i>resulting in Permanent Bone Marrow Failure</i>                          |
| 7. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*                        | 27. Motor Neuron Disease - <i>Permanent Neurological Deficit with Persisting Clinical Symptoms</i>       |
| 8. End-Stage Liver Failure   | 28. Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>  |
| 9. Fulminant Viral Hepatitis   | 29. Alzheimer's Disease / Severe Dementia  |
| 10. Coma - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>  | 30. Muscular Dystrophy   |
| 11. Benign Brain Tumour - <i>of specified severity</i>   | 31. Surgery to Aorta   |
| 12. Deafness - <i>Permanent and Irreversible</i>   | 32. Multiple Sclerosis   |
| 13. Third Degree Burns - <i>of specified severity</i>  | 33. Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>                               |
| 14. Human Immunodeficiency Virus (HIV) Infection due to Blood Transfusion                        | 34. Medullary Cystic Disease   |
| 15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection                         | 35. Cardiomyopathy - <i>of specified severity</i>  |
| 16. Full-blown AIDS  | 36. Systemic Lupus Erythematosus with Severe Kidney Complications  |
| 17. End-Stage Lung Disease   | 37. Paralysis of Limbs   |
| 18. Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> | 38. Blindness – <i>Permanent and Irreversible</i>  |
| 19. Major Organ / Bone Marrow Transplant   | 39. Loss Independent Existence   |
| 20. Loss of Speech   |  |

\* The benefit payable for Angioplasty and Other Invasive Treatments for Coronary Artery Disease shall be 10% of the Rider's Sum Assured subject to a maximum of RM25,000. This benefit is payable once only in the lifetime of the Insured Member. Thereafter, the Rider's Sum Assured will be reduced by the amount paid.

(ii) The coverage term for this Rider is 1 year. You need to renew Your cover annually.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.**

## Your Obligations

### 1. How much premium do I have to pay?

The total premium that You have to pay and the Rider terms may vary depending on Our underwriting requirements.

(i) The annual premiums for the benefit based on standard risk are shown below:

Group Term Life Optional Rider (Age Nearest Birthday) (Per Insured Member)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
<b>Additional Critical Illness<sup>1</sup></b>						
16 to 35	725.00	435.00	290.00	217.50	145.00	72.50
36 to 40	1,025.00	615.00	410.00	307.50	205.00	102.50
41 to 45	1,900.00	1,140.00	760.00	570.00	380.00	190.00
46 to 50	3,100.00	1,860.00	1,240.00	930.00	620.00	310.00
51 to 55	4,825.00	2,895.00	1,930.00	1,447.50	965.00	482.50
56 to 60	6,900.00	4,140.00	2,760.00	2,070.00	1,380.00	690.00
61 to 65	10,275.00	6,165.00	4,110.00	3,082.50	2,055.00	1,027.50
66 to 69	13,350.00	8,010.00	5,340.00	4,005.00	2,670.00	1,335.00
70 to 74	17,925.00	10,755.00	7,170.00	5,377.50	3,585.00	1,792.50

<sup>1</sup> Age 65 to 74 is for renewal only.

**Note: Please refer to the Supplementary Contract for the complete terms and conditions under this plan.**