

GE BABY POLICY

SmartProtect Junior

Rider:

- **Smart Baby Shield [SBS-M, SBS-C]**
- SmartMedic Xtra [SMX]
- Smart Extender [SE]
- SmartMedic Xtra 99 [SMX-99]
- Smart Extender 99
- IL Premium Waiver Extra Rider(Jr)
- IL Payer Benefit Extra Rider (Jr)



Life Stages

Part of Pregnancy Experience



3 MAIN SELLING POINTS

Pre-book Medical Card
for baby

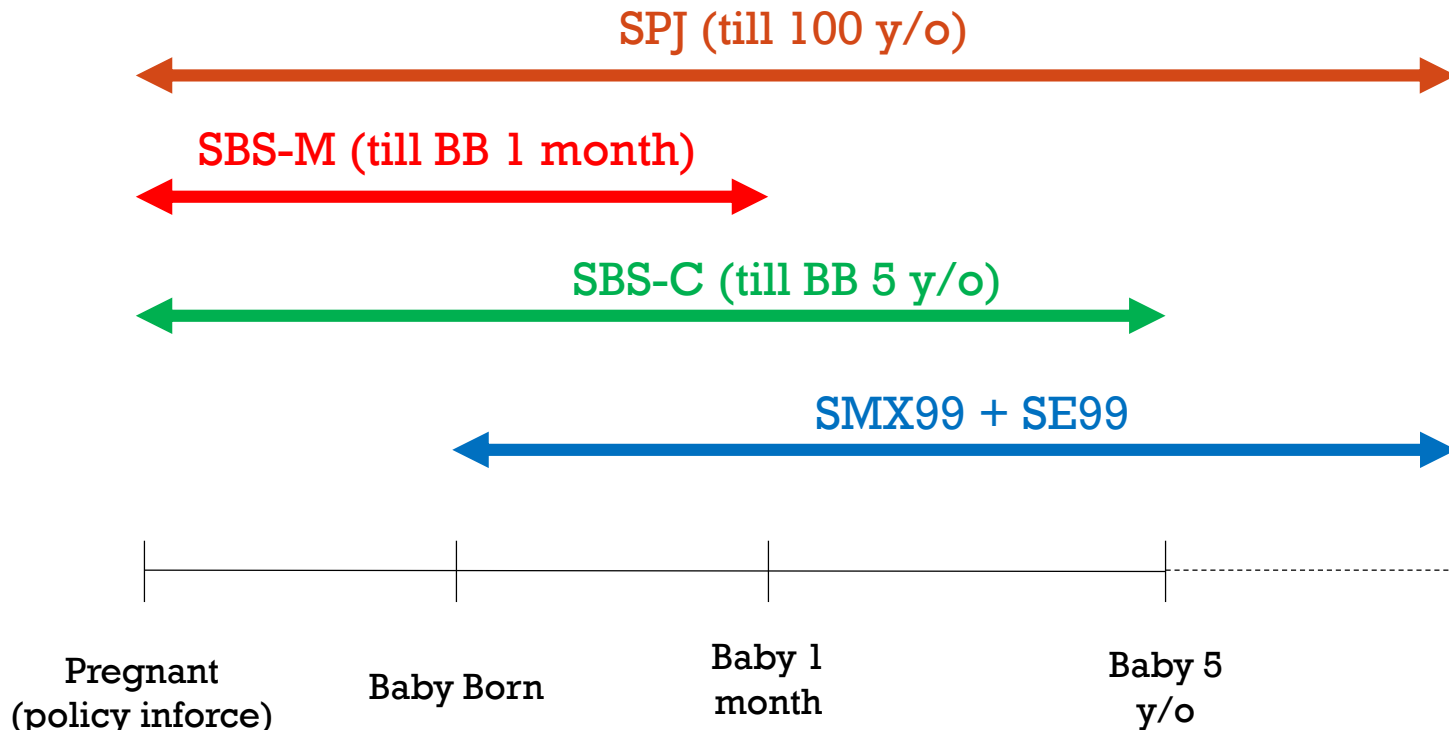
Extra coverage on
mother on pregnancy
complication (till baby
full moon)

Extra coverage on baby
until 5 ANB



Baby Policy

Coverage and Term



**other riders will be available tentative Q3*



FOR MUMMY



Smart Baby Shield (SBS-M) – U95A

Cover for the Mother

Death: RM30K

Due to childbirth/pregnancy complication

OR

**Accidental Death
Benefit: RM30K**

OR

**Accidental Death
Benefit: RM60K**

Due to public conveyance

Pregnancy

Complications: RM5K

Extra RM1K with GDM

Hospitalisation Cash

Benefit: RM500/day

Due to childbirth complications in ICU/HDU, up to 1 month after delivery

**Maternity Cancer:
RM5K**

Waiting Period – 30 days

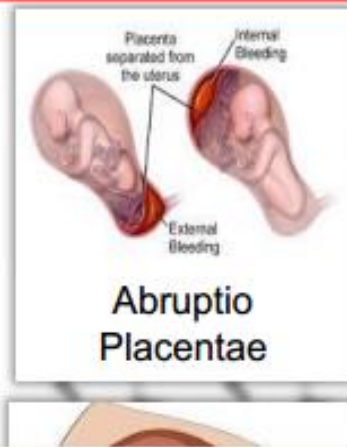
**Infectious Disease
Benefit: RM1K**



*Coverage term ends
1 month after child's birth*

Smart Baby Shield (SBS-M) – U95A

Pregnancy Complications Coverage



Coverage before birth

A lump sum benefit of **RM5,000** upon diagnosis any one of 7 conditions.
Extra **RM1,000**, if accompanied with Gestational Diabetic Mellitus

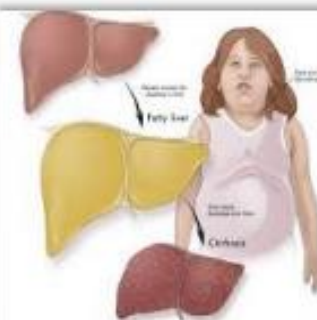
**Amniotic Fluid
Embolism**



Eclampsia



**Postpartum
Haemorrhage
requiring
Hysterectomy**

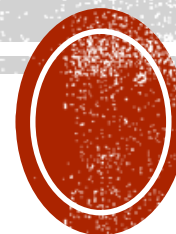


**Disseminated
Intravascular
Coagulation
(DIC)**

- a. abruptio placentae - 胎盘早期脱离
- b. amniotic fluid embolism - 羊水栓塞
- c. eclampsia - 子痫惊厥
- d. placenta increta / percreta - 植入性胎盘/穿透性（Percreta）胎盘
- e. postpartum haemorrhage requiring hysterectomy - 产后出血需要
子宫切除术
- f. acute fatty liver of pregnancy - 妊娠急性脂肪肝
- g. disseminated intravascular coagulation (D.I.C) - 弥散性血管内凝血



FOR BABY



Smart Baby Shield (SBS-C) – U95B

Cover for the Child



Whichever
higher

**Hospitalisation Cash
Benefit: RM500/day** in
NICU/ICU/HDU, at anytime within
1 year birth up to max 60 days

**Infectious Disease
Benefit: RM1K**

**Incubation of
Newborn: RM200 /day**
within first 60 days after birth

**Phototherapy
Treatment for
Neonatal Jaundice*:
RM 1K**
within first 60 days after birth

**Hospitalisation: Up to
RM 30K /year**
Due to Congenital Conditions

Death: TIV + RM5K
Death of foetus / birth up to 30 days
after child's birth

Expiring at the policy
anniversary prior to child
attained age of 5 ANB

*must be confirmed and supported with
relevant blood tests results including but
not limited to total serum bilirubin levels
of >250 (micromol/litre)

For full-term healthy babies the serum bilirubin threshold for initiation of phototherapy ranged from 250 to 400 $\mu\text{mol/L}$ (14.7-23.5 mg/dL) and for exchange transfusion from 340 to 510 $\mu\text{mol/L}$ (20-30 mg/dL). A similar lack of consensus was evident for treatment of preterm babies. For example, the threshold for initiation of phototherapy in babies with gestational age 28 weeks ranged from 80 to 330 $\mu\text{mol/L}$ (4.7-19.4 mg/dL).



Smart Baby Shield (SBS-C) – U95B

19 Congenital Conditions



Total 19 Congenital Conditions

0 mths

5 y/o

1

Genetic & chromosomal Disorder
Condition

6

Heart & main blood vessels
Conditions

1

A direct result of premature delivery
Condition

9

Structural & physical loss & deformity
Conditions

2

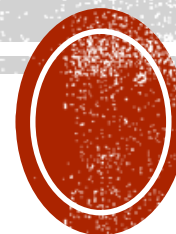
Brain & Neurological
Conditions

Reimburse up to **RM30,000 PER YEAR** upon hospitalisation due to any one of above Congenital Conditions, cover up to 5 ANB.

- a. anal atresia – 胎兒無肛症
- b. atrial septal defect -心房中隔缺损
- c. congenital cataract -先天性白内障
- d. congenital deafness -先天性耳聋
- e. congenital diaphragmatic hernia -先天性膈疝
- f. infantile hydrocephalus -婴儿脑积水， 慢性脑积水
- g. tetralogy of fallot -法洛四联症
- h. transposition of great vessel -大血管错位
- i. truncus arteriosus – 共同动脉干（心臟）
- j. ventricular septal defect -室间隔缺损
- k. caortation of the aorta -主动脉环扎术
- l. cerebral palsy -脑瘫痪
- m. spina bifida -脊柱裂
- n. oesophageal atresia -食道闭锁
- o. trachea-oesophageal fistula -气管食管瘘
- p. cleft lip and/or cleft palate - 唇裂/腭裂
- q. down's syndrome -唐氏综合症
- r. retinopathy of prematurity - 早产儿视网膜病
- s. absence of two limbs -无二肢



MUMMY & BABY



A lump sum benefit of **RM1,000** upon occurrence of any one of the following Infectious diseases.

Upon Diagnosis

- Severe Measles
- Severe Hand Foot Mouth Disease
- Chikungunya Fever
- Typhoid Fever
- Rabies



Upon Hospitalisation

- Zika Virus
- MERS-CoV
- Ebola
- SARS
- Influenza A - Avian influenza A (H7N9) & A(H5N1)
- Nipah Virus Encephalitis
- Japanese Encephalitis
- Creutzfeldt-Jakob disease
- Malaria
- Dengue Hemorrhagic Fever



Upon Diagnosis:

1. Severe measles -严重麻疹
2. Severe hand foot mouth disease -严重手足口病
3. Chikungunya fever –基孔肯亞熱癰
4. Typhoid fever -伤寒症
5. Rabies -狂犬病 / 恐水病

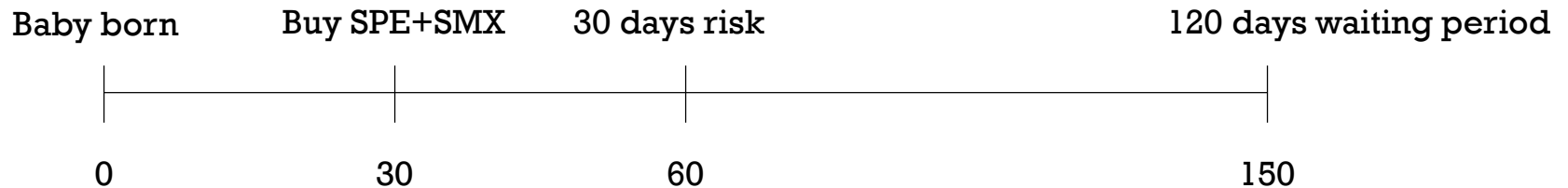
Upon Hospitalisation:

1. Zika virus -寨卡病毒
2. MERS-CoV -中东呼吸综合征冠状病毒 (Middle East respiratory syndrome coronavirus)
3. Ebola -埃博拉（病毒）
4. SARS – (Severe Acute Respiratory Syndrome) 嚴重急性呼吸系統綜合症
5. Influenza A – avian influenza A (H7N9) & A (H5N1) – A型流感
6. Nipah virus encephalitis -立百病毒
7. Japanese encephalitis -日本脑炎
8. Creutzfeldt- jakob disease – 瘋牛症
9. Malaria – 瘧疾
10. Dengue hemorrhagic fever – 骨痛熱症



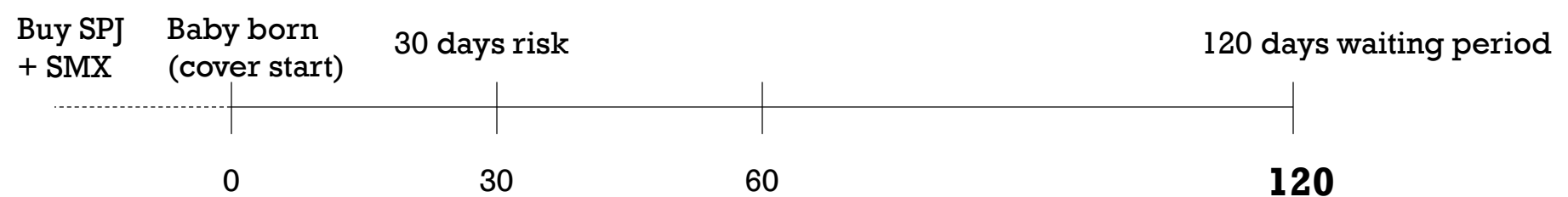
Why buy SPJ?

Buy SPE+SMX after 30 days baby born;



*premature = case postponed....

Buy SPJ+SMX on 20th week;



*premature = no issue...



Why secure SPJ package ASAP?

Buy a medical card after delivery of baby

Pregnancy (13-35 weeks gestational period)

- ✓ **Pregnancy complication benefit** – RM1000 + extra RM1000 with GDI
- ✓ **Hospitalisation benefit for mother** due to childbirth – RM100/day (max. 1 month after delivery)
- ✓ **Maternity cancer benefit**

Not covered during pregnancy

Pre-mature delivery of baby

- ✓ **Hospitalisation benefit of newborn baby** due to premature – RM500/day in NICU/HDU (up to max. 60 days)
- ✓ **Incubation of Newborn** – RM200/day (max. 60 days)

Not covered & medical card application will be deferred 1-3 years

Baby Is born

- ✓ Only **eligible** for medical card after baby is **30 days** attained age
- ✓ **Waiting periods** of 30 days for all illnesses and 120 days for major illnesses after medical card is in force

wait

Medical card application starts after baby is 30 days attained age

Congenital conditions of child

- ✓ **Reimbursement of hospitalisation** bills up to RM100k/year (prior to 18 years)
- ✓ **Infectious Disease benefit**

Cannot apply for medical plan

Why secure SPJ package ASAP during pregnancy?



SmartProtect Junior (SPJ) Package : SPJ+SBS+SMX+SE

| Pregnancy (13-35 weeks gestational period) | Pre-mature delivery of baby | Baby Is born | Congenital conditions of child |
|--|---|---|---|
| <ul style="list-style-type: none"> ✓ Coverage on Pregnancy Complications of mother-RM5k + extra RM1k with GDM ✓ Hospitalisation benefit of mother due to childbirth - RM500/day in HDU (up to 1 month after delivery) ✓ Maternity cancer benefit | <ul style="list-style-type: none"> ✓ Hospitalisation benefit of new born baby due to pre-mature : RM500/day in NICU/SCU (up to max. 60 days) ✓ Insurance of New born - RM200/day (max. 60 days) | <ul style="list-style-type: none"> ✓ Medical coverage on accident starts immediately from Actual Due Date ✓ Waiting periods of 30 days normal illnesses and 120 days specified illnesses start from Actual Due Date | <ul style="list-style-type: none"> ✓ Reimbursement of hospitalisation bills up to RM30k/year (prior to ANB 5 years) ✓ Infection benefit |
| SBS rider | SBS rider | SMX + SE rider | SBS rider |

COMPARISON



Prenatal Package

Market Intelligence - Top 3 Life Companies



Baby Coverage

Co. P

Co. A

| Entry Age |  13-35wk | 14-35wk | 14-35wk |
|------------------------|---|---------|---------|
| Death Coverage (Child) | ✓ | ✓ | ✓ |
| Congenital Conditions |  19 | 17 | 17 |
| NICU/HDU/ICU | 500/day | 500/day | 600/day |
| Incubation of Newborn | 200/day | 200/day | 300/day |
| Neonatal Jaundice | ✓ | ✓ | ✓ |
| Infectious Disease |  15 | 14 | ✗ |



Prenatal Package

Market Intelligence - Top 3 Life Companies



Mommy Coverage

Co. P

Co. A

Maternal Death



30k

20k



ADB Coverage (Mother)
ADB(Public Conveyance)



30k



30k



Pregnancy Complications



7+1

5+1

3

Hospital Cash Benefit (ICU/HDU)



500/day



Maternity Cancer



5k



Infectious Disease



15



Prenatal Package

Market Intelligence - Top 3 Life Companies



Co. P

Co. A



Count

9

-

2

So, what will be the **premium** like?

Mother Age



ANP (RM)

ANP (RM)

ANP (RM)

35 & below

2,xxx - **3**,xxx

1,xxx - **2**,xxx

3,xxx - **4**,xxx



QUOTATION

- Mother ANB 34
- BSA: 100k
- SBS-M and SBS-C
- SMX+SE99 150
- PWE (Jr), PBE (Jr)

▪ **Premium = RM 200/m**

- Mother ANB 34
- BSA: 100k
- SBS-M and SBS-C
- SMX+SE99 250
- PWE (Jr), PBE (Jr)

▪ **Premium = RM 220/m**



UNDERWRITING



| Category | | Life Assured – Unborn child |
|----------------------|------|--------------------------------|
| Age At Entry | Min. | 13 weeks of gestational period |
| | Max. | 35 weeks of gestational period |
| BSA | Min | RM12,000 |
| | Max | RM500,000 |
| Premium Payment Term | | Same as Coverage Term |
| Coverage Term | | Till 100 year ANB |



SmartProtect Junior (SPJ) *Package*

Premium Allocation

| Policy Year | Allocation Rate % | | SmartProtect Junior (15 Apr 2019) |
|------------------|-------------------|---|--------------------------------------|
| | Existing IL Plan | BNM – MAR guideline eff. For NB 1 July 2019 | |
| 1 | 43 | 60 | 60 |
| 2 | 43 | 60 | 60 |
| 3 | 76 | 60 | 60 |
| 4 | 76 | 80 | 80 |
| 5 | 85 | 80 | 80 |
| 6 | 85 | 80 | 80 |
| 7 | 100 | 95 | 95 |
| 8 | 100 | 95 | 95 |
| 9 | 100 | 95 | 100 |
| 10 | 100 | 95 | 100 |
| Total allocation | 808% | 800% | <u>810%</u> |
| 11 & above | 100 | 100 | 100 |



+10% compare to guideline

Overview of charges that are deducted from IPA & TUPA

| Charges | IPA | | | TUPA |
|--|-------------|-------------------|---------------------------------------|------|
| Partial Withdrawal / Full Surrender Charge | Policy Year | Allocation Rate % | Charges (as % of withdrawn amount) | - |
| | 1 | 60 | 20% | |
| | 2 | 60 | 10% | |
| | 3 | 60 | - | |
| | 4 | 80 | - | |
| | 5 | 80 | - | |
| | 6 | 80 | - | |
| | 7 | 95 | - | |
| | 8 | 95 | - | |
| | >=9 | 100 | - | |

Note:

In the event the actual sustainability of your policy is reduced due to revision of insurance charges, the company may **vary the premiums** on the policy anniversary by giving 3 months notices.

Smart Baby Shield (SBS) – U95A&U95B

Underwriting Requirement

Underwriting will be undertaken on the mother based on the **standard proposal declaration** (including information on any previous pregnancy complication and (biological) child with congenital defect) and a **current obstetrician report** with an **antenatal ultrasound scan**.

Mandatory Documents Required:

Obstetrics & Gynaecology (O&G) report (including details of latest ultrasound findings) to be completed by obstetrician & gynaecologist.

Note:

Company reserves the right to request for an up to date O&G report if the ultrasound has **exceeded one month**.

Please submit the requirement(s) as early as possible to avoid application from being cancelled.

SmartProtect Junior (SPJ) *Package*

New business application highlight

- **Expected Due Date (EDD)** - please ensure this is consistent with the date in pregnancy check-up reports
- Pregnancy with more than one foetus - **Decline**
- In vitro fertilization (IVF) or other procedures of pregnancy - **maybe Accepted as Standard, however, NO coverage** for any complications resulting from fertility treatment including in-vitro fertilizations as per standard practice.
- If any of existing children ever suffered from Down's syndrome, leukemia, severe epilepsy, hemophilia, spina bifida, cleft palate, anal atresia, congenital cataract, congenital deafness, congenital diaphragmatic hernia, infantile hydrocephalus, congenital heart disease, atrial septal defect, ventricular septal defect, tetralogy of fallot, transposition of great vessels, truncus arteriosus, or any other congenital defects/ abnormality – **Decline**

SmartProtect Junior (SPJ) *Package*

New business application highlight... *continue*



- Underwriting Decision - Accept or Decline basis including Payor benefit (Life B or Life C, 1st phase) . **Do not include Payor benefit** if the Payer is substandard life.
- Nationality – Only offer to expectant Mother who is a Malaysian.
- Any change in the state of health and circumstances in the Life to be Assured (including the birth of the said Life to be Assured) - Please inform the Company in writing.
 - If the baby is born prior to the policy in force, NB application will be withdrawn the application with refund of premium.
 - If the application has crossed the Expected Due Date, NB will withdraw the application.
 - As such, a fresh application (SPEI2 package) is applicable after 30 days of birth.

Conditions of expectant mother which are Decline risk for Basic & Riders

- × Carrying twins
- × History of Pregnancy complication such as eclampsia/pre-eclampsia, ectopic pregnancy
- × Other siblings of the life assured (pre-natal) with conditions asked in health question
- × Hypertension or raised blood pressure
- × Diabetes or raised blood sugar
- × Severe anaemia
- × Chronic Hepatitis B (symptomatic or under treatment)
- × Hepatitis C
- × Moderate to severe asthma
- × Kidney problem such as glomerulonephritis
- × Epilepsy
- × Auto-immune disease such as Rheumatoid arthritis, Systemic Lupus Erythematosus (SLE)
- × Blood disorder such as thalassemia major, Hemoglobin H disease
- × Cancer

* The Medical Condition(s) described are non-exhaustive, and to be served only as a basic guide/ reference



MPOS



Update under Personal Details

SmartProtect Junior

Clear All

Duplicate Quotation

Calculate

Generate Quotation

Life to be Assured

☒ Unborn Child

Name as per ID *

Expected Due Date *

Gender *

Kindly ensure expected due date (EDD)
consistent with the date in pregnancy check-
up reports

(2)

Personal

Funds

Coverage

Mother & Baby

- Life A – prenatal
- Life B – Mother
- Life C – not required

Mother, Baby & Father

- Life A – prenatal
- Life B – Father
- Life C – Mother



Customer Fact Find

Personal Details

☐ 3rd party application

☐ Child (prenatal application) with Mother as Proposer

☐ Child (prenatal application) with Father as Proposer

Confirm



Customer Fact Find



Personal Details



Life to be Assured



Proposer

[REDACTED]

[REDACTED]

Dad / Mum





SmartProtect Junior

Life to be Assured

Life to be Assured



Unborn Child

Name as per ID *

MR

Child of CHEOW LI THENG

ID Type *

PRENATAL ID

Nickname

Enter

ID Number *

860129-23-0592-29

Relationship *

CHILD

Mobile No. *

6011290129

Expected Due Date *

29 Aug 2019

House No.

Enter

Office No.

Enter

Gender *



Email *

ltheng0129@gmail



SmartProtect Junior

Proposer

Proposer

☐ Same as Life to be Assured

Name as per ID *

MR

ID Type *

NEW MALAYSIAN IC

Nickname

Enter

ID Number *

Date of Birth *

Mobile No. *

Age Next Birthday

House No.

Gender *

Office No.

Race *

CHINESE

Email *



SmartProtect Junior

Mother

Mother

Name as per ID *

MRS

CHEOW LITHENG

ID Type *

NEW MALAYSIAN IC

Nickname

Enter

ID Number *

860129-23 0592

Relationship *

Select

Mobile No. *

60 16 7180129

Date of Birth *

29 Jan 1986

House No.

Enter

Age Next Birthday

34

Office No.

Enter

Gender *



Email *

litheng@2000mail.



SmartProtect Junior

Insurance History - TONG KIM POH

Particulars of Existing and / or Concurrent Insurance Coverage

1. Do you have any existing insurance including those now being proposed to other companies?

☐ Yes☒ No

2. Has any proposal, reinstatement or application for renewal of insurance on your life (including those now being proposed to other companies) ever been declined, postponed, rated, restricted or in any way modified or subjected to additional terms? If "YES", please give details.

☐ Yes☒ No

3. Is this proposal replacing or intended to replace any existing policy with us or any other insurance company? If your answer is "YES", please complete the "Declaration Form on Replacement of Life Insurance Policy".

☐ Yes☒ No

4. Have you surrendered or terminated any of your existing life insurance policy(ies) in the last 12 months and



SmartProtect Junior

Insurance History - CHEOW, JING

Particulars of Existing and / or Concurrent Insurance Coverage

1. Do you have any existing insurance including those now being proposed to other companies?

2. Has any proposal, reinstatement or application for renewal of insurance on your life (including those now being proposed to other companies) ever been declined, postponed, rated, restricted or in any way modified or subjected to additional terms? If "YES", please give details.

3. Is this proposal replacing or intended to replace any existing policy with us or any other insurance company? If your answer is "YES", please complete the "Declaration Form on Replacement of Life Insurance Policy".

4. Have you surrendered or terminated any of your existing life insurance policy(ies) in the last 12 months and



SmartProtect Junior

Health & Lifestyle - TIONG KIM PO

Q1-Q5a

Q5b-Q5f

Q5g-Q5k

Q5l-Q6c

Q6d-Q14

0 OF 5 QUESTIONS ANSWERED

Q1 Have you ever smoked or use any tobacco / nicotine product (eg. Cigarettes, cigar or pipes) in the last 12 months? ✓

Yes

No

Q2 Do you consume alcoholic drinks? ✓

Yes

No

Q3 Are you currently receiving medical treatment and / or suffering from physical impairment or infirmity or congenital abnormality? ✓

Yes

No

Q4 Have you ever taken or do you now take any drugs or narcotics, other than those validly prescribed by doctors, or been treated for drug habits? ✓

Yes

No



SmartProtect Junior

Health & Lifestyle - CHEVON [REDACTED]



Q1-Q5a

Q5b-Q5f

Q5g-Q5k

Q5l-Q6c

Q6d-Q9b

Q9c-Q10

Q14-Q14

0 OF 5 QUESTIONS ANSWERED

Q9c Have you ever been or currently being informed, investigated, treated or advised to seek any medical or surgical treatment for breast lumps, fibroids, ovarian cysts, polycystic ovarian syndrome, endometriosis, cervicitis, abnormal papsmear(s), or any other disease or disorder of the breast or female organs?



Yes

No

Q9d Are you carrying more than one foetus?



Yes

No

Q9e Have you undergone any artificial insemination and/or assisted reproductive technology, example in vitro fertilization (IVF) or other procedures in respect of this pregnancy?



Yes

No

Q9f Have any of your children ever suffered from Down's syndrome, leukemia, severe epilepsy, hemophilia, spina bifida, cleft palate, anal atresia, congenital cataract, congenital deafness, congenital diaphragmatic hernia, infantile hydrocephalus, congenital heart disease, atrial septal



Health & Lifestyle

Q1-Q5a

Q5b-Q5f

Q5g-Q5k

Q5l-Q6c

Q6d-Q9b

Q9c-Q10

Q14-Q14

0 OF 5 QUESTIONS ANSWERED

Q9a Are you currently pregnant? If "Yes", please state the gestational age.



Yes

No

Gestational Age (Weeks)

Enter



Q9b Have you ever had any complications in current or previous pregnancy or childbirth (e.g. gestational diabetes, gestational hypertension, preeclampsia/eclampsia, ectopic pregnancy, stillbirth, miscarriage, disseminated intravascular coagulation, placental abruption, amniotic fluid embolism, therapeutic abortion, caesarean section due to underlying medical condition, cervical insufficiency, fetus abnormalities, Rh Disease or acute infections)?



Yes

No



Health & Lifestyle

Q1-Q5a

Q5b-Q5f

Q5g-Q5k

Q5l-Q6c

Q6d-Q9b

Q9c-Q10

Q14-Q14

0 OF 5 QUESTIONS ANSWERED

Q9c Have you ever been or currently being informed, investigated, treated or advised to seek any medical or surgical treatment for breast lumps, fibroids, ovarian cysts, polycystic ovarian syndrome, endometriosis, cervicitis, abnormal papsmear(s), or any other disease or disorder of the breast or female organs?

Yes

No



Q9d Are you carrying more than one foetus?

Yes

No



Q9e Have you undergone any artificial insemination and/or assisted reproductive technology, example in vitro fertilization (IVF) or other procedures in respect of this pregnancy?

Yes

No



SmartProtect Junior

Health & Lifestyle

Q1-Q5a

Q5b-Q5f

Q5g-Q5k

Q5l-Q6c

Q6d-Q9b

Q9c-Q10

Q14-Q14

0 OF 5 QUESTIONS ANSWERED

Q9f Have any of your children ever suffered from Down's syndrome, leukemia, severe epilepsy, hemophilia, spina bifida, cleft palate, anal atresia, congenital cataract, congenital deafness, congenital diaphragmatic hernia, infantile hydrocephalus, congenital heart disease, atrial septal defect, ventricular septal defect, tetralogy of fallot, transposition of great vessels, truncus arteriosus, or any other congenital defects/ abnormality?

Yes

No



E-confirmation

**AGENT'S OR FINANCIAL ADVISOR'S DECLARATION**

I hereby declare that I have sighted the original NRIC/Passport/Birth Certificate of the Life to be Assured and the Proposer and verified the identity(ies) of the Life to be Assured and the Proposer through the use of such NRIC/Passport/Birth Certificate. In case of the Proposer being a corporate customer (including company and business), I have sighted the original/certified true copy of its certificate of incorporation/registration, identification documents of its directors/shareholders/partners and of person authorised to represent the corporate customer, and verified their identities through the use of such documents.

I further declare that I have adhered to the requirements of the Proper Sales Advice Checklist and have disclosed all required information and advice to the Proposer. I have also explained and given the Proposer the full set of Company's approved Sales Illustration and Product Disclosure Sheet relevant to the proposed products.

I hereby confirm that I had clicked on the agent's confirmation box in the electronic "Confirmation Note From the Soliciting Agent". By so doing I understand that I had confirmed that the party/parties to the proposed policy had/have fully understood the contents of the E-Form(s) together with the statements made and answers given by him/them to the questions therein and that he/they had duly indicated his/their agreement to submit the duly completed E-Forms to the Company for processing.

I declare that the information provided to me in the Customer Fact Find Form is confidential and will only be used in the process of recommending suitable insurance products and shall not be used for any other purposes.

The analysis/advice in Customer Fact Find Form is based on the facts furnished in the Form. I have taken reasonable steps to ensure that the advice is suitable for the client, having regard to the facts disclosed in this Form and other relevant facts, which are made available to me. I have also explained to the client about the features of the product recommended and have given sufficient information to enable the client to make an informed decision.



Life to be Assured



Proposer



Agent

E-confirmation

AGENT'S OR FINANCIAL ADVISOR'S DECLARATION

I hereby declare that I have verified the identity (including photograph) of the Proposer being issued the certificate of incorporation and represent the corporation.

I further declare that I have disclosed all required information and advised the Proposer of the Agent's approved Sales Illustration and Product.

I hereby confirm that I am not a "Soliciting Agent". By so doing I understand and agree to the contents of the E-Form(s) together with the information indicated his/their agent.

I declare that the information provided to me in the Customer Fact Find Form is confidential and will only be used in the process of recommending suitable insurance products and shall not be used for any other purposes.

The analysis/advice in Customer Fact Find Form is based on the facts furnished in the Form. I have taken reasonable steps to ensure that the advice is suitable for the client, having regard to the facts disclosed in this Form and other relevant facts, which are made available to me. I have also explained to the client about the features of the product recommended and have given sufficient information to enable the client to make an informed decision.



Life to be Assured



Proposer



Agent

Life to be Assured

Confirm Life to be Assured Details?

Name

C

ID Number

80

Mobile No.

Email

No

Yes

Econfirmation

AGENT'S OR FINANCIAL ADVISOR'S DECLARATION

I hereby declare that I have verified the identity (including photograph) of the Proposer being issued the certificate of incorporation and represent the corporation.

I further declare that I have disclosed all required information and advised the Proposer of my approved Sales Illustration and Product.

I hereby confirm that I am not a "Soliciting Agent". By so doing I understand and agree to the contents of the E-Form(s) together with the information indicated his/their agent.

I declare that the information provided to me in the Customer Fact Find Form is confidential and will only be used in the process of recommending suitable insurance products and shall not be used for any other purposes.

The analysis/advice in Customer Fact Find Form is based on the facts furnished in the Form. I have taken reasonable steps to ensure that the advice is suitable for the client, having regard to the facts disclosed in this Form and other relevant facts, which are made available to me. I have also explained to the client about the features of the product recommended and have given sufficient information to enable the client to make an informed decision.



Life to be Assured



Proposer



Agent

Proposer

Confirm Proposer Details?

Name

ID Number

Mobile No.

Email

james.poon@yahoo.com

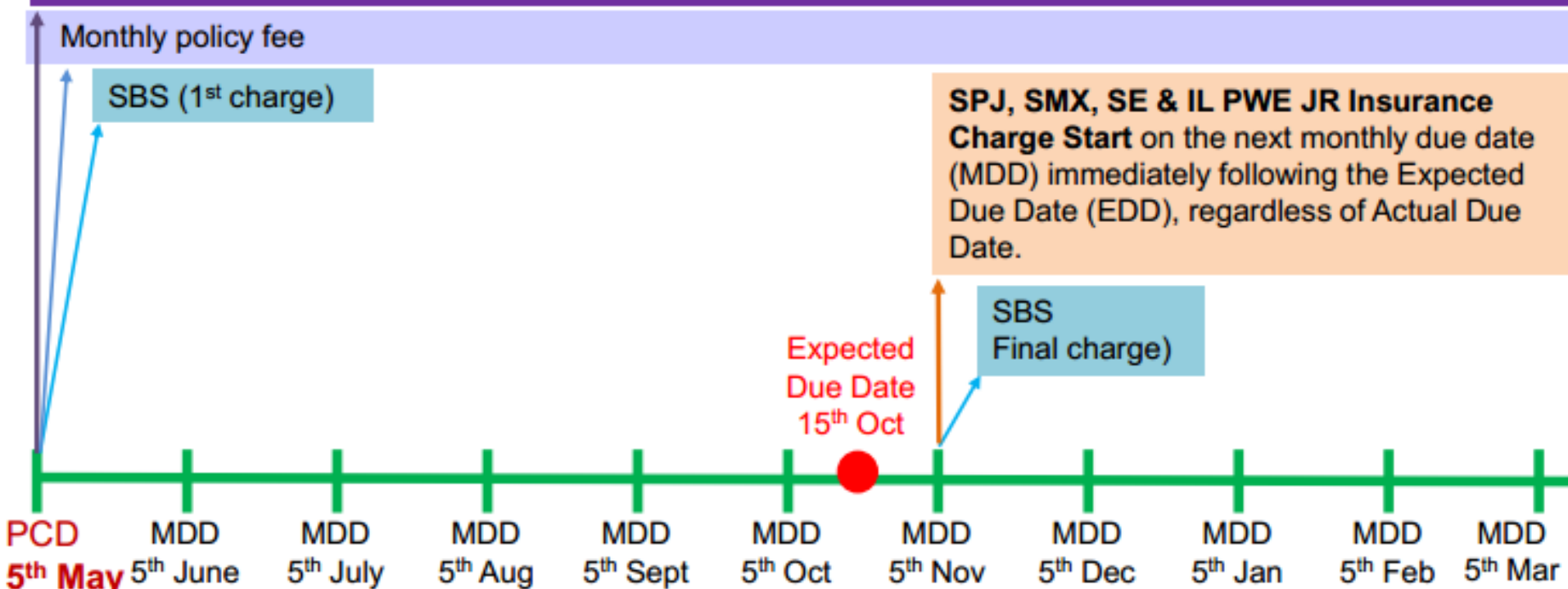
No

Yes

SmartProtect Junior (SPJ) *Package*

Insurance Charges and Coverage

IL PBE JR – Insurance Charge and Coverage Start



Policyholder are **required to update Company on the Actual Due Date (ADD)**

- SPJ, SMX (Subject to 30 days Waiting Period and 120 days Specified illness) , SE & IL PWE JR Coverage Start on Actual Due Date
- **IF NO** update of **ADD**, the medical card (SMX & SE) will **NOT** be issued

Please assist your customer
to update Company the Actual Delivery Date and gender!

Medical card will only be issued for the newborn after Actual Due
Date is updated with the Company.

1. Certified True Copy of Birth Certificate
2. Complete **PSF01A** and submit to CS or Branch Counter – attention to Policy Processing Dept (Head Office).

Important Reminder





THANK YOU!



Definition of
gnancy Complicat



EDD



FAQ - SBS



FAQ - SPJ

