

Dear members,

GROUP MULTIPLE BENEFITS INSURANCE SCHEME (GMBIS)

PIKOM is collaborating with Great Eastern Life Assurance (M) Berhad (GE) to launch a Group Insurance Scheme (GMBIS) for members of PIKOM and their affiliated companies.

With this collaboration, employees of PIKOM members and their affiliated companies can now **get Comprehensive Coverages** such as **45 Critical illnesses / Death / Total Permanent Disability / Personal Accident** with an **affordable premium**. This Scheme comes **with Investment Returns** as well and the investment fund chosen is **Lion Fixed Income Fund**, a fund which invests in fixed income securities, for example government and corporate bonds as well as cash and cash equivalents. This fund seeks to provide consistent return at low levels of volatility. **The maturity value / investment returns** for individual applicants will very much dependent on:

- i) PIKOM GMBIS Scheme participants' average age
- ii) Fund performance
- iii) Prompt payment of premium
- iv) Total accumulated cash value
- v) Claim experience of this Scheme

Please note that GE has excluded Construction, Heavy Manufacturing, Mining, Quarrying and Oil & Gas related sectors (if any) from participating in this GMBIS Scheme.

During the promotional period, a company with minimum 5 participating employees OR minimum 10 proposals (consisting of employees, spouse and children) may participate in the Scheme where **Acceptance / Approval is Guaranteed, i.e. No Health Declarations required.** Applicants from member companies not able to fulfil the minimum proposals requirement as above, will be subjected to underwriting with health declarations required. As this Scheme is **Portable**, employees can continue the coverage even after leaving the employment or upon retirement.

Kindly be informed this Special promotion ends on **31 December 2021**. Participation after this Special promotion period will be subjected underwriting unless a new Special promotion period is arranged subsequently.

For participating companies agreeing to undertake the work to remit the monthly premium to Great Eastern Life such as monthly salary deduction, a service fee (1% x premium paid) is payable to cover the additional administrative works involved.

Please note that this GMBIS Scheme shall take effect upon PIKOM securing an overall minimum of 500 proposals / applications in total.

Dr. Donna Cheah shall be the authorised representative of Great Eastern Life Assurance (M) Berhad to provide assistance to companies interested in this Scheme. She can be contacted at 018-3111705 / 019-3393289. We hereby attach the relevant documents for your consideration.

Greetings to all member companies of **PIKOM**. **Employees** of your company can now **get protection** from **as low as RM1.00 per day** via **Group Multiple Benefits Insurance Scheme (GMBIS)** from Great Eastern Life Assurance (M) Berhad.



Guaranteed Acceptance with **no health declaration** required



Offer valid from **15-June-2021 to 31-December-2021**



Affordable premium with minimum RM1.00 per day for RM30,000 sum assured



6-in-1 benefits with **Investment returns**



Open for **Malaysian employees** only



Employees **can continue the coverage** after leaving the employment or upon retirement



Eligibility & Participation

Adults: Age 19 next birthday up to 60 next birthday
Children: 30 days old up to age 19 or 23 next birthday (full-time student, not working and not married)



Offer extendable to **spouse and children**



Get protection up to age 65 next birthday

Flexibility to choose your coverages

Coverages provided under this scheme				
Benefits	Sum Assured			
	Premium of RM 60 / month	Premium of RM 50 / month	Premium of RM 40 / month	Premium of RM 30 / month
45 Critical illnesses	RM 60,000	RM 50,000	RM 40,000	RM 30,000
Death (due to illness or natural cause)	RM 60,000	RM 50,000	RM 40,000	RM 30,000
Accidental Death	RM 120,000	RM 100,000	RM 80,000	RM 60,000
Total and Permanent Disability (TPD) (due to illness)	RM 60,000	RM 50,000	RM 40,000	RM 30,000
Total and Permanent Disability (TPD) (due to Accident)	RM 120,000	RM 100,000	RM 80,000	RM 60,000
Funeral Expenses	RM 5,000	RM 5,000	RM 5,000	RM 5,000
Total Investment Value (TIV)	(Based on the Net Asset Value (NAV))			

Grab this opportunity now as this is a Limited Time Offer !!!

Contact **Great Eastern Life Assurance (M) Berhad (GELM)** authorized agent if you need any assistance or to arrange for product briefing to your employees:-

GELM authorized agent : Dr. Donna Cheah
Contact No : 018-3111705 / 019-3393289
email : cbce888@gmail.com

Note:

- 1) Terms and conditions apply.
- 2) This offer is not applicable to Construction, Heavy Manufacturing, Mining, Quarrying and Oil & Gas related sectors (if any).
- 3) Minimum 5 employees / 10 proposals (including employee, spouse and children) from each participating company.
- 4) Premium deduction for coverage will only begin upon accumulation of 500 proposals from PIKOM GMBIS scheme.