

# PRODUCT DISCLOSURE SHEET



MANULIFE INSURANCE BERHAD  
(200801013654 (814942-M))

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: *dd/mm/yyyy*

## 1 What is ManuProtect?

**ManuProtect** is a non-participating yearly renewable term plan which provides death coverage and Total and Permanent Disability (TPD) coverage. The policy pays a lump sum benefit in the event of death or TPD. For Accidental Death prior to age 65 next birthday, this plan will pay an additional 100% of the Face Amount. ManuProtect is renewable up to age 80 next birthday.

## 2 Know Your Coverage/Benefits

As an illustration, for **RM1060.50** annually, you will receive the following insurance coverage:

|  |   |
|--|---|
| Death/ Total and Permanent Disability* | <b>RM500,000</b> ( <i>basic Face Amount</i> ) |
| Additional Coverage/ Benefits          | Accidental Death Benefit*                     |

\* TPD and Accidental Death coverage is up to age 65 next birthday.

**Note: The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer, with a basic plan of RM500,000 face amount. Please refer to the policy contract for full details of your benefits and premium.**

Your life insurance **excludes:**

- Suicide - if death was due to suicide within 13 months after Issue Date or Reinstatement Date, your nominee will not receive any money.
- Total and Permanent Disability Benefit does not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - i. any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
  - ii. military, air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
  - iii. commission of a criminal act;
  - iv. aviation activities other than as a fare paying passenger or crew on a commercial passenger airlines;
  - v. under the influence of intoxicating liquor or as result of drug or substance abuse; or
  - vi. participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, speed or endurance contest, etc.
- Accidental Death Benefit does not cover any injury or loss caused directly or indirectly, wholly or partly, by:
  - i. any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
  - ii. war, declared or undeclared, revolution or any warlike operations;
  - iii. military, air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
  - iv. commission of a criminal act;
  - v. participation in any brawl;
  - vi. participation in hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, racing on horse or wheels;
  - vii. taking of poison or inhaling of gas or fumes, whether voluntarily or otherwise;
  - viii. chronic illness pre-existing to an accident;
  - ix. accident occurring while or because the Insured is affected by alcohol or any substance abuse; or
  - x. aviation activities other than as a fare paying passenger or crew on a regularly scheduled flight of an international commercial airline.

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:  
(03) 2719-9112



Visit us at:  
[www.manulife.com.my/products](http://www.manulife.com.my/products)



Email us at:  
[MYCARE@manulife.com](mailto:MYCARE@manulife.com)

### 3 Know Your Obligations

|  |  |
|--|--|
| <b>For this insurance, you must pay a premium contribution of:</b>   |  |
| Premium  | <p>Your first policy year premium for ManuProtect is RM &lt;modal premium&gt; &lt;premium mode&gt;</p> <p>The premium payable for subsequent policy years will be automatically adjusted at every policy anniversary, based on your attained age. Please refer to the Appendix for the premium rates table.</p> <p>The premium rates are non-guaranteed, Manulife reserves the right to revise the premium rates by giving you 90 days written notice.</p> |
| Duration : Premium to be paid throughout the coverage term. Coverage term is 1 year, and the plan allows guaranteed yearly renewal up to Insured attaining age 80 next birthday. |  |
| <b>You also have to pay the following fees and charges:</b>  |  |
| Stamp duty   | The stamp duty has been included in the premium.   |
| Commission   | <b>This is a pure protection product.</b> No commission will be payable under this policy as you are purchasing this policy directly from Manulife without any sales intermediary involved.  |

### 4 Other Key Terms

|   |
|---|
| <ul style="list-style-type: none"> <li>You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated/cancelled.</li> <li>Grace Period - if you do not pay your premiums within the thirty (30) days grace period, your policy will lapse and cease to be in force.</li> <li>You are advised to name a nominee(s) for your insurance application to ensure smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased. It is important that you, your nominee(s) or your trustee(s) inform us of any change in contact details to ensure that all correspondences reach you, your nominee(s) or your trustee(s) in a timely manner.</li> <li>For details on how to make a claim, please refer to our guide at <a href="http://www.manulife.com.my">www.manulife.com.my</a>.</li> <li><b>YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE PLAN AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.</b></li> <li><b>The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</b></li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the policy contract for the full list of terms and conditions</p> |
|---|

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- Free-look period:** You may cancel your policy by giving written notice to Manulife within 15 days from the receipt of the policy contract. The premiums that you have paid will be refunded to you.
- After free-look period:** You may surrender your policy by giving a written notice to the Company. There is no cash value under this plan.

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS ) provides you with key information on your medical and health insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

## 1 What is Accelerated Critical Illness Rider?

**Accelerated Critical Illness Rider** is an optional rider to be attached to ManuProtect. It allows you to advance 30% of basic plan's Face Amount upon diagnosis of one of the 5 covered critical illnesses, prior to age 65 next birthday. The face amount of the basic plan will be reduced by the amount claimed under Accelerated Critical Illness.

## 2 Know Your Coverage/Benefits

As an illustration, for RM 95.00 annually, you will receive the following insurance coverage:

|                          |           |
|--------------------------|-----------|
| Critical Illness Benefit | RM100,000 |
|--------------------------|-----------|

The critical illnesses covered under this product include:

1. Cancer
2. Heart Attack
3. Stroke
4. Kidney Failure
5. Coronary Artery By-pass Surgery

Please refer to policy contract for the definition of each covered Critical Illness.

**Note:** The illustration above shows a sample of benefits and the additional premium required under this rider for a healthy 30-year-old male customer purchasing Accelerated CI Rider at RM100,000 face amount. Please refer to the policy contract for full details of your benefits and premiums. However, please note that when you attach Accelerated Critical Illness rider to your ManuProtect policy, the rider face amount will always fixed at 30% of basic face amount.

Your medical and health insurance **excludes:**

(a) If the Covered Event is caused by:

- Pre-Existing Illness at the Issue Date of this rider;
- directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
- participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, etc.

If you have any questions or require assistance on your life insurance, you can:



Call us at:  
(03) 2719-9112



Visit us at:  
[www.manulife.com.my/products](http://www.manulife.com.my/products)



Email us at:  
MYCARE@manulife.com

### 3 Know Your Obligations

|   |  |
|---|--|
| <b>For this medical &amp; health rider, you must pay a premium contribution of:</b>   |  |
| Premium   | Your first policy year premium for Accelerated Critical Illness rider is RM <modal premium> <premium mode><br>The premium payable for subsequent policy years will be automatically adjusted at every policy anniversary, based on your attained age. Please refer to the Appendix for the premium rates table.<br><br>The premium rates are non-guaranteed, Manulife reserves the right to revise the premium rates by giving you 90 days written notice. |
| Duration : The rider premium is to be paid throughout the coverage term until age 65. |  |
| <b>You also have to pay the following fees and charges:</b>                           |  |
| Stamp duty  | The stamp duty has been included in the premium.   |
| Commission  | <b>This is a pure protection product.</b> No commission will be payable under this policy as you are purchasing this policy directly from Manulife without any sales intermediary involved.  |

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated/cancelled.
- Grace Period - if you do not pay your premiums within the 30 days grace period, your policy will lapse and cease to be in force.
- Waiting Period - your coverage under Accelerated Critical Illness rider will only start after the following waiting period:

| Waiting Period<br>(from Issue Date or Reinstatement Date, whichever is later) | Critical Illness  |
|---|---|
| 60 days   | <ul style="list-style-type: none"> <li>Cancer</li> <li>Heart Attack</li> <li>Coronary Artery By-Pass Surgery</li> </ul> |
| 30 days   | <ul style="list-style-type: none"> <li>Kidney Failure</li> <li>Stroke</li> </ul>  |

- For details on how to make a claim, please refer to our guide at [www.manulife.com.my](http://www.manulife.com.my).
- YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE PLAN AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**
- The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions

### ? Can I cancel my policy?

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- After free-look period:** You may surrender your policy by giving a written notice to the Company. There is no cash value under this plan.

## APPENDIX

### Premium Rate Table (ManuProtect + Critical Illness Rider)

This table shows you your annual premium according to your age for each of the subsequent Policy Years until the policy's expiry day. The premium rates are not guaranteed.

| Your Age | Annual Premium (RM) | Your Age | Annual Premium (RM) |
|----------|---------------------|----------|---------------------|
| 30       | 1,203.00            | 76       | 39,612.50           |
| 31       | 1,218.00            | 77       | 43,262.00           |
| 32       | 1,229.25            | 78       | 47,200.00           |
| 33       | 1,240.50            | 79       | 51,435.50           |
| 34       | 1,255.50            |          |                     |
| 35       | 1,263.00            |          |                     |
| 36       | 1,314.00            |          |                     |
| 37       | 1,375.25            |          |                     |
| 38       | 1,454.25            |          |                     |
| 39       | 1,559.50            |          |                     |
| 40       | 1,794.00            |          |                     |
| 41       | 1,948.05            |          |                     |
| 42       | 2,116.45            |          |                     |
| 43       | 2,295.45            |          |                     |
| 44       | 2,521.50            |          |                     |
| 45       | 2,780.50            |          |                     |
| 46       | 3,098.50            |          |                     |
| 47       | 3,392.50            |          |                     |
| 48       | 3,725.05            |          |                     |
| 49       | 4,089.00            |          |                     |
| 50       | 4,483.00            |          |                     |
| 51       | 4,916.05            |          |                     |
| 52       | 5,318.45            |          |                     |
| 53       | 5,845.50            |          |                     |
| 54       | 6,395.05            |          |                     |
| 55       | 6,974.50            |          |                     |
| 56       | 7,580.05            |          |                     |
| 57       | 8,318.45            |          |                     |
| 58       | 9,135.45            |          |                     |
| 59       | 10,565.55           |          |                     |
| 60       | 11,598.00           |          |                     |
| 61       | 12,645.55           |          |                     |
| 62       | 13,811.55           |          |                     |
| 63       | 15,020.45           |          |                     |
| 64       | 16,342.50           |          |                     |
| 65       | 14,113.50           |          |                     |
| 66       | 15,612.50           |          |                     |
| 67       | 17,246.00           |          |                     |
| 68       | 19,021.50           |          |                     |
| 69       | 20,959.00           |          |                     |
| 70       | 22,748.00           |          |                     |
| 71       | 25,032.00           |          |                     |
| 72       | 27,507.50           |          |                     |
| 73       | 30,187.50           |          |                     |
| 74       | 33,093.50           |          |                     |
| 75       | 36,225.50           |          |                     |

Note: Premiums shown at above are inclusive of any premium loading and applicable tax.

The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. Manulife reserves the right to collect from you an amount equivalent to the prevailing rate of taxes payable for the premium and/or policy charges, as applicable. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.

This insurance plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

Should there be any dispute arising from the policy, you may refer such dispute to:

- Manulife Customer Service at Level 12, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur;
- Financial Markets Ombudsman Service (FMOS) at Level 14, Main Block Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. (Tel: 03-2272 2811, Website:www.fmos.org.my); or
- Contact Centre (BNMLINK), 4th Floor, Podium Bangunan AICB, No.10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1300-88-5465, Web form: bnm.gov.my/BNMLINK