

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your rider.

MANULIFE INSURANCE BERHAD
(200801013654 (814942-M))

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: <dd/mm/yyyy>

1 What is Manulife Value Enhancer?

Manulife Value Enhancer is a unit deducting rider which enhances your basic life protection upon Death or Total and Permanent Disability (TPD).

In the event of Death or TPD, the total life protection (including Basic plan coverage) is enhanced to include

- a) the Basic Plan Face Amount; and
- b) the Account Value based on Highest Net Asset Value (NAV) in Insurance Premium Account; and
- c) the Account Value based on Current NAV in Top-Up Premium Account.

Net Asset Value (NAV) is defined as value at which the Units are debited from and credited to this policy and it applies in determining benefits. The NAV per unit is determined by dividing the value of the Fund as specified in the Fund Provisions by the number of Units held in the Fund.

Note: Basic Plan covers against Death or TPD and is payable between the higher of Face Amount or Account Value when the claim arises.

2 Know Your Coverage/Benefits

As an illustration, for RM 10,000.00 annually, you will receive the following insurance coverage:

Death Benefit	In the event of Death of the Insured prior to rider anniversary and before Insured's eightieth (80th) birthday, this rider will enhance the total life protection (including Basic plan coverage) to pay a) the Basic Plan Face Amount; and b) the Account Value based on Highest NAV in Insurance Premium Account; and c) the Account Value based on Current NAV in Top-Up Premium Account
TPD Benefit	In the event of TPD of the Insured prior to rider anniversary and before Insured's seventieth (70th) birthday, this rider will enhance the total life protection (including Basic plan coverage) to pay a) the Basic Plan Face Amount; and b) the Account Value based on Highest NAV in Insurance Premium Account; and c) the Account Value based on Current NAV in Top-Up Premium Account
Additional Coverage/Benefits	<ul style="list-style-type: none">• Wellness Reward Please refer to the Appendix for more details.

Note: The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer, assuming the fund chosen is 100% in Equity Fund, with a basic plan of RM500,000 face amount and this rider benefit. Please refer to the policy contract for full details of your benefits and premium.

Your rider coverage **excludes:**

- Suicide - if death was due to suicide within 13 months from Issue date.
- Total and Permanent Disability (TPD) benefit is not payable for the medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)

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 rider, you can:



Call us at:
(03) 2719-9112



Visit us at:
www.manulife.com.my/products



Email us at:
MYCARE@manulife.com

3 Know Your Obligations

For your rider's coverage, you must pay a premium of:	
Premium (inclusive of any applicable tax)	Not applicable, as this is a unit-deducting rider. Monthly Insurance Charges for this rider will be deducted from the policy's Account Value.
Duration : Not applicable, as this is a unit-deducting rider.	
You also have to pay the following fees and charges:	
Insurance Charge	Please refer to Product Illustration for details.

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.
- 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 your contact details to ensure that all correspondences reach you, your nominee(s) or your trustee(s) in a timely manner.
- For details on how to make a claim, please refer to our guide at www.manulife.com.my.
- **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit 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?

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

- **Free-look Period:** You may cancel your policy within 15 days from the date of receipt. The policy Charges (excluding Fund Management Charge) and the Account Value based on the Net Asset Value (NAV) at the next Valuation Date following date of receipt of written notification of cancellation, less any examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- **After Free-look Period:** You may cancel your rider by giving a written notice to the Company. There will be no cash value upon cancellation.

Appendix - Manulife Value Enhancer

COVERS / BENEFITS PROVIDED

This rider provides the following benefits:

(a) Death Benefit

- In the event of Death of the Insured prior to rider anniversary and before Insured's eightieth (80th) birthday, this rider will enhance the total life protection (including Basic plan coverage) to pay
 - a) the Basic Plan Face Amount; and
 - b) the Account Value based on Highest NAV in Insurance Premium Account; and
 - c) the Account Value based on Current NAV in Top-Up Premium Account

(b) TPD Benefit

- In the event of TPD of the Insured prior to rider anniversary and before Insured's seventieth (70th) birthday, this rider will enhance the total life protection (including Basic plan coverage) to pay
 - a) the Basic Plan Face Amount; and
 - b) the Account Value based on Highest NAV in Insurance Premium Account; and
 - c) the Account Value based on Current NAV in Top-Up Premium Account

(c) Wellness Reward

- Wellness Reward where up to 30% of the total Insurance Charges on this rider will be reinvested into the policy at the end of Rider Year 10, 20 and 30.

Note: Please refer to the policy contract for full details of the above benefits.

FEES AND CHARGES

- (a) Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the NAV every month.
- (b) The monthly Insurance Charge is determined by multiplying the Sum At Risk of this rider (as illustrated in the sample below) by the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, smoking status, occupation and avocation class rating. Please note that the Sum At Risk varies according to the Account Value and investment performance, and Insurance Charge will be incurred accordingly.

Sum At Risk refers to the benefit for this rider.

It is calculated as

- 1) the Basic Plan Face Amount, plus
- 2) Account Value in Insurance Premium Account based on Highest NAV, plus
- 3) Account Value in Top-Up Premium Account based on Current NAV, less
- 4) Basic Plan payout;

subject to a maximum of RM1,000,000.00

Example below illustrates how Sum At Risk works:

Ben, 40 years old male purchased ManuLink Essential (MLE) with Face Amount (FA) RM100,000 + Manulife Value Enhancer. At Policy Year 5:

Number of units in IPA	Net Asset Value (RM)		Manulife Value Enhancer Sum At Risk
	Current	Highest	
1,000	1.9	3.00	Basic Plan Face Amount + Account Value in IPA based on Highest NAV + Account Value in TUPA based on Current NAV - Basic plan payout = RM100,000 + (1,000 x RM3.00) + 0 - RM100,000 = RM 3,000

At Policy Year 15:

Number of units in IPA	Net Asset Value (RM)		Manulife Value Enhancer Sum At Risk
	Current	Highest	
5,000	3.75	4.00	Basic Plan Face Amount + Account Value in IPA based on Highest NAV + Account Value in TUPA based on Current NAV - Basic plan payout = RM100,000 + (5,000 x RM4.00) + 0 - RM100,000 = RM 20,000

KEY TERMS AND CONDITIONS

- (a) Any change of investment allocation or fund switching by the Policyowner will result in the Highest NAV of the selected fund(s) being Reset to Current NAV from the effective date of such change.
- (b) The locking in of Highest NAV is to enhance life protection and is not for investment purpose. The Highest NAV is not applicable for surrender, partial withdrawal or maturity.