

PRODUCT DISCLOSURE SHEET

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.**



MANULIFE INSURANCE BERHAD
(200801013654 (814942-M))

1 What is Group Protection Scheme (GPS) Insurance?

Group Protection Scheme is a yearly renewable group term life insurance plan that provides coverage for death and Total and Permanent Disability. Manulife Investment Management (M) Berhad ("MIMMB") is the Master Policyholder of this insurance plan. Subject to the eligibility conditions set by MIMMB, this insurance plan will be offered on a complimentary basis to eligible principal unit holders of MIMMB who are aged between 19 to 60 years old next birthday.

The insurance coverage of GPS is equal to the Net Asset Value of the investment in the eligible MIMMB's fund, start from minimum RM10,000 and capped at maximum RM100,000 per life.

2 Know Your Coverage/Benefits

As an illustration, you will receive the following insurance coverage:

Death/Total and Permanent Disability (TPD)	<p>The face amount of Group Protection Scheme is equal to the Net Asset Value of the MIMMB's fund that is eligible for this insurance plan.</p> <p><i>As an EXAMPLE only:</i> <i>For an investment of 100,000 units of MIMMB's eligible fund at the fund unit price of RM5.00, the face amount of the Group Protection Scheme would be RM500,000. **</i></p>
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****Note: The illustration above shows a sample of benefits for a healthy 30-year-old male customer. However, do note that GPS coverage will start at minimum face amount of RM10,000 and the maximum face amount is capped at RM100,000 per life.**

Your life insurance **excludes**:

- a) No benefit will be payable in respect of an Insured under the policy if death of the Insured occurs:
 - i. due to Insured, whether sane or insane, committing suicide within 12 months from the insurance cover effective date;
 - ii. within the first twelve (12) continuous months from the effective date of the Insured's insurance cover, due to pre-existing condition;
 - iii. due to Cancer, Stroke, Heart Attack, Renal Failure, and terminal diseases as diagnosed by a registered physician, within the first 24 months from the insurance cover effective date; or
 - iv. due to Hypertension and Cardiovascular Diseases, Gastric and Duodenal Ulcer, Liver or Gall-Bladder Diseases, Diabetes Mellitus, Asthma, Tuberculosis, Lung Diseases and any Respiratory Diseases, Epilepsy, Mental or Nervous Disorder, Renal Stones and Diseases of the Genito-Urinary system, within the first 12 months from the insurance cover effective date.
- b) For the subsequent increase in insurance coverage, the conditions under a(i) and a(ii) above shall apply to each of the additional amount of insurance based on the respective effective dates up to the maximum amount of RM100,000 per unit holder.
- c) This insurance shall not cover any loss or disability caused directly or indirectly, wholly or partly, which:
 - i. resulted from self-destruction or any attempt thereof while sane or insane;
 - ii. resulted from war, declared or undeclared, civil war, revolution, any warlike operations, or state of emergency;
 - iii. military or naval service in time of declared or undeclared war or while under orders for war-like operations, or restoration of public order;
 - iv. committing a felony;
 - v. pregnancy or childbirth or pre-existing physical mental defect or infirmity;
 - vi. resulted from entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare-paying passenger of a commercial aircraft;
 - vii. Hepatitis B, AIDS, AIDS related complex or any other AIDS related condition; or
 - viii. any pre-existing diseases or disability.
- d) Unit holders who serve in full-time military, naval or air force service of any country are excluded from this coverage.

Note: The benefits described herein are subject to all the terms and conditions of the Master Policy, a copy of which can be viewed at Manulife Investment Management (M) Berhad head office.

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



Email us at:
MYCARE@manulife.com

3 Know Your Obligations

For this insurance, you must pay a premium of:

Premium	Not applicable. This is complimentary insurance coverage provided to the eligible unit holders of MIMMB. The premium of GPS is borne by MIMMB.
Duration: Not applicable.	
You also have to pay the following fees and charges:	
Stamp duty	N/A
Commission	N/A

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.
- 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.
- For details on how to make a claim, please refer to our guide at 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).**

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

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Can I cancel my Group Protection Scheme insurance coverage?

Not applicable.

Subject to the eligibility terms set by MIMMB, this insurance coverage is offered to the eligible unit holders of MIMMB on complimentary basis.