

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.**

1 What is ML Shield (Plan 1)?

ML Shield is a yearly renewable group insurance plan that provides coverage for death, Total and Permanent Disability ("TPD"), Partial and Permanent Disability ("PPD"). There are 3 plan options available that comes with different insurance coverage.

If you are purchasing **ML Shield (Plan 1)**, it also comes with the following benefits:

- **Accidental Death and Dismemberment Benefit:** pays an additional benefit up to 100% of the Face Amount if the death, TPD or PPD is due to accident. (The payment made under this benefit will not reduce the Basic Face Amount.)
- **Additional Critical Illness Benefit:** pays lump sum payout if the Insured is diagnosed with one of the covered 48 Critical Illnesses. (The payment made under this benefit will not reduce the Basic Face Amount.)

ML Shield is only offered to unit holders of Manulife Investment Management (M) Berhad ("MIMMB") who are between 30 days to 60 years old. Unit holders who are eligible can purchase this insurance plan with minimum 1 unit of cover, subject to a maximum of 10 units. 1 unit is equivalent to RM50,000 Face Amount. MIMMB is the distributor and the Master Policyholder of this plan.

All age refers to age next birthday.

2 Know Your Coverage/Benefits

As an illustration, for RM 2,750 annually, you will receive the following insurance coverage:

Death /Total and Permanent Disability	RM500,000 Face Amount
Additional Coverage/Benefits	- Accidental Death and Dismemberment Benefit - Additional Critical Illness Benefit

Note: The illustration above shows a sample of benefits and premium required for a healthy 30-year-old male customer, purchasing Plan 1 at Face Amount of RM500,000. Please refer to the policy contract for full details of your benefits and premiums.

Your life insurance **excludes**:

- Suicide - Death benefit is not payable if the death occurs due to suicide within 12 months from the Issue Date of the Certificate of Insurance. The Certificate of Insurance will become void, and Manulife will return the premium paid without interest.
- Pre-existing illness or injuries. Any claim arising from an Illness or Injury that the Insured has either received advice on or have been treated for, within 12 months immediate prior to the issue date or any reinstatement date of the Certificate of Insurance, whichever is later, is not covered.
- ML Shield shall not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - i. resulting either directly or indirectly from suicide attempt (whether sane or insane), self-inflicted bodily injury, or upon the Insured deliberately exposing himself to unnecessary danger;
 - ii. sustained while engaged in hazardous pursuits such as mountaineering and racing (other than foot);
 - iii. resulting from injuries or disease due to war (whether declared or undeclared), civil war, mutiny, strike, riot, civil commotion, insurrection, rebellion, revolution or military or usurped power;
 - iv. sustained while engaged in armed forces service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order;
 - v. resulted from participating in skydiving, hot-air balloon, hang gliding, bungee-jumping and private flying;
 - vi. resulted from entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare paying passenger or air crew of a commercial aircraft; or
 - viii. existed at the Issue Date or at the date of reinstatement of the Insured's cover under the policy.

Note: This list is **non-exhaustive**. Please refer to the Certificate of Insurance or a copy of Master Policy 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



Email us at:
MYCARE@manulife.com

3 Know Your Obligations

For this insurance, you must pay a premium of:

Premium	Depends on the Insured's attained age and the basic face amount purchased, the annual premium for ML Shield (Plan 1) is as below:			
	No. of Units	Face Amount (RM)	Annual Premium, based on attained age	
			30 days to 45 years old	Age 46 to 70 years old
	1	50,000	RM275	RM370
	2	100,000	RM550	RM740
	3	150,000	RM825	RM1,110
	4	200,000	RM1,100	RM1,480
	5	250,000	RM1,375	RM1,850
	6	300,000	RM1,650	RM2,220
	7	350,000	RM1,925	RM2,590
	8	400,000	RM2,200	RM2,960
	9	450,000	RM2,475	RM3,330
	10	500,000	RM2,750	RM3,700
The premium rates are based on standard life only and are not guaranteed. Manulife reserves the right to amend the premium upon policy renewal. You will be notified of the amended premium rate at least 90 days prior to the renewal date.				
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 70 next birthday.				
You also have to pay the following fees and charges:				
Stamp duty		Exempted		
Commission		10% of the premium will be payable as commission to the distributor of this plan. <i>Example: 30 years old standard male purchases ML Shield (Plan 1) at face amount RM500,000</i> Annual Premium is RM 2,750. Hence the commission will be 10% of premium or RM275		

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. - Additional Critical Illness Benefit will only start after the Waiting Period (from Issue Date or Reinstatement Date, whichever is the later):	
Waiting Period	Covered Critical Illness
60 days	Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, or Angioplasty and Other Invasive Treatments for Coronary Artery Disease
30 days	Other covered Critical Illnesses
- Survival Period – Applicable to Additional Critical Illness Benefit. No benefit is payable if the Insured dies within 30 days from the first occurrence of a covered Critical Illness. - Grace Period - if you do not pay your premiums within the 31 days grace period, your Certificate of Insurance will lapse. - Juvenile Lien - A juvenile lien shall apply if at the time of the claim event the Insured is under 4 years of age. - 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. - Your plan may entitle the life proposed to temporary accidental death coverage once Manulife receives the full modal premium and completed application form. For full terms and conditions, please refer to the 'Interim Cover – Terms and Conditions' available 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 policy contract for the full list of terms.	

? Can I cancel my Certificate of Insurance?

Yes, you may cancel your Certificate of Insurance by giving a written notice to us.

- Free-look period:** you may cancel your Certificate of Insurance by returning the Certificate of Insurance to Manulife within 15 days from the receipt of the Certificate of Insurance. The premiums that you have paid less any medical expenses incurred will be refunded to you.
- After free-look period:** you may surrender your Certificate of Insurance by giving a written notice to the Company.

Customer's Acknowledgement

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐

I acknowledge that Manulife Insurance Berhad has provided me with a copy of the PDS.

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I have read and understood the key information contained in this PDS.

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Name:

Date:

APPENDIX - Product Information Sheet

PLAN OPTION AVAILABLE AND ITS BENEFIT SCHEDULE

There are 3 plan options available under ML Shield. Each plan option comes with different coverage and benefits, as shown below:

Coverage	Benefits Payable	Plan 1	Plan 2	Plan 3
Death, TPD or PPD due to all causes	100% of basic Face Amount	✓	✓	✓
Accidental Death and Dismemberment Benefit	Additional 100% of its Face Amount	✓	✓	-
Additional Critical Illness Benefit*	Additional 100% of its Face Amount	✓	-	-
Accelerated Critical Illness Benefit*	100% of its Face Amount	-	✓	-

* If the diagnosed critical illness is Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the Face Amount (subject to a maximum of RM25,000) is payable. This benefit is payable only once.

(a) Table of Benefits for Partial and Permanent Disability (PPD)

PARTIAL AND PERMANENT DISABILITY (PPD)		% OF FACE AMOUNT PAYABLE
Total and Permanent loss of all sight in one or both eyes		100%
Total loss by physical severance or Total and Permanent loss of use of	• One or both at wrist • Arm at shoulder • Arm between shoulder and elbow • Arm at or below elbow • Leg at hip • Leg between knee and hip • Leg at or below knee	100%
	• Sight in one eye except perception of light • Lens of one eye	50%
Total loss by physical severance or Total and Permanent loss of use of	• Thumb and 4 fingers of one hand • 4 fingers of one hand	50%
	Thumb 2 phalanges	25%
	1 phalanx	10%
	Index Finger 3 phalanges	15%
	2 phalanges	8%
	1 phalanx	4%
	Middle Finger 3 phalanges	10%
	2 phalanges	4%
	1 phalanx	2%
	Ring Finger 3 phalanges	8%
	Ring Finger - 2 phalanges	4%
	Ring Finger - 1 phalanx	2%
Total loss by physical severance or Total and Permanent loss of use of	Little Finger 3 phalanges	6%
	2 phalanges	3%
Total loss by physical severance or Total and Permanent loss of use of	1 phalanx	2%
	Metacarpals First or second (additional)	3%
Total loss by physical severance or Total and Permanent loss of use of	Third, fourth or fifth (additional)	2%
	All loss of one foot	18%
Total loss by physical severance or Total and Permanent loss of use of	Big Toe 2 phalanges	6%
	1 phalanx	3%
Total loss by physical severance or Total and Permanent loss of use of	Any other toe	3%
	Hearing in both ears	75%
Total loss by physical severance or Total and Permanent loss of use of	Hearing in one ear	15%
	Total and Permanent loss of Speech	50%

(b) Table of Benefits for Accidental Death and Dismemberment (ADD)

ACCIDENTAL DEATH AND DISMEMBERMENT (ADD)		% OF FACE AMOUNT PAYABLE
• Death • Permanent Total Dismemberment • Loss of both hands • Loss of both feet • Complete and irrecoverable loss of sight in both eyes • Loss of one hand one foot • Complete and incurable insanity • Injuries resulting permanently being bedridden • Any other injuries causing permanent total disablement • Complete and incurable paralysis	• Loss of arm at shoulder • Loss of arm between shoulder and elbow • Loss of arm at elbow • Loss of arm between elbow and wrist • Loss of arm at wrist • Loss of leg at hip • Loss of leg between knee and hip • Loss of leg below knee • Loss of eye - whole • Loss of eye - sight	100%
Complete and irrecoverable loss of sight in one eye except perception of light		50%
Loss of lens of eye		50%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	Both phalanges	25%
	One phalanx	10%
Loss of index finger	3 phalanges	10%
	2 phalanges	8%
	1 phalanx	4%
Loss of middle finger	3 phalanges	6%
	2 phalanges	4%
	1 phalanx	2%
Loss of ring finger	3 phalanges	5%
	2 phalanges	4%
	1 phalanx	2%
Loss of little finger	3 phalanges	4%
	2 phalanges	3%
	1 phalanx	2%
Loss of metacarpals	First or second (additional)	3%
	Third, fourth or fifth (additional)	2%
Loss of toes	All phalanges	15%
	Two big toes	5%
	One big toe	2%
	Other than big toe, if more than one toe lost, each	1%
Loss of hearing	Both ears	75%
	One ear	15%
Loss of speech		50%

(c) List of Critical Illness Covered under Additional Critical Illness Benefit/ Accelerated Critical Illness Benefit

1. Heart Attack	17. Encephalitis	33. HIV Infection due to Blood Transfusion
2. Stroke	18. Benign Brain Tumour	34. Cardiomyopathy
3. Serious Coronary Artery Disease	19. Major Organ/ Bone Marrow Transplant	35. Systemic Lupus Erythematosus with Severe Kidney Complications
4. Cancer	20. Multiple Sclerosis	36. Brain Surgery
5. Kidney Failure	21. Primary Pulmonary Arterial Hypertension	37. Terminal Illness
6. Surgery to Aorta	22. Fulminant Viral Hepatitis	38. Occupationally Acquired HIV Infection
7. Heart Valve Surgery	23. Paralysis of Limbs	39. Apallic Syndrome
8. Blindness	24. Muscular Dystrophy	40. Chronic Relapsing Pancreatitis
9. Alzheimer's Disease/ Severe Dementia	25. Loss of Speech	41. Creutzfeldt-Jakob Disease (Mad Cow Disease)
10. Medullary Cystic Disease	26. End-Stage Liver Failure	42. Elephantiasis
11. Chronic Aplastic Anaemia	27. Coma	43. Poliomyelitis
12. End-Stage Lung Disease	28. Third Degree Burns	44. Progressive Scleroderma
13. Deafness	29. Motor Neuron Disease	45. Chronic Autoimmune Hepatitis
14. Major Head Trauma	30. Coronary Artery By-Pass Surgery	46. Crohn's Disease with Fistula
15. Parkinson's Disease	31. Bacterial Meningitis	47. Severe Eisenmenger's Syndrome
16. Loss of Independent Existence	32. Full Blown AIDS	48. Angioplasty and Other Invasive Treatments for Coronary Artery Disease*

EXCLUSION LIST

- Suicide - Death benefit is not payable if the death occurs was due to suicide within 12 months from the Issue Date of the Certificate of Insurance. The Certificate of Insurance will become void, and Manulife will return the premium paid without interest.
- Pre-existing illness or injuries. Any claim arising from an Illness or Injury that the Insured has either received advice on or have been treated for, within 12 months immediate prior to the issue date or any reinstatement date of the Certificate of Insurance, whichever is later, is not covered.
- ML Shield shall not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - i. resulting either directly or indirectly from suicide attempt (whether sane or insane), self-inflicted bodily injury, or upon the Insured deliberately exposing himself to unnecessary danger;
 - ii. sustained while engaged in hazardous pursuits such as mountaineering and racing (other than foot);
 - iii. resulting from injuries or disease due to war (whether declared or undeclared), civil war, mutiny, strike, riot, civil commotion, insurrection, rebellion, revolution or military or usurped power;
 - iv. sustained while engaged in armed forces service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order;
 - v. resulted from participating in skydiving, hot-air balloon, hang gliding, bungee-jumping and private flying;
 - vi. resulted from entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare paying passenger or air crew of a commercial aircraft; or
 - viii. existed at the Issue Date or at the date of reinstatement of the Insured's cover under the policy.
- Accidental Death and Dismemberment Benefit is not payable for any injury or loss caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - i. self-inflicted injuries or any attempt at suicide, while sane or insane;
 - ii. insurrection, war (declared or undeclared) or any warlike operations or military or naval service under orders for warlike operations;
 - iii. participation in a strike, riot or civil commotion or committing an assault or felony;
 - iv. 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;
 - v. hunting, mountaineering, racing in any form (other than on foot), winter sport and scuba-diving;
 - vi. any form of radioactivity or radiation;
 - vii. accident occurring while or because of Insured is affected by alcohol or any drug unless prescribed by a licensed medical practitioner; or
 - viii. pregnancy including childbirth, abortion, miscarriage or any complication there form.
- Additional Critical Illness Benefit is not payable if the covered Critical Illness is caused by any one of the following occurrences:
 - i. pre-existing conditions and/or congenital conditions;
 - ii. the covered Critical Illness occurs within the Waiting Period of the Certificate of Insurance;
 - iii. other than the first incidence of Critical Illness;
 - iv. any injury or illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, willful misuse of alcohol and/or the taking of drugs otherwise than under the direction of a registered medical practitioner; or
 - v. due to participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or whee

CANCELLATION

You may cancel your Certificate of Insurance by giving notice in writing to Manulife. If the premium payment is on an annual mode, you will be entitled to receive a refund of a portion of the current modal premium paid, provided that no claim has been made during the current policy year and all due premiums have been paid.

Period Not Exceeding	Percentage of Modal Premium Refund	Period Not Exceeding	Percentage of Modal Premium Refund
15 days*	90%	7 months	25%
1 months	80%	8 months	20%
2 months	70%	9 months	15%
3 months	60%	10 months	10%
4 months	50%	11 months	5%
5 months	40%	12 months	0%
6 months	30%		

*Only applicable from 2nd policy year onwards.