

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 ML Shield (Plan 3)?

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.

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 850 annually, you will receive the following insurance coverage:

Death /Total and Permanent Disability	RM500,000 Face Amount
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Note: The illustration above shows a sample of benefits and premium required for a healthy 30-year-old male customer, purchasing Plan 3 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
 - vii. existed at the Issue Date or at the date of reinstatement of the Insured's cover under the policy.

Note: 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

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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 3) 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	RM85	RM115
	2	100,000	RM170	RM230
	3	150,000	RM255	RM345
	4	200,000	RM340	RM460
	5	250,000	RM425	RM575
	6	300,000	RM510	RM690
	7	350,000	RM595	RM805
	8	400,000	RM680	RM920
	9	450,000	RM765	RM1,035
	10	500,000	RM850	RM1,150
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 3) at face amount RM500,000</i> ▪ Annual Premium is RM 850. Hence the commission will be 10% of premium or RM85			

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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.
- 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.

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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.

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.

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.