Manulife

Manulife Health Saver Enrich (MHSE)*

Your *Total Health Solutions* From Prevention to Recovery

*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).

Manulife Insurance Berhad is a member of PIDM

No two families are the same. Why should their *protection* be?

Some are welcoming little ones. Some are watching children grow more independent. Some are caring for parents while planning for the future. As children grow, families expand and responsibilities change, yesterday's protection may not always meet tomorrow's needs.

Before choosing a family medical plan, perhaps the most important question isn't..."What does it cover?" but "Will it continue to care for my family as life changes?"

That's the thinking behind **Manulife Health Saver Enrich (MHSE) Family Plus**.

A Plan Designed for Families:

We have reimagined family protection to offer greater flexibility, allowing your coverage to grow alongside the people you love while supporting healthier tomorrows through meaningful preventive care.

Life can be unpredictable, and every parent has that lingering question: "Am I doing enough to protect my family's future?"

That's where MHSE Family Plus steps in. Picture a safety net that covers your entire family, offering comprehensive family protection with RM3 million for each covered member, combined into one substantial family coverage pool. This means that no matter what life throws your way, you can rest assured knowing your loved ones are protected. Additionally, with a Family Plus Discount of up to 10% of the total cost of insurance, it's an investment in your family's health that brings even more value.

As your child reaches 18, they can seamlessly transition to a new policy or continue their coverage under the same policy without underwriting. This ensures that the protection you've provided continues uninterrupted, just like the love and care you give every day.

Give your family *the gift of security* with MHSE Family Plus.

Designed to Grow with Your Family:

Growing Protection with Shared Annual Limit
Your family's Shared Annual Limit grows together with the number of covered family members, providing RM3 million per covered member, up to 7 covered members.

Preventive Care Incentives
MHSE Family Plus supports your family's wellness journey—protecting your loved ones with essential vaccinations and rewarded with up to 40% NCD (No Claim Discount)* on Insurance Charges for claim-free year

Family Plus Discount - Save More with More Members
Enjoy greater savings when you enrol your loved ones under one plan—covering your spouse and up to five children. Get up to 10% discount on Insurance Charges when you protect the whole family under one plan

Flexibility and Customisation
With various Deductible options, MHSE Family Plus can be tailored to your needs and budgets, plus enjoy a discount up to 55% on Insurance charges

A Seamless Continuity to Adulthood
Ensure uninterrupted protection for your children as they transition to adulthood with MHSE Family Plus. At 18, they can choose to keep their existing coverage without underwriting, the same steady support they've always known, helping them navigate the future with confidence

*NCD is applied on a per covered member basis for MHSE Family Plus.

Dual Powers That Supports Your Family's Health and Financial Well-being

Your family's health journey deserves a plan that not only protects you from life's unexpected turns, but also supports the smart choices you make every day. With MHSE Family Plus, you enjoy the **dual advantage** of flexible Deductible Options and an industry-leading NCD—designed to care for your loved ones while helping you manage costs more effectively.

Flexible Deductible Options That Work for Families

With MHSE Family Plus, you have the freedom to choose from four Deductible options: RM500, RM1,000, RM5,000, and RM10,000.

Choosing a higher deductible, isn't just about accepting a out-of-pocket cost—it's a strategic decision that can reduce your premiums due to lower Insurance Charges.

Deductible Option/Year/ Covered Member	Insurance Charges compared to RM500 Deductible Option
RM500	-
RM1,000	**Save 15%**
RM5,000	Save 35%
RM10,000	Save 55%

Imagine freeing up extra funds, which you can then use for your everyday needs or to build a stronger financial cushion. This smart choice helps ensure you're protected when it truly matters, while keeping your premiums lean and efficient.

Smart Tip

Many will find **RM1,000** to be the sweet spot—lower monthly charges without a big out-of-pocket jump. Speak to your Manulife Advisor to find the balance that suits you best.

Rewards That Recognises Every Healthy Effort with NCD

And here's the best part—NCD is earned individually. So even in MHSE Family Plus, each member has their own NCD. If one person needs to make a claim, it won't affect the discounts earned by the rest of the family. It's a thoughtful way to ensure your efforts to stay healthy are protected and valued.

We also understand that some health events are beyond your control. That's why your NCD won't be reduced for things like below:

- **Emergency Treatment** that includes any accident-related treatment.
- **Visits to Malaysian Government Facilities**
- **Critical Illnesses** such as cancer, stroke, heart attack (acute myocardial infarction), kidney failure, or coronary artery surgery.
- **ICU Stays Lasting Seven (7) Days or More** as listed under this plan's Benefit Schedule
- **Post-Hospitalisation Benefits** as listed under this plan's Benefit Schedule
- **Vaccine-Covered Illnesses** under this plan's Vaccination Benefit.
- **And Others!** No NCD reduction conditions apply to the benefits listed in the Benefit Schedule from Section B to Section F, where applicable. For more details, please refer to the 'Benefit Schedule' tab.

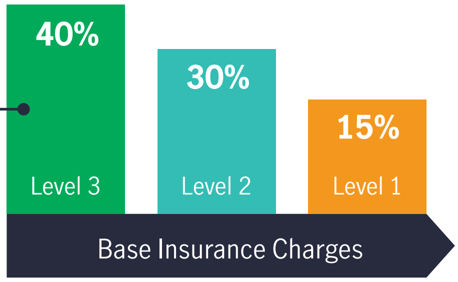
*NCD is applied on a per covered member basis for MHSE Family Plus.

How does the Discount Benefit NCD work?

Discount Benefit is given based on the chart below:

Policy Inception

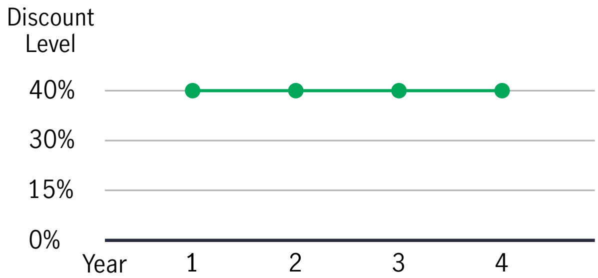
Discount starts at Level 3: 40% discount on Insurance Charges



Note: If a claim is made due to any scenarios in page 3, the NCD will not reduce. This applies to all 3 scenarios below.

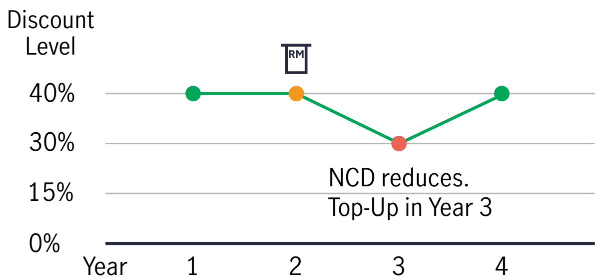
Scenario 1

If there are no claims, the NCD level remains unchanged



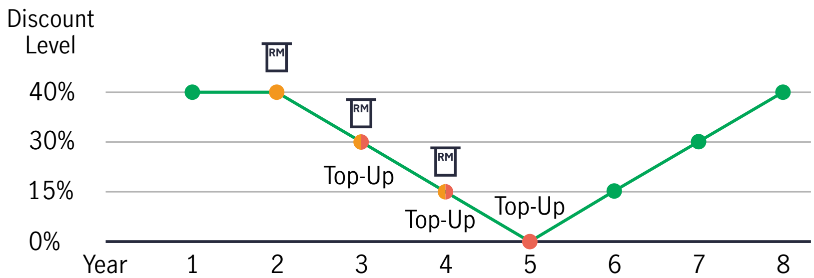
Scenario 2

When a claim is made in Year 2, a Top-Up Premium will be required for the next year. When no claim is made in Year 3, NCD will return to 40% in Year 4.



Scenario 3

When there are claims in consecutive years (i.e Year 2, Year 3 and Year 4), the NCD will gradually reduce to 0%. However, when no claims are made in subsequent years, the NCD will slowly increase to 40%.



Your complete Health Journey with MHSE Family Plus

PREVENTION
Embracing Wellness

- **Vaccination Benefit**:
  Stay protected against preventable diseases with coverage for essential vaccinations like Influenza, Dengue, HPV and Pneumococcal
- **Discount Benefit**:
  Enjoy up to 40% discount on Insurance Charges for maintaining good health, encouraging proactive health management

DIAGNOSIS
Early Detection Matters

- **Pre-Hospitalisation Benefits:**
  Receive coverage for consultations and diagnostic tests up to 120 days before hospitalisation
- **Psychotherapy Treatment:**
  Mental health is health. Get support for your emotional wellbeing with coverage for psychiatric consultations

TREATMENT
When You Need It Most

- **Daily Guardian Benefit:**
  Receive up to RM100 per day when your family member is hospitalised, allowing you to focus on what truly matters—their recovery
- **Outpatient Illness Treatment:**
  Get outpatient treatments for conditions such as Dengue Fever, Zika, Bronchitis, Influenza, Pneumonia, Chikungunya Fever and Hand, Foot and Mouth Disease

FOLLOW-UP CARE
Supporting Your Recovery

- **Post-Hospitalisation Benefits:**
  Continue your care with coverage for follow-up treatments up to 365 days after discharge
- **Outpatient and Post-Care Benefits:**
  MHSE goes beyond hospital stays—covering Outpatient Benefits, Post Care Benefits and Follow-Up Care upon Cancer Remission and for Ischemic Heart Disease

Benefits Schedule of MHSE

Choose coverage that adapts to your dynamic life

	Benefit Category MHSE 200
Deductible Amount (per Year per Covered Member)	Option of: RM500, RM1,000, RM5,000, RM10,000
Family Plus Discount	See table below
Overall Shared Annual Limit For Family Plus	RM3,000,000 Multiplied by Number of Covered Members
Overall Lifetime Limit	No Lifetime Limit

Family Plus Discount:

Number of Covered Members	Discount on Insurance Charges
2-3 (including Insured)	5%
4 and above (up to 7 members including Insured)	10%

Section A: Hospital and Surgical Benefits

1. **Daily Hospital Room & Board** (no limit on number of days)	RM200 per day
2. **Hospital Intensive Care** (no limit on number of days)	As charged, subject to Reasonable and Customary Charges, less Deductible Amount
3. **Surgical Benefit**	
4. **Anaesthetist's Benefit**	
5. **Operation Theatre Benefit**	
6. **Attending Physician's Benefit**	
7. **Pre-Hospitalisation Benefit (within 120 days)** i. Specialist Consultation ii. Diagnostic X-Ray & Laboratory Examination iii. Scans iv. Medication and Treatment	
8. **Post-Hospitalisation Benefit** i. Outpatient Diagnostic X-Ray & Laboratory Examination ii. Medical Expenses and Consultation • Within 210 days • Within 365 days for 5 Critical Illnesses (Cancer, Heart Attack, Stroke, Kidney Failure and Coronary Artery Surgery)	

	Benefit Category MHSE 200
9. **Hospital Miscellaneous Services**	As charged, subject to Reasonable and Customary Charges, less Deductible Amount
10. **Ambulance Fee**	
11. **Non-Medical Related Expenses** (per Disability per Year)	Up to RM400
12. **Government Hospital Cash Benefit** (up to 60 days per confinement)	RM100 per day
13. **Daily Guardian Benefit** (maximum 150 days per Year)	Up to RM65 per day
14. **Life Support Benefit** i. Pacemaker (both implanted and external) ii. Cardioverter Defibrillator (both implanted and external)	Up to RM20,000 per lifetime
Section B: Day Treatment Benefits	
15. **Day Surgery**	As charged, subject to Reasonable and Customary Charges, less Deductible Amount
16. **Outpatient Illness Treatment** i. Dengue Fever ii. Zika iii. Bronchitis iv. Influenza v. Pneumonia vi. Chikungunya Fever vii. Hand, Foot and Mouth Disease	Up to RM3,000 per Year, less 5% Co-Insurance Amount (subject to maximum Co-Insurance Amount of RM150 per Year)
Section C: Outpatient Benefits	
17. **Outpatient Kidney Dialysis Treatment**	As charged, subject to Reasonable and Customary Charges
18. **Outpatient Cancer Treatment**	
19. **Outpatient Stroke Treatment**	

	Benefit Category MHSE 200
20. **Emergency Accidental Injury Benefit (Per Injury)**	Up to RM2,500
Section D: Post-Care Benefits	
21. **Traditional Chinese Medicine & Chiropractic Treatment**	Up to RM200 per visit
	Up to RM2,000 per Year
22. **Nursing Care at Home (per Year)**	Up to RM4,000
	Up to 200 days per lifetime
23. **Follow-Up Care Upon Cancer Remission** • Monitoring of recurrence of cancer with i. Diagnostic test ii. Screening test iii. Consultation follow-up fee Up to 5 years from cancer remission date	As charged, subject to Reasonable and Customary Charges and limit to twice per Year
24. **Follow-Up Care Upon Discharge From Ischemic Heart Disease Related Hospitalisation** • Follow-up care with i. Screening test ii. Consultation follow-up fee Up to 5 years from date of discharge	Up to RM3,000 per Year
Section E: Other Benefits	
25. **Intraocular Lens**	Up to RM8,000 per lifetime (including Multifocal Lens)
26. **Vaccination Benefit** i. Dengue Fever ii. HPV (Human Papillomavirus) iii. Pneumococcal iv. Influenza	**For Individual plan**, reimbursement up to RM2,000 per Covered Member lifetime, subject to RM500 limit in the first Rider Year only. **For MHSE Family Plus**, this benefit is shared among Covered Members based on the Overall Shared Vaccination Benefit^ amount. Manulife may update Vaccination Benefit to include additional vaccines from time to time.

^The Overall Shared Vaccination Benefit amount shall be determined based on the total number of Covered Members covered under MHSE Family Plus, multiplied by RM 2,000, subject to each Covered Member's benefit amount capped at RM 500 during their respective first Rider Year.

	Benefit Category MHSE 200
27. **Psychotherapy Treatment / Psychiatric Visit Due To:** i. Major Depressive Disorder ii. Generalised Anxiety Disorder	Reimburse up to RM250 per visit, subject to RM1,500 per Year and RM5,000 per lifetime
28. **Second Medical Opinion**	Up to RM2,000 per Year
Section F: Value Added Services	
29. **Emergency Assistance Services**	Yes
30. **International Emergency Medical Evacuation Benefit**	As charged, subject to Reasonable and Customary Charges up to a maximum of RM100,000 per lifetime, subject to Overall Individual Annual Limit

Note:
Any applicable taxes on taxable supplies and services provided to Covered Member will be covered by the Company, based on Reasonable and Customary Charges.

For MHSE Family Plus, even though the family annual limit is shared, each family member still has an individual limit for specific benefits and each member's claims will be assessed separately.

Case Study

Adam, a 35-year-old male, non-smoker, purchased ManuLink Essential with a basic Face Amount of RM100,000, 100% Equity Fund, annual premium of RM5,400, and coverage until age 70. He added the MHSE Family Plus plan, which includes coverage for his spouse (Emily 35-year-old non-smoker) and child (Alyssa 5-year-old non-smoker)

Adam

Basic Plan	ManuLink Essential	**Face Amount:** RM100,000 (100% Equity Fund)		
Rider	Manulife Health Saver Enrich			
Family Members	Emily (Spouse)	Alyssa (Daughter)		
Overall Shared Annual Limit For Family Plus	**RM9,000,000** (RM3,000,000 x 3 Family Members)			
Deductible (Select 1)	RM500	**RM1,000**	RM5,000	RM10,000
Room & Board	**MHSE 200**			

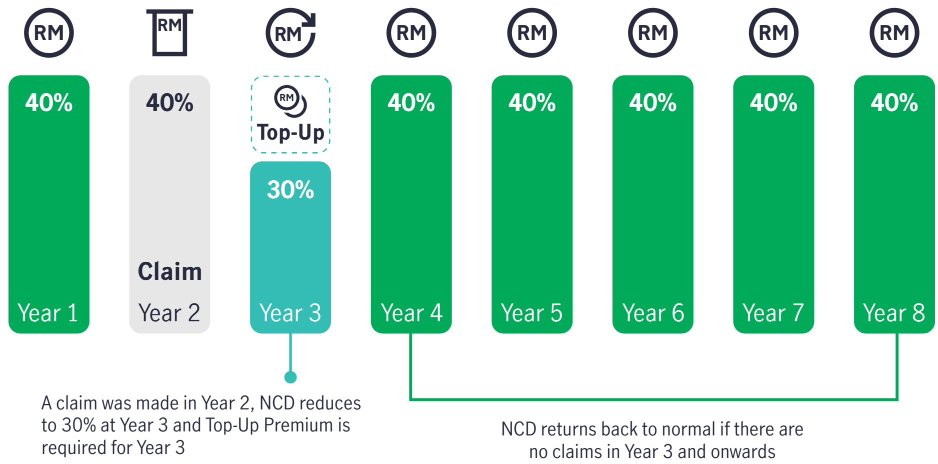
Upon policy inception, each of them enjoy a **40% Upfront Discount** and an additional **5% Family Plus Discount** on their Insurance Charges.

Their RM9 million Shared Annual Limit is shared among the three covered family members, giving them the flexibility to use the available protection according to the family's medical needs.

Scenario 1

In Year 2, his daughter Alyssa contracts dengue and is admitted into private hospital for 5 days.

Alyssa's NCD will reduce from 40% to 30% in Year 3 and Adam needs to **Top-Up RM124** on her medical plan for the next year (Year 3).



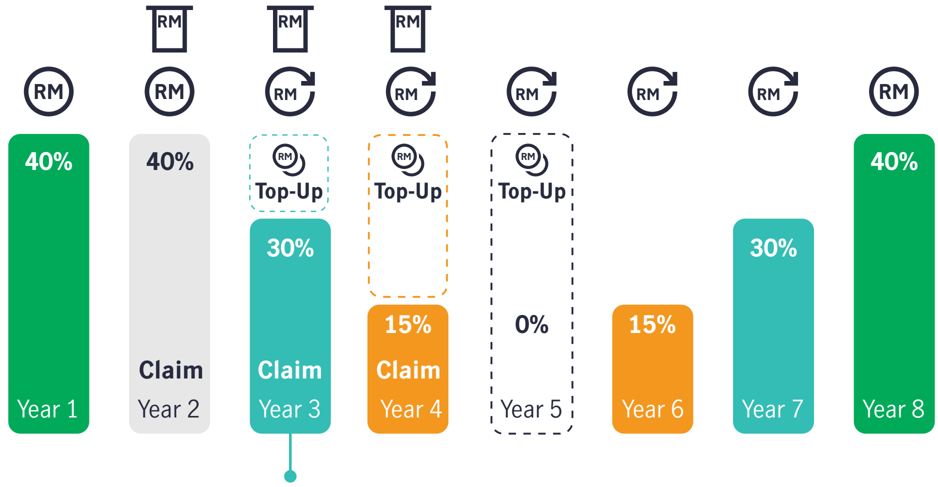
Case Study

Scenario 2

In the following year (Year 3), Alyssa is admitted into private hospital due to asthma for 3 days and her **NCD is further reduced to 15%.** So, Adam needs to **Top-Up RM414 in Year 4**.

Following year (Year 4), Alyssa is admitted into private hospital due to asthma again for 5 days, Alyssa's **NCD is now further reduced to 0%,** and Adam needs to **Top-Up RM861 in Year 5**.

In subsequent years, Alyssa did not make any claims. The NCD will gradually increase each year and **return to 40% in Year 8**, as long as there are **no claims for three consecutive years.**



A claim was made in Year 2, Year 3 and Year 4, NCD reduces to 30% at Year 3, 15% at Year 4, and 0% at Year 5 and Top-Up Premium is required for Year 3 , Year 4 and Year 5

The figures above are for illustration purpose only, actual charges are based on the current cost of insurance.

For MHSE Family Plus, the annual limit is shared, however claims are assessed on an individual basis and will not affect the discount levels of other family members.

Kindly note that when the NCD is reduced, the policy coverage term will also be shortened due to higher Insurance Charges. Therefore, Adam (the Policy Owner) will be required to perform a Top-Up Premium for next year. The No Lapse Guarantee may be forfeited if the Top-Up Premium is not paid after the end of the grace period. When no claims are made, the NCD will increase in the next year and the Top-Up Premium is not required.

Note: Please note that all amounts above are rounded up to the nearest Ringgit.

Exclusions

The Benefit Schedule of Manulife Health Saver Enrich does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

(a) Pre-Existing Illness.

(b) Specified Illnesses occurring within one hundred and twenty (120) days from the Issue Date or Reinstatement Date or actual date of birth (for Covered Baby), whichever is later.

(c) Any medical or physical conditions arising within the first thirty (30) days of the Covered Member's insurance coverage or date of reinstatement, whichever is the later, except for Accidental Injuries.

(d) Plastic / cosmetic surgery, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions thereof.

(e) Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of insurance.

(f) Rest cures or sanitaria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases.

(g) Any treatment or surgical operation for Congenital Conditions or deformities, including hereditary conditions which has manifested or was diagnosed before the Covered Member attains the age of 17 years next birthday.

(h) Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.

(i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of any sickness, disease, illness, Injuries or any treatment which is not a Medically Necessary Condition and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.

(j) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

(k) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.

Please note that the list of exclusions is not exhaustive and that qualifying periods may apply. For exact details on terms and conditions, please refer to your policy contract.

Important Notes

1. Manulife Health Saver Enrich is a unit-deducting medical rider attachable to selected regular premium investment-linked insurance plans. These plans are insurance products that are tied to the performance of the underlying assets and are not pure investment products such as unit trusts.

2. Manulife Health Saver Enrich is renewable throughout its policy term except in the event of fraud or misrepresentations.

3. Coverage begins immediately for hospitalisation and surgery costs incurred due to accidents.

4. You should be assured that this plan will best serve your needs and that the premium payable under the policy contract is an amount you can afford. You can opt to pay your premiums either monthly, quarterly, semi-annually or annually.

5. Please note that if you do not pay the premiums within the grace period of thirty (30) days from the premium due date, there will be a possibility of the policy lapsing when the Account Value is insufficient to deduct all applicable policy charges.

6. The Insurance Charges for this plan is not guaranteed and Manulife Insurance Berhad (MIB) reserves the right to revise the Insurance Charges by giving thirty (30) days written notice prior to the change. The Insurance Charges will vary depending on gender, attained age, benefits, plan chosen, occupation class, Family Plus Discount and applicable Discount Benefit. For further details you can refer to Product Disclosure Sheet or Product Illustration.

7. Kindly note that when the NCD is reduced, the policy coverage term will also be shortened due to higher Insurance Charges. Therefore, prior to the NCD reduction, the Policy Owner will be notified that a Top-Up Premium is needed in the next year.

8. The No Lapse Guarantee may be forfeited if the Top-Up Premium is not paid after the end of the grace period. When no claims are made, the NCD will increase in the next year and the Top-Up Premium is not required.

9. Please note that a life insurance policy is a long-term commitment and as such it is not advisable to hold the policy for a short period of time in view of the high initial cost.

10. You are advised to refer to the sample policy contract for details of the important health insurance features of the plan that you intend to purchase. To find out more about the basics of health insurance, please refer to the consumer education booklet on medical and health insurance available at most branches of insurance and takaful companies or contact your professional Manulife Advisor. You may also log on to www.insuranceinfo.com.my for more information.

11. You are given a “Free-Look Period” of fifteen (15) days to review the suitability of your newly purchased insurance plan from the receipt date of the policy contract. If the basic policy of the Investment-Linked Insurance plan to which this rider is attached, is cancelled within the “Free-Look Period”, the unallocated premium of the basic policy (if any), value of units that have been allocated (if any) at unit price at the next valuation date, as well as any Insurance Charges and fees and charges excluding Fund Management Charge that have been deducted, less any medical expenses which may have been incurred will be refunded to you and the policy shall be cancelled.

12. Please be aware that there may be implications that will affect your health insurance application if you are switching from one type of health plan from another insurer to a MIB plan that offers similar benefits.

13. The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. MIB 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.

14. This brochure is for general information only and is not to be construed as a contract of insurance. The precise terms, conditions, definitions and exclusions of this plan are specified in the policy contract issued by MIB. Terms and conditions apply.

15. For more information on investment-linked insurance plan, please refer to the “Guide to Investment-linked Policy Owners on Insurance Coverage” at www.manulife.com.my.

16. All ages in this brochure refers to age next birthday.

17. The term "Year" shall be twelve (12) consecutive months, with the first year starting from the inception date of this plan. Each subsequent years shall begin one (1) day after the previous twelve (12) month period.

18. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese version, the English version shall prevail.

19. This 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.

Appendix

Non-Guaranteed Annual Insurance Charge for RM500 Deductible, Standard Life, Occupation 1 & 2

	Base Insurance Charge Rate per annum for all Covered Members (Before Discount)	
	Male	Female
Attained Age (Next Birthday)	MHSE 200 (RM)	MHSE 200 (RM)
1^	2,588	2,588
1	2,649	2,527
2	2,538	2,411
3-5	2,294	2,165
6-10	1,512	1,389
11-15	1,308	1,207
16-20	1,401	1,287
21-25	1,801	1,584
26-30	1,818	1,676
31-35	1,915	1,888
36-40	2,305	2,293
41-45	2,608	2,819
46 -50	3,241	3,449
51-55	4,033	4,027
56-60	5,541	6,820
61-65	8,613	9,216
66-70	11,749	12,493
#71-75	15,089	16,060
#76-80	19,482	20,688
#81-85	25,058	26,529
#86-90	31,162	32,540
#91	35,035	36,418
#92	35,975	37,356
#93	36,941	38,324
#94	37,933	39,413
#95	38,958	40,539
#96	40,012	41,689
#97	41,094	42,873
#98	42,216	44,096

#For renewal premium only.
^For MHSE attached to Manulife Precious Gift, the Annual Insurance Charges is from the Expected Delivery Date till end of 1st Year.

Note: Exclude any applicable taxes.

Appendix

Non-Guaranteed Annual Insurance Charge for RM1,000 Deductible, Standard Life, Occupation 1 & 2

	Base Insurance Charge Rate per annum for all Covered Members (Before Discount)	
	Male	Female
Attained Age (Next Birthday)	MHSE 200 (RM)	MHSE 200 (RM)
1^	2,200	2,200
1	2,252	2,148
2	2,157	2,049
3-5	1,950	1,840
6-10	1,285	1,181
11-15	1,112	1,026
16-20	1,191	1,094
21-25	1,531	1,346
26-30	1,545	1,425
31-35	1,628	1,605
36-40	1,959	1,949
41-45	2,217	2,396
46 -50	2,755	2,932
51-55	3,428	3,423
56-60	4,710	5,797
61-65	7,321	7,834
66-70	9,987	10,619
#71-75	12,826	13,651
#76-80	16,560	17,585
#81-85	21,299	22,550
#86-90	26,488	27,659
#91	29,780	30,955
#92	30,579	31,753
#93	31,400	32,575
#94	32,243	33,501
#95	33,114	34,458
#96	34,010	35,436
#97	34,930	36,442
#98	35,884	37,482

#For renewal premium only.
^For MHSE attached to Manulife Precious Gift, the Annual Insurance Charges is from the Expected Delivery Date till end of 1st Year.

Note: Exclude any applicable taxes.

Appendix

Non-Guaranteed Annual Insurance Charge for RM5,000 Deductible, Standard Life, Occupation 1 & 2

	Base Insurance Charge Rate per annum for all Covered Members (Before Discount)	
	Male	Female
Attained Age (Next Birthday)	MHSE 200 (RM)	MHSE 200 (RM)
1^	1,683	1,683
1	1,722	1,643
2	1,650	1,567
3-5	1,491	1,407
6-10	983	903
11-15	850	785
16-20	911	837
21-25	1,171	1,030
26-30	1,182	1,089
31-35	1,245	1,227
36-40	1,498	1,490
41-45	1,695	1,832
46 -50	2,107	2,242
51-55	2,621	2,618
56-60	3,602	4,433
61-65	5,598	5,990
66-70	7,637	8,120
#71-75	9,808	10,439
#76-80	12,663	13,447
#81-85	16,288	17,244
#86-90	20,255	21,151
#91	22,773	23,672
#92	23,384	24,281
#93	24,012	24,911
#94	24,656	25,618
#95	25,323	26,350
#96	26,008	27,098
#97	26,711	27,867
#98	27,440	28,662

#For renewal premium only.
^For MHSE attached to Manulife Precious Gift, the Annual Insurance Charges is from the Expected Delivery Date till end of 1st Year.

Note: Exclude any applicable taxes.

Appendix

Non-Guaranteed Annual Insurance Charge for RM10,000 Deductible, Standard Life, Occupation 1 & 2

Base Insurance Charge Rate per annum for all Covered Members (Before Discount)

	Male	Female
Attained Age (Next Birthday)	MHSE 200 (RM)	MHSE 200 (RM)
1^	1,165	1,165
1	1,192	1,137
2	1,142	1,085
3-5	1,032	974
6-10	680	625
11-15	589	543
16-20	630	579
21-25	810	713
26-30	818	754
31-35	862	850
36-40	1,037	1,032
41-45	1,174	1,269
46 -50	1,458	1,552
51-55	1,815	1,812
56-60	2,493	3,069
61-65	3,876	4,147
66-70	5,287	5,622
#71-75	6,790	7,227
#76-80	8,767	9,310
#81-85	11,276	11,938
#86-90	14,023	14,643
#91	15,766	16,388
#92	16,189	16,810
#93	16,623	17,246
#94	17,070	17,736
#95	17,531	18,243
#96	18,005	18,760
#97	18,492	19,293
#98	18,997	19,843

#For renewal premium only.
^For MHSE attached to Manulife Precious Gift, the Annual Insurance Charges is from the Expected Delivery Date till end of 1st Year.

Note: Exclude any applicable taxes.

Manulife

Manulife Insurance Berhad (200801013654 (814942-M))

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

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