

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment linked insurance.

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 Heritage?

**Manulife Heritage** offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the higher of death/total and permanent disability benefit or the value of the investment units, at the time of claim.

## 2 Know Your Coverage/Benefits

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

Death	the higher of RM500,000 or Account Value
Total and Permanent Disability	the higher of RM500,000 or Account Value
Additional Coverage / Benefits	<ul style="list-style-type: none"><li>- Accidental Death Benefit</li><li>- Protection Booster</li><li>- Cover Reset</li><li>- Wellness Reward</li><li>- Loyalty Bonus</li><li>- No Lapse Guarantee</li><li>- Renewal Benefit</li><li>- Maturity Bonus</li></ul> Please refer to the Product Illustration 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 basic face amount of RM500,000. Please refer to the Product Illustration for full details of your benefits and premium.**

Your investment linked insurance **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 insurance policy contract for the full list of exclusions.

If you have any questions or require assistance on your investment linked 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 your investment linked insurance, you must pay a premium of:

Premium (inclusive of any applicable tax)	RM <premium> <premium mode> Single Top Up at First Year: <Yes/No>
Duration: <6/10/20> years	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	<XX.XX>% of total premium paid or RM <xx.xx> Please refer to the Product Illustration for more details.

<b>You also have to pay the following fees and charges:</b>	
Commission fee	<xx>% of total premium paid or RM <xxx>
Unallocated Premium Charge	A percentage of the premium is deducted upfront to cover administrative and distribution costs. The balance of premium remains as part of the Allocated Premium in the Product Illustration.
Insurance Charge	Please refer to Product Illustration for details.
Administration Charge	A monthly Administration Charge will be deducted at the beginning of every policy month from the Account Value throughout the term of the basic policy. For monthly payment mode, the monthly Administration Charge is RM6. For other payment modes, the monthly Administration Charge is RM5.
Fund Management Charge	Please refer to the respective Fund Fact Sheet for details on Fund Management Charge.
Full Surrender Penalty	Full Surrender Penalty is chargeable if the Owner surrenders the policy during the first 2 Policy Years. Please refer to Product Illustration for details.
Partial Withdrawal Penalty	Partial Withdrawal Penalty is chargeable if partial withdrawal is made from the Insurance Premium Account during the first 2 Policy Years. 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.
- The cash value of this product depends on the performance of your chosen fund(s).
- Renewal Benefit** - This benefit is to renew the policy up to age 99 next birthday, without re-underwriting. Please refer to Product Illustration for details.
- The Company reserves the right to increase the premium amount in the event of any revisions of reviewable Policy Charges, including the Insurance Charge of any rider(s), by giving at least 90 days prior notice (except for medical and health insurance riders, 30 days notice period will be given).
- Manulife will allow a Grace Period of thirty (30) days from the due date of the payment of each premium under this policy. If you decide to stop paying premiums, there will be a possibility of the policy lapsing when the Account Value is insufficient to deduct all applicable policy charges.
- 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](http://www.manulife.com.my).
- THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.**
- 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](http://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 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 medical examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- After Free-look Period:** You may surrender your policy by giving a written notice to the Company. Full Surrender Penalty will be applied upon surrender. Please refer to the Product Illustration for more details.