

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health 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 MultiCI Enrich?

Manulife MultiCI Enrich is a unit deducting rider which provides multiple claims coverage for specific critical illnesses and admission events, throughout the Early Stage, Intermediate Stage and Advanced Stage ("Multi-Stage Covered Event Benefit"). In addition, it also offers benefits for Double Protection Benefit, Early Cancer Detection, Genetic Testing for Pharmacogenomics, Caregiver Support Benefit and Special Benefits.

2 Know Your Coverage/Benefits

As an illustration, for RM 11,272.00 annually, you will receive the following insurance coverage:

Multi-Stage Covered Event Benefit	Face Amount for this rider is RM100,000.
Additional Coverage / Benefits	<ul style="list-style-type: none">• Double Protection Benefit• Early Cancer Detection• Genetic Testing for Pharmacogenomics• Caregiver Support Benefit• Special Benefits Please refer to the Appendix for more details.

The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

Note: This is not a complete list. Please read the Appendix and policy contract for details on the critical illnesses covered.

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 a basic plan of RM500,000 face amount and this rider benefit. Please refer to the policy contract for full details of your benefits and premium.

Your medical and health insurance **excludes:**

- For any claim under the Multi-Stage Covered Event Benefit (except for Admission Events), Double Protection Benefit, Early Cancer Detection, Genetic Testing for Pharmacogenomics, Caregiver Support Benefit, or Special Benefits, if it is:
 - (i) due to a Pre-Existing Illness at the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or Reinstatement Date, whichever is the later; or
 - (ii) due to 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; or
 - (iii) due to commission of a criminal act; or
 - (iv) caused from the donation of any of the Covered Member/Covered Baby's organ(s); or
 - (v) for any Disability suffered by the Covered Member/Covered Baby or any medical procedure undergone by the Covered Member/Covered Baby as a result of an Accident due to provoked assault, unlawful act or deliberate exposure to danger; or
 - (vi) where the Covered Member/Covered Baby is tested positive for Human Immuno-deficiency Virus (HIV) Antibody, either before or after the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or any reinstatement date, whichever is the later, unless the condition or disease or infection arose as a result of blood transfusion; or
 - (vii) due to suicide, attempted suicide or any intentionally self-inflicted Injuries while sane or insane; or
 - (viii) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth; or
 - (ix) due to aviation activities other than as a fare paying passenger or crew on a commercial passenger airline; or
 - (x) due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.
- If the Admission Event is:
 - (i) due to a Pre-Existing Illness at the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or Reinstatement Date, whichever is the later; or

- (ii) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary conditions which has manifested or was diagnosed before the Covered Member attains the age of 17 years next birthday; or
- (iii) due to pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), 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 sterilization; or
- (iv) elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experimental, investigational or surgery of research nature; or
- (v) rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases; or
- (vi) due to suicide, attempted suicide or intentionally self-inflicted Injuries while sane or insane; or
- (vii) caused directly or indirectly, by alcohol or substance abuse, attempted suicide or intentional self-inflicted Injury; or
- (viii) due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
- (ix) due to non-compliance with prescribed medication or treatment; or
- (x) due to 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; or
- (xi) due to ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons materials; or
- (xii) due to communicable disease requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to the World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days.

If you have any questions or require assistance on your medical and health 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 medical and health insurance, you must pay a premium of:

Premium (inclusive of any applicable tax)	Not applicable, as this is a unit deducting rider. Monthly Insurance Charges for this rider will be deducted from the policy's Account Value.
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Duration : Not applicable, as this is a unit deducting rider.

You also have to pay the following fees and charges:

Insurance Charge	Please refer to Product Illustration for details.
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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 / cancelled.
- Waiting Period - Your coverage will only start at least 30 calendar days from the effective date of the policy.
- Survival Period - You must survive a short period after diagnosis of Covered Events/Conditions (except for Mental Illness Related Conditions) before benefits can be paid.
- For details on how to make a claim, please refer to our guide at www.manulife.com.my.
- **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)**

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

? 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 examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- **After Free-look Period:** You may cancel your rider by giving a written notice to the Company. There will be no cash value upon cancellation.

APPENDIX:List of **Covered Event** are as follows:-

No.	Covered Event	Early Stage Covered Event	Intermediate Stage Covered Event	Advanced Stage Covered Event
1	Accidental Fracture Of Spinal Column	Nil	Nil	Accidental Fracture Of Spinal Column
2	Alzheimer's Disease/Severe Dementia	Diagnosis Of Dementia Including Alzheimer's Disease	Moderately Severe Dementia Including Alzheimer's Disease	Alzheimer's Disease/Severe Dementia
3	Angioplasty And Other Invasive Treatments For Coronary Artery Disease	Nil	Nil	Angioplasty And Other Invasive Treatments For Coronary Artery Disease
4	Apallic Syndrome	Akinetic Mutism	Locked In Syndrome	Apallic Syndrome
5	Aplastic Anemia	<ul style="list-style-type: none"> Reversible Aplastic Anemia Pure Red Cell Aplasia (PRCA) 	Nil	Chronic Aplastic Anemia
6	Bacterial Meningitis	Bacterial Meningitis With Full Recovery	Bacterial Meningitis With Reversible Neurological Deficit	Bacterial Meningitis
7	Benign Tumor	<ul style="list-style-type: none"> Surgical Excision Of A Spinal Meningioma Surgical Removal Of Pituitary Tumor (By Transsphenoidal / Transnasal Hypophysectomy) Pheochromocytoma 	Surgical Removal Of Pituitary Tumor (By Open Craniotomy)	Benign Brain Tumor
8	Blindness	Loss Of Sight In One Eye	<ul style="list-style-type: none"> Optic Nerve Atrophy Retinitis Pigmentosa 	Blindness
9	Blood Transfusions	Occupationally Acquired Hepatitis B Or C	Nil	HIV Infection Due To Blood Transfusion
10	Brain Surgery	Nil	Removal Of Brain Tumour Via Transsphenoidal Route	Brain Surgery
11	Burns	Mild Severe Burns	Moderately Severe Burns	Third Degree Burns
12	Cancer	<ul style="list-style-type: none"> Carcinoma In-Situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukemia Early Melanoma 	Carcinoma In-Situ Of Specified Organs Treated With Radical Surgery	Cancer
13	Cardiomyopathy	Hypertrophic Cardiomyopathy	Constrictive Pericarditis With Surgery	Cardiomyopathy
14	Chronic Adrenal Insufficiency	Adrenalectomy For Adrenal Adenoma	Nil	Chronic Adrenal Insufficiency
15	Chronic Autoimmune Hepatitis	Early Chronic Autoimmune Hepatitis	Nil	Chronic Autoimmune Hepatitis
16	Coma	Coma For 48 Hours	<ul style="list-style-type: none"> Coma For 72 Hours Severe Epilepsy 	Coma
17	Coronary Artery Disease	Mild Coronary Artery Disease	Moderate Coronary Artery Disease	Serious Coronary Artery Disease
18	Coronary Artery Surgery	Transmyocardial Laser Therapy	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
19	Creutzfeldt-Jakob Disease (Mad Cow Disease)	Nil	Moderate Creutzfeldt-Jakob Disease (Mad Cow Disease)	Creutzfeldt-Jakob Disease (Mad Cow Disease)
20	Deafness	<ul style="list-style-type: none"> Partial Loss Of Hearing Cavernous Sinus Thrombosis Surgery 	Cochlear Implant Surgery	Deafness - Permanent And Irreversible
21	Ebola Hemorrhagic Fever	Nil	Nil	Ebola Hemorrhagic Fever

22	Elephantiasis	Nil	Nil	Elephantiasis
23	Encephalitis	Viral Encephalitis With Full Recovery	Severe Viral Encephalitis	Encephalitis - Resulting In Permanent Inability To Perform Activities Of Daily Living
24	Full Blown AIDS	Nil	Nil	Full Blown AIDS
25	Fulminant Viral Hepatitis	<ul style="list-style-type: none"> • Biliary Tract Reconstruction Surgery • Hepatitis With Cirrhosis 	Chronic Primary Sclerosing Cholangitis	Fulminant Viral Hepatitis
26	Generalised Tetanus	Nil	Nil	Generalised Tetanus
27	Head Trauma	<ul style="list-style-type: none"> • Mild Head Trauma • Head Trauma Due To Accident Requiring Reconstructive Surgery • Cervical Spinal Cord Injury Due To Accident • Surgery For Subdural Haematoma Due To Accident 	Head Trauma Due To Accident Requiring Open Craniotomy	Major Head Trauma
28	Heart Attack	<ul style="list-style-type: none"> • Cardiac Pacemaker Insertion • Pericardectomy 	Cardiac Defibrillator Insertion	Heart Attack
29	Heart Valve Surgery	Percutaneous Or Minimally Invasive Valvuloplasty Or Valvotomy	Percutaneous Valve Replacement	Heart Valve Surgery
30	HIV Infection Due To Organ Transplant	Nil	HIV Infection Due To Organ Transplant	Nil
31	Infective Endocarditis	Less Severe Infective Endocarditis	Nil	Infective Endocarditis
32	Inflammatory Bowel Disease	<ul style="list-style-type: none"> • Chronic Crohn's Disease • Chronic Ulcerative Colitis 	Nil	<ul style="list-style-type: none"> • Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation • Chronic Ulcerative Colitis With Total Colectomy And Ileostomy
33	Kawasaki Disease With Heart Complications	Kawasaki Disease With Heart Complications	Nil	Nil
34	Kidney Failure	Surgical Removal Of One Kidney	Chronic Kidney Disease	Kidney Failure
35	Liver Failure	Partial Hepatectomy	Liver Cirrhosis	End-Stage Liver Failure
36	Loss Of Independent Existence	Loss Of Fingers	Loss Of Independent Existence	Loss Of Independent Existence
37	Loss Of Speech	Tracheostomy	<ul style="list-style-type: none"> • Loss Of Speech Due To Neurological Disease Or Injury • Loss Of Speech 	Loss Of Speech
38	Lung Disease	Severe Asthma With Status Asthmaticus	Surgical Removal Of One Lung	<ul style="list-style-type: none"> • End-Stage Lung Disease • Severe Pulmonary Fibrosis
39	Maffucci Syndrome	Nil	Maffucci Syndrome	Nil
40	Medullary Cystic Disease	Chronic Glomerulonephritis	Nil	Medullary Cystic Disease
41	Meningeal Tuberculosis	Tuberculous Myelitis	Nil	Meningeal Tuberculosis
42	Motor Neuron Disease	Peripheral Neuropathy	Early Motor Neuron Disease	Motor Neuron Disease
43	Multiple Sclerosis	Early Multiple Sclerosis	Guillain-Barre Syndrome	Multiple Sclerosis
44	Muscular Dystrophy	Spinal Cord Disease Or Injury Resulting In Bowel And Bladder Dysfunction	Moderately Severe Muscular Dystrophy	Muscular Dystrophy
45	Myasthenia Gravis	Less Severe Myasthenia Gravis	Myasthenia Gravis With Myasthenic Crisis	Myasthenia Gravis

46	Necrotising Fasciitis	Early Stage Necrotising Fasciitis	Nil	Necrotising Fasciitis
47	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	Nil	Nil	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
48	Ollier's Disease	Nil	Ollier's Disease	Nil
49	Organ/Bone Marrow Transplant	<ul style="list-style-type: none"> Small Bowel Transplant Corneal Transplant 	Major Organ/Bone Marrow Transplant (On Waitlist)	Major Organ/Bone Marrow Transplant
50	Pancreatitis	Acute Necrotising Pancreatitis	Moderately Chronic Relapsing Pancreatitis	Chronic Relapsing Pancreatitis
51	Paralysis Of Limbs	Loss Of Use Of One Limb	Loss Of One Limb Requiring Prosthesis	Paralysis Of Limbs
52	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease - Resulting In Permanent Inability To Perform Activities Of Daily Living
53	Poliomyelitis	Nil	Moderate Poliomyelitis	Poliomyelitis
54	Progressive Muscular Atrophy	Nil	Nil	Progressive Muscular Atrophy
55	Progressive Scleroderma	Early Progressive Scleroderma	Progressive Scleroderma With CREST Syndrome	Progressive Scleroderma
56	Progressive Supranuclear Palsy	Early Progressive Supranuclear Palsy	Nil	Progressive Supranuclear Palsy
57	Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> Early Pulmonary Arterial Hypertension Insertion Of A Vena Cava Filter 	Secondary Pulmonary Arterial Hypertension	Primary Pulmonary Arterial Hypertension - Of Specified Severity
58	Rabies	Nil	Nil	Rabies
59	Resection Of The Whole Small Intestine (Duodenum, Jejunum And Ileum)	Nil	Nil	Resection Of The Whole Small Intestine (Duodenum, Jejunum And Ileum)
60	Severe Eisenmenger's Syndrome	Less Severe Eisenmenger's Syndrome	Nil	Severe Eisenmenger's Syndrome
61	Severe Rheumatoid Arthritis	Nil	Mild Rheumatoid	Severe Rheumatoid Arthritis
62	Stroke	<ul style="list-style-type: none"> Brain Aneurysm Surgery Cerebral Shunt Insertion Stroke Treatment By Carotid Angioplasty And Stent Placement 	Carotid Artery Surgery	Stroke
63	Surgery For Idiopathic Scoliosis	Nil	Nil	Surgery For Idiopathic Scoliosis
64	Surgery To Aorta	Large Asymptomatic Aortic Aneurysm Or Aortic Dissection	Minimally Invasive Surgery To Aorta	Surgery To Aorta
65	Systemic Lupus Erythematosus	Mild Systemic Lupus Erythematosus	Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis	Systemic Lupus Erythematosus With Severe Kidney Complications
66	Terminal Illness	Nil	Nil	Terminal Illness
67	Wilson's Disease	Nil	Nil	Wilson's Disease

68	Admission Events	<p>Admission to Intensive Care Unit (ICU) for a continuous period of 5 days to 9 days (exclude admission due to Dengue Fever)*</p> <p>*If the admission to ICU is due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, the benefit will only be payable if the admission is accompanied WITH the use of mechanical ventilation.</p>	Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more for admission due to Dengue Fever	<ul style="list-style-type: none"> Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (exclude admission due to Dengue Fever)* Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure
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BENEFITS

While this rider is in force, the total benefits payable (as set out below) altogether under

1. Multi-Stage Covered Event Benefit and Double Protection Benefit
2. Early Cancer Detection
3. Genetic Testing for Pharmacogenomics
4. Caregiver Support Benefit
5. Special Benefits

of this rider are subject to an overall maximum of 870% of the Face Amount as stated on the Policy Information Page or Endorsement Page. The Face Amount of the basic plan and this rider as shown on the Policy Information Page or Endorsement Page shall remain unchanged by any payments made under this rider.

The claimable amount of this rider and the aggregate claimable amount of critical illness benefit under the same life shall not exceed RM5,000,000.

1. Multi-Stage Covered Event Benefit and Double Protection Benefit

1.1 Multi-Stage Covered Event Benefit

While this rider is in force, if the Covered Member/Covered Baby qualifies under the occurrence of Early Stage, Intermediate Stage or Advanced Stage of Covered Event, subject to the Waiting Period and Survival Period, the Company shall upon admission of liability pay the benefit subject to the payout limits below.

1.2 Double Protection Benefit

While this rider is in force, if the Covered Member/Covered Baby qualifies under the occurrence of Early Stage, Intermediate Stage or Advanced Stage of a Second Cancer, Second Heart Attack and Second Stroke, subject to the Waiting Period and Survival Period, the Company shall upon admission of liability pay the benefit subject to the payout limits below.

Coverage for this benefit expires on the Policy Anniversary of the Covered Member/Covered Baby's age 80 next birthday.

Multi-Stage Covered Event Benefit and Admission Events payout limits:

While this rider is in force and subject to its terms and conditions, this rider allows multiple claims under the Multi-Stage Covered Event Benefit and Double Protection Benefit. The total claimable amount under this rider for the Multi-Stage Covered Event Benefit and Double Protection Benefit is up to:

- (a) 800% of the Face Amount, subject to a maximum of RM5,000,000 per life prior to Covered Member/Covered Baby's age 80 next birthday.
- (b) 100% of the Face Amount, subject to a maximum of RM5,000,000 per life, on or after the Covered Member/Covered Baby's age 80 next birthday, regardless of previously admitted claims, payable until the end of the coverage term, provided the policy is still in force.

Each claimable amount for Multi-Stage Covered Event Benefit and Double Protection Benefit is subject to the Face Amount of this rider as shown on the Policy Information Page or Endorsement Page with the limit of respective stages as follows:

Stage of Covered Event	Benefit Limit
Early Stage/Intermediate Stage	<p>(a) The number of claims payable shall be limited to a maximum of 4 times under this rider.</p> <p>(b) The Company shall pay lower of the following:</p> <ul style="list-style-type: none"> • 50% of Face Amount, subject to a maximum of RM300,000 per claim* ("Claimable Amount"); or • Claimable Amount minus all amount(s) paid under same Covered Event. <p>*Except for Admission Events which are subject to maximum of RM125,000 per claim.</p>
Advanced Stage	<p>The Company shall pay lower of the following:</p> <ul style="list-style-type: none"> • 100% of Face Amount* ("Claimable Amount"); or • Claimable Amount of same Covered Event minus all amount(s) paid under same Covered Event. <p>*Except for Admission Events which are subject to maximum of RM500,000 per claim.</p>

Note:

- If more than one claim under different stages of the same Covered Event is submitted at the same time, the Company shall only pay for the highest claim that is admitted.
- If more than one Covered Event that results from the same event is submitted at the same time, the Company shall only pay for one benefit which has the highest claim amount.
- Once a claim is admitted, no future claims can be made for the same Covered Event of an identical or lower stage, except for Cancer, Heart Attack and Stroke (including Second Cancer, Second Heart Attack and Second Stroke).
- Unless stated otherwise, the maximum Face Amount payable for each Covered Event is up to 100%.

Notwithstanding the above, each claimable amount under Multi-Stage Covered Event Benefit or Double Protection Benefit shall always be subject to the following special conditions:

- For Advance Stage Angioplasty And Other Invasive Treatments For Coronary Artery Disease:
 - the payment is limited to 10% of the Face Amount under this policy subject to a maximum of RM25,000 per life; and
 - if payable, the benefit is payable once only.
- For Admission Events:
 - must be independent and not part of any Covered Events; and
 - coverage for Early Stage, Intermediate Stage and Advanced Stage Admission Events expires on the Policy Anniversary of the Covered Member/Covered Baby's age 80 next birthday.
- The coverage for Early Stage and Intermediate Stage of Alzheimer's Disease/Severe Dementia shall expire on the Policy Anniversary of the Covered Member/Covered Baby's age 80 next birthday.
- The maximum Face Amount payable for each Cancer, Heart Attack and Stroke (including Second Cancer, Second Heart Attack and Second Stroke) shall be up to 200% across all stages, subject to an aggregate maximum of 400% of the Face Amount for Cancer, Heart Attack and Stroke (including Second Cancer, Second Heart Attack and Second Stroke).

2. Early Cancer Detection

The Company shall reimburse the actual cost incurred for a Multi-Cancer Early Detection (MCED) Test, provided that the test result indicates a positive likelihood of cancer presence and further diagnosis is recommended. The MCED Test must be performed in a Hospital, and reimbursement is subject to a maximum of five percent (5%) of the Face Amount per claim, with a cumulative maximum of RM10,000 across all claims made under this benefit ("**MCED Test Limit**").

This benefit may be claimed multiple times, provided that each claim is separated by a minimum waiting period of 5 years from the date of the previously admitted claim under this benefit.

Any payment(s) made for the MCED Test under this benefit will reduce the amount payable as specified and subject to the applicable limit of the respective Stage of Covered Event in the payout limits table above for the same Cancer claim. However such reduction will not affect future benefit payment(s) for any new Cancer that is unrelated to any previously admitted Cancer claim, subject to the MCED Test Limit.

Coverage for this benefit expires on the Policy Anniversary of the Covered Member/Covered Baby's age 80 next birthday.

"Multi-Cancer Early Detection (MCED) Test" or **"MCED Test"** refers to a screening test that uses advanced genomic or molecular technologies, including but not limited to Next Generation Sequencing (NGS) and liquid biopsy, to detect cancer-associated biomarkers such as circulating tumor DNA (ctDNA), cell-free DNA (cfDNA), methylation patterns, and other genomic or epigenomic alterations. These biomarkers are analysed from a blood sample or other body fluid to assess the potential presence of cancer across multiple cancer types at an early stage.

3. Genetic Testing For Pharmacogenomics

The Company shall pay an amount equivalent to 5% of the Face Amount, up to a maximum of RM10,000, to the Covered Member/Covered Baby who undergoes Genetic Testing for Pharmacogenomics in a Hospital, provided that such testing is assessed as Medically Necessary by a registered Doctor in Malaysia. This benefit is payable once only, in addition to any other benefits under this rider. It may be claimed at any time after an approved claim for an Advanced Stage Covered Event, while this rider is in force and before the Covered Member/Covered Baby's age 80 next birthday.

"Pharmacogenomics" means the study of how an individual's genetic makeup influences their response to drugs. It combines pharmacology (the science of drugs) and genomics (the study of genes and their functions) to develop safe and effective medications and dosages tailored to a person's genetic profile. The objective is to optimise drug therapy by accounting for genetic variations that affect individual responses, thereby improving efficacy and reducing adverse effects.

4. Caregiver Support Benefit

Provided that this rider remains in force throughout the benefit payout period, the Company shall pay an annual amount equivalent to 5% of the Face Amount, subject to a maximum of RM10,000 per policy year, for a period of 5 consecutive policy years, if the Covered Member/Covered Baby:

- (a) is diagnosed with Advanced Stage Alzheimer's Disease/Severe Dementia after the Waiting Period and Survival Period; and
- (b) remains diagnosed with Advanced Stage Alzheimer's Disease/Severe Dementia and survives during the benefit payout period.

This benefit shall be payable once only, in addition to any other benefits payable under this rider, if the diagnosis of Advanced Stage Alzheimer's Disease/Severe Dementia occurs prior to Covered Member/Covered Baby's age 80 next birthday.

5. Special Benefits

If the Covered Member/Covered Baby qualifies under a covered Condition as below, while this rider is in force and subject to the Waiting Period and Survival Period, the Company shall upon admission of liability pay the following benefits:

No.	Special Benefit	Benefits Payable
1	<u>Diabetic Related Conditions</u> (a) Surgery for Type 2 Diabetic Retinopathy (b) Limb Amputation due to Type 2 Diabetic Complications (c) Severe Diabetic Nephropathy resulting in Kidney Failure	20% of the Face Amount and entitled to only 1 claim, subject to maximum of RM150,000 per life.
2	<u>Mental Illness Benefit</u> (a) Severe Major Depressive Disorder (b) Bipolar Disorder I (c) Severe Obsessive Compulsive Disorder (OCD) (d) Schizophrenia (e) Schizoaffective Disorder	20% of the Face Amount and entitled to only 1 claim, subject to maximum of RM150,000 per life.

FEES AND CHARGES

- (a) Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value every month.
- (b) The monthly Insurance Charge to be deducted is determined by multiplying the Face Amount of this rider with the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, smoking status and other rating factors.

KEY TERMS AND CONDITIONS

Waiting Period

- (a) The Company shall not pay the benefits if the signs or symptoms of a Covered Event, Diabetic Related Condition, or Mental Illness Related Condition existed prior to or occurs within the following Waiting Period from the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or Reinstatement Date of this rider, whichever is later:

Waiting Period	Covered Event, Diabetic Related Condition, Mental Illness Related Condition
30 days	(a) Early Stage Admission Events except those due to cancer or cardiac-related conditions. (b) Intermediate Stage Admission Events except those due to cancer or cardiac-related conditions. (c) Advanced Stage Admission Events except those due to cancer or cardiac-related conditions. (d) Advanced Stage of Covered Event except for Advanced Stage Heart Attack, Advanced Stage Cancer, Advanced Stage Coronary Artery Surgery, Advanced Stage Coronary Artery Disease and Advanced Stage Angioplasty And Other Invasive Treatments For Coronary Artery Disease.
60 days	(a) Early Cancer Detection. (b) Early Stage Covered Events. However, for Early Stage Admission Events, the 60-day waiting period shall only apply if the event is due to cancer or cardiac-related conditions only. (c) Intermediate Stage Covered Events. However, for Intermediate Stage Admission Events, the 60-day waiting period shall only apply if the event is due to cancer or cardiac-related conditions. (d) Advanced Stage Admission Events due to cancer or cardiac-related conditions. (e) Advanced Stage Heart Attack, Advanced Stage Cancer, Advanced Stage Coronary Artery Surgery, Advanced Stage Coronary Artery Disease, Advanced Stage Angioplasty And Other Invasive Treatments For Coronary Artery Disease. (f) All covered Conditions under Diabetic Related Conditions and Mental Illness Related Conditions.

- (b) The Company shall not admit any claim for a Covered Event if the diagnosis existed prior to or occurs within the Waiting Period:

Waiting Period	Covered Event
60 days	All claims between Early Stage and Intermediate Stage of different Covered Events, in any sequence, except for claims between Cancer and Second Cancer which shall be subject to a different Waiting Period.
1 year	All claims between Advanced Stage of different Covered Events except for the following which shall be subject to a different Waiting Period: (a) Claims between Advanced Stage Heart Attack and Advanced Stage Second Heart Attack. (b) Claims between Advanced Stage Stroke and Advanced Stage Second Stroke. (c) Claims between Advanced Stage Cancer and Advanced Stage Second Cancer.
2 years	(a) Claims between Advanced Stage Heart Attack and Advanced Stage Second Heart Attack. (b) Claims between Advanced Stage Stroke and Advanced Stage Second Stroke. (c) Claims between Cancer and Second Cancer at any stage, except where the said cancer advances from Early Stage to Intermediate Stage or Advanced Stage, or advances from Intermediate Stage to Advanced Stage.

- (c) Progression within a same Covered Event (for example, from Early Stage to Intermediate Stage, or from Early Stage/Intermediate Stage to Advanced Stage) shall not bring into effect a new Waiting Period.

Survival Period

The Company shall not pay the benefits under this rider if the Covered Member/Covered Baby dies within the following Survival Period which shall apply independently for each admitted claim:

Survival Period	Covered Event, Diabetic Related Condition, Mental Illness Related Condition
7 days	From the date of diagnosis of the Early Stage or Intermediate Stage of Covered Events, except for Early Stage Admission Events and Intermediate Stage Admission Events.
14 days	(a) From the date of diagnosis of the Advanced Stage of Covered Events. (b) From the date of diagnosis of Diabetic Related Conditions. (c) From first day of admission to Hospital or admission to Intensive Care Unit for any of the covered Admission Events.

No Survival Period applies to Mental Illness Related Conditions.