

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up the BEYOND CRITICAL COVER / BEYOND CRITICAL COVER +. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

Beyond Critical Cover / Beyond Critical Cover +

**1. WHAT IS THIS PRODUCT ABOUT ?**

**BEYOND CRITICAL COVER** is a unit-deducting rider that provides lump sum payment upon the Insured being diagnosed with any one of the Covered Events or occurrence of any one of the Admission Events, subject to the applicable Waiting Period. The Face Amount of the basic plan and this rider will be reduced by the amount claimed and the Account Value will be reduced by the Account Value paid.

**BEYOND CRITICAL COVER +** is a unit-deducting rider that provides lump sum payment upon the Insured being diagnosed with any one of the Covered Events or occurrence of any one of the Admission Events, provided the Insured survives at least 30 days after the date of such diagnosis or first day of admission, subject to the applicable Waiting Period. The Face Amount of the basic plan will NOT be reduced but the rider Face Amount will be reduced by the amount claimed.

**2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?**

The Face Amount for this rider is *<BCC Face Amount>*. This rider provides the following benefits, subject to the applicable Waiting Period and Survival Period (if applicable):

**(a) Covered Events**

- Upon diagnosis with any one of the Covered Events, this rider shall pay 100% of its Face Amount in one lump sum.
- If the Insured undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the rider's Face Amount will be payable, subject to a maximum of RM25,000. This benefit is only payable once.

**(b) Admission Events**

- Upon occurrence of any one of the following Admission Events, this rider shall pay the following benefits in one lump sum.

Admission Events	Benefits Payable
(1) Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure	100% of the rider's Face Amount will be payable, subject to a maximum of RM500,000 per life
(2) Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (exclude admission due to Dengue)	
(3) Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (for admission due to Dengue)	50% of the rider's Face Amount will be payable, subject to a maximum of RM125,000 per life

- The above benefits will only be payable if the hospitalisation or admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.
- Under Admission Event (2), 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 for a continuous period of 10 days or more.
- Only one claim is allowed for each Admission Event.
- Upon claim, the rider's Face Amount will be reduced and the remaining rider's Face Amount (if any) may be claimed under the other Admission Events or Covered Events.

**(c) Wellness Reward (applicable to Beyond Critical Cover only)**

- Wellness Reward payable will be used to create Units to be allocated to the policy based on the Net Asset Value on the Valuation Date following the payment of Wellness Reward.
- Wellness Reward shall only be payable provided that the basic plan where Beyond Critical Cover is attached to provides Wellness Reward. For further terms and conditions, please refer to the policy contract.
- Wellness Reward payable is as follows:

At the end of Policy Year 10	At the end of Policy Year 20	At the end of Policy Year 30
10% x total Insurance Charge deducted from Policy Year 1 to 10 for Beyond Critical Cover	20% x total Insurance Charge deducted from Policy Year 11 to 20 for Beyond Critical Cover	30% x total Insurance Charge deducted from Policy Year 21 to 30 for Beyond Critical Cover

**List of Covered Events:**

- |                        |                               |   |
|------------------------|-------------------------------|---|
| 1) Heart Attack        | 19) Motor Neuron Disease      | 37) Coronary Artery By-Pass Surgery       |
| 2) Deafness            | 20) Full Blown AIDS           | 38) Serious Coronary Artery Disease       |
| 3) Blindness           | 21) Fulminant Viral Hepatitis | 39) Occupationally Acquired HIV Infection |
| 4) Cancer              | 22) Bacterial Meningitis      | 40) Apallic Syndrome                      |
| 5) Kidney Failure      | 23) Paralysis of Limbs        | 41) Chronic Relapsing Pancreatitis        |
| 6) Surgery to Aorta    | 24) Muscular Dystrophy        | 42) Elephantiasis                         |
| 7) Heart Valve Surgery | 25) End-Stage Liver Failure   | 43) Poliomyelitis                         |

- |                              |   |                                   |
|------------------------------|---|-----------------------------------|
| 8) Loss of Speech            | 26) Loss of Independent Existence                                 | 44) Progressive Scleroderma       |
| 9) Medullary Cystic Disease  | 27) Cardiomyopathy  | 45) Chronic Autoimmune Hepatitis  |
| 10) Chronic Aplastic Anaemia | 28) Multiple Sclerosis  | 46) Crohn's Diseases with Fistula |
| 11) Third Degree Burns       | 29) Brain Surgery   | 47) Severe Eisenmenger's Syndrome |
| 12) End-Stage Lung Disease   | 30) Terminal Illness  |                                   |
| 13) Stroke                   | 31) Major Organ/Bone Marrow Transplant                            |                                   |
| 14) Major Head Trauma        | 32) Primary Pulmonary Arterial Hypertension                       |                                   |
| 15) Parkinson's Disease      | 33) HIV Infection due to blood transfusion                        |                                   |
| 16) Coma                     | 34) Systemic Lupus Erythematosus with Severe Kidney Complications |                                   |
| 17) Encephalitis             | 35) Alzheimer's Disease/Severe Dementia                           |                                   |
| 18) Benign Brain Tumour      | 36) Creutzfeldt-Jakob Disease (Mad Cow Disease)                   |                                   |

Note: Please refer to the policy contract for full details of the above benefits.

Coverage Term: *<expiry age or up to age 80 next birthday, whichever earlier>*

**Reminder:** Please read the product illustration which includes product benefits and refer to respective Fund Fact Sheet for objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goal and risk profile.

### 3. HOW MUCH PREMIUM DO I HAVE TO PAY ?

Not applicable as this is a unit deducting rider. Please refer to question 4 below for the insurance charges.

### 4. WHAT ARE THE FEES AND CHARGES THAT I HAVE TO PAY ?

- Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value every month.
- <Beyond Critical Cover>:** The monthly Insurance Charge is determined by multiplying the Risk Amount of this rider by the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, outstanding term of this provision, smoking status, occupation and avocation class rating.  
**<Beyond Critical Cover +>:** The monthly Insurance Charge is determined by multiplying the Face Amount of this rider by the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, smoking status, occupation and avocation class rating.

Note: The Insurance Charges are not guaranteed and may be varied from time to time by giving 30 days notice to policy owners. For further details of the Insurance Charges and other policy charges, please refer to the product illustration.

### 5. WHAT ARE SOME OF THE KEY TERMS AND CONDITIONS THAT I SHOULD BE AWARE OF ?

- Importance of disclosure - you are required to disclose all material facts relevant to Manulife's underwriting decision, for example health condition and state your age correctly. Otherwise the policy issued hereunder may be invalidated.
- Free-look Period - you may cancel your policy by returning the policy with written objection within 15 days from the receipt of the policy. 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.
- Policy lapse - the policy will lapse when the value of investment units is insufficient to pay for the applicable Charges.
- Waiting Period - Benefits under this rider will not be payable if the Covered Event or Admission Event falls within the Waiting Period as stated below, after the Issue Date or any reinstatement date of the policy, whichever is later.

Waiting Period	Event
30 days	(a) All Admission Events except for cancer and cardiac-related conditions (b) All Covered Events except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease
60 days	(a) Cancer and cardiac-related conditions under Admission Events (b) Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease

- Survival Period (if applicable) - the benefits under this rider will only be payable if the Insured survived at least 30 days from the date of 1st diagnosis of the Covered Event; or 1st day of admission to hospital; or 1st day of admission to ICU for any of the covered Admission Events.
- 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](http://www.manulife.com.my).
- 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](http://www.manulife.com.my).

Note: This list is non exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

## 6. WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS POLICY ?

### (a) Covered Event

- due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
- caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
- due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.

### (b) Admission Event

- due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
- due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or
- due to pregnancy related conditions including child birth (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
- due to 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, etc; or
- due to 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
- due to suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane; or
- caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
- due to psychotic, mental or nervous disorders, (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
- due to non-compliance with prescribed medication or treatment; or
- 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
- 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
- due to communicable disease requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days.

Note: This list is non exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

## 7. CAN I CANCEL MY RIDER ?

You may cancel your rider by giving a written notice to the Company.

## 8. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO THE CONTACT DETAILS OF MYSELF, MY NOMINEE(S) OR MY TRUSTEE(S)?

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.

## 9. WHERE CAN I GET FURTHER INFORMATION ?

Should you require additional information, please refer to the relevant *insuranceinfo* booklet available at all our branches, or you can obtain a copy from your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my). If you have any enquiries, please contact us at:

Manulife Insurance Berhad (200801013654 (814942-M))  
12th Floor, Menara Manulife, 6, Jalan Gelenggang,  
Damansara Heights,  
50490 Kuala Lumpur.  
Tel : (03) 2719-9112  
Email : MYCARE@manulife.com

## 10. OTHER SIMILAR TYPE OF COVER/PLAN AVAILABLE

Please ask your insurance agent or contact Manulife directly for other similar types of plans available.

### IMPORTANT NOTE :

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

**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))**

The information provided in this disclosure sheet is generated as at *<dd/mm/yyyy>*.

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up the BCC BOOSTER. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

BCC Booster

**1. WHAT IS THIS PRODUCT ABOUT ?**

**BCC BOOSTER** is a unit-deducting rider that will auto increase the Face Amount by 5% each year based on Beyond Critical Cover / Beyond Critical Cover + Face Amount. The Face Amount of BCC Booster will start with 0 and it will auto increase by 5% of Beyond Critical Cover / Beyond Critical Cover + Face Amount each year, up to 100% of Beyond Critical Cover / Beyond Critical Cover + Face Amount or RM250,000, whichever is lower.

The benefit payout under BCC Booster will not reduce the basic plan and Beyond Critical Cover / Beyond Critical Cover + Face Amount.

**2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?**

BCC Booster Face Amount will start with 0 and it will auto increase by 5% (RM 250) each year, up to RM 5,000. The Face Amount will stay level thereafter. Insurance Charges will be charged accordingly.

BCC Booster provides the following benefits, subject to the applicable Waiting Period:

**(a) Covered Events**

- Upon diagnosis with any one of the Covered Events, BCC Booster shall pay 100% of its Face Amount in one lump sum.
- If the Insured undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of BCC Booster Face Amount will be payable, subject to a maximum of RM25,000. This benefit is only payable once.

**(b) Admission Events**

- Upon occurrence of any one of the following Admission Events, BCC Booster shall pay the following benefits in one lump sum.

Admission Events	Benefits Payable
(1) Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure	100% of the BCC Booster Face Amount will be payable, subject to a maximum of RM250,000 per life for BCC Booster
(2) Admission to Intensive Care Unit (ICU) for a continuous period of 7 days or more (exclude admission due to Dengue)	
(3) Admission to Intensive Care Unit (ICU) for a continuous period of 7 days or more (for admission due to Dengue)	50% of the BCC Booster Face Amount will be payable, subject to a maximum of RM125,000 per life

- The above benefits will only be payable if the hospitalisation or admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.
- Under Admission Event (2), 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 for a continuous period of 7 days or more.
- Only one claim is allowed for each Admission Event.
- Upon claim, the BCC Booster Face Amount and future auto increase shall be calculated based on the prevailing Face Amount of Beyond Critical Cover rider, Beyond Critical Cover + rider or Beyond Critical Cover + Baby rider.

**List of Covered Events:**

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

Note: Please refer to the policy contract for full details of the above benefits.

Coverage Term: *<expiry age or up to age 80 next birthday, whichever earlier>*

**Reminder:** Please read the product illustration which includes product benefits and refer to respective Fund Fact Sheet for objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goal and risk profile.

### 3. HOW MUCH PREMIUM DO I HAVE TO PAY ?

Not applicable as this is a unit deducting rider. Please refer to question 4 below for the insurance charges.

### 4. WHAT ARE THE FEES AND CHARGES THAT I HAVE TO PAY ?

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

Note: The Insurance Charges are not guaranteed and may be varied from time to time by giving 30 days notice to policy owners. For further details of the Insurance Charges and other policy charges, please refer to the product illustration.

### 5. WHAT ARE SOME OF THE KEY TERMS AND CONDITIONS THAT I SHOULD BE AWARE OF ?

- Importance of disclosure - you are required to disclose all material facts relevant to Manulife's underwriting decision, for example health condition and state your age correctly. Otherwise the policy issued hereunder may be invalidated.
- Free-look Period - you may cancel your policy by returning the policy with written objection within 15 days from the receipt of the policy. 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.
- Policy lapse - the policy will lapse when the value of investment units is insufficient to pay for the applicable Charges. Upon reinstatement, the auto-increase of the BCC Face Amount will resume from the next policy anniversary and is calculated at the accrued rate as if there was no lapse.
- Waiting Period - Benefits under this rider will not be payable if the Covered Event or Admission Event falls within the Waiting Period as stated below, after the Issue Date or any reinstatement date of the policy, whichever is later.

Waiting Period	Event
30 days	<ol style="list-style-type: none"> <li>All Admission Events except for cancer and cardiac-related conditions</li> <li>All Covered Events except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li> </ol>
60 days	<ol style="list-style-type: none"> <li>Cancer and cardiac-related conditions under Admission Events</li> <li>Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li> </ol>

- Survival Period - the benefits under BCC Booster will only be payable if the Insured survived at least 30 days from the date of 1st diagnosis of the Covered Event; or 1st day of admission to hospital; or 1st day of admission to ICU for any of the covered Admission Events.
- 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](http://www.manulife.com.my).
- 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](http://www.manulife.com.my).

Note: This list is non exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

### 6. WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS POLICY ?

- Covered Event
  - due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
  - caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
  - due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.
- Admission Event
  - due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
  - due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or
  - due to pregnancy related conditions including child birth (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
- due to 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, etc; or
- due to 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
- due to suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane; or
- caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
- due to psychotic, mental or nervous disorders, (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
- due to non-compliance with prescribed medication or treatment; or
- 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
- 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
- due to communicable disease requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 7 consecutive days.

Note: This list is non exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

#### **7. CAN I CANCEL MY RIDER ?**

You may cancel your rider by giving a written notice to the Company.

#### **8. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO THE CONTACT DETAILS OF MYSELF, MY NOMINEE(S) OR MY TRUSTEE(S)?**

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.

#### **9. WHERE CAN I GET FURTHER INFORMATION ?**

Should you require additional information, please refer to the relevant *insuranceinfo* booklet available at all our branches, or you can obtain a copy from your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my). If you have any enquiries, please contact us at:

Manulife Insurance Berhad (200801013654 (814942-M))  
 12th Floor, Menara Manulife, 6, Jalan Gelenggang,  
 Damansara Heights,  
 50490 Kuala Lumpur.  
 Tel : (03) 2719-9112  
 Email : MYCARE@manulife.com

#### **10. OTHER SIMILAR TYPE OF COVER/PLAN AVAILABLE**

Please ask your insurance agent or contact Manulife directly for other similar types of plans available.

#### **IMPORTANT NOTE :**

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

**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))**

The information provided in this disclosure sheet is generated as at [\*<dd/mm/yyyy>\*](#).