

PRODUCT DISCLOSURE SHEET	
(Read this Product Disclosure Sheet before you decide to take up the MANULIFE FUTURE SHIELD. Be sure to also read the general terms and conditions.)	MANULIFE INSURANCE BERHAD (200801013654 (814942-M))
	MANULIFE FUTURE SHIELD

1. WHAT IS THIS PRODUCT ABOUT ?

MANULIFE FUTURE SHIELD is a limited pay non-participating whole life policy which provides coverage against death, Disability and Accidental Death.

This product is designed to provide Owner access to emergency funds in their insurance policy, before and after the age of 70, while providing meaningful coverage throughout the policy term.

2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?

TYPE OF COVERAGE		Amount Payable (RM)
Death Benefit	Policy Year 1 & 2	Total Modal Premium Paid
	Prior to Age 70	105% of (Total Modal Premium Paid <i>less</i> Total Prime Years Withdrawal Benefit withdrawn (if any))
	Age 70 and onwards	Face Amount of <Face Amount>
Total & Permanent Disability (TPD)	Policy Year 1 & 2	Total Modal Premium Paid
	Prior to Age 70	105% of (Total Modal Premium Paid <i>less</i> Total Prime Years Withdrawal Benefit withdrawn (if any))
Senior Care Benefit, Age 70 and onwards		Face Amount of <Face Amount>
Accidental Death Benefit, prior to Age 70		Face Amount of <Face Amount>

Supplementary Benefit

Supplementary Benefit, attachable to the basic plan, provides coverage for Accidental Death Benefit and Prime Years Withdrawal Benefit and Golden Years Withdrawal Benefit.

1. Accidental Death Benefit

Upon death of the Insured is due to an Accident that occurs prior to the policy anniversary before the Insured's age 70 next birthday, provided such loss occurs within 180 days from the date of the Accident, 100% of Face Amount will be payable.

2. Prime Years Withdrawal Benefit

- (a) Provided that all premiums are fully paid to-date, after the premium paying term and prior to the policy anniversary before the Insured's age 70 next birthday, every policy year the Owner is entitled to withdraw up to 5% of the Total Basic Premium Paid, subject to the aggregate maximum withdrawal of 50% of the Total Basic Premium Paid throughout this period.

The minimum amount is set to RM1,000 per withdrawal.

The amount may be withdrawn for the following contingency purposes and such other purposes which may be enhanced by the Company from time to time:-

- For Owner, Insured or Owner's immediate family members' medical related expenses (e.g. Hospitalisation & surgical expenses, treatment of critical illnesses, traditional chinese medicine, alternative registered medical treatments, nursing home expenses and medical equipment).
- For Owner, Insured or Owner's immediate family members' education related expenses (e.g. tuition fee, textbooks and course materials, lab fees, extracurricular activities fees, field trip fees).
- For Owner or Insured unemployment lasting at least 6 consecutive months.

Please refer to the latest list at www.manulife.com.my.

- (b) If the Owner exercises the Prime Years Withdrawal Benefit, the new Face Amount will be recomputed and endorsed based on the Nett Total Basic Modal Premium Paid multiplied by the below multiplier.

Entry Age	% of Nett Total Basic Modal Premium Paid
19 - 29	500%
30 - 39	300%
40 - 49	250%
50 - 55	200%

“Nett Total Basic Modal Premium Paid” is the Total Basic Premium Paid less any withdrawal under this benefit.

- (c) The Prime Years Withdrawal Benefit refreshes annually and cannot be carried forward to the following Policy Year.

3. Golden Years Withdrawal Benefit

- (a) From the policy anniversary where the Insured attains age 70 next birthday onwards, every policy year the Owner is entitled to withdraw up to 10% of the Face Amount, subject to the aggregate maximum withdrawal of 50% of Face Amount.

The minimum amount is set to RM1,000 per withdrawal.

The amount may be withdrawn for the following contingency purposes applicable to Owner, Insured or Owner's immediate family members and such other purposes which may be enhanced by the Company from time to time:-

- To pay insurance premiums due with Manulife Insurance Berhad
- For Medical related expenses (e.g. hospitalisation & surgical expenses, treatment of critical illnesses, traditional chinese medicine, alternative registered medical treatments, nursing home expenses, medical equipment)

Please refer to the latest list at www.manulife.com.my.

- (b) Any unutilised withdrawal amount from the current policy year's entitlement may be carried forward to the following policy year to be utilised for any of the above purposes.
- (c) If no withdrawals were made for 5 consecutive policy years, the Owner is entitled to withdraw up to 25% of the Face Amount for any purpose.
- (d) Death Benefit, Senior Care Benefit, Maturity Benefit and surrender value payable will be reduced by the amount withdrawn.

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

The estimated total premium, excluding any applicable taxes, that you have to pay for first policy year is :

Basic Plan Premium *<basic plan premium> <premium mode>*

Supplementary Benefit Premium *<supplementary benefit premium> <premium mode>*

Total premium *<total premium> <premium mode>*

Premium Duration: 5 Years

Note: Details of total premiums and duration are given in the product illustration.

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

Your plan may entitle the life proposed to temporary accidental death coverage once Manulife receives the full modal premium and completed application form. For full terms and conditions, please refer to the 'Interim Cover - Terms and Conditions' available at www.manulife.com.my/interimcover.

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

Stamp Duty charge has been included in the premium.

Table below shows the Distribution Cost that is payable to the intermediary. Distribution Cost is the amount received by the intermediary for the sale of this basic plan and services that the intermediary will provide to you for the duration of the policy. This amount also includes the amount that the intermediary may be entitled to for the duration of your policy provided that the intermediary meets the performance criteria set by the company. Distribution Cost will not be paid in the year where premium is not paid. For Total Distribution Cost payable to the intermediary, please refer to the product illustration.

Plan	Year	1	2	3	4	5
MANULIFE FUTURE SHIELD	% of premium	<i><xx.xx>%</i>	<i><xx.xx>%</i>	<i><xx.xx>%</i>	<i><xx.xx>%</i>	<i><xx.xx>%</i>
	Actual Amount (RM)	<i><xxx.xx></i>	<i><xxx.xx></i>	<i><xxx.xx></i>	<i><xxx.xx></i>	<i><xxx.xx></i>

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

- (a) Importance of disclosure - You are required to disclose all the facts which you know or ought to know, fully and faithfully, otherwise the policy issued hereunder may be invalidated.
- (b) Free-look Period - you may cancel this policy by giving written notice to the Company within 15 days from the date of receipt. All premiums paid (less any medical fee incurred) will be refunded to you.
- (c) 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.
- (d) For details on how to make a claim, please refer to our guide at www.manulife.com.my.

(e) Further, please note that if you do not pay your premium within the grace period of thirty (30) days, your policy may lapse.

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 ?

1. Death benefit is not payable under this plan if death is due to Insured, whether sane or insane, committing suicide, within 13 months after the Issue date or date of any reinstatement, whichever is later.
2. The TPD and Senior Care benefit does not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - (a) For TPD, due to a Pre-Existing Illness as at the Issue Date or Reinstatement Date, whichever is later;
 - (b) For OAD, due to a pre-existing OAD prior to Insured attaining age seventy (70) (next birthday);
 - (c) Any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - (d) Military air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - (e) Commission of a criminal act;
 - (f) Aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
 - (g) Under the influence of intoxicating liquor or as a result of drug or substance abuse;
 - (h) Participating in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, speed or endurance contest, etc.
3. The Accidental Death benefit does not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - (a) any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - (b) war, declared or undeclared, revolution or any warlike operations;
 - (c) military, air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - (d) commission of a criminal act;
 - (e) participation in any brawl;
 - (f) participation in hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, racing on horse or wheels;
 - (g) taking of poison or inhaling of gas or fumes, whether voluntarily or otherwise;
 - (h) Pre-Existing Illness to an accident;
 - (i) accident occurring while or because the Insured is affected by alcohol or any substance abuse; or
 - (j) aviation activities other than as a fare paying passenger or crew on a regularly scheduled flight of an international commercial airline.

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 POLICY ?

Yes. However, buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that Manulife will pay you when you cancel the policy before the maturity period may be less than the total amount of premium you have paid.

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 about life insurance or medical and health insurance, please refer to the insuranceinfo booklet on 'Life Insurance' or 'Medical & Health Insurance' available at all our branches, or you can obtain a copy from the insurance agent or visit 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 :

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my).

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