

PRODUCT DISCLOSURE SHEET

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

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

Manulife Precious Gift

1. WHAT IS THIS PRODUCT ABOUT ?

Manulife Precious Gift is a unit-deducting rider that provides insurance coverage against complications arising during pregnancy and post pregnancy care for the expecting mother and child care coverage for the unborn child up to age 5.

2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?

The benefits offered are as below:

The plan that you have selected is: Manulife Precious Gift <Plan 1/Plan

2> Coverage Term : <Up to Insured's baby age 5 next birthday>

| For Insured (Mother) | | Plan 1 | Plan 2 |
|----------------------|---|--|--|
| 1 | Pregnancy Complications Benefit Upon 1st ever diagnosis of any one of the following during pregnancy: <ul style="list-style-type: none"> • Abruptio Placentae • Acute Fatty Liver of Pregnancy • Amniotic Fluid Embolism • Disseminated Intravascular Coagulation (D.I.C.) • Eclampsia • Placenta Increta / Percreta • Postpartum Haemorrhage Requiring Hysterectomy | RM5,000 + RM1,000 if accompanied by Gestational Diabetes Mellitus "GDM" (payable once only) | RM2,000 + RM400 if accompanied by Gestational Diabetes Mellitus "GDM" (payable once only) |
| 2 | Hospitalisation Benefit upon admission to ICU Up to 30 days after delivery, with benefit payable up to a maximum of 60 days. | RM500 per day | RM200 per day |
| 3 | Maternity Cancer Benefit Upon diagnosis during pregnancy, waiting period of 30 days applies. | RM5,000 | RM2,000 |
| 4 | Psychotherapy Treatment Upon diagnosed with Major Depressive Disorder (MDD) during pregnancy and up to 1 year after delivery - must undergo regular treatment with registered psychiatrist for at least 6 continuous months. | RM5,000 | RM2,000 |

| For Covered Baby | | Plan 1 | Plan 2 |
|------------------|--|--|--|
| 1 | Death Benefit Death of foetus/Covered Baby up to 30 days from birth | RM5,000 | RM3,000 |
| 2 | Hospitalisation Benefit <ul style="list-style-type: none"> i) Upon admission to NICU, up to 60 days from birth ii) Incubation of Newborn, up to 60 days from birth If both events occur on the same date, only (i) or (ii) is payable, whichever is higher. | RM500 per day RM200 per day Capped at total 60 days. | RM200 per day RM150 per day Capped at total 60 days. |
| 3 | Phototherapy Treatment for Neonatal Jaundice Up to first 60 days from birth. | RM1,000 | RM800 |

| | | | |
|---|---|----------|----------|
| 4 | Congenital Conditions Benefit Lump sum payment upon being diagnosed with any one of the covered 19 conditions, until the policy anniversary after the Covered Baby's fifth (5th) birthday: <ul style="list-style-type: none"> • Anal Atresia • Congenital Cataract • Congenital Diaphragmatic Hernia • Tetralogy of Fallot • Truncus Arteriosus • Coarctation of the aorta • Spina Bifida • Trachea-oesophageal fistula • Down's Syndrome • Absence of Two Limbs • Atrial Septal Defect • Congenital Deafness • Infantile Hydrocephalus • Transposition of Great Vessel • Ventricular Septal Defect • Cerebral Palsy • Congenital Oesophageal Atresia • Cleft Lip and/or Cleft Palate • Retinopathy of Prematurity | RM15,000 | RM10,000 |
| 5 | Child Development Disorder Benefit Lump sum payment upon being diagnosed with any one of the covered 6 conditions, until the policy anniversary after the Covered Baby's 5th birthday: <ul style="list-style-type: none"> • Autism Spectrum Disorder • Attention Deficit Hyperactivity Disorder • Dyslexia • Tourette Syndrome • Juvenile Huntington Disease • Type 1 Juvenile Spinal Amyotrophy | RM15,000 | RM10,000 |

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 ?

- Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value on the 1st month and 13th month. There is no refund on Insurance Charges if rider is terminated after Insurance Charge is deducted.
- The Insurance Charge rate is determined based on the selected plan's benefit, Insured's attained age, occupation and avocation class rating.
- The Insurance Charges for Manulife Precious Gift are not guaranteed and may be varied from time to time by giving 30 days notice to policy owners. Any revision in the Insurance Charges shall apply to policies issued in the same risk class. 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, state your age correctly and update us the birth of the Covered Baby within 90 days from the Date of Birth. Otherwise the policy issued hereunder may be invalidated.

- (b) 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.
- (c) Policy lapse - the policy may lapse when the value of investment units is insufficient to pay for the applicable Charges.
- (d) Waiting Period - The Company will not provide the benefit if the signs or symptoms of the covered conditions existed prior to or within the Waiting Period below from the Issue Date or any reinstatement date of this plan, whichever is the later.

| Coverage | Waiting Period |
|------------------------|--|
| Maternity Care Benefit | 30 days |
| Child Care Benefit | Starts after birth of the child (except for death of foetus) |

- (e) In the event actual date of birth of Covered Baby is prior to Issue Date, this provision will become void and the Company's liability shall be limited to the refund of the Insurance Charges into the Account Value based on the Net Asset Value on the next Valuation Date following date of receipt of written notification.
- (f) 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.
- (g) For details on how to make a claim, please refer to our guide at www.manulife.com.my.
- (h) 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.

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 ?

No benefit under Maternity Care Benefit shall be payable in respect of any death / condition / illness / injury / event which is directly or indirectly caused by or in connection with any of the following:

- (a) pre-existing conditions;
- (b) a deliberate act like drinking alcohol, taking drugs or poison, suicide or attempted suicide or deliberate self-injury while sane or insane;
- (c) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV) infection;
- (d) usage of drugs unless as prescribed by a doctor;
- (e) choosing to have a termination of pregnancy other than for medical reasons;
- (f) any unlawful, criminal or deliberate act or failure to act; or
- (g) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.

No benefit under Child Care Benefit shall be payable in respect of any death / condition / illness / injury / event which is directly or indirectly caused by or in connection with any of the following:

- (a) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV) infection;
- (b) usage of drugs unless as prescribed by a doctor;
- (c) any unlawful, criminal or deliberate act or failure to act; or
- (d) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.

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 on 'Medical & Health Insurance' available at all our branches, or you can obtain a copy from your 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 :

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)

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