

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your universal life 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 Universal Saver?

MANULIFE UNIVERSAL SAVER is a universal life plan with limited premium payment term of <5/10> years, offering a combination of investment and insurance protection against death or Total and Permanent Disability (TPD) for 20 years.

<Coverage term of 30 years>: Bereavement Benefit coverage and a monthly stream of income will be provided from Policy Year 21 until the end of Policy Year 30.

<Coverage term of 40 years>: Bereavement Benefit coverage and a monthly stream of income will be provided from Policy Year 21 until the end of Policy Year 40.

<Coverage term up to age 99 next birthday>: Bereavement Benefit coverage will be provided from Policy Year 21 up to age 99 (next birthday).

ACCIDENTAL DEATH BENEFIT provides insurance coverage for death resulting from accident within the first 20 Policy Years and prior to age 65 next birthday provided such death occurs within 180 days from the accident.

2 Know Your Coverage/Benefits

As an illustration, for <RM 300,000.00 / RM 150,000.00> annually, you will receive the following insurance coverage:

| Death / Total and Permanent Disability | Policy Year at Death/TPD | Benefit |
|--|--|---|
| | 1 and 2 | Total Modal Premium Paid |
| | 3 to 20 | The higher of: (i) 105% x Total Modal Premium Paid; or (ii) Account Value |
| Additional Coverage / Benefits | <ul style="list-style-type: none">• Accidental Death Benefit• No Lapse Guarantee• Wealth Pot• Maturity Benefit 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 with Face Amount of RM500,000. Please refer to the policy contract for full details of your benefits and premium.

Your life insurance **excludes:**

- Suicide - if death was due to suicide within 13 months after Issue Date, your nominee will **not** receive any money.
- 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 policy contract for the full list of exclusions.

If you have any questions or require assistance on your life 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 this insurance, you must pay a premium of: | |
| Premium (inclusive of any applicable tax) | <premium> <premium mode> |
| Duration: 5 years | |
| You also have to pay the following fees and charges: | |
| Commission fee | <xx.xx>% of total premium paid or RM <xxx> Please refer to Product Illustration for details. |
| 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 Basic Account 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 | 0.9% p.a. of Account Value deducted monthly from Account Value |
| Surrender Penalty | Surrender Penalty is chargeable if the policy Owner surrender the policy, prior to policy maturity. Please refer to Product Illustration for details. |

4 Other Key Terms

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| <ul style="list-style-type: none"> 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 Company reserves the right to increase the premium amount 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. THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. 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). <p>Note: This list is non-exhaustive. You should refer to the policy contract for the full list of terms and conditions.</p> |
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? 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. Total Modal Premiums Paid, including Extra Premium due to loadings (if any) less any medical examination fees incurred, will be refunded to you.
- After Free-look Period:** You may surrender your policy by giving a written notice to the Company. Surrender Penalty will be applied upon surrender. Please refer to the Product Illustration for more details.