

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the MANULINK ESSENTIAL / MANULINK ESSENTIAL PLUS. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

ManuLink Essential / ManuLink Essential Plus

1. WHAT IS THIS PRODUCT ABOUT ?

MANULINK ESSENTIAL / MANULINK ESSENTIAL PLUS is a regular premium investment-linked plan that offers a combination of insurance protection and investment. It provides death coverage up to age 70 next birthday and Total and Permanent Disability (TPD) up to age 70 next birthday.

<ManuLink Essential>: In the event of a death or TPD claim, the higher of Face Amount or Account Value will be payable.

<ManuLink Essential Plus>: In the event of a death or TPD claim, the total of Face Amount and Account Value will be payable.

The value of the investment-linked plan depends on the price of the underlying units, which in turn depends on the performance of your chosen fund.

2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?

Funds Chosen

<investment-linked fund> <chosen percentage>

The Face Amount for this plan is *<Face Amount>*. This policy provides:

<ManuLink Essential>

Death Benefit

The higher of Face Amount or Account Value will be payable.

Total and Permanent Disability (TPD) Benefit

Provided TPD occurs between the policy anniversaries where Insured attains age 7 and 70 next birthday, and

- (a) if the Account Value, calculated at the NAV at the next valuation date from the date of Manulife's approval, is less than the Face Amount, up to RM1 million will be payable in one lump sum, provided the disability persists for at least 6 months from the date of commencement of disability. The balance, if any, will be payable at the 12th month from the date of commencement of disability as long as the disability persists. However, if the disability is classified as Presumptive TPD, waiting period of 6 months is not applicable and up to RM1 million will be payable in one lump sum. The balance, if any, will be payable at the 6th month from the commencement of such disability.
- (b) if the Account Value calculated at the NAV at the next valuation date from the date of Manulife's approval exceeds the Face Amount, Manulife will pay the Account Value in one lump sum.

<ManuLink Essential Plus>

Death Benefit

The higher of Face Amount and Account Value will be payable.

Total and Permanent Disability (TPD) Benefit

Provided TPD occurs between the policy anniversaries where Insured attains age 7 and 70 next birthday,

- (a) the applicable Face Amount up to RM1 million will be payable in one lump sum, provided the disability persists for at least 6 months from the date of commencement of disability. The balance, if any, shall be payable at the 12th month from the date of disability as long as the disability still persists. However, if the disability is classified as Presumptive TPD, the Waiting Period of 6 months is not applicable and the applicable TPD benefit, up to RM1 million, shall be payable in one lump sum. The balance, if any, shall be payable at the 6th month from the date of commencement of such disability.
 - (b) Upon final payment of the TPD benefit, the Account Value, calculated at the next valuation date following the date of final payment, shall be payable in one lump sum.
- Wellness Reward
Up to 30% of the total Insurance Charges on the basic plan will be reinvested into the policy at the end of policy years 10, 20 and 30.
 - No Lapse Guarantee
Basic policy and its attaching optional riders (if any) will not lapse within the first 5 policy years if the Account Value is insufficient to deduct the Policy Charges, provided that all premiums due has been paid to date and there is no partial withdrawal made or Retirement Income Option is exercised in the first 5 Policy Years.
 - Renewal Benefit
This benefit is to renew the policy up to age 99 next birthday, without re-underwriting.
 - Maturity Benefit
Upon maturity of the policy, the Account Value, calculated at the Net Asset Value on the next Valuation Date immediately after the Maturity Date will be payable.

Juvenile Lien shall apply for death or TPD of a child who is below age 4 years next birthday.

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

Coverage Term: <20 Years / Up to age 70 next birthday / Up to age 80 next birthday / Up to age 99 next birthday>

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 ?

- The estimated total premiums that you have to pay for the first policy year is <premium> <premium mode>
Premium Payment Term: <20 Years / Up to age 70 next birthday / Up to age 80 next birthday / Up to age 99 next birthday>

Note:

- (a) The total premiums that you have to pay and the policy terms may vary depending on the underwriting requirements of Manulife.
- (b) 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.
- (c) Manulife allocates a portion of the premium to purchase units in the investment-linked fund that you have chosen. Any unallocated amount will be used to pay commission to agents and other expenses of Manulife. You are advised to refer to the allocation rates given in the product illustration.
- (d) The Company reserves the right to increase the premium amount on the next policy anniversary in the event of any revisions of reviewable policy Charges, including the Insurance Charge of any rider(s) attached to the policy, by giving at least 90 days prior notice (except for medical and health insurance riders, 30 days notice period will be given) to the Owner before the revised premium amount and/or policy Charges take(s) effect.
- (e) 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.

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

- (a) The illustrated Insurance Charges are based on current levels.
- (b) The Insurance Charges will be levied in the beginning of every month by deducting sufficient number of Units at the Net Asset Value (NAV) every month. The Insurance Charges will **increase** as you grow older. The Insurance Charges may vary by attained age, gender, occupation, medical rating and smoking status.
- (c) Other than Insurance Charges, there are Administration Charge, Fund Management Charge, Partial Withdrawal Penalty, and Full Surrender Penalty that are chargeable to this policy.
- (d) Partial Withdrawal Penalty and Full Surrender Penalty shall only be applicable to the Account Value in Insurance Premium Account throughout the first 2 Policy Years.
- (e) Policy Charges such as Insurance Charge, Fund Management Charge and Administration Charge are chargeable throughout the policy term.
- (f) If the Account Value is insufficient to cover all policy Charges, there is a possibility that the policy may lapse. In the event of termination of the policy, the remaining Account Value, less Full Surrender Penalty, shall be payable to the Owner.

Note: The Insurance Charges for Basic Policy are guaranteed. However, the Insurance Charges for Unit-Deducting Riders and all other policy charges are not guaranteed and may be varied from time to time by giving 90 days notice to policy owners (except for medical and health insurance riders, 30 days notice period will be given). 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 ?

- (a) 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.
- (b) Free-look Period - you may cancel your policy by returning the policy to the Company with written objection within 15 days from the date of 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 medical examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- (c) Cash value - the cash value / death benefit depends on the performance of the investment-linked fund(s) selected. The performance of the funds is NOT GUARANTEED. The higher the level of insurance coverage selected or the more unit deducting rider(s) is attached, the more units will be absorbed to pay for Insurance Charges and fewer units will remain to accumulate cash values under your policy.
- (d) Policy lapse - the policy will lapse when the value of investment units is insufficient to pay for the applicable Charges.
- (e) Qualifying / Waiting Period - the eligibility for MHI benefits (if applicable) under the policy will only start at least 30 days after the effective date of the policy.
- (f) Renewal Benefit
 - (i) This benefit is only applicable for policy with fixed coverage term of 20 years or up to Insured's age 70 or age 80 next birthday.
 - (ii) The policy will expire at the end of the coverage term if the Policy Owner chooses not to renew the policy up to age 99

next birthday. The Policy Owner will be notified 90 days prior to the Expiry Date of the policy. The notice will include the details on how to exercise the option to renew the policy up to age 99 next birthday without re-underwriting, as long as the policy is still in force at the time of renewal.

- (iii) Upon renewal,
 - both basic plan and rider(s), if any, will be extended at the same level of coverage unless a partial claim has been made prior to the renewal, in which case, the basic plan and rider(s) benefit will be based on the reduced/remaining Face Amount.
 - rider(s) that pay(s) annual income benefit or waives premium will not be extended.
 - rider(s) cannot be extended beyond the rider's maximum coverage term.
- (iv) The premium at the time of renewal is not guaranteed. The new premium payable for the extended coverage may be different and shall be based on the remaining Account Value, age next birthday upon renewal of the policy and underwriting decision that has been imposed on the policy prior to renewal.
- (v) The renewal benefit shall constitute as a continuation of the policy with no changes to its terms and conditions. Waiting period, exclusion period or contestable period, whichever applicable, will not be reset.
- (g) 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.
- (h) For details on how to make a claim, please refer to our guide at www.manulife.com.my.
- (i) 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 ?

- (a) Death due to Insured, whether sane or insane, committing suicide, within 13 months after the Issue Date, endorsement date or any reinstatement date, whichever is later.
- (b) Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - 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;
 - commission of a criminal act;
 - aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
 - under the influence of intoxicating liquor or as a result of substance abuse or while engaging in any hazardous speed or endurance contest; and
 - participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, etc.

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 ?

You may cancel your policy by giving a written notice to the Company. Buying a regular premium investment-linked plan is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed to switch funds anytime free of charge.

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 investment-linked insurance, please refer to the *insuranceinfo* booklet on 'Investment-linked 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 :

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED INSURANCE PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS "TOP UPS". RETURN ON THE INVESTMENT-LINKED FUND IS NOT GUARANTEED.

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>*.