

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

1. WHAT IS THIS PRODUCT ABOUT ?

MANUTERM is a non-participating term plan which provides death coverage and Total and Permanent Disability (TPD) coverage. The policy pays a lump sum benefit in the event of death or TPD.

2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?

TYPE OF COVERAGE	Amount/Face Amount(RM)
Death	<Face Amount>
Total & Permanent Disability (TPD)	<Face Amount>

Note: Details of covers/benefits/Juvenile Lien (if applicable) are given in the product illustration.

Death Benefit

Upon death prior to expiry of the policy, the applicable face amount is payable.

Total and Permanent Disability (TPD) Benefit

- Upon occurrence and continuance of Total and Permanent Disability (TPD) between the policy anniversaries where the Insured attains age 7 and 65 next birthday :-
 - All future premiums up to the disability amount will be waived as long as the disability still persists.
 - 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, shall be payable at the 12th month from the date of commencement of disability as long as the disability persists.
 - However, if the TPD is classified as Presumptive TPD, Manulife will pay the Face Amount in one lump sum, up to a maximum of RM1 million. The balance, if any, shall be payable at the 6th month from the date of commencement of disability as long as the disability persists.
Presumptive TPD is defined as loss of two (2) or more members or loss of sight of both eyes or loss of one (1) member and sight of one (1) eye.
 - If the Insured dies while the TPD benefit is payable, then 100% of the Face Amount, less any payment made, shall be payable.
 - If the TPD is classified as Presumptive TPD and it occurs prior to the policy anniversary before the Insured's attained age of 7, Manulife shall pay the applicable Face Amount, in one lump sum, up to a maximum of RM300,000. The Face Amount will be reduced by the amount paid.
- The maximum TPD Benefit payable on the same life with the Company (aggregate Disability Amount), including but not limited to this policy, shall not exceed RM10,000,000.

3. HOW MUCH PREMIUM DO I HAVE TO PAY ?

The basic plan premium that you have to pay and the policy term may vary depending on the underwriting requirements of Manulife.

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

<premium> <premium mode>

Basic Plan Premium Duration: <10-35 years/up to age 55/up to 60/up to 65/up to 70/up to 75/up to 80 next birthday>

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.

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

Stamp duty: RM 10.00

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.

Basic Plan	Year	1	2	3	4	5	6	7 & above
MANUTERM	% of premium	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	0.00
	Actual Amount (RM)	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	0.00

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 date of receipt of the policy. All premiums paid (less any medical fee incurred) will be refunded to you.
- 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.
- 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 ?

- 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.
- The TPD benefit does not cover any 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 drug or substance abuse;
 - Participating in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, speed or endurance contest, 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 ?

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>](#).