

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your 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 ManuWhole Life?

MANUWHOLE LIFE is a non-participating whole life policy which provides death coverage and Total and Permanent Disability (TPD) coverage until age 99. The policy pays a lump sum benefit in the event of death or TPD.

2 Know Your Coverage/Benefits

As an illustration, for **RM 6,855.00** annually, you will receive the following insurance coverage:

Death / Total and Permanent Disability	RM500,000
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Note: The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer. 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.
- TPD caused directly or indirectly by the following occurrences:
 - (a) Commission of a criminal act;
 - (b) Under the influence of intoxicating liquor or as a result of drug or substance abuse;

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: until age 99 next birthday								
You also have to pay the following fees and charges:								
Stamp Duty	Stamp Duty charge has been included in the premium.							
Commission fee	<xx.xx>% of total premium paid or RM <xx.xx> The commission payable for each Policy Year is as below:							
	Year	1	2	3	4	5	6	7 & above
	% of premium	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	0.00%
	Actual Amount (RM)	<xx.xx>	<xx.xx>	<xx.xx>	<xx.xx>	<xx.xx>	<xx.xx>	0.00

4 Other Key Terms

<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. 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>

? 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. All premiums paid (less any medical fee incurred) will be refunded to you.
- After Free-look Period:** You may surrender your policy by giving a written notice to the Company. Please refer to the Product Illustration for more details on Surrender Value.