Guide to Investment-linked Policy Owners on Insurance Coverage

- ✓ **You have purchased an investment-linked policy which is an insurance product that is tied to the performance of the investment fund(s) which you selected.**
- ✓ **This Guide gives you general information on factors that may reduce your fund value and steps that you can take to enjoy insurance coverage for the full term of your policy.**
- ✓ **Please contact your servicing representitive or contact us at 03-27199112 / 1-300-13-2323 or MYLife_CustomerService@manulife.com if you have any questions.**

Let's recap how your investment-linked policy works...

- ✓ A portion of your premiums (i.e. allocated premium) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your investment funds, including charges to pay for your insurance cover.
- ✓ **Your fund value needs to be sufficient to ensure continued insurance coverage for the full policy term.** If your fund value is insufficient and reduces to zero, you can take steps to maintain your insurance cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked policy works.

What could reduce your fund value*?

✓ **Not paying premiums** when it is due[1]

✓ **Poor investment return**

✓ **Making partial withdrawals** from the fund

✓ **Choosing not to increase premiums when increasing protection cover** (e.g. buying riders)[1]

✓ **Choosing not to increase premiums or perform top up** when the **insurer increases insurance/other charges**

What do you need to do*?

Step 1: Review your insurance coverage regularly

- ✓ **For the year 2019,** we will inform you if your policy is expected to be at risk of insufficient balance to pay for charges due.
- ✓ **From 1 January 2020 onwards,** your annual statement will contain information on the expected duration of your insurance cover based on your fund value.

Step 2: Take necessary actions* if there is a risk that your fund may become insufficient, to ensure continued insurance coverage for the full policy term

✓ **Increase premium payment or perform top up**

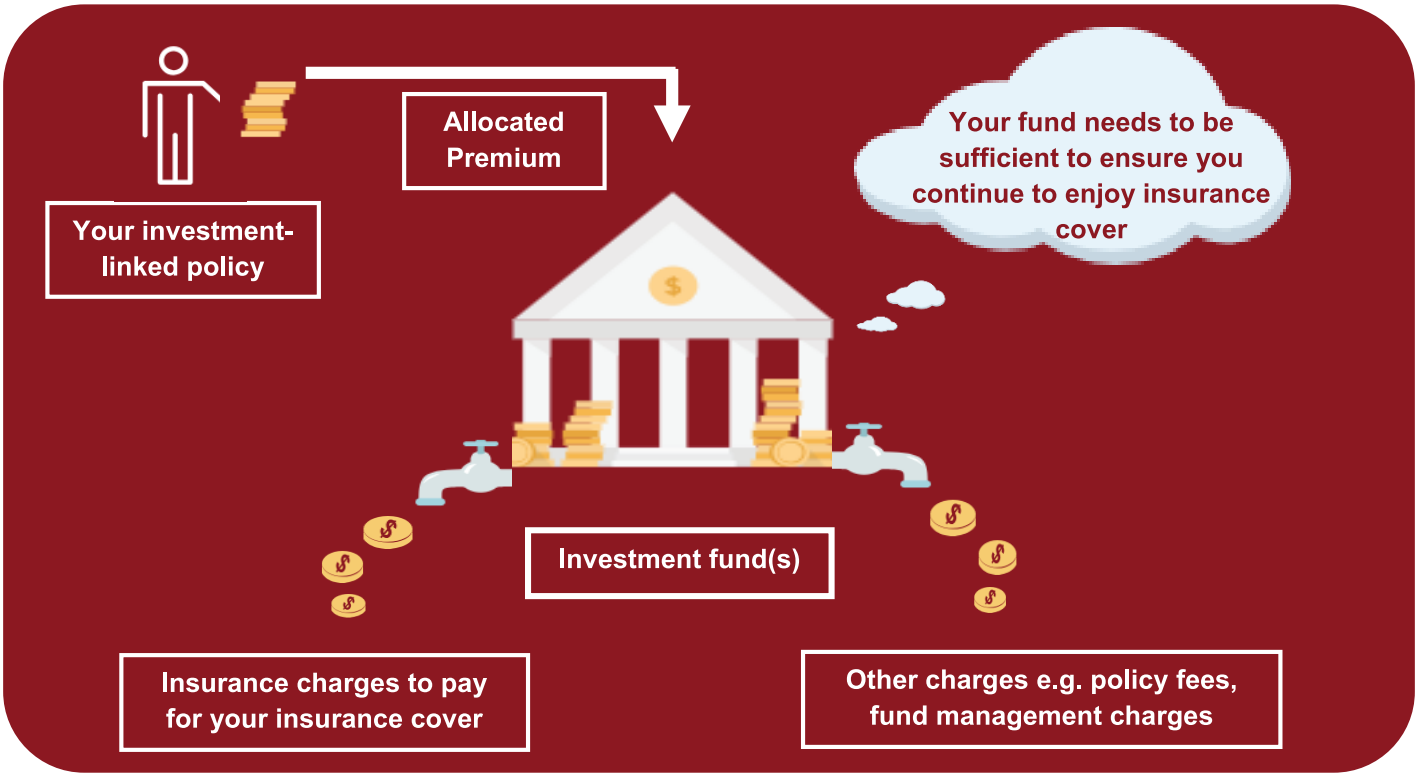
✓ **Reduce your insurance coverage**[1]

WARNING: If you choose not to perform any of the actions above, your policy may not be able to remain in-force until full policy term.

** Disclaimer: some of these information and options may not apply to you. For information and options specific to your policy, please contact us for further details.*

[1] Not applicable to single premium policy.

Appendix A: How an investment-linked policy works



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: customerservice@gibraltarbsn.com
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: https://www.hannover-re.com

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: 03-7650 1991
: customerservice@hla.hongleong.com.my
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: https://www.hla.com.my

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: info@mlre.rgare.com

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