

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up the PHM Easy Life. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD  
(200801013654 (814942-M))

PHM Easy Life  
11/01/2024

**1. WHAT IS THIS PRODUCT ABOUT?**

**PHM Easy Life** is a non-participating yearly renewable group term life plan distributed by Pathlab Health Management (M) Sdn Bhd (“PHM”).

Customers between age 18 to 65 years old (next birthday) may purchase this life insurance plan for coverage against death or Total and Permanent Disability (“TPD”). The plan is guaranteed yearly renewable up to Insured attaining age 80 years old (next birthday).

**2. WHAT ARE THE COVERS / BENEFITS PROVIDED?**

This plan provides coverage against death or Total and Permanent Disability (“TPD”). You may choose any Face Amount in multiples of RM100,000 subject to a maximum of RM500,000 per life. 100% of Face Amount will be payable in the event of death or TPD<sup>1</sup>. Please refer to the Master Policy for more information.

<sup>1</sup>TPD coverage is up to age 70 next birthday only.

**3. HOW MUCH PREMIUM DO I HAVE TO PAY?**

Premiums that you have to pay depends on your age, chosen plan and mode of payment. The table below indicates the annual and monthly premium payable:

Face Amount Attained Age	Annual Premium (RM)				
	RM100,000	RM200,000	RM300,000	RM400,000	RM500,000
<b>18-35</b>	195	390	585	780	975
<b>36-45</b>	327	654	981	1,308	1,635
<b>46-55</b>	604	1,208	1,812	2,416	3,020
<b>56-60</b>	1,210	2,420	3,630	4,840	6,050
<b>61-65</b>	2,105	4,210	6,315	8,420	10,525
<b>66-70</b>	3,512	7,024	10,536	14,048	17,560
<b>71</b>	4,202	8,404	12,606	16,808	21,010
<b>72</b>	4,548	9,096	13,644	18,192	22,740
<b>73</b>	4,917	9,834	14,751	19,668	24,585
<b>74</b>	5,308	10,616	15,924	21,232	26,540
<b>75</b>	5,720	11,440	17,160	22,880	28,600
<b>76</b>	6,155	12,310	18,465	24,620	30,775
<b>77</b>	6,614	13,228	19,842	26,456	33,070
<b>78</b>	7,097	14,194	21,291	28,388	35,485
<b>79</b>	7,604	15,208	22,812	30,416	38,020
<b>80</b>	8,136	16,272	24,408	32,544	40,680

Face Amount Attained Age	Monthly Premium (RM)				
	RM100,000	RM200,000	RM300,000	RM400,000	RM500,000
<b>18-35</b>	18	36	54	72	90
<b>36-45</b>	30	60	90	120	150
<b>46-55</b>	56	111	167	222	278
<b>56-60</b>	111	223	334	445	557
<b>61-65</b>	194	387	581	775	968
<b>66-70</b>	323	646	969	1,292	1,616
<b>71</b>	387	773	1,160	1,546	1,933
<b>72</b>	418	837	1,255	1,674	2,092
<b>73</b>	452	905	1,357	1,809	2,262
<b>74</b>	488	977	1,465	1,953	2,442
<b>75</b>	526	1,052	1,579	2,105	2,631
<b>76</b>	566	1,133	1,699	2,265	2,831
<b>77</b>	608	1,217	1,825	2,434	3,042
<b>78</b>	653	1,306	1,959	2,612	3,265
<b>79</b>	700	1,399	2,099	2,798	3,498
<b>80</b>	749	1,497	2,246	2,994	3,743

Notes:

Premium payable for subsequent years will be automatically adjusted based on your attained age next birthday upon renewal.

The premium is not guaranteed, and Manulife will provide 90 days prior notice to you in the event of any revision to the premium rates.

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

10% of premium paid will be payable as distribution cost to the distributor of this plan\*.

**5. WHAT ARE SOME OF THE KEY TERMS AND CONDITIONS THAT I SHOULD BE AWARE OF?**

- a) Importance of disclosure - you must disclose all material facts such as medical condition and state your age correctly.
- b) Free-look period - you may cancel your Certificate of Insurance by giving written notice of cancellation within 15 days from the receipt of the Certificate of Insurance. The premiums that you have paid less any medical expenses incurred will be refunded to you.
- c) Grace Period - if you do not pay your premiums within the 30 days grace period, your Certificate of Insurance will lapse.
- d) If you are no longer a customer of PHM or upon termination of the Master Policy, your Certificate of Insurance will continue to be in force and the benefit under the said Certificate shall continue to apply until the day immediately before the next premium due date. Thereafter the coverage will completely cease and the Certificate will not be renewed.
- e) 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 insurance plan that you have purchased.

Note: This list is non-exhaustive. Please refer to the Master Policy for the terms and conditions under this plan. You may refer to the Master Policy available at [https://www.metafin.com.my/application-forms/\(tbc\)](https://www.metafin.com.my/application-forms/(tbc)) or request for a copy from Manulife.

**6. WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS PLAN?**

- a) If the Insured, whether sane or insane, commits suicide, within 12 months from the Issue Date of the Certificate of Insurance, the coverage will become void and the Company shall return the premiums paid without interest.
- b) This policy shall not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - i. Pre-existing condition as at the Issue Date; or
  - ii. Any suicide attempt, whether sane or insane, or any intentionally self-inflicted injuries; or
  - iii. 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; or
  - iv. Commission of a criminal act; or
  - v. Aviation activities other than as a fare paying passenger or crew on a commercial passenger airline; or
  - vi. Under the influence of intoxicating liquor or as a result of substance abuse or while engaging in any hazardous speed or endurance contest; or
  - vii. Participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, etc.

**7. CAN I CANCEL MY CERTIFICATE OF INSURANCE?**

You may cancel your Certificate of Insurance by giving written notice of cancellation. Upon cancellation, your Certificate of Insurance will continue to be in force and the benefit under the said Certificate shall continue to apply until the day immediately before the next premium due date. Thereafter the coverage will completely cease and the Certificate will not be renewed.

**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 Manulife of any change in the 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, please refer to the *insuranceinfo* booklet on 'Life Insurance' available at all of our branches or you can visit [www.insuranceinfo.com.my](http://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 contact Manulife Insurance Berhad for other similar types of plans.

#### **IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE PLAN AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

This insurance plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

Should there be any dispute arising from the policy, you may refer such dispute to:

- a) Manulife Customer Service at Level 12, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur; or
- b) Ombudsman for Financial Services at Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur; or
- c) Contact Centre (BNMLINK), 4<sup>th</sup> Floor, Podium Bangunan AICB, No.10, Jalan Dato' Onn, 50480 Kuala Lumpur. [Tel:1300-88-5465](tel:1300-88-5465), Web form: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)

\* Pathlab Health Management (M) Sdn. Bhd. (199401013633 (299313-M)) is the distributor and Policyholder of this plan. The distributor is entitled to receive a commission from Manulife Insurance Berhad based on your purchase. You may visit [www.manulife.com.my](http://www.manulife.com.my) for more information on any similar commission-free products.