

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the PHM Prime Life 48. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD
(200801013654 (814942-M))

PHM Prime Life 48

1. WHAT IS THIS PRODUCT ABOUT?

PHM Prime Life 48 is a non-participating yearly renewable group term life plan distributed by Pathlab Health Management (M) Sdn Bhd ("PHM").

Customers between age 30 days old to 65 years old (next birthday) may purchase this life insurance plan for coverage against death, Total and Permanent Disability ("TPD") due to natural and accidental causes and Accelerated Critical Illness Benefit. The plan is guaranteed yearly renewable up to Insured attaining age 80 years old (next birthday).

2. WHAT ARE THE COVERS / BENEFITS PROVIDED?

You may choose from 4 different plans with different coverage. The table below shows the coverage (Face Amount) of each plan:

Plan	Total Benefits Payable (Face Amount)		
	Death or TPD ¹ (Non-Accidental) up to age 80 next birthday	Death or TPD (Accidental) up to age 70 next birthday	Accelerating Critical Illness ² up to age 65 next birthday
Silver	RM 50,000	RM 100,000	RM 50,000
Gold	RM 100,000	RM 200,000	RM 100,000
Platinum	RM 200,000	RM 400,000	RM 200,000
Diamond	RM 300,000	RM 600,000	RM 300,000

List of Covered Events:

- | | | |
|---|---|---|
| 1. Heart Attack | 18. Benign Brain Tumour | 34. Cardiomyopathy |
| 2. Stroke | 19. Major Organ/ Bone Marrow Transplant | 35. Terminal Illness |
| 3. Serious Coronary Artery Disease | 20. Multiple Sclerosis | 36. Brain Surgery |
| 4. Cancer | 21. Primary Pulmonary Arterial Hypertension | 37. Systemic Lupus Erythematosus with Severe Kidney Complications |
| 5. Kidney Failure | 22. Fulminant Viral Hepatitis | 38. Occupationally Acquired HIV Infection |
| 6. Surgery to Aorta | 23. Paralysis of Limbs | 39. Apallic Syndrome |
| 7. Heart Valve Surgery | 24. Muscular Dystrophy | 40. Chronic Relapsing Pancreatitis |
| 8. Blindness | 25. Loss of Speech | 41. Creutzfeldt-Jakob Disease (Mad Cow Disease) |
| 9. Alzheimer's Disease/ Severe Dementia | 26. End-Stage Liver Failure | 42. Elephantiasis |
| 10. Medullary Cystic Disease | 27. Coma | 43. Poliomyelitis |
| 11. Chronic Aplastic Anaemia | 28. Third Degree Burns | 44. Progressive Scleroderma |
| 12. End-Stage Lung Disease | 29. Motor Neuron Disease | 45. Chronic Autoimmune Hepatitis |
| 13. Deafness | 30. Coronary Artery By-Pass Surgery | 46. Crohn's Diseases with Fistula |
| 14. Major Head Trauma | 31. Bacterial Meningitis | 47. Severe Eisenmenger's Syndrome |
| 15. Parkinson's Disease | 32. Full Blown AIDS | 48. Angioplasty and Other Invasive Treatments for Coronary Artery Disease |
| 16. Loss of Independent Existence | 33. HIV Infection due to Blood Transfusion | |
| 17. Encephalitis | | |

Notes:

¹ TPD coverage is up to age 70 next birthday only.

² For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the Face Amount (subject to a maximum of RM25,000) is payable. The Face Amount across all benefits will be reduced by the amount claimed. This benefit is payable only once.

Please refer to the Master Policy for complete coverage details.

3. HOW MUCH PREMIUM DO I HAVE TO PAY?

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

Plan	Basic Face Amount	Annual Premium	Monthly Premium
Silver	RM 50,000	RM 270	RM 25
Gold	RM 100,000	RM 540	RM 50
Platinum	RM 200,000	RM 1,080	RM 99
Diamond	RM 300,000	RM 1,620	RM 149

Notes:

The premium is not guaranteed and Manulife will provide a 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 each 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.
- f) For Accelerating Critical Illness benefit, a Waiting Period of 30 days from the Issue Date is applicable to all Covered Event listed above except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, or Angioplasty and Other Invasive Treatments for Coronary Artery Disease, whereby a waiting period of 60 days from the Issue Date is applicable.

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://metafin.com.my/life-protection.php> 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 Illness or Injury as at the Issue Date;
 - ii. Any suicide attempt, whether sane or insane, or any intentionally self-inflicted injuries;
 - 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;
 - iv. Commission of a criminal act;
 - v. Aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
 - 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.

- c) For Death or TPD due to Accidental Causes, the Benefit is not payable for any injury or loss caused directly or indirectly, wholly or partly, by any one of the following occurrences:
- i. Any suicide or suicide attempt, whether sane or insane, or any intentionally self-inflicted injuries;
 - ii. War, declared or undeclared, revolution or any warlike operations;
 - 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;
 - iv. Commission of a criminal act;
 - v. Any act in violation of law;
 - vi. Participation in any brawl;
 - vii. Participation in hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, racing on horse or wheels;
 - viii. Taking of poison or inhaling of gas or fumes, whether voluntarily or otherwise;
 - ix. Chronic illness pre-existing to an accident;
 - x. Accident occurring while or because the Insured is affected by alcohol or any substance abuse; or
 - xi. Aviation activities other than a fare paying passenger or crew on a commercial passenger airline.
- d) Accelerated Critical Illness Benefit is not payable for any injury or illness caused by any one of the following occurrences:
- i. Any Pre-existing Illness as at the Issue Date;
 - ii. Covered Event caused, directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, suicide attempt or intentional self-inflicted injury; or
 - iii. The Covered Event is due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or wheels, 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 and medical and health insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance', available at all of our branches or you can 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 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.

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).

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), 4th 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

* 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 for more information on any similar commission-free products.