

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up ELITELIFE SIGNATURE TREASURE. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

EliteLife Signature Treasure
(This is an insurance product.)

1. WHAT IS THIS PRODUCT ABOUT ?

ELITELIFE SIGNATURE TREASURE is a limited-pay regular premium investment-linked plan which offers a combination of insurance protection and investment. It pays a lump sum benefit upon Insured's death during the policy coverage term or if the Insured suffers from TPD prior to age 70 (next birthday).

The policy Account Value (i.e. total value of units) depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

ACCIDENTAL DEATH BENEFIT will pay its face amount for death resulting from Accident prior to age 65 (next birthday), provided such loss occurs within 180 days from the Accident.

<REGULAR TOP-UP is a regular top-up premium that allows additional top up investment. It does not provide any insurance cover.>

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

<investment-linked fund>

<chosen percentage>

Type of Coverage	Benefit Payable
Death/ TPD Benefit	Higher of: i) 200% of the total Insurance Premium paid minus 100% of withdrawals from IPA (if any); OR ii) total Account Value

Note: Any TPD benefit payable will accelerate the Death Benefit.

Accidental Death Benefit (ADB)

The following benefit will be payable in addition to the Death Benefit, if the death of Insured is resulting from Accident prior to age 65 next birthday, provided such loss occurs within 180 days from the Accident:

Causes	Benefit Payable
Accidental Death	<i><100% ADB Face Amount></i>
Accidental Death due to traveling in Public Conveyance, an elevator or electric lit or due to fire while in a Public Building	<i><200% ADB Face Amount></i>

Please note that no more than 1 event from the above 2 will be payable. If an event qualifies for more than 1 cause of payout under this benefit, whichever is highest will be payable. Terms and conditions apply, please refer to policy contract for more info.

Coverage Term: Up to Insured's age 99 next birthday

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

Reminder: Please read the Product Illustration which includes product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goal and risk profile.

3. HOW MUCH PREMIUM DO I HAVE TO PAY ?

The total premiums that you have to pay and the policy terms may vary depending on the underwriting requirements of Manulife:

The estimated total premium that you have to pay for first policy year is : *<premium> <premium mode>*

Basic Plan Premium Duration: 3 years

Notes:

- a) 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.
- b) Manulife allocates fully or a portion of the premium to purchase units in the investment-linked fund that you have chosen. Any unallocated amount will be used to pay the commission and Company's expenses. However, the commission and Company's expenses on Insurance Premium are recoverable through Deferred Premium Charge, Premium Holiday Charge, Partial Withdrawal Charge and Full Surrender Charge. You are advised to refer to the allocation rates given in the Product Illustration.
- c) Manulife reserves the right to increase the premium amount on the next policy anniversary in the event of any revisions of reviewable policy Charges (including the Insurance Charge of any rider(s) attached to the policy) by giving at least 90 days prior notice (except for medical and health insurance riders, 30 days' notice will be given) to the Owner before the revised premium amount and/or policy Charges take effect.
- d) 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/interimcover.

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

- a) The Insurance Charges will be levied at every monthly anniversary by deducting sufficient number of Units at the Net Asset Value (NAV). The Insurance Charges will increase as you grow older. The Insurance Charges may vary by attained age, occupation, medical rating and smoking status.
- b) Other than Insurance Charges, there are Administration Charge, Fund Management Charge, Deferred Premium Charge, Premium Holiday Charge, Full Surrender Charge and Partial Withdrawal Charge that are chargeable to this policy.
- c) Account Value contributed by the Insurance Premium will be subject to Deferred Premium Charge where it will be levied at every monthly anniversary during the first 8 Policy Years or prior to the completion of Deferred Premium Charge deduction for a total of 96 times on a monthly basis, whichever is later.
- d) Premium Holiday Charge, Full Surrender Charge and Partial Withdrawal Charge will be charged from the Insurance Premium Account Value if the Owner exercise premium holiday, full surrender or partial withdrawal from Insurance Premium Account.
- e) Policy Charges such as Insurance Charge, Fund Management Charge and Administration Charge are chargeable throughout the policy term.
- f) Deferred Premium Charge, Premium Holiday Charge, Full Surrender Charge and Partial Withdrawal Charge shall NOT be applicable to the Account Value in Top-Up Premium Account.
- g) In the event the Insurance Premium Account is insufficient to deduct the Deferred Premium Charge and Premium Holiday Charge, if any, and there is Account Value in Top-Up Premium Account, these charges will not be deducted from Top-Up Premium Account. The Deferred Premium Charge, Premium Holiday Charge, Partial Withdrawal Charge and Full Surrender Charge will be suspended and will not be accumulated whilst the Policy continues to be in-force with the Account Value in Top-Up Premium Account. These charges shall resume to apply in accordance to the percentage based on the Number of Deferred Premium Charge Deducted, immediately after the Insurance Premium Account has sufficient Account Value.
- h) Commission - This is the actual commission borne by you and paid from the policy Charges that are imposed on your policy for services that the authorised bank will provide the commission payable (% of premium paid) is as below:

Policy Year	Insurance Premium Paid (RM)	Commission Payable		Regular Top-Up Premium (RM)	Commission Payable	
		%	RM		%	RM
1	<XX,XXX>	3.75	<XX,XXX>	<XX,XXX>	3.75	<XX,XXX>
2	<XX,XXX>	3.75	<XX,XXX>	<XX,XXX>	3.75	<XX,XXX>
3	<XX,XXX>	3.75	<XX,XXX>	<XX,XXX>	3.75	<XX,XXX>

Premium shown above is exclusive of any applicable taxes.

Note: Deferred Premium Charge is guaranteed. However, the insurance charges and other policy Charges are not guaranteed and may be varied from time to time by giving 90 days notice to the Owner (except for medical and health insurance riders, 30 days' notice will be given).

For further details of the fees and charges, please refer to the Product Illustration.

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

- a) 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.
- b) Free-look Period - you may cancel your policy by returning the policy with written objection within 15 days from the receipt of the policy. The policy Charges (excluding Fund Management Charge) and the account value based on the NAV at the next valuation date following date of receipt of written notification of cancellation, less any examination fees incurred, will be refunded to you.
- c) Cash value - the cash value / death benefit depends on the performance of the investment-linked fund(s) selected. The performance of the funds is NOT GUARANTEED. The higher the level of insurance coverage selected or the more unit deducting rider(s) is attached, the more units will be absorbed to pay for Insurance Charges and fewer units will remain to accumulate cash values under your policy.
- d) Policy lapse - the policy will lapse when the Account Value is insufficient to pay for the applicable Charges and No Lapse Guaranteed Benefit has been forfeited.
- 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 policy that you have purchased.
- f) For details on how to make a claim, please refer to our guide at www.manulife.com.my.
- g) For more information on investment-linked insurance plan, please refer to the "Guide to Investment-linked Policy Owners on Insurance Coverage" at www.manulife.com.my.

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 ?

1. Death benefit is not payable under this plan if Insured's death is due to, whether sane or insane, commit suicide, within 13 months from the Issue date or any Reinstatement Date, whichever is later.
2. This policy does not cover any TPD caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - a) Any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - b) Pre-Existing Illness;
 - c) 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;
 - d) Commission of a criminal act;
 - e) Aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
 - f) Under the influence of intoxicating liquor or as a result of substance abuse or while engaging in any hazardous speed or endurance contest; or
 - g) Participation in any hazardous pursuit, such as, but not limited to mountaineering, scuba diving, hang gliding, etc.
3. Accidental Benefit(s) does not cover any injury or loss caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - a) Any attempted suicide, whether sane or insane, or any intentionally self-inflicted injuries; or
 - b) War, declared or undeclared, revolution or any war-like operations; or
 - c) 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
 - d) Commission of a criminal act; or
 - e) Participation in any brawl; or
 - f) Participation in hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, racing on horse or wheels; or
 - g) Taking of poison or inhaling of gas or fumes, whether voluntary or otherwise; or
 - h) Chronic illness pre-existing to an accident; or
 - i) Accident occurring while or because the Insured is affected by alcohol or any substance abuse; or
 - j) Aviation activities other than as a fare paying passenger or crew on a regularly scheduled flight of an international commercial airline.

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?

You may cancel your policy by giving a written notice to the Company. However, buying a regular premium investment-linked insurance is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund you have chosen is no longer appropriate, you have the flexibility to switch fund anytime at free of charge.

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 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 investment-linked insurance, please refer to the insuranceinfo booklet on 'Investment-linked Insurance', available at all our branches or you can obtain a copy from the authorised bank representative or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Manulife Insurance Berhad (200801013654 (814942-M))

Menara Manulife, 6, Jalan Gelenggang,

Damansara Heights,

50490 Kuala Lumpur.

Tel : (03) 2719-9112

Email : MYCARE@manulife.com

10. OTHER SIMILAR TYPES OF COVER AVAILABLE

Please ask the Company / authorised bank representative for other similar types of plans offered by the Company.

IMPORTANT NOTE :

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED INSURANCE PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. RETURN ON THE INVESTMENT-LINKED FUND IS NOT GUARANTEED.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. 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 *<date>*