

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment linked insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: <DD MM YYYY>

1 What is ELITELIFE SIGNATURE HERITAGE?

ELITELIFE SIGNATURE HERITAGE is a 5-year regular premium investment-linked plan that offers a combination of insurance protection and investment. If you die or are totally permanently disabled during the policy term, it pays the highest of the:

- i) Basic Face Amount;
- ii) Heritage Face Amount Value; or
- iii) total Account Value of the investment units.

2 Know Your Coverage/Benefits

As an illustration, for RM <premium> annually, you will receive the following insurance coverage:

Death	Highest of: i) RM500,000; OR ii) Heritage Face Amount Value; OR iii) total Account Value
Total and Permanent Disability (TPD)	Highest of: i) RM500,000; OR ii) Heritage Face Amount Value; OR iii) total Account Value Note: Any TPD benefit payable will accelerate the Death Benefit.
Additional Coverage/Benefits	<ul style="list-style-type: none"> • Senior Care Benefit • Overseas Critical Illness Treatment Benefit • Accidental Death Benefit • CI Premium Waiver • Welcome Bonus • Loyalty Bonus • Income Booster • No Lapse Guarantee Benefit • Auto Fund Rebalancing Feature • Renewal Benefit <p>Please refer to the Product Illustration for more details.</p>

Note: The illustration above shows a sample of benefits and the premium for a healthy 30-year-old male customer, assuming the fund chosen is 100% in Equity Fund with Basic Face Amount of RM500,000. Please refer to the Product Illustration for full details of your benefits and premium.

Your investment linked insurance **excludes:**

- **Suicide** - 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.
- TPD and Senior Care Benefit will not be payable for any medical condition that existed prior to purchasing this plan (i.e. pre-existing condition).
- For Overseas CI Treatment Benefit and CI Premium Waiver, the benefit will not be payable if the critical illness Covered Event is due to:
 - Pre-existing condition at the Issue Date or reinstatement date of this plan;
 - Caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
 - Participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, etc.

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 investment linked 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 your investment linked insurance, you must pay a premium of:	
Premium (inclusive of any applicable tax)	RM <premium> <premium mode> Single Top Up at First Year: <Yes/ No>
Duration: 5 years	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	<XXX.XX>% of total premium paid or RM <XXX.XX> (inclusive of Welcome Bonus) Please refer to the Product Illustration for more details on premium allocation rate.
You also have to pay the following fees and charges:	
Commission	<XXX.XX> % of total premium paid or RM <XXX.XX>
Insurance Charge	Deducted monthly from Account Value and generally increases as the Insured grows older.
Administration Charge	RM <XXX.XX> deducted monthly from the Account Value.
Fund Management Charge	Please refer to the respective Fund Fact Sheet for details on Fund Management Charge.
Deferred Premium Charge	Deferred Premium Charge of 8.50% of Account Value in Insurance Premium Account (IPA) is chargeable for first 5 Policy Years or a total of 60 times on a monthly basis, whichever is later, with effect from the Issue Date.
Premium Holiday Charge	Premium Holiday Charge is chargeable if premium remains unpaid at the end of the Grace Period during the first 5 Policy Years or prior to the completion of Deferred Premium Charge deduction for a total of 60 times on a monthly basis, whichever is later.
Partial Withdrawal/Full Surrender Charge	Partial Withdrawal Charge or Full Surrender Charge is chargeable if partial withdrawal/ full surrender is made from IPA during the first 5 Policy Years or prior to the completion of Deferred Premium Charge deduction for a total of 60 times on a monthly basis, whichever is later.

Please refer to the Product Illustration for more details on fees and charges.

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 cash value of this product depends on the performance of your chosen fund(s). 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. 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 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 eligibility for MHI benefits (if applicable) under the policy will only start at least thirty (30) days after the effective date of the policy. 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. 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).
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Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

? 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. The policy Charges (excluding Fund Management Charge) and the Account Value based on the Net Asset Value (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 and the policy shall thereafter be cancelled.
- After Free-look Period:** You may surrender your policy by giving a written notice to the Company. Surrender Charge (if any) will be applied upon surrender. Please refer to the Product Illustration for more details.