

PRODUCT DISCLOSURE SHEET	
Read this Product Disclosure Sheet before you decide to take up Mortgage Reducing Term Assurance. Be sure to also read the general terms and conditions.	Mortgage Reducing Term Assurance (MRTA)
	MANULIFE INSURANCE BERHAD (200801013654 (814942-M))
	<date>

1. What is this product about?

Mortgage Reducing Term Assurance is offered to all Alliance Bank customers who have been approved for a loan facility. This is a non-participating single premium group policy which provides death, Total and Permanent Disability (TPD) coverage. In the event of death or TPD during the coverage period, the reduced Face Amount will be payable to Alliance Bank to cover the outstanding loan facility amount. Excess, if any, shall be payable to the Insured. If there is no surviving Insured, benefits shall be payable to the Nominee.

Critical Illness (CI) Rider provides lump sum payment upon the Insured being diagnosed with any one of the Covered Events for first 6 Policy Years to cover the outstanding loan facility amount or offset the loan instalments. Upon death or TPD of the Insured, the rider cash value will be payable.

2. What are the Covers / Benefits provided?

Type of Coverage	Benefit/Face Amount (RM)
Death*	<face amount for death>
Total and Permanent Disability (TPD)*	<face amount for TPD>
Critical Illness (CI)**	<face amount of CI Rider, if attached>

NOTE:
***Death & TPD Benefit.**

This is the initial Face Amount for death and TPD with premium financed into the loan. The Face Amount will reduce on a monthly basis. The reduced Face Amount at the beginning of each policy year is provided in the Product Illustration. Upon death & TPD, the rider's cash value, if any, will be payable.

****CI Benefit**

- Upon diagnosis with any one of the Covered Events, CI Rider shall pay 100% of its Face Amount in one lump sum. CI Benefit is a benefit payout in addition to Death & TPD Benefit, where the policy shall continue after CI payout. Please refer to the List of Covered Events for the covered critical illnesses.

- If the Insured undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the rider's Face Amount will be payable, subject to a maximum of RM25,000. This benefit is only payable once. The Face Amount for this rider will be reduced by the amount claimed.

LIST OF COVERED EVENTS:

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

3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the underwriting decision(s). It varies depending on your age, Face Amount and coverage term. The estimated single premium that you have to pay is <single premium amount>, which premium will be financed together with your loan.

4. What are the fees and charges that I have to pay?

Policy related expenses such as commission have been incorporated into your premium.

Commission:

Basic/Rider(s)	Amount
MRTA	10% of the premium or <MRTA commission amount>
CI rider	10% of the premium or <CI rider commission amount>

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 insurance coverage by returning the Certificate of Insurance to Manulife within fifteen (15) days from the date of receipt. If the premium was financed by the bank, the single premium paid less any medical expenses incurred will be refunded to the bank and the Certificate of Insurance shall be cancelled. However, if the premium was financed by you, the single premium paid less any medical expenses incurred will be refunded to you and the Certificate of Insurance shall be cancelled.
- c) Limitation on TPD - TPD benefit provides coverage up to age sixty-five (65) next birthday. The Disability Amount of the Certificate of Insurance with respect to an Insured and the aggregate disability amount under this and all insurance on the same life with the Company shall not exceed RM10,000,000.
- d) 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.
- e) Qualifying / Waiting Period - the eligibility for CI Benefit under the policy will only start at least thirty (30) days after the effective date of the policy.

Waiting Period	Events
30 days	All Covered Events except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease
60 days	Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease

- f) Survival Period - The benefit will be paid provided the Insured survives at least 30 days after the date of diagnosis of the such Covered Event.

Note: This list is non-exhaustive. You may refer to the Certificate of Insurance for terms and conditions under this plan.

6. What are the major exclusions under this policy?

- a) Death benefits are not payable under the policy if it is due to the Insured(s), whether sane or insane, committing suicide within 13 months after the Issue Date of the Certificate of Insurance. In the event of such incident, the Certificate of Insurance will become void and Manulife will return all premium paid without interest.
- b) Total and Permanent Disability benefits are not payable if it is caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - i. Any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries; or
 - ii. 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
 - iii. Commission of a criminal act; or
 - iv. Aviation activities other than as a fare paying passenger or crew on a commercial passenger airlines; or
 - v. Under the influence of intoxicating liquor or as result of drug or substance abuse; or
 - vi. Participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or wheels, etc.
- c) No benefit is payable under Critical Illness Benefits:
 - i. if the Covered Event is due to a pre-existing illness at the Issue Date of the Rider/Benefit. Pre-existing illness shall mean disabilities that the Insured has reasonable knowledge of. An Insured may be considered to have reasonable knowledge of a pre-existing illness where the condition is one for which:
 - the Insured had received or is receiving treatment;
 - medical advice, diagnosis, care or treatment has been recommended;
 - clear and distinct symptoms are or were evident; or
 - its existence would have been apparent to a reasonable person in the circumstances.
 - ii. if the Covered Event is caused, directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional selfinflicted injury.
 - iii. if 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; or
 - iv. Upon diagnosis or occurrence of this event occurred at the first 30 days after the Issue Date. This is applicable for all covered critical illnesses except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease or Angioplasty and Other Invasive Treatments for Coronary Artery Disease, where a waiting period of 60 days from the Issue Date, is required.

7. Can I cancel my Certificate of Insurance?

You may cancel your Certificate of Insurance by providing a written notice to Manulife Insurance Berhad. The surrender value (if any) shall be payable to you, less any loan indebtedness to the bank.

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 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 our branches or you can obtain a copy from your authorised bank representative or 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 Gelanggang,

Damansara Heights,

50490 Kuala Lumpur.

Tel : (03) 2719-9112

Email : MYCARE@manulife.com

10. Other similar types of coverage / plan available:

Please contact us or any of your authorised bank representative for information on other similar types of plans that we offer.

IMPORTANT NOTE :

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AUTHORISED BANK REPRESENTATIVE OR CONTACT MANULIFE INSURANCE BERHAD 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).

The information provided in this disclosure sheet is generated as at <date>