

Bancassurance EliteLife Signature Treasure\*

# Build Your Wealth For A Future To Treasure

This is an insurance product.



**Manulife**

Underwritten by: Manulife Insurance Berhad 200801013654 (814942-M)

Manulife Insurance Berhad is a member of PIDM

\*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](http://www.pidm.gov.my)).





Treasure comes in many forms. It could be your belongings or your loved ones. Whichever they are, all are worth protecting.

In today's dynamic financial market, portfolio diversification is essential to thrive and succeed.

**EliteLife Signature Treasure** offers a path to nurture your robust financial future, grow and preserve your wealth with the added benefit of insurance protection.

Designed with a short premium payment period, **EliteLife Signature Treasure** provides the convenience of efficient financial management while ensuring long-term security and peace of mind for years to come.



### Easy Enrolment

Simplified Issuance Offer (SIO)<sup>1</sup> - Just answer a few health questions **without any medical checkup**.



### Short Premium Payment Term

Enjoy a short **premium payment term of 3 years** with coverage term up to age 99.



### High Premium Allocation<sup>2</sup>

**100% of the Insurance Premium** paid will be allocated into the policy account according to the chosen fund(s) to maximise the potential upside return.



### Death & Total and Permanent Disability (TPD) Benefit<sup>3</sup>

Receive **200% of total Insurance Premium paid** (minus any withdrawals from Insurance Premium Account (IPA)) or **Account Value**, whichever is higher, in the event of death or TPD.



### Additional Accidental Death Benefit (ADB)<sup>4</sup>

Additional payout upon death due to accident.

| Causes   | Benefit Payable                      |
|--|--------------------------------------|
| Accidental Death   | 100% of ADB Face Amount <sup>#</sup> |
| Accidental Death due to traveling in Public Conveyance, an elevator or electric lift or due to fire while in a Public Building | 200% of ADB Face Amount <sup>#</sup> |

<sup>#</sup>ADB Face Amount is equivalent to **200% x Annualised Insurance Premium x 3**.



### No Lapse Guarantee Benefit<sup>5</sup>

Continue to enjoy coverage even if the Account Value is insufficient to pay the policy charges during the premium payment term.



### Loyalty Bonus<sup>6</sup>

Receive an **additional 2.0% of the Account Value** credited to your policy every 5 years, starting from the end of 10<sup>th</sup> Policy Year.



### Maturity Booster

Upon policy maturity, **an additional 10% of your Insurance Premium Account Value** will be payable together with total Account Value as Maturity Benefit.



### Flexibility<sup>7</sup>

Withdraw your investment as and when needed.



Convenient top-up features to increase savings.



Unlimited fund switching to take advantage of market trends without any charges.



### Income Tax Relief

You may qualify for income tax relief, subject to the requirements of the Inland Revenue Board.



## Access to a Wide Range of Professionally Managed Investment-linked Fund(s)

Choose from a diverse selection of funds, each tailored with different investment objectives and focus, enabling you to build a personalised investment portfolio aligned with your financial goals and risk tolerance.

| Global Focus Fund                 | Fund Management Charge |
|-----------------------------------|------------------------|
| Manulife World – U.S. Equity Fund | 1.50%                  |
| Manulife World – Healthcare Fund  | 1.50%                  |
| Manulife World – India Equity     | 1.50%                  |
| Manulife Global Equity Fund       | 1.50%                  |
| Manulife China Value Fund         | 1.50%                  |
| Manulife Asia-Pacific REIT Fund   | 1.50%                  |
| Manulife Dana Asia Pasifik        | 1.50%                  |

| Local Focus Fund           | Fund Management Charge |
|----------------------------|------------------------|
| Income Fund                | 0.75%                  |
| Managed Fund               | 1.35%                  |
| Manulife Dividend Fund     | 1.50%                  |
| Equity Fund                | 1.50%                  |
| Manulife Flexi Invest Fund | 1.50%                  |
| Dana Ekuiti Dinamik        | 1.50%                  |
| Manulife Progress Fund     | 1.50%                  |

Refer Fund Fact Sheet for more details, which is available on Manulife website at [www.manulife.com.my](http://www.manulife.com.my)



## Auto Fund Rebalancing

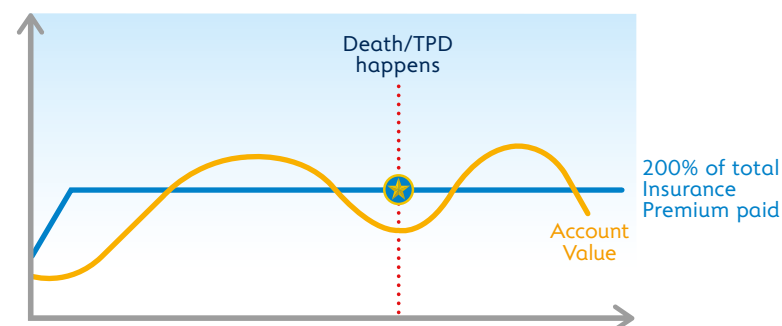
Your investment portfolio will automatically rebalance every quarter to ensure that the portfolio mix you have chosen remains consistent.



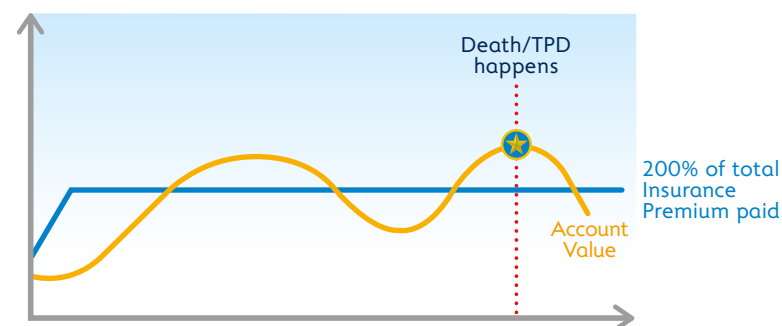
## Protect Your Wealth Upon Any Unfortunate Event

While Account Value fluctuates with market, **EliteLife Signature Treasure** protects your wealth upon unfortunate event, providing peace of mind at all times.

Upon death/TPD, if the policy's Account Value is lower, your family will receive 200% of total Insurance Premium paid:



Upon death/TPD, if the policy's Account Value is higher, your family will receive Account Value:



Note: The graphs above are not drawn to scale and are for illustrative purposes only to explain concepts. They do not indicate that they represent the actual or possible movement of the policy's Account Value.



## How Can ELITELIFE SIGNATURE TREASURE Help You?



George (age 40, entrepreneur), diversifies his investment portfolio by purchasing **EliteLife Signature Treasure**.

He is paying RM100,000 Insurance Premium annually for 3 years.

Below is how **EliteLife Signature Treasure** can help to multiply and preserve his wealth.



### Accidental Death Benefit

- Accidental Death – Additional RM600,000
- Accidental Death due to traveling in Public Conveyance - Additional RM1,200,000

### Death and TPD Benefit<sup>3, ^</sup>

RM600,000

### Total Premium Paid

RM300,000

RM200,000  
RM200,000  
RM100,000

1<sup>st</sup>  
POLICY  
YEAR

2<sup>nd</sup>  
POLICY  
YEAR

3<sup>rd</sup>  
POLICY  
YEAR

10<sup>th</sup>  
POLICY  
YEAR

RM435,041

AGE  
60

RM584,183

AGE  
65

AGE  
70

RM823,899

AGE  
80

RM1,717,114

AGE  
99

### LOYALTY BONUS<sup>6</sup>

**2.0%** of the Account Value every 5 policy years, starting from the end of 10<sup>th</sup> Policy Year.

**\*\*Total Loyalty Bonus payable throughout = RM142,490**

Premium is based on a standard risk and 100% investment in Manulife World - U.S. Equity Fund.

<sup>^</sup> Minimum amount payable upon death/TPD claim.

**\*\*** The above is for illustrative purposes only, the projected Account Value and Loyalty Bonus are NOT Guaranteed. The Account Value is based on the projection under Scenario Y in Product Illustration, which assumes the selected investment fund(s) will generate 5% p.a. (gross) return, premiums are paid up-to-date and no withdrawals is made.

## Key Information

|                      |   |
|----------------------|---|
| Product Type         | Investment-linked insurance plan                                      |
| Entry Age            | 14 days to 70 years old   |
| Premium Payment Term | 3 years (Payment Mode: Annually, semi-annually, quarterly or monthly) |
| Coverage Term        | Up to Insured's age 99  |

## Premium Types and Policy Account

|  |   |  |   |  |
|--|---|--|---|--|
| <b>Total Modal Premium</b><br>Subject to minimum RM35,000 per year | = | <b>Basic Premium</b><br>Insurance Premium  | + | <b>Top-Up Premiums</b><br>Regular Top-Up, Additional Regular Top-Up and Single Top-up.   |
| <br><i>Allocates into</i>  |   |  |   |  |
| <b>Total Account Value</b>   | = | <b>Insurance Premium Account (IPA)</b><br>100% of Insurance Premium paid will be allocated to this account and form IPA Account Value. | + | <b>Top-Up Premium Account (TUPA)</b><br>95% of Top-Up Premiums paid will be allocated to this account and form TUPA Account Value. |

## Policy Charges

The below Policy Charges will be deducted monthly from your Account Value:

| Administration          | Payment Mode   | Charge  |
|-------------------------|--|---|
|                         | Monthly<br>Other modes   | RM6.00<br>RM5.00  |
| Insurance Charge        | Amount charged varies according to factors such as attained age, smoking status etc. |   |
| Fund Management Charge  | Ranges between 0.75% to 1.50%, depending on the chosen fund.                         |   |
| Deferred Premium Charge | Policy Year  | % of Account Value in IPA   |
|                         | 1-5  | 2.8% per annum  |
|                         | 6-8  | 1.5% per annum  |
|                         |  | Duration<br>First 8 policy years or until the completion of 96 times deduction, whichever is later. |
| Fund Switching Charge   | Waived   |   |

## Conditional Charges

If your policy is in any of the scenarios below, the following Conditional Charges shall apply.

| Scenario                           | Conditional Charge <sup>8</sup>            | Details  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
|------------------------------------|--|--|-------------|--|--------------------|-----|------|-------|-----------|------------|-------|---|-------|-------|---|-------|------|---|-------|------|---|-------|------|---|-------|------|---|-------|------|-----------|-----|-----|
| Premium Holiday                    | Premium Holiday Charge                     | Premium Holiday Charge will be deducted from IPA, based on % of Insurance Premium <table> <tr> <th>Policy Year</th><th>Number of Deferred Premium Charge Deducted</th><th>Percentage Charged</th></tr> <tr> <td>1-3</td><td>1-36</td><td>15%</td></tr> <tr> <td>4 &amp; above</td><td>37 &amp; above</td><td>N/A</td></tr> </table>  | Policy Year | Number of Deferred Premium Charge Deducted | Percentage Charged | 1-3 | 1-36 | 15%   | 4 & above | 37 & above | N/A   |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| Policy Year                        | Number of Deferred Premium Charge Deducted | Percentage Charged   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 1-3                                | 1-36                                       | 15%  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 4 & above                          | 37 & above                                 | N/A  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| Partial Withdrawal/ Full Surrender | Partial Withdrawal/ Full Surrender Charge  | <ul style="list-style-type: none"> <li>Partial Withdrawal Charge will be deducted from IPA based on the % of amount withdrawn from IPA</li> <li>Full Surrender Charge will be deducted based on % of Account Value of IPA</li> </ul> <table> <tr> <th>Policy Year</th><th>Number of Deferred Premium Charge Deducted</th><th>Percentage Charged</th></tr> <tr><td>1</td><td>1-12</td><td>30.0%</td></tr> <tr><td>2</td><td>13-24</td><td>15.0%</td></tr> <tr><td>3</td><td>25-36</td><td>10.0%</td></tr> <tr><td>4</td><td>37-48</td><td>8.0%</td></tr> <tr><td>5</td><td>49-60</td><td>6.0%</td></tr> <tr><td>6</td><td>61-72</td><td>3.0%</td></tr> <tr><td>7</td><td>73-84</td><td>2.0%</td></tr> <tr><td>8</td><td>85-96</td><td>2.0%</td></tr> <tr><td>9 &amp; Above</td><td>N/A</td><td>N/A</td></tr> </table> | Policy Year | Number of Deferred Premium Charge Deducted | Percentage Charged | 1   | 1-12 | 30.0% | 2         | 13-24      | 15.0% | 3 | 25-36 | 10.0% | 4 | 37-48 | 8.0% | 5 | 49-60 | 6.0% | 6 | 61-72 | 3.0% | 7 | 73-84 | 2.0% | 8 | 85-96 | 2.0% | 9 & Above | N/A | N/A |
| Policy Year                        | Number of Deferred Premium Charge Deducted | Percentage Charged   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 1                                  | 1-12                                       | 30.0%  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 2                                  | 13-24                                      | 15.0%  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 3                                  | 25-36                                      | 10.0%  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 4                                  | 37-48                                      | 8.0%   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 5                                  | 49-60                                      | 6.0%   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 6                                  | 61-72                                      | 3.0%   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 7                                  | 73-84                                      | 2.0%   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 8                                  | 85-96                                      | 2.0%   |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |
| 9 & Above                          | N/A  | N/A  |             |  |                    |     |      |       |           |            |       |   |       |       |   |       |      |   |       |      |   |       |      |   |       |      |   |       |      |           |     |     |

Deferred Premium Charge is guaranteed, whereas all other Policy Charges (including Insurance Charges and Conditional Charges) are subject to change. In the event of any change, Manulife will provide 90 days prior written notice to Policy Owner.

## Exclusions

This plan shall not cover:

1. Death caused by suicide, whether sane or insane, within 13 months from the Issue Date or Reinstatement Date, whichever is later.
2. Any disability or accidental death caused directly or indirectly, wholly or partly, by attempted suicide, intentionally self-inflicted injuries, commission of a criminal act, military air force or naval service in time of declared or undeclared war, aviation activities other than as a fare paying passenger on a commercial passenger airline, participation in any hazardous pursuit, such as, but not limited to mountaineering, scuba diving, hand gliding etc.

**The above exclusions list is not exhaustive. Please refer to the Product Disclosure Sheet or policy contract for the full list of exclusions.**

## Important Notes

1. **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.**
2. Please note that a life insurance policy is a long term commitment. It is not advisable to hold the policy for a short period of time in view of the high initial cost. If you terminate your policy early, you may get back less than the amount you have paid.
3. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
4. Your Account Value may deplete faster if you purchase many unit deducting rider/ high coverage or due to poor fund performance.
5. Juvenile lien shall apply for death or TPD that occurs before Insured is age 4. Please refer to the Product Illustration for more information.
6. You are given a grace period of 30 days from each premium due date to pay your premium, during which the policy will remain inforce.
7. In the event of non-payment of premium after the grace period, your policy will be administered on the basis of premium holiday. There will be a possibility of the policy lapsing when the Account Value is insufficient to deduct all applicable charges.
8. You are given a "Free-Look Period" of fifteen(15) days to review your newly purchased insurance plan from the receipt of policy. You may cancel this policy by giving written notice to Manulife within this period and any unallocated premiums plus all the Policy Charges (excluding Fund Management Charge) and Account Value based on Net Asset Value, less any medical examination fees incurred will be refunded to you and the policy shall be cancelled.
9. Investment returns are not guaranteed as unit prices may go down as well as up. The investment risks are borne solely by you. Past performance of the funds is not an indication of future performances.
10. 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.

## Important Notes (cont'd)

11. Alliance Bank is entitled to a commission based on the premiums paid to the policy. Below are the sample commissions payable based on Insurance Premium of RM50,000 p.a.:

| Policy Year | Commissions<br>(% of Insurance Premium) | Actual Commission<br>Payable (RM) |
|-------------|---|-----------------------------------|
| 1-3         | 3.75%                                   | 1,875 each year                   |

For top-up premiums, a commission of 3.75% is payable.

12. All ages in the brochure refer to age next birthday.
13. This brochure is for general information only and is not to be construed as a contract of insurance. You should refer to the Product Illustration and Product Disclosure Sheet for detailed benefits, terms and conditions.
14. 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](http://www.manulife.com.my).
15. In the event of any discrepancy between the English, Bahasa Malaysia and Mandarin versions, the English version shall prevail.

## Product Footnotes:

<sup>1</sup> Subject to SIO per life limit as follows. Face Amount will aggregate with other SIO products issued by Manulife.

| Entry Age    | SIO Per life limit      |
|--------------|-------------------------|
| 55 and below | RM2,000,000 Face Amount |
| 56 and above | RM1,000,000 Face Amount |

- <sup>2</sup> Allocation rate for Top-Up Premiums is 95%.
- <sup>3</sup> Death coverage is up to age 99. TPD coverage is up to age 70.
- <sup>4</sup> ADB is only applicable if the entry age is 60 or younger, and the Insured's occupational rating falls within the Company's acceptable range. ADB Face Amount may subject to a maximum limit, depends on occupation.
- <sup>5</sup> Terms and conditions apply.
- <sup>6</sup> The Loyalty Bonus is only applicable to Account Value allocated from Insurance Premium and Regular Top-Up Premium only.
- <sup>7</sup> Terms and conditions apply. Subject to applicable fees and charges.
- <sup>8</sup> The percentage chargeable will be based on the Policy Year. However, in the event the IPA is insufficient to deduct the Deferred Premium Charge and Premium Holiday Charge (if any), even though there is Account Value in TUPA, these charges will not be deducted from TUPA. The Deferred Premium Charge, Premium Holiday Charge, Partial Withdrawal Charge and Full Surrender Charge will be suspended and not be accumulated whilst the policy continues to be in force with the Account Value in TUPA. These charges shall resume to be deducted based on the Number of Deferred Premium Charge Deducted, immediately after the IPA has sufficient Account Value.

## Who can you talk to?

### 您可向谁查询详情? / *Siapa yang boleh anda hubungi?*

Should you require additional information about this plan, please contact your authorised bank representative or visit any Alliance Bank branch.

若您需要关于此计划的额外资讯, 请联络您的授权银行代表, 或亲临任何安联银行分行。  
*Sekiranya anda memerlukan maklumat lanjut tentang pelan ini, sila hubungi wakil sah bank anda atau kunjungi mana-mana cawangan Alliance Bank.*

This product is underwritten by

本产品的承保公司 / *Produk ini ditaja jamin oleh:*

**Manulife Insurance Berhad** 200801013654 (814942-M),

A company licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

一家依据2013年金融服务法令而获得营业执照的公司, 并受马来西亚国家银行管制。  
*Sebuah syarikat yang dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.*

#### HEAD OFFICE / 总公司 / *IBU PEJABAT*

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#### **Alliance Bank Malaysia Berhad**

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