

Manulife Future Shield*

Strengthen
your future with
easy access
and *guaranteed*
whole life
coverage

*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).

Manulife Insurance Berhad is a member of PIDM.





About **Manulife Future Shield**

Everyone dreams of a future, free from uncertainties, and with **Manulife Future Shield**, you can make it a reality.

This plan is designed to offer hassle-free enrollment with guaranteed policy issuance and a short-term payment period of only 5 years.

It provides insurance coverage that amplifies in later years, ensuring that you are given the protection you deserve.

With **Manulife Future Shield**, you also gain privileged access to withdraw from your policy for any unexpected healthcare needs, while ensuring continued coverage up to age 99, offering peace of mind and financial security when you need it most.

Highlights of Manulife Future Shield



Guaranteed Issuance Offer (GIO)¹
Enjoy seamless access to life insurance coverage with Guaranteed Issuance Offer.



Amplify your savings into life protection up to RM1million
Your life coverage is up to 500%² of Total Basic Premiums Paid (TBPP) which includes Death (from age 70 onwards), Accidental Death and Senior Care Benefit for better peace of mind in future years. The table below illustrates the computation of the Face Amount:

Entry Age	Face Amount
19 – 29	500% of TBPP
30 – 39	300% of TBPP
40 – 49	250% of TBPP
50 – 55	200% of TBPP

Table 1: Multiplier percentage for the Face Amount is based on insured's entry age.



Comprehensive coverage
Enjoy whole life insurance coverage up to age 99, which includes coverage against unfortunate events of Death, Total and Permanent Disability (TPD), Accidental Death and Old Age Disability (Senior Care Benefit).

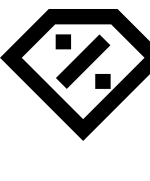


Maturity benefit
When the policy reaches maturity at age 99, the remaining Face Amount of the product will be payable in one lump sum.

Highlights of Supplementary Benefit



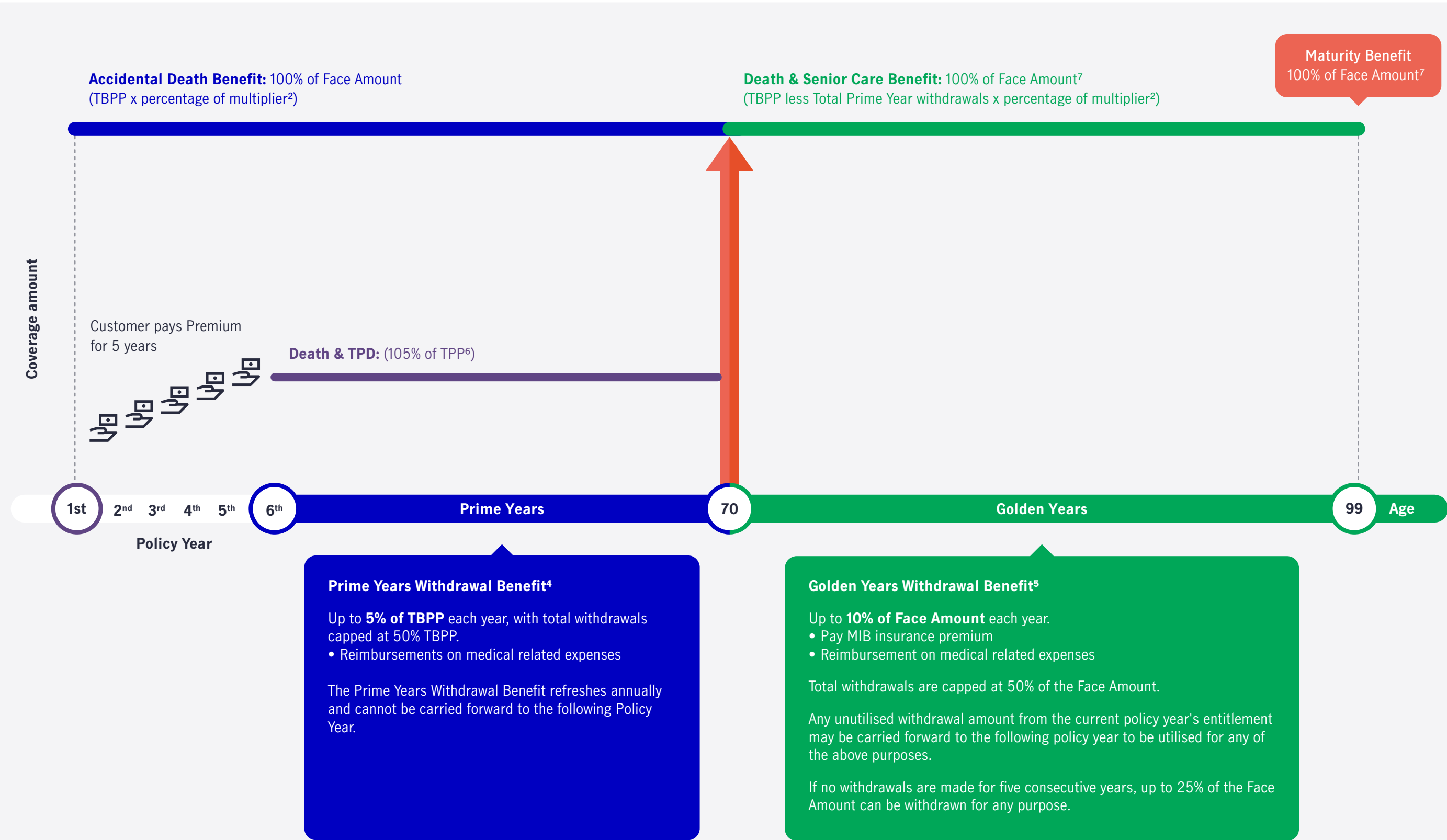
Accidental Death Benefit
Get immediate coverage up to age 70, equivalent to the Face Amount², from the inception of your policy.



Gain privileged access to withdrawals from your policy
You can now safeguard your future wellbeing through this withdrawal benefit to support unexpected future expenses.

	Prime Years Withdrawal Benefit ⁴ (After premium paying term and before age 70)	Golden Years Withdrawal Benefit ⁵ (Age 70 and above)
Entitlement ³ This withdrawal benefit allows you to make withdrawals due to	Medical related expenses (e.g. hospitalisation & surgical expenses, treatment of critical illnesses, traditional chinese medicine, alternative registered medical treatments, nursing home expenses and medical equipment)	
	NIL	Payment of Manulife Insurance Berhad (MIB) insurance premium
Withdrawal Amountt	<p>You are entitled to withdraw an amount up to 5% of the Total Basic Premium Paid each year (minimum RM1,000), subject to a maximum withdrawal of 50% of Total Basic Premium Paid.</p> <p>The Prime Years Withdrawal Benefit refreshes annually and cannot be carried forward to the following Policy Year.</p>	<p>You are entitled to withdraw an amount up to 10% of the Face Amount each year (minimum RM1,000), subject to a maximum withdrawal of 50% of Face Amount.</p> <p>Any unutilised withdrawal amount from the current policy year's entitlement may be carried forward to the following policy year to be utilised for any of the above purposes.</p> <p>If no withdrawals were made for 5 consecutive years, you may withdraw up to 25% of the Face Amount to be used for any purpose.</p>

How does **Manulife Future Shield** work?



Note: This chart is not drawn to scale and is for illustration purposes only.

How does **Manulife Future Shield** work? (con't)



Mr. Wong, a 45 year old male, non-smoker, purchased **Manulife Future Shield** with a Face Amount of RM200,000, annual premium⁸ of RM17,600 for 5 years. The Total Premium Paid (TPP) amounts to RM88,000, comprising RM80,000 for the Total Basic Premium Paid (TBPP) and RM8,000 for the Total Supplementary Benefit Premium Paid (TSBPP).

Scenario 1: No withdrawals

The below illustrates the benefits that he or his family will receive if any unfortunate event happened:



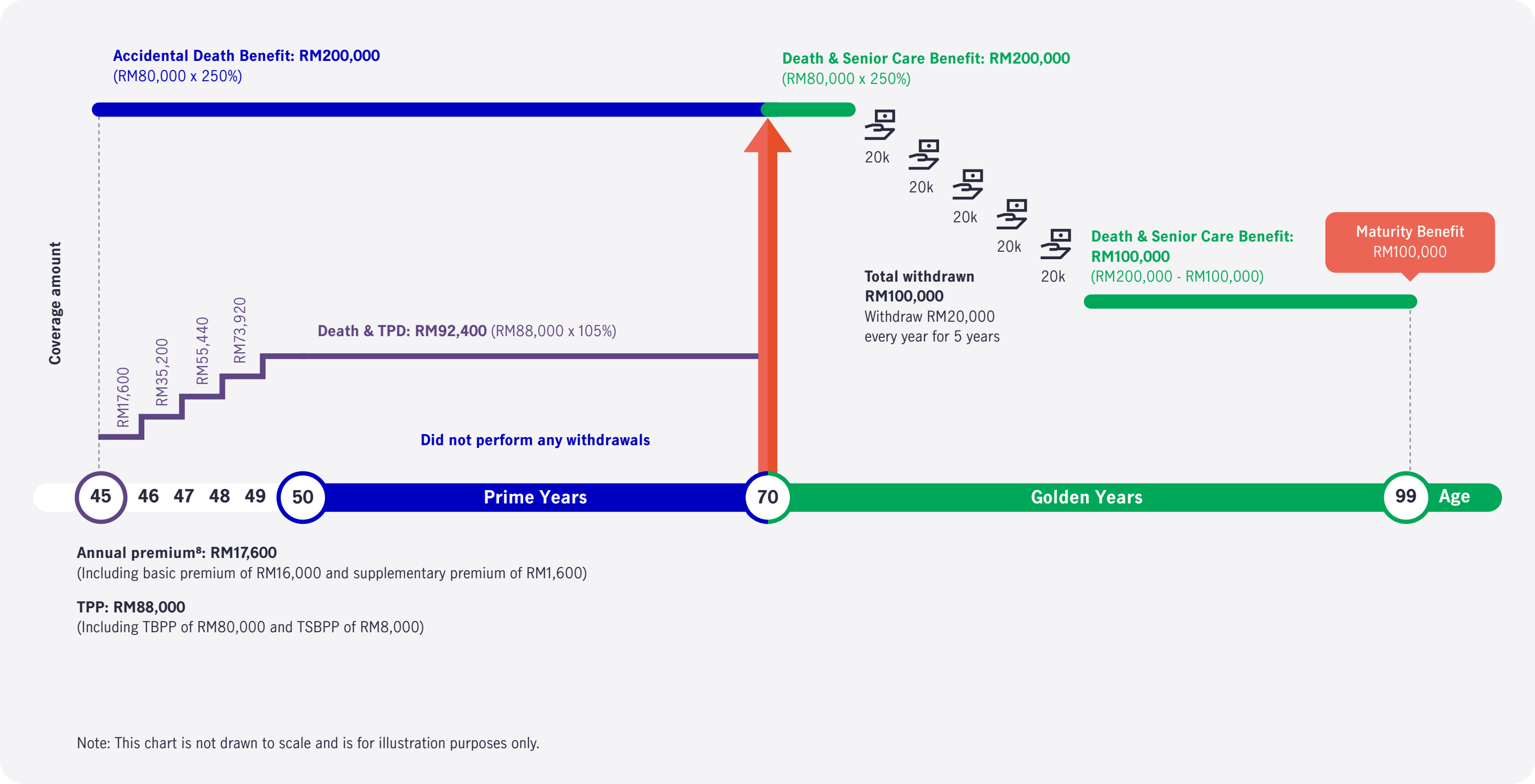
How does Manulife Future Shield work? (con't)



Mr. Wong, a 45 year old male, non-smoker, purchased **Manulife Future Shield** with a Face Amount of RM200,000, annual premium⁸ of RM17,600 for 5 years. The Total Premium Paid (TPP) amounts to RM88,000, comprising RM80,000 for the Total Basic Premium Paid (TBPP) and RM8,000 for the Total Supplementary Benefit Premium Paid (TSBPP).

Scenario 2: Withdrawals in Golden Years

The illustrates the benefits that he or his family will receives if any unfortunate event happened:



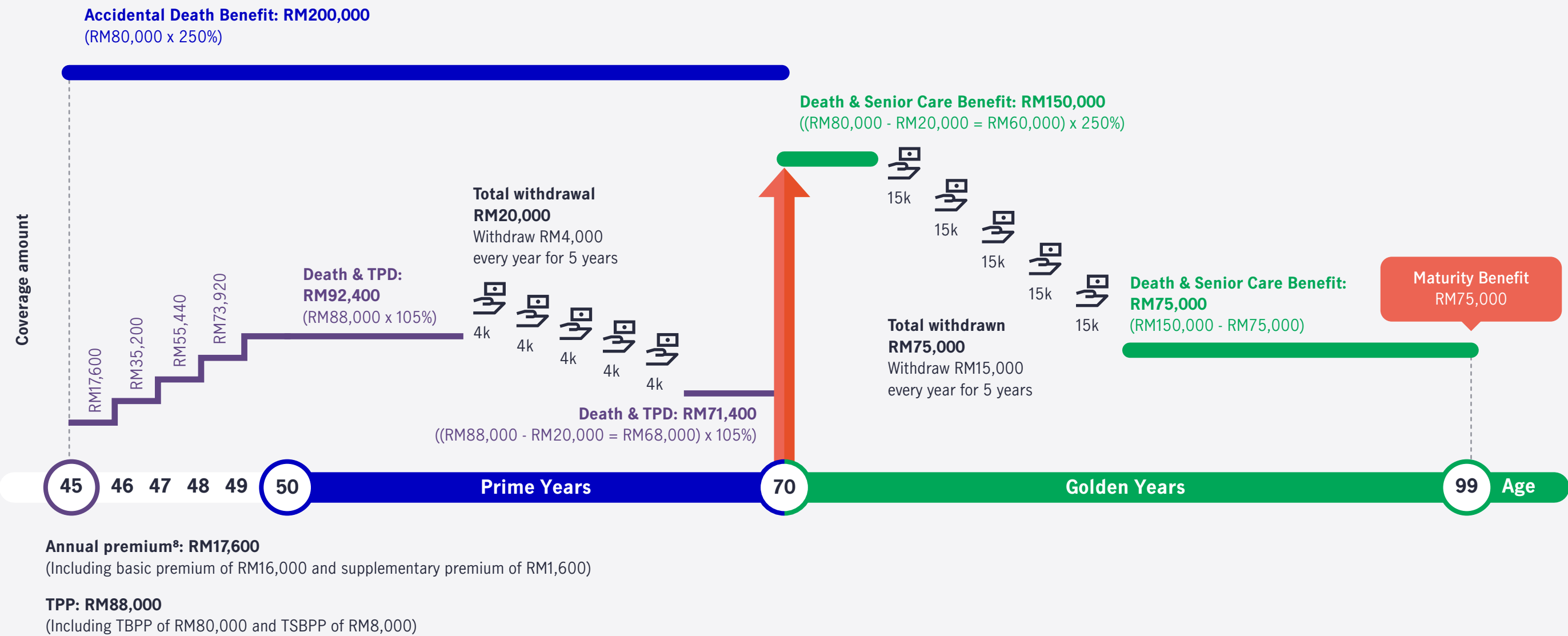
How does Manulife Future Shield work? (con't)



Mr. Wong, a 45 year old male, non-smoker, purchased **Manulife Future Shield** with a Face Amount of RM200,000, annual premium⁸ of RM17,600 for 5 years. The Total Premium Paid (TPP) amounts to RM88,000, comprising RM80,000 for the Total Basic Premium Paid (TBPP) and RM8,000 for the Total Supplementary Benefit Premium Paid (TSBPP).

Scenario 3: Withdrawals in Prime and Golden Years

The illustrates the benefits that he or his family will receives if any unfortunate event happened:



Note: This chart is not drawn to scale and is for illustration purposes only.

Manulife Future Shield at a glance

Entry Age	Minimum: 19 years old Maximum: 55 years old		
Premium Payment Term	5 years		
Annual Premium ⁸	Entry Age	Minimum (RM)	Maximum (RM)
	19 – 29	5,280	44,000
	30 – 39	8,800	73,333
	40 – 49	13,200	88,000
	50 – 55	16,500	110,000
Premium Payment Mode	Monthly, Quarterly, Semi-Annually or Annually		
Face Amount	Entry Age	Minimum (RM)	Maximum (RM)
	19 – 39	120,000	1,000,000 (per life)
	40 – 55	150,000	1,000,000 (per life)
Insurance Coverage	Policy Year 1 and 2	Prime Years Before age 70	Golden Years Age 70 and above
Death	Total Premium Paid (TPP ⁸)	105% of TPP ⁶	Face Amount ⁷
TPD		105% of TPP ⁶	Not Applicable
Accidental Death Benefit	Face Amount	Face Amount	Not Applicable
Senior Care Benefit	Not Applicable	Not Applicable	Face Amount ⁷

Exclusions

- If the Insured whether sane or insane, commits suicide, within thirteen (13) months after the Issue Date or any reinstatement date, whichever is the later, this policy will become void and the Company will return the premiums paid without interest.
- This plan does not cover any disability for TPD or Senior Care Benefit which is caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - Due to a Pre-Existing Illness as at the Issue Date or Reinstatement Date, whichever is later;
 - Any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - 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;
 - Commission of a criminal act;
 - Aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
 - Under the influence of intoxicating liquor or as a result of drug or substance abuse;
 - Participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, speed or endurance contest, etc.
- Accidental Death Benefit(s) does not cover any injury or loss caused directly or indirectly, wholly or partly, by:
 - Any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - War, declared or undeclared, revolution or any warlike operations;
 - 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;
 - Commission of a criminal act;
 - Participation in any brawl;
 - Participation in hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, racing on horse or wheels;
 - Taking of poison or inhaling of gas or fumes, whether voluntarily or otherwise;
 - Pre-Existing Illness to an accident;
 - Accident occurring while or because the Insured is affected by alcohol or any substance abuse; or
 - Aviation activities other than as a fare paying passenger or crew on a regularly scheduled flight of an international commercial airline.

Product Footnotes

¹ This product is offered up to occupation class 4. Please speak to our Manulife Advisors for more information.

² The multiplier percentage for the Face Amount is based on the Insured's entry age.
Refer to Table 1 in page 4 of this marketing material.

³ To better serve our customers, this list may be enhanced from time to time. Please refer to the latest listing available at www.manulife.com.my.

⁴ Any withdrawal during Prime Years will reduce the Death and TPD Benefit payout amount prior to age 70, and the Face Amount from age 70 onwards. The reduced Death and TPD Benefit shall be the TPP less Total Prime Year withdrawal amount multiplied by 105%, whereas the reduced Face Amount at age 70 onwards shall be the TBPP less Total Prime Year withdrawal amount multiplied by the entry age multiplier in Table 1. However, this withdrawal will not reduce the Face Amount for Accidental Death Benefit. Please refer to the policy contract for full terms and conditions.

⁵ Any withdrawals during Golden Years will reduce the Death, Senior Care Benefit and Maturity Benefit payout amount.

⁶ less Total Prime Years withdrawal if any.

⁷ less Total Golden Years withdrawal if any.

⁸ The Total Annual Premium includes both the Basic Premium and Supplementary Benefit Premium.

Important Notes

1. This marketing material is for general information only and is not to be construed as a contract of insurance and no consideration has been given to the particular circumstances or needs of any person. The precise terms, conditions, definitions and exclusions of this plan are specified in the policy contract issued by MIB. Terms and conditions apply.
2. You should be assured that this plan will best serve your needs and that the premium payable under the policy contract is an amount you can afford. You can opt to pay your premium either monthly, quarterly, semi-annually or annually.
3. Coverage term for Manulife Future Shield is up to Insured's age 99.
4. Please be informed that there may be disadvantages and implications that will affect your life insurance if you are switching from one type of plan to another or from another insurer to a MIB plan that offers similar benefits.
5. You are given a "Free-Look Period" of 15 days to review the suitability of your newly purchased insurance plan from the receipt date of the policy contract. If you return the policy contract to MIB during this period, Total Premiums Paid, (less any medical examination fees which may have been incurred, if any) will be refunded to you and your Policy shall be cancelled.
6. You are given a grace period of thirty (30) days to pay premium from the due date. During this period, the benefits under this policy shall continue to apply. If any premium remains unpaid at the end of the Grace Period, the policy shall automatically be terminated.
7. The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. MIB 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.
8. The premium is guaranteed. For further details, you can refer to Product Illustration and Product Disclosure Sheet.
9. Please note that a life insurance policy is a long-term commitment and as such it is not advisable to hold the policy for a short period of time in view of the high initial cost.
10. All ages in the marketing material refers to age next birthday.
11. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese versions, the English version shall prevail.
12. This 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.



Find out more by calling our Customer Careline at **03 2719 9112/1300 13 2323** or get in touch with our professional Manulife Advisor today!

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