PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

MANULIFE INSURANCE BERHAD
(200801013654 (814942-M))

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Manulife Easy 5?

MANULIFE EASY 5 is a standalone critical illness plan that offers insurance protection against 5 covered critical illnesses and for ICU Admission. It is a non-participating term plan with a coverage duration of up to age 70 next birthday and provides coverage from early to advanced stages of the 5 covered critical illnesses.

At the end of every 5 policy years, this plan pays a Guaranteed Survival Benefit which amounts to 50% of annualized premium. In the unfortunate loss of life of the insured, a fixed Bereavement Benefit of RM 20,000 will be payable.

2 Know Your Coverage/Benefits

As an illustration, for **RM 624.00** annually, you will receive the following insurance coverage:	
Critical Illness Benefit	Face Amount for this rider is RM100,000.
Additional Coverage / Benefits	• Early Critical Illness Benefit • Admission Event Benefit • Guaranteed Survival Benefit • Bereavement Benefit Please refer to the Appendix for more details.
The five (5) Covered Critical Illnesses covered under this plan are: • Cancer • Stroke • Heart Attack • Kidney Failure • Coronary Artery Surgery **Note:** Please read your policy contract for details on the critical illnesses covered.	

Note: The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer. Please refer to the policy contract for full details of your benefits and premium.

Your medical and health insurance **excludes:**

- Critical Illness and Early Critical Illness, if the claim is:
  - (a) due to a Pre-Existing Illness prior to the Issue Date or Reinstatement Date, whichever is the later. For the avoidance of doubt, Endorsement Date will not be taken into account; or
  - (b) 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
  - (c) due to participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or wheels, etc.
- Admission Events, if the claim is:
  - (a) due to a Pre-Existing Illness at the Issue Date or Reinstatement Date, whichever is the later; or
  - (b) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or
  - (c) due to pregnancy or pregnancy related conditions including child birth (whether surgical or otherwise), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization; or
  - (d) due to elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experimental, investigational or surgery of research nature, etc; or
  - (e) due to rest cures or sanitaria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV related diseases; or
  - (f) due to suicide, attempted suicide or intentionally self-inflicted Injuries while sane or insane; or
  - (g) 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

(h) due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or

(i) due to non-compliance with prescribed medication or treatment; or

(j) due to war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or

(k) due to ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons materials; or

(l) due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to the World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days.

- Bereavement Benefit - if death was due to suicide within 13 months after Issue Date, your nominee will **not** receive any money.

If you have any questions or require assistance on your medical and health insurance, you can:

Call us at:	Visit us at:	Email us at:
(03) 2719-9112	www.manulife.com.my/products	MYCARE@manulife.com

3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium (inclusive of any applicable tax)	The annual premium for MANULIFE EASY 5 depends on the plan option chosen and will increase based on the attained age next birthday at policy anniversary. Please refer to the table in Appendix for the premium required.
Duration: until age 70 next birthday	
You also have to pay the following fees and charges:	
Stamp Duty	The stamp duty has been included in the premium.
Commission	The commission payable for each Policy Year is as below:

Year	**1**	**2**	**3**	**4**	**5**	**6**	**7 & above**
% of premium	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%

Example: For a healthy 30-year-old male customer and a Face Amount of RM100,000, the commission payable for each Policy Year is as below:

Year	**1**	**2**	**3**	**4**	**5**	**6**	**7 & above**
Annual Premium (RM)	624.00	720.00	720.00	720.00	720.00	720.00	Refer to Appendix
% of premium	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%
Actual Amount (RM)	405.60	288.00	187.20	144.00	72.00	72.00	0.00

4 Other Key Terms

- 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 / cancelled.
- Waiting Period - Your coverage will only start at least 30 calendar days from the effective date of the policy.
- Survival Period - You must survive for a short period after diagnosis of critical illness or Admission Events before benefits can be paid.
- 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 your 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 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)**

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. All premiums paid (less any medical fee incurred) will be refunded to you and the policy shall thereafter be cancelled.
- **After Free-look Period:** You may cancel your policy by giving a written notice to the Company. There will be no cash value upon cancellation.

APPENDIX – Product Information Sheet

BENEFITS

This plan provides the following benefit(s) and each benefit may only be claimed once, subject to the total benefit payable from Critical Illness Benefit, Early Critical Illness Benefit, Admission Event Benefit and Bereavement Benefit capped at 100% of Face Amount.

Critical Illness Benefit

1. Upon diagnosis with any one of the five advanced stages Covered Critical Illnesses during the term of the policy, Manulife shall pay 100% of the Face Amount in a lump sum.
2. The five (5) Covered Critical Illnesses covered under this plan are:
   a) Cancer
   b) Stroke
   c) Heart Attack
   d) Kidney Failure
   e) Coronary Artery Surgery

Early Critical Illness Benefit

1. Upon diagnosis with any one of the early or intermediate stage Covered Critical Illnesses during the term of the policy, Manulife shall pay 25% of the Face Amount in a lump sum.

Illness	Stage	Conditions
Cancer	Early	• Carcinoma In-Situ • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukemia • Early Melanoma
	Intermediate	• Carcinoma In-Situ of Specified Organs Treated with Radical Surgery
Stroke	Early	• Brain Aneurysm Surgery • Cerebral Shunt Insertion • Stroke Treatment by Carotid Angioplasty and Stent Placement
	Intermediate	• Carotid Artery Surgery

Illness	Stage	Conditions
Heart Attack	Early	• Cardiac Pacemaker Insertion • Pericardiectomy
	Intermediate	• Cardiac Defibrillator Insertion
Kidney Failure	Early	• Surgical Removal of One Kidney
	Intermediate	• Chronic Kidney Disease
Coronary Artery Surgery	Early	• Transmyocardial Laser therapy
	Intermediate	• Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)

Admission Event Benefit

Upon occurrence of Admission to Intensive Care Unit (ICU) for a continuous period of 7 days or more, Manulife shall pay 25% of Face Amount in a lump sum (subject to RM50,000 per life). The benefit will only be payable if the admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.

Guaranteed Survival Benefit

A guaranteed survival benefit of 50% of annualised premium will be payable at the end of every 5 policy years, until the Face Amount of this policy is fully exhausted or Expiry Date of the policy, whichever occurs first. Annualised premium shall refer to the premium payable for the Policy Year.

Bereavement Benefit

Upon death during the term of the policy, Manulife shall pay a lump sum of RM 20,000.

KEY TERMS AND CONDITIONS

(a) Waiting Period – The Company will not provide the benefit if the signs or symptoms of the covered critical illness or conditions existed prior to or within the Waiting Period below from the Issue Date or any reinstatement date of this plan, whichever is the later.

Waiting Period	**Covered Critical Illness**
30 days	• All Admission Events except for cancer and cardiac-related conditions • Advanced stage Stroke • Advanced stage Kidney Failure
60 days	• Cancer and cardiac-related conditions under Admission Events • Covered Critical Illness under Early Stage and Intermediate Stage • Advanced stage Cancer • Advanced stage Heart Attack • Advanced stage Coronary Artery Surgery

(b) Survival Period - The Company will not provide the benefit if Insured dies within the survival period as shown below:

Survival Period	**Covered Critical Illness**
7 days	• First diagnosis of the Covered Critical Illness under Early Stage and Intermediate Stage
14 days	• First diagnosis of the Covered Critical Illness under Advanced Stage
30 days	• First day of admission to Intensive Care Unit for Admission Events Benefit.

(c) Further, please note that if you do not pay your premium within the grace period of 30 days, your policy may lapse. Note:

This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

If you are switching from one type of MHI from other insurer to Manulife for a plan/rider/benefit that offers similar benefits, you may be subject to any/all of the following:

(a) All waiting period and exclusion period, whichever is applicable, will be reset;
(b) Your application will be subject to normal underwriting;
(c) Medical examination may be required by Manulife.

Happy Forest (M) Sdn. Bhd. (202201035557 (1481254-W)) is the distributor of this plan and is located at E-04-01, Block E, Komersial Southkey Mozek, Persiaran Southkey 1, Kota Southkey, 80150 Johor Bahru, Johor, Malaysia. The distributor is entitled to receive a commission from Manulife Insurance Berhad based on your purchase. This plan is distributed through HappiSafe AI Sdn. Bhd. (202401018184 (1564033-H)). You may visit www.manulife.com.my for more information on any similar commission-free products.

This insurance 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.

Should there be any dispute arising from the policy, you may refer such dispute to:

(a) Manulife Customer Service at Level 12, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur. (Tel: 03-27199112, E-mail: MYCARE@manulife.com); or
(b) Financial Markets Ombudsman Service (FMOS) at Level 14, Main Block Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. (Tel: 03-2272 2811, Website: www.fmos.org.my); or
(c) Contact Centre (BNMLINK), 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1300-88-5465, Web form: bnm.gov.my/BNMLINK

Click here to find out how much life insurance coverage you should have.

The information provided is generated as at 1 September 2026.

APPENDIX – PREMIUM TABLE

The annual premium that you will have to pay is as follows:

Plan	**Plan 1**				**Plan 2**			
Face Amount	**RM 50,000**				**RM 100,000**			
	Annual Premium (RM)				**Annual Premium (RM)**			
Age Next Birthday	**Male Non-Smoker**	**Male Smoker**	**Female Non-Smoker**	**Female Smoker**	**Male Non-Smoker**	**Male Smoker**	**Female Non-Smoker**	**Female Smoker**
17 - 20	252	252	252	252	504	504	504	504
21 - 25	282	318	258	294	564	636	516	588
26 - 30	312	378	300	360	624	756	600	720
31 - 35	360	546	396	546	720	1,092	792	1,092
36 - 40	390	654	498	708	780	1,308	996	1,416
41 - 45	444	738	528	858	888	1,476	1,056	1,716
46 - 50	528	918	600	1,002	1,056	1,836	1,200	2,004
51 - 55*	618	1,104	648	1,038	1,236	2,208	1,296	2,076
56 - 60*	1,146	1,992	816	1,374	2,292	3,984	1,632	2,748
61 - 65*	2,028	3,312	1,248	2,004	4,056	6,624	2,496	4,008
66 - 70*	2,688	4,092	1,878	2,802	5,376	8,184	3,756	5,604

* For renewals only

Plan	**Plan 3**				**Plan 4**			
Face Amount	**RM 150,000**				**RM 200,000**			
	Annual Premium (RM)				**Annual Premium (RM)**			
Age Next Birthday	**Male Non-Smoker**	**Male Smoker**	**Female Non-Smoker**	**Female Smoker**	**Male Non-Smoker**	**Male Smoker**	**Female Non-Smoker**	**Female Smoker**
17 - 20	756	756	756	756	1,008	1,008	1,008	1,008
21 - 25	846	954	774	882	1,128	1,272	1,032	1,176
26 - 30	936	1,134	900	1,080	1,248	1,512	1,200	1,440
31 - 35	1,080	1,638	1,188	1,638	1,440	2,184	1,584	2,184
36 - 40	1,170	1,962	1,494	2,124	1,560	2,616	1,992	2,832
41 - 45	1,332	2,214	1,584	2,574	1,776	2,952	2,112	3,432
46 - 50	1,584	2,754	1,800	3,006	2,112	3,672	2,400	4,008
51 - 55*	1,854	3,312	1,944	3,114	2,472	4,416	2,592	4,152
56 - 60*	3,438	5,976	2,448	4,122	4,584	7,968	3,264	5,496
61 - 65*	6,084	9,936	3,744	6,012	8,112	13,248	4,992	8,016
66 - 70*	8,064	12,276	5,634	8,406	10,752	16,368	7,512	11,208

* For renewals only

The annual premium for MANULIFE EASY 5 will increase based on the attained age next birthday at policy anniversary. The total premiums that you have to pay and the policy terms may vary depending on the underwriting requirements of Manulife. The premium is not guaranteed and Manulife will provide a 30 days prior notice to policy owners in the event of any revision to the premium rates. Any revision in the premium rates shall apply to policies issued in the same risk class.