



**Group Protection Scheme for  
Investors  
("Unit Holders") of  
Manulife Investment Growth  
Fund ("MIGF")**

Coverage up to RM100,000  
Group Term Life ("GTL") Insurance with  
Total and Permanent Disability



# DESCRIPTION OF COVERAGE

## Group Protection Scheme

Group Protection Scheme is a yearly renewable Group Term Life (“GTL”) insurance plan covering death and Total and Permanent Disability (“TPD”) for MIGF investors. Eligible members are principal unit holders, where the Face Amount is capped at a maximum of RM100,000 per life.

### 1. Eligibility

Unit Holders of MIGF aged between 19 and 60 (next birthday) are entitled to receive complimentary insurance coverage. The insurance coverage will commence with a minimum Face Amount of RM 10,000 up to a maximum of RM 100,000 per life.

The coverage will cease when the Unit Holder (“Insured”) reaches age sixty-six (66) next birthday. For joint-accounts, only the principal (first-named) Unit Holder is eligible.

### 2. Effective Date of Coverage

Insurance coverage will take effect based on the placement for initial investment or additional investment provided the Unit Holder is of eligible age and subject to approval by Manulife Insurance Berhad.

### 3. Face Amount

The Face Amount of MIGF Unit Holder is equal to the net asset value of the fund. For example, for an investment of 100,000 units of MIGF at the fund price of RM0.3047, the Face Amount or value of investment shall be RM30,470.00.

### 4. Termination of Coverage

Coverage will terminate when:

- a) Insured ceases to be Unit Holder of MIGF;
- b) The Face Amount of the fund(s) falls below RM10,000;
- c) Upon any claims for Death or TPD while the coverage is still inforce;
- d) The end of the Policy Year during which the Insured attains the age of sixty-six (66) next birthday.

*Note: This list is non-exhaustive. Please refer to the policy contract for the complete terms and conditions under this plan.*

### 5. Transfer of Any Investment / Account

Once a transfer has been executed, the transferee will receive the insurance coverage if the eligibility requirements are met. The effective date of insurance coverage is based on the acceptance date by Manulife Investment Management (M) Berhad (formerly known as “Manulife Asset Management Services Berhad”).

### 6. Switching

Once a Unit Holder switches from MIGF to another fund, the insurance coverage will cease if he/she did not meet the eligibility requirements. But if a Unit Holder switches into MIGF from other funds, he/she will be entitled to the insurance if he/she fulfills the eligibility requirements. The effective date is based on the acceptance date by Manulife Investment Management (M) Berhad (formerly known as “Manulife Asset Management Services Berhad”).

## 7. Risks Excluded for GTL Insurance

- (a) No benefit will be payable in respect of an Insured under the policy if death of the Insured occurs:
  - (i) due to Insured, whether sane or insane, committing suicide within twelve (12) months after the effective date of the Insured's insurance cover;
  - (ii) within the first twelve (12) continuous months from the effective date of the Insured's insurance cover, due to pre-existing condition;
  - (iii) due to Cancer, Stroke, Heart Attack, Renal Failure, and terminal diseases as diagnosed by a registered physician, within the first twenty-four (24) continuous months from the effective date of the Insured's insurance cover; or
  - (iv) due to Hypertension and Cardiovascular Diseases, Gastric and Duodenal Ulcer, Liver or Gall-Bladder Diseases, Diabetes Mellitus, Asthma, Tuberculosis, Lung Diseases and any Respiratory Diseases, Epilepsy, Mental or Nervous Disorder, Renal Stones and Diseases of the Genito-Urinary system, within the first twelve (12) continuous months from the effective date of the Insured's insurance cover.
- (b) For the subsequent increase in insurance coverage, the conditions under a)(i) and a)(ii) above shall apply to each of the additional amount of insurance based on the respective effective dates up to the maximum amount of RM100,000 per unit holder.
- (c) This insurance shall not cover any loss or disability caused directly or indirectly, wholly or partly, which:
  - (i) resulted from self-destruction or any attempt threat while sane or insane;
  - (ii) resulted from war, declared or undeclared, civil war, revolution, any warlike operations, or state of emergency;
  - (iii) military or naval service in time of declared or undeclared war or while under orders for war-like operations, or restoration of public order;
  - (iv) committing a felony;
  - (v) pregnancy or childbirth or pre-existing physical mental defect or infirmity;
  - (vi) resulted from entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare-paying passenger of a commercial aircraft;
  - (vii) hepatitis B, AIDS, AIDS related complex or any other AIDS related condition; or
  - (viii) any pre-existing diseases or disability.
- (d) Unit holders who serve in full-time military, naval or air force service of any country are excluded from this coverage.

## 8. Rights of Master Policyholder (“Manager”)

Manulife Investment Management (M) Berhad (formerly known as “Manulife Asset Management Services Berhad”) is the Master Policyholder (“Manager”) of this insurance. This insurance coverage may be modified, replaced or discontinued as the Manager deems necessary.

**The above is for informational purpose only. The benefits described herein are subject to all the terms and conditions of the Master Policy, a copy of which can be viewed at Manulife Investment Management (M) Berhad (formerly known as “Manulife Asset Management Services Berhad”) head office.**

**Underwritten by:**



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

16th Floor, Menara Manulife,  
No. 6, Jalan Gelenggang,  
Damansara Heights,  
50490 Kuala Lumpur.

**Distributed by:**



**Manulife Investment Management (M) Berhad**

(formerly known as “Manulife Asset Management Services Berhad”)

**200801033087 (834424-U)**

13th Floor, Menara Manulife,  
No. 6, Jalan Gelenggang,  
Damansara Heights,  
50490 Kuala Lumpur.  
Tel: 03-2719 9271 | Fax: 03-2093 7377

Investors are advised to read and understand the contents of the Master Prospectus dated 1 December 2018 and the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices, before investing. The Offering Documents have been registered with the Securities Commission Malaysia who takes no responsibility for its contents. Investors should consider the fees and charges involved. The price of units and income distribution may go down as well as up. Past performances of the Funds are not an indication of the Funds’ future performances. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from the pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment in the Fund’s denominated currency will remain unchanged after the distribution of the additional units. Units will only be issued on receipt of the completed application form referred to and accompanying the Offering Documents. There are risks involved with investing in unit trust funds. Some of these risks associated with investments in unit trust funds are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. Investors are also advised to read and understand the contents of the “Unit Trust Loan Financing Disclosure Statement” before deciding to obtain loan financing to purchase units of the Funds.