

**PRODUCT DISCLOSURE SHEET**
**Enhanced Waiver of Premium Rider Plus**
**Plan Description**

This rider waives the payment of all premium of basic policy and specific attached term riders (if any, for third party policy only) as from the next premium payment due until the premium due immediately prior to the expiry term of the rider which is <Term> years. It waives the payment of all premiums if the Policy Owner dies or suffer total and permanent disability before age 65 or diagnosis from any of the dread diseases covered.

This rider waives the premium of the following riders (if any) which is attached to the basic policy:

- i. Convertible Term Rider Plus with TPD and Waiver Benefit
- ii. Life Care Rider Plus
- iii. Waiver Premium on Dread Disease Rider Plus

No	Dread Disease
1	Alzheimer's Disease/Severe Dementia
2	Apallic syndrome - (ie. Persistent Vegetative State (PVS))
3	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
4	Benign Brain Tumor – of specified severity
5	Blindness – Permanent and Irreversible
6	Brain Surgery
7	Cancer – of specified severity and does not cover very early cancers
8	Cardiomyopathy – of specified severity
9	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
10	Chronic Autoimmune Hepatitis
11	Chronic Relapsing Pancreatitis
12	Coma – resulting in permanent neurological deficit with persisting clinical symptoms
13	Coronary Artery By-Pass Surgery
14	Creutzfeldt-Jakob Disease
15	Deafness – Permanent and Irreversible
16	Ebola Hemorrhagic Fever
17	Elephantiasis
18	Encephalitis – resulting in permanent inability to perform Activities of Daily Living
19	End-Stage Liver Failure
20	End-Stage Lung Disease
21	Full-blown AIDS
22	Fulminant Viral Hepatitis
23	Heart Attack – of specified severity
24	Heart Valve Surgery
25	HIV Infection Due To Blood Transfusion
26	Kidney Failure – requiring dialysis or kidney transplant
27	Loss of Independent Existence
28	Loss of Speech
29	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
30	Major Organ / Bone Marrow Transplant
31	Medullary Cystic Disease
32	Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
33	Multiple Sclerosis
34	Muscular Dystrophy
35	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
36	Paralysis of limbs
37	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
38	Poliomyelitis
39	Primary Pulmonary Arterial Hypertension – of specified severity
40	Progressive scleroderma
41	Serious Coronary Artery Disease
42	Severe Eisenmenger's Syndrome
43	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
44	Surgery to Aorta
45	Systemic Lupus Erythematosus With Severe Kidney Complications
46	Terminal Illness
47	Third Degree Burns – of specified severity

Rider's premium duration is <Term> years and the estimated rider's premium that you have to pay is shown below:-

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Rider's premium (RM)	<Amount>	<Amount>	<Amount>	<Amount>

- The premium rate is applicable to standard risks only.
- The premium rate for this rider is not guaranteed. We reserve the right to revise the premium rate by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary.
- This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium.
- Commissions - amount payable to the agents which is a percentage (Z%) of the amount paid by financial consumers for a financial service or product.

Please refer to the table below for sample commission rates.

Policy Year	Premium Payment Term			
	5 Years	10 Years	15 Years	20 Years & above
1	25.00%	37.50%	51.30%	65.00%
2	16.00%	22.50%	32.00%	40.00%
3	12.00%	15.50%	20.70%	26.00%
4	3.50%	10.00%	14.80%	20.00%
5	2.00%	5.00%	7.60%	10.00%
6	-	5.00%	7.60%	10.00%
<b>Total</b>	<b>58.50%</b>	<b>95.50%</b>	<b>134.00%</b>	<b>171.00%</b>

This is an illustration only (E. & O.E)

Prepared By: TMLM

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#### Exclusion

No benefit shall be payable if the:

- Death is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
  - suicide within the 1st year of the policy.
- Total and Permanent Disability is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
  - attempted suicide (whether sane or insane);
  - self inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
  - injury sustained while engaging in hazardous speed or endurance contest;
  - any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
  - submarine voyage;
  - military, police, naval or aeronautical service;
  - any form of disability (TPD) which existed at the commencement or reinstatement of the policy.
- Dread Disease is caused directly or indirectly due to :
  - any illness or surgery other than diagnosis of or surgery for a Dread Disease covered under this plan;
  - the signs or symptoms of the Dread Disease is manifested prior to or;
    - within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity), Serious Coronary Artery Disease; or
    - within thirty (30) days for all other Dread Disease;
  - from Issue Date or Reinstatement Date, whichever is later;
  - the Dread Disease arises directly or indirectly from a Pre-Existing Condition\* as defined, which existed prior to the Issue Date or Reinstatement Date, whichever is later.
  - the Dread Disease, where in our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Proposer to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is for HIV Infection Due To Blood Transfusion or Full Blown AIDS.
  - any Dread Disease was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Proposer attains seventeen (17) years of age.
    - self-inflicted injury;
    - alcohol or drug abuse;
    - the Proposer is refusing to consent to treatment or defying the advice of a specialist physician.

\* Pre-Existing Condition means any disabilities or illness that the Proposer has reasonable knowledge of. A Proposer may be considered to have reasonable knowledge of Pre-existing condition where the condition is one for which:-

- (i) the Proposer had received or is receiving treatment;
- (ii) medical advice, diagnosis, care or treatment has been recommended;
- (iii) clear and distinct symptoms are or were evident; or
- (iv) its existence would have been apparent to a reasonable person in the circumstances.

**Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.**

#### Other Conditions

- Waiting period - The eligibility for benefits under this rider will only start:
  - (i) 60 days after the effective date of this rider for Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Other Serious Coronary Artery Disease.
  - (ii) 30 days after the effective date of this rider for all other Dread Disease.
- from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- This rider shall be terminated upon death of Proposer, a claim/expiry of this rider or surrender/cancellation/lapse of this rider/basic policy.

**Note: Please refer to the policy contract for the terms and conditions applied.**

#### IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER(S) WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

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