

THE PRODUCT DISCLOSURE SHEET

Plan: Life (Yearly Term) with Total and Permanent Disability and Critical Illness Riders

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to buy the insurance policy, Be sure to also read the full policy terms and conditions.)	Fi Life Sdn Bhd. (201801028096) Life (Yearly Term) with Total and Permanent Disability and Critical Illness Riders Last updated: [Policy Issuance Date & Time]
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1. What is this product about?

- This is a life insurance plan that provides you or your beneficiaries a cash lump sum (the “Sum Assured”) should you suffer death or Total and Permanent Disability and up to 50% of the Sum Assured (subject to a maximum of RM250,000) should you suffer a specified Critical Illness.
- This is a pure protection plan with no savings or investment component, no participation in profits, and no surrender value.
- This life insurance plan covers you for one year, but you can apply for it to be renewed from year-to-year.
- Premiums for this plan increases as you get older. You can view indicative future premiums after you obtain a quote at www.fi.life, and, if you do purchase the policy, in your policy document pack.

2. What are the benefits provided?

This policy pays you or your beneficiaries a cash lump sum if you die, or suffer Total and Permanent Disability or one of the 39 specified Critical Illnesses.

The lump-sum payout is not cumulative. If you suffer Total and Permanent Disability and then you die, you or your beneficiaries will receive a single payment of the Sum Assured. If you suffer a specified Critical Illness, the Critical Illness payout will be paid as an advance payment and the Sum Assured will be reduced accordingly.

3. How much premium do I have to pay?

The total premium that you have to pay varies depending on the Sum Assured chosen, age at entry, payment frequency and on our underwriting requirements and guidelines.

- You may choose to pay your premium either monthly or annually.
- Your premium will increase according to your attained age. Your indicative future premiums can be found after you obtain a quote at www.fi.life or in your policy document pack.
- The premium rates charged for this plan are **not guaranteed and depend on the claims experience of the Company**. We reserve the right to revise the rates by giving you 90 days’ prior notice.
- This policy provides a grace period of 30 days, which gives you an additional period of time after the due date, for the payment of your premium.

4. What are the fees and charges that I have to pay?

None.

5. What are some of the key terms and conditions that I should be aware of?

Eligibility

- Insured person must be between the ages of 18 and 60 years old (inclusive).
- Insured person must be a Malaysian citizen or a Malaysian Permanent Resident.
- Persons who are not Malaysian citizens or Malaysian Permanent Residents are eligible if they intend for Malaysia to be their primary country of residence for the next 24 months and have the following residency rights in Malaysia , specifically:
 - a Malaysian Employment Pass Category I (Expatriate), II (Expatriate) and III (Knowledge/Skilled) issued by the Expatriate Services Division of the Department of Immigration, or a dependent (spouse, child) of such a person who have either a dependent's pass or a Long-Term Social Visit Pass issued by the Expatriate Services Division; or
 - a Malaysia My Second Home ("MM2H") residency rights in Malaysia.
- Nationals from sanctioned countries are not eligible.

Maximum Sum Assured

For Malaysians and Malaysian Permanent Residents, you can buy any number of our policies provided your combined sum assured for death and Total and Permanent Disability does not exceed the aggregate sum assured of RM1,000,000 and the combined sum assured for Critical Illness does not exceed aggregate sum of RM250,000.

For persons who are not Malaysian citizens or Malaysian Permanent Residents, you can buy any number of our policies provided your combined sum assured for death and Total and Permanent Disability does not exceed the aggregate sum assured of RM500,000 and the combined sum assured for Critical Illness does not exceed the aggregate sum of RM250,000.

Importance of Disclosure

- You must disclose all material facts such as personal particulars, occupation and any medical condition which you already had when you apply for this policy. This includes any medical condition or symptoms whether or not being treated and any previous medical condition which recurs or which you should reasonably have known about even if you have not consulted a medical practitioner. If you are in any doubt, you should disclose the medical condition.
- Failure to notify us of all material facts and medical conditions may result in claims being refused or cover withdrawn.

Policy Renewal / Renewal Premium

- This is a yearly term policy which is renewable by us until the Insured Person attains the coverage age limit specified. Unless renewed, the coverage will cease on the expiry date.
- We do not guarantee the renewal of this policy. If we decide to renew this Policy, we will give you notice of our decision at least 30 days before the Policy Anniversary Date and inform you of the applicable Premium payable for the renewal. If you do not hear from us, you should look for alternative coverage.

Cash Before Cover

It is a fundamental condition of this insurance that the premium due must be paid and received by us before cover commences.

Free-look Period

You may cancel your policy by returning the policy within 15 days after the electronic delivery of policy to you. The premiums that you have paid will be refunded to you.

If you or the insured person are not Malaysian citizens or Malaysian Permanent Residents

The policy benefits are only applicable if the Insured Person's primary residence is in Malaysia at the time of the insured person's death, total and permanent disability or critical illness. If the death, total and permanent disability or critical illness occurs overseas, no claim is payable if the Insured Person has been outside of Malaysia for a consecutive period of 90 days prior to her death, total and permanent disability. or critical illness.

If Malaysia is no longer your primary country of residence, your policy will be voided.

6. What are the major exclusions under this policy?

Death

We will not make any payout under this policy if the Insured Person's Death results from suicide within 13 months of the date you first took out the policy with us.

Total and Permanent Disability

We will not make any payout under this policy if the Insured Person's Total and Permanent Disability results from:

- self-inflicted injury, while sane or insane;
- war declared or undeclared, strikes, civil war or any warlike operations;
- poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled);
- consumption of alcohol or drugs beyond legally permissible limits;
- committing, attempting or provoking an assault or a felony;
- violation of law by the Insured Person;
- service in police, military, navy or air force;
- participation in any kind of racing, operating any aerial conveyance except for flying scheduled airlines;
- any pre-existing illness or disability;

Critical Illness

We will not make any advance payment of the critical Illness benefit if:

- the Insured Person's Critical Illness occurs within 30 days of the date of when they first obtained the critical illness rider;
- If the Critical Illness results from Heart Attack, Coronary Artery By-Pass Surgery or Cancer as defined in your policy, the Critical Illness occurs within 60 days date you first obtained the critical illness rider; or
- the Insured Person did not survive at least 30 days after the diagnosis of the critical Illness event,

We will also not pay out the critical illness benefit if it is 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 except when the HIV Infection is due to Blood Transfusion as defined in your policy;
- alcohol or drug abuse;
- congenital conditions which was manifested or diagnosed before the Insured's 6th birthday;

- committing, attempting or provoking an assault or a felony;
- the violation of law by the Insured Person;
- war declared or undeclared, strikes, civil war or any warlike operations; or
- participation in any kind of racing, operating any aerial conveyance except for flying scheduled airlines

7. Can I cancel my policy?

Yes, you can. If you cancel your policy, coverage will continue until the next premium due date. This policy does not provide any surrender value upon cancellation.

You can cancel by logging in to our Customer Portal at www.fi.life/myaccount. Alternatively contact us at our contact points in paragraph 9 below.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To make changes, please log in to our Customer Portal at www.fi.life/myaccount. Alternatively contact us at the contact points in paragraph 9 below.

9. Where can I get further information?

If you have any enquiries, please contact us at:

Fi Life Sdn Bhd.
3A-7 Menara Ken TTDI
37 Jalan Burhanuddin Helmi
60000 Kuala Lumpur, Malaysia

Customer Care Hotline:
Phone: [+603 8605 3306](tel:+60386053306)
Whatsapp: [+6018 208 2000](tel:+60182082000)
Email: hello@fi.life

10. Are there other similar types of cover available.

You can purchase this policy without a Critical Illness Rider. For details of this cover, please visit www.fi.life.

IMPORTANT NOTE:

YOU OUGHT TO BUY A LIFE INSURANCE POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by Fi Life Sdn Bhd (Company Number 201801028096), a company approved by Bank Negara Malaysia to offer life and critical illness insurance in the Bank Negara Malaysia Regulatory Sandbox. A fully licensed insurer status would require further approval under the Financial Services Act 2013.

The information provided in this disclosure sheet is valid as at [Policy Issuance Date & Time].