

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the salient terms and conditions before You decide to take up this product.

Gibraltar BSN IL Living Extra (WOP)

1. What is Gibraltar BSN IL Living Extra (WOP)?

Gibraltar BSN IL Living Extra (WOP) is a rider that provides waiver of premium upon diagnosis of any one of the 36 Critical Illnesses.

2. What are the covers / benefits provided?

Diagnosis of 36 Critical Illnesses - Upon the diagnosis of any one of the 36 critical illnesses, the premium for the basic plan will be waived.

Critical illnesses is defined as any one of the illnesses specified below:

1. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms	13. Blindness - Permanent and Irreversible	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
2. Heart Attack - of specified severity	14. Deafness - Permanent and Irreversible	26. Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
3. Kidney Failure - requiring dialysis or kidney transplant	15. Third Degree Burns - of specified severity	27. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
4. Cancer - of specified severity and does not cover very early cancers	16. HIV Infection Due to Blood Transfusion	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
5. Coronary Artery By-Pass Surgery	17. End-Stage Lung Disease	29. Alzheimer's Disease / Severe Dementia
6. Serious Coronary Artery Disease	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	30. Muscular Dystrophy
7. Full-blown AIDS	19. Major Organ / Bone Marrow Transplant	31. Surgery To Aorta
8. End-Stage Liver Failure	20. Loss of Speech	32. Multiple Sclerosis
9. Fulminant Viral Hepatitis	21. Brain Surgery	33. Primary Pulmonary Arterial Hypertension - of specified severity
10. Coma - resulting in permanent neurological deficit with persisting clinical symptoms	22. Heart Valve Surgery	34. Medullary Cystic Disease
11. Benign Brain Tumor - of specified severity	23. Terminal Illness	35. Cardiomyopathy - of specified severity
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	36. Systemic Lupus Erythematosus With Severe Kidney Complications

3. How much premium do I have to pay?

Not applicable since this is a unit-deducting rider. The insurance coverage charges will be deducted monthly from the value of your units.

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

The insurance coverage charges are deducted monthly from the value of your units and will increase as you grow older. The charges are not guaranteed and may change depending on the Company's claims experience. Details of insurance charges and other charges for the Gibraltar BSN IL Living Extra (WOP) are given in the sales illustration. The insurance charges for this rider is subject to Applicable Taxes the prevailing rate.

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

- Importance of disclosure - you must disclose all material facts such as medical condition and state your age correctly.
- Free-look period - you may cancel your ILP by returning the policy within 15 days after the delivery of the policy. The insurance company will refund to you the unallocated premiums, the value of units at the NAV per unit on the next valuation date and any monthly insurance charges and policy fees that have been deducted less any medical fee incurred.
- Waiver of premium shall be limited to no more than one of the Critical Illness as defined in policy contract.
- You or your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect our claim assessment. Please call our Customer Service representative who will guide in filing in claims.

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

6. What are the major exclusions under this rider?

Certain risks are not covered. The Company shall not pay this benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results:

- from HIV or HIV related illness or AIDS except as provided in the Supplementary Contract; or
- from a self-inflicted injury or any attempt thereat whether sane or insane; or
- while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or
- by the Life Assured participating in any hazardous pursuits like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid

- shooting, any airborne activities other than as a fare paying passenger on a licensed commercial flight, any form of racing other than on foot, any speed or endurance contest, the handling of explosives; or
- from war, whether declared or undeclared.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this Policy.

7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

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

It is important to inform Us on any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

Should You require additional information about life insurance, please refer to the *insuranceinfo* booklet on "Life Insurance" available at all of Our branches or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at: -

Gibraltar BSN Life Berhad [277714-A]
Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
Customer Service: 1300-22-6262
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us for any other similar types of plans offered by Us.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

Gibraltar BSN Life Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
The information provided in this Product Disclosure Sheet is valid as at: 17 October 2019