



PRODUCT DISCLOSURE SHEET

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

Go LiveWell

1. What is Go LiveWell?

Go LiveWell is a limited payment non-participating endowment plan which offers insurance protection and guaranteed cash payments based on selected Retirement Benefit option. This plan offers Death Benefit, Total and Permanent Disability Benefit, and Retirement Benefit.

2. What are the covers / benefits provided?

Go LiveWell offers the following benefits while this Policy is still in-force.

Death Benefit	Upon Death of the Life Assured before the Retirement Age, Guaranteed Cash Value or 110% of the total premium paid, whichever is higher, less any indebtedness, shall be payable. Upon Death of the Life Assured at the Retirement Age or during the guaranteed cash payment period, 100% of the Retirement Benefit, less accumulated cash payments paid and any indebtedness, shall be payable.
Total and Permanent Disability (TPD) Benefit	Upon TPD of the Life Assured before the Retirement Age, Guaranteed Cash Value or 110% of the total premium paid, whichever is higher, less any indebtedness, shall be payable. Upon TPD of the Life Assured at the Retirement Age or during the guaranteed cash payment period, 100% of the Retirement Benefit, less accumulated cash payments paid and any indebtedness, shall be payable.
Retirement Benefit	<p>The Retirement Benefit is payable upon You reaching the Retirement Age. You may choose to receive either lump sum payment equivalent to 100% of the Retirement Benefit at the end of the Policy Year of the Retirement Age or periodic guaranteed cash payment equivalent to 4.25% of the Retirement Benefit at the end of every six (6) months starting from the Retirement Age for twenty (20) years.</p> <p>You may also choose to receive the Retirement Benefit during the later years after the Retirement Age;</p> <p>Option 1: Receive a lump sum cash payment equivalent to 115% of the Retirement Benefit at the end of the fifth (5th) Policy Year after the Retirement Age; or</p> <p>Option 2: Receive periodic guaranteed cash payments equivalent to 5.00% of the Retirement Benefit at the end of every 6 months starting from the end of the 5th Policy Year after the Retirement Age for 20 years; or</p> <p>Option 3: Receive a lump sum cash payment equivalent to 130% of the Retirement Benefit at the end of the tenth (10th) Policy Year after the Retirement Age; or</p> <p>Option 4: Receive periodic guaranteed cash payments equivalent to 5.75% of the Retirement Benefit at the end of every 6 months starting from the end of the 10th Policy Year after the Retirement Age for 20 years.</p> <p>The policy will be terminated after 20 years of periodic guaranteed cash payment is paid.</p>

Reminder: Please refer to the Policy Contract for the precise definitions, terms and conditions.

3. How much premium do I have to pay?

The total premium that You have to pay may vary depending on Our underwriting requirements and will be based on Your age at the time of purchase. The total premium that you have to pay: <RMxx,000.00> <annually>

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

The commission borne by You and paid from Your premium:

Policy Year	1	2	3	4	5	6
Proportion of Premium Deducted for Commission	X%	X%	X%	X%	X%	X%

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

- Importance of disclosure – You must disclose all important facts that will affect You and / or Life Assured's risk profile, such as occupation and age correctly.
- Free Look Period – You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid, without interest, will be refunded to You less any medical examination fee incurred by Us.
- Grace Period – A period of thirty-one (31) days from its due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall remain in-force. If any premium remains unpaid at the end of the Grace Period, this Policy shall be terminated if there is no cash value available.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the 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 plan?

- Death Benefit is **NOT** payable if the Life Assured dies due to the hand of justice, committing or attempting to commit negligence or unlawful act under any prevalent law in-force or any act contrary to public policy.
- Total and Permanent Disability (TPD) Benefit is **NOT** payable if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by a registered medical practitioners) or liquor, engaging in hazardous activity, engaging in submarine or outer space voyage, performing duties in military, pre-existing illness, and participating in any hazardous pursuits.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

If Your Policy has been issued and for any reason whatsoever You decide to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be considered as surrendered. We will refund to You the cash value that Your Policy has acquired.

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 *insurance info* 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 199301022976 (277714-A)

Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia

Customer Careline: 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:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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: 20 March 2020