

PRODUCT DISCLOSURE SHEET

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

Guaranteed 3D Plan
1. What is Guaranteed 3D Plan?

Guaranteed 3D Plan is a regular premium whole life plan that provides comprehensive coverage against Death and Total & Permanent Disability (TPD). This plan also provides 45 Critical Illnesses (CI) coverage accelerator on the sum assured.

2. What are the covers / benefits provided?
Death Benefit

Upon the occurrence of death of the Life Assured, higher of total Basic Premium paid (without interest) or 100% of Sum Assured will be payable in one lump sum. Benefit payable shall be net of any CI or TPD benefits paid during the term of the policy.

*Juvenile Lien shall apply in the event of Death or diagnosis of any one of the CI benefit of the Life Assured before his/her 4th birthday.

45 Critical Illnesses (CI) Benefit

Upon diagnosis of any one of the 45 CI except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease before the end of the policy term, higher of total Basic Premium paid (without interest) or 100% of Sum Assured will be payable in one lump sum if it is less than or equal to RM 2.0 Million#. Otherwise, if the benefit payable is more than RM 2.0 Million, the first RM 2.0 Million will be payable in one lump sum while the remaining will be payable upon the occurrence of Death/TPD or at maturity, whichever is earlier.

This Policy shall terminate upon payment of CI benefit. In the event where there is remaining benefit to be payable upon Death/TPD or at maturity, CI benefit shall cease and future Basic Premium will be waived.

#The limit of RM 2.0 million applies to the aggregate total amount payable under all the policies issued by the Company and their supplementary CI contracts (if any) under the same life, including vested reversionary bonus (if any).

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

1. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus With Severe Kidney Complications
7. Angioplasty And Other Invasive Treatments For Coronary Artery Disease*	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)
10. Coma - resulting in permanent neurological deficit with persisting clinical symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis

11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Full Blown AIDS
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms	42. Loss of Independent Existence
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Paralysis of Limbs
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Poliomyelitis
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	45. Progressive Scleroderma

*For Angioplasty And Other Invasive Treatments For Coronary Artery Disease, payment is limited to 10% of Sum Assured and a maximum of RM25,000.

Total & Permanent Disability (TPD) Benefit

In the event of TPD of the Life Assured, higher of total Basic Premium paid (without interest) or 100% of Sum Assured will be payable in one lump sum if it is less than or equal to RM 500,000. Otherwise, if the benefit is more than RM 500,000 but less than or equal to RM 1.5 Million, the first RM 500,000 will be payable in one lump sum, while the remaining balance will be payable in 2 equal annual instalments**.

TPD Benefit starts from Life Assured's attainment of age 6 years and expires on the Policy Anniversary on which the Life Assured's age is 65 years.

In the event where there is remaining Sum Assured, the premium for the said remaining Sum Assured shall continue to be payable on the respective due dates. The premium shall be based on the reduced Sum Assured, the age of the Life Assured at inception of the Policy and any extra premiums charged (occupational and/or health loading) at inception of policy.

**The amount payable is the aggregate amount under all the policies issued by the Company and their supplementary term assurance contracts (if any) under the same life, including vested reversionary bonus (if any). The total amount payable shall not exceed RM 1.5 Million.

Surrender Benefit

Upon surrender of the policy, Basic Guaranteed Cash Value (if any) will be payable in one lump sum.

Maturity Benefit

Upon maturity, higher of total Basic Premium paid (without interest) or 100% of Sum Assured will be payable in one lump sum. Benefit payable shall be net of any CI or TPD benefits paid during the term of the policy.

3. How much premium do I have to pay?

The total premium that You have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:

- The total premium that You have to pay: <RM xx,000.00> <annually>
- Premium term: <53> years (Payable until age <88>)

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?

- If the life assured, within one (1) year from the Issue Date or from the date of last reinstatement, dies or total and permanent disability resulted directly or indirectly from attempting suicide while sane or insane, the liability of the Company shall be limited to the amount of the premium paid, without interest as at the Issue Date or date of last reinstatement respectively.
- The company shall not pay the Critical Illness benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results:

- a) from HIV or HIV related illness or AIDS except as provided in the contract;
- b) from a self-inflicted injury or any attempt thereof whether sane or insane; or
- c) 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
- d) by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or
- e) 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
- f) from war, whether declared or undeclared

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 that You inform Us of any change 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 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 DISCUSS WITH THE AGENT OR 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: 15 October 2021