



Gibraltar BSN



Guaranteed Cash Plus

Enjoy Yearly Cash Payment While You Save

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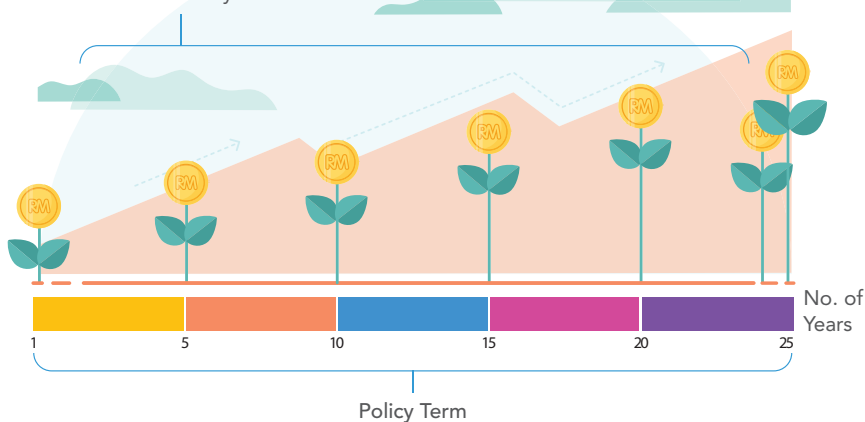
Gibraltar BSN Guaranteed Cash Plus?

Gibraltar BSN Guaranteed Cash Plus is a Participating Endowment plan that gives you Guaranteed Cash Back starting from the end of second policy year while offering you coverage on death and total and permanent disability.

The Guaranteed Cash Back guarantees a total cash payment of up to 115% of the Sum Assured and you can decide whether to withdraw or save with us to earn interest.

Maturity Benefit = **100%** of the Basic Sum Assured + any Accumulated Guaranteed Cash Back + Accumulated Non-Guaranteed Cash Dividends + Non-Guaranteed Terminal Dividend

Guaranteed Cash Back of **5%** + Non-Guaranteed Cash Dividends from 2nd to 24th Policy Year



Entry Age (Nearest Birthday)

Minimum: 2 weeks old

Maximum: 60 years old



Coverage Term

10, 15, 20 or 25 years

Minimum Sum Assured

RM10,000

Maximum Sum Assured

Subject to underwriting




Key Benefits

Guaranteed Cash Back

You will receive Guaranteed Cash Back of 5% of the Sum Assured from the end of second policy year until the second last year of the policy.

The Total Guaranteed Cash Back varies according to the Policy Term of your plan as per table below:



Policy Term	Total Guaranteed Cash Back (% of Basic Sum Assured)
10	40%
15	65%
20	90%
25	115%

Flexibility in Managing Your Guaranteed Cash Back

The following are the options you can choose to manage your Guaranteed Cash Back:

- Receive the Guaranteed Cash Back and spend it any way you like; or
- Save the Guaranteed Cash Back with us to earn interest; or
- Use the Guaranteed Cash Back to pay for your premium.

Non-Guaranteed Annual Cash Dividends

On top of the Guaranteed Cash Back, you may also receive Non-Guaranteed Annual Cash Dividends. It is also your choice whether to withdraw or save with us to earn interest.

Maturity Benefit

Upon maturity of your policy, you will receive 100% of the Basic Sum Assured, any Accumulated Guaranteed Cash Back, Accumulated Non-Guaranteed Cash Dividends and the Non-Guaranteed Terminal Dividend.



Guaranteed Cash Plus Coverage



Death Benefit

Upon death of the Life Assured, 100% of the Basic Sum Assured, any Accumulated Guaranteed Cash Back, Accumulated Non-Guaranteed Cash Dividends, and Non-Guaranteed Terminal Dividend will be payable in one lump sum.



Total and Permanent Disability (TPD) Benefit

Upon TPD of the Life Assured, 100% of the Basic Sum Assured, any Accumulated Guaranteed Cash Back, Non-Guaranteed Accumulated Cash Dividends, and Non-Guaranteed Terminal Dividend will be payable in one lump sum.

Other Benefits

Attachable Riders

You may widen the coverage by attaching the following riders to your policy:

Gibraltar BSN Medicare

This rider pays Hospitalisation Benefit equal to a fixed daily income during your admission into a hospital. It also pays Surgical Benefit in a fixed lump sum in accordance with the selected plan.

Gibraltar BSN Medic & Medic Plus

This is a Hospital & Surgical Rider with option for you to choose from Cashless Hospital Admission (Medic Plus) or Pay & File Admission (Medic).

Gibraltar BSN <Medical Rider> Coins Waiver

This is a co-insurance waiver for you to enjoy full coverage offered by your Medical Rider.

Gibraltar BSN Critical Care

This rider provides coverage for 45 Critical Illnesses.

Gibraltar BSN PA

This Accidental Rider that gives you added coverage for Death or injuries resulting from an accident.



Gibraltar BSN Protector

Enhance your protection on Death and Total and Permanent Disability.

Gibraltar BSN Protector Enhanced

Widen your protection on Death, Total and Permanent Disability and 45 Critical Illnesses.

Gibraltar BSN Living Extra (Waiver of Premium or Family Income Benefit)

You can choose to have the future premium of your policy waive or receive monthly income upon diagnosis of any of the 44 Critical Illnesses.

Gibraltar BSN Lady Plus

Specially designed for females for coverage on Female Diseases and Reconstructive Surgery.

Please refer to the Sales Illustration, Product Disclosure Sheet and Policy Contract for detailed information of the riders.

Non-Guaranteed Terminal Dividend

This plan may also pay a Non-Guaranteed Terminal Dividend upon surrender or maturity of your policy, or upon occurrence of death or Total and Permanent Disability.

Surrender Benefit

If you decide to surrender policy before maturity, you will receive the Guaranteed Cash Value, any Accumulated Guaranteed Cash Back, Non-Guaranteed Cash Dividend, and Non-Guaranteed Terminal Dividend (if any).



Exclusions

Death Benefit

Death Benefit will not be payable if the Life Assured, whether sane or insane, commits suicide within one (1) year from Issue Date or reinstatement date, whichever is later.

Total and Permanent Disability (TPD) Benefit

Total & Permanent Disability benefit will not be payable if caused directly or indirectly from the following:

- attempted suicide while sane or insane; or
- self-inflicted / destruction while sane or insane; or
- injury sustained while under the influence of drugs or liquor or intoxicating substance; or
- engaging in any hazardous speed or endurance contest; or
- engaging in airborne activity other than as a fare paying passenger or a crew of an aircraft operated by an airline on scheduled commercial route; or
- engaging or performing duties in military, police or aeronautical service; or
- a disease, illness or accident which the Life Assured was suffering from or sustained or diagnosed, before the Issue Date or date of last reinstatement, whichever is later.

The list of exclusion is not exhaustive, please refer to Policy Contract for full list of exclusion.

Important Notes

The policy will not have a Guaranteed Cash Value on termination until after you have paid premium for 3 years. If you terminate your policy in the early years, you may get back less than the amount you have paid.

Any Guaranteed Cash Back and / or Non-Guaranteed Cash Dividends kept with the Company will accumulate at the prevailing interest rate determined by the Company. The Non-Guaranteed Cash Dividend, Terminal Dividend, and accumulation interest rate declared may be more or less than illustrated. Actual amounts will depend on the operational performance and investment results experienced by the Company.

TPD coverage starts from Life Assured's attainment of age 6 and expires on the Policy Anniversary on which the Life Assured's age is 65 and is subject to terms & conditions in the Policy Contract.

Premium paid for this plan may qualify for tax relief, subject to the final decision of Inland Revenue Board.

You should be satisfied that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you cancel the policy and return the policy contract to the Company during this period, all premiums paid, without interest, less any medical expense incurred for medical examination will be refunded to you. The Policy Contract shall be treated as void from inception.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Sales Illustration and Policy Contract for further details on the terms and conditions. If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

About Gibraltar BSN Life Berhad

Gibraltar BSN Life Berhad is one of Malaysia's fast growing life insurance companies. For over 60 years, we have been protecting dreams by providing relevant and affordable protection solutions that are accessible to Malaysians from all walks of life.

The name Gibraltar BSN represents our lineage to Prudential Financial, Inc (PFI)*, one of the world's largest financial institutions from the United States, and Bank Simpanan Nasional (BSN), a brand with its own history and strong financial heritage in Malaysia. The name 'Gibraltar' and our iconic logo the 'Rock of Gibraltar' both refer to PFI, illustrating over 140 years of rich history and financial strength behind the PFI brand.

As Malaysia's Community Protection Champion, Gibraltar BSN has an extensive and diverse distribution network which comprises head office, 8 branches, nationwide agency force, and over 400 branches belonging to our strategic partner; Bank Simpanan Nasional. For more information on how we can help you protect your dreams, please visit our website at www.gibraltarbsn.com.

*PFI of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.



Gibraltar BSN

We Protect Dreams

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