

PRODUCT DISCLOSURE SHEET

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

GoProtect

1. What is GoProtect?

GoProtect is a Regular Premium Investment-Linked plan which offers a combination of insurance protection, savings and investment. This investment linked policy provides the Life Assured with coverage up to age 100. GoProtect provides Death Benefit, Total and Permanent Disability (TPD) Benefit, Smart Protection and Maturity Benefit.

2. What are the covers / benefits provided?

GoProtect offers the following benefits while the Policy is in-force:

Death Benefit	Upon Death of the Life Assured, 100% of the Basic Sum Assured and the Investment Account Value (if any) shall be payable.										
Total and Permanent Disability (TPD) Benefit	Upon Total & Permanent Disability (TPD) of the Life Assured, 100% of the Basic Sum Assured and the Investment Account Value (if any) shall be payable.										
Smart Protection	Basic Sum Assured shall be increased based on initial or current Basic Sum Assured, whichever is lower, as follows: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>At the Beginning of Policy</th> <th>Percentage of Increment</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">6th</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">11th</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">16th</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">21st</td> <td style="text-align: center;">5%</td> </tr> </tbody> </table> <p style="margin-left: 20px;">subject to a maximum total incremental amount of RM200,000.00</p>	At the Beginning of Policy	Percentage of Increment	6 th	5%	11 th	5%	16 th	5%	21 st	5%
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Maturity Benefit	Upon Maturity of the Policy, Investment Account Value (if any) shall be payable in one lump sum. The Investment Account Value shall be based on the Unit Price at the next Valuation Date.										
Renewal Option	Upon Maturity of the Policy, Life Assured may choose to renew the Policy up to the maximum maturity age of 100 years old. The renewal option shall be applicable to the Basic Policy and any attached riders, where applicable. Policy will not be renewed if there has been an approved claim on waiver benefits.										

Reminder: Please read the Sales and Marketing Collaterals which include product benefits and objectives of the investment-linked Funds. It is important to select a plan or a combination of Funds that suit Your financial goals and risk profile. Please refer to the Policy Contract for the precise definitions, terms and conditions.

3. How much premium do I have to pay?

The estimated total premium that You have to pay:

Premium payable from age <30> to <70>	To extend coverage term up to age 100	
	Alternative 1	Alternative 2
RM<X,XXX.XX> annually	Additional RM<X,XXX.XX> annually is recommended from age <30> to 100	Additional RM<X,XXX.XX> annually is recommended from age <70> to 100

- The extension of coverage includes basic plan and attached riders (if any) until respective maximum coverage age.
- Premium illustrated in above Table are based on the current projection, selected coverage and premium payment period.
- The estimated premiums in above Table have been calculated based on the estimates of future outcome and the actual estimated premium may be higher or lower depending on policy sustainability. Actual sustainability of the policy depends on the actual investment return and any variation in policy benefits and charges. You are advised to refer to the annual sustainability statement for the updated estimated premium based on most recent assumptions.
- Your investment-linked policy will lapse/ terminate if there is not enough units in your fund to pay the charges. Your units may not be enough over the years due to:
 - High insurance charges if you buy many riders, and especially if the charges are increasing over time as You get older
 - Poor investment returns
 - Premium holiday – i.e. if You stop paying premium for a long period of time
 - Partial withdrawal
- The total premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.
- We shall allocate a portion of the premium of the Basic Policy to purchase units in the investment-linked Fund that You have chosen. Any unallocated amount will be used to pay commissions to sales intermediaries and other expenses of Us. You are advised to refer to the allocation rates given in the Sales Illustration.

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

- Insurance Charges - The insurance coverage charges are deducted monthly from the value of Your Units. The insurance charges will vary depending on the coverage chosen, age, and Our underwriting requirements. Details of insurance charges and other charges for the investment-linked policy are given in the Sales Illustration. Details of insurance charges and other charges for the investment-linked policy shown in the Sales Illustration are based on standard risks. The insurance charge is **NOT GUARANTEED**. We can revise the insurance charge at the time of renewal, by giving You at least ninety (90) days advance notice.

- Stamp Duty - You may have to pay stamp duty where applicable.
- Policy Fee (inclusive of applicable taxes at the prevailing rate) is levied and is given in the Sales Illustration.
- Fund management charge levied will depend on the Fund(s) chosen. Details of Fund management charge are given in the Sales Illustration.
- Partial Withdrawal Charge will be imposed as follows:

Policy Year	Partial Withdrawal Charge (% Amount Withdrawn)
1 to 2	10%
3 to 4	5%
5 and onwards	0%

- Full Withdrawal (Policy Surrender) Charge will be imposed as follows:

Policy Year	Full Withdrawal (Policy Surrender) Charge (% of Surrender Amount)
1 to 2	10%
3 to 4	5%
5 and onwards	0%

*Note: 1. The charges are not guaranteed and may vary in future by giving ninety (90) days prior notice.
2. The above listing is not exhaustive. Please refer to Policy documents for details*

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 Your and / or Life Assured's risk profile, such as occupation and age correctly.
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit price at the next Valuation Date and any insurance charge and Policy fee that have been deducted less any medical fee incurred.
- The Investment-Linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years or Premium Holiday.
- 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 for the terms and conditions.

6. What are the major exclusions under this plan?

- Suicide – if death was due to suicide with one (1) year from the Commencement Date or reinstatement date, whichever is later, Your nominee will only receive the Investment Account Value.
- Death Benefit is **NOT** payable if the Life Assured dies due to the hands of justice, committing or attempting to commit negligent 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 if 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 or accident, dangerous pursuits and dangerous occupation.

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

7. Can I cancel my Policy?

Buying a Regular Premium Investment-Linked Plan is a long-term financial commitment. It is not advisable to hold this Policy for a short period of time in view of the high initial costs.

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 Your Policy, We will refund to You the unallocated premium, the value of Units that have been allocated (if any) at Unit price at the next Valuation Date and any insurance charge and Policy fee that have been deducted less any medical fee incurred. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, remaining Fund values of the Basic Policy at Unit price at the next Valuation Date shall be refunded.

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?

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 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 MEETS 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 UP". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

The information provided in this Product Disclosure Sheet is valid as at: 27 April 2021