

PRODUCT DISCLOSURE SHEET

(Read this 'Product Disclosure Sheet' carefully before you decide to take up this product. Be sure to also read the general terms and conditions)

Name of Financial Service Provider Gibraltar BSN Life Berhad
Name of Product Qaseh Dana
Date: 4 Oct 2019

Life Assured Name: Life Assured **Gender:** Male **Age:** 30
Policy Owner Name: Policy Owner **Gender:** Male **Age:** 45

1. What is this product about?

Qaseh is a non-participating term plan.

2. What are the covers/benefits provided?

	Sum Assured	Policy Term	Premium Term	Total Premium Excludes Tax (A)	Tax (B)	Total Premium Includes Tax (C)=(A)+(B)
	RM	Years	Years	RM	RM	RM
Basic Plan						
Qaseh (PTQ2N)	100,000	20	20	605.00	0.00	605.00
Packaged Benefits						
Additional Critical Illness (RTCXN)	100,000	20	20	228.00	0.00	228.00
Hospital Income (RTHIN)	100	20	20	67.30	0.00	67.30
Savings (REA2N)	20,000	20	20	666.40	0.00	666.40
Waiver Of Premium - CI (RTXJN)	1,338	20	20	18.60	0.00	18.60
Annually Premium Includes Tax						1,585.30

Basic Plan

Death Benefit [^]	Upon death of the Life Assured, the stated Sum Assured will be payable. Subject to Suicide Clause.
Additional Accidental Death Benefit [^]	Upon accidental death of the Life Assured, additional 100% of the stated Sum Assured will be payable.
Total and Permanent Disability Benefit (TPD) [^]	Upon TPD of the Life Assured, the stated Sum Assured will be payable.

Packaged Benefits

Additional Critical Illness Benefit [^]	In the event the Life Assured is diagnosed with Cancer, Heart Attack or Stroke, the stated Sum Assured will be payable as shown in the table below. Subject to waiting period and survival period.
Hospital Income Benefit	In the event the Life Assured is hospitalized due to accidental injury or diagnosed with Cancer, Heart Attack or Stroke, a daily cash benefit as shown below shall be payable for each day of admission to the hospital up to a lifetime limit of one hundred and twenty (120) days per year and five hundred (500) times the daily rate per lifetime. Subject to waiting period.
Savings Benefit	100% of Rider's Sum Assured is payable at the end of policy term.
Waiver Of Premium - CI	In the event that the Life Assured is diagnosed with Cancer, Heart Attack or Stroke, the premium will be waived until the end of the coverage term. Subject to waiting period and survival period.

The maximum Basic Sum Assured under all Qaseh plans covering the same Life Assured is RM250,000 at any time. We reserve the right to cancel any additional policy exceeding the maximum coverage amount in any order, at Our sole discretion. We shall refund the total premium paid without interest for the extra policy when it is cancelled.

[^]Juvenile Lien shall be applicable

[^]Underwriting Lien shall be applicable

The table below illustrates the benefit payout and cash values of this product:

End Policy Year	Guaranteed									Life Assured's Age at Year End
	Basic Cash Value	Rider(s)* Cash Value	Death Benefit	Additional Accidental Death Benefit	TPD Benefit	Additional Critical Illness Benefit	Hospital Income Benefit	Savings Benefit	Waiver of Premium - CI	
1	0	0	25,000	25,000	25,000	25,000	100		1,338	31
2	0	0	50,000	50,000	50,000	50,000	100		1,338	32
3	0	928	100,000	100,000	100,000	100,000	100		1,338	33
4	0	1,665	100,000	100,000	100,000	100,000	100		1,338	34
5	0	2,441	100,000	100,000	100,000	100,000	100		1,338	35
6	0	3,243	100,000	100,000	100,000	100,000	100		1,338	36
7	0	4,091	100,000	100,000	100,000	100,000	100		1,338	37
8	0	4,962	100,000	100,000	100,000	100,000	100		1,338	38
9	0	5,853	100,000	100,000	100,000	100,000	100		1,338	39
10	0	6,764	100,000	100,000	100,000	100,000	100		1,338	40
11	0	7,744	100,000	100,000	100,000	100,000	100		1,338	41
12	0	8,760	100,000	100,000	100,000	100,000	100		1,338	42
13	0	9,800	100,000	100,000	100,000	100,000	100		1,338	43
14	0	10,868	100,000	100,000	100,000	100,000	100		1,338	44
15	0	11,962	100,000	100,000	100,000	100,000	100		1,338	45
16	0	13,098	100,000	100,000	100,000	100,000	100		1,338	46
17	0	14,280	100,000	100,000	100,000	100,000	100		1,338	47
18	0	15,507	100,000	100,000	100,000	100,000	100		1,338	48
19	22	16,760	100,000	100,000	100,000	100,000	100		1,338	49
20	0	0	100,000	100,000	100,000	100,000	100	20,000	1,338	50

* Rider(s) Cash Value inclusive cash value for Additional Critical Illness Benefit, Hospital Income Benefit, Savings Benefit, or Waiver of Premium - CI, Payor Benefit if attached

** The table above is mere illustration and shall not be treated as conclusive.

3. How much premium do I have to pay?

- The estimated total premium that you have to pay: RM 1,585.30 Annually
(inclusive of Tax at the prevailing rate, if applicable)
- Premium term: 20 Years (until Life Assured's age 50)

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

Policy Year	Proportion of Premium Deduction for Commission (%)					Actual Amount (RM)				
	Qaseh Plan	Additional Critical Illness Benefit	Hospital Income	Savings	Waiver of Premium - CI	Qaseh Plan	Additional Critical Illness Benefit	Hospital Income	Savings	Waiver of Premium - CI
1	30.00%	30.00%	30.00%	20.00%	30.00%	181.50	68.40	20.19	133.28	5.58
2	20.00%	20.00%	20.00%	15.00%	20.00%	121.00	45.60	13.46	99.96	3.72
3	20.00%	20.00%	20.00%	15.00%	20.00%	121.00	45.60	13.46	99.96	3.72
4	10.00%	10.00%	10.00%	5.00%	10.00%	60.50	22.80	6.73	33.32	1.86
5	10.00%	10.00%	10.00%	5.00%	10.00%	60.50	22.80	6.73	33.32	1.86
6	10.00%	10.00%	10.00%	5.00%	10.00%	60.50	22.80	6.73	33.32	1.86
7	0.00%	0.00%	0.00%	5.00%	0.00%	0.00	0.00	0.00	33.32	0.00
8	0.00%	0.00%	0.00%	5.00%	0.00%	0.00	0.00	0.00	33.32	0.00
9	0.00%	0.00%	0.00%	5.00%	0.00%	0.00	0.00	0.00	33.32	0.00
10	0.00%	0.00%	0.00%	5.00%	0.00%	0.00	0.00	0.00	33.32	0.00

Persistency bonuses (10% on 2nd year & 3rd year premium) are payable and borne by Policy Owner.

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 policy by returning it to Us within 15 days upon delivery of the policy by Us. The premiums that you have paid without interest (less any medical fee incurred) will be refunded to you.
 - 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 you in filing in the claims form.
- 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 policy?

- Suicide - If death due to suicide occurring within one (1) year from the risk commencement date or date of reinstatement, whichever is the later, we will not pay the insurance benefits. The premium paid will be refunded without interest.
 - We will not pay any insurance benefits if death is due to dueling (whether provoked or not), hands of justice or as a result of committing or attempting to commit negligence or unlawful act under any prevalent law in force or any act contrary to public policy.
 - We will not pay TPD benefits if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by qualified 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.
 - We will not pay Additional Accidental Death Benefits if the death is due to assault (whether provoke or not), riot (whether directly or indirectly involved), self infliction (either sane or insane), suicide, pregnancy, hazardous pursuits, etc.
 - Sixty (60) days waiting period is applicable for cancer and heart attack, whereas a thirty (30) days waiting period is applicable for stroke and hospital income benefit, from the risk commencement date or date of last reinstatement, during which no claims shall be payable.
 - Thirty (30) days survival period applies from the date of diagnosis for all listed critical illness, during which no benefits are payable.
- 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?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period (if any) will be much less than the total amount of premium that you have paid.

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 (inclusive of your email address) to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the insuranceinfo booklet available at all our branches or you can obtain a copy from the bank sales staff 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 (Toll-free) / 03-2298 2000 (Direct Line)
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us or Our intermediary for 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.

The information provided in this disclosure sheet is valid as at

04/10/19

PRODUCT DISCLOSURE SHEET

(Read this 'Product Disclosure Sheet' carefully before you decide to take up this product. Be sure to also read the general terms and conditions)

Name of Financial Service Provider Gibraltar BSN Life Berhad
Name of Product Qaseh Didik
Date: 4 Oct 2019

Life Assured Name: Life Assured **Gender:** Male **Age:** 15
Policy Owner Name: Policy Owner **Gender:** Male **Age:** 45

1. What is this product about?

Qaseh is a non-participating term plan.

2. What are the covers/benefits provided?

	Sum Assured	Policy Term	Premium Term	Total Premium Excludes Tax (A)	Tax (B)	Total Premium Includes Tax (C)=(A)+(B)
	RM	Years	Years	RM	RM	RM
Basic Plan Qaseh (PTQ2N)	75,000	10	10	353.30	0.00	353.30
Packaged Benefits Savings (REA2N)	25,000	10	10	2,073.00	0.00	2,073.00
Payor Benefit (RTXIN)	2,426	10	10	116.40	0.00	116.40
Annually Premium Includes Tax						2,542.70

Basic Plan

Death Benefit [^]	Upon death of the Life Assured, the stated Sum Assured will be payable. Subject to Suicide Clause.
Additional Accidental Death Benefit [^]	Upon accidental death of the Life Assured, additional 100% of the stated Sum Assured will be payable.
Total and Permanent Disability Benefit (TPD) [^]	Upon TPD of the Life Assured, the stated Sum Assured will be payable.

Packaged Benefits

Savings Benefit	100% of Rider's Sum Assured is payable at the end of policy term.
Payor Benefit	In the event that the Payor of this policy dies, suffers from TPD before age 65 or is diagnosed with Cancer, Heart Attack or Stroke, the premium will be waived until the end of the coverage term. Subject to waiting period and survival period.

The maximum Basic Sum Assured under all Qaseh plans covering the same Life Assured is RM250,000 at any time. We reserve the right to cancel any additional policy exceeding the maximum coverage amount in any order, at Our sole discretion. We shall refund the total premium paid without interest for the extra policy when it is cancelled.

[^]Juvenile Lien shall be applicable

[^]Underwriting Lien shall be applicable

The table below illustrates the benefit payout and cash values of this product:

End Policy Year	Guaranteed									Life Assured's Age at Year End
	Basic Cash Value	Rider(s)* Cash Value	Death Benefit	Additional Accidental Death Benefit	TPD Benefit	Savings Benefit	Payor Benefit	-	-	
1	0	0	18,750	18,750	18,750		2,426			16
2	0	0	37,500	37,500	37,500		2,426			17
3	0	5,159	75,000	75,000	75,000		2,426			18
4	0	7,279	75,000	75,000	75,000		2,426			19
5	0	9,508	75,000	75,000	75,000		2,426			20
6	0	11,852	75,000	75,000	75,000		2,426			21
7	0	14,317	75,000	75,000	75,000		2,426			22
8	0	16,909	75,000	75,000	75,000		2,426			23
9	0	19,634	75,000	75,000	75,000		2,426			24
10	0	0	75,000	75,000	75,000	25,000	2,426			25
11										26
12										27
13										28
14										29
15										30
16										31
17										32
18										33
19										34
20										35

* Rider(s) Cash Value inclusive cash value for Additional Critical Illness Benefit, Hospital Income Benefit, Savings Benefit, or Waiver of Premium - CI, Payor Benefit if attached

** The table above is mere illustration and shall not be treated as conclusive.

3. How much premium do I have to pay?

- The estimated total premium that you have to pay:

RM 2,542.70 Annually
(inclusive of Tax at the prevailing rate, if applicable)

- Premium term:

10 Years (until Life Assured's age 25)

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

Policy Year	Proportion of Premium Deduction for Commission (%)					Actual Amount (RM)				
	Qaseh Plan	Savings	Waiver Of Premium - Payor	-	-	Qaseh Plan	Savings	Waiver Of Premium - Payor	-	-
1	15.00%	10.00%	15.00%			53.00	207.30	17.46		
2	15.00%	12.50%	15.00%			53.00	259.13	17.46		
3	15.00%	12.50%	15.00%			53.00	259.13	17.46		
4	5.00%	2.50%	5.00%			17.67	51.83	5.82		
5	5.00%	2.50%	5.00%			17.67	51.83	5.82		
6	5.00%	2.50%	5.00%			17.67	51.83	5.82		
7	0.00%	2.50%	0.00%			0.00	51.83	0.00		
8	0.00%	2.50%	0.00%			0.00	51.83	0.00		
9	0.00%	2.50%	0.00%			0.00	51.83	0.00		
10	0.00%	2.50%	0.00%			0.00	51.83	0.00		

Persistency bonuses (10% on 2nd year & 3rd year premium) are payable and borne by Policy Owner.

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 policy by returning it to Us within 15 days upon delivery of the policy by Us. The premiums that you have paid without interest (less any medical fee incurred) will be refunded to you.
 - 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 you in filing in the claims form.
- 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 policy?

- Suicide - If death due to suicide occurring within one (1) year from the risk commencement date or date of reinstatement, whichever is the later, we will not pay the insurance benefits. The premium paid will be refunded without interest.
 - We will not pay any insurance benefits if death is due to dueling (whether provoked or not), hands of justice or as a result of committing or attempting to commit negligence or unlawful act under any prevalent law in force or any act contrary to public policy.
 - We will not pay TPD benefits if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by qualified 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.
 - We will not pay Additional Accidental Death Benefits if the death is due to assault (whether provoke or not), riot (whether directly or indirectly involved), self infliction (either sane or insane), suicide, pregnancy, hazardous pursuits, etc.
 - Sixty (60) days waiting period is applicable for cancer and heart attack, whereas a thirty (30) days waiting period is applicable for stroke and hospital income benefit, from the risk commencement date or date of last reinstatement, during which no claims shall be payable.
 - Thirty (30) days survival period applies from the date of diagnosis for all listed critical illness, during which no benefits are payable.
- 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?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period (if any) will be much less than the total amount of premium that you have paid.

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 (inclusive of your email address) to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the insuranceinfo booklet available at all our branches or you can obtain a copy from the bank sales staff 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 (Toll-free) / 03-2298 2000 (Direct Line)
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us or Our intermediary for 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.

The information provided in this disclosure sheet is valid as at

04/10/19

PRODUCT DISCLOSURE SHEET

(Read this 'Product Disclosure Sheet' carefully before you decide to take up this product. Be sure to also read the general terms and conditions)

Name of Financial Service Provider Gibraltar BSN Life Berhad
Name of Product Qaseh Hayat
Date: 4 Oct 2019

Life Assured Name: Life Assured **Gender:** Male **Age:** 30
Policy Owner Name: Policy Owner **Gender:** Male **Age:** 45

1. What is this product about?

Qaseh is a non-participating term plan.

2. What are the covers/benefits provided?

	Sum Assured	Policy Term	Premium Term	Total Premium Excludes Tax (A)	Tax (B)	Total Premium Includes Tax (C)=(A)+(B)
	RM	Years	Years	RM	RM	RM
Basic Plan Qaseh (PTQ2N)	100,000	20	20	605.00	0.00	605.00
Annually Premium Includes Tax						605.00

Basic Plan

Death Benefit[^]	Upon death of the Life Assured, the stated Sum Assured will be payable. Subject to Suicide Clause.
Additional Accidental Death Benefit[^]	Upon accidental death of the Life Assured, additional 100% of the stated Sum Assured will be payable.
Total and Permanent Disability Benefit (TPD)[^]	Upon TPD of the Life Assured, the stated Sum Assured will be payable.

The maximum Basic Sum Assured under all Qaseh plans covering the same Life Assured is RM250,000 at any time. We reserve the right to cancel any additional policy exceeding the maximum coverage amount in any order, at Our sole discretion. We shall refund the total premium paid without interest for the extra policy when it is cancelled.

[^]Juvenile Lien shall be applicable

[^]Underwriting Lien shall be applicable

The table below illustrates the benefit payout and cash values of this product:

End Policy Year	Guaranteed								Life Assured's Age at Year End
	Basic Cash Value	Rider(s)* Cash Value	Death Benefit	Additional Accidental Death Benefit	TPD Benefit	-	-	-	
1	0	0	25,000	25,000	25,000				31
2	0	0	50,000	50,000	50,000				32
3	0	0	100,000	100,000	100,000				33
4	0	0	100,000	100,000	100,000				34
5	0	0	100,000	100,000	100,000				35
6	0	0	100,000	100,000	100,000				36
7	0	0	100,000	100,000	100,000				37
8	0	0	100,000	100,000	100,000				38
9	0	0	100,000	100,000	100,000				39
10	0	0	100,000	100,000	100,000				40
11	0	0	100,000	100,000	100,000				41
12	0	0	100,000	100,000	100,000				42
13	0	0	100,000	100,000	100,000				43
14	0	0	100,000	100,000	100,000				44
15	0	0	100,000	100,000	100,000				45
16	0	0	100,000	100,000	100,000				46
17	0	0	100,000	100,000	100,000				47
18	0	0	100,000	100,000	100,000				48
19	22	0	100,000	100,000	100,000				49
20	0	0	100,000	100,000	100,000				50

* Rider(s) Cash Value inclusive cash value for Additional Critical Illness Benefit, Hospital Income Benefit, Savings Benefit, or Waiver of Premium - CI, Payor Benefit if attached

** The table above is mere illustration and shall not be treated as conclusive.

3. How much premium do I have to pay?

- The estimated total premium that you have to pay: RM 605.00 Annually
(inclusive of Tax at the prevailing rate, if applicable)

- Premium term: 20 Years (until Life Assured's age 50)

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

Policy Year	Proportion of Premium Deduction for Commission (%)	Actual Amount (RM)
	Qaseh Plan	- - - -
1	30.00%	181.50
2	20.00%	121.00
3	20.00%	121.00
4	10.00%	60.50
5	10.00%	60.50
6	10.00%	60.50
7	0.00%	0.00
8	0.00%	0.00
9	0.00%	0.00
10	0.00%	0.00

Persistency bonuses (10% on 2nd year & 3rd year premium) are payable and borne by Policy Owner.

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 policy by returning it to Us within 15 days upon delivery of the policy by Us. The premiums that you have paid without interest (less any medical fee incurred) will be refunded to you.
 - 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 you in filing in the claims form.
- 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 policy?

- Suicide - If death due to suicide occurring within one (1) year from the risk commencement date or date of reinstatement, whichever is the later, we will not pay the insurance benefits. The premium paid will be refunded without interest.
 - We will not pay any insurance benefits if death is due to dueling (whether provoked or not), hands of justice or as a result of committing or attempting to commit negligence or unlawful act under any prevalent law in force or any act contrary to public policy.
 - We will not pay TPD benefits if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by qualified 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.
 - We will not pay Additional Accidental Death Benefits if the death is due to assault (whether provoke or not), riot (whether directly or indirectly involved), self infliction (either sane or insane), suicide, pregnancy, hazardous pursuits, etc.
 - Sixty (60) days waiting period is applicable for cancer and heart attack, whereas a thirty (30) days waiting period is applicable for stroke and hospital income benefit, from the risk commencement date or date of last reinstatement, during which no claims shall be payable.
 - Thirty (30) days survival period applies from the date of diagnosis for all listed critical illness, during which no benefits are payable.
- 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?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period (if any) will be much less than the total amount of premium that you have paid.

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 (inclusive of your email address) to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the insuranceinfo booklet available at all our branches or you can obtain a copy from the BSN bank sales staff 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 (Toll-free) / 03-2298 2000 (Direct Line)
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us or Our intermediary for other similar types of plans offered by Us.

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04/10/19

PRODUCT DISCLOSURE SHEET

(Read this 'Product Disclosure Sheet' carefully before you decide to take up this product. Be sure to also read the general terms and conditions)

Name of Financial Service Provider Gibraltar BSN Life Berhad
Name of Product Qaseh Sihat
Date: 4 Oct 2019

Life Assured Name: Life Assured **Gender:** Male **Age:** 30
Policy Owner Name: Policy Owner **Gender:** Male **Age:** 45

1. What is this product about?

Qaseh is a non-participating term plan.

2. What are the covers/benefits provided?

	Sum Assured	Policy Term	Premium Term	Total Premium Excludes Tax (A)	Tax (B)	Total Premium Includes Tax (C)=(A)+(B)
	RM	Years	Years	RM	RM	RM
Basic Plan						
Qaseh (PTQ2N)	100,000	20	20	605.00	0.00	605.00
Packaged Benefits						
Additional Critical Illness (RTCXN)	100,000	20	20	228.00	0.00	228.00
Hospital Income (RTHIN)	100	20	20	67.30	0.00	67.30
Waiver Of Premium - CI (RTXJN)	672	20	20	9.40	0.00	9.40
Annually Premium Includes Tax						909.70

Basic Plan

Death Benefit [^]	Upon death of the Life Assured, the stated Sum Assured will be payable. Subject to Suicide Clause.
Additional Accidental Death Benefit [^]	Upon accidental death of the Life Assured, additional 100% of the stated Sum Assured will be payable.
Total and Permanent Disability Benefit (TPD) [^]	Upon TPD of the Life Assured, the stated Sum Assured will be payable.

Packaged Benefits

Additional Critical Illness Benefit [^]	In the event the Life Assured is diagnosed with Cancer, Heart Attack or Stroke, the stated Sum Assured will be payable as shown in the table below. Subject to waiting period and survival period.
Hospital Income Benefit	In the event the Life Assured is hospitalized due to accidental injury or diagnosed with Cancer, Heart Attack or Stroke, a daily cash benefit as shown below shall be payable for each day of admission to the hospital up to a lifetime limit of one hundred and twenty (120) days per year and five hundred (500) times the daily rate per lifetime. Subject to waiting period.
Waiver Of Premium - CI	In the event that the Life Assured is diagnosed with Cancer, Heart Attack or Stroke, the premium will be waived until the end of the coverage term. Subject to waiting period and survival period.

The maximum Basic Sum Assured under all Qaseh plans covering the same Life Assured is RM250,000 at any time. We reserve the right to cancel any additional policy exceeding the maximum coverage amount in any order, at Our sole discretion. We shall refund the total premium paid without interest for the extra policy when it is cancelled.

[^]Juvenile Lien shall be applicable

[^]Underwriting Lien shall be applicable

The table below illustrates the benefit payout and cash values of this product:

End Policy Year	Guaranteed									Life Assured's Age at Year End
	Basic Cash Value	Rider(s)* Cash Value	Death Benefit	Additional Accidental Death Benefit	TPD Benefit	Additional Critical Illness Benefit	Hospital Income Benefit (Daily Rate)	Waiver of Premium - CI (per annum)	-	
1	0	0	25,000	25,000	25,000	25,000	100	672		31
2	0	0	50,000	50,000	50,000	50,000	100	672		32
3	0	18	100,000	100,000	100,000	100,000	100	672		33
4	0	133	100,000	100,000	100,000	100,000	100	672		34
5	0	254	100,000	100,000	100,000	100,000	100	672		35
6	0	367	100,000	100,000	100,000	100,000	100	672		36
7	0	491	100,000	100,000	100,000	100,000	100	672		37
8	0	601	100,000	100,000	100,000	100,000	100	672		38
9	0	692	100,000	100,000	100,000	100,000	100	672		39
10	0	762	100,000	100,000	100,000	100,000	100	672		40
11	0	814	100,000	100,000	100,000	100,000	100	672		41
12	0	850	100,000	100,000	100,000	100,000	100	672		42
13	0	859	100,000	100,000	100,000	100,000	100	672		43
14	0	838	100,000	100,000	100,000	100,000	100	672		44
15	0	784	100,000	100,000	100,000	100,000	100	672		45
16	0	707	100,000	100,000	100,000	100,000	100	672		46
17	0	605	100,000	100,000	100,000	100,000	100	672		47
18	0	474	100,000	100,000	100,000	100,000	100	672		48
19	22	287	100,000	100,000	100,000	100,000	100	672		49
20	0	0	100,000	100,000	100,000	100,000	100	672		50

* Rider(s) Cash Value inclusive cash value for Additional Critical Illness Benefit, Hospital Income Benefit, Savings Benefit, or Waiver of Premium - CI, Payor Benefit if attached

** The table above is mere illustration and shall not be treated as conclusive.

3. How much premium do I have to pay?

- The estimated total premium that you have to pay: RM 909.70 Annually
(inclusive of Tax at the prevailing rate, if applicable)
- Premium term: 20 Years (until Life Assured's age 50)

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

Policy Year	Proportion of Premium Deduction for Commission (%)				Actual Amount (RM)			
	Qaseh Plan	Additional Critical Illness Benefit	Hospital Income	Waiver of Premium - CI	Qaseh Plan	Additional Critical Illness Benefit	Hospital Income	Waiver of Premium - CI
1	30.00%	30.00%	30.00%	30.00%	181.50	68.40	20.19	2.82
2	20.00%	20.00%	20.00%	20.00%	121.00	45.60	13.46	1.88
3	20.00%	20.00%	20.00%	20.00%	121.00	45.60	13.46	1.88
4	10.00%	10.00%	10.00%	10.00%	60.50	22.80	6.73	0.94
5	10.00%	10.00%	10.00%	10.00%	60.50	22.80	6.73	0.94
6	10.00%	10.00%	10.00%	10.00%	60.50	22.80	6.73	0.94
7	0.00%	0.00%	0.00%	0.00%	0.00	0.00	0.00	0.00
8	0.00%	0.00%	0.00%	0.00%	0.00	0.00	0.00	0.00
9	0.00%	0.00%	0.00%	0.00%	0.00	0.00	0.00	0.00
10	0.00%	0.00%	0.00%	0.00%	0.00	0.00	0.00	0.00

Persistence bonuses (10% on 2nd year & 3rd year premium) are payable and borne by Policy Owner.

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 policy by returning it to Us within 15 days upon delivery of the policy by Us. The premiums that you have paid without interest (less any medical fee incurred) will be refunded to you.
 - 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 you in filing in the claims form.
- 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 policy?

- Suicide - If death due to suicide occurring within one (1) year from the risk commencement date or date of reinstatement, whichever is the later, we will not pay the insurance benefits. The premium paid will be refunded without interest.
 - We will not pay any insurance benefits if death is due to dueling (whether provoked or not), hands of justice or as a result of committing or attempting to commit negligence or unlawful act under any prevalent law in force or any act contrary to public policy.
 - We will not pay TPD benefits if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by qualified 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.
 - We will not pay Additional Accidental Death Benefits if the death is due to assault (whether provoke or not), riot (whether directly or indirectly involved), self infliction (either sane or insane), suicide, pregnancy, hazardous pursuits, etc.
 - Sixty (60) days waiting period is applicable for cancer and heart attack, whereas a thirty (30) days waiting period is applicable for stroke and hospital income benefit, from the risk commencement date or date of last reinstatement, during which no claims shall be payable.
 - Thirty (30) days survival period applies from the date of diagnosis for all listed critical illness, during which no benefits are payable.
- 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?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period (if any) will be much less than the total amount of premium that you have paid.

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 (inclusive of your email address) to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the insuranceinfo booklet available at all our branches or you can obtain a copy from the bank sales staff 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 (Toll-free) / 03-2298 2000 (Direct Line)
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us or Our intermediary for 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.

The information provided in this disclosure sheet is valid as at

04/10/19