

Mortgage Reducing Term Assurance (MRTA) and Mortgage Level Term Assurance (MLTA)*

Building a *secure future*
for your loved ones

*The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my).

Manulife Insurance Berhad is a member of PIDM.



Secure your home and protect your loved ones now and in the future

Buying a property is a major life milestone for many, providing a sense of accomplishment and stability.

To secure your dream home and your family's future, MRTA and MLTA aims to provide financial backing for your mortgage in case of death or Total and Permanent Disability (TPD). These products have been specifically designed for individuals with the entry age range of 19 to 66 years old.

Why should you get housing loan protection?



Financial Protection

Both MRTA and MLTA ensures that your housing loan will be fully or partially settled by the MRTA or MLTA coverage in the event of death or TPD, protecting your family from financial strain



Peace of Mind

Knowing that your mortgage payments are covered during unexpected events reduces stress and protects your home and loved ones, providing financial stability and peace of mind during challenging times



Financial Flexibility

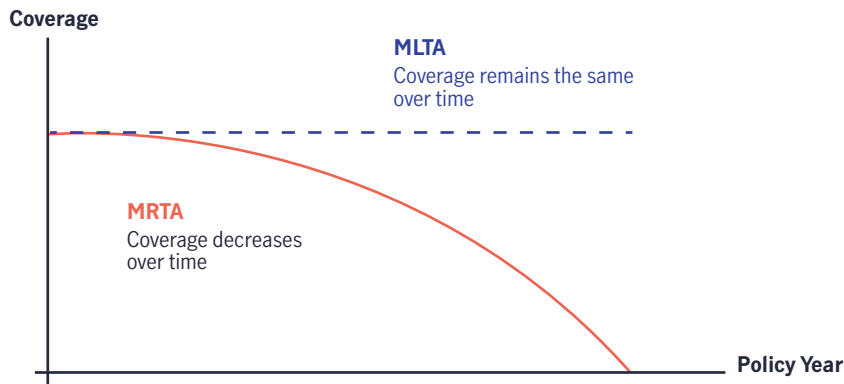
Financing MRTA and MLTA premiums with your housing loan can ease your worries of having the need to allocate extra funds to pay for insurance



Joint Life Coverage

Offers financial protection for both individuals in the event of unforeseen circumstances, covering the risk for both parties

How does MRTA and MLTA work?



What are the differences and similarities between MRTA and MLTA?

MRTA	MLTA
Lower insurance premium	Higher insurance premium
Decreasing coverage over time in line with your outstanding housing loan	Coverage remains the same over time on a fix level Face Amount basis

The insurance company will pay the MRTA or MLTA coverage to offset the outstanding mortgage with the bank in the event of death or TPD

Any balance of the benefits after the loan repayment will be given to the nominee

For more information, speak to your bank representative today!

Important Notes


• This marketing material is for general information only and is not to be construed as a contract of insurance
• The information contained in this marketing material shall not be interpreted as an offer to sell, solicitation for an offer; or as an investment, legal, financial or any other advice • You should refer to the certificate, Product Illustration, and Product Disclosure Sheet for detailed benefits, terms, and conditions • In the event of any discrepancy between the English, Bahasa Malaysia and Mandarin versions, the English version shall prevail • These products are underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.


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Bank of China (Malaysia) Berhad (200001008645 (511251-V)) is the distributor of these products.

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