

**HLMT: GSavT (Legacy Advisory Sdn Bhd)**  
**Questions & Answers**

1. Q: Are Legacy's clients considered as members?  
A: *Yes, Legacy's clients are considered as members and do not required proof of membership.*
2. Q: What the last entry age?  
A: *Entry age is from 18 – 60 years old. Last entry age is 60 (next birthday).*
3. Q: What is the maximum age of cover?  
A: *It will be renewable until 65 years old.*
4. Q: Is payment made after submitting application or after HLMT confirm the cover?  
A: *Payment is made after HLMT confirming the cover (after underwriting) as there is a possibility of substandard cases that will be reduced to FCL.*
5. Q: What is the Free Cover Limit (FCL)?  
A: *RM60,000 – Plan 1 & Plan 7.*
6. Q: Is Payor waiver allowed?  
A: *Payor waiver is not allowed.*
7. Q: What is the reason on termination for individual member?  
A: *Termination on individual member will be due to misrepresentation of information/non-disclosure.*
8. Q: Does member required to go for medical check up?  
A: *Those within FCL are not required to go for medical check up. For those above FCL, they will only required to fill in the health declaration (Section C).*
9. Q: Is there going to be increase of pricing/exclusion imposed if member's health condition is not good?  
A: *No but any application above FCL that their health condition is not favourable, we may downgrade Participant's plan to Plan 1/Plan 7 (within FCL).*
10. Q: Does age/occupation/gender affects the rate?  
A: *No, the price is fixed regardless of the age/occupation/gender.*
11. Q: Claims payment will be made to whom?  
A: *Claim payment to be credited directly to Member and not Master PolicyHolder nor consultant.*
12. Q: Is pre-existing condition and waiting period allowed to be waived?  
A: *No. However, pre-existing condition will be automatically covered after 1 year of participation into the programme.*
13. Q: Is death for natural cause payable if death related to alcohol?  
A: *There should not be any death regarding to alcohol or any non-syariah compliance. All will depends on doctor's and post mortem report.*

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14. Q: If there is no payment, will the policy continue to run with the fund from savings?  
A: *Yes, certificate will continue if saving fund are available or else the certificate will terminate.*
15. Q: Any portal for GSavT?  
A: *Not at the moment from HLMT.*
16. Q: What is the grace period to make payment?  
A: *Coverage starts once payment is received. Grace period for quarterly repayment is 30 days.*
17. Q: Can children buy the cover under this plan?  
A: *No. We can only extend coverage for funeral expenses (FOC).*
18. Q: Nominee for absolute assignment – can it be assigned to company name or bank?  
A: *No.*
19. Q: Can foreigner purchase?  
A: *No, only for Malaysian.*
20. Q: Does nominee signature to be verify upon claim?