

**A Personalised Life Insurance Solution For**

Name

**Mr**

Plan

**Allianz PremierLink (Full Pay)**

Presented By

**CHAI SIN YEE**

Date

**08-09-2021**

**Allianz Life Insurance Malaysia Berhad (198301008983)**

Allianz Arena, Ground Floor, Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur

Customer Contact Center: 1 300 22 5542

Website: [www.allianz.com.my](http://www.allianz.com.my)

Allianz PremierLink (Full Pay)

**DUTY OF DISCLOSURE**

**General Important Notice:**

**1. Consumer Insurance Contract**

Pursuant to Paragraph 5 Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions required when applying to Allianz Life Insurance Malaysia Berhad ("ALIM") and in addition disclose any other matter that you know to be relevant to ALIM's decision in accepting the risks and determining the rates and terms to be applied.

**2. Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to ALIM's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant.

3. This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.

4. It is important to notify ALIM of any change in contact details, including the mailing address, mobile phone no., the nominee and/or trustee.

## Allianz PremierLink (Full Pay)

**CLIENT PARTICULARS**

Client's Name	: Mr	Sex	: Male
Age Nearest Birthday	: 30	Smoker	: Non-Smoker
Premium Mode	: Monthly	Occupation Class	: 2
Basic Sum Assured (RM)	: 1,000,000.00		
Loading	: No		

**BENEFITS AND PREMIUMS**

Basic/Riders	Term Of Coverage	Sum Assured (RM)/Benefit	Annually (RM)	Half Yearly (RM)	Quarterly (RM)	Monthly (RM)
<b>BASIC - APRLKFP03</b>	23	1,000,000.00				
Insurance			3,600.00	1,800.00	900.00	300.00
Investment			0.00	0.00	0.00	0.00
<b>Sub Total Basic Premium</b>			<b>3,600.00</b>	<b>1,800.00</b>	<b>900.00</b>	<b>300.00</b>
<b>Unit Cancellation Riders*</b>						
UPCR	23	3,600.00				
UPHCR	23	500,000.00				
UPPAP01	23	250,000.00				
<b>TOTAL PREMIUM</b>			<b>3,600.00</b>	<b>1,800.00</b>	<b>900.00</b>	<b>300.00</b>

Please add 6% service tax if the policy owner is a business organization or where the policy is absolutely assigned to a business organization.

\* No explicit premiums are payable for providing the benefits of unit cancellation riders. The cost for providing the benefits i.e. cost of insurance (COI) for the unit cancellation riders is levied via cancellation of units directly from the Account Value. COI is automatically deducted on every COI due date until the policy matures or there is insufficient Account Value. COI will continue to be deducted during non-payment of regular premium of the policy. Unit cancellation rider COI will be deducted with your consent as per the declaration section in the application form.

**READ** Is investment-linked policy right for you? Are you aware of the costs, benefits and risks?

Name of Insurer: Allianz Life Insurance Malaysia Berhad  
 Product Name: Allianz PremierLink (Full Pay)  
 Type of Policy: Regular Premium Investment-Linked Insurance  
 Ratio of Fund(s) Chosen: 100% in Allianz Life Managed Fund

Client's Name: Mr  
 Sex: Male  
 Smoker: Non-Smoker  
 Age: 30

**Do you know that ...****Have you been advised of ...****Have you been told ...****It is flexible but you bear the investment risk?**

It is an insurance product that is tied to the performance of the investment fund(s) which you selected.

**Benefits**

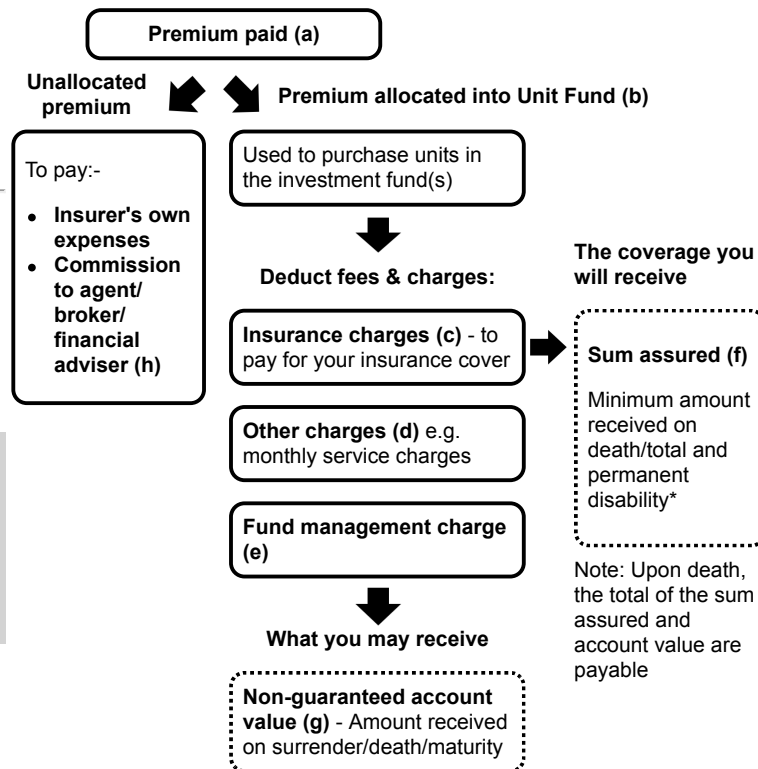
- **Flexibility** to vary your premium amount or coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

**Risks**

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your insurer increases your charges
  - You may lose your insurance cover; or
  - Your account value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.

**Other products that could better meet your needs?**

- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (non-guaranteed) of the participating life fund.

**How your premiums will be used?**

**Fees and charges** taken out of your investment fund(s) which reduce the amount available for investment:-

- monthly service charges, fund management charge, Ad Hoc top-up charge, switching fee, withdrawal penalty and surrender penalty.

\*TPD benefit is payable prior to the policy anniversary when the Life Assured attains age 71 years old, and it is subject to a maximum sum assured of RM8 million (per Life Assured).

Client's Name : Mr  
Age Nearest Birthday : 30  
Basic Sum Assured (RM) : 1,000,000.00

Allianz PremierLink (Full Pay)  
Sex : Male  
Smoker : Non-Smoker

Table 1: Allianz PremierLink (For illustration purposes only. This may not be the benefits that you will receive)

- The numbers in the table below illustrate the possible movements of cash flows of the policy, including how fees and charges could impact account values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2% (Scenario X) and 5% (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.**
- Please see the attached fund fact sheet(s) for the past actual annual investment returns.**

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Premium Paid (RM) (a)	Allocated Premium (b)		Insurance Charges <sup>1</sup> (RM) (c)		Other Charges <sup>1</sup> (RM) (d)	Fund Management Charge (RM) (e)		Sum Assured (RM) (f)	Non-Guaranteed Account Value (RM) (g)		Non-Guaranteed Death Benefits <sup>3</sup> (RM)		Commission (h)	
		RM	%	Basic policy	Unit cancellation rider(s) <sup>2</sup>		Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
1	3,600.00	2,160.00	60.00%	900	733	96	3	3	1,000,000	346	351	1,000,433	1,000,439	1,440.00	40.00%
2	3,600.00	2,160.00	60.00%	900	748	96	8	8	1,000,000	682	701	1,000,852	1,000,877	1,440.00	40.00%
3	3,600.00	2,160.00	60.00%	900	786	96	13	14	1,000,000	1,237	1,291	1,001,237	1,001,291	900.00	25.00%
4	3,600.00	2,880.00	80.00%	920	801	96	23	24	1,000,000	2,310	2,415	1,002,310	1,002,415	900.00	25.00%
5	3,600.00	2,880.00	80.00%	960	838	96	36	37	1,000,000	3,313	3,499	1,003,313	1,003,499	540.00	15.00%
6	3,600.00	2,880.00	80.00%	970	869	96	48	51	1,000,000	4,280	4,576	1,004,280	1,004,576	540.00	15.00%
7	3,600.00	3,420.00	95.00%	990	922	96	63	68	1,000,000	5,721	6,164	1,005,721	1,006,164	-	-
8	3,600.00	3,420.00	95.00%	990	974	96	81	88	1,000,000	7,119	7,752	1,007,119	1,007,752	-	-
9	3,600.00	3,420.00	95.00%	1,030	1,058	96	98	107	1,000,000	8,400	9,265	1,008,400	1,009,265	-	-
10	3,600.00	3,420.00	95.00%	1,070	1,152	96	113	125	1,000,000	9,553	10,692	1,009,553	1,010,692	-	-
15	3,600.00	3,600.00	100.00%	1,730	1,899	96	158	193	1,000,000	12,589	15,617	1,012,589	1,015,617	-	-
20	3,600.00	3,600.00	100.00%	3,210	2,751	96	87	148	1,000,000	5,873	10,927	1,005,873	1,010,927	-	-
23	3,600.00	3,600.00	100.00%	4,360	3,410	96	-	34	1,000,000	-	773	-	1,000,773	-	-

<sup>1</sup> The illustrated insurance and other charges are not guaranteed and may be varied from time to time by giving three (3) months notice to policy owners, for example, charges for medical riders may increase due to rising medical costs.

<sup>2</sup> Please refer to the table "Insurance Charges for Unit Cancellation Rider(s)" for the breakdown of the insurance charges, if applicable.

<sup>3</sup> The death benefit payable is the total of the sum assured and account value.

Where "-" is shown in the non-guaranteed portion, it means that your unit fund is no longer able to pay for your insurance cover. However, the insurance cover can be maintained by increasing the premium.



Client's Name : Mr  
Age Nearest Birthday : 30  
Basic Sum Assured (RM) : 1,000,000.00

Allianz PremierLink (Full Pay)  
Sex : Male  
Smoker : Non-Smoker

Insurance Charges for Unit Cancellation Rider(s)

End of Policy Year	Insurance Charges (RM)			Total (RM)
	UPHCR	UPPAP	UPCR	
1	370	323	40	733
2	385	323	41	748
3	420	323	43	786
4	435	323	43	801
5	470	323	45	838
6	500	323	46	869
7	550	323	49	922
8	600	323	51	974
9	680	323	55	1,058
10	770	323	60	1,152
15	1,495	323	82	1,899
20	2,365	323	64	2,751
23	3,065	323	22	3,410

Client's Name : Mr  
Age Nearest Birthday : 30  
Basic Sum Assured (RM): 1,000,000.00

Allianz PremierLink (Full Pay)  
Sex : Male  
Smoker : Non-Smoker

Table 2: Rider(s) (Optional)

1. A rider can provide additional protection or enhance existing benefits payable under your basic policy.
2. Riders can be in the form of:
- (i) Unit cancellation, where the cost of the rider has been incorporated into the premiums for your basic policy. The rider is therefore funded by deducting charges from your unit fund;
  - (ii) Premium-paying, where the cost of the rider has not been incorporated into the premiums for your basic policy. Separate premiums to fund the cost of the rider will be required; and
  - (iii) Top-up, where the premium will enhance the potential investment returns and sustainability of your policy.

Riders	Type	Annual Premium Paid (RM)	Sum Assured (RM)/Benefit	Coverage Period (Years)
UPCR03 - PayorCover	Unit Cancellation Rider	Not applicable	3,600.00	23
UPPAP01 - Premier PA Plus	Unit Cancellation Rider	Not applicable	250,000.00	23
UPHCR01 - Premier HealthCover	Unit Cancellation Rider	Not applicable	500,000.00	23

## Product Disclosure Sheet - Allianz PremierLink (Full Pay)

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up Allianz PremierLink (Full Pay) . Be sure to also read the general terms and conditions.)

**Financial Service Provider:** Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")  
**Product Name:** Allianz PremierLink (Full Pay)

## 1. What is this product about?

This is a non-participating regular premium investment-linked insurance plan (ILIP) which offers a combination of insurance protection and investment. If You die or are total and permanently disabled (TPD)\* during the term of the Policy, this plan pays a lump sum benefit plus the value of the investment units at the time of claim. Upon survival of the Life Assured at Policy maturity and provided Your Policy is not renewed upon maturity, You will receive one hundred percent (100%) of the Account Value established on the Valuation Day immediately after the Maturity or Expiry Date. If Your Policy is renewed upon maturity, Your Account Value will be carried forward at renewal.

The Account Value of the ILIP depends on the price of the underlying units, which in turn depends on the performance of Your chosen fund.

\* Prior to Life Assured attains age seventy one (71) years old (nearest birthday) on the Policy Anniversary and subject to a maximum Insured Amount of RM8 million per life. Payment of TPD benefit will reduce the basic insured Amount.

## 2. What are the covers/benefits provided?

(i) The plan covers:

**Coverage**

Death; or

TPD; or

Maturity Benefit

**Benefits (Amount Payable)**

(a) RM 1,000,000.00 (Insured Amount); plus  
 (b) 100% of Account Value

(a) RM 1,000,000.00 (Insured Amount); plus  
 (b) 100% of Account Value

(a) 100% of Account Value, if Your Policy is not renewed upon maturity.

**Other Benefits**

In Force Guarantee

The Policy Charges for the first three (3) policy years will be deferred (subsequently called the "Deferred Policy Charges") so that this Policy will not lapse in the event the value of balance of Units in this Policy is insufficient to pay the Policy Charges when due provided all Premiums due under this Policy are paid no later than thirty-one (31) days from the Premium Due Date and no Units are withdrawn from this Policy for this duration (subsequently called "the In Force Guarantee feature"). The In Force Guarantee feature will be forfeited if the total Premium due under this Policy is not paid or paid after the expiry of thirty-one (31) days from the Premium Due Date.

The Deferred Policy Charges will be deducted from the Account Value when the Account Value becomes sufficient or from the Insured Amount/Benefits payable under the Basic Policy and Supplementary Contract (if any).

(ii) Fund Chosen

**Fund Invested:**

Allianz Life Equity Fund

Allianz Life Managed Fund

Allianz Life Dynamic Growth Fund

Allianz Life Equity Income Fund

Allianz Life Bond Fund

Allianz Life Dana Padu

Allianz Life Amanah Dana Ikhlas

Allianz Life ASEAN Plus Fund

**% Invested**

0

100%

0

0

0

0

0

0

100%

(iii) The coverage term for this Plan is 23 years.

Reminder: Please read the sales literature and fund brochure which includes product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit Your financial goals and risk profile.

## 3. How much premium do I have to pay?

(i) The total premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.

(ii) The estimated total premium that You have to pay based on standard risks is:

Annually	Half Yearly	Quarterly	Monthly
RM 3,600.00	RM 1,800.00	RM 900.00	RM 300.00

Please add 6% service tax if the policy owner is a business organization or where the policy is absolutely assigned to a business organization.

(iii) The premium payment period for this Plan is 23 years.



## Product Disclosure Sheet - Allianz PremierLink (Full Pay)

We will allocate a portion of the premium to purchase units in the investment-linked fund that You have chosen. Any unallocated amount will be used to pay commissions to agents and Our other expenses. 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?

- (a) Insurance charges are deducted monthly from the value of Your units to pay for Your insurance coverage. The insurance charges may vary by Your attained age, sex, occupation, smoking status and medical rating (if any). The insurance charges will increase as You grow older.
- (b) Monthly Service Charges  
A RM 8.00 monthly service charge will be levied every month via cancellation of units.
- (c) Fund Management Charge  
Each of the Allianz Life Investment-Linked Fund is subject to a Fund Management Charge. The maximum Fund Management Charge for each of the Fund is as follows. The actual Fund Management Charge will vary according to the actual asset mix of the fund and will be reviewed by us no less frequent than quarterly basis.

Allianz Life Equity Fund	up to 1.50% per annum
Allianz Life Managed Fund	up to 1.25% per annum
Allianz Life Dynamic Growth Fund	up to 1.50% per annum
Allianz Life Equity Income Fund	up to 1.35% per annum
Allianz Life Bond Fund	up to 0.75% per annum
Allianz Life Dana Padu	up to 1.50% per annum
Allianz Life Amanah Dana Ikhlas	up to 1.35% per annum
Allianz Life ASEAN Plus Fund	up to 1.50% per annum

- (d) Ad Hoc Top-Up Charges  
RM 25.00 per request.
- (e) Switching Fees  
Five (5) free switches are available every policy year. Any subsequent switches will be charged a fee of RM 10.00.
- (f) Withdrawal Penalty  
A Withdrawal Penalty will be imposed on the withdrawal amount upon withdrawal of units from any fund(s).

Policy Year	Withdrawal Penalty (% of withdrawal amount)
1	20.00%
2	20.00%
3 and above	0.00%

- (g) Surrender Penalty  
A Surrender Penalty will be imposed on the Account Value upon surrender of this Policy.

Policy Year	Surrender Penalty (% of Account Value)
1	20.00%
2	20.00%
3 and above	0.00%

The fees and charges stated above are the current charges and are not guaranteed. We reserve the right to vary the rates above by giving You at least three (3) months written notice prior to the next Policy Anniversary.

**5. What are some of the key terms and conditions that I should be aware of?**

- (i) Importance of disclosure - You must disclose all material facts such as medical condition and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the plan, taking into consideration the appropriateness of the plan to Your needs and circumstances.
- (ii) Free-look period - You may cancel Your Policy by giving Us a written request and by returning this Policy to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of the Policy by 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 Monthly Service Charge that have been deducted less any medical fee incurred.
- (iii) Account Value - the Account Value of the ILIP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate Account Value under Your Policy.
- (iv) In Force Guarantee - The policy charges for the first three (3) policy years will be deferred (subsequently called the "Deferred Policy Charges") so that this Policy will not lapse in the event the Account Value is insufficient to pay the policy charges when due provided all premiums due under this Policy are paid no later than thirty-one (31) days from the premium due date and no withdrawal from Account Value for this duration (subsequently called "the In Force Guarantee feature"). The In Force Guarantee feature will be forfeited if the total premium due under this Policy is not paid or paid after the expiry of thirty-one (31) days from the premium due date. The Deferred Policy Charges will be deducted from the Account Value when the Account Value becomes sufficient or from the Insured Amount/benefits payable under this Policy.
- (v) After the In Force Guaranteed period, if the Account Value of the ILIP is insufficient to pay for the insurance and other charges for both the basic policy and all unit deducting Riders attached to the basic policy when due, You will be given a grace period of thirty one (31) days to pay Your premium, during which the ILIP will remain in force. However, the ILIP shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period.
- (vi) Policy Lapse - The ILIP will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- (vii) Reinstatement - If the ILIP is lapsed due to non-payment of premium, You may upon obtaining Our written consent reinstate it any time from the due date of the premium. You may refer to the Policy Contract for the terms and conditions of reinstatement.
- (viii) Policy Sustainability - The Account Value of this Policy must be projected to be sufficient to pay for the Policy Charges of this Policy, including any rider(s), up to the Maturity Date. The financial projection of the Policy cashflows, including the Account Value and Policy Charges, is carried out by Us from time to time as required using Our predefined financial assumptions. In the event that the financial projection of the Account Value of this Policy is insufficient to pay for the Policy Charges of this Policy and the respective rider(s), if any, up to the Maturity Date of the Policy, We reserve the right to increase the Premium to ensure that the Account Value is projected to be sufficient for the deduction of Policy Charges of this Policy and the respective rider(s), if any, up to the Maturity Date.
- (ix) Renewability - This Policy, including any rider(s) which are still in force at the time of Policy Renewal, will be renewed immediately after Maturity Date, up to Policy Anniversary when the Life Assured attains age one hundred (100) years old nearest birthday. Any Account Value as of Maturity Date will be carried forward at renewal. The Premium at the time of Renewal is not guaranteed and We reserve the right to revise the Premium applicable at the time of Policy Renewal. We will notify You of the revised Premium by giving You at least three (3) months written notice prior to the Policy Renewal.

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this Plan.**

**6. What are the major exclusions and limitations under this Plan?**

- (i) This Plan shall not cover suicide within twelve (12) months from the Issue Date or any Reinstatement Date, whichever is later. If death was due to suicide within twelve (12) months, the amount payable is one hundred percent (100%) of the Account Value together with the total cost of insurance charged from the Issue Date or Reinstatement Date, whichever is later.
- (ii) This Plan shall not cover TPD caused directly or indirectly, wholly or partly, by any one (1) or more of the following events:
  - (a) attempted self-destruction or self-inflicted injuries while sane or insane;
  - (b) war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or undeclared), strike, riot and/or civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
  - (c) accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances;
  - (d) service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
  - (e) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Life Assured is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route;
  - (f) any congenital defect which has manifested or was diagnosed before the Life Assured attains seventeen (17) years of age and of which We were not aware at the Issue Date;
  - (g) an opportunistic infection or a malignant neoplasm if at the time of disability, there is present in the Life Assured Acquired Immunodeficiency Syndrome. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of disability or death in the presence of Acquired Immunodeficiency Syndrome; or.
  - (h) pre-existing conditions unless declared by you/the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of your policy, whichever is later.

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this Plan.**

## Product Disclosure Sheet - Allianz PremierLink (Full Pay)

**7. Can I cancel my Policy?**

You may cancel Your Policy by giving a written notice to Us. Buying a regular premium ILIP 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 You find that the fund that You have chosen is no longer appropriate, You have the flexibility to switch fund. You are allowed five (5) switches per Policy year without any fee. For additional switches within a Policy year, You will be charged a fee of RM10.00 per switch.

**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 including Your address or the address of Your nominee and/or trustee, if any, to ensure that all correspondences reach You or Your nominee and/or trustee in a timely manner.

**9. How do I make a claim?**

You may visit [www.allianz.com.my](http://www.allianz.com.my) for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.

**10. Where can I get further information?**

Should You require additional information about investment-linked insurance, please refer to the insurance info booklet on "Investment-Linked Insurance", available at all Our branches or You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (198301008983)  
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
Allianz Customer Service Center  
Allianz Arena  
Ground Floor, Block 2A  
Plaza Sentral, Jalan Stesen Sentral 5  
Kuala Lumpur Sentral  
50470 Kuala Lumpur  
Customer Contact Center : 1 300 22 5542  
Email : [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

**11. Other similar types of cover available?**

Please contact Us if You wish to know any other similar types of cover that We offer.

**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 INSURANCE PLAN CHOSEN MEET 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 'AD HOC TOP-UP'. RETURN ON ANY INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

**Other Important Notice:**

1. You should consider the following before You purchase an ILIP to ensure the Plan suits Your financial needs and goals:
  - (a) You should satisfy Yourself that this Plan would best serve Your needs and that the premium payable under this Plan is affordable.
  - (b) Whether the allocation of Insurance Premiums towards protection and investment meets Your financial circumstances;
  - (c) Whether the investment-linked fund chosen match Your investment objectives and risk appetites;
  - (d) Whether You understand the financial risk and potential losses that may arise from investing the ILIP;
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination shall cause the delay in paying the Policy moneys to Your beneficiary.
3. You may change the ownership of the Policy by an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
4. Insurance protection shall only be provided effective from the date of issue of the Policy.
5. You are advised to keep the receipt as proof of payment of premiums.
6. The standard time frame required for Us to issue a Policy will be six (6) working days from the submission date of the Application Form for Life Assurance subject to full documentation received and We are satisfied that no further investigation is necessary.
7. This Plan may qualify for tax relief subject to Inland Revenue Board's approval.
8. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intended to do so, We recommend that You consult Your present insurer before making a final decision.
9. Surrender value of the Policy is the Account Value less Surrender Penalty (if any). If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the premiums paid.
10. If premium remains unpaid on the premium due date, the Policy shall be kept in force by effecting a premium holiday. However, there would be a possibility of the Policy lapsing if the required charges such as cost of insurance and Policy Fee/Monthly Service Charge including rider charges exceed the value of investment-linked funds units available.
11. You may vary the level of death benefit and premium and switch investment-linked fund. You may also perform Ad Hoc Top-Up at any time to enhance the investment portion of Your Policy without any change in the insurance coverage. Please refer to the Policy Contract for the conditions for each of the options.
12. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at 08-09-2021.

## Product Disclosure Sheet - PayorCover

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up PayorCover. Be sure to also read the general terms and conditions.)

**Financial Service Provider:** Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")  
**Product Name:** PayorCover

## 1. What is this product about?

This is a unit deducting Rider which is attachable to the regular premium investment-linked insurance plan (ILIP). If the Life Assured is diagnosed with any one(1) of the specified thirty six (36) critical illnesses (as listed below) prior to the expiry of the Rider, We shall contribute on behalf of You the modal premiums of the basic Policy, to purchase units until the expiry of the Rider term or upon termination of the basic Policy or death of the Life Assured of the basic Policy, whichever is earlier.

## 2. What are the covers/benefits provided?

(i) This Rider covers:

Critical Illness: RM 3,600.00

List of Critical Illnesses cover:

- |  |  |
|--|--|
| 1. Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | 19. Major Organ / Bone Marrow Transplant   |
| 2. Heart Attack - <i>of specified severity</i>   | 20. Loss of Speech   |
| 3. Kidney Failure - <i>requiring dialysis or kidney transplant</i>                               | 21. Brain Surgery  |
| 4. Cancer - <i>of specified severity and does not cover very early cancers</i>                   | 22. Heart Valve Surgery  |
| 5. Coronary Artery By-Pass Surgery   | 23. Terminal Illness   |
| 6. Serious Coronary Artery Disease   | 24. Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 7. Paralysis of Limbs  | 25. Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>    |
| 8. End-Stage Liver Failure   | 26. Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>                          |
| 9. Fulminant Viral Hepatitis   | 27. Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i>       |
| 10. Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>  | 28. Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i>  |
| 11. Benign Brain Tumour - <i>of specified severity</i>   | 29. Alzheimer's Disease / Severe Dementia  |
| 12. Deafness - Permanent and Irreversible  | 30. Muscular Dystrophy   |
| 13. Third Degree Burns - <i>of specified severity</i>  | 31. Surgery to Aorta   |
| 14. HIV Infection due to Blood Transfusion   | 32. Multiple Sclerosis   |
| 15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection                         | 33. Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>                               |
| 16. Full-blown AIDS  | 34. Medullary Cystic Disease   |
| 17. End-Stage Lung Disease   | 35. Cardiomyopathy - <i>of specified severity</i>  |
| 18. Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i> | 36. Systemic Lupus Erythematosus with Severe Kidney Complications  |

An Extended Total and Permanent Disability (ETPD) Rider is attachable to this PayorCover Rider by default at no extra premium charges to You.

The Extended TPD Riders covers:

1. Blindness - Permanent and Irreversible
2. Loss of Independent Existence

Note: If You wish to terminate this Rider, Your Extended TPD Rider will be terminated automatically.

(ii) The coverage term for this Rider is 23 years.

## 3. How much premium do I have to pay?

No explicit premiums are payable for this Rider as this is a unit deducting Rider. However, the cost of insurance for providing the insurance coverage for this Rider will be charged from the value of Your units. The cost of insurance that will be charged and the Rider terms may vary depending on Our underwriting requirement.

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

The insurance coverage charges for this Rider are deducted monthly from the value of Your units. The insurance charges will increase as You grow older. Details of insurance charges for this Rider are given in the sales illustration.

## 5. What are some of the key terms and conditions that I should be aware of?

- (i) Importance of disclosure- You must disclose all material facts such as medical condition and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the plan, taking into consideration the appropriateness of the plan to Your needs and circumstances.
- (ii) Free-look period - You may cancel Your Rider by giving Us a written request and by returning this Supplementary Contract to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of the Supplementary Contract by You. We will refund to You the insurance charge for this Rider.

## Product Disclosure Sheet - PayorCover

- (iii) When the Account Value of the basic Policy is insufficient to pay for the insurance and other charges for both the basic Policy and all unit deducting Riders attached to the basic Policy when due, You will be given a grace period of thirty (31) days to pay Your premium, during which the basic Policy and this Rider will remain in force. However, the basic Policy and this Rider shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period.
- (iv) Waiting Period-
  - (a) the eligibility for Critical Illnesses benefits under the Supplementary Contract of this Rider (except Critical Illness no. 2, 4, 5 and 6 as stated in the list of Critical Illnesses above) will only start thirty (30) days from the Issue Date or date of last reinstatement, whichever is later.
  - (b) the eligibility for Critical Illness no. 2, 4, 5 and 6 as stated in the list of Critical Illnesses above under the Supplementary Contract of this Rider will only start sixty (60) days from the Issue Date or date of last reinstatement, whichever is later.
- (v) PayorCover is guaranteed renewable.
- (vi) The cost of insurance is not guaranteed and is charged according to the attained age of the Life Assured. The adjustment in cost of insurance (if any) will aim to reflect Our claim experience, cost of medical treatment, advancement in medical technology and etc.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this Rider.**

**6. What are the major exclusions under this Rider?**

This rider shall not cover:

- (i) Any critical illness, other than Critical Illness no. 2, 4, 5 and 6 as stated in the list of Critical Illnesses above, which first manifests itself prior to the thirtieth (30th) day following the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
- (ii) Critical Illness no. 2, 4, 5 and 6 as stated in the list of Critical Illnesses above, which first manifest itself prior to the sixtieth (60th) day following the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
- (iii) Any critical illness which existed at the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
- (iv) Any critical illness which is due to self-inflicted injuries while sane or insane.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this Rider.**

**7. Can I cancel my Rider?**

If You find that this Rider is no longer appropriate, You may cancel Your Supplementary Contract of the Rider by giving a written notice to Us. The Extended TPD Rider will also be cancelled.

**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 including Your address or the address of Your nominee and/or trustee, if any, to ensure that all correspondences reach You or Your nominee and/or trustee in a timely manner.

**9. How do I make a claim?**

You may visit [www.allianz.com.my](http://www.allianz.com.my) for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.

**10. Where can I get further information?**

Should You require additional information about investment-linked and medical and health insurance, please refer to the insurance info booklet on "Investment-Linked Insurance" and "Medical and Health Insurance", available at all Our branches or You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (198301008983)  
 (licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
 Allianz Customer Service Center  
 Allianz Arena  
 Ground Floor, Block 2A  
 Plaza Sentral, Jalan Stesen Sentral 5  
 Kuala Lumpur Sentral  
 50470 Kuala Lumpur  
 Customer Contact Center : 1 300 22 5542  
 Email : [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

**11. Other similar types of cover available?**

Please contact Us if You wish to know any other similar types of cover that We offer.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE RIDER AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

Other Important Notice:

- 1. You should satisfy Yourself that this Rider will best serve Your needs and that the Cost of Insurance under this Rider is affordable.
- 2. Insurance protection shall only be provided effective from the date of issue of the Supplementary Contract of this Rider.
- 3. You are advised to keep the receipt as proof of payment of premiums.
- 4. The standard time frame required for Us to issue a Policy will be six (6) working days from the submission date of the Application Form For Life Assurance subject to full documentation received and We are satisfied that no further investigation is necessary.

**Product Disclosure Sheet - PayorCover**

5. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intended to do so, We recommend that You consult Your present insurer before making a final decision.
6. This plan may qualify for tax relief subject to Inland Revenue Board's approval.
7. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at 08-09-2021.



## Product Disclosure Sheet - Premier HealthCover

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up Premier HealthCover. Be sure to also read the general terms and conditions.)

**Financial Service Provider:** Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")  
**Product Name:** Premier HealthCover

## 1. What is this product about?

This is a unit deducting Rider which is attachable to the regular premium investment-linked insurance plan (ILIP). This Rider provides critical illnesses coverage and pays a lump sum critical illness benefit if the Life Assured is diagnosed of any one (1) of the thirty six (36) critical illnesses (as listed below) prior to the expiry of the Rider. The total critical illness benefit payable shall not exceed one hundred percent (100%) of the Rider Insured Amount. Once one hundred percent (100%) of the Rider Insured Amount is paid out, this Rider shall then terminate. The basic Insured Amount of the basic Policy shall reduce proportionally by the Rider Insured Amount paid.

## 2. What are the covers/benefits provided?

(i) Insured Amount RM 500,000.00

List of Critical Illnesses cover:

- |  |  |
|--|--|
| 1. Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i> | 19. Major Organ / Bone Marrow Transplant   |
| 2. Heart Attack - <i>of specified severity</i>   | 20. Loss of Speech   |
| 3. Kidney Failure - <i>requiring dialysis or kidney transplant</i>                               | 21. Brain Surgery  |
| 4. Cancer - <i>of specified severity and does not cover very early cancers</i>                   | 22. Heart Valve Surgery  |
| 5. Coronary Artery By-Pass Surgery   | 23. Terminal Illness   |
| 6. Serious Coronary Artery Disease   | 24. Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i> |
| 7. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*                        | 25. Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>    |
| 8. End-Stage Liver Failure   | 26. Chronic Aplastic Anemia - <i>resulting in Permanent Bone Marrow Failure</i>                          |
| 9. Fulminant Viral Hepatitis   | 27. Motor Neuron Disease - <i>Permanent Neurological Deficit with Persisting Clinical Symptoms</i>       |
| 10. Coma - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>  | 28. Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>  |
| 11. Benign Brain Tumour - <i>of specified severity</i>   | 29. Alzheimer's Disease / Severe Dementia  |
| 12. Deafness - Permanent and Irreversible  | 30. Muscular Dystrophy   |
| 13. Third Degree Burns - <i>of specified severity</i>  | 31. Surgery to Aorta   |
| 14. HIV Infection due to Blood Transfusion   | 32. Multiple Sclerosis   |
| 15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection                         | 33. Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>                               |
| 16. Full-blown AIDS  | 34. Medullary Cystic Disease   |
| 17. End-Stage Lung Disease   | 35. Cardiomyopathy - <i>of specified severity</i>  |
| 18. Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i> | 36. Systemic Lupus Erythematosus with Severe Kidney Complications  |

\*For Angioplasty And Other Invasive Treatments for Coronary Artery Disease, ten percent 10% of the Rider Insured Amount subject to a maximum of RM25,000 shall be payable.

An Extended Total and Permanent Disability (ETPD) Rider is attachable to this Premier HealthCover by default at no extra premium charges to You.

The Extended TPD Rider covers:

1. Paralysis of Limbs
2. Blindness - Permanent and Irreversible
3. Loss of Independent Existence

Note: If You wish to terminate this Rider, Your Extended TPD Rider will be terminated automatically.

(ii) The coverage term for this Rider is 23 years.

## 3. How much premium do I have to pay?

No explicit premiums are payable for this Rider as this is a unit deducting Rider. However, the Cost of Insurance for providing the insurance coverage for this Rider will be charged from the value of Your units. The Cost of Insurance that will be charged and the Rider terms may vary depending on Our underwriting requirement.

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

The insurance coverage charges for this Rider are deducted monthly from the value of Your units. The insurance charges will increase as You grow older. Details of insurance charges for this Rider are given in the sales illustration.

## 5. What are some of the key terms and conditions that I should be aware of?

- (i) Importance of disclosure - You must disclose all material facts such as medical condition and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the plan, taking into consideration the appropriateness of the plan to Your needs and circumstances.

## Product Disclosure Sheet - Premier HealthCover

- (ii) Free-look Period - You may cancel Your Rider by giving Us a written request and by returning this Supplementary Contract to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of the Supplementary Contract by You. We will refund to You the insurance charge for this Rider.
- (iii) When the Account Value of the basic Policy is insufficient to pay for the insurance and other charges for both the basic Policy and all unit deducting Riders attached to the basic Policy when due, You will be given a grace period of thirty (31) days to pay Your premium, during which the basic Policy and this Rider will remain in force. However, the basic Policy and this Rider shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period.
- (iv) Waiting period:
  - (a) the eligibility for Critical Illnesses benefits under the Supplementary Contract of this Rider (except Critical Illness no. 2, 4, 5, 6 and 7 as stated in the list of Critical Illnesses above) will only start thirty (30) days from the Issue Date or date of last reinstatement, whichever is later.
  - (b) the eligibility for Critical Illness no. 2, 4, 5, 6 and 7 as stated in the list of Critical Illnesses above under the Supplementary Contract of this Rider will only start sixty (60) days from the Issue Date or date of last reinstatement, whichever is later.
- (v) Premier HealthCover is guaranteed renewable.
- (vi) The Cost of Insurance is not guaranteed and is charged according to the attained age of the Life Assured. The adjustment in Cost of Insurance (if any) will aim to reflect Our claim experience.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this Rider.**

#### 6. What are the major exclusions under this Rider?

This Rider shall not cover:

- (i) Any critical illness, other than Critical Illness no. 2, 4, 5, 6 and 7 as stated in the list of Critical Illnesses above, which first manifests itself prior to the thirtieth (30th) day following the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
- (ii) Critical Illness no. 2, 4, 5, 6 and 7 as stated in the list of Critical Illnesses above, which first manifest itself prior to the sixtieth (60th) day following the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
- (iii) Any critical illness which existed at the Issue Date or date of last reinstatement of the Supplementary Contract of this Rider, whichever is later; or
- (iv) Any critical illness which is due to self-inflicted injuries while sane or insane.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this Rider.**

#### 7. Can I cancel my Rider?

If You find that this Rider is no longer appropriate, You may cancel Your Supplementary Contract of the Rider by giving a written notice to Us. The Extended TPD Rider will also be cancelled.

#### 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 including Your address or the address of Your nominee and/or trustee, if any, to ensure that all correspondences reach You or Your nominee and/or trustee in a timely manner.

#### 9. How do I make a claim?

You may visit [www.allianz.com.my](http://www.allianz.com.my) for the claims guideline. You are advised to submit Your claim (if any) to Us as soon as possible.

#### 10. Where can I get further information?

Should You require additional information about investment-linked and medical and health insurance, please refer to the insurance info booklet on "Investment-Linked Insurance" and "Medical and Health Insurance", available at all Our branches or You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (198301008983)  
 (licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
 Allianz Customer Service Center  
 Allianz Arena  
 Ground Floor, Block 2A  
 Plaza Sentral, Jalan Stesen Sentral 5  
 Kuala Lumpur Sentral  
 50470 Kuala Lumpur  
 Customer Contact Center : 1 300 22 5542  
 Email : [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

#### 11. Other similar types of cover available?

Please contact Us if You wish to know if We have any other similar types of cover.

#### IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE RIDER AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

Other Important Notice:

- 1. You should satisfy Yourself that this Rider will best serve Your needs and that the cost of insurance for this Rider is affordable.
- 2. Insurance protection shall only be provided effective from the date of issue of the Supplementary Contract of this Rider.
- 3. You are advised to keep the receipt as proof of payment of premiums.



**Product Disclosure Sheet - Premier HealthCover**

4. The standard time frame required for Us to issue a Policy will be six (6) working days from the submission date of the Application Form For Life Assurance subject to full documentation received and We are satisfied that no further investigation is necessary.
5. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intended to do so, We recommend that You consult Your present insurer before making a final decision.
6. This plan may qualify for tax relief subject to Inland Revenue Board's approval.
7. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at 08-09-2021.

## Product Disclosure Sheet - Premier PA Plus

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Premier PA Plus. Be sure to also read the general terms and conditions.)

**Financial Service Provider:** Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")  
**Product Name:** Premier PA Plus

**1. What is this product about?**

This is a unit deducting Rider which is attachable to the regular premium investment-linked insurance plan (ILIP). This Rider provides a lump sum benefit upon accidental death of the Life Assured during the coverage term.

**2. What are the covers/benefits provided?**

(i) The Insured Amount for this Rider is RM 250,000.00.

(ii) The benefits provided by this Rider are shown in this table below:

Event	Prevailing Insured Amount as percentage (%) of Rider Insured Amount
Accidental Death (occurred other than in Public Conveyance or Elevator or burning Public Building)	300%
Accidental Death (occurred while in Public Conveyance or Elevator or burning Public Building)	400%

Accidental Death (occurred while in public conveyance or elevator or burning public building) means death which results directly from bodily injury and occurs within ninety (90) days of the date of accident if such injuries are sustained while the Life Assured was:

- a) traveling as a passenger in any Public Conveyance; or
- b) traveling as a passenger in a passenger lift. Elevators in mines are excluded; or
- c) present in any Public Building at the commencement of the burning of that building.

(iii) The coverage term for this Rider is 23 years.

**3. How much premium do I have to pay?**

No explicit premiums are payable for this Rider as this is a unit deducting Rider. However, the cost of insurance for providing the insurance coverage for this Rider will be charged from the value of your units. The cost of insurance that will be charged and the Rider terms may vary depending on Our underwriting requirement.

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

The insurance coverage charges for this Rider are deducted monthly from the value of your units. Details of insurance charges for this Rider are given in the sales illustration.

**5. What are some of the key terms and conditions that I should be aware of?**

- (i) Importance of disclosure - You must disclose all material facts such as your occupation, habits, pursuits, medical condition and state your age correctly. You should also provide sufficient and accurate information to enable Us to advise you on the suitability of the plan, taking into consideration the appropriateness of the plan to your needs and circumstances.
- (ii) Free-look period -You may cancel your Rider by giving Us a written request and by returning this Supplementary Contract to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of the Supplementary Contract by you. We will refund to you the insurance charge for this Rider less any expenses incurred for medical examination.
- (iii) When the Account Value of the basic Policy is insufficient to pay for the insurance and other charges for both the basic Policy and all unit deducting Riders attached to the basic Policy when due, you will be given a grace period of thirty one (31) days to pay your premium, during which the basic Policy and this Rider will remain in force. However, the basic Policy and this Rider shall lapse at the end of the grace period if any insurance and other charges remain unpaid at the end of the grace period.
- (iv) The total Prevailing Insured Amount payable under all contracts and supplementary contracts issued by Us for the same type of benefit under this Supplementary Contract on any one (1) life shall not exceed RM10,000,000.00.
- (v) This Rider is guaranteed renewable, provided that any subsequent change in the Life Assured's occupation is within occupation class 1 to class 4.
- (vi) The cost of insurance is charged according to the Rider Insured Amount and occupation class of the Life Assured. The cost of insurance is not guaranteed. We reserve the right to revise the cost of insurance by giving three (3) months written notice prior to the next Policy Anniversary. The adjustment in cost of insurance, if any, will aim to reflect Our claim experience.
- (vii) We shall be under no liability to pay any benefit herein or accept the renewal of this Rider if the Life Assured shall, without any prior notice to Us, engage or be employed in any occupation which is more hazardous or involving greater risk to life than the occupation specified to Us earlier.

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this Rider.**

**6. What are the major exclusions under this Rider?**

This Rider shall not cover any accidental death caused directly or indirectly, wholly or partly, by any one of the following occurrences or circumstances:

- (i) Violation or attempted violation of the law or resistance to arrest by the Life Assured;
- (ii) Attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;

## Product Disclosure Sheet - Premier PA Plus

- (iii) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
- (iv) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
- (v) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- (vi) The Life Assured participating or involving directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
- (vii) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
- (viii) Any activities of a military nature whilst being engaged in military services;
- (ix) Ptomaines or bacterial infection (except pyogenic infection which occurred from an accidental cut or wound);
- (x) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
- (xi) Medical or surgical treatment necessitated by an accident arising from the acts and events excluded under item 6(a) to 6(j) stated above;
- (xii) Medical or surgical treatment not necessitated by any accident; or
- (xiii) The Life Assured engaging or taking part in:
  - (a) making an arrest as an officer of law;
  - (b) serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
  - (c) activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
  - (d) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or a member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

**Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this Rider.**

**7. Can I cancel my Rider?**

If you find that this Rider is no longer appropriate, you may cancel it by giving Us a written notice.

**8. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform Us of any change in your contact details including your address or the address of your nominee and/or trustee, if any, to ensure that all correspondences reach you or your nominee and/or trustee in a timely manner. You should also inform Us of any change in your occupation which would affect the risk profile.

**9. How do I make a claim?**

You may visit [www.allianz.com.my](http://www.allianz.com.my) for the claims guide. You are advised to submit your claim (if any) to Us as soon as possible.

**10. Where can I get further information?**

Should you require additional information about investment-linked insurance and personal accident insurance, please refer to the insurance info booklet on "Investment-Linked Insurance" and "Personal Accident Insurance", available at all Our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (198301008983)  
 (licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
 Allianz Customer Service Center  
 Allianz Arena  
 Ground Floor, Block 2A  
 Plaza Sentral, Jalan Stesen Sentral 5 Kuala Lumpur Sentral  
 50470 Kuala Lumpur  
 Customer Contact Center : 1 300 22 5542  
 Email : [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

**11. Are other similar types of cover available?**

Please contact Us for further information or if you wish to know if there are any other similar types of cover that we offer.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR ACCIDENTAL DEATH IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT RIDER THAT YOU HAVE PURCHASED. YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE RIDER AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

**Other Important Notice:**

1. You should satisfy yourself that this Rider will best serve your needs and that the cost of insurance under this Rider is affordable.
2. Insurance protection shall only be provided effective from the date of issue of the Supplementary Contract of this Rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. The standard time frame required for Us to issue a Policy will be six (6) working days from the submission date of the Application Form For Life Assurance subject to full documentation received and We are satisfied that no further investigation is necessary.

**Product Disclosure Sheet - Premier PA Plus**

5. It may not be advantageous to replace an existing life insurance Policy with a new one. If you intended to do so, We recommend that you consult your present insurer before making a final decision.
6. This plan may qualify for tax relief subject to Inland Revenue Board's approval.
7. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at 08-09-2021.

**ALLIANZ LIFE INVESTMENT FUNDS**  
**FUND FACT SHEET**

**Allianz Life Equity Fund****1. Investment Objective**

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in equities and equity-related securities.

**2. Investment Strategy & Approach**

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks to generate alpha return.

**3. Asset Allocation**

- Equity allocation - Maximum 95% and minimum 80% of the Fund's NAV
- Liquid assets - Minimum 5% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

**4. Fund Manager**

Allianz Life Insurance Malaysia Berhad

**5. Target Market**

The fund is suitable for Policy Owner who seeks moderate to high capital appreciation, has moderate to high risk tolerance and has medium to long term investment horizon.

**6. Principal risks in investing in the fund**

- Market Risk
- Currency Risk
- Country/Foreign Investment Risk
- Specific Security Risk
- Sector Risk
- Liquidity Risk

**7. Performance Benchmark**

FTSE Bursa Malaysia Top 100 Index

*Further information on benchmark can be obtained from Bloomberg.*

**Allianz Life Managed Fund****1. Investment Objective**

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in a diversified equities and equity-related securities, fixed income securities and money market instruments.

**2. Investment Strategy & Approach**

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks/credits to generate alpha return.

**3. Asset Allocation**

- Equity allocation – Maximum 55% and minimum 30% of the Fund's NAV
- Fixed income securities – Maximum 70% and minimum 45% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

**4. Fund Manager**

Allianz Life Insurance Malaysia Berhad

**5. Target Market**

The fund is suitable for Policy Owner who seeks low to moderate capital appreciation, has low to moderate risk tolerance and has medium to long term investment horizon.

**6. Principal risks in investing in the fund**

- Market Risk
- Currency Risk
- Country/Foreign Investment Risk
- Specific Security Risk
- Sector Risk
- Liquidity Risk
- Interest Rate Risk
- Credit Risk

**7. Performance Benchmark**

50% FTSE Bursa Malaysia Top 100 Index + 50% 12-Month Maybank Fixed Deposit Rate

*Further information on benchmark can be obtained from Bloomberg and Maybank <https://www.maybank2u.com.my>.*

**ALLIANZ LIFE INVESTMENT FUNDS  
FUND FACT SHEET**

**Allianz Life Dynamic Growth Fund**

**1. Investment Objective**

An open-ended investment fund which aims to achieve superior capital appreciation over the medium to long term period by investing in a diversified portfolio of stocks with an emphasis on small-to-medium sized companies.

**2. Investment Strategy & Approach**

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks to generate alpha return.

**3. Asset Allocation**

- Equity allocation - Maximum 95% of the Fund's NAV
- Liquid assets - Maximum 5% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

**4. Fund Manager**

Allianz Life Insurance Malaysia Berhad

**5. Target Market**

The fund is suitable for Policy Owner who seeks superior capital appreciation, has high risk tolerance and has medium to long term investment horizon.

**6. Principal risks in investing in the fund**

- Market Risk
- Currency Risk
- Country/Foreign Investment Risk
- Specific Security Risk
- Sector Risk
- Liquidity Risk

**7. Performance Benchmark**

FTSE Bursa Malaysia EMAS Index

*Further information on benchmark can be obtained from Bloomberg.*

**Allianz Life Equity Income Fund**

**1. Investment Objective**

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in diversified equities and equity-related securities skewed towards potential dividend yielding equities, fixed income securities and money market instruments.

**2. Investment Strategy & Approach**

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks/credits to generate alpha return.

**3. Asset Allocation**

- Equity allocation – Maximum 70% of the Fund's NAV
- Fixed income securities – Maximum 90% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

**4. Fund Manager**

Allianz Life Insurance Malaysia Berhad

**5. Target Market**

The fund is suitable for Policy Owner who seeks moderate capital appreciation, seeks stable income stream, has moderate risk tolerance and has medium to long term investment horizon.

**6. Principal risks in investing in the fund**

- Market Risk
- Currency Risk
- Country/Foreign Investment Risk
- Specific Security Risk
- Sector Risk
- Liquidity Risk
- Interest Rate Risk
- Credit Risk
- Dividend Policy Risk

**7. Performance Benchmark**

70% FTSE Bursa Malaysia Top 100 Index + 30% 12-Month Maybank Fixed Deposit Rate

*Further information on benchmark can be obtained from Bloomberg and Maybank <https://www.maybank2u.com.my>.*

**ALLIANZ LIFE INVESTMENT FUNDS**  
**FUND FACT SHEET**

**Allianz Life Bond Fund****1. Investment Objective**

An open-ended investment fund which aims to provide a stable income stream and medium to long term capital appreciation by investing primarily in fixed income securities.

**2. Investment Strategy & Approach**

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual credits to generate alpha return.

**3. Asset Allocation**

- Fixed income securities - Maximum 98% of the Fund's NAV
- Liquid assets - Minimum 2% of the Fund's NAV

**4. Fund Manager**

Allianz Life Insurance Malaysia Berhad

**5. Target Market**

The Fund is suitable for Policy Owner who is seeking for potentially higher returns than fixed deposits, wants to diversify his/her overall investment portfolio by including bonds as an asset class, seeks stable income stream; and has low risk tolerance.

**6. Principal risks in investing in the fund**

- Market Risk
- Currency Risk
- Country/Foreign Investment Risk
- Sector Risk
- Liquidity Risk
- Interest Rate Risk
- Credit Risk

**7. Performance Benchmark**

12-month Maybank Fixed Deposit Rate

Further information on benchmark can be obtained from Maybank <https://www.maybank2u.com.my>.

**Allianz Life Dana Padu Fund****1. Investment Objective**

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in Shariah-approved equities and equity related securities.

**2. Investment Strategy & Approach**

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual credits to generate alpha return.

**3. Asset Allocation**

- Equity allocation - Maximum 95% of the Fund's NAV
- Shariah-approved liquid assets - Minimum 5% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

**4. Fund Manager**

Allianz Life Insurance Malaysia Berhad

**5. Target Market**

The Fund is suitable for Policy Owner who is looking for fund that invests in Shariah-approved investments, seeks moderate to high capital appreciation, has moderate to high risk tolerance and medium to long term investment horizon.

**6. Principal risks in investing in the fund**

- Market Risk
- Currency Risk
- Country/Foreign Investment Risk
- Specific Security Risk
- Sector Risk
- Liquidity Risk
- Risk of Non-Compliance with Shariah Requirements

**7. Performance Benchmark**

50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-month Maybank Islamic Fixed Deposit Rate

Further information on benchmark can be obtained from Bloomberg and Maybank <https://www.maybank2u.com.my>.



## ALLIANZ LIFE INVESTMENT FUNDS

### FUND FACT SHEET

#### Allianz Life Amanah Dana Ikhlas Fund

##### 1. Investment Objective

An open-ended investment fund which aims to seek a mix of regular income stream and possible capital growth over the medium to long term by investing in listed equities, Islamic debt instruments and other assets that are permissible under the Shariah Principles.

##### 2. Investment Strategy & Approach

Allianz Life Amanah Dana Ikhlas is a feeder fund that invests in an underlying fund known as Maybank Malaysia Balanced-I Fund which in turn invests in an optimal mix of assets comprising of Shariah-compliant equities, Sukuk and Islamic money market instruments. The approach undertaken will enable Policy Owner to attain income through investment in the above assets.

##### 3. Asset Allocation

- The Fund feeds minimum 95% into Maybank Malaysia Balanced-I Fund.
- The Fund has maximum 5% in Shariah-approved liquid assets.

##### 4. Fund Manager

Allianz Life Insurance Malaysia Berhad

##### 5. Target Market

The fund is suitable for Policy Owner who is looking for fund that invests in securities that are permissible under Shariah Principles, seeks moderate investment returns by investing in securities that are permissible under Shariah Principles, has moderate risk tolerance and has medium to long term investment horizon.

##### 6. Principal risks in investing in the fund

- Market Risk
- Interest Rate Risk
- Credit Risk
- Specific Security Risk
- Sector Risk
- Risk of Non-Compliance with Shariah Requirements

##### 7. Performance Benchmark

50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-month General Investment Account Rate  
*Further information on benchmark can be obtained from Bloomberg and Bank Negara Malaysia*  
<http://www.bnm.gov.my>

##### 8. Facts on Collective Investment Schemes (CIS)

- i. Name : Maybank Malaysia Balanced-I Fund\*
- ii. Type : Managed Fund
- iii. Fund Manager : Maybank Asset Management Sdn. Bhd
- iv. Fund Currency : MYR

Historical actual annual investment returns of Maybank Malaysia Balanced-I Fund:

Year	Return <sup>^</sup>	Year	Return <sup>^</sup>
2011	8.20%	2016	0.64%
2012	5.80%	2017	4.60%
2013	11.76%	2018	-5.69%
2014	6.48%	2019	5.20%
2015	-1.59%	2020	10.77%

\*Maybank Malaysia Balanced-I Fund (previously known as Maybank Dana Ikhlas) is managed by Maybank Asset Management Sdn. Bhd. Please refer to <https://www.maybank-am.com.my/product> for more information.

<sup>^</sup>The performance is calculated in Ringgit Malaysia on a daily average NAV basis for the financial years ended 30 November.

#### Allianz Life ASEAN Plus Fund

##### 1. Investment Objective

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing primarily in ASEAN equities and equity-related securities.

##### 2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual credits to generate alpha return.

##### 3. Asset Allocation

- Equity allocation - Maximum 95% and minimum 80% of the Fund's NAV
- Liquid assets - Minimum 5% of the Fund's NAV
- Foreign investments - Up to 50% of the Fund's NAV

##### 4. Fund Manager

Allianz Life Insurance Malaysia Berhad

##### 5. Target Market

The fund is suitable for Policy Owner who is looking for fund that invests primarily in ASEAN investments, seeks moderate to high capital appreciation, has moderate to high risk tolerance and has medium to long term investment horizon.

##### 6. Principal risks in investing in the fund

- Market Risk
- Country/Foreign Investment Risk
- Currency Risk
- Specific Security Risk
- Sector Risk
- Liquidity Risk

##### 7. Performance Benchmark

50% FTSE Bursa Malaysia Top 100 Index + 50% FTSE ASEAN 40 Index  
*Further information on benchmark can be obtained from Bloomberg.*



## ALLIANZ LIFE INVESTMENT FUNDS

### FUND FACT SHEET

#### Notes

- The Policy Owner should be aware that reference to past experience is appropriate but the actual experience could be different.
- Investment risks under the Policy will be borne solely by the Policy Owner.
- The nature of risk changes according to the investment horizon. Equities are risky when the investment is short. However, fixed income securities / money market instruments will be risky when the investment horizon lengthens due to the erosion effect as a result of inflation.
- The Company reserves the right to suspend issuance or redemption of units under exceptional circumstances such as temporary closure of any stock exchange in which the fund is invested, during any period when assets in a fund cannot be valued or other circumstances when the Company, in its discretion, may consider exceptional.
- Fund charges:

Types of fund	Fund Management Charge
Allianz Life Equity Fund	1.50% per annum
Allianz Life Managed Fund	1.25% per annum
Allianz Life Dynamic Growth Fund	1.50% per annum
Allianz Life Equity Income Fund	1.35% per annum
Allianz Life Bond Fund	0.75% per annum
Allianz Life Dana Padu Fund	1.50% per annum
Allianz Life Amanah Dana Ikhlas Fund	1.35% per annum
Allianz Life ASEAN Plus Fund	1.50% per annum

The charges stated above are the maximum charges that We can impose. The actual Fund Management Charge will vary in according to the actual asset mix of the fund if the fund is invested in more than one investment instrument. The Fund Management Charge will be reviewed by Us no less frequent than quarterly basis. The Company reserves the right to vary the maximum Fund Management Charge by giving the Policy Owner at least three (3) months prior written notice.

- Although the funds may invest in Shariah-compliant assets, ALIM's insurance plan is not a Shariah-compliant product.
- Other charges include but not limited to government tax, auditor fee, custodian fee & transaction charge.
- The price per unit of the fund is the total market value of assets in the fund divided by the total number of units of the fund. To ensure fair treatment to all unit holders, transaction costs of acquiring and disposing of assets of the fund are recouped by making a dilution or transaction cost adjustment to the NAV per unit of the fund.
- The price per unit of the fund is calculated on daily basis.

#### Investment Alert

- Investments in the funds are not obligations of deposits or guaranteed by the Company.
- The performance of the funds is not guaranteed and the value of the units and the income derived therefrom may increase or decrease.
- Past returns and any forecast is not necessarily a guide to future performance.
- The Company does not warrant or make any representations that the funds will guarantee profits or not result in losses.
- Before deciding to invest in the funds, Policy Owner should carefully consider their investment objectives, level of experience and risk appetite.
- Policy Owner should be aware of all the risks associated with fluctuations in an investment-linked fund and are advised to seek the advice of a financial advisor/consultant before making any investment. In the event that the Policy Owner chooses not to seek advice from a financial advisor before investing in the fund, he should consider whether the fund is suitable for him.
- The Company disclaims any and all liabilities against loss, damages etc direct, indirect or consequential as a result of the Policy Owner's reliance of the fact sheet.

## ALLIANZ LIFE INVESTMENT FUNDS

### FUND FACT SHEET

- Historical actual annual investment returns of the funds compared with the selected benchmarks are:

Fund/ Year		2011	2012	2013	2014	2015
Allianz Life Equity Fund	Return	5.96%	13.41%	20.53%	-3.47%	2.30%
	Benchmark*	0.78%	10.34%	9.83%	-6.17%	-2.89%
Allianz Life Managed Fund	Return	4.87%	8.53%	10.68%	-0.13%	2.79%
	Benchmark*	1.94%	6.78%	6.57%	-1.48%	0.32%
Allianz Life Dynamic Growth Fund	Return	5.41%	13.18%	19.79%	-1.48%	2.48%
	Benchmark*	1.10%	9.05%	12.38%	-6.13%	-2.26%
Allianz Life Equity Income Fund	Return	5.89%	12.37%	14.57%	-0.43%	1.79%
	Benchmark*	1.47%	8.20%	7.89%	-3.37%	-0.95%
Allianz Life Bond Fund	Return	4.14%	3.88%	1.60%	2.98%	3.06%
	Benchmark*	3.10%	3.22%	3.20%	3.28%	3.35%
Allianz Life Dana Padu Fund	Return	7.26%	10.28%	15.32%	0.94%	3.85%
	Benchmark*	2.75%	7.53%	8.25%	-0.40%	3.01%
Allianz Life Amanah Dana Ikhlas Fund	Return	-	1.68%	10.35%	0.75%	0.19%
	Benchmark*	-	2.83%	8.17%	-0.53%	2.92%
Allianz Life ASEAN Plus Fund	Return	-	-	1.40%	2.96%	1.92%
	Benchmark*	-	-	-1.08%	-1.55%	-12.78%

Fund/ Year		2016	2017	2018	2019	2020
Allianz Life Equity Fund	Return	1.68%	19.76%	-19.84%	3.10%	-2.78%
	Benchmark*	-2.45%	12.74%	-9.28%	-2.88%	3.49%
Allianz Life Managed Fund	Return	2.25%	11.97%	-8.76%	4.35%	0.64%
	Benchmark*	0.44%	7.87%	-2.99%	0.21%	3.36%
Allianz Life Dynamic Growth Fund	Return	0.00%	18.07%	-20.13%	4.98%	-5.51%
	Benchmark*	-2.77%	12.87%	-10.93%	-1.77%	3.87%
Allianz Life Equity Income Fund	Return	1.17%	15.39%	-12.75%	4.10%	-0.42%
	Benchmark*	-0.71%	9.80%	-5.52%	-1.02%	3.53%
Allianz Life Bond Fund	Return	3.47%	3.51%	3.62%	6.02%	5.12%
	Benchmark*	3.25%	3.14%	3.41%	3.25%	2.24%
Allianz Life Dana Padu Fund	Return	1.20%	10.99%	-11.39%	4.50%	-2.24%
	Benchmark*	-1.44%	6.91%	-5.26%	3.65%	6.66%
Allianz Life Amanah Dana Ikhlas Fund	Return	0.37%	3.70%	-6.43%	5.34%	8.88%
	Benchmark*	-1.41%	6.90%	-5.21%	3.82%	7.01%
Allianz Life ASEAN Plus Fund	Return	5.08%	14.13%	-18.18%	2.68%	-4.66%
	Benchmark*	1.77%	20.67%	-8.77%	1.05%	-3.31%

\* The respective benchmarks used prior to 1st December 2013:

Allianz Life Equity Fund : FTSE Bursa Malaysia KLCI  
 Allianz Life Managed Fund : 50% FTSE Bursa Malaysia KLCI + 50% 12-months Fixed Deposit Rate  
 Allianz Life Dynamic Growth Fund : FTSE Bursa Malaysia EMAS Index  
 Allianz Life Equity Income Fund : 70% FTSE Bursa Malaysia KLCI + 30% 12-months Fixed Deposit Rate  
 Allianz Life Bond Fund : 12-months Fixed Deposit Rate  
 Allianz Life Dana Padu : 50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-months General Investment Account Rate  
 Allianz Life Amanah Dana Ikhlas : 50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-months General Investment Account Rate  
 Allianz Life ASEAN Plus Fund : 50% FTSE Bursa Malaysia Top 100 Index + 50% FTSE ASEAN 40 Index

- The performance is calculated in Ringgit Malaysia on a NAV-to-NAV basis<sup>1</sup>. It is strictly the performance of the investment fund and not the returns earned on the actual premiums paid of the investment-linked product.

- The basis of calculation of past performance is as follows:

$$R_{20xx} = \frac{(UP_{31 \text{ December } 20xx} - UP_{31 \text{ December } 20xx-1})}{UP_{31 \text{ December } 20xx-1}} \times 100\%$$

Where:

- $R_{20xx}$  is the rate of return
- $UP_{31 \text{ December } 20xx}$  is the price per unit as at 31<sup>st</sup> December 20xx
- $UP_{31 \text{ December } 20xx-1}$  is the price per unit as at 31<sup>st</sup> December 20xx-1

<sup>1</sup> The performance for Allianz Life Amanah Dana Ikhlas Fund and Allianz Life Equity Income Fund is calculated in Ringgit Malaysia on a NAV-to-NAV basis with gross dividends reinvested.

## ALLIANZ LIFE INVESTMENT FUNDS

### FUND FACT SHEET

- Brief description of the types of risk referred to in this fact sheet are:

**Market Risk** – The value of the Fund's investment assets may be affected by changes in economic fundamentals, interest rate movement, regulatory policy, political and industrial developments. These market factors may result in fluctuations in the value of the Fund's investment assets. This risk may be mitigated by ensuring a rigorous review of macroeconomic factors and asset allocation strategy.

**Currency Risk** – For foreign investment, fluctuations in currency exchange rates may have an impact on the value of the Fund's investment assets. This risk may be minimized by engaging in foreign currency hedging.

**Country/Foreign Investment Risk** – This risk refers to the risks of investing in foreign markets. The value of the foreign investment assets directly or indirectly held by the Fund may be affected by country-specific factors, such as the country's economic fundamentals, social and political stability and regulatory policy. This risk may be mitigated by ensuring a rigorous review of macroeconomic factors and asset allocation strategy.

**Specific Security Risk** – The value of the assets in particular securities and money market instruments may be affected by company-specific factors, such as business situation, financial condition and corporate governance of the company. This risk may be minimized through diversification of investments in a wide scope of companies belonging to a multitude of sectors.

**Sector Risk** – The value of the Fund's investment assets may be adversely affected by the changes in sector-specific factors, such as the business condition, industry outlook and demand/supply dynamic of the industry. This risk may be minimized through portfolio diversification and control on sector concentration risk.

**Interest Rate Risk** – Interest rate risk arises when the value of the securities fluctuates due to interest rate movement. As prices of bonds move inversely with the interest rates, prices of bonds will decline when interest rate rise and vice-versa. Debt securities with longer maturity and lower coupon rate are more sensitive to interest rate changes. This risk may be mitigated by rigorous review of asset allocation and duration strategy.

**Credit Risk** – The creditworthiness (solvency and willingness to pay) of the issuer of a fixed income security, counterparty to a derivative contract or money market instrument may subsequently fall. This usually leads to a decrease in the price of the asset greater than that caused by general market fluctuations. This risk is minimized through portfolio diversification, stringent credit selection and control on sector concentration risk.

**Liquidity Risk** – If an asset has insufficient liquidity, there is the risk that the asset cannot be sold or can only be sold at a significant discount to the purchase price. The lack of liquidity of an asset may cause its purchase price to increase significantly. The risk is managed by including liquidity factor into security selection and further mitigated by diversification.

**Dividend Policy Risk** – This risk may occur when there is a significant deterioration in a company's business or if there is a change in management policy resulting in a reduction or removal of the company's dividend policy. Such risk is particularly relevant to a fund that focuses largely on dividend yielding stocks. This risk can be mitigated by investing mainly in companies with consistent historical record of paying dividends, companies operating in fairly stable industries or companies with strong cash flows.

**Risk of Non-Compliant with Shariah Requirements** - For Shariah-approved funds, there is the risk that the fund may hold securities which are Shariah non-compliant due to:

- 1) "Shariah-compliant securities" which are subsequently considered "Shariah non-compliant"; and
- 2) Investment in Shariah non-compliant securities.

The risk of Shariah non-compliant is mitigated by regular review of the Fund's compliance with the list of securities approved by the Shariah Advisory Council of the Securities Commission.

# Guide to Investment-linked Policy Owners on Insurance Coverage

- ✓ You have purchased an investment-linked policy which is an insurance product that is tied to the performance of the investment fund(s) which you selected.
- ✓ This Guide gives you general information on factors that may reduce your fund value and steps that you can take to enjoy insurance coverage for the full term of your policy.
- ✓ Please contact your servicing representative or contact us at 03-2276 5542 or [PolicySustainability@allianz.com.my](mailto:PolicySustainability@allianz.com.my) if you have any questions.

## Let's recap how your investment-linked policy works...

- ✓ A portion of your premiums (i.e. allocated premium) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your investment funds, including charges to pay for your insurance cover.
- ✓ **Your fund value needs to be sufficient to ensure continued insurance coverage for the full policy term.** If your fund value is insufficient and reduces to zero, you can take steps to maintain your insurance cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked policy works.

## What could reduce your fund value\*?



- ✓ **Not paying premiums** when it is due<sup>1</sup>



- ✓ **Choosing not to increase premiums when increasing protection cover** (e.g. buying riders)<sup>1</sup>



- ✓ **Poor investment return**



- ✓ **Choosing not to increase premiums or perform top up** when the insurer increases insurance/other charges



- ✓ **Making partial withdrawals** from the fund

## What do you need to do\*?

### Step 1: Review your insurance coverage regularly

- ✓ **For the year 2019**, we will inform you if your policy is expected to be at risk of insufficient balance to pay for charges due.
- ✓ **From 1 January 2020 onwards**, your annual statement will contain information on the expected duration of your insurance cover based on your fund value.

### Step 2: Take necessary actions\* if there is a risk that your fund may become insufficient, to ensure continued insurance coverage for the full policy term



- ✓ **Increase premium payment or perform top up**



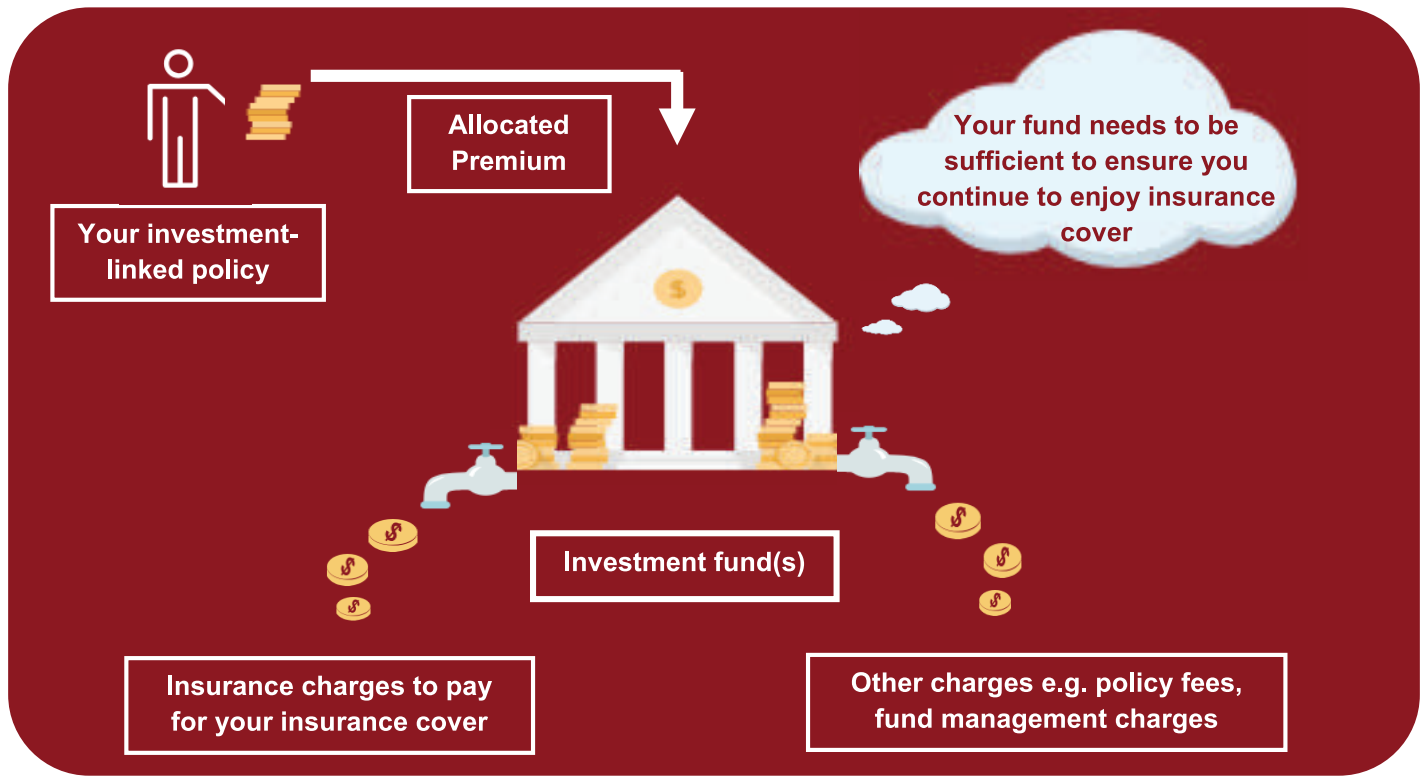
- ✓ **Reduce your insurance coverage<sup>1</sup>**

**WARNING:** If you choose not to perform any of the actions above, your policy may not be able to remain in-force until full policy term.

\* Disclaimer: some of these information and options may not apply to you. For information and options specific to your policy, please contact us for further details.

<sup>1</sup> Not applicable to single premium policy.

## Appendix A: How an investment-linked policy works



### Members of LIAM:

<b>AIA Bhd.</b> ☎ : 1-300-88-1899 / 03-2056 1111 ☎ : 03-2056 2292 ✉ : my.customer@aia.com ⑆ : https://www.aia.com.my	<b>Allianz Life Insurance Malaysia Berhad</b> ☎ : 03-2264 1188 / 2264 0688 ☎ : 03-2264 8499 ✉ : Customer.service@allianz.com.my ⑆ : https://www.allianz.com.my	<b>AmMetLife Insurance Berhad</b> ☎ : 03-2271 8000 ☎ : 03-2272 3226 ✉ : customercare@ammetlife.com ✉ : feedback@ammetlife.com ⑆ : https://www.ammetlife.com
<b>AXA AFFIN Life Insurance Berhad</b> ☎ : 03-2117 6688 / 1300-88-1616 ☎ : 03-2117 3698 / 2117 6768 ✉ : customer.care@axa-life.com.my ⑆ : https://www.axa.com.my	<b>Etika Life Insurance Berhad</b> ☎ : 03-2297 3888 ☎ : 03-2297 3800 ☎ : 1-300-13-8888 ✉ : info@etika.com.my ⑆ : https://www.etika.com.my	<b>Gibraltar BSN Life Berhad</b> ☎ : 03-2298 2000 ☎ : 03-2297 2383 ☎ : 1300-22-6262 (local) / 03-2687 0088 (overseas) ✉ : customerservice@gibraltarsn.com ⑆ : https://www.gibraltarsn.com
<b>Great Eastern Life Assurance (Malaysia) Berhad</b> ☎ : 1300-1300-88 ☎ : 03-4259 8000 ✉ : wecare-my@greatasteernlife.com ⑆ : https://www.greatasteernlife.com	<b>Hannover Rueck SE, Malaysian Branch</b> ☎ : 03-2687 3600 ☎ : 03-2687 3760 / 2687 3762 ⑆ : https://www.hannover-re.com	<b>Hong Leong Assurance Berhad</b> ☎ : 03-7650 1818 ☎ : 03-7650 1991 ✉ : customerservice@hla.hongleong.com.my ☎ : 03-7650 1288 / 03-7650 1299 ⑆ : https://www.hla.com.my
<b>Malaysian Life Reinsurance Group Berhad</b> ☎ : 03-2780 6611 ☎ : 03-2780 6622 ✉ : info@mlre.igare.com	<b>Manulife Insurance Berhad</b> ☎ : 03-2719 9228 ☎ : 03-2092 2960 / 2094 0972 ⑆ : https://www.manulife.com.my	<b>MCIS Insurance Berhad</b> ☎ : 03-7652 3388 ☎ : 03-7957 1562 ✉ : info@mcis.my ⑆ : https://www.mcis.my
<b>Prudential Assurance Malaysia Berhad</b> ☎ : 03-2031 8228 ☎ : 03-2032 3939 ☎ : 03-2116 0228 ✉ : customer.my@prudential.com.my ⑆ : https://www.prudential.com.my	<b>Sun Life Malaysia Assurance Berhad</b> ☎ : 03-2612 3600 ☎ : 03-2698 7035 ☎ : 1300-88-5055 ✉ : wecare@sunlifemalaysia.com ⑆ : https://www.sunlifemalaysia.com	<b>Tokio Marine Life Insurance Malaysia Bhd.</b> ☎ : 03-2059 6188 ☎ : 03-2162 8068 ✉ : customercare@tokiomarinelife.com.my ⑆ : https://www.tokiomarine.com
<b>Zurich Life Insurance Malaysia Berhad</b> ☎ : 03-2109 6000 ☎ : 03-2109 6888 ☎ : 1300-888-622 / 03-2146 9999 ✉ : callcentre@zurich.com.my ⑆ : https://www.zurich.com.my		



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📱 Insurans Hayat Cares