

A Personalised Life Insurance Solution For

Name MR

Plan

Allianz PowerLink

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



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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.



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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) : 250,000.00

Loading : No

BENEFITS AND PREMIUMS

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Basic/Riders	Term Of Coverage	Sum Assured (RM)/Benefit	Annually	Half Yearly	Quarterly	Monthly
			(RM)	(RM)	(RM)	(RM)
BASIC - PLK10	23	250,000.00				
Insurance			3,600.00	1,800.00	900.00	300.00
Investment			0.00	0.00	0.00	0.00
Sub Total Basic Premium			3,600.00	1,800.00	900.00	300.00
Unit Cancellation Riders*						
UHCPR	23	250,000.00				
UMI+00K101	23	UMI+150				
UPAR	23	250,000.00				
UPCR	23	3,600.00				
TOTAL PREMIUM	•	_	3,600,00	1.800.00	900.00	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.

^{*} 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.

Allianz PowerLink





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

Name of Insurer: Allianz Life Insurance Malaysia Berhad Client's Name: Product Name: Allianz PowerLink Sex:

Product Name: Allianz PowerLink Sex: Male
Type of Policy: Regular Premium Investment-Linked Insurance Smoker: Non-Smoker

Ratio of Fund(s) Chosen: 100% in Allianz Life Managed Fund Age: 30

Do you know that ...

Pave you been advised of ...





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 (nonguaranteed) of the participating life fund.



How your premiums will be used?

Premium paid (a)

MR

Unallocated premium



Premium allocated into Unit Fund (b)

To pay:-

- Insurer's own expenses
- Commission to agent/ broker/ financial adviser (h)

Used to purchase units in the investment fund(s)

•

Deduct fees & charges:

Insurance charges (c) - to pay for your insurance cover

Other charges (d) e.g. monthly service charges

Fund management charge (e)

What you may receive

Non-guaranteed account value (g) - Amount received on surrender/death/maturity

......

The coverage you will receive

Sum assured (f)

Minimum amount received on death/total and permanent disability*

Note: Upon death, the total of the sum assured and account value are payable

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).

This Sales Illustration is for pre-sale purpose only

Allianz PowerLink



Client's Name: MR Sex: Male

Age Nearest Birthday: 30 Smoker: Non-Smoker

Basic Sum Assured (RM): 250,000.00

Table 1: Allianz PowerLink (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	Premium Paid	Allocated F (b		Insurance	Charges ¹ (RM)	Other Charges ¹	Fund Manager	ment Charge (RM) (e)	Sum Assured	(R	d Account Value (M) g)	Non-Guaranteed Death Benefits ³ (RM)		Commission (h)	
Policy Year	(RM) (a)	RM	%	Basic policy	Unit cancellation rider(s) ²	(RM) (d)	Scenario X	Scenario Y	(RM) (f)	Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
1	3,600.00	2,160.00	60.00%	295	1,529	96	2	2	250,000	192	195	250,241	250,244	1,440.00	40.00%
2	3,600.00	2,160.00	60.00%	295	1,542	96	5	5	250,000	376	386	250,469	250,483	1,440.00	40.00%
3	3,600.00	2,160.00	60.00%	295	1,565	96	7	8	250,000	677	707	250,677	250,707	900.00	25.00%
4	3,600.00	2,880.00	80.00%	295	1,580	96	15	15	250,000	1,593	1,655	251,593	251,655	900.00	25.00%
5	3,600.00	2,880.00	80.00%	295	1,609	96	26	27	250,000	2,485	2,605	252,485	252,605	540.00	15.00%
6	3,600.00	2,880.00	80.00%	295	1,851	96	35	37	250,000	3,139	3,341	253,139	253,341	540.00	15.00%
7	3,600.00	3,420.00	95.00%	295	1,886	96	47	50	250,000	4,304	4,614	254,304	254,614	=	-
8	3,600.00	3,420.00	95.00%	308	1,931	96	61	66	250,000	5,417	5,871	255,417	255,871	=	-
9	3,600.00	3,420.00	95.00%	333	2,007	96	75	81	250,000	6,436	7,066	256,436	257,066	=	-
10	3,600.00	3,420.00	95.00%	360	2,079	96	87	96	250,000	7,360	8,200	257,360	258,200	-	-
15	3,600.00	3,600.00	100.00%	575	2,838	96	122	148	250,000	9,850	12,130	259,850	262,130	-	-
20	3,600.00	3,600.00	100.00%	933	4,148	96	71	117	250,000	4,940	8,777	254,940	258,777	=	-
23	3,600.00	3,600.00	100.00%	1,235	5,259	96	-	34	250,000	-	1,426	-	251,426	-	-

¹ 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.

³ The death benefit payable is the total of the sum assured and account value.



Mhere "-" 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.

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

Allianz PowerLink

Allianz (II)

Client's Name : MR

Age Nearest Birthday: 30

Basic Sum Assured (RM): 250,000.00

Insurance Charges for Unit Cancellation Rider(s)

End of Policy Year	In	Total (RM)				
Life of Folicy Teal	UHCPR	UPCR	UPAR	UMI+	Total (IXIVI)	
1	267	40	203	1,019	1,529	
2	280	41	203	1,019	1,542	
3	300	43	203	1,019	1,565	
4	315	43	203	1,019	1,580	
5	342	45	203	1,019	1,609	
6	375	46	203	1,227	1,851	
7	408	49	203	1,227	1,886	
8	450	51	203	1,227	1,931	
9	522	55	203	1,227	2,007	
10	590	60	203	1,227	2,079	
15	1,158	82	203	1,396	2,838	
20	2,095	64	203	1,787	4,148	
23	2,877	22	203	2,157	5,259	

Sex : Male

Smoker: Non-Smoker

Allianz PowerLink

Allianz (II)

Client's Name : MR Sex : Male

Age Nearest Birthday: 30 Smoker: Non-Smoker

Basic Sum Assured (RM): 250,000.00

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	Туре	Annual Premium Paid (RM)	Sum Assured (RM)/Benefit	Coverage Period (Years)
UMI+00K101 - MediSafe Infinite+	Unit Cancellation Rider	Not applicable	UMI+150	23
UHCPR03 - HealthCover Plus	Unit Cancellation Rider	Not applicable	250,000.00	23
UPAR01 - PACover	Unit Cancellation Rider	Not applicable	250,000.00	23
UPCR03 - PayorCover	Unit Cancellation Rider	Not applicable	3,600.00	23



Product Disclosure Sheet - Allianz PowerLink

PRODUCT DISCLOSURE SHEET

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

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

Product Name : Allianz PowerLink

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:

<u>Coverage</u> <u>Benefits (Amount Payable)</u>

Death; or (a) RM 250,000.00 (Insured Amount); plus

(b) 100% of Account Value

TPD; or (a) RM 250,000.00 (Insured Amount); plus

(b) 100% of Account Value

Maturity Benefit (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:	% Invested
Allianz Life Equity Fund	0
Allianz Life Managed Fund	100%
Allianz Life Dynamic Growth Fund	0
Allianz Life Equity Income Fund	0
Allianz Life Bond Fund	0
Allianz Life Dana Padu	0
Allianz Life Amanah Dana Ikhlas	0
Allianz Life ASEAN Plus Fund	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.

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.

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.



Product Disclosure Sheet - Allianz PowerLink

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.



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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 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 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) Where the age of the Life Assured is less than forty nine (49) months at the time of death/TPD, the amount payable under this Plan shall be as follows:-

Age of Life Assured at the Time of Death/TPD	% of Insured Amount Payable
15 days - 12 months	20%
13 - 24 months	40%
25 - 36 months	60%
37 - 48 months	80%
49 months and above	100%

^{*} If the Life Assured's age is less than fifteen (15) days old:

We shall pay You the Account Value calculated in the same manner as if the Units are to be cancelled together with unallocated Premium, Policy Charges and any revision of it, if any, of the premium less the percentage of the premium granted as bonus unit and any expenses incurred for medical examination.

- (ii) 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.
- (iii) 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;
 - 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;



Product Disclosure Sheet - Allianz PowerLink

- (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.

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 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.

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

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.



Product Disclosure Sheet - Allianz PowerLink

- 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.

Allianz (11)

Product Disclosure Sheet - HealthCover Plus

PRODUCT DISCLOSURE SHEET

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

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

Product Name: HealthCover 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 Critical Illnesses coverage. It pays a lump sum Critical Illness benefit if the Life Assured is diagnosed with Critical Illnesses 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 has been paid, this Rider shall then terminate.

What are the covers/benefits provided?

(i) This Rider covers:

Insured Amount: RM 250,000.00

List of Critical Illnesses cover:

- 1. Heart Attack of specified severity
- 2. Coronary Artery Bypass Surgery
- 3. Serious Coronary Artery Disease
- Angioplasty and Other Invasive Treatments for Coronary Artery Disease*
- Cancer of specified severity and does not cover very early cancers
- 6. Heart Valve Surgery
- 7. Surgery to Aorta
- 8. Primary Pulmonary Arterial Hypertension of specified severity
- 9. Cardiomyopathy of specified severity
- 10. Stroke resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
- 11. Paralysis of Limbs
- 12. Multiple Sclerosis
- 13. Alzheimer's Disease/ Severe Dementia
- 14. Coma resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
- 15. Parkinson's Disease resulting in Permanent inability to perform Activities of Daily Living
- 16. Bacterial Meningitis resulting in Permanent inability to perform Activities of Daily Living
- 17. Benign Brain Tumour of specified severity
- 18. Encephalitis resulting in Permanent inability to perform Activities of Daily Living
- Major Head Trauma resulting in Permanent inability to perform Activities of Daily Living
- 20. End Stage Lung Disease
- 21. End Stage Liver Failure
- 22. Chronic Aplastic Anaemia resulting in Permanent Bone Marrow Failure
- 23. Fulminant Viral Hepatitis
- 24. Third Degree Burns of specified severity
- 25. Kidney Failure requiring dialysis or kidney transplant
- 26. Major Organ/Bone Marrow Transplant
- 27. Muscular Dystrophy
- Systemic Lupus Erythematosus with Severe Kidney Complications
- 29. HIV Infection Due To Blood Transfusion
- 30. Loss of Speech
- 31. Medullary Cystic Disease

Additional coverage for juvenile:

- 71. Systemic Arthritis Chronic Child (Still's Disease)
- 72. Severe Dengue Haemorrhagic Fever
- 73. Insulin-Dependent Diabetes Mellitus
- 74. Hand, Foot, Mouth Disease with severe complications (life threatening)

- 32. Terminal Illness
- 33. Motor Neuron Disease Permanent Neurological Deficit with Persisting Clinical Symptoms
- 34. Loss of Independent Existence
- 35. Brain Surgery
- 36. Full-Blown AIDS
- 37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- 38. Deafness Permanent and Irreversible
- 39. Blindness Permanent and Irreversible
- 40. Severe Eisenmenger's Syndrome
- 41. Infective Endocarditis
- 42. Poliomyelitis
- 43. Progressive Scleroderma
- 44. Chronic Rheumatoid Arthritis
- 45. Crohn's Disease with Fistula
- 46. Ulcerative Colitis with Total Colectomy
- 47. Myasthenia Gravis
- 48. Progressive Muscular Atrophy
- 49. Progressive Supranuclear Palsy
- 50. Chronic Autoimmune Hepatitis
- 51. Chronic Adrenal Insufficiency
- 52. Osteogenesis Imperfecta
- 53. Meningeal Tuberculosis
- 54. Accidental Fracture of Spinal Column
- 55. Apallic Syndrome
- 56. Cerebral Aneurysm Requiring Brain Surgery
- 57. Multiple Root Avulsions of Brachial Plexus
- 58. Stroke Requiring Carotid Endarterectomy Surgery
- 59. Surgery for Idiopathic Scoliosis
- 60. Chronic Relapsing Pancreatitis
- 61. Elephantiasis
- 62. Kawasaki Disease with Heart Complications
- 63. Acute Necrohemorrhagic Pancreatitis
- 64. Cerebral Metastasis
- 65. Creutzfeldt Jakob Disease (Mad Cow Disease)
- 66. Ebola Hemorrhagic Fever
- 67. Pheochromocytoma
- 68. Severe Relapsing Nephrotic Syndrome
- 69. Wilson's Disease
- 70. Hydrocephalus
- 75. Severe Hemophilia
- 76. Spinal Amyotrophy Children with Type I
- 77. Rheumatic fever with Heart Valve Disorders



Product Disclosure Sheet - HealthCover Plus

The additional coverage for juvenile (Critical Illness category 71 to 77 in the table above) expires on the policy anniversary when the Life Assured attains age nineteen (19) nearest birthday.

*The benefit payable for Angioplasty and Other Invasive Treatments for Coronary Artery Disease shall be fifteen percent (15%) of the Rider Insured Amount or RM30,000, whichever is lower. This benefit is payable once only. Thereafter, the Rider Insured Amount will be reduced by the amount paid.

(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 is not guaranteed and will be charged from the value of Your units. We reserve the right to revise the Cost of Insurance.

The Cost of Insurance that will be charged and the Rider terms and conditions 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 Rider, taking into consideration the appropriateness of the Rider 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. The amount refunded under this Rider shall be the Cost of Insurance deducted 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 shall remain unpaid at the end of the grace period.
- (iv) Waiting period
 - (a) the eligibility for Critical Illnesses benefit under the Supplementary Contract of this Rider (except Critical Illness no. 1, 2, 3, 4 and 5 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. 1, 2, 3, 4 and 5 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) This Rider is guaranteed renewable. The Cost of Insurance is not guaranteed and We reserve the right to revise the Cost of Insurance by giving the policyholder three months written notice prior to the next policy anniversary. The adjustment in Cost of Insurance, if any, will aim to reflect Our claim experience. The Cost of Insurance may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all Policy Owners irrespective of their 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?

(i) Juvenile Lien

Where the age of the Life Assured is less than forty-nine (49) months at the time of diagnosis of a Critical Illness, the benefit payout under this Supplementary Contract shall be based on the following:

Attained Age of Life Assured at the time of diagnosis	% of Benefit Payable
15 days - 12 months	20%
13 months - 24 months	40%
25 months - 36 months	60%
37 months - 48 months	80%
49 months and above	100%

(ii) Survival Period

The Insured Amount will not be payable if the Life Assured dies within thirty (30) days from the date of diagnosis of any one (1) of the Critical Illnesses.

- (iii) This Rider does not cover any Critical Illness caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences::
 - (a) any illness or surgery other than diagnosis of or surgery for a Critical Illness as defined herein;
 - (b) the signs or symptoms of the Critical Illness has manifested prior to or within the Waiting Period;
 - (c) the Critical Illness arises directly or indirectly from a Pre-Existing Condition as defined, and which has existed prior to the Issue Date or Reinstatement Date of the Supplementary Contract, whichever is later;
 - (d) the Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. This exclusion does not apply to HIV Infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in the Supplementary Contract. For the purpose of the Supplementary Contract,



Product Disclosure Sheet - HealthCover Plus

- the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
- 2. an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- (e) any Critical Illness which was diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- (f) any Critical Illness caused by a self-inflicted injury;
- (g) any Critical Illness resulting directly from alcohol or drug abuse; or
- (h) the Life Assured did not survive for at least thirty (30) days after the diagnosis Critical Illness.

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 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 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 medical and health insurance, please refer to the insurance info booklet on "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.

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

Other similar types of cover available.

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

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.
- 5. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend 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 - MediSafe Infinite+ and Optional Benefit

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up MediSafe Infinite+ and Optional Benefit. Be sure to also read the general terms and conditions)

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

Product Name: MediSafe Infinite+ and Optional Benefit

1. What is this product about?

This is a unit deducting investment-linked plan Rider which provides hospitalisation and surgical and specified out-patient treatment benefits. No Overall Lifetime Limit is imposed for this rider.

This rider comes with options of zero deductible (Base Plan) or a series of deductible amount (ie: RM 5,000, RM 10,000 and RM 30,000). For deductible plan, this Rider also provides for Retirement Option to convert the current deductible plan to a Base Plan when the Life Assured attains age sixty (60) nearest birthday on the Policy Anniversary without further underwriting or to continue with the current deductible level. The Retirement Option must be selected upon application.

"Deductible" means that portion of Eligible Expenses for which You are liable before any benefits are payable under this Rider. The applicable Deductible amount is set forth in the Policy Schedule. The Eligible Expenses are accumulated on Policy Year basis.

Besides, this Rider also offers optional Hospital Income Benefit which You can attach to enjoy a more comprehensive hospital and surgical coverage.

2. What are the covers/benefits provided?

You have selected the following:
Plan type: Plan 150
Deductible Option: 0
Retirement Option: No
Hospital Income Benefit: No

(i) Table of Benefits

	Plan Type	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 350 (RM)	Plan 400 (RM)	Plan 500 (RM)					
	Overall Annual Limit	850,000	1,500,000	1,600,000	1,700,000	1,800,000	2,000,000	2,500,000					
	Overall Lifetime Limit				No limit								
	Deductible Option	 zero deductible (Base Plan); or RM5,000, RM10,000 or RM30,000 per Policy Year with Retirement Option at age 60 											
A)	Hospitalisation & Surgical Benefit												
1	Hospital Room & Board (subject to a maximum of one hundred and fifty (150) days per Any One (1) Disability)	150	200	250	300	350	400	500					
2	Intensive Care Unit (subject to a maximum of one hundred and fifty (150) days per confinement)	As charged. Subject to Reasonable & Customary Charges*											
3	Lodger Benefit (subject to a maximum of one hundred and fifty (150) days per Any One (1) Disability)	75	100	125	150	175	200	250					
4	Hospital Supplies and Services												
5	Surgical Fees												
6	Anaesthetist Fees												
7	Operating Theatre Fees												
8	In-Hospital Physician Visit (subject to a maximum of two (2) visits per day)												
9	Pre-Hospitalisation Diagnostic Tests (within ninety (90) days prior to hospitalisation)												
10	Pre-Hospitalisation Consultation (within ninety (90) days prior to hospitalisation – maximum of two (2) General Practitioner and one (1) Specialist consultations)		As charg	ed. Subject to	Reasonable	& Customary	Charges*						
11	Organ Transplant												
12	Post Hospitalisation Treatment (within one hundred and eighty (180) days following discharge from hospital)												
13	Home Nursing Care (subject to a maximum of one hundred and eighty (180) days per lifetime)												
14	Ambulance Fees												
15	Day-Care Surgery												
16	Medical Report Fees Reimbursement	Up to a ma	ximum of RM			atient treatmei	nt or per Disa	As charged. Up to a maximum of RM200 per admission for In-Patient treatment or per Disability for Out-Patient treatment.					



Product Disclosure Sheet - MediSafe Infinite+ and Optional Benefit

B)	Out-Patient Treatment Benefits							
1	Emergency Accidental Out-Patient Treatment & thirty (30) days follow up treatment (Annual Limit)	Up to 1,500	Up to 2,000	Up to 2,500	Up to 3,000	Up to 3,500	Up to 4,000	Up to 5,000
2	Out-Patient Kidney Dialysis Treatment (includes consultation, examination tests and prescribed take-home drugs)							
3	Out-Patient Dengue or Enteric Fever Treatment (includes consultation, examination tests and prescribed take-home drugs)	As charged. Subject to Reasonable & Customary Charges*						
C)	Cancer Treatment Benefit							
1	Out-Patient Cancer Treatment (radiotherapy, chemotherapy, targeted therapy, hormonal therapy or immunotherapy including consultation, examination tests and prescribed take-home drugs)	As charged. Subject to Reasonable & Customary Charges*						
2	Genomic Test for Cancer (per lifetime)	Up to 10.000	Up to 15.000	Up to 20.000	Up to 25.000	Up to 30.000	Up to 35.000	Up to 40.000
וח	Other Benefits	10,000	15,000	20,000	25,000	30,000	33,000	40,000
_	Second Medical Opinion	Reimburse	ement of the o	claimable cost				y Charges*
	Daimhuraamant far Altarnativa Traatmant face	As charged. Subject to Reasonable and Customary Charges* (limited to one (1) visit per day)						
	Reimbursement for Alternative Treatment fees			,	. ,	. ,,		
2	Reimbursement for Alternative Treatment fees (post Hospitalisation Out-Patient benefit, within				Limit per day			
2	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from	150	200	250	300	350	400	500
2	(post Hospitalisation Out-Patient benefit, within			250 Max	300 imum per an	350 num		
	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital)	150	2,000	250 Max 2,500	300 dimum per an 3,000	350 num 3,500	4,000	5,000
3	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital)		2,000	250 Max	300 dimum per an 3,000	350 num 3,500	4,000	
3	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital)	1,500	2,000 As charge	250 Max 2,500 ed. Subject to	300 dimum per an 3,000 Reasonable	350 num 3,500 & Customary	4,000 Charges*	5,000
3 E)	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital)	1,500 10% incre	2,000	250 Max 2,500 ed. Subject to itial rate of H	300 imum per an 3,000 Reasonable lospital Rooi the previous	350 num 3,500 & Customary m and Board 3 years and	4,000 Charges*	5,000 ry 3 years,
3 E)	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital) Intraocular Lens No Claim Benefit No Claim Reward	1,500 10% incre provided shall no	2,000 As charge ase in the inithat no claim by exceed 150	250 Max 2,500 ed. Subject to itial rate of H is made in t 0% of the init	300 dimum per an 3,000 Reasonable lospital Rooi the previous tial rate of He	350 num 3,500 & Customary m and Board 3 years and ospital Roon No Ci Cost of Insur	4,000 Charges* I Benefit eve the increase n and Board laim Refund cance Paid** (5,000 ry 3 years, ed amount Benefit.
3 E)	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital) Intraocular Lens No Claim Benefit	1,500 10% incre provided shall no	2,000 As charge ase in the inithat no claim by exceed 150 No Claim P	250 Max 2,500 ed. Subject to itial rate of H is made in t 0% of the init	300 dimum per an 3,000 Reasonable lospital Rooi the previous tial rate of He	350 num 3,500 & Customary m and Board 3 years and ospital Roon No Ci Cost of Insur	4,000 Charges* I Benefit eve the increase n and Board laim Refund ance Paid** (licy Year) 10%	5,000 ry 3 years, ed amount Benefit.
3 E)	(post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from hospital) Intraocular Lens No Claim Benefit No Claim Reward	1,500 10% incre provided shall no	2,000 As charge ase in the inithat no claim by exceed 150	250 Max 2,500 ed. Subject to ditial rate of H a is made in t 0% of the init eriod olicy Year olicy Years	300 simum per an 3,000 Reasonable lospital Roor the previous tial rate of He	350 num 3,500 & Customary m and Board 3 years and ospital Roon No Ci Cost of Insur	4,000 Charges* I Benefit eve the increase n and Board laim Refund cance Paid** (5,000 ry 3 years, ed amount Benefit.

^{*} Reasonable and Customary Charges based on Private HealthCare Facilities and Services (Private Hospitals and Other Private HealthCare Facilities) Regulation 2006 of Malaysia, including any subsequent amendment(s) or enactment of it.

** Cost of Insurance paid does not include Hospital Assistance Fee.

Value Added Service International Second Medica

International Second Medical Opinion

The International Second Medical Opinion is a value added service provided by a third party which gives the Life Assured access to top experts from around the world to facilitate the medical decision making. A licensed doctor will be assigned to conduct a thorough clinical conversation, collect all available medical information and identify top experts to provide independent assessment.

If You wish to utilise this service, kindly contact Us for further arrangements.

We reserve the right to amend the terms and provisions of this service or terminate this service by giving you a written notice three (3) months prior to the revisions.

NOTE:

- 1. You shall bear the difference in the Hospital Room and Board charges if the Life Assured is hospitalised at a Room and Board which is higher than his/her eligible benefit.
- (ii) You may extend this Rider to opt for the following benefit as shown in the table below. This benefit will be charged by additional unit deductions.

	Plan Type	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)	Plan 300 (RM)	Plan 350 (RM)	Plan 400 (RM)	Plan 500 (RM)
F	Optional Benefit							
1	Hospital Income Benefit (daily benefit per day of hospitalisation) (maximum thirty (30) days per Disability)	75	100	125	150	175	200	300

- (iii) The coverage term for MediSafe Infinite+ is until Policy Anniversary when the Life Assured attains age one hundred (100) years old nearest birthday, or until the Basic plan expires, lapses, terminated or surrendered, whichever is the earliest.
- (iv) The coverage term for Hospital Income Benefit is until Policy Anniversary when the Life Assured attains age eighty one (81) years old nearest birthday, or until the Basic plan expires, lapses, terminated or surrendered, whichever is the earliest.



Product Disclosure Sheet - MediSafe Infinite+ and Optional Benefit

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 is not guaranteed and 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.

The Cost of Insurance is not guaranteed and We reserve the right to revise the Cost of Insurance.

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

- (i) 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.
- (ii) Hospital Assistance Fee is charged at RM23.00 per annum by way of cancellation of units. We reserve the right to revise the Hospital Assistance Fee by giving 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) Important of disclosure You must disclose all material facts such as medical condition, if required, and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the Rider, taking into consideration the appropriateness of the Rider 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 make sufficient premium payment, 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 The eligibility for benefits under this Rider will only start thirty (30) days after the Issue Date, Reinstatement Date or the date of birth of the Life Assured, whichever is later except for a covered Accident occurring after the effective date of coverage. For Specified Illnesses, the Waiting Period is one hundred and twenty (120) days. Specified Illnesses shall mean the following Disabilities and its related complications:
 - a) Hypertension, diabetes mellitus and cardiovascular diseases;
 - b) All tumours, Cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
 - c) All ear, nose (including sinuses) and throat conditions;
 - d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - e) Endometriosis including disease of the reproduction system;
 - f) Vertebro-spinal disorders (including disc) and knee conditions.
- (v) The Waiting Period for Hospital Income Benefit is thirty (30) days.
- (vi) The Cost of Insurance at the time of renewal is not guaranteed and subject to review in future. 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, cost of medical treatment, medical inflation and advancement in medical technology. This list is not exhaustive and the Cost of Insurance rates may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all Policy Owners irrespective of their policy duration and claim experience.
- (vii) In the event the actual daily charge for Hospital Room & Board is below the initial rate of Room & Board Benefit's daily entitlement, fifty percent (50%) of the balance ("Unutilised Benefit") shall be payable provided that:
 - a) the total Unutilised Benefit amount payable for each period of Hospital confinement shall not be less than RM50; and
 - b) the total Unutilised Benefit amount payable for each Policy Year shall not exceed RM5,000.
- (viii) We shall review the claims experience for this Supplementary Contract every three (3) years commencing from the Issue Date of this Supplementary Contract ("Review"). If no claim is made or paid for the three (3) year period prior to each Review, We shall increase the amount of the Hospital Room and Board Benefit entitlement for the period after each Review by ten percent (10%) of the initial rate of the Hospital Room and Board Benefit entitlement PROVIDED ALWAYS THAT the increased amount shall not exceed one hundred and fifty percent (150%) of the initial rate of the Hospital Room and Board Benefit entitlement as per the Issue Date of this Supplementary Contract.
- (ix) We shall review the claims experience for this Supplementary Contract every year. If no eligible claim event is registered for the preceding Policy Year, We shall refund the Cost of Insurance paid in the preceding Policy Year based on the schedule below ("No Claim Refund"). The refunded amount will be credited into Your Account Value.

No Claim Period	No Claim Refund (% of Cost of Insurance Paid* of Preceding Policy Year)					
1 consecutive Policy Year	10%					
2 consecutive Policy Years	15%					
3 or more consecutive Policy Years	20%					
Control la companya in cial de compatibility de Lla critat Accietance For						

^{*} Cost of Insurance paid does not include Hospital Assistance Fee.

If, after a No Claim Refund has been credited into Your Account Value, an eligible claim event from the preceding Policy Year(s) is subsequently registered, the No Claim Period shall reset based on claim event date and the appropriate amount of No Claim Refund for the corresponding year(s) shall be debited from Your Account Value.

(x) If the Life Assured elects to or is referred by the attending Physician to be treated outside Malaysia, the benefits in respect of the treatment shall be limited to the Reasonable and Customary Charges that are Medically Necessary for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.

For avoidance of doubt, if there is no equivalent local treatment in Malaysia, then the benefits in respect of any treatment outside Malaysia shall be limited to the cost of the current available alternative treatment in Malaysia for the Life Assured's condition as recommended by the attending Physician.



Product Disclosure Sheet - MediSafe Infinite+ and Optional Benefit

(xi) No benefit whatsoever shall be payable for any medical treatment received by the Life Assured outside Malaysia apart from Singapore and Brunei, if the Life Assured resides or travels outside Malaysia, Singapore and Brunei for more than ninety (90) consecutive days from the day the Life Assured leaves Malaysia.

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?

- (i) This Rider and its Optional Benefit shall not pay any benefit arising from or accelerated, directly or indirectly, wholly or partly by:
 - a) Pre-Existing Conditions.
 - b) Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover, whether or not caused by Accident.
 - c) Any medical or physical conditions arising during the Waiting Period except for Accidental Injuries.
 - d) Surgery and/ or treatment related to plastic/ cosmetic purposes, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic, external appliances or corrective devices such as artificial limbs, hearing aids, pacemakers and prescriptions thereof.
 - e) Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of cover.
 - f) Private nursing, rest cures or sanitaria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases requiring quarantine by law.
 - g) Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age.
 - h) Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation.
 - i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
 - j) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
 - k) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
 - lonising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
 - m) Expenses incurred for donation of any body organ by the Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
 - n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy (other than the Alternative Treatment specified in Reimbursement For Alternative Treatment Fees provisions) such as treatment, medical service or supplies, including but not limited to acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
 - c) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity
 covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's
 Compensation Insurance Contract.
 - p) Psychotic, psychiatric, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
 - q) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
 - r) Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
 - s) Private flying other than in any commercial scheduled airlines licensed to carry passengers over established routes.
 - t) Expenses incurred for sex changes.
 - Experimental Treatments which security and reliability have not been recognised by the medical authority (Ministry of Health) in Malaysia.

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 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 for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.



Product Disclosure Sheet - MediSafe Infinite+ and Optional Benefit

10. Where can I get further information?

Should You require additional information about medical and health insurance, please refer to the insurance info booklet on "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.

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

11. Other similar types of cover available?

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

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 Notices:

- 1. You should satisfy Yourself that this Rider will best serve Your needs and that the Cost of Insurance under this Rider is affordable.
- Insurance protection shall only be provided effective from the Issue Date 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.
- 5. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making the 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 - PACover

PRODUCT DISCLOSURE SHEET

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

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

Product Name: PACover

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 indemnity to Life Assured covering losses arising from death or injuries sustained as a result of an accident.

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:

Description of Disablement		Indemnity expressed as a percentage of the Insured Amount (%)
Item 1 (Occurring within ninety (90) days of Bodily Injury) Loss of Life		100
Item 2 (Total and Permanent Disability) (Occurring within ninety (90) days of Bo	<u>dily</u>	
Injury) Loss of both hands		100
Loss of both feet		100
Complete and irrecoverable loss of sight in both eyes		100
Loss of one (1) hand and one (1) foot		100
Injuries resulting in permanently being bedridden Any other injuries causing Total and Permanent Disability		100 100
Complete and incurable paralysis		100
Item 3 (Other Permanent Disablement) Loss of arm at shoulder		100
Loss of arm between shoulder and elbow		100
Loss of arm at elbow		100
Loss of arm between elbow and wrist		100
Loss of hand at wrist		100
Loss of leg at hip Loss of leg between knee and hip		100 100
Loss of leg below knee		100
Loss of eye	- whole	100
Complete and irrecoverable loss of sight in one (1) eye, except perception of light		50
Loss of lens of eye		50
Loss of speech		50
Loss of hearing	- both ears - one (1) ear	75 25
Loss of four (4) fingers and thumb of one (1) hand	- One (1) ear	50
Loss of four (4) fingers		40
Loss of thumb	 both phalanges 	25
Loop of index finger	- one (1) phalanx	10
Loss of index finger	- three (3) phalanges - two (2) phalanges	10 8
	- one (1) phalanx	4
Loss of middle finger	- three (3) phalanges	6
	- two (2) phalanges	4
Loss of ring finger	one (1) phalanxthree (3) phalanges	2 5
Loss of fing iniger	- two (2) phalanges	4
	- one (1) phalanx	2
Loss of little finger	- three (3) phalanges	4
	- two (2) phalanges	3
Loss of metacarpals	one (1) phalanxfirst or second (additional)	2 3
Loss of metacarpais	- third, fourth or fifth	2
	(additional)	
Loss of all toes	- all	15
	- great (both phalanges)	5
	- great (one (1) phalanx)	2
	- other than great if more	1
	than one (1) toe lost, each	
	54011	



Product Disclosure Sheet - PACover

(iii) Double indemnity

The indemnities payable under Items 1, 2 and 3 will be doubled if the injuries are sustained while the Life Assured was :-

- (a) travelling as a passenger in or on any mechanically propelled, non-aerial, public transportation on established passenger routes and on regular passenger services; or
- (b) travelling as a passenger in a passenger lift. Elevators in mines are excluded; or
- (c) present at the commencement of the burning of any theatre, hotel or other public buildings.
- (iv) The term of 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.
- (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 shall remain unpaid at the end of the grace period.

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?

- (i) This Rider shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences or circumstances:
 - (a) attempted self-destruction or self-inflicted injuries while sane or insane;
 - (b) war, invasion, act of foreign enemy, hostilities (whether declared or not), strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military, usurped power or terrorist activity;
 - (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 on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route as a passenger;
 - (f) any congenital defect which manifests itself or is diagnosed before the Life Assured attains seventeen (17) years of age and of which We were not aware at the time of Supplementary Contract of this Rider Issue Date; or
 - (g) an opportunistic infection or a malignant neoplasm if at the time of disability, there is present in the Life Assured Acquired Immunodeficiency. 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 Karposi'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.
- (ii) This Rider shall not cover injuries:-
 - (a) resulting from suicide, self-inflicted bodily injuries, disorderly conduct on the part of the Life Assured, or upon the Life Assured deliberately exposing himself to unnecessary danger while sane or insane; or
 - (b) sustained while under the influence of alcohol or liquor or drugs or narcotic or while insane; or
 - (c) sustained while engaged in hunting, mountaineering or racing with motor vehicles or motor boats; or
 - (d) consequent upon war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, usurped power or the action of any lawfully constituted authority in connection with any of the foregoing; or
 - (e) resulting from any activities of a military nature whilst being engaged in military service; or
 - (f) resulting from medical or surgical treatment not necessitated by any accident; or
 - (g) resulting from medical or surgical treatment necessitated by an accident arising from the acts and events excluded in (a) to (e), inclusive, hereinabove stated; or
 - (h) participating in scuba diving, horse racing and any brawling; or
 - (i) hernia, ptomaines or bacterial infection (except pyogenic which shall occur with and through an accidental cut or wound).
- (iii) The benefits shall be payable provided that the losses shall result within ninety (90) days from the date of accident.

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



Product Disclosure Sheet - PACover

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 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 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.

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

11. Other similar types of cover available.

Please contact Us if You wish to know if We have available 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 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.
- 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 🕕

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:

List of Critical Illnesses cover:

- Stroke resulting in permanent neurological deficit with persisting clinical symptoms
- 2. Heart Attack of specified severity
- 3. Kidney Failure requiring dialysis or kidney transplant
- Cancer of specified severity and does not cover very early cancers
- 5. Coronary Artery By-Pass Surgery
- 6. Serious Coronary Artery Disease
- 7. Paralysis of Limbs
- 8. End-Stage Liver Failure
- 9. Fulminant Viral Hepatitis
- Coma resulting in permanent neurological deficit with persisting clinical symptoms
- 11. Benign Brain Tumour of specified severity
- 12. Deafness Permanent and Irreversible
- 13. Third Degree Burns of specified severity
- 14. HIV Infection due to Blood Transfusion
- Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- 16. Full-blown AIDS
- 17. End-Stage Lung Disease
- 18. Encephalitis resulting in permanent inability to perform Activities of Daily Living

RM 3,600.00

- 19. Major Organ / Bone Marrow Transplant
- 20. Loss of Speech
- 21. Brain Surgery
- 22. Heart Valve Surgery
- 23. Terminal Illness
- 24. Bacterial Meningitis resulting in permanent inability to perform Activities of Daily Living
- 25. Major Head Trauma resulting in permanent inability to perform Activities of Daily Living
- 26. Chronic Aplastic Anemia resulting in permanent Bone Marrow Failure
- 27. Motor Neuron Disease permanent neurological deficit with persisting clinical symptoms
- 28. Parkinson's Disease resulting in permanent inability to perform Activities of Daily Living
- 29. Alzheimer's Disease / Severe Dementia
- 30. Muscular Dystrophy
- 31. Surgery to Aorta
- 32. Multiple Sclerosis
- 33. Primary Pulmonary Arterial Hypertension of specified severity
- 34. Medullary Cystic Disease
- 35. Cardiomyopathy of specified severity
- 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.

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 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.

If You have any enquiries, please contact Us at:

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Allianz Customer Service Center

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Kuala Lumpur Sentral 50470 Kuala Lumpur

Customer Contact Center : 1 300 22 5542

Email : 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.



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

- \bullet 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 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 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 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 Amanan 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% 12month 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^			
2011	8.20%			
2012	5.80%			
2013	11.76%			
2014	6.48%			
2015	-1.59%			

Year	Return^
2016	0.64%
2017	4.60%
2018	-5.69%
2019	5.20%
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.

^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

- \bullet 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.



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



• 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%
Allianz Life Equity Fund	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%
Allianz Life Managed Fund	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%
Allianz Life Dynamic Glowin i und	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%
Allianz Life Equity income r unu	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%
Allianz Life Bond i und	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%
Allianz Life Dana Fadu i unu	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%
Allianz Life Amanan Dana Kilias i unu	Benchmark*	-	2.83%	8.17%	-0.53%	2.92%
Allianz Life ASEAN Plus Fund	Return	-	-	1.40%	2.96%	1.92%
Allianz Life AGLAIN Flus I unu	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%
Allianz Life Equity I und	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%
Allianz Life Managed Fund	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%
Allianz Life Dynamic Growth Fund	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%
Allianz Life Equity income rund	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%
Allianz Life Bond Fund	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%
Allianz Life Dana Fadu Fund	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%
Allianz Elic Amarian Dana Ikilias I unu	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%
Allianz Life AGLAN Flus I unu	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 basis¹. 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:

$$R_{20xx} = \frac{(UP_{31 \text{ December } 20xx} - UP_{31 \text{ December } 20xx-1})}{UP_{31 \text{ December } 20xx-1}} x100\%$$

Where:

- R_{20xx} is the rate of return
- UP_{31 December 20xx} is the price per unit as at 31st December 20xx
- UP_{31 December 20xx-1} is the price per unit as at 31st December 20xx-1

¹ 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.



• 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 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 due¹



Choosing not to increase premiums when increasing protection cover (e.g. buying riders)¹



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



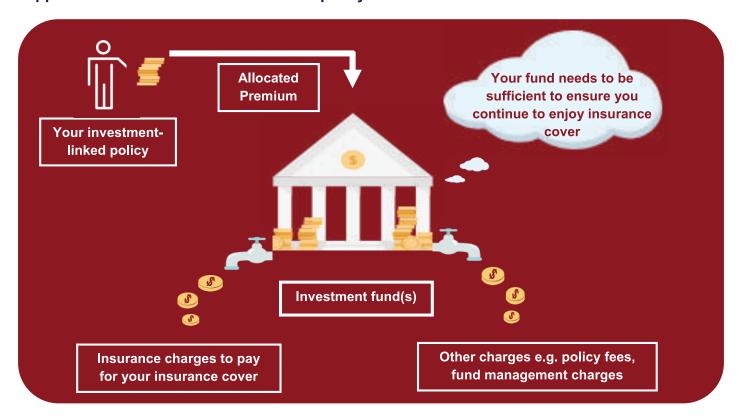
✓ Reduce your insurance coverage¹

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.

¹ Not applicable to single premium policy.

Appendix A: How an investment-linked policy works



Members of LIAM:

- ****:1-300-88-1899 / 03-2056 1111
- ☐: mv.customer@aia.com # : https://www.aia.com.my

- ****:03-2264 1188 / 2264 0688
- ☐: Customer.service@allianz.com.my
- # : https://www.allianz.com.my

Allianz (II)

- **4**:03-2271 8000
- ☐: customercare@ammetlife.com
- ☑ : feedback@ammetlife.com ⊕ : https://www.ammetlife.com

AmMetLife

- **4**:03-2117 6688 / 1300-88-1616 : 03-2117 3698 / 2117 6768



- **८**:03-2297 3888 **♣**:03-2297 3800
- **2**:1-300-13-8888 : info@etiqa.com.my
- # : https://www.etiqa.com.my

етіоа

- **4**:03-2298 2000 : 03-2297 2383
- **1** : 1300-22-6262 (local) / 03-2687 0088 (overseas) ☑ : customerservice@gibraltarbsn.com



Great Eastern Life Assur

- **८**:1300-1300-88 **♣**:03-4259 8000
- ☑ : wecare-my@greateasternlife.com ⊕ : https://www.greateasternlife.com



- **८**: 03-2687 3600 **♣**: 03-2687 3760 / 2687 3762
- # : https://www.hannover-re.com

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: https://www.gibraltarbsn.com

- **4**:03-7650 1818 ♣ · 03-7650 1991
- ☑ : customerservice@hla.hongleong.com.my
- : 03-7650 1288 / 03-7650 1299



Malaysian Life Reinsurance Group Berha

- ****:03-2780 6611
- : 03-2780 6622 ☑ : info@mlre.rgare.com



Manulife Insurance Berhad

- **८** : 03-2719 9228
- : 03-2092 2960 / 2094 0972
- # : https://www.manulife.com.my



MCIS Insurance Berhad

- **4**:03-7652 3388 : 03-7957 1562
- ☑ : info@mcis.my : https://www.mcis.my



- **६**:03-2031 8228 **♣**:03-2032 3939
- : 03-2116 0228
- ∷ customer.my@prudential.com.my
 ⊕ : https://www.prudential.com.my



- **८**:03-2612 3600 **♣**:03-2698 7035
- : 1300-88-5055
- wecare@sunlifemalaysia.com # : https://www.sunlifemalaysia.com
- Sun Life Malaysia

- · : 03-2059 6188
- **♣** : 03-2162 8068
- □ : customercare@tokiomarinelife.com.mv # : https://www.tokiomarine.com



Zurich Life Insurance Malay

- **८**:03-2109 6000 **♣**:03-2109 6888
- **3**: 1300-888-622 / 03-2146 9999
- callcentre@zurich.com.my # : https://www.zurich.com.mv





LIFE INSURANCE ASSOCIATION OF MALAYSIA

No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur

4 03-2691 6168/ 6628/ 8068 **4** 03-2691 7978

⊕ www.liam.org.my

Iiaminfo@liam.org.my Insurans Hayat Cares