

INVESTMENT-LINKED INSURANCE PLAN

# WEALTH CREATOR

Gift of love



**Member of PIDM**

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



Are you ready to embark on a journey towards financial prosperity and security?

Look no further than Wealth Creator, a regular premium investment-linked insurance plan that provides flexible options of premium payment terms and coverage terms, empowering you to take control of your financial destiny. This plan also provides protection up to 500% of the basic sum insured that safeguards your loved ones if any unexpected events happen to you.

Not only that, Wealth Creator provides you with a wide range of investment-linked funds options for your wealth diversification. We allow you to tailor your fund selection according to your risk appetite to maximize returns and achieve long-term prosperity.



# Benefits in a Glance

1

**Flexible Options of Premium Payment Term**

2

**Death or Total & Permanent Disability (TPD) Benefit**

3

**Accidental Death or TPD Benefit**

4

**Terminal Illness Benefit**

5

**Maturity Benefit**

6

**Loyalty Bonus**

7

**Loyalty Booster**

8

**Guaranteed Renewable**

# Benefits and Features of Wealth Creator

## Flexible Options of Premium Payment Term

Multiple premium term options of 5, 10, 15, 20 years or until the end of the coverage term, to suit your financial planning

## Death or Total & Permanent Disability (TPD)<sup>1</sup> Benefit

In the event of Death or TPD (before age 70), receive higher of:

- Basic Sum Insured less withdrawals<sup>2</sup>; or
- Account Value (if any)

## Accidental Death or TPD<sup>3</sup> Benefit

If Death or TPD due to accidental causes occurs before age 70, the following will be payable in addition to the Death or TPD benefit respectively:

Benefit <sup>4</sup>		% of Basic Sum Insured
Accidental Death or TPD		100%
Accidental Death in or on Public Conveyance	of Land Transportation	200%
	of Water or Air Transportation	300%
	during Public Holiday	400%

## Terminal Illness Benefit

If you are diagnosed with terminal illness, 100% of the death benefit will be payable

<sup>1</sup> The maximum payout of TPD Benefit is subject to RM4 million per life.  
<sup>2</sup> Any withdrawal made within the past 12 months from the date of the insured's death, suffers from TPD or diagnosed with Terminal Illness.  
<sup>3</sup> The maximum payout of additional Accidental Death or TPD Benefit is subject to RM3 million per life.  
<sup>4</sup> In the event of the Insured's Death or TPD due to accidental causes before age 70, if there is more than one claim is admitted, only the highest of any one of the benefits shown in the table above is payable.

# Benefits and Features of Wealth Creator

## **Maturity Benefit**

Upon maturity of the policy, you will receive a lump sum payment that is equivalent to your Account Value (if any)

---

## **Loyalty Bonus**

Every 2 policy years starting from the 6th policy anniversary onwards, an additional 0.5% of the average monthly account value over the last 2 years will be credited to your account value

---

## **Loyalty Booster**

At 20th policy anniversary, an additional 20% of the average monthly account value over the last 10 years will be credited to your account value. The maximum amount payable is 20% of basic sum insured

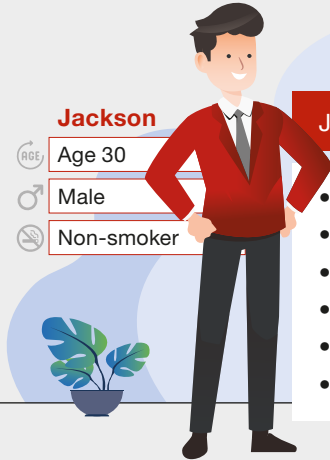
---

## **Guaranteed Renewable**

Your policy is guaranteed to be renewed without underwriting up to age 100 at your option<sup>5</sup>

<sup>5</sup> You will be notified on the renewal option at least 90 days prior to the plan's expiry age. Please refer to FAQ for Renewal Premium Option Example.

# How it Works?



**Jackson**

Age 30

Male

Non-smoker

Jackson signs up for Wealth Creator.

- Premium Payment Term: **30 years**
- Coverage Term: **30 years**
- Monthly Premium: **RM300**
- Total Premium Paid for 30 years: **RM108,000**
- Basic Sum Insured: **RM500,000**
- 100% Asia Pacific Growth Fund

He enjoys **high protection** throughout the coverage term

OR

If he **survives** at the end of coverage term, he will receive

Death, TPD or Terminal Illness

**RM500,000**

or

Accidental Death or TPD

**RM1,000,000**

or

Accidental Death in or on Public Conveyance

**Up to RM2,500,000**

Account Value

**RM112,745**

Inclusive of the following benefits:

	Scenario X	Scenario Y
<b>Total Loyalty Bonus</b>	RM2,642	RM3,609
<b>Loyalty Booster</b>	RM7,022	RM8,632

## Notes:

- The above recommended premium is based on standard health and the actual premium may vary. If the policy owner opts for renewal option, then the regular premium shall continue up to the Renewal Term.
- The projected benefits are for illustrative purposes only and is not depicted according to any scale.
- The Account Value is projected assuming premiums are paid up-to-date and no partial withdrawal is made; and based on a gross investment return of 5% p.a. for high scenario (Scenario Y). The projected Account Value based on a gross investment return of 2% p.a. for low scenario (Scenario X) is equivalent to RM67,319. It is neither guaranteed nor based on past performance.
- Please note that the above example is only for illustrative purpose. Kindly refer to the sales illustration and product disclosure sheet for more details.

# Frequently Asked Questions

## 1. How do I make a claim?

Call us at 1 300 13 2121 or +603 3007 2121 from Monday to Friday between 8.45 am and 5.00 pm (except public holidays). We will make things as easy as possible for you.

## 2. Who can be insured under the Wealth Creator?

Coverage Term Option	Entry Age	
	Minimum	Maximum
20 years	40 years old	70 years old
30 years	15 days old	70 years old
Up to age 80	15 days old	60 years old

However, it is subject to our underwriting requirement.

## 3. How long do I need to pay the premiums?

Premiums are payable for 5 years, 10 years, 15 years, 20 years or until end of coverage term. You can pay your premiums monthly, quarterly, half-yearly or yearly. Your basic plan or riders may come with renewal option. You can refer to the example below regarding the renewal options and estimated premium.

### Renewal Premium Option Example:

A male non-smoker age 40, purchased Wealth Creator with sum insured RM500,000, 20 years of premium payment term and selected 100% Select Dividend Fund. The Initial Term of the plan is 30 years, which will be guaranteed to be renewed without evidence of insurability up to the end of the Renewal Term of age 100. The illustration below shows the estimated annual premium if he opts for renewal (refer to Alternative 1 and Alternative 2).

Estimated Premium Amount		Current Plan – Without Renewal (Coverage until end of Initial Term)		Alternative 1 – With Renewal (Non-Level Premium)		Alternative 2 – With Renewal (Level Premium)	
		Basic Premium (RM)	Regular / Lump Sum Top-Up (if any) (RM)	Basic Premium (RM)	Regular / Lump Sum Top-Up (if any) (RM)	Basic Premium (RM)	Regular / Lump Sum Top-Up (if any) (RM)
Policy Year	1 - 20	3,600	-	3,600	-	3,600	2,000
	21 - 30	-	-	-	-	-	-
	31	N/A	N/A	-	210,000	-	-
	32 - 60	N/A	N/A	-	-	-	-
Total Premium Paid (Basic Premium + Regular/Lump Sum Top-Up)		72,000	-	72,000	210,000	72,000	40,000
		Total premium for 30 years coverage = 72,000		Total premium for 60 years coverage = 282,000		Total premium for 60 years coverage = 112,000	

# Frequently Asked Questions

The estimated premium amount is not guaranteed and calculated based on sustainability projections and estimates of future outcomes. The actual premium required to sustain until end of the Initial Term or Renewal Term may be varied from the projected premium above and is dependent on several factors i.e., rider(s) attachment, fund performances, account value, premium contribution and policy charges. You may refer to the sales illustration and product disclosure sheet for more information.

**4. How do I track the fund performance?**

Unit prices are published daily on our official website at [www.general.com.my](http://www.general.com.my).

**5. What are the fees<sup>6</sup> involved?**

Service Charge	RM6 per month is applied to the basic plan.						
Insurance Charge	Insurance charges are deducted monthly from the value of your units to pay for your insurance coverage. The insurance charge varies according to the attained age, gender, occupation, medical rating and smoking status. The insurance charges will increase as you grow older.						
Fund Switching	No charge for fund switching transactions.						
Partial Withdrawal Charge	Partial withdrawal charge is imposed if there is any withdrawal within the first 2 policy years at the rate as shown in the table below. <table><tr><th>Policy Year</th><th>Partial Withdrawal Charge</th></tr><tr><td>1</td><td>20% of the withdrawn amount</td></tr><tr><td>2</td><td>10% of the withdrawn amount</td></tr></table> The partial withdrawal charge shall be deducted from the withdrawn amount and only the net amount will be payable to you. The minimum amount to withdraw is RM1,000 and the account balance must be at least RM1,000.	Policy Year	Partial Withdrawal Charge	1	20% of the withdrawn amount	2	10% of the withdrawn amount
Policy Year	Partial Withdrawal Charge						
1	20% of the withdrawn amount						
2	10% of the withdrawn amount						
Surrender Charge	Surrender Charge is imposed if the policy surrendered within the first 2 policy years at the rate as shown in the table below. <table><tr><th>Policy Year</th><th>Surrender Charge</th></tr><tr><td>1</td><td>20% of Account Value</td></tr><tr><td>2</td><td>10% of Account Value</td></tr></table> The surrender charge shall be deducted from the Account Value and only the net amount will be payable to you.	Policy Year	Surrender Charge	1	20% of Account Value	2	10% of Account Value
Policy Year	Surrender Charge						
1	20% of Account Value						
2	10% of Account Value						

<sup>6</sup> The insurance charges rates of the basic plan are guaranteed. The insurance charges rates of the unit deducting riders and other fees are not guaranteed and may be varied from time to time. We will notify you in writing not less than 90 days or such shorter period as agreed with the regulator for any change of the fees or imposing new fees.



# Frequently Asked Questions

## Fund Management Charge

Fund Name	Fund Management Charge	Other Fund Charges
Select Bond Fund	1.00% p.a.	-
Dana Income Plus <sup>7</sup>	1.00% p.a.	-
Active Bond Fund	1.00% p.a.	-
Dana Imbang <sup>7</sup>	1.25% p.a.	-
Active Balanced Fund	1.25% p.a.	-
Select Balanced Fund	1.50% p.a.	-
Select Income Fund	1.50% p.a.	-
Select Dividend Fund	1.50% p.a.	-
Asia Pacific Growth Fund	1.50% p.a.	-
Select Opportunity Fund	1.50% p.a.	-
Global Equity Fund	-	1.80% p.a. <sup>8</sup>
Dana Islamic Asia Pacific Dynamic Equity <sup>7</sup>	-	1.80% p.a. <sup>8</sup>

## 6. What are the optional benefits that can be added to this product?

You may further enhance the protection of your policy with the following supplementary benefit. While additional insurance charges are required for the supplementary benefit, the peace of mind that comes with it is priceless.

<b>CI Waiver of Premium Benefit<sup>9</sup></b>	A unit deducting rider that waives the annual regular premium (excluding any regular top-up premium and lump sum top-up premium) if the Insured is diagnosed to suffer from critical illness until the end of premium term of Basic Plan or age 70 of the Insured, whichever is earlier.
<b>Life &amp; CI Payor Benefit<sup>9</sup></b>	A unit deducting rider which credits an amount equivalent to the annual regular premium (excluding any regular top-up premium and lump sum top-up premium) into the investment fund until the Insured reaches age 23 years old or the Payor reaches 70 years old or end of premium term of the basic plan, whichever is earliest, in the event of death of the Payor or if the Payor is diagnosed having a critical illness.
<b>Additional CI Protect</b>	A unit deducting rider which provide coverage on covered 36 critical illness. In the event the Insured is diagnosed having a critical illness, a lump sum amount shall be payable. This amount will not reduce the Basic Sum Insured.

<sup>7</sup> These funds invest in Shariah-compliant investments, however, the investment-linked insurance plan itself is not a Shariah-compliant product.

<sup>8</sup> This charge is applied to the Underlying Fund by Underlying Fund Manager.

<sup>9</sup> This rider is only attachable to the Basic Policy with limited premium payment term options of 5, 10, 15 and 20 years. However, 20 years limited premium payment term is not applicable for 20 years coverage term.

# Important Notes

---

We believe it is important that you fully appreciate and understand all the benefits and charges under your plan.

1. This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) ("We/Us/Our"), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. Wealth Creator is a regular premium payment investment-linked insurance plan with coverage term options of twenty (20) years, thirty (30) years or up to age eighty (80) of the Insured that offers combination of insurance protection and investment.
3. 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.
4. Policy benefits will fluctuate based on the performance of your chosen funds. The investment risks under this plan will be borne solely by you.
5. You should ask for and study the sales illustration for this plan, paying particular attention to non-guaranteed benefits.
6. You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.
7. Buying a regular premium life policy is a long term commitment and it is not advisable to hold your policy for a short period of time in view of the high initial costs. If you surrender your policy in the early years, you may get back less than the amount you have paid in.
8. You are given thirty-one (31) days of grace period after the due date to make your premium payment. If you did not pay your premium at the end of the grace period, your Account Value (if any) will be deducted for any insurance and service charges of the policy. If the Account Value is insufficient for the deduction, then your policy will lapse.
9. If you are not completely satisfied with the policy, you may cancel your policy by returning the policy within fifteen (15) days from the date of your receipt of the policy contract. We will then refund the unallocated premiums, value of units that have been allocated (if any) at next valuation date and any insurance and service charges that have been deducted less any medical expenses incurred.
10. In the event of non-payment of the premium, premium holiday will be applied to your basic policy and unit-deducting rider where only the applicable relevant charges will be deducted from the Account Value. Premium holiday will continue as long as the Account Value in your policy is sufficient to pay for the relevant charges and you should consider the possibility of your policy lapsing when the required charges exceed your Account Value.
11. The policy is guaranteed to be kept in-force during the first five (5) policy years provided all premiums are paid up to date, there is no withdrawal of Account Value from the policy, there is no increase in the Basic Sum Insured or addition of rider, and there is no reduction in the premium after the issue date.

# Important Notes

---

12. This insurance plan does not cover:
  - a. Death due to suicide within twelve (12) months from the issue date or any date of reinstatement of the policy, whichever is later.
  - b. TPD due to:
    - i. any self-inflicted injury or suicide, while sane or insane;
    - ii. service in the armed forces in time of declared or undeclared war or while under orders of warlike operations or making an arrest as an officer of the law;
    - iii. any pre-existing or recurring, injury, disease, illness or disablement which the Insured suffered prior to Issue Date or date of reinstatement of this Policy, whichever is later;
    - iv. participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest;
    - v. participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
    - vi. the attempt or commission of assault or any unlawful act by the Insured; or
    - vii. while under the influence of alcohol, any narcotics, drugs or substance abuse.
  - c. Terminal illness due to:
    - i. suicide attempt within twelve (12) months from the issue date; or
    - ii. pre-existing conditions.
  - d. Accidental death or TPD due to:
    - i. any self-inflicted injury or suicide, while sane or insane;
    - ii. disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury);
    - iii. taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
    - iv. the attempt or commission of assault or unlawful act by the Insured;
    - v. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or making an arrest as an officer of the law;
    - vi. participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
    - vii. pregnancy, childbirth, miscarriage or any of their consequences;
    - viii. pre-existing physical or mental defect or infirmity;
    - ix. any act due to strike, riot and civil commotion;
    - x. any pre-existing or recurring, injury or disablement which the Insured suffered prior to issue date or any date of reinstatement of this policy, whichever is later; or
    - xi. participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions as well as the terms and conditions under this plan.

13. This brochure contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product, please refer to the product disclosure sheet, sales illustration and official policy issued by Us.
14. In order to serve you better, kindly update us promptly of any change or addition to your personal particulars, contact information and/or employment details, including without limitation to any change/addition in citizenships or residencies.

Our comprehensive range of insurance plans to  
meet your financial needs at every stage of your life:

**PROTECTION**

**MEDICAL**

**SAVINGS**

**INVESTMENT-LINKED**

Wealth Creator 042025

**Generali Life Insurance Malaysia Berhad**

200601003992 (723739-W)

Generali Customer Service Centre  
Level 1, Menara Generali, 27, Jalan Sultan Ismail,  
50250 Kuala Lumpur, Malaysia



[www.generali.com.my](http://www.generali.com.my)



1 300 13 2121 or +603 3007 2121



1300 80 0020



[customer.service.life@generali.com.my](mailto:customer.service.life@generali.com.my)

