

INVESTMENT-LINKED

WEALTH CREATOR PREMIER

Gift of Legacy



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).



Introduction

Wealth Creator Premier offers both financial protection and wealth growth, giving you security while your money works for you. With high coverage for life's uncertainties, your assets, business and loved ones will always be financially secured. Plus, exclusive bonuses and guaranteed renewability ensure your wealth keeps growing, helping you build a legacy.



Maximize your **Wealth**

Special Bonuses and Wellness Reward that will leverage your Account Value.



You are the **Creator** of Your Own Legacy

Build your own wealth starting at **RM800,000**.



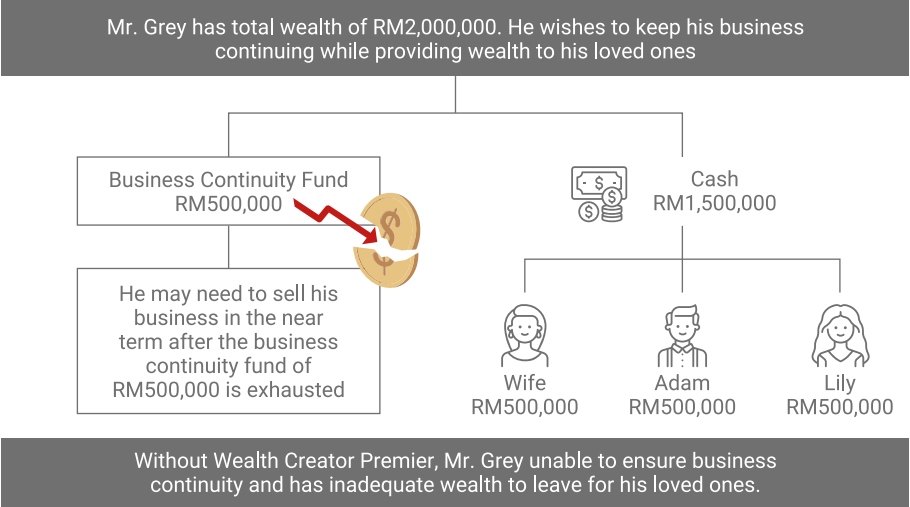
Lifetime **Premier** Financial Security

With **auto-guaranteed renewal until age 100**, your legacy will continue to grow seamlessly.

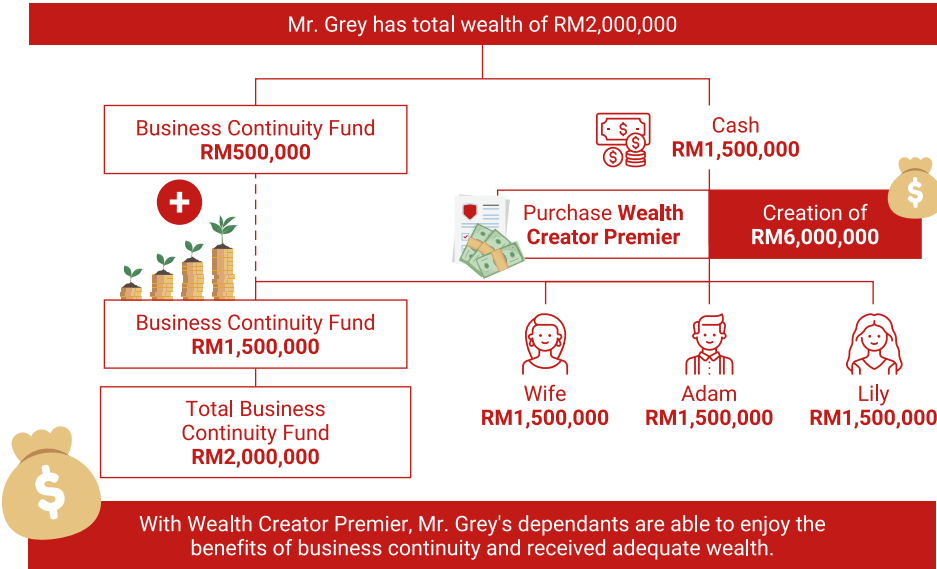
Gift of Legacy

Mr. Grey, Businessman, Age 50, is married with 2 children. He wishes to continue his business upon his demise so that his dependants will continue to benefit from his business proceeds by having a business contingency fund of RM2,000,000. He also wish to create a legacy wealth of RM1,500,000 for each of his loved ones. Let's have a look at how Wealth Creator Premier can help him to achieve those.

Without Wealth Creator Premier



With Wealth Creator Premier



Benefits at a Glance



Your protection

Death or Total & Permanent Disability (TPD) Benefit

In the event of Death or TPD¹ (before age 70), you will receive the higher of:

- Account Value (if any); or
- Basic Sum Insured less withdrawals²

Terminal Illness Benefit

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



Exclusive bonuses that help to boost your Account Value

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.

Special Booster

Every 15th policy anniversary, an additional 10% of the average monthly account value over the last 10 years will be credited to your account value. The aggregate of all Special Booster payable while the policy is still in force, shall not exceed a maximum of 10% of the basic sum insured.

Legacy Booster

At the end of initial coverage term, an additional 10% of the average monthly account value over the last 10 years will be credited to your account value. The total amount payable is subject to 10% of basic sum insured.



Maturity Benefit

If the policy is still in-force when you attain the age of 100, you will receive the higher of:

- Account Value (if any); or
- Basic Sum Insured less withdrawals²

¹ The maximum payout for TPD is subject to RM4 million per life.

² Any withdrawal made within the past 12 months from the date of the insured's death, suffers from TPD or diagnosed with Terminal Illness.

Benefits at a Glance



Automatically renew your policy without any hassle

Your policy will be automatically renewed up to age 100, without evidence of insurability at the end of renewal coverage term, provided the account value is sufficient to deduct for any insurance charges or service charges.



Wellness Reward

With basic sum insured of RM1,000,000 and above, you can enjoy a 5% discount on basic plan's insurance charges, provided there is no claim made under your basic plan.



Various choices of funds to manage your investment

Extensive range of investment funds tailored to match your savings goals and risk preference, including global and local options to best fit your investment strategy.

Global	Local
Select Bond Fund	Active Bond Fund
Select Balanced Fund	Active Balanced Fund
Asia Pacific Growth Fund	Dana Imbang ³
Global Equity Fund	Dana Income Plus ³
Dana Islamic Asia Pacific Dynamic Equity ³	Select Dividend Fund
	Select Income Fund
	Select Opportunity Fund

³ These funds invest in Shariah-compliant investments, however, the investment-linked insurance plan itself is not a Shariah-compliant product.

Benefits at a Glance



A plan with various flexibilities that can meet your evolving needs

Options of Premium Payment Term & Coverage Term

Premium Payment Term: 5 years, 10 years, 15 years, 20 years or until the end of the initial coverage term

Coverage Term: 20 years, 30 years, up to age 70 or up to age 80

Fund Switching

You may switch between any investment-linked funds anytime, free of charge.

Premium Holiday

Enjoy the flexibility to take a break from paying premiums without incurring any charges, as long as your Account Value is sufficient to cover the ongoing insurance and other relevant policy charges.

Partial Withdrawal

Access to your Account Value when you need it, providing financial flexibility for any emergency events, subject to any Partial Withdrawal Charge for the first 2 policy years.

Frequently Asked Questions

1. Who can be insured under the Wealth Creator Premier?

Anyone between 15 days old to 70 years old according to their selected coverage term set out in the table below:

Coverage Term Option	Entry Age	
	Minimum	Maximum
20 years	15 days old	70 years old
30 years	15 days old	70 years old
Up to age 70	15 days old	50 years old
Up to age 80	15 days old	60 years old

2. How long do I need to pay the premiums?

Premiums are payable for 5 years, 10 years, 15 years, 20 years or until the end of the coverage term. You can pay your premiums monthly, quarterly, half-yearly or yearly.

Renewal Premium Option Example:

A male, non-smoker, age 50, purchased Wealth Creator Premier with sum insured of RM1 Million, 20 years of premium payment term and selected 100% Select Dividend Fund. The Initial Term of the plan is 30 years, which will be automatically 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	13,100	0	13,100	0	13,100	3,900
	21-30	-	-	-	-	-	-
	31	N/A	N/A	-	553,000	-	-
	32-50	N/A	N/A	-	-	-	-
Total Premium Paid (Basic Premium + Regular/Lump Sum Top-Up)		262,000	0	262,000	553,000	262,000	78,000
		Total premium for 30 years coverage: RM262,000		Total premium for 70 years coverage: RM815,000		Total premium for 100 years coverage: RM340,000	

Frequently Asked Questions

3. What is the minimum Basic Sum Insured under Wealth Creator Premier?

The minimum Basic Sum Insured is RM800,000.

4. What is the premium allocation to investment-linked fund?

The Premium Allocation for the Regular Premium of the Basic Plan is set out in the schedule below and based on the premium payment term you have opted.

Premium Payment Term	Policy Year (% of Basic Premium)						
	One (1)	Two (2)	Three (3)	Four (4)	Five (5)	Six (6)	Seven (7) and above
5 years	75	80	95	100	100	-	-
10 years	70	75	85	95	95	95	100
15 years	70	70	70	85	90	95	100
20 years and above	60	60	60	80	90	90	100

For Top-Up Premium and Lump Sum Premium, the premium allocation is 95%.

5. How do I track the fund performance?

Unit prices are published daily on our official website at www.generali.com.my.

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

You may further enhance the protection of your policy with the following supplementary benefit. There are few options you may choose from:

Accidental Guard Booster

Provides additional coverage of death or TPD in the various accidental events.

(a) Accidental Death⁴ Benefit - In the events of any accident listed below prior to age 70, only the highest of any one of the benefits will be payable:

Accidental Death Benefit	Sum Insured
Accidental Death	100% of Rider Sum Insured
Public Conveyance of Land Transportation	200% of Rider Sum Insured
Public Conveyance of Water or Air Transportation	300% of Rider Sum Insured
Public Conveyance during Public Holiday	400% of Rider Sum Insured
Natural disaster	500% of Rider Sum Insured

(b) Accidental TPD⁵ Benefit

100% of Rider Sum Insured will be payable if the TPD is due to an Accident. This amount will not reduce the Basic Sum Insured.

⁴ The maximum payout for any additional accidental death is RM10 million per life

⁵ The maximum payout for TPD is subject to RM4 million per life

Frequently Asked Questions

Additional CI Cover

Provides coverage on covered 36 critical illnesses. In the event the Insured is diagnosed of having a critical illness, a lump sum amount shall be payable. This amount will not reduce the Basic Sum Insured.

CI Waiver of Premium Benefit⁶

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.

Life & CI Payor Benefit⁶

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.

7. What are the fees and charges involved?

The following fees and charges 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 in the fees or imposing new fees.

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. The minimum amount to switch must be at least RM1,000
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

Policy Year	Partial Withdrawal Charge
1	20% of withdrawn amount
2	10% of withdrawn amount

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.

⁶ This rider is only attachable to the Basic Policy with premium payment term options of 5, 10, 15 and 20 years.

Frequently Asked Questions

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.

Policy Year	Surrender Charge
1	20% of Account Value
2	10% of Account Value

The surrender charge shall be deducted from the Account Value and only the net amount will be payable to you.

Fund Management Charge

Fund Name	Fund Management Charge	Other Charge
Select Bond Fund	1.00% p.a.	-
Dana Income Plus ⁷	1.00% p.a.	-
Active Bond Fund	1.00% p.a.	-
Dana Imbang ⁷	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. ⁸
Dana Islamic Asia Pacific Dynamic Equity ⁷	-	1.80% p.a. ⁸

8. Can I surrender my policy?

Yes. You may surrender your policy for its Account Value (if any). However, it may not be to your advantage if you were to surrender your policy. If you surrender your policy in the early years, you may get back lesser than the total amount of premium that you have paid.

9. 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 for public holidays). We will make things as easy as possible for you.

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

⁸ This charge is applied to the Underlying Fund by Underlying Fund Manager.

Important Notes

We believe that it is important for you to 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 Premier is a regular premium payment investment-linked insurance plan that offers combination of insurance protection and investment. At the end of coverage term, this plan will be automatically renewed without underwriting until the end of renewal term or age 100, whichever is earlier provided there is sufficient account value to deduct for service charge and insurance charge.
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.
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 not enough 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.

Important Notes

11. The policy is guaranteed to be kept in-force during the first six (6) 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.
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;
 - v. 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;
 - vi. participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
 - vii. the attempt or commission of assault or any unlawful act by the Insured; or
 - viii. 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.

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 Premier 03/2025

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