

THE FIRST STEP TO ACHIEVING FUTURE FINANCIAL STABILITY



Only with

i-MULA 50

Pelan Insurans Hayat Mampu Milik Bersubsidi

An initiative by



Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia



PROTECT YOUR FUTURE WITH AFFORDABLE INSURANCE FROM GENERALI LIFE INSURANCE MALAYSIA

Sign up for a selected Generali Life Insurance Malaysia products today and enjoy a RM50 Touch 'n Go e-Wallet credit reward on us!

i-MULA 50 is a Starter Pack Insurance Fund (SPIF) programme initiated by Life Insurance Association of Malaysia (LIAM), in collaboration with participating LIAM member companies. A fund of RM5 million is established to encourage and support youth, young families and first-time buyers to purchase life insurance protection.

i-MULA 50 offers a reward of RM50 for each qualifying life insurance product to make purchasing insurance more affordable.

Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).



Generali Life Insurance Malaysia, as a LIAM member company, offer a range of insurance products tailored to meet your needs. Explore our products below, available through various convenient channels:

Distribution Channel THROUGH OUR AGENTS	Distribution Channel THROUGH OUR BANCASSURANCE	Distribution Channel THROUGH OUR DIRECT CHANNEL https://letsgoforlife.com
Eligible Products ValuePac Life 80 Whole Life Care	Eligible Products AFFIN EZ Protect SMEveryone Protect ValuePac	Eligible Products eMedic Plus eCritical Early Care eLife Protector+

Programme Period:

- 28 August 2024 until the fund is fully redeemed.

Programme Eligibility:

- This Programme is open to all Malaysians only.
- To participate in this Programme, only new purchases of the Eligible Product(s) from 28 August 2024 and approved by LIAM before the SPIF Fund is fully redeemed will be considered.
- The Eligible Product(s) for this Programme are ValuePac, Life 80, Whole Life Care, AFFIN EZ Protect, SMEveryone Protect, eMedic Plus, eCritical Early Care and eLife Protector+.
- The first premium of the policy shall fall within the minimum and maximum premiums set out in the table below.

Premium Mode	Monthly*	Quarterly	Semi-Annual	Annual
Minimum total Collected Premium	RM75* (RM37.50 x 2)	RM75	RM75	RM75
Maximum total Collected Premium	RM100* (RM50 x 2)	RM150	RM300	RM600
Maximum Annualised (total 12 months) Premium	RM600	RM600	RM600	RM600

*For Monthly mode, Generali Life requires a maximum of two (2) months premium to be collected to qualify for this Programme Reward. The minimum and maximum eligibility is based on the total amount of 2 months premium collected.

Programme Reward:

- The Eligible Policy will be entitled to a RM50 Touch 'n Go e-Wallet credit.

**Contact our agents, financial executives or
visit <https://letsgoforlife.com> to purchase!**



Programme Terms and Conditions

Generali Life Insurance Malaysia Berhad ("Generali Life/We") Terms and Conditions governing Starter Pack Insurance Fund (SPIF) Programme ("Programme") initiated by Life Insurance Association of Malaysia ("LIAM")

1. This Programme is open to all Malaysians only.
2. To participate in this Programme, only new purchases of the Eligible Product(s) (as identified in item 3 below) from 28 August 2024 and approved by LIAM before the SPIF Fund is fully exhausted will be considered.
3. The Eligible Product(s) for this Programme are ValuePac, Life 80, Whole Life Care, AFFIN EZ Protect, SMEveryone Protect, eMedic Plus, eCritical Early Care and eLife Protector+.
4. The first premium of the policy shall fall within the minimum and maximum premiums set out in the table below.

Premium Mode	Monthly*	Quarterly	Semi-Annual	Annual
Minimum total Collected Premium	RM75* (RM37.50 x 2)	RM75	RM75	RM75
Maximum total Collected Premium	RM100* (RM50 x 2)	RM150	RM300	RM600
Maximum Annualised (total 12 months) Premium	RM600	RM600	RM600	RM600

*For Monthly mode, Generali Life requires a maximum of two (2) months premium to be collected to qualify for this Programme Reward. The minimum and maximum eligibility is based on the total amount of 2 months premium collected.

5. Only one (1) policy per Insured person will be permitted to participate in this Programme. All policies shall be subject to the LIAM's approval to qualify for the Programme Reward.
6. Each approved policy ("Eligible Policy") will be entitled to a RM50 Touch 'n Go e-Wallet credit ("Programme Reward").
7. Purchases of the Eligible Product(s) issued before 28 August 2024 where the new business or renewal premiums falls during Programme period and issued after the SPIF Fund has been fully redeemed, will not be eligible for the Programme or entertained.
8. The policy premiums will be rounded up to the nearest RM 1.00 to determine participation eligibility.
9. The Eligible Policy must remain in-force for at least two (2) months and with a minimum of two (2) months of premiums collected or paid.
10. The Eligible Policy will be disqualified from this Programme upon lapse or free-look cancellation prior to the payment of Programme Reward.
11. The Eligible Policy will be disqualified from this Programme if there are any policy alterations (i.e. increasing basic sum insured, reduce premium etc.) made to the Eligible Policy which results in change in premium, prior to the payment of the Programme Reward.
12. Programme Reward will be sent to policy owner's email after two (2) months from the policy issue month. Hence, the policy owner must provide a valid email with accurate email address during the application submission. In the event that no email or an invalid email is provided, the Programme Reward will be forfeited.
13. Although we will endeavour to distribute the Programme Reward in a timely manner, we cannot give any such guarantee if delays are caused by circumstances beyond our control.
14. We may decline the Programme Reward entitlement in the event any of the Terms and Conditions set forth herein is not fulfilled. No appeals will be entertained. The Programme Reward is non-transferable.

Starter Pack Insurance Fund Programme is initiated by:

Life Insurance Association of Malaysia

AICB Building, 10, Jalan Dato Onn,
50480 Kuala Lumpur.

Participated by:

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)

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

