
PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.

1. What is this product about?

This is a regular premium investment-linked insurance product that offers a combination of insurance protection and investment for 15 years with a limited premium payment term of 4 years. It pays a lump sum benefit either upon maturity of Your Policy, at the time of claim of Death, Total and Permanent Disability (TPD) or Terminal Illness due to accidental or non-accidental causes. In addition, this product offers No Lapse Guarantee feature where this Policy is guaranteed to be kept in force until maturity.

2. What are the covers / benefits provided?

This product covers:

• Death or Terminal Illness Benefit

- (a) During the first 2 Policy Years,
 - If the Insured dies due to non-accidental causes, the Death Benefit payable is the aggregate of the Total Premium Charge paid from the Issue Date, Account Value without interest at unit Prices on the next Valuation Day after such claim approved by Us, and Total values of units deducted for insurance charges and service charges based on net asset value on the next Valuation Day, from the Issue Date; or
 - If the insured dies due to an accident, the Death Benefit payable is the aggregate of MYR5,000 (i.e.: Basic Sum Insured) and the Account Value.
- (b) From 3rd Policy year onwards, if the Insured dies, the Death Benefit payable is the aggregate of MYR5,000 (i.e.: Basic Sum Insured) and the Account Value.

• TPD Benefit

- (a) During the first 2 Policy Years,
 - If the Insured suffers TPD due to non-accidental causes, the TPD Benefit payable is the aggregate of the Total Premium Charge paid from the Issue Date, Account Value without interest at unit Prices on the next Valuation Day after such claim approved by Us, and Total values of units deducted for insurance charges and service charges based on net asset value on the next Valuation Day, from the Issue Date; or
 - If the insured suffers TPD due to an accident, the TPD Benefit payable is the aggregate of MYR5,000 (i.e.: Basic Sum Insured) and the Account Value.
- (b) From 3rd Policy year onwards, if the Insured suffers TPD, the TPD Benefit payable is the aggregate of MYR5,000 (i.e.: Basic Sum Insured) and the Account Value.

Except for the TPD Benefit payable in the event of the Insured's TPD is due to non-Accidental causes during the first 2 Policy years, the TPD Benefit is subject to MYR4 million per life. Any amount in excess of the TPD Limit is payable upon death.

Payment schedule of TPD Benefit:

The aggregate amount payable for the TPD Benefit under this Policy and any other policies of the same Insured are subject to the TPD Limit and payable in accordance with the payment schedule as set out below:

- (a) If the aggregate amount payable is less than or equal to MYR 1,500,000, We shall pay the TPD Benefit in one lump sum. This Policy and any supplementary benefits attached to this Policy will terminate thereafter.
- (b) If the aggregate amount payable is:
 - (i) more than MYR1,500,000 but less than or equal to the TPD Limit, We shall pay a lump sum payment of MYR 1,500,000; and the balance of the TPD Benefit shall be payable twelve (12) months after the date of the first lump sum payment, and provided that the TPD has existed continuously. This Policy and any supplementary benefits attached to this Policy will terminate thereafter; or
 - (ii) more than MYR 4,000,000, We shall pay the TPD Benefit up to the TPD Limit, and the amount shall be payable according to (b) (i) above.

Provided the Basic Sum Insured has not been fully exhausted due to payment of TPD Benefit:

- (a) this Policy and any supplementary benefits attached to this Policy shall continue to be in force. The terms and conditions stated in the supplementary benefits contract shall apply;
- (b) the premium shall continue to be payable for the remaining premium payment term if the TPD occurred during premium payment term;
- (c) the amount in the Account Value shall remain and the Basic Sum Insured of the Policy will be reduced by the TPD Benefit payout under this Policy. Insurance charges will be deducted from the Account Value based on the reduced Basic Sum Insured thereafter; and
- (d) the reduced Basic Sum Insured will be payable upon death of the Insured subsequently.

The TPD Benefit may only be claimed once under this Policy.

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• **Accidental Death/TPD Benefit**

Additional MYR 5,000 is payable in the event the Insured dies or suffers TPD prior to Age 70 due to accidental causes, subject to a maximum of MYR2,000,000 per life. The Accidental TPD Benefit is subject to the payment schedule of TPD Benefit above.

Fund(s) chosen: **100% Select Opportunity Fund**

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

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY 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).

3. How much premium do I have to pay?

- The estimated total premium that You have to pay: **MYR 99,999.99 annually.**
- Premium duration: **4 years**
- Grace Period: You are given 31 days after the due date to make Your premium payment.

We allocate a portion of the premium to purchase units in the investment-linked fund that You have chosen. An unallocated amount will be used to pay commissions to agents and other expenses. You are advised to refer to the allocation rates given in the sales illustration.

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

- The insurance charges are deducted monthly from the value of Your units. The insurance charges will increase as the Insured grows older. The other fees and charges includes:
 - (a) Service Charge.
 - (b) Fund Management Charge levied will depend on the fund(s) You invested.
 - (c) Surrender Charges on early surrender of the Policy.
 - (d) Partial Withdrawal Charges on partial withdrawal of the Account Value.

You are advised to refer to the details of the above charges shown in the sales illustration.

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

- **Importance of disclosure** - all material facts such as medical condition(s) must be disclosed and the age stated correctly.
- **Free-look period** - You may cancel Your Policy by returning it to Us within 15 days from the date of Your receipt of Your Policy. 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 day, service charges and any insurance charges that have been deducted.
- **Account Value** - the Account Value of Your Policy depends on the performance of the investment-linked funds selected.
- **No Lapse Guarantee** - The Policy is guaranteed to be kept in-force until maturity provided all premiums are paid up to date and there is no withdrawal of Account Value from the Policy.
- **Policy lapse** - Provided the No Lapse Guarantee has been forfeited, Your Policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- **Implication of switching Policy to another insurer** - one of the main disadvantages is new terms and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

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

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6. What are the major exclusions under this Policy?

Coverage benefits will not payable if resulting from one or more of the following:

- Death was due to suicide within 12 months from the Issue Date or any date of reinstatement, whichever is later.
- TPD was due to:
 - (a) any self-inflicted injury or suicide, while sane or insane;
 - (b) 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;
 - (c) 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;
 - (d) 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;
 - (e) participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
 - (f) the attempt or commission of assault or any unlawful act by the Insured; or
 - (g) while under the influence of alcohol, any narcotics, drugs or substance abuse.
- Terminal illness was due to:
 - (a) suicide attempt within 12 months from the Issue Date or any date of reinstatement, whichever is later; or
 - (b) pre-existing illnesses.
- Accidental Death or TPD was due to:
 - (a) any self-inflicted injury or suicide, while sane or insane;
 - (b) disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of Accidental Bodily Injury);
 - (c) taking poison, drugs not prescribed by medical practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
 - (d) the attempt or commission of assault or any unlawful act by the Insured;
 - (e) 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;
 - (f) participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
 - (g) pregnancy, childbirth, miscarriage or any of their consequences;
 - (h) pre-existing physical or mental defect or infirmity;
 - (i) any act due to strike, riot and civil commotion;
 - (j) any pre-existing or recurring, injury, disease, illness or disablement which the Insured suffered prior to Issue Date or any date of reinstatement of this Policy, whichever is later; or
 - (k) 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 under this product.

7. Can I cancel my Policy?

You may cancel Your Policy by giving Us a written notice. However, buying a Regular Premium investment-linked insurance plan is a long-term financial commitment. It is not advisable to hold Your 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 funds without any fee.

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

Please contact Us if there are any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

Should You require additional information about investment-linked insurance, please refer to the *insuranceinfo* booklet on 'Investment-linked Insurance', available at all Our branches or You can obtain a copy from Your insurance agent or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at:

Generali Life Insurance Malaysia Berhad
200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia
Telephone: 1 300 13 2121 or +603 3007 2121
Email: customer.service.life@generali.com.my

10. Other similar types of plan available:

Please ask Us for other similar types of plans offered.

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 TRUST. 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 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at [DD/MM/YYYY](#).