Investment-linked

GenCreator

Gift of Protection

Member of PIDM

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GENERALI

Introduction

Life doesn't stand still. As you move through different stages of life, whether you are buying your first home, raising a family, welcoming a newborn, or starting your own business, what remains constant is the need for meaningful protection for your future.

Introducing **GenCreator**, designed to support you through every stage for your life journey. It is a regular premium investment-linked insurance plan that helps you achieve your financial goals with enhanced flexibility and confidence. **GenCreator** allows you to customise your protection according to your evolving needs and priorities through flexible premium payment options and coverage terms.

Beyond protection, **GenCreator** enables you to grow your savings with access to a wide range of investment-linked fund options, further enhanced by **Loyalty Bonus** and **Loyalty Booster** to strengthen your long-term growth potential. With **guaranteed auto-renewal up to age 100**, you can confidently plan and preserve your financial legacy for a lifetime.

Benefits at a Glance

Customisable Coverage to Fit Your Life Plans

Flexible Premium Payment and Coverage Term Options

Choose from a wide range of coverage terms to suit your long-term planning needs, and complemented by flexible premium payment terms options, giving you greater control over how and when you fund your plan.

Coverage Term Options:

15, 20, 25, or 30 years, or coverage up to age 60, 70, or 80

Premium Payment Term Options:

5, 10, 15, 20 years, or pay premiums until the end of the coverage term[1]

Reliable Protection for What Matters Most

Death and Total & Permanent Disability (TPD) Benefit

Enjoy coverage for Death and TPD starting from RM350,000 to secure your family's financial future against life's uncertainties. In the event of Death or TPD[2] (before age 70), you or your family will receive the higher of:

- **Account Value (if any); or**
- **Basic Sum Insured less withdrawals[3]**

Ensured Continuity of Protection

No Lapse Guarantee

Regardless of the market performance, your policy is guaranteed to be kept in-force for the first 6 policy years provided that your premiums are paid on time and no withdrawals have been made.

Guaranteed Auto-Renewable Feature

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

Accelerated Growth of Your Savings

Loyalty Bonus[4]

At the end of 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 into your account value.

Loyalty Booster[4]

At the 20th policy anniversary, an additional 20% of the average monthly account value over the last 10 years will be credited into your account value. The maximum amount payable is 20% of your Basic Sum Insured.

Maturity Benefit

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

- **Account Value (if any); or**
- **Basic Sum Insured less any withdrawals[5]**

Benefits at a Glance

Tailored Investment Funds Aligned to Your Goals

Various Fund Choices

An extensive range of investment funds tailored to match your financial goals and risk preference, including global and local options are available 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[6]
Global Equity Fund	Dana Income Plus[6]
Dana Islamic Asia Pacific Dynamic Equity[6]	Select Dividend Fund
	Select Income Fund
	Select Opportunity Fund

Ongoing Flexibility for Evolving Needs

Fund Switching

Switch between any investment-linked funds at any time without any charge, allowing you to adjust your investment strategy as market conditions or your risk appetite change.

Premium Holiday

Enjoy the flexibility to take a break from paying premiums without incurring any additional charges, provided 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 the Partial Withdrawal Charge for the first 2 policy years.

Readily Accessible to Meaningful Protection

High non-medical limits

Obtain coverage up to RM4 million without the need to go through medical check-up, depending on your entry age and health condition.

Terms & Conditions apply

1 Where the premium payment term selected is throughout the coverage term, premiums shall continue to be payable during the renewal term upon auto-renewal.

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

3 Any withdrawal made within the past 12 months from the date of the covered event(s).

4 The policy must remain in force, and all premiums are paid up to date in order for the bonus to be payable.

5 Any withdrawals made since the inception of the policy.

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

How It Works?

Purchasing a first home is a major life milestone that often comes with long-term financial commitments. To help manage the protection needs that come with this responsibility, Benjamin chooses **GenCreator** as part of his financial planning strategy, giving him a greater peace of mind against unexpected events.

Customer Details

Age 30

Male

Non-smoker

Benjamin signs up for GenCreator.

- Premium Payment Term: **20 years**
- Coverage Term: **Initial term of 30** years, with **guaranteed auto-renewal up to age 100**
- Monthly Premium: **RM400**
- Total Premium Paid: **RM96,000**
- Basic Sum Insured: **RM500,000**
- 100% Asia Pacific Growth Fund

He enjoys high protection throughout the initial coverage term.
In the event of Death or TPD, he or his family will receive **RM500,000.**

or

If he survives to the end of the initial term of 30 years, the policy will be automatically renewed for a 30-year renewal term, up to a maximum of age 100 without any evidence of insurability. He may choose either of the following options:

Terminate the policy at the end of initial term, he will receive an Account Value of **RM125,356**; or

Continue to enjoy protection until age 100 for added peace of mind. Upon surviving to age 100, he will receive a lump-sum Maturity Benefit. The Maturity Benefit payable will be equal to the higher of **RM500,000** or the **Account Value** at that time.

Notes:

- The above recommended premium is based on standard health, and the actual premium may vary.
- The automatic-renewal is subject to the Account Value being sufficient to deduct the applicable Service Charges and Insurance Charges until the end of 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. It is 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 RM63,860. It is neither guaranteed nor based on the past performance.
- The projected Maturity Benefit assumes that no partial withdrawals have been made since the inception of the policy.
- Please note that the above example is only for illustrative purposes. Kindly refer to the sales illustration and product disclosure sheet for more details.

Frequently Asked Questions

1. **Who can be insured under the GenCreator?**
   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
15 years	45 years old	70 years old
20 years	15 days old	70 years old
25 years	15 days old	70 years old
30 years	15 days old	70 years old
Up to age 60	15 days old	45 years old
Up to age 70	15 days old	55 years old
Up to age 80	15 days old	65 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 30, purchased GenCreator with sum insured of RM500,000, 30 years of premium payment term and selected 100% Asia Pacific Growth Fund. The Initial Term of the plan is 30 years, which will be automatically renewed every 30 years, up to age 100. The illustration below shows the estimated premium amount upon renewal for non-level premium (Alternative 1) and level premiums (Alternative 2) to improve the policy sustainability up to age 100.

Current Plan – Without Renewal (Coverage until end of Initial Term)	Alternative 1 – With Renewal (Non-Level Premium)	Alternative 2 – With Renewal (Level Premium)
Annual Regular Premium of RM2,500 from policy year 1 to 30	Annual Regular Premium of RM2,500 for policy years 1 to 70 + Recommended additional Regular Top-Up Premium of RM25,100 from policy year 61 to 70	Annual Regular Premium of RM2,500 for policy years 1 to 70 + Recommended additional Annual Regular Top-Up Premium of RM150 for policy years 1 to 70
Total premium payable (for coverage up to age 60): **RM75,000**	Total premium payable (for coverage up to age 100): **RM426,000**	Total premium payable (for coverage up to age 100): **RM185,500**

3. **What is the minimum Basic Sum Insured under GenCreator?**
   The minimum Basic Sum Insured is RM350,000.

Frequently Asked Questions

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 Regular Premium)								
	1	2	3	4	5	6	7	8	9 and above
5 years	75	80	95	100	100	-	-	-	-
10 years	70	75	80	90	95	95	100	100	100
15 years	65	70	70	80	85	90	100	100	100
16 years	65	65	70	80	85	90	95	100	100
17 years	60	65	70	80	85	85	95	100	100
18 years	60	65	70	80	80	85	95	95	100
19 years	60	60	70	80	80	80	95	95	100
20 years and above	60	60	60	80	80	80	95	95	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 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 Value balance must be at least RM1,000.
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.

Frequently Asked Questions

Fund Management Charge

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

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

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

7. **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.

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. GenCreator is a regular premium payment investment-linked insurance plan that offers combination of insurance protection and investment. At the end of the initial 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 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 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 (if any) 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 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.

IMPORTANT NOTES

12. This insurance plan does not cover:

    a. Death due to

       i. suicide within 12 months from the issue date or any date of reinstatement of the policy, whichever is later;

       ii. war, including but not limited to invasion, rebellion, revolution, resistance against the government, military takeover, participation in riots, strikes, and civil unrest;

       iii. participation in risky sports like mountaineering, rappelling, rapid shooting, any form of racing other than on foot, or any speed or endurance contest;

       iv. the attempt or commission of assault, terrorism or any unlawful act by the Insured; or

       v. use of or influence by narcotics, psychotropic substances, excessive alcohol consumption (above prescribed limits), or other substance abuse.

    b. TPD due to:

       i. any self-inflicted injury or suicide, while sane or insane;

       ii. war, including but not limited to invasion, rebellion, revolution, resistance against the government, military takeover, participation in riots, strikes, and civil unrest;

       iii. any pre-existing or recurring, injury, disease, illness or disablement which the Insured suffered prior to issue date or date of reinstatement of the 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, terrorism or any unlawful act by the Insured; or

       vii. use of or influence by narcotics, psychotropic substances, excessive alcohol consumption (above prescribed limits), or other substance abuse;

    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

GenCreator 072026

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