

**HSBC's UniversalIncome Plus**

A Life Insurance Plan

# Refine Your Retirement Path: Make It Uniquely Yours



**HSBC**

Opening up a world of opportunity

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Chart Your Next Adventure

Imagine stepping into a retirement that perfectly aligns with your dreams and aspirations. Aspirations – a life where each day offers the freedom to pursue passions, explore new horizons, and savor moments with loved ones. Our **HSBC's UniversalIncome Plus** empowers you to tailor a future that reflects your desires, ensuring that your retirement years are not just a time of rest, but a vibrant chapter filled with fulfillment and joy. Enjoy peace of mind that comes with death and Critical Illness coverage along your journey.

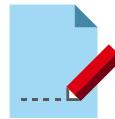
## Start your second act with confidence

HSBC's UniversalIncome Plus is a limited pay universal life insurance plan designed to securely safeguard both your present and future with its **protection against death and Critical Illness**, as well as **Guaranteed Retirement Income Payment (GRIP)**. In the event of a diagnosis with any covered Critical Illness, GRIP will be accelerated and payable to supplement your income, providing crucial support during your recovery journey.

Build your retirement plan with HSBC's UniversalIncome Plus to make your money work diligently, adjusting to life's changes while safeguarding your golden years.



# Key Benefits of HSBC's UniversalIncome Plus



## Hassle-Free Enrollment

**Guaranteed Issuance Offer (GIO)** allows for seamless enrollment with no medical examination or health declaration required. The guaranteed acceptance amount is up to a maximum of RM4,000,000 of total premiums paid (TPP) per life<sup>1</sup>.



## Monthly GRIP and Flexible Payout Age

Pay premiums for just 3 years and receive a **regular, stable monthly stream of GRIP**, based on a percentage of your total Standard Basic Premiums. You have the freedom to choose the GRIP payout age at which you begin receiving the GRIP to suit your personal circumstances, starting as early as age 55. This stream begins at your selected GRIP payout age and continues until the Policy's termination or maturity, whichever occurs first.



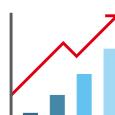
## Death Coverage for Unexpected Events

In addition to the monthly retirement income offered by this plan, your family is protected with financial security through our **death coverage**. You have the flexibility to customise the coverage term, choosing to **cover up to Life Assured's age 88 or age 100**, providing reassurance and security for you and your loved ones.



## Extra Protection against Critical Illness

Facing a Critical Illness can be overwhelming, but you don't have to navigate it alone. We offer support for the top 3 Critical Illnesses — **cancer, heart attack and stroke**. Upon diagnosis of any of the 3 covered critical illnesses<sup>2</sup>, the payment of GRIP will be accelerated starting from the next monthly anniversary of the Policy Date and continuing every month until the commencement of GRIP at the chosen GRIP payout age, provided that all Premiums due and all Indebtedness are paid. You can focus on your healing journey, knowing that your finances are well-managed.



## Potential Investment Return to your Universal Life Account Value

While enjoying monthly GRIP during your retirement years, you have the opportunity to grow your wealth with a potential upside return<sup>3</sup>. For added flexibility, you may choose to reinvest your GRIP to enhance your Account Value for a more secured future.



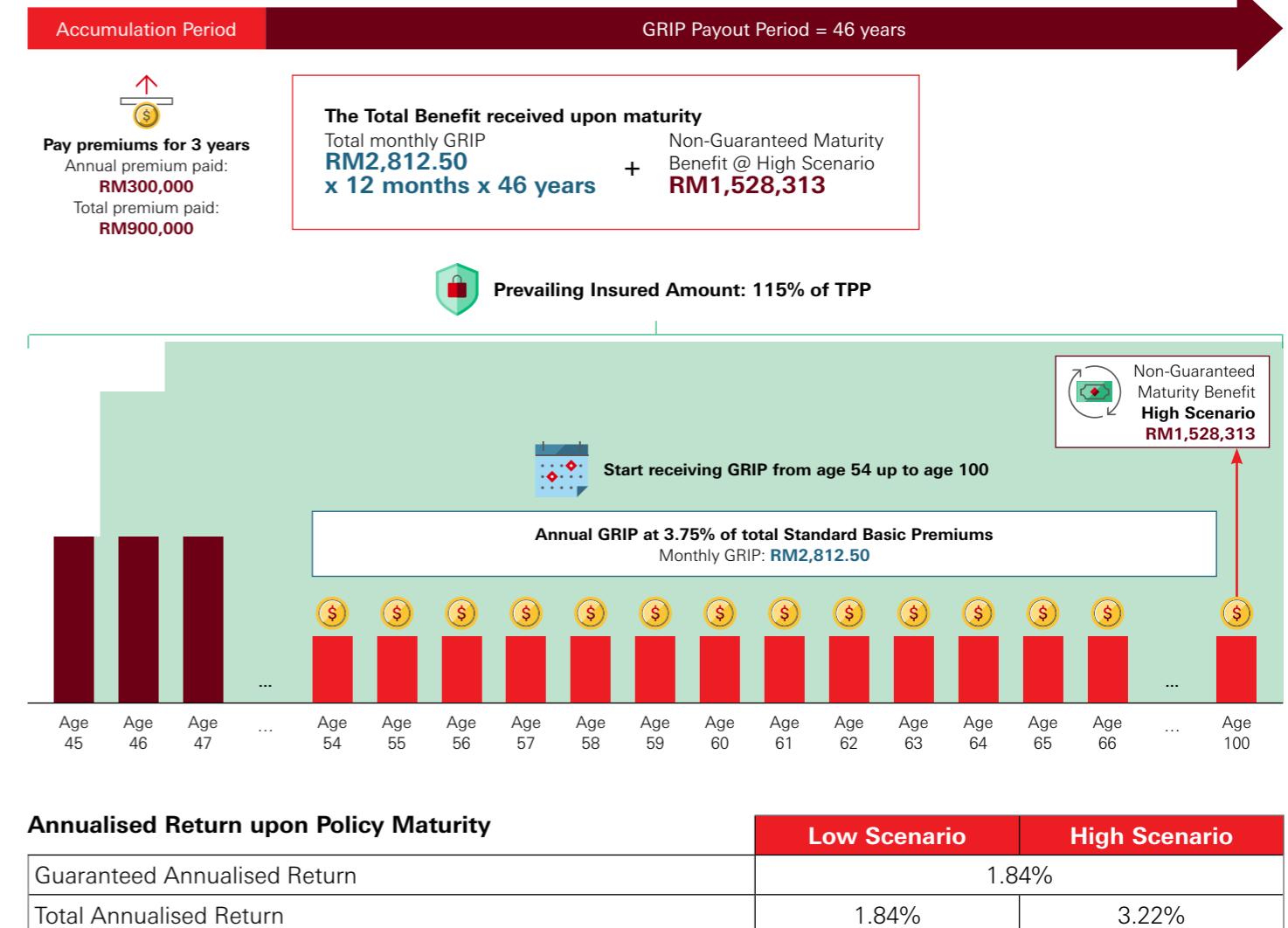
## Conditional No Lapse Guarantee

You are covered by insurance protection regardless of the Account Value. The Policy will not Lapse, provided that all premiums due and any interest charged on the late premium payment are being paid.

# Begin your retirement planning with HSBC's UniversalIncome Plus

Mr. Alex aged 45, enrolls in HSBC's UniversalIncome Plus with a coverage term of up to 100 years old and pays an annual premium of RM300,000 to meet retirement goals. He opts for an accumulation period of 10 years and the GRIP payout age of 55. His GRIP payment will commence 1 year prior to the Policy Anniversary in which he attains age 55. He chooses to withdraw the GRIP amount upon payout.

## Scenario 1: Assuming Mr. Alex stays healthy throughout his life



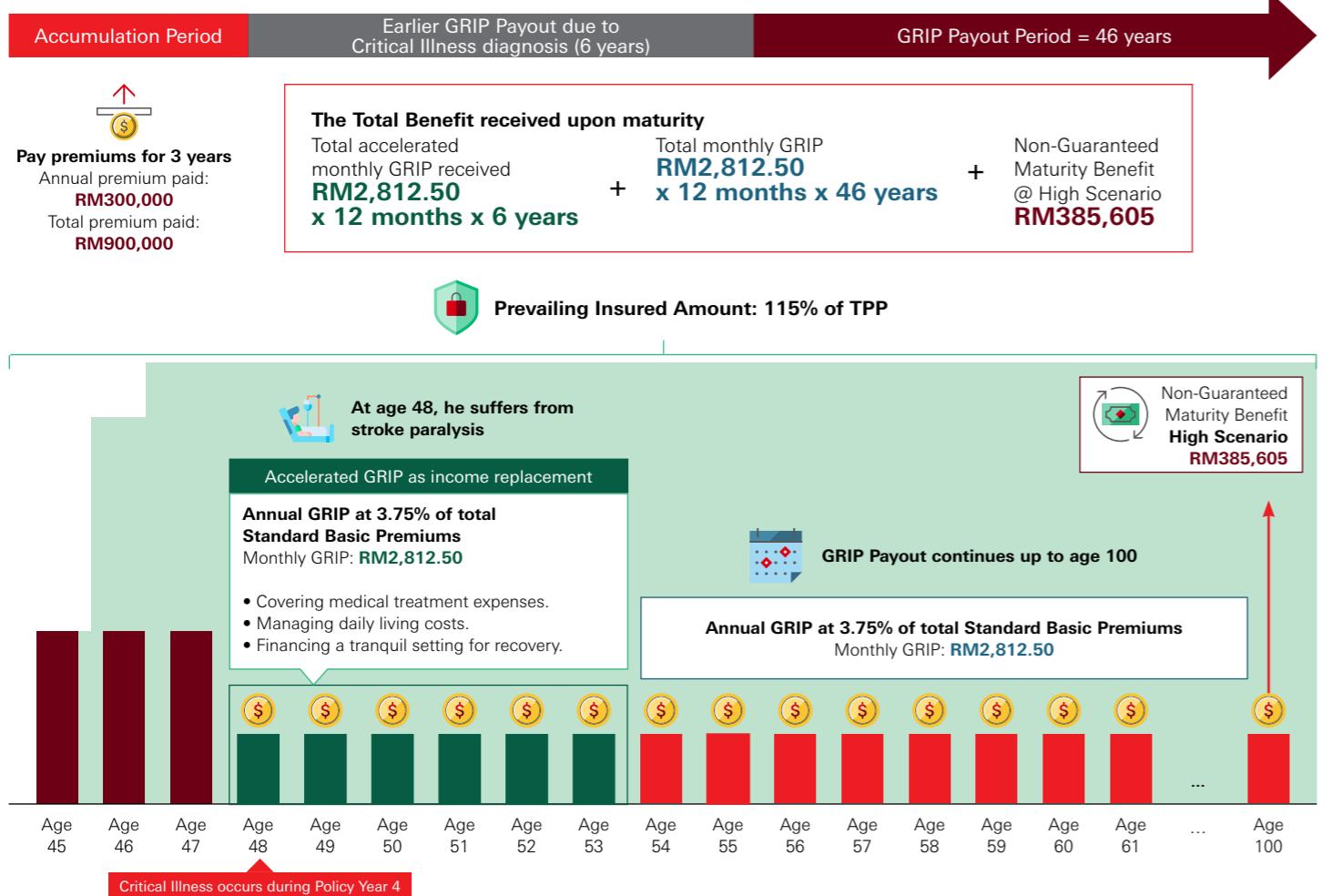
<sup>1</sup> The aggregated TPP for HSBC's UniversalIncome Plus and any other guaranteed issuance products as may be determined by Allianz Life Insurance Malaysia Berhad in respect of the same Life Assured shall not exceed RM4,000,000 per life. Terms and conditions apply.

<sup>2</sup> Subject to 3 years waiting period and terms and conditions stipulated in the Policy Contract.

<sup>3</sup> The potential investment upside is not guaranteed and may vary according to the actual investment performance of the Allianz Universal Life Fund III.

## Begin your retirement planning with HSBC's UniversalIncome Plus (cont'd)

### Scenario 2: If Mr. Alex is unfortunately diagnosed with one of the covered Critical Illnesses



Notes for the illustration for both scenarios:

- GRIP will be payable monthly starting from 1 year prior to the Policy Anniversary in which the Life Assured (LA) attains the selected GRIP payout age (nearest birthday) and payable every month thereafter until the Policy matures or terminates, whichever occurs first. The percentage of GRIP shall depend on the entry age of the LA during enrolment, the selected GRIP payout age and the selected LA's maturity age.
- If the LA is diagnosed of any of the covered Critical Illnesses after Policy Year 3, monthly GRIP will be accelerated and will be payable starting from the next monthly anniversary of the Policy Date after the Critical Illness is diagnosed until the commencement of GRIP at the selected GRIP payout age.
- Upon the Policy maturity, you will receive non-guaranteed Account1 Value. The Account1 Value and potential upside are not guaranteed and may vary according to the actual investment performance of Allianz Universal Life Fund III. In addition, any remaining of Account2 Value and/or accumulated GRIP deposited with Allianz Life Insurance Malaysia Berhad (ALIM) shall also be payable.
- The guaranteed annualised return is projected based on the illustrated TPP and total GRIP.
- The high scenario is illustrated at the rate of return of 5% p.a. The low scenario is illustrated at the rate of return of 2% p.a. The rate of return is subject to investment tax and Fund Management Charge (FMC). Please also refer to the Sales Illustration for the projection on low and high scenarios.
- The future crediting rates are not guaranteed and may vary according to the investment results experienced by ALIM. The crediting rate over a medium to longer term is likely to be positive however it is possible to have a negative crediting rate in any particular month or over a longer term.
- The GRIP will only be payable if all premiums due and any interest charged on late premium and any other indebtedness to ALIM are paid.
- The customer may choose the desired GRIP payout age at the inception of the Policy. Any request to reduce the GRIP payout age must be in a written notice to ALIM at least 3 months prior to the first GRIP is paid out and provided the Life Assured has not attained the payout age at the time of the request.
- For the definition of the 3 covered Critical Illnesses, please refer to Appendix 1. For further details on Critical Illness coverage, please refer to the Product Disclosure Sheet, Additional Information Sheet or Policy Contract.
- For additional information please refer to the Sales Illustration, Product Disclosure Sheet, Additional Information Sheet and Fund Fact Sheet of the HSBC's UniversalIncome Plus.

## Product Summary

|   |  |  |
|---|--|--|
| <b>Life Assured's (LA) Entry Age</b>  | 30 years old to 70 years old (nearest birthday)  |  |
| <b>Payment Term</b>   | 3 years  |  |
| <b>Coverage Term</b>  | Up to LA's age 88 or 100 years old   |  |
| <b>Annual Standard Basic Premiums</b>   | Minimum: RM50,000   Maximum: RM1,333,333   |  |
| <b>Death Benefit</b>  | <p>Higher of:</p> <p>(i) Account1 Value; or</p> <p>(ii) Prevailing Insured Amount less any GRIP paid, together with any accumulated GRIP deposited with ALIM and/or Account2 Value (if any).</p>   |  |
| <b>Causes</b>   | <b>Policy Year at the time of Death</b>  | <b>Prevailing Insured Amount (% of total Standard Basic Premiums paid)</b>           |
| Non-Accidental Causes   | 1st Policy Year  | 100%   |
|   | 2nd Policy Year and onwards  | LA's Entry Age (nearest birthday):<br>30-50 years old: 115%<br>51-70 years old: 105% |
| Accidental Causes   | 1st Policy Year and onwards  | LA's Entry Age (nearest birthday):<br>30-50 years old: 115%<br>51-70 years old: 105% |
| <p>Note: The death benefit is subject to Suicide Clause whereby if the LA whether sane or insane, commits suicide within 12 months from the Issue Date or Reinstatement Date of the Policy, whichever is later, ALIM will terminate the Policy and shall refund 100% of the Account Value together with the Premium charge, Policy Fee, Cost of Insurance incurred from the Issue Date or Reinstatement Date, whichever is later, and any accumulated GRIP deposited with ALIM and any Premium loading less expenses incurred for medical examination (if any).</p> |  |  |
| <b>Critical Illness Benefit</b>   | <p>If the LA is diagnosed of any of the covered Critical Illnesses after Policy Year 3, monthly GRIP will be accelerated and will be payable starting from the next monthly anniversary of the Policy Date after the Critical Illness is diagnosed until the commencement of GRIP at the selected GRIP payout age.</p> <p>The percentage of GRIP shall depend on the entry age of the LA during enrolment, selected GRIP payout age and the maturity age selected by the Policy Owner.</p> <p>The 3 Critical Illnesses covered are Cancer (Early, Intermediate and Advanced Stage), Heart Attack (Advanced Stage) and Stroke (Advanced Stage).</p> <p>Notes:</p> <ol style="list-style-type: none"> <li>Subject to a waiting period of 3 years from the Issue Date, Reinstatement Date, or effective date of the Endorsement for the newly increased or upgraded benefits, whichever is later.</li> <li>Subject to all premiums and all indebtedness due (if any) are paid.</li> <li>The definition of the covered Critical Illnesses is stated in the Appendix 1.</li> <li>For exclusions/ exceptions, please refer to the Appendix 2.</li> </ol> <p>For further detailed information, please refer to the Policy Contract.</p> |  |

## Product Summary (cont'd)

| <b>Annual GRIP<br/>(% of total Standard Basic Premiums)</b> | <p>GRIP will be payable monthly starting from 1 year prior to the Policy Anniversary in which the LA attains the selected GRIP payout age (nearest birthday) and payable every month thereafter until the Policy matures or terminates, whichever occurs first.</p> <p>The percentage of GRIP shall depend on the entry age of the LA during enrolment, the selected GRIP payout age and the selected LA's maturity age.</p> <p>The tables below set out the Annual GRIP schedules.</p> <table border="1"> <thead> <tr> <th colspan="5">Maturity at LA's age 88</th> </tr> <tr> <th>Entry Age \ Payout Age</th><th>55</th><th>60</th><th>65</th><th>70</th></tr> </thead> <tbody> <tr> <td>30 – 45</td><td>4.25%</td><td>5.50%</td><td>7.50%</td><td>10.75%</td></tr> <tr> <td>46 – 50</td><td>3.50%</td><td>5.00%</td><td>7.00%</td><td>10.00%</td></tr> <tr> <td>51 – 55</td><td></td><td>4.25%</td><td>6.25%</td><td>9.00%</td></tr> <tr> <td>56 – 60</td><td></td><td></td><td>5.25%</td><td>7.75%</td></tr> <tr> <td>61 – 64</td><td></td><td></td><td></td><td>6.75%</td></tr> </tbody> </table><br><table border="1"> <thead> <tr> <th colspan="5">Maturity at LA's age 100</th> </tr> <tr> <th>Entry Age \ Payout Age</th><th>55</th><th>60</th><th>65</th><th>70</th><th>75</th></tr> </thead> <tbody> <tr> <td>30 – 45</td><td>3.75%</td><td>4.75%</td><td>5.75%</td><td>7.25%</td><td></td></tr> <tr> <td>46 – 50</td><td>2.75%</td><td>4.00%</td><td>5.00%</td><td>6.25%</td><td></td></tr> <tr> <td>51 – 55</td><td></td><td>3.50%</td><td>4.50%</td><td>5.75%</td><td></td></tr> <tr> <td>56 – 60</td><td></td><td></td><td>3.75%</td><td>5.00%</td><td></td></tr> <tr> <td>61 – 64</td><td></td><td></td><td></td><td>4.25%</td><td></td></tr> <tr> <td>65 – 70</td><td></td><td></td><td></td><td></td><td>4.50%</td></tr> </tbody> </table> <p>When the GRIP is due and payable, you may choose one of the following three options:</p> <p>(i) To withdraw the GRIP due; or<br/> (ii) To deposit the GRIP with ALIM to accumulate with interest<sup>^</sup>; or<br/> (iii) To deposit the GRIP with ALIM to be reinvested into Policy Account2</p> <p><sup>^</sup>Interest on the GRIP deposited with ALIM is at a rate to be determined by ALIM which may vary from year to year.</p> <p>Notes:</p> <ol style="list-style-type: none"> <li>In the event no option is elected, Option (i) shall automatically apply. Option (ii) and (iii), if elected, shall be applied to the GRIP when due and to any accumulated GRIP deposited or reinvested with ALIM.</li> <li>Under Option (ii), there will be no interest to be earned when the Premium Holiday takes effect.</li> </ol> | Maturity at LA's age 88 |       |        |       |       | Entry Age \ Payout Age        | 55    | 60    | 65    | 70    | 30 – 45 | 4.25% | 5.50% | 7.50% | 10.75% | 46 – 50 | 3.50% | 5.00% | 7.00% | 10.00% | 51 – 55 |  | 4.25% | 6.25% | 9.00% | 56 – 60 |  |  | 5.25% | 7.75% | 61 – 64 |  |  |  | 6.75% | Maturity at LA's age 100 |  |  |  |  | Entry Age \ Payout Age | 55 | 60 | 65 | 70 | 75 | 30 – 45 | 3.75% | 4.75% | 5.75% | 7.25% |  | 46 – 50 | 2.75% | 4.00% | 5.00% | 6.25% |  | 51 – 55 |  | 3.50% | 4.50% | 5.75% |  | 56 – 60 |  |  | 3.75% | 5.00% |  | 61 – 64 |  |  |  | 4.25% |  | 65 – 70 |  |  |  |  | 4.50% |
|---|--|-------------------------|-------|--------|-------|-------|-------------------------------|-------|-------|-------|-------|---------|-------|-------|-------|--------|---------|-------|-------|-------|--------|---------|--|-------|-------|-------|---------|--|--|-------|-------|---------|--|--|--|-------|--------------------------|--|--|--|--|------------------------|----|----|----|----|----|---------|-------|-------|-------|-------|--|---------|-------|-------|-------|-------|--|---------|--|-------|-------|-------|--|---------|--|--|-------|-------|--|---------|--|--|--|-------|--|---------|--|--|--|--|-------|
| Maturity at LA's age 88                                     |  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| Entry Age \ Payout Age                                      | 55   | 60                      | 65    | 70     |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 30 – 45   | 4.25%  | 5.50%                   | 7.50% | 10.75% |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 46 – 50   | 3.50%  | 5.00%                   | 7.00% | 10.00% |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 51 – 55   |  | 4.25%                   | 6.25% | 9.00%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 56 – 60   |  |                         | 5.25% | 7.75%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 61 – 64   |  |                         |       | 6.75%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| Maturity at LA's age 100                                    |  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| Entry Age \ Payout Age                                      | 55   | 60                      | 65    | 70     | 75    |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 30 – 45   | 3.75%  | 4.75%                   | 5.75% | 7.25%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 46 – 50   | 2.75%  | 4.00%                   | 5.00% | 6.25%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 51 – 55   |  | 3.50%                   | 4.50% | 5.75%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 56 – 60   |  |                         | 3.75% | 5.00%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 61 – 64   |  |                         |       | 4.25%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| 65 – 70   |  |                         |       |        | 4.50% |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>Non-Guaranteed Maturity Benefit</b>                      | Account1 Value together with any accumulated GRIP deposited with ALIM and/or Account2 Value, under this Policy.  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>Other Benefit: Conditional No Lapse Guarantee</b>        | This Policy will not lapse in the event the Account1 Value is insufficient to pay the Cost of Insurance and Policy fee when due, provided the Conditional No Lapse Guarantee applies. The Conditional No Lapse Guarantee will apply if all premium due and interest charged on late premium payment (if any) are paid up to date.  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>Fees and Charges</b>                                     |  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>Cost of Insurance</b>                                    | Based on the sum at risk, attained age, and gender of the LA.  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>Policy Fee</b>   | RM8.00 per month   |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>Premium Charge</b>                                       | <table border="1"> <thead> <tr> <th>Policy Year</th><th>1</th><th>2</th><th>3</th><th>Total</th></tr> </thead> <tbody> <tr> <td>Premium Charge (% of Premium)</td><td>16.5%</td><td>13.5%</td><td>10.5%</td><td>40.5%</td></tr> </tbody> </table>  | Policy Year             | 1     | 2      | 3     | Total | Premium Charge (% of Premium) | 16.5% | 13.5% | 10.5% | 40.5% |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| Policy Year   | 1  | 2                       | 3     | Total  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| Premium Charge (% of Premium)                               | 16.5%  | 13.5%                   | 10.5% | 40.5%  |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |
| <b>FMC</b>  | A FMC will be deducted from the investment income in respect of Policy Account to pay for the investment expenses (if any) and the charge of risk exposure arising from the Policy.  |                         |       |        |       |       |                               |       |       |       |       |         |       |       |       |        |         |       |       |       |        |         |  |       |       |       |         |  |  |       |       |         |  |  |  |       |                          |  |  |  |  |                        |    |    |    |    |    |         |       |       |       |       |  |         |       |       |       |       |  |         |  |       |       |       |  |         |  |  |       |       |  |         |  |  |  |       |  |         |  |  |  |  |       |

## Important Notes

- This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. Please refer to the Product Disclosure Sheet (PDS), Additional Information Sheet and Sales Illustration (SI) for further details.
- The benefits are subject to exclusions/exceptions, please refer to the exclusion/exception clauses in the PDS and Additional Information Sheet. You may refer to the Policy Contract for the full list of exclusions/exceptions.
- ALIM has the right to revise the Cost of Insurance rates, Policy Fee, FMC and terms and conditions of the Policy of this insurance plan. You will be informed in writing of the relevant revision at least three (3) months before the revision takes effect.
- You should be certain that this plan is suitable for you, and that the premium payable under this plan is an amount which you can afford. Buying a life insurance is a long-term commitment and it is not advisable to surrender your Policy in the initial years in view of the high initial costs.
- You may cancel your Policy by giving ALIM a written request within fifteen (15) days from the date you receive this Policy. ALIM will refund to you the Account1 Value and any Cost of Insurance, Policy Fee and Premium Charge that have been deducted less expenses incurred for medical examination (if any). The Account1 Value shall be the value in the Policy Account1 on the date of request for cancellation is approved by ALIM.
- Please add the applicable government tax if the policy owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.
- The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this Policy with the effective returns of other investment alternatives.

**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 trusts.**

## Appendix I

### Critical Illness Table

| No. | Critical Illness  |
|-----|---|
| 1   | <p><b>Heart Attack – of specified severity</b></p> <p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> <li>(a) a history of typical chest pain;</li> <li>(b) new characteristic electrocardiographic changes; with the development of any of the following: <ul style="list-style-type: none"> <li>• ST elevation or depression;</li> <li>• T wave inversion;</li> <li>• pathological Q waves; or</li> <li>• left bundle branch block; and</li> </ul> </li> <li>(c) elevation of the cardiac biomarkers, including the CPK-MB being above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher: <ul style="list-style-type: none"> <li>• Cardiac Troponin T or Cardiac Troponin I more than or equal to 0.5 ng/ml.</li> </ul> </li> </ul> <p>The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>(a) occurrence of an acute coronary syndrome including but not limited to unstable angina; and</li> <li>(b) a rise in cardiac biomarkers resulting from a percutaneous procedure for Coronary Artery Disease.</li> </ul>   |
| 2   | <p><b>Cancer – for various stages</b></p> <p><b>Early Stage</b></p> <p><u>Carcinoma in situ (CIS)</u></p> <p>CIS means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the CIS must always be supported by a histopathological report. Furthermore, the diagnosis of CIS must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>In the case of the cervix uteri, pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with cervical biopsy. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (severe dysplasia without CIS) does not meet the required definition and are specifically excluded. Non-melanoma CIS is also specifically excluded. This coverage is available to the first occurrence of CIS only.</p> <p><u>Early Prostate Cancer</u></p> <p>Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate Cancers described using another equivalent classification</p> <p><u>Early Thyroid Cancer</u></p> <p>Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 papillary microcarcinoma of thyroid where the tumour is less than one (1) cm in diameter</p> <p><u>Early Bladder Cancer</u></p> <p>Papillary microcarcinoma of bladder supported by histopathology report</p> <p><u>Early Chronic Lymphocytic Leukaemia</u></p> <p>Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded</p> <p><u>Early Melanoma</u></p> <p>Invasive melanomas of less than 1.5mm Breslow thickness, or less than Clark Level 3. Non-invasive melanoma histologically described as "in-situ" is excluded.</p> <p>Or</p> <p><b>Intermediate Stage</b></p> <p><u>CIS and other Early Cancers of Specified Organs Treated with Radical Surgery</u></p> <p>The actual undergoing of a Radical Surgery to arrest the spread of carcinomatous cells in that specific organ, which must be considered as appropriate and necessary treatment.</p> <p>"Radical Surgery" is defined in this Policy as the total and complete removal of tumour mass and ancillary lymph nodes from one of the following organs: breast (radical mastectomy), prostate (radical prostatectomy), thyroid (radical thyroidectomy), corpus uteri (radical hysterectomy), ovary (oophorectomy), and fallopian tube (salpingectomy).</p> <p>A Radical Surgery benefit will be paid for CIS of the colon if upon actual undergoing of surgical resection of a length of colon with end-to-end anastomosis and a Radical Surgery benefit for CIS of the stomach will be payable if upon actual undergoing of a partial gastrectomy with end-to-end anastomosis.</p> <p>The diagnosis of the CIS and other early cancers must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ. Clinical diagnosis does not meet this standard.</p> |

|   |  |
|---|--|
|   | <p>Early Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate Cancers described using another equivalent classification is also covered if it has been treated with a radical prostatectomy. All grades of cervical intraepithelial neoplasia (CIN) and prostatic intraepithelial neoplasia (PIN) are specifically excluded.</p> <p>Early Thyroid Cancer that is histologically described using the TNM Classification as T1 or Thyroid Cancers described using another equivalent classification is covered if it has been treated with a radical thyroidectomy. T1 thyroid tumours described as microcarcinoma less than one (1) cm in diameter will be excluded.</p> <p>Except in the case of CIS of the colon and stomach partial surgical removal of an organ such as lumpectomy and partial mastectomy, partial prostatectomy, and partial thyroidectomy are specifically excluded.</p> <p>Or</p> <p><b>Advanced Stage</b></p> <p><u>Cancer – of specified severity and does not cover very early cancers</u></p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> <li>(a) all cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> <li>• pre-malignant;</li> <li>• non-invasive;</li> <li>• CIS;</li> <li>• having borderline malignancy; or</li> <li>• having malignant potential;</li> </ul> </li> <li>(b) all tumours of the prostate histologically classified as T1N0M0 (TNM classification);</li> <li>(c) all tumours of the thyroid histologically classified as T1N0M0 (TNM classification);</li> <li>(d) all tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);</li> <li>(e) Chronic Lymphocytic Leukaemia less than RAI Stage 3;</li> <li>(f) all cancers in the presence of Human Immunodeficiency Virus (HIV); and</li> <li>(g) any skin cancer other than malignant melanoma.</li> </ul> |
| 3 | <p><b>Stroke – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</b></p> <p>Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolisation from an extra cranial source resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>(a) transient ischemic attacks;</li> <li>(b) cerebral symptoms due to migraine;</li> <li>(c) traumatic injury to brain tissue or blood vessels; and</li> <li>(d) vascular disease affecting the eye or optic nerve or vestibular functions.</li> </ul>   |

## Appendix II

### Exclusions of Critical Illness

This Policy does not cover Critical Illness caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- a. any illness or surgery other than diagnosis of or surgery for a Critical Illness;
- b. the signs or symptoms of the Critical Illness have manifested prior to or within the Waiting Period;
- c. Pre-Existing Condition. In the case of Cancer, any Cancer with a remission period exceeding 10 years shall not be considered a Pre-Existing Condition. Remission is defined as a temporary diminution of the severity of the disease, symptoms, or pain. If the Life Assured is undergoing active treatment, surveillance, or monitoring, the Life Assured is not considered to be in remission. The remission status shall fulfill specific criteria as determined by Us and be substantiated with appropriate medical evidence that is satisfactory to Us.
- d. the Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of this Policy,
  - i. the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition;
  - ii. an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus.
- e. any Critical Illness caused by a self-inflicted injury, whether sane or insane;
- f. any Critical Illness resulting directly from alcohol or drug abuse;
- g. the Life Assured did not survive for at least seven (7) days after the diagnosis of an Early Stage Cancer; or
- h. the Life Assured did not survive for at least thirty (30) days after the diagnosis of other Critical Illness.



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