

# PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating investment-linked insurance. Please refer to the Policy Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

## 1 What is HSBC's EliteCare Plus?

HSBC's EliteCare Plus (**this is an insurance product**) offers a combination of insurance protection and investment. If the Life Assured dies or is totally and permanently disabled during the coverage period of the Policy, We will pay the total of the Insured Amount and the value of the investment units (Account Value) as death or Total and Permanent Disability (TPD) benefit, upon approval of claim. Upon survival of the Life Assured at Policy maturity, You will receive 100% of the Account Value.

If the coverage period of the Policy ends before the Life Assured attains age 100 years, the Policy will be renewed automatically and immediately after the Maturity/Expiry Date, up to the Policy Anniversary when the Life Assured attains age 100 years nearest birthday. Upon renewal, the Policy's Account Value will be carried forward.

## 2 Know Your Coverage/Benefits

**As an illustration, for RM 19,452.00 annually, You will receive the following insurance coverage/benefits for a coverage period of up to age 100:**

Death (Subject to Suicide Clause and Juvenile-Lien Rule Clause)	Total of : (i) <b>RM 500,000.00</b> (Insured Amount); and (ii) 100% of the Account Value
TPD * (Subject to Juvenile-Lien Rule Clause)	Total of : (i) <b>RM 500,000.00</b> (Insured Amount); and (ii) 100% of the Account Value  * Prior to Life Assured attains age 71 years nearest birthday on the Policy Anniversary and subject to a maximum Insured Amount of RM8 million per life. Payment of TPD benefit will reduce the Insured Amount.
Maturity Benefit	100% of the Account Value

Your investment-linked insurance **excludes**:

- death due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund 100% of the Account Value together with the total Cost of Insurance (COI) and Monthly Service Charge incurred from the Issue Date or Reinstatement Date, whichever is later, and the total unallocated Premium less any expenses incurred for medical examination.
- any TPD caused directly or indirectly, wholly or partly, by Pre-Existing Conditions unless declared by You or the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of Your Policy, whichever is later.

**Note:** This list is **non-exhaustive**. You must refer to the **Policy Contract** and **Additional Information Sheet** for the full list of exclusions.

**If You have any questions or require assistance on Your investment-linked insurance, You can:**



Call Us at  
1 300 88 2229



Email Us at:  
[HSBC.customercare@allianz.com.my](mailto:HSBC.customercare@allianz.com.my)



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitecare-plus>

## 3 Know Your Obligations

**For Your investment-linked insurance, You must pay a Premium of:**

Premium	<b>RM19,452.00 (Annually)</b>
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Premium payment duration: Up to age **99**

- 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.
- We allocate a portion of the Premium to purchase Units in Your chosen Fund(s).

Premium allocated to purchase Units (In percentage of Annual Premium Paid)	Policy Year	1	2	3 - 10	11 onwards
	Insurance Premium	70%	90%	95%	100%
	Investment Premium	95%			

  

<b>You also have to pay the following fees and charges (included as part of Your Policy):</b>	
Commission (In percentage of total Annual Premium Paid)	<b>1.65% or RM 22,514.68</b>
Monthly Service Charge	RM8.00 per month.
Fund Management Charge	Up to a range of 0.75% to 1.50% per annum depending on Your chosen Fund.
Fund Switching Fee	5 free switches per Policy Year. RM10 for any subsequent switch within same Policy year.

Please refer to the **Sales Illustration**, **Policy Contract** and **Additional Information Sheet** for more details.

## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or Policy terminated.
- The Account Value of this product depends on the performance of Your chosen Fund.
- Conditional In Force Guarantee - The Policy Charges for the first 6 Policy Years will be deferred ("Deferred Policy Charges") so that the Policy will not lapse in the event the Account Value is insufficient to pay for the Policy Charges when due provided all Premiums due under the Policy are paid no later than 31 days from the Premium Due Date and no Units are withdrawn from the Policy account during the first 6 Policy Years ("the Conditional In Force Guarantee"). The Conditional In Force Guarantee will no longer apply if the total Premium due under the Policy is not paid or is paid after the expiry of 31 days from the Premium Due Date. Notwithstanding anything contrary herein, the Deferred Policy Charges will be deducted from the Account Value when the Account Value becomes sufficient or from the benefit payable under the Policy and all rider(s) attached to the Policy (if any).
- After the Conditional In Force Guarantee period, if the Account Value of the Policy is insufficient to pay for the COI and Monthly Service Charge when due, You will be given a grace period of 31 days to pay Your Premium, during which the Policy and all riders attached (if any) will remain in force. However, the Policy and all riders attached (if any) shall lapse at the end of the grace period if any COI and Monthly Service Charge shall remain unpaid at the end of the grace period.

**Note:** This list is **non-exhaustive**. You should refer to the **Policy Contract** and **Additional Information Sheet** for the full list of terms and conditions.

## Can I cancel my Policy?

Yes, You may cancel Your Policy by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Policy within 15 days after Your Policy has been delivered to You. We will refund to You the unallocated Premium, the value of Units that have been allocated (if any) at the Unit Price as at the next Valuation Day, any COI and Monthly Service Charge that have been deducted less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Policy is still in force and effect, You may surrender Your Policy at any time during the lifetime of the Life Assured. The surrender value of the Policy is the Account Value. If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the Premiums paid.

**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 Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

## Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

## 1 What is Critical Cover?

Critical Cover (**this is an insurance product**) is a unit deducting rider (subsequently called "Rider") that provides coverage upon the Life Assured being diagnosed with Critical Illnesses from the Early Stage to Advanced Stage, Diabetic and Cancer Related Disease, and Catastrophic Critical Illness.

## 2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider **coverage/benefits for a coverage period of up to age 100:**

Coverage (Subject to Juvenile-Lien Rule Clause)	<b>(i) Critical Illness Benefit:</b> <ul style="list-style-type: none"><li>• Early Stage</li><li>• Intermediate/Advanced Stage</li><li>• Angioplasty and Other Invasive Treatments For Coronary Artery Disease Benefit</li></ul> <b>(ii) Diabetes Recovery Benefit:</b> <b>(iii) Cancer Recovery Benefit:</b> <ul style="list-style-type: none"><li>• Early Stage</li><li>• Intermediate/Advanced Stage</li></ul> <b>(iv) Catastrophic Critical Illness Benefit:</b>	<b>RM 100,000.00</b> (Insured Amount) 50% of the benefit 100% of the benefit 15% of the benefit or RM30,000, whichever is lower <b>RM 20,000.00</b> <b>RM 35,000.00</b> 30% of the benefit 100% of the benefit <b>RM 20,000.00</b>
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<sup>1</sup> Insured Amount will be reduced accordingly by the amount paid under this benefit.

This Rider covers 164 types of Critical Illnesses categorised into Early, Intermediate and Advanced stages, including:

1. Cancer
2. Stroke
3. Heart attack

**Note:** This list is **non-exhaustive**. Please read Your **Supplementary Contract and Additional Information Sheet** for details on the Critical Illnesses covered.

Your medical and health insurance **excludes** any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness, Diabetic Related Disease and Catastrophic Critical Illness;
- signs or symptoms of the Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness have manifested prior to or within the Waiting Period;
- Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which has existed prior to the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later;
- Critical Illness, Diabetic Related Disease or Catastrophic 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 the Supplementary Contract,
  - o 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.
  - o 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.
- any Critical Illness that is within the same or earlier stage of the same Critical Illness category under the previous claim, save and except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
- any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains 17 years of age;
- any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness caused by a self-inflicted injury;
- any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness resulting directly from alcohol or drug abuse;

- where Life Assured if he or she did not survive for at least 7 days after the diagnosis of an Early Stage Critical Illness; or
- where Life Assured if he or she did not survive for at least 30 days after:
  - the diagnosis of an Intermediate Stage Critical Illness;
  - the diagnosis of an Advanced Stage Critical Illness;
  - undergoing Angioplasty and other Invasive Treatment for Coronary Artery Disease;
  - the diagnosis of a Diabetic Related Disease; or
  - the diagnosis of a Catastrophic Critical Illness.

**Note:** This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the complete terms and conditions.

If You have any questions or require assistance on Your medical and health insurance, You can:



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Email Us at:  
HSBC.customercare@allianz.com.my



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitecare-plus>

### 3 Know Your Obligations

**For Your medical and health insurance, no additional premiums are payable for this Rider as this is a unit deducting rider.** However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

### 4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Rider terminated.
- When the Account Value of the Basic Policy is insufficient to pay for the COI and other charges for both the Basic Policy and all riders including this Rider attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Waiting Period: The eligibility for the respective benefits will only start after the following periods from the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later:
  - 60 days: for Cancer Recovery Benefit, Diabetes Recovery Benefit, Catastrophic Critical Illness Benefit, Critical Illness under Early and Intermediate Stage and Critical Illness under Advanced Stage consisting of Cancer - of specified severity and does not cover very early cancers, Heart Attack - of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
  - 30 days: for all other covered Critical Illnesses defined under Advanced Stage.

**Note:** This list is **non-exhaustive**. You should refer to the **Supplementary Contract** and **Additional Information Sheet** for the full list of terms and conditions.

### ? Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the COI deducted for this Rider, less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at the next monthly COI due date.

**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 Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

## Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

## 1 What is Critical Waiver?

CriticalWaiver (**this is an insurance product**) is a unit deducting rider (subsequently called "Rider") that provides Critical Illnesses coverage and upon the Life Assured being diagnosed with any one of the covered Critical Illness prior to the expiry of the Rider, We shall pay on behalf of You the Premiums of the Basic Policy based on the selected mode of payment until the expiry of the Rider term, termination of the Basic Policy or death of the Life Assured, whichever is earlier. The Premium of the Basic Policy shall be allocated towards the purchase of Units for the Basic Policy.

## 2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider **coverage/benefits for a coverage period of up to age 100:**

Coverage	Critical Illness:	RM 19,452.00
This product covers 36 Critical Illnesses including: 1. Stroke 2. Heart Attack 3. Cancer	An Extended Total and Permanent Disability (ETPD) Rider is attachable to this Critical Waiver rider by default at no extra premium charges to You.  The ETPD Rider covers: 1. Blindness - Permanent and Irreversible 2. Loss of Independent Existence	

**Note:** This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Critical Illnesses covered.

Your medical and health insurance **excludes** any Critical Illness caused directly or indirectly, wholly or partly, by any 1 of the following

- by any Critical Illness, other than Heart Attack – of specified severity, Cancer - of specified severity and does not cover very early cancers, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease, which first manifests itself prior to the 30th day following the Issue Date or Reinstatement Date of the Supplementary Contract of this Rider, whichever is later; or
- Heart Attack – of specified severity, Cancer - of specified severity and does not cover very early cancers, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease, which first manifest itself prior to the 60th day following the Issue Date or Reinstatement Date of the Supplementary Contract of this Rider, whichever is later; or
- by any Critical Illness which existed at the Issue Date or Reinstatement Date of the Supplementary Contract of this Rider, whichever is later; or
- by any Critical Illness which is due to self-inflicted injuries while sane or insane.

**Note:** This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the complete terms and conditions.

If You have any questions or require assistance on Your medical and health insurance, You can:



Call Us at  
1 300 88 2229



Email Us at:  
HSBC.customercare@allianz.com.my



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitecare-plus>

## 3 Know Your Obligations

**For Your medical and health insurance, no additional premiums are payable for this Rider as this is a unit deducting rider.**  
However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

## 4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Rider terminated.
- When the Account Value of the Basic Policy is insufficient to pay for the COI and other charges for both the Basic Policy and all riders including this Rider attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Waiting Period: The eligibility for Critical Illness benefit will only start after the following periods from the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later:
  - 60 days: for Heart Attack – of specified severity, Cancer - of specified severity and does not cover very early cancers, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease; and
  - 30 days: for all other covered Critical Illnesses.

**Note:** This list is **non-exhaustive**. Please refer to the **Supplementary Contract** and **Additional Information Sheet** for the complete terms and conditions.

### Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the COI deducted for this Rider, less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at the next monthly COI due date.

**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 Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

## Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating personal accident insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

## 1 What is PA Care?

PA Care (**this is an insurance product**) is a unit deducting rider (subsequently called "Rider") that provides indemnity to the Life Assured by covering losses arising from death or injuries sustained as a result of an Accident during the coverage period of the Rider.

## 2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider **coverage/benefits for a coverage period of up to age 70:**

Coverage	<b>(i) Disablement by accidental means</b> <ul style="list-style-type: none"><li>Accidental Death occurring within 90 days from the Bodily Injury</li><li>Total and Permanent Disability (TPD) occurring within 90 days from the Bodily Injury</li><li>Other Permanent Disablement</li></ul>	Percentage of <b>RM 500,000</b> (Insured Amount) for respective Disablement. 100% of the Insured Amount 100% of the Insured Amount Up to 100% of the Insured Amount
	<b>(ii) Double Indemnity</b>	Indemnities payable will be doubled if the injuries are sustained when the Life Assured was: (a) travelling as a passenger in or on any mechanically propelled, non-aerial, public transportation on established passenger routes and on regular passenger services; or (b) travelling as a passenger in a passenger lift. Elevators in mines are excluded; or (c) present at the commencement of the burning of any theatre, hotel or other public buildings.

**Note:** This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Disablement covered.

Your personal accident insurance **excludes** any death, TPD or other permanent disablement caused directly or indirectly, wholly or partly:

- (a) by suicide, attempted suicide, self-inflicted bodily injuries, or disorderly conduct on the part of the Life Assured, or the Life Assured deliberately exposing himself to unnecessary danger while sane or insane;
- (b) while under the influence of alcohol or liquor or drugs or narcotic or while insane;
- (c) while engaged in hunting, mountaineering or racing with motor vehicles or motor boats;
- (d) by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, usurped power or the action of any lawfully constituted authority in connection with any of the foregoing;
- (e) by any activities of a military nature whilst being engaged in military service;
- (f) by medical or surgical treatment not necessitated by any accident;
- (g) by medical or surgical treatment necessitated by an accident arising from the acts and events excluded in (a) to (e), inclusive, hereinabove stated;
- (h) by participating in scuba diving, horse racing and any brawling; or
- (i) by hernia, ptomaines or bacterial infection (except pyogenic which shall occur with and through an accidental cut or wound).

**Note:** This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the complete terms and conditions of this Rider.

If You have any questions or require assistance on Your personal accident insurance, You can:



Call Us at  
1 300 88 2229



Email Us at:  
HSBC.customercare@allianz.com.my



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitecare-plus>

### 3 Know Your Obligations

**For Your personal accident insurance, no additional premiums are payable for this Rider as this is a unit deducting rider.** However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

### 4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Rider terminated.
- When the Account Value of the Basic Policy is insufficient to pay for the COI and other charges for both the Basic Policy and all riders including this Rider attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- The benefits shall be payable provided that the death, TPD or other permanent disablement, as the case may be, shall result within 90 days from the date of Accident.

**Note:** This list is **non-exhaustive**. You should refer to the **Supplementary Contract** for the full list of terms and conditions.

### Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the COI deducted for this Rider, less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at next monthly COI due date.

**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 Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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Date: DD-MM-YYYY

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This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating investment-linked insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

## 1 What is InvestPlus Rider?

InvestPlus Rider (**this is an insurance product**) is a top-up rider (subsequently called "Rider") which enhances the potential investment returns of a regular premium basic investment-linked insurance plan via Your regular premium payments. The Premium for this Rider will contribute to the Account Value of the Basic Policy.

## 2 Know Your Coverage/Benefits

As an illustration, for RM 97,000.00 annually, You will receive the following Rider **coverage/benefits**:

Coverage	This Rider enhances the potential investment returns of a regular premium basic investment-linked insurance plan.
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If You have any questions or require assistance on Your investment-linked insurance, You can:



Call Us at  
1 300 88 2229



Email Us at:  
[HSBC.customercare@allianz.com.my](mailto:HSBC.customercare@allianz.com.my)



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitecare-plus>

## 3 Know Your Obligations

For Your investment-linked insurance, You must pay a Premium of:	
Premium	RM 97,000.00 (Annually)
The premium payment duration: Up to age 100	
<ul style="list-style-type: none"><li>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.</li><li>We allocate a portion of the Premium to purchase Units in Your chosen Fund(s).</li></ul>	
Premium allocated to purchase Units	95% of the Annual Premium Paid
You also have to pay the following fees and charges (included as part of Your Rider):	
Commission	3.75% of total Annual Premium Paid or RM254,625.00

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

## 4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your Rider terminated.
- The Account Value of the Basic Policy depends on the performance of Your chosen Fund.
- When the Account Value of the Basic Policy is insufficient to pay for the Cost of Insurance (COI) and other charges for both the Basic Policy and all riders attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Policy Lapsation: The Basic Policy and all riders including this Rider attached to the Basic Policy will lapse when the value of investment Units is insufficient to pay for the COI and other charges.
- Reinstatement: If the Basic Policy and all riders including this Rider attached to the Basic Policy are lapsed due to insufficient Account Value, You may upon obtaining Our written consent to reinstate it any time from the date of lapsation of the Basic Policy, subject to the Basic Policy's terms and conditions of reinstatement contained in the Policy Contract.

**Note:** This list is **non-exhaustive**. You should refer to the **Supplementary Contract** for the full list of terms and conditions.

## ? Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the unallocated Premiums and the value of Units that have been allocated (if any) at the Unit Price at the next Valuation Day less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and Rider are still in force and effect, You may surrender this Rider at any time during the premium payment period of the Rider, effective at next Premium Due Date.

**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 Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).