

Additional Information Sheet – HSBC’s EliteSaver

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan offers **insurance coverage upon death or Total and Permanently Disability (TPD) of the Life Assured** during the coverage period of the Policy. Upon survival of the Life Assured at Policy maturity, 100% of the Account Value will be payable.

1. What is the maximum benefits payable per life for the coverage under this plan?

If the Life Assured suffers from TPD at any time during the coverage period of the Policy but prior to the Life Assured attaining age 71 years nearest birthday on the Policy Anniversary, We will pay the TPD benefit subject to a maximum aggregated Insured Amount of RM 8,000,000 per life.

2. What are the major exclusions and limitations under this plan?

(i) Where the age of the Life Assured is less than 49 months at the time of death or commencement of TPD, the amount payable under this plan shall be as follows:

| Age of Life Assured at the Time of Death or Commencement of TPD | Percentage of Insured Amount Payable |
|---|--------------------------------------|
| 15 days - 12 months | 20% |
| 13 - 24 months | 40% |
| 25 - 36 months | 60% |
| 37 - 48 months | 80% |
| 49 months and above | 100% |

(ii) This plan shall not cover suicide within 12 months from the Issue Date. If death was due to suicide within 12 months, the amount payable is 100% of the Account Value together with the total Cost of Insurance (COI) charged from the Issue Date.

(iii) This plan shall not cover TPD caused directly or indirectly, wholly or partly, by any 1 or more of the following events:

- Attempted suicide, self-inflicted bodily injuries, disorderly conduct on the part of the Life Assured, or
- upon the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane; or
- War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; or
- The Life Assured participating or involving directly or indirectly, in any riot, strike, civil commotion or terrorist activity; or
- Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material; or
- The Life Assured engaging or taking part in:
 - making an arrest as an officer of law; or
 - servicing in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
 - activities including but not limited to racing on wheels or on horse, skin diving involving the aid of breathing apparatus, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, paragliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race and forms of professional sports; or
 - entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot carrying out his/her duty according to his/her employment with that particular commercial airline.
- Any congenital defect which has manifested itself or was diagnosed before the Life Assured attained the age of 17 and of which We were not aware at the Issue Date of this Supplementary Contract; or
- An opportunistic infection or a malignant neoplasm if at the time of Disability, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A

- malignant neoplasm includes but is not limited to Kaposi’s sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome; or
- i. Pre-Existing Conditions unless declared by the Life Assured and accepted by Us in writing, on or prior to the Issue Date or Reinstatement Date of the Policy, whichever is later; or
 - j. The Life Assured taking drug, unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction; or
 - k. Pandemic disease or communicable disease requiring isolation or quarantine by law.

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

Your Obligations

What are the applicable fees and charges for this plan?

1. Cost of Insurance (COI)

COI is deducted monthly from the value of Your Units to pay for Your insurance coverage. The COI may vary by the Life Assured’s attained age, gender and occupation. The COI may increase as Life Assured’s age increases.

2. Policy Fee

For Single Premium of less than RM10,000, a Policy Fee of RM100 will be charged on the Policy. However, Policy Fee is not applicable for this plan since the minimum Single Premium required is RM20,000.

3. Fund Management Charge

Every Allianz Life Investment-Linked Fund is subject to a Fund Management Charge. The Fund Management Charge will be deducted on each Valuation Day. The maximum Fund Management Charge for each of the Funds is as follows. The actual Fund Management Charge will vary according to the actual asset mix of the Fund and will be reviewed by Us no less frequently than on a quarterly basis.

| | |
|--|-----------------------|
| Allianz Life Equity Fund | Up to 1.50% per annum |
| Allianz Life Managed Fund | Up to 1.25% per annum |
| Allianz Life Equity Income Fund | Up to 1.35% per annum |
| Allianz Life Bond Fund | Up to 0.75% per annum |
| Allianz Life All China Equity Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life Global Artificial Intelligence Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life Oriental Income Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life Elite Income Fund ^{1,2} | Up to 0.90% per annum |
| Allianz Life World Healthscience Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life ESG-Integrated Multi-Asset Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life Income and Growth Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life Global Unconstrained Equity Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life World Technology Fund ^{1,2} | Up to 1.50% per annum |
| Allianz Life Global Balanced Income and Growth Fund ^{1,2} | Up to 1.50% per annum |

¹ The Fund Management Charge as set out above includes fund management fee of the target Fund. With regard to the Fund charges, there will be no additional fee that is charged to You other than the Fund Management Charge above.

² These Funds are available in MYR-Hedged version with the same Fund Management Charge. When derivatives are used for hedging purposes, any associated hedging costs are reflected in the Fund assets.

4. Switching Fee

5 free switches of Funds are available every Policy year. Any subsequent switches within the same Policy year will be charged a fee of RM10 per switch.

The fees and charges stated are the current charges and are not guaranteed. We reserve the right to vary the rates above by giving You at least 3 months’ written notice prior to the effective date of the revision. The revision will take effect on the next Policy Anniversary.



Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Key Terms and Conditions

- 1. Policy Sustainability** – The Account Value of this Policy must be projected to be sufficient to pay for the COI and Policy Fee of this Policy up to the Maturity Date. The financial projection of the Policy cashflows, including the Account Value, COI and Policy Fee, is carried out by Us from time to time as required using Our predefined financial assumptions. In the event that the financial projection of the Account Value of this Policy is insufficient to pay for the COI and Policy Fee of this Policy up to the Maturity Date of the Policy, You may perform Ad Hoc Top-Up to ensure that the Account Value is projected to be sufficient for the deduction of COI and Policy Fee of this Policy up to the Maturity Date.

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