

## General Important Notice

This general important notice serves to complement the Sales Illustration and Product Disclosure Sheet of any investment-linked insurance plan and any applicable rider (collectively, "Policy"), to the extent applicable.

1. Buying a life insurance Policy is a long-term financial commitment. It is not advisable to hold the Policy for a short period of time in view of the high initial costs. The amount that We may pay You when You cancel the Policy before Maturity/Expiry Date may be much less than the total amount of Premium that You have paid.
2. You should consider the following before You purchase a Policy to ensure that the Policy suits Your financial needs and goals:
  - (i) You should satisfy Yourself that the Policy would best serve Your needs and that the Premium/Cost of Insurance ("COI") payable under the Policy is affordable.
  - (ii) Whether the allocation of Insurance Premiums towards protection and investment meets Your financial circumstances;
  - (iii) Whether the Fund chosen matches Your investment objectives and risk appetites; and
  - (iv) Whether You understand the financial risk and potential losses that may arise from investing in the Fund.
3. If You as the Policy Owner are also the Life Assured of the Policy, it is advisable for You to nominate a nominee for Your Policy and ensure that the nominee is aware of the Policy that You have purchased. Failure to make a nomination may delay the payout of any policy moneys payable to Your beneficiary.
4. You may change the ownership of the Policy by way of an assignment subject to Our Approval and in accordance with the guidelines issued by Us from time to time and by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
5. It is important that You inform Us of any change in Your contact details including Your address or the address of Your nominee(s) and/or trustee(s) and/or appointed Contingent Owner, if any, to ensure that all correspondences reach You or Your nominee(s) and/or trustee(s) and/or appointed Contingent Owner in a timely manner.
6. Insurance protection shall only be provided effective from the Issue Date or Reinstatement Date of Your Policy or effective date of the Endorsement for the newly increased or upgraded benefits or the date of birth of the Life Assured, whichever is later, and subject to any Waiting Period.
7. You are advised to keep the receipts as proof of payment of Premiums.
8. The standard time frame required for Us to issue a Policy will be 6 working days from the submission date of the Application Form For Life Assurance subject to Our receipt of full documentations and We are satisfied that no further investigation is necessary.
9. For a claim submission, please visit [www.allianz.com.my](http://www.allianz.com.my) for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.
10. The Policy may qualify for tax relief subject to the Inland Revenue Board's approval.
11. It may not be advantageous to replace an existing life insurance policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
12. You may vary the level of death benefit and Premium and switch Funds. You may also perform Ad Hoc Top-Up at any time to enhance the investment portion of Your Policy without any change in the insurance coverage. Please refer to the Policy Contract for the conditions for each of the options.
13. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under the Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable Premiums and other charges. All provisions in the Policy on payment of Premiums and default hereof (if any) shall apply equally to the Applicable Tax.

14. Duty Of Disclosure

- a. Consumer Insurance Contract  
Pursuant to Paragraph 5 Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions required when applying to Us and in addition disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
- b. Non-Consumer Insurance Contract  
Pursuant to Paragraph 4(1) Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance for purposes related to Your trade, business or profession, You have a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant.
- c. This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.