

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating life 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 Allianz MoneyBack?

Allianz MoneyBack is a limited-pay non-participating endowment plan which provides insurance coverage upon death of the Life Assured. Upon survival of the Life Assured at Policy maturity, You will receive the Maturity Benefit.

2 Know Your Coverage/Benefits

As an illustration, for RM 810.00 monthly, with an Insured Amount of RM 300,000.00, You will receive the following insurance coverage/ benefits for a coverage period of 15 years, up to age 45:

Death (Subject to Suicide Clause)	<u>Non-Accidental Causes</u>	
	Policy Year at the time of Death	Non-Accidental Death Benefit
	Policy Years 1 and 2	100% of the Total Premium Paid
	Policy Years 3 and onwards	100% of the Insured Amount
	<u>Accidental Causes</u>	
	<i>Prior to Life Assured attaining age 71 nearest birthday on the Policy Anniversary</i>	
	Policy Year at the time of Death	Accidental Death Benefit
	Policy Years 1 and 2	100% of the Total Premium Paid
	Policy Years 3 and onwards	200% of the Insured Amount
	<i>On or After Life Assured attaining age 71 nearest birthday on the Policy Anniversary</i>	
Policy Year at the time of Death	Accidental Death Benefit	
Policy Years 1 and 2	100% of the Total Premium Paid	
Policy Years 3 and onwards	100% of the Insured Amount	
Maturity Benefit	100% of the Total Premium Paid	

Your life insurance **excludes:**

- death due to non-accidental causes arising from suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund the Premiums paid under this Policy without interest.
- death due to accidental causes arising from, directly or indirectly, wholly or partly, by attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured.

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 life insurance, You can:



Call Us at
1 300 22 5542



Email Us at:
customer.service@allianz.com.my



Scan the QR code above or visit Our website at:
[Allianz MoneyBack - Allianz Malaysia](#)

3 Know Your Obligations

For this life insurance, You must pay a Premium of:							
Premium	RM 810.00 (Monthly)						
Premium payment duration: 6 Years							
<ul style="list-style-type: none"> 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. 							
You also have to pay the following fees and charges (included as part of Your Policy):							
Commission (In percentage of Annual Premium Paid)	8.33% of total Annual Premium Paid or RM4,860.00						
	Policy Year						
	1	2	3	4	5	6	7 & above
	25.00%	15.00%	3.00%	3.00%	2.00%	2.00%	Nil
	RM2,430.00	RM1,458.00	RM291.60	RM291.60	RM194.40	RM194.40	Nil

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

4 Other Key Terms

<ul style="list-style-type: none"> 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 Policy terminated. You are allowed a Grace Period of 31 days from the Premium due date to pay Your Premium, during this period Your Policy shall remain in force. If any Premium remains unpaid at the end of the Grace Period, Your Policy shall lapse and have no further value except as provided in the Automatic Non-Forfeiture Options such as automatic Premium loan and extended term cover. If any claim arises during this period, the outstanding Premium shall be deducted from the Policy moneys payable. <p>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.</p>							
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? 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 the Premium that You have paid 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. This Policy may acquire Cash Value after it has been in force for 3 full Policy years. The surrender value of the Policy is the Cash Value (if any). If You surrender Your Policy before the maturity period, You may receive an amount which is much lesser than the Premiums paid.

The benefit(s) payable under eligible product 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).