

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 Terminal Illness?

Terminal Illness is an optional, non-participating and yearly renewable rider (subsequently called "Rider") attachable to Group Term Life plan (subsequently called "Basic Policy") which pays a lump sum benefit equivalent to the Basic Policy's sum assured as an advancement of the death benefit if the Insured Member is diagnosed with a Terminal Illness, subject to the terms and conditions in the Supplementary Contract. The payment of such benefit shall accordingly reduce the sum assured for the Basic Policy. If the Basic Policy's sum assured has been reduced in respect of any prior claim under any other supplementary contract to the Basic Policy, only the balance of the Basic Policy's sum assured will be payable as Terminal Illness benefit.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following insurance coverage/benefits for a coverage period of 1 year:

Terminal Illness Benefit	Refer to Your Quotation for the benefits & coverage chosen by You
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Note: Please read Your Supplementary Contract for full details of the coverage.

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:
<https://www.allianz.com.my/group-term-life>

3 Know Your Obligations

For Your life insurance, You must pay a premium of:

Premium	Refer to Your Quotation for the estimated total premium that You have to pay.
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Premium payment duration: **1 Year**

- 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):

Stamp Duty (charged per Policy issued)	RM10.00	
Commission (included in the payable premium)	The maximum commission to the intermediary (if any) which is chargeable from Your premium is ten percent (10%). Below example shows the commission payable as nominal figures and as a percentage,	
	Type	Amount
	The total annual premium for Your Policy	RM 8,416.00
	Commission paid to the intermediary	10% of Your premium or RM 841.60

Please refer to the **Quotation** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state Your Employee(s) age correctly. Otherwise, You may risk having their claim rejected or the Rider terminated.

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.
- **After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, you may cancel the Rider.

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).