

Additional Information Sheet – Allianz TreasurePro

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

Your Coverage/Benefits

This plan provides **insurance coverage on the death (due to Non-Accidental or Accidental causes)** of the Life Assured, a **guaranteed maturity benefit** upon the survival of the Life Assured at Maturity/ Expiry Date, and a **Guaranteed Cash Payment (GCP)** payable yearly starting from the end of the first Policy Year onwards and at the end of every subsequent Policy Year thereafter until the termination of the Policy, subject to the terms and conditions of this [☐](#)

Standard Basic Premiums (i.e. excluding any advance payment) payable under this plan less applicable Premium Charge will be allocated to Policy Account1 created for the Policy Owner. Policy Fee will be deducted from Policy Account1 every month on the charge due date, while the GCP will be deducted from Policy Account1 when they are due to be payable to the Policy Owner.

1. What is Guaranteed Cash Payment?

Provided that all Premiums due and any interest charged on late Premium payment are paid by the end of each Policy Year before the GCP is paid out, GCP as a percentage of the latest annualised Standard Basic Premium will be payable from the Policy Account1 at the end of 1st Policy Year onwards and at the end of every subsequent Policy Year thereafter until the Policy matures or is terminated, whichever is earlier, regardless of the value of the Policy Account1.

The schedule of GCP is as follows:

End of Policy Year	Guaranteed Cash Payment (Percentage of Latest Annualised Standard Basic Premium)
1 – 5	6%
6 – 15	8%

The Policy Owner may select one (1) of the following options by giving a written notice to Us not later than the date the GCP is payable:

- to withdraw the GCP when due; or
- to deposit the GCP with Us to accumulate with interest at a rate to be determined by Us which may vary year to year; or
- to deposit the GCP with Us to be reinvested in the Policy Account2.

In the event no option is elected, option (a) shall automatically apply. Under GCP Option (b), no interest will be accrued on the existing GCP deposited with Us when the Premium Holiday takes effect.

Any Account2 Value and/or accumulated GCP deposited with Us will be payable upon maturity or termination of the Policy, whichever is earlier.

2. What is Conditional No Lapse Guarantee?

The Policy will not Lapse in the event the Account1 Value is insufficient to pay the Policy Fee when due if the Conditional No Lapse Guarantee applies. The Conditional No Lapse Guarantee will apply if all Premiums due and interest charged on late Premium payment (if any) are paid up to date.

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

(i) Death Due to Non-Accidental Causes

The Policy shall not cover suicide of the Life Assured, while sane or insane within 12 months from the Issue Date or any Reinstatement Date, whichever is later. If death is due to suicide within twelve (12) months, the Policy shall be terminated and We shall refund the Account Value together with the Premium Charge, Policy Fee and any accumulated GCP deposited with Us less expenses incurred for medical examination (if any).

(ii) Death Due to Accidental Causes

If the Life Assured dies as a result of the following occurrences, whether directly or indirectly, wholly or partly, We shall treat it as if the death happens due to non-Accidental causes and pay the death benefit in accordance with Death Benefit due to Non-Accidental causes:-

- a) Assault, manslaughter or murder of the Life Assured as a result of violation or attempted violation of the law by the Life Assured;
- b) Resistance to lawful arrest by the Life Assured;
- c) Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
- d) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
- e) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
- f) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- g) The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
- h) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
- i) Any activities of a military nature whilst being engaged in military services;
- j) Food poisoning or bacterial infection (except for pus producing bacterial infection arising from an Accidental cut or wound);
- k) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
- l) Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under items (a) to (k) stated above;
- m) Medical or surgical treatment not necessitated by any Accident; or
- n) The Life Assured engaging or taking part in:
 - i. making an arrest as an officer of the law;
 - ii. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - iii. activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - iv. 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 or a member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

Your Obligations

What are the applicable fees and charges for this plan?

1. Policy Fee

Policy Fee of RM8 will be deducted monthly from the Policy Account1.

2. Premium Charge

Premium Charge shall be deducted from the latest annualised Standard Basic Premium payable under the Policy. It is used to pay, including but not limited to commission paid to intermediaries and management expenses incurred by Us.

Policy Year	Premium Charge (Percentage of Latest Annualised Standard Basic Premium Paid)
1	25%
2	15%
3	12%
4 and above	Not applicable

3. Surrender Penalty

A Surrender Penalty will be imposed on the Account1 Value upon surrender of the Policy.

Policy Year*	Surrender Penalty (Percentage of Account1 Value)
1	20%
2	8%
3	5%
4	3%
5	2%
6	1%
7 and above	0%

*For Policy with any outstanding Premium, the Policy Year shall refer to the year with Premiums paid which shall be determined as per Our record.

4. Fund Management Charge

Fund Management Charge will be deducted monthly to pay for the investment expenses and the charge of risk exposure arising from the Policy. The Fund Management Charge deducted is depending on the investment return as shown below.

Gross Investment Return per month before tax	Current Fund Management Charge per month
Less than 0.416%	0.0667%
0.416% and above	0.0958%

The subsequent Fund Management Charge may be different from the current Fund Management Charge but will not be more than the maximum Fund Management Charge of 0.125% per month.

We reserve the right to revise the Policy Fee, Surrender Penalty and maximum Fund Management Charge 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.

Key Terms and Conditions

- Policy Sustainability** – The Account1 Value of the Policy must be projected to be sufficient to pay the Policy Fee of the Policy up to the Maturity/Expiry Date. The financial projection of the Policy cash flows, including the Account1 Value and policy charges, 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 Account1 Value of the Policy is insufficient to pay for the Policy Fee of the Policy and if Your Policy has effected a Premium Holiday, We will inform You to pay all Your outstanding Premium including Premium interest (if any) to ensure that the Account1 Value is projected to be sufficient for the deduction of Policy Fee of the Policy up to the Maturity/Expiry Date. The Policy will not lapse if Conditional No Lapse Guarantee applies, which is when all Premiums due and Premium interests (if any) are paid up to date.
- Grace Period** – You are allowed a grace period of 31 days from the Premium Due Date to pay Your Premium, during which the Policy will remain in force and no interest shall be chargeable.
- Premium Holiday** – If any Premium remains unpaid on the Premium Due Date, this Policy will not Lapse so long as the Account1 Value is sufficient to pay for the Policy Fee when due. However, if the balance of the Account1 Value remains insufficient to pay the Policy Fee after 31 days from the date when such deductions are due, Your Policy shall then Lapse.
- Reinstatement** – If Your Policy has lapsed due to non-payment of Premium, You may, upon obtaining Our written consent, reinstate it any time within 90 days from the Policy lapsation date. You may refer to the Policy Contract for the terms and conditions of reinstatement.
- Premium Interest** – Interest will be imposed on any outstanding Premium paid later than 31 days from Premium Due Date until full settlement of the outstanding Premium and interest, including when the Premium Holiday takes effect. Any unpaid interest



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on Premiums will be compounded at each Premium Due Date at a rate to be determined by Us. All interests shall constitute Indebtedness to Us.

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