

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 TreasurePro?

Allianz TreasurePro is a limited 3 years premium payment term universal life endowment plan which provides insurance coverage upon death (due to Non-Accidental or Accidental causes) of the Life Assured. Upon Policy maturity, You will receive a lump sum Maturity Benefit payout, provided that the Policy is still in force. This plan offers 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 Policy.

2 Know Your Coverage/Benefits

As an illustration, for RM 12,500.00 monthly, You will receive the following insurance coverage/benefits for a coverage period of 15 years, up to age 45:

Death (Subject to Suicide Clause)	Higher of Prevailing Insured Amount (as illustrated in the table below) or 100% of Account1 Value	
	<u>Due to Non-Accidental Causes</u>	
	Policy Year at the Time of Death	Prevailing Insured Amount Percentage of (Total Standard Basic Premiums Paid Less Total GCP Paid)
	1st and 2nd	100%
	3rd onwards	105%
	<u>Due to Accidental Causes</u>	
	Policy Year at the Time of Death	Prevailing Insured Amount Percentage of (Total Standard Basic Premiums Paid Less Total GCP Paid)
	1st and 2nd	100%
	3rd onwards	Prior to the Life Assured attaining age 66 years nearest birthday on the Policy Anniversary: 315%
		On or After the Life Assured attaining age 66 years nearest birthday on the Policy Anniversary: 105%
In addition to the above payout, any Account2 Value and/or accumulated GCP deposited with Us, will be paid in the event of death of the Life Assured.		
Maturity Benefit	Higher of guaranteed maturity benefit of 210% of the latest annualised Standard Basic Premium or 100% of Account1 Value, together with any Account2 Value and/or accumulated GCP deposited with Us. If the Policy has any Indebtedness at the Maturity/Expiry Date, only 100% of the Account1 Value together with the accumulated GCP deposited with Us and/or Account2 Value, if any, shall be payable.	
Guaranteed Cash Payment (GCP)	End of Policy Year	Percentage of Latest Annualised Standard Basic Premium
	1st - 5th	6%
	6th - 15th	8%

Your life insurance **excludes:**

- death due to non-accidental causes arising from suicide within 12 months from the Issue Date or any Reinstatement Date, whichever is later, in which case 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).
- death due to accidental causes arising from or accelerated, directly or indirectly, wholly or partly, by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured in which 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.

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](#)
[TreasurePro Insurance | Allianz](#)
[Malaysia](#)

3 Know Your Obligations

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

Premium	RM 12,500.00 (Monthly)
---------	-------------------------------

Premium payment duration: **3 Years**

- 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 total Annual Premium Paid)	14.00% or RM 63,000.00
---	-------------------------------

Premium Charge (In percentage of Latest Annualised Standard Basic Premium Paid)	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4 and above
	25%	15%	12%	Nil

Policy Fee	RM8 per month
------------	---------------

Fund Management Charge	Depending on the investment return, the maximum charge is 0.125% per month
------------------------	--

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

Please refer to the **Sales Illustration, Policy Contract** and **Additional Information Sheet** for more details.

4 Other Key Terms

- 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.
- Account1 Value and Account2 Value (if any) of the Policy depends on the credited Crediting Rate, which is not guaranteed and depends on investment results experienced by Us.
- 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.
- Conditional No Lapse Guarantee will cease to apply if any Premium due remains unpaid after 31 days from the Premium Due Date or there is any Indebtedness under the Policy and the Policy will Lapse when the Account1 Value in Your Policy Account is insufficient to pay for the Policy Fee.

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.

? 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 to You the Account1 Value, Premium Charge, Policy Fee, less any medical fee incurred by Us.
- 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. The surrender value of the Policy is the Account1 Value, less Surrender Penalty (if any), plus any Account2 Value and/or any accumulated GCP deposited with Us. If You surrender Your Policy in the early years, 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).