Guide to Investment-linked Policy Owners on Insurance Coverage

✓ You have purchased an investment-linked policy which is an insurance product that is tied to the performance of the investment fund(s) which you selected.
✓ This Guide gives you general information on factors that may reduce your fund value and steps that you can take to enjoy insurance coverage for the full term of your policy.
✓ Please contact your servicing representative or contact us at 03-2276 5542 or PolicySustainability@allianz.com.my if you have any questions.

Let’s recap how your investment-linked policy works...

✓ A portion of your premiums (i.e. allocated premium) are used to purchase units in the investment fund(s).
✓ Charges will be deducted from your investment funds, including charges to pay for your insurance cover.
✓ Your fund value needs to be sufficient to ensure continued insurance coverage for the full policy term. If your fund value is insufficient and reduces to zero, you can take steps to maintain your insurance cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked policy works.

What could reduce your fund value*?

- ✓ Not paying premiums when it is due
- ✓ Poor investment return
- ✓ Making partial withdrawals from the fund
- ✓ Choosing not to increase premiums when increasing protection cover (e.g. buying riders)
- ✓ Choosing not to increase premiums or perform top up when the insurer increases insurance/other charges

What do you need to do**?

Step 1: Review your insurance coverage regularly
✓ For the year 2019, we will inform you if your policy is expected to be at risk of insufficient balance to pay for charges due.
✓ From 1 January 2020 onwards, your annual statement will contain information on the expected duration of your insurance cover based on your fund value.

Step 2: Take necessary actions* if there is a risk that your fund may become insufficient, to ensure continued insurance coverage for the full policy term

- ✓ Increase premium payment or perform top up
- ✓ Reduce your insurance coverage

WARNING: If you choose not to perform any of the actions above, your policy may not be able to remain in-force until full policy term.

* Disclaimer: some of these information and options may not apply to you. For information and options specific to your policy, please contact us for further details.

1 Not applicable to single premium policy.
Appendix A: How an investment-linked policy works

Allocated Premium

Your investment-linked policy

Investment fund(s)

Your fund needs to be sufficient to ensure you continue to enjoy insurance cover

Insurance charges to pay for your insurance cover

Other charges e.g. policy fees, fund management charges

Members of LIAM:

AIA Bhd.
- Tel.: 03-2064-1899 / 03-2065 1111
- Fax.: 03-2064-2323
- Email: mycustomeraia@com.my
- Website: https://www.aia.com.my

AXA AFFIN Life Insurance Berhad
- Tel.: 03-2177 5688 / 03-2176 5728
- Fax.: 03-2177 3696 / 02177 5728
- Email: customercare@axa-life.com.my
- Website: https://www.axa.com.my

Allianz Life Insurance Malaysia Berhad
- Tel.: 03-2264 1188 / 2264 0688
- Fax.: 03-2264 8439
- Email: CustomerService@Allianz.com.my
- Website: https://www.allianz.com.my

AmMetLife Insurance Berhad
- Tel.: 03-2277 8000
- Fax.: 03-2277 2226
- Email: customercare@ammetlife.com
- Website: https://www.ammelife.com

AXA AFFIN Life Insurance Berhad
- Tel.: 03-2177 5688 / 03-2176 5728
- Fax.: 03-2177 3696 / 02177 5728
- Email: customercare@axa-life.com.my
- Website: https://www.axa.com.my

Etiqa Life Insurance Berhad
- Tel.: 03-2297 3888
- Fax.: 03-2297 3880
- Email: info@etiqal.com.my
- Website: https://www.etiqal.com.my

Gibraltar BSN Life Berhad
- Tel.: 03-2296 2000
- Fax.: 03-2296 2289
- Email: customer.service@gsb-bsn.com.my
- Website: https://www.gsb-bsn.com.my

Great Eastern Life Assurance (Malaysia) Berhad
- Tel.: 03-2004-8198
- Fax.: 03-2004 8100
- Website: https://www.greateasternlife.com

Hannover Rueck SE, Malaysian Branch
- Tel.: 03-2667 3620
- Fax.: 03-2667 3760 / 2667 3762
- Email: hannover@re.com

Heng Leong Assurance Berhad
- Tel.: 03-7650 1818
- Fax.: 03-7650 1919
- Email: customer.service@hl.hengleong.com.my
- Website: https://www.hl.com.my

Malaysian Life Reinsurance Group Berhad
- Tel.: 02-2728 6611
- Fax.: 02-2728 6622
- Email: mlr@mlr.com.my

Manulife Insurance Berhad
- Tel.: 03-2713 9228
- Fax.: 03-2992 2980 / 2992 0972
- Email: info@manulife.com.my

MCIS Insurance Berhad
- Tel.: 03-7952 3888
- Fax.: 03-7957 1542
- Email: info@mcis.com.my
- Website: https://www.mcis.my

Prudential Assurance Malaysia Berhad
- Tel.: 03-2831 1288
- Fax.: 03-2832 0400
- Email: customer@prudential.com.my
- Website: https://www.prudential.com.my

Sun Life Malaysia Assurance Berhad
- Tel.: 03-2612 3600
- Fax.: 03-2694 7015
- Email: customer@sunlife.com.my
- Website: https://www.sunlife.com.my

Tokio Marine Life Insurance Malaysia Bhd.
- Tel.: 03-2059 6188
- Fax.: 02-1261 0568
- Email: customer@tokiomarine.com.my
- Website: https://www.tokiomarine.com

Published by the Life Insurance Association of Malaysia (LIAM)