



## **AFFIN Maxi Wealth (Max Cover)**

### ***PRODUCT DISCLOSURE SHEET***

This is an insurance product. Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.

#### **1. What is this product about?**

This regular premium investment-linked product offers a combination of insurance protection and investment. This product provides coverage on death up to age 100 and TPD up to Age 70 of the Insured, where the coverage is dependent on the sufficiency of the Account Value. This plan also provides Loyalty Bonus after the policy has been in force for 15 years and every 5 years thereafter.

The Account Value depends on the price of the underlying units, which in turn depends on the performance of Your chosen fund.

#### **2. What are the covers / benefits provided?**

This product covers:

- **Death Benefit:**  
If the Insured dies, the death benefit payable is <<Basic Sum Insured>>, plus 100% of any Regular Top-Up Premium plus 100% of any Lump Sum Top-Up Premium paid less any withdrawals since inception of the policy, or the Account Value at the time of claim, or MYR 5,000, whichever is higher.
- **Total and Permanent Disability (TPD) Benefit (prior to age 70):**  
If the Insured suffers from TPD, the TPD benefit payable is <<Basic Sum Insured>>, plus 100% of any Regular Top-Up Premium plus 100% of any Lump Sum Top-Up Premium paid less any withdrawals since inception of the policy, or the Account Value at the time of claim, or MYR 5,000, whichever is higher.

Fund chosen:

- **100% Select Bond Fund**

**Reminder:** Please read the product brochure and the fund fact sheets which include product benefits and objectives of the investment-linked funds. It is important to select a plan or a combination of funds that suit Your financial goals and risk profile.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### **3. How much premium do I have to pay?**

- The estimated total premium that You have to pay: **MYR 99,999.99** annually.
- Premium duration: 2 years.
- Grace Period: You are given 31 days after the due date to make Your premium payment.

We allocate a portion of the premium to purchase Units in the investment-linked fund that You have chosen. An unallocated amount will be used to pay commissions to intermediaries and other expenses. You are advised to refer to the allocation rates given in the sales illustration.

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**Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)**

Generali Customer Service Centre

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#### **4. What are the fees, charges and taxes I have to pay?**

- The insurance charges are deducted monthly from the value of Your units. The insurance charges will increase as the Insured grows older.
- The other fees and charges include:
  - a) Policy Charge: MYR 6 per month.
  - b) Fund Management Charge or Other Fund Charge levied will depend on the fund(s) You invested. Please refer to sales illustration for details.
  - c) Surrender Charges on early surrender of the Policy.
  - d) Partial Withdrawal Charges on partial withdrawal of the Account Value.

#### **5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure - all material facts such as age, gender and medical condition must be disclosed must be disclosed and stated correctly.
- Free-look cancellation - You may cancel Your Policy by returning it to Us within 15 days from the date of Your receipt of Your Policy. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy charge that have been deducted.
- Account Value - the Account Value of Your Policy depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more Units will be absorbed to pay for the insurance charges and the fewer Units will remain to accumulate cash values under Your Policy.
- Policy lapse - Your Policy will lapse when the value of investment Units is insufficient to pay for the insurance and other charges.
- Implication of switching Policy to another insurer - one of the main disadvantages is that the new terms and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

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

#### **6. What are the major exclusions under this Policy?**

Coverage benefits are not payable if resulting from one or more of the following:

- Death was due to suicide within 12 months from the issue date or any date of reinstatement, whichever is later.
- TPD was due to:
  - a) any self-inflicted injury or suicide, while sane or insane;
  - b) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or making an arrest as an officer of the law;
  - c) any pre-existing or recurring, injury, disease, illness or disablement which the Insured suffered prior to Issue Date or date of reinstatement of the policy, whichever is later;
  - d) participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest;
  - e) participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
  - f) the attempt or commission of assault or any unlawful act by the Insured; or
  - g) while under the influence of alcohol, any narcotics, drugs or substance abuse.

*Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under Your Policy.*

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#### **7. Can I cancel my Policy?**

You may cancel Your Policy by giving Us a written notice. However, buying a Regular Premium Investment-Linked Insurance Plan is a long-term financial commitment. It is not advisable to hold Your Policy for a short period of time in view of the high initial costs. If You find that the fund that You have chosen is no longer appropriate, You have the flexibility to switch funds at no charge.

#### **8. What do I need to do if there are changes to my contact details?**

Please contact Us if there are any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

#### **9. Where can I get further information?**

Should You require additional information about investment-linked insurance, please refer to the *insuranceinfo* booklet on 'Investment-linked Insurance', available at all Our branches or You can obtain a copy from Your Sales Personnel or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:  
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50250 Kuala Lumpur, Malaysia

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#### **10. Other similar types of plan available:**

Please ask Us for other similar types of plans offered.

#### **IMPORTANT NOTE:**

**THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Affin Bank Berhad 197501003274 (25046-T) is a distributor of this insurance plan and located at Level 19, Menara AFFIN, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at [DD/MM/YYYY](#).

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