



AFFIN Secure Prime+

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 plan about?

AFFIN Secure Prime+ is a regular premium investment-linked insurance plan (ILP) that offers a combination of insurance protection and investment with limited premium payment term of four (4) years. It pays a lump sum benefit either upon maturity of Your Policy, at the time of claim of Death or Total and Permanent Disability (TPD) due to Accidental or non-Accidental causes. This plan offers No Lapse Guarantee feature where this Policy is guaranteed to be kept in force for the first four (4) policy years.

This plan does not require any medical or financial underwriting.

2. What are the covers / benefits provided?

- Death
 - (a) During the first 2 policy years,
 - If the Insured dies due to non-Accidental causes, the death benefit payable is the aggregate of the Total Premium Charge paid from the Issue Date, Account Value without interest at Unit Prices on the next Valuation Day after such claim approved by us, and Total values of Units deducted for Insurance Charges and Service Charges based on net asset value on the next Valuation Day, from the Issue Date.
 - If the Insured dies due to an Accident, the death benefit payable is MYR <<Basic Sum Insured>> (i.e. Basic Sum Insured¹) less any withdrawals made for the past twelve (12) months from the date of the Insured's death or the Account Value or MYR5,000, whichever is higher.
 - (b) From 3rd policy year onwards,
 - If the Insured dies, the death benefit payable is MYR <<Basic Sum Insured>> (i.e. Basic Sum Insured¹) less any withdrawals made for the past twelve (12) months from the date of the Insured's death or the Account Value or MYR5,000, whichever is higher.
- Total and Permanent Disability (TPD) prior to age 70
 - (a) During the first 2 policy years,
 - If the Insured suffers TPD due to non-Accidental causes, the TPD benefit payable is the aggregate of the Total Premium Charge paid from the Issue Date, Account Value without interest at Unit Prices on the next Valuation Day after such claim approved by us, and Total values of Units deducted for Insurance Charges and Service Charges based on net asset value on the next Valuation Day, from the Issue Date.
 - If the Insured suffers TPD due to an Accident, the TPD benefit payable is MYR <<Basic Sum Insured>> (i.e. Basic Sum Insured¹) less any withdrawals made for the past twelve (12) months from the date of the Insured suffers TPD or the Account Value or MYR5,000, whichever is higher.
 - (b) From 3rd policy year onwards,
 - If the Insured suffers TPD, the TPD benefit payable is MYR <<Basic Sum Insured>> (i.e. Basic Sum Insured¹) less any withdrawals made for the past twelve (12) months from the date of the Insured's TPD or the Account Value or MYR5,000, whichever is higher.

The TPD benefit is subject to a TPD Limit of MYR 4,000,000 per life. Any amount in excess of the TPD Limit is payable upon death.

Payment schedule of TPD benefit:

- (i) If the TPD benefit under the same life is less than or equal to MYR 1,500,000, the amount payable shall be in one lump sum, up to MYR 1,500,000.
- (ii) If the TPD benefit under the same life is:
 - more than MYR 1,500,000, but less than or equal to TPD Limit; or
 - more than TPD Limit;

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)

Generali Customer Service Centre

Level 1, Menara Generali, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia

Tel: 1 300 13 2121 or +603 3007 2121 Email:customer.service.life@generali.com.my

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PRODUCT DISCLOSURE SHEET

the amount payable shall be in one lump sum payment of MYR 1,500,000 and the balance up to the TPD Limit shall be payable twelve (12) months after the date of the first lump sum payment and provided that the TPD has existed continuously.

- (iii) If the TPD Benefit payable is equivalent to the Basic Sum Insured less any withdrawal made within the past twelve (12) months from the date of the Insured suffers from TPD, the Basic Sum Insured will be reduced by the lump sum amount paid in accordance to the payment schedule set out above. The Account Value will be reduced proportionally.

Provided the Basic Sum Insured has not been fully exhausted due to payment of TPD Benefit:

- the Policy and any supplementary benefits attached to the Policy shall continue to be in force. The terms and conditions stated in the supplementary benefits contract shall apply;
- the premium shall continue to be payable for the remaining premium payment term if the TPD occurred during premium payment term; and
- the higher of the Account Value or the reduced Basic Sum Insured less any withdrawal made within the past twelve (12) months from the date of the

Insured's death will be payable upon death of the Insured subsequently.

- Accidental Death or TPD prior to age 70

Additional MYR <<Basic Sum Insured>> is payable upon accidental Death or TPD.

Note: The aggregate benefit payable for accidental coverage is subject to the benefit limit of MYR 2,000,000 per life. The Accidental TPD benefit is payable according to the above payment schedule.

Fund chosen:

- [100% Select Balanced Fund](#)

Supplementary benefits:

- Secure Income+ Rider – Provides Guaranteed Cash Endowment annually on survival of the Insured starting from the end of first policy year and doubles up on the sixth policy year onwards, provided that all premiums due are fully paid and no claim is reported. A lump sum benefit will be payable upon death, TPD, maturity or surrender. Additional lump sum benefit will be payable upon death or TPD due to Accidental causes.

Reminder: Please read the product brochure and the fund fact sheets available on Our website which include product benefits and objectives of the investment-linked funds. It is important to select a plan or 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).

¹ In the event of Death / TPD / Accidental Death / Accidental TPD of Insured aged below 5 years old (based on age last birthday), the Basic Sum Insured will be subject to Juvenile Lien, where the Basic Sum Insured will be reduced to the following amount.

Insured Age	% of Basic Sum Insured
≤ 1	20
2	40
3	60
4	80
5 and above	100

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3. How much premium do I have to pay?

The estimated total premium that You have to pay: MYR 99,999 annually for 4 years.

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 Sales Personnel and other expenses. You are advised to refer to the allocation rates given in the sales illustration.

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges for insurance coverage varies by the attained age, gender, and smoking status. The insurance charges will increase as the Insured grows older and are not guaranteed. The other fees and charges includes:

- Service Charge: MYR 6 per month
- Fund Management Charge or Other Fund Charge levied will depend on the fund(s) You invested. Please refer to sales illustration for details.
- Charges on early surrender of the Policy:
 - (a) 1st Policy year, 20% of the Account Value
 - (b) 2nd Policy year, 10% of the Account Value
- Charges on partial withdrawal of the Account Value:
 - (a) 1st Policy year, 20% of the withdrawn amount
 - (b) 2nd Policy year, 10% of the withdrawn amount

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 and Gender must be stated correctly.
- Free-look period - You may cancel Your Policy by returning it to Us within fifteen (15) days from the date of Your receipt of Your Policy Contract. We will refund to You the Premium Charge paid from the Issue Date, Account Value without interest at Unit Prices on the next Valuation Day after such request for cancellation has been approved by Us, the total values of Units deducted for Insurance Charges and Service Charges based on net asset value on the next Valuation Day, from the Issue Date and the premium paid for the Supplements (if any) less any indebtedness in relation to the issuance of Your Policy.
- Account Value - the Account Value of the 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 Account Value under Your Policy.
- No Lapse Guarantee - The policy is guaranteed to be kept in-force during the first four (4) policy years provided all premiums are paid up to date and there is no withdrawal of Account Value from the policy. No Lapse Guarantee is not provided if the Policy is reinstated during the first four (4) policy years.
- Policy lapse - Provided the No Lapse Guarantee has been forfeited, 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 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.

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6. What are the major exclusions under this Policy?

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

- Death was due to suicide within twelve (12) months from the Issue Date or any date of reinstatement of this Policy, 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 this 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.
- Accidental Death or TPD was due to:
 - (a) any self-inflicted injury or suicide, while sane or insane;
 - (b) disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of Accidental Bodily Injury);
 - (c) taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
 - (d) the attempt or commission of assault or any unlawful act by the Insured;
 - (e) 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;
 - (f) participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
 - (g) pregnancy, childbirth, miscarriage or any of their consequences;
 - (h) pre-existing physical or mental defect or infirmity;
 - (i) any act due to strike, riot and civil commotion;
 - (j) any pre-existing or recurring, injury, disease, illness or disablement which the Insured suffered prior to Issue Date or any date of reinstatement of this Policy, whichever is later; or
 - (k) 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.

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

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 (ILP) 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 without any fee.

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.

If You have any enquiries, please contact Us at:

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10. Other similar types of covers 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 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 INSURANCE 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. 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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