



## **Secure Income+ Rider**

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### **PRODUCT DISCLOSURE SHEET**

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**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?**

Secure Income+ Rider is a 4-pay regular premium non-participating plan that provides Guaranteed Cash Endowment (GCE) annually on survival of the Insured starting from the end of first policy year and doubles up on the sixth policy year onwards. 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.

#### **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 100% of Secure Income+ Rider premium paid less Guaranteed Cash Endowment (GCE) paid (if any).
    - If the Insured dies due to an Accident, the death benefit payable is 105% of the total Secure Income+ Rider Premium paid less Guaranteed Cash Endowment (GCE) paid (if any), or Guaranteed Cash Value, whichever is higher, less any indebtedness.
  - (b) From 3rd policy year onwards,
    - If the Insured dies, the death benefit payable is 105% of the total Secure Income+ Rider Premium paid less Guaranteed Cash Endowment (GCE) paid (if any), or Guaranteed Cash Value, whichever is higher, less any indebtedness.
- Total and Permanent Disability (TPD): This is the amount advanced from death benefit that will be payable if the TPD occurs prior to Age 70 of the insured, less any indebtedness. The benefit payable is subject to a maximum of MYR 4,000,000 per life.

- Guaranteed Benefits

- (a) Maturity Benefit

- The Policy will mature at the end of the <<99>> Policy year and it will provide a maturity benefit equivalent to the Guaranteed Maturity Value which is <<%>> of the Rider Sum Insured shall be payable, less any indebtedness.

- (b) Guaranteed Cash Endowment (GCE)

- While the Policy remains in force, You will receive GCE equivalent to a percentage of the Rider Sum Insured as per table below, provided all premiums due are paid and without claim:

End of Policy Year	GCE Amount (MYR)
1-99	RM 99,999
1-99	RM 99,999

- The GCE will be used to purchase units in the investment fund(s) in accordance with the fund allocation instruction at 100% premium allocation.

- The amount shall be calculated with the respective Unit Prices of the relevant Investment Funds on the next Valuation Day immediately after the Policy Anniversary date when the GCE is payable. The GCE will be credited into the Account Value. Once GCE is credited into the Account Value, its value may fluctuate (i.e. rise or fall) based on the performance of the investment fund(s) chosen and it is not guaranteed. The investment risk under the investment fund(s) will be borne by You. You should refer to the Fund Fact Sheet of the investment fund(s) for all the important information.

- (c) The guaranteed annualised return (internal rate of return (IRR)) for both maturity benefit and GCE is <<%>>.

- The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

- Guaranteed Cash Value

- This is the minimum amount that You will receive if You surrender this Rider. However, this Rider has no Guaranteed Cash Value upon surrender for the first two Policy Years. If You terminate Your Policy in the early years, You may get back less than the amount You have paid.



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- **Accidental Death of TPF Benefit**  
In the event the Insured dies prior to Age 70 or suffers TPD prior to Age 70 due to accidental causes, whichever is earlier, 100% of the Rider Total Premium paid will be payable on top of the Death / TPD Benefit, subject to a maximum of MYR 2,000,000 per life. The Accidental TPD Benefit will be payable in accordance with the TPD Payment Schedule.
- **Surrender Benefit**  
Upon surrender, a lump sum payment of Guaranteed Cash Value will be payable.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. 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>> annually for 4 years.

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

Nil.

#### **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 this Rider 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 premiums paid for the Rider upon cancellation within free-look period.
- If there is a default in premium payment at the end of the grace period or the basic policy Account Value is insufficient to deduct the policy charges, this Rider will be terminated and We will pay to You the Guaranteed Cash Value of this Rider, if any. Upon the policy lapse or surrender, the subsequent Guaranteed Cash Endowment and Guaranteed Maturity Value will not be payable.
- Reinstatement - Application for reinstatement must be within 1 year from the date of lapse. Upon reinstatement, all due premiums (including any prevailing interest) must be paid in order to reinstate the policy.
- 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 Supplement Contract for the terms and conditions under this plan.*

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

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 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.
- 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;

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

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- (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 Supplement Contract for the full list of exclusions under this plan.*

#### **7. Can I cancel my coverage under this plan?**

You may cancel Your coverage under this Rider by giving a written notice to Us.

#### **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 life insurance plan, please refer to the *insuranceinfo* booklet on 'Life 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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#### **10. Other similar types of covers available.**

Please ask Us for other similar types of plans offered.

#### **IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE PLAN AND DISCUSS WITH YOUR SALES PERSONNEL OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

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 Kua Lumpur.

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

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