

## Secure Enhanced Plus - 5 (Up to 80)

**READ**

**Is investment-linked policy right for you? Are you aware of the costs, benefits and risks?**

Name of insurer:	AXA AFFIN Life Insurance Berhad	Client's name:	Mr. Insured
Product name:	Secure Enhanced Plus - 5 (Up to 80)	Gender:	Male
Type of policy:	Regular premium investment-linked insurance	Smoker:	No
Ratio of fund(s) chosen:	100% Select Balanced Fund	Age:	1

**Do you know that ...**

**Have you been advised of ...**

**Have you been told ...**

**It is flexible but you bear the investment risk?**

It is an insurance product that is tied to the performance of the investment fund(s) which you selected

### Benefits

- **Flexibility** to vary your premium amount or coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

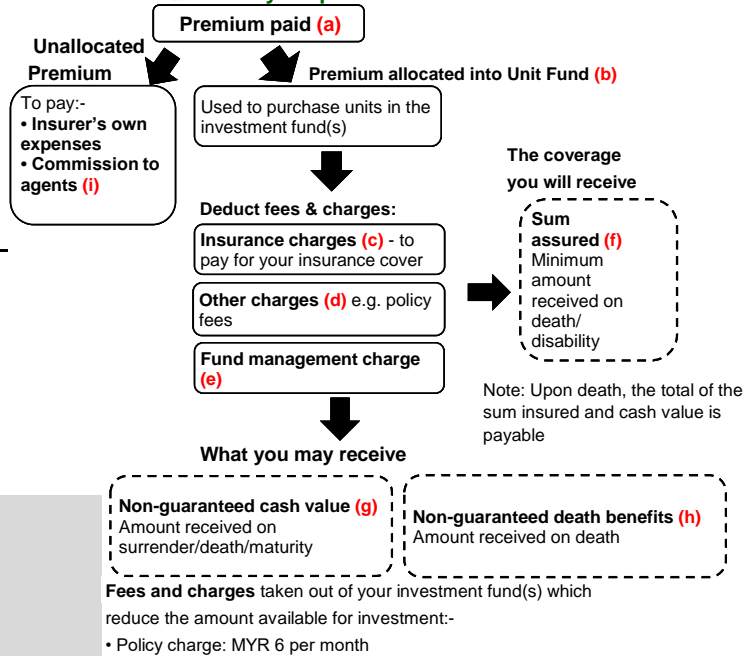
### Risks

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your insurer increases your charges –
  - You may lose your insurance cover; or
  - Your cash value may be adversely affected.
- You may need to increase your premiums or reduce the level of insurance protection to avoid losing your insurance cover.

**Other products that could better meet your needs?**

- **Non-participating products:** The benefits and coverage period are guaranteed as long as you pay premiums.
- **Participating products:** In addition to receiving guaranteed benefits and having a guaranteed coverage period, you can share in the profits (non-guaranteed) of the participating life fund.

**How your premiums will be used?**





## Secure Enhanced Plus - 5 (Up to 80)

### ILLUSTRATION OF BASIC AND RIDERS (IF ANY)

#### AXA AFFIN Life Insurance Berhad

Proposal Summary - Secure Enhanced Plus - 5 (Up to 80)

Name: Mr. Insured Age: 1 Sex: Male (Non-Smoker)

#### Plan Summary (Currency: MYR)

Basic Sum Insured:	500,000.00	Annual Regular Premium:	MYR 7,000.00
Death Benefit Option:	1	Regular Top-up Premium:	-
Contract Term:	79 years	Total Annual Regular and Top-up Premiums:	MYR 7,000.00
Fund(s) Invested:	100% Select Balanced Fund	Occupation Class:	S
		AP/APP:	-
		Medical:	-

**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 TRUSTS.**

#### IMPORTANT:

- You should read this illustration together with the fund fact sheet(s) of the investment fund(s) which You have chosen. The fund fact sheet contains all the important information that You will need to know regarding the investment fund(s).
- Since only a part of the Regular Premium for the first six policy years (as shown in the Allocated Premium table in Product Notes) is used to purchase units, while 95% of top-up is used to purchase units, You can **maximize Your investment value by minimizing Your annual premium and maximizing Your top-ups.**
  - Minimum Annual Regular Premium Required: MYR 1,500
  - Minimum Annual Top-up Premium Allowed: MYR 150
  - Minimum Lump Sum Premium Allowed: MYR 1,000
- Therefore, if Your purchase involves a premium of sizeable amount say MYR 5,000 and above, You should consider purchasing single premium investment-linked insurance plan (rather than a Regular Premium Policy) as single premium plans offer better allocation rates for investment. Your investment-linked insurance plan will lapse or terminate if there is not enough Units in Your Account Value to pay the charges.
- Your Units may not be enough over the years due to:
  - High insurance charges if You buy many riders, and especially if the charges are increasing over time as You get older.
  - Poor investment returns.
  - Premium holiday i.e. if You stop paying premiums for a long period of time.

#### WARNING

**YOUR INSURANCE CHARGES WILL INCREASE AS YOU GET OLDER. IN THE LATER YEARS, IT IS POSSIBLE THAT THE ACCUMULATED ACCOUNT VALUE IS NOT ENOUGH TO PAY FOR YOUR INSURANCE CHARGES DUE TO POOR INVESTMENT RETURNS, WHICH WILL RESULT IN YOUR POLICY BEING CANCELLED. YOU MAY NEED TO INCREASE YOUR PREMIUMS OR REDUCE THE LEVEL OF INSURANCE PROTECTION, IF YOU WANT TO MAINTAIN YOUR POLICY.**

Note: You should ask Your Sales Personnel to explain to You about the insurance charges (if any) and its effect on Your future insurance coverage. Please refer to the product notes page for explanation.

#### SUMMARY ILLUSTRATION:

- This summary illustration is intended to show the movements of possible cash flows for the investment and the impact of fees and charges on the Account Value based on the illustration below.
- The projected net investments returns used below are for illustrative purposes and not meant to show the possible returns of Your chosen investment fund(s). They are not guaranteed and not based on past performance.
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund invests in.
- The actual returns may even be below the projected rates or negative.
- Where '-' is shown in the illustration below (if any) for Surrender Value and Death Benefit, it indicates that the Policy has lapsed due to insufficient Account Value to pay the charges.
- Please refer to the Product Notes page for explanation.
- The projected values are net of premium charges on the annual Regular Premium and regular top-up / lump sum premium; fund management fees and insurance charges shall be deducted monthly from the Account Value. Please refer to the Premium Allocation And Charges page for a summary of the charges.

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Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad


Date: 13/07/2020

Version 1.0

### Secure Enhanced Plus - 5 (Up to 80)

#### ILLUSTRATION OF BASIC AND RIDERS (IF ANY)

Table 1: Secure Enhanced Plus - 5 (Up to 80) and Riders (if any) Policy (For illustration purposes only. This may not be the benefits that you will receive).

- The numbers in the table below illustrate the possible movements of cash flows of the policy, including how fees and charges could impact cash values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2% (Scenario X) and 5% (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
  - Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.
-  Please see the attached fund fact sheet(s) for the past actual annual investment returns.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

ILLUSTRATION OF BASIC AND RIDERS (IF ANY)												
End of Policy Year / Age	Premium Paid (MYR) (a)		Allocated Premium (b)				Insurance Charges <sup>1</sup> (MYR) (c)					
	Basic Premium Paid	Top-up Premium Paid	Basic Premium Paid		Top-up Premium Paid		Basic Policy		Unit-deducting rider(s)			
			MYR	%	MYR	%	Scenario X	Scenario Y	Additional CI Protect (Up to 80)	CI Waiver of Premium Benefit - 5	Life & CI Payor Benefit - 5	
												Scenario X
1 / 2	7,000	-	5,250	75.00	-	-	708	708	50	31	172	
2 / 3	7,000	-	5,950	85.00	-	-	701	701	50	25	153	
3 / 4	7,000	-	6,650	95.00	-	-	693	692	50	18	129	
4 / 5	7,000	-	6,808	97.25	-	-	684	683	50	11	97	
5 / 6	7,000	-	6,843	97.75	-	-	676	673	50	6	55	
6 / 7	-	-	-	-	-	-	677	673	50	-	-	
7 / 8	-	-	-	-	-	-	677	673	50	-	-	
8 / 9	-	-	-	-	-	-	679	672	50	-	-	
9 / 10	-	-	-	-	-	-	679	672	50	-	-	
10 / 11	-	-	-	-	-	-	680	672	50	-	-	
15 / 16	-	-	-	-	-	-	737	721	50	-	-	
20 / 21	-	-	-	-	-	-	791	766	76	-	-	
30 / 31	-	-	-	-	-	-	831	781	116	-	-	
40 / 41	-	-	-	-	-	-	-	774	358	-	-	
50 / 51	-	-	-	-	-	-	-	1,930	1,102	-	-	
60 / 61	-	-	-	-	-	-	-	-	2,564	-	-	
70 / 71	-	-	-	-	-	-	-	-	5,504	-	-	
79 / 80	-	-	-	-	-	-	-	-	8,568	-	-	

<sup>1</sup> The illustrated insurance and other charges are not guaranteed and may be varied from time to time by giving ninety (90) days notice to policy owners, for example, charges for medical riders may increase due to rising medical costs.

Notes:

- The coverage term for basic plan and riders are different as shown in the sales illustration above, where the rider coverage term may be shorter than the basic plan.

**Secure Enhanced Plus - 5 (Up to 80)**


**ILLUSTRATION OF BASIC AND RIDERS (IF ANY)**

**Table 2 : Secure Enhanced Plus - 5 (Up to 80) and Riders (if any) Policy (For illustration purposes only. This may not be the benefits that you will receive.)**

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

ILLUSTRATION OF BASIC AND RIDERS (IF ANY)								
End of Policy Year / Age	Other Charges <sup>1</sup> (MYR) (d)	Fund Management Charge (MYR) (e)		Sum Insured (f)	Non-Guaranteed Cash Value (MYR) (g)		Non-Guaranteed Death Benefits <sup>2</sup> (MYR) (h)	
		Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y
1 / 2	72	70	71	500,000	4,233	4,363	500,000	500,000
2 / 3	72	145	149	500,000	9,215	9,616	500,000	500,000
3 / 4	72	231	240	500,000	14,956	15,793	500,000	500,000
4 / 5	72	320	336	500,000	20,921	22,373	500,000	500,000
5 / 6	72	410	437	500,000	26,999	29,251	500,000	500,000
6 / 7	72	399	438	500,000	26,560	29,643	500,000	500,000
7 / 8	72	393	444	500,000	25,849	29,754	500,000	500,000
8 / 9	72	382	446	500,000	25,393	30,166	500,000	500,000
9 / 10	72	375	452	500,000	24,677	30,294	500,000	500,000
10 / 11	72	364	454	500,000	24,204	30,729	500,000	500,000
15 / 16	72	318	478	500,000	20,860	32,011	500,000	500,000
20 / 21	72	261	496	500,000	19,285	36,728	500,000	500,000
30 / 31	72	167	607	500,000	10,797	41,089	500,000	500,000
40 / 41	72	-	670	500,000	-	45,333	-	500,000
50 / 51	72	-	587	500,000	-	38,782	-	500,000
60 / 61	72	-	-	500,000	-	-	-	-
70 / 71	72	-	-	500,000	-	-	-	-
79 / 80	72	-	-	500,000	-	-	-	-

<sup>2</sup> The death benefit payable is the higher of the Basic Sum Insured less any withdrawals made for the past twelve (12) months from the date of the Insured's death or the Account Value.

 Where the non-guaranteed portion becomes zero/negative, it means that Your unit fund is no longer able to pay for Your insurance cover.

Your Policy is projected to lapse at policy year 40 based on Scenario X and policy year 60 based on Scenario Y.

### Secure Enhanced Plus - 5 (Up to 80)

#### ILLUSTRATION OF BASIC AND RIDERS (IF ANY)

**Table 3 : Secure Enhanced Plus - 5 (Up to 80) and Riders (if any) Policy (For illustration purposes only. This may not be the benefits that you will receive.)**

ILLUSTRATION OF BASIC AND RIDERS (IF ANY)								
End of Policy Year / Age	Loyalty Bonus (MYR)		Loyalty Booster (MYR)		Commission (i)			
	Scenario X	Scenario Y	Scenario X	Scenario Y	Basic Premium Paid		Top-up Premium Paid	
					MYR	%	MYR	%
1 / 2	-	-	-	-	350	5.00	-	-
2 / 3	-	-	-	-	263	3.75	-	-
3 / 4	-	-	-	-	263	3.75	-	-
4 / 5	-	-	-	-	175	2.50	-	-
5 / 6	-	-	-	-	88	1.25	-	-
6 / 7	270	293	-	-	-	-	-	-
7 / 8	-	-	-	-	-	-	-	-
8 / 9	258	298	-	-	-	-	-	-
9 / 10	-	-	-	-	-	-	-	-
10 / 11	246	303	-	-	-	-	-	-
15 / 16	-	-	-	-	-	-	-	-
20 / 21	179	331	2,074	3,200	-	-	-	-
30 / 31	116	404	-	-	-	-	-	-
40 / 41	-	447	-	-	-	-	-	-
50 / 51	-	401	-	-	-	-	-	-
60 / 61	-	-	-	-	-	-	-	-
70 / 71	-	-	-	-	-	-	-	-
79 / 80	-	-	-	-	-	-	-	-

**Table 4 : Riders (Optional)**

1. A rider can provide additional protection or enhance existing benefits payable under your basic policy.
2. Riders can be in terms of:
  - (i) Unit deducting, where the cost of the rider has been incorporated into the premiums for your basic policy. The rider is therefore funded by deducting charges from your unit fund; and
  - (ii) Premium-paying, where the cost of the rider has not been incorporated into the premiums for your basic policy. Separate premiums to fund the cost of the rider will be required.

Riders	Type	Premium Paid (MYR)	Sum Insured (MYR)	Coverage Period (Years)
Additional CI Protect (Up to 80)	Unit deducting rider	Not applicable	200,000.00	79
CI Waiver of Premium Benefit - 5	Unit deducting rider	Not applicable	7,000.00	5
Life & CI Payor Benefit - 5	Unit deducting rider	Not applicable	7,000.00	5

## Secure Enhanced Plus - 5 (Up to 80)

### PRODUCT NOTES

#### Projected Investment Rate of Return

- The returns of X% and Y% have been used respectively to represent the range of possible returns of AXA AFFIN's funds as per below:

	Projected Gross Investment Rate of Return* Per Annum	
	For all Policy Years	
	Scenario X	Scenario Y
Dana Income Plus **	2%	5%
Select Bond Fund	2%	5%
Select Balanced Fund	2%	5%
Select Dividend Fund	2%	5%
Select Income Fund	2%	5%
Select Opportunity Fund	2%	5%

\* The rate of projection of X% and Y% shown above are before deduction of tax and fund management fee. They are not guaranteed nor based on the past performance.

\*\* This fund invests in Shariah-approved securities. However, the investment-linked insurance plan itself is not a Shariah-compliant product.

- Please refer to the fund fact sheet for the past actual annual investment returns.  
Below is the historical actual annual investment returns compared with the selected benchmark indices:

	2015	2016	2017	2018	2019
Dana Income Plus	3.40%	5.09%	4.00%	4.83%	7.62%
Select Bond Fund	7.28%	7.00%	4.70%	0.47%	10.19%
Select Balanced Fund	4.35%	4.42%	13.55%	-3.93%	6.63%
Select Dividend Fund	4.38%	5.35%	20.39%	-6.93%	8.11%
Select Income Fund	8.58%	4.13%	10.46%	-4.19%	10.04%
Select Opportunity Fund	2.03%	7.86%	20.44%	-8.47%	4.50%

	Benchmark Indices	2015	2016	2017	2018	2019
Dana Income Plus	100% GIA <sup>1</sup>	3.62%	3.87%	3.35%	3.56%	3.45%
Select Bond Fund	100% FD <sup>2</sup>	11.63%	3.22%	3.10%	3.33%	3.20%
Select Balanced Fund	50% FBM 100 <sup>3</sup> & 50% FD <sup>2</sup>	0.29%	0.42%	7.85%	-3.03%	0.18%
Select Dividend Fund	70% FBM 100 <sup>3</sup> & 30% HDY <sup>4</sup>	-2.52%	2.45%	11.74%	-9.86%	0.45%
Select Income Fund	70% FD <sup>2</sup> + 30% DJAPSD <sup>5</sup>	7.49%	8.31%	2.43%	-3.44%	4.51%
Select Opportunity Fund	100% FBM 100 <sup>3</sup>	-2.89%	-2.45%	12.74%	-9.28%	-2.88%

<sup>1</sup> GIA - 12-month Maybank Mudharabah - General Investment Account dividend rate

<sup>2</sup> FD - 12-month Fixed Deposit Rate quoted by Maybank

<sup>3</sup> FBM 100 - FTSE Bursa Malaysia Top 100 index

<sup>4</sup> MSCI AC Asia Pacific ex Japan High Dividend Yield Index

<sup>5</sup> DJAPSD - Dow Jones/Asia Pacific Select Dividend 30 Index

- The price of units may rise or fall. The performance of the fund is NOT GUARANTEED. Past performance of the fund is not an indication of its future performance.
- The value of the fund may fall below the amount of premiums paid and depends on the performance of the underlying investments.
- This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked insurance plan.

#### NOTE:

- AXA AFFIN LIFE INSURANCE BERHAD** believes it is important that You fully appreciate all the benefits under Your Policy, and that You also understand how the cost of the insurance protection, distribution, administration, investment and other costs affect these benefits.
- You should satisfy Yourself that this plan serves Your needs and that You can afford the premium. If You need clarification, please contact Us or Your Sales Personnel.
- Buying a Regular Premium life Policy is a long term commitment. It is not advisable to hold this Policy for a short period of time in view of the high initial costs.
- The information set out below explains the individual items in the illustration table.

## Secure Enhanced Plus - 5 (Up to 80)

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### PRODUCT NOTES

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#### Product Description

- Secure Enhanced Plus is a regular premium payment investment-linked insurance plan with limited premium payment term option of 5, 10, 15 or 20 years. This plan covers the Insured up to age eighty (80) for Death & TPD (up to age 70). Additional benefit is payable if Death or TPD caused by an accident, prior to age seventy (70).
- The benefits are only applicable if there is sufficient Units in the Account Value to pay the relevant charges. You may need to top up with additional premium to enhance the sustainability of Your Policy, subject to prevailing premium charges applicable.

#### Premium Paid

- This is the amount that You pay for this Policy.
- Take note that not all of the amount paid will be invested into the investment fund(s) You selected. See explanation on unallocated and allocated premium below.

#### Unallocated Premium

- The unallocated premium charge is **an upfront charge on the premium** paid and is used to meet insurer's expenses and total distribution cost.

#### Allocated Premium

- This is the amount that will be used to purchase Units in the investment fund(s) which You selected.
- The allocation rates for this investment-linked insurance plan are as follows (as % of Regular Premiums):

Policy Year		1	2	3	4	5	6	7	8	9	10
Regular Premiums Paid (MYR)		7,000	7,000	7,000	7,000	7,000	-	-	-	-	-
Allocated Premium	%	75.00	85.00	95.00	97.25	97.75	-	-	-	-	-
	MYR	5,250	5,950	6,650	6,808	6,843	-	-	-	-	-

- 95% of any initial or subsequent top-up premium will be used to purchase Units in the investment fund(s) which You selected.

#### Basic Sum Insured

- This is the minimum amount to be received upon death or Total and Permanent Disability (TPD) prior to age seventy (70).

#### Charges

- These charges are taken out of your investment fund(s).
- The illustrated insurance and other charges are based on current levels. These are not guaranteed and may be varied from time to time by giving ninety (90) days notice to Policy owners.
- Insurance charges for basic plan and rider(s)** are deducted monthly from the value of your units to pay for your insurance coverage. The insurance charge for insurance varies by the attained age, gender, occupation, medical rating and smoking status. The insurance charges will increase as you grow older.
- Other charges** include:
  - Service charge: MYR 6 per month is applied to the basic plan.

#### Cash Value

- This is the projected value of Units at any particular point in time that You may receive if You surrender the Policy and is net of tax.

#### Fund Management Fee

- This refers to the annual management fee (% of investment fund) deducted to cover the cost of managing the investment fund.
- The fund management fee varies by the type of fund You invest in, as follows:

Fund Name	Fund Management Fee
Dana Income Plus **	1.00% p.a.
Select Bond Fund	1.00% p.a.
Select Balanced Fund	1.50% p.a.
Select Dividend Fund	1.50% p.a.
Select Income Fund	1.50% p.a.
Select Opportunity Fund	1.50% p.a.

\*\* This fund invests in Shariah-approved securities. However, the investment-linked insurance plan itself is not a Shariah-compliant product.



## **Secure Enhanced Plus - 5 (Up to 80)**

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### **PRODUCT NOTES**

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#### **Death Benefit**

- This is the amount that will be payable upon death. Thereafter, the policy shall terminate.
- Your nominee(s) will receive the higher of the Basic Sum Insured less any withdrawals made within the past twelve (12) months from the date of the Insured's death or diagnosed with Terminal Illness, whichever is earlier, or the Account Value.

#### **Total and Permanent Disability (TPD) Benefit**

- The TPD benefit is equivalent to the higher of the Basic Sum Insured less any withdrawals made within the past twelve (12) months from the date of the Insured suffers from TPD or the Account Value.
- The TPD benefit payable is subject to a TPD limit of MYR 4,000,000 per life. Any amount in excess of MYR 4,000,000 is payable upon death.

#### **Payment Schedule of TPD benefit:**

- (a) 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.
- (b) If the TPD benefit under the same life is:
  - (1) more than MYR 1,500,000 but less than or equal to MYR 4,000,000, the amount payable for the same life shall be in a lump sum payment of MYR 1,500,000; and the balance of the TPD benefit shall be payable twelve (12) months after the date of the first lump sum payment and provided that the TPD has existed continuously; or
  - (2) more than MYR 4,000,000, the maximum TPD benefit of MYR 4,000,000 shall be payable according to (b) (1) above.

If the TPD Benefit payable is equivalent to the Basic Sum Insured less any withdrawals 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.

- (c) Provided the Basic Sum Insured has not been fully exhausted due to payment of TPD Benefit:
  - (1) 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;
  - (2) the premium shall continue to be payable for the remaining premium payment term if the TPD occurred during premium payment term; and
  - (3) 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.
- (d) The TPD benefit may only be claimed once under the Policy.

#### **Terminal Illness Benefit**

- 100% of the Death Benefit will be payable if the Insured is diagnosed with a terminal illness. Thereafter, the policy shall terminate.
- The aggregate amount payable under Terminal Illness benefit is subject to MYR 4,000,000 per life.

#### **Accidental Death or TPD Benefit**

- In the event of the Insured's Death or TPD due to an accident prior to age seventy (70), if there is more than one (1) claim is admitted, only the highest of any one of the benefits under (a), (b), (c) or (d) is payable.
- The benefit is payable in addition to the Death or TPD benefit. The aggregate amount payable under these benefits is subject to MYR 4,000,000 per life.

#### **(a) Accidental Death or TPD**

- 100% of Basic Sum Insured shall be payable for insured's death or TPD due to an accident.
- The TPD benefit is payable according to the TPD Payment Schedule above.

#### **(b) Accidental Death in or on Public Conveyance of Land Transportation**

- 200% of Basic Sum Insured shall be payable in the event the Insured's death is due to an accident in or on Public Conveyance of Land Transportation.
- **Public Conveyance of Land Transportation** means any motor and rail road public vehicles such as bus, shuttle bus, coach, taxi, train, tram, monorail, peer-to-peer ridesharing under registered service provider or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers.





## **Secure Enhanced Plus - 5 (Up to 80)**

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### **PRODUCT NOTES**

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**(c) Accidental Death in or on Public Conveyance of Water or Air Transportation**

- 300% of basic sum insured shall be payable in the event the Insured's death is due to an accident in or on Public Conveyance of Water or Air Transportation.

• **Public Conveyance of Water Transportation** means:

- (i) a registered fare-paying public transportation and commercial passenger over an established route in water; or
- (ii) a registered or licensed ship, ferry, hovercraft, hydrofoil.

This shall not include any form of water vehicles such as cruise liner or amphibious vehicle used for leisure, entertainment and private travel.

• **Public Conveyance of Air Transportation** means:

- (i) any regular scheduled Airport Limousine\* operating on fixed routes and schedules; or
- (ii) any regular scheduled licensed commercial aircraft.

This definition does not include any form of transport chartered for private travel.

\* Airport Limousine means a passenger vehicle such as a comfortable car, van or small bus usually driven by a licensed person employed to drive the vehicle for transporting passengers to and from an airport.

**(d) Accidental Death in or on Public Conveyance during Public Holiday**

- 400% of basic sum insured shall be payable in the event the Insured's death is due to an accident in or on Public Conveyance, provided that the accident occurs during a Public Holiday.

• **Public Holiday** means any federal government of Malaysia gazetted and declared holiday.

• **Public Conveyance means:**

- (i) any motor and rail road public vehicles such as bus, shuttle bus, coach, taxi, train, tram, monorail, peer-to-peer ridesharing under registered service provider or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers.

- (ii) a registered fare-paying public transportation and commercial passenger over an established route in water, a registered or licensed ship, ferry, hovercraft, hydrofoil. This shall not include any form of water vehicles such as cruise liner or amphibious vehicle used for leisure, entertainment and private travel.

- (iii) a registered fare-paying public transportation and commercial passenger over any regular scheduled airport limousine operating on fixed routes, schedules, licensed commercial aircraft. This definition does not include any form of transport chartered for private travel.

**Loyalty Bonus**

- Provided the policy is still in force and all premiums are paid up to date, an additional 1% of the average monthly Account Value over the last two (2) Policy Years prior to the date of Loyalty Bonus payment to be payable every second (2nd) Policy Anniversary, starting from the sixth (6th) Policy Anniversary onwards. The amount shall be calculated with the respective unit price of the relevant investment funds on the next valuation day immediately after the policy anniversary where the Loyalty Bonus is payable and credited into the Account Value.

**Loyalty Booster**

- Provided the policy is still in force and all premiums are paid up to date, an additional 10% of average monthly Account Value over the last ten (10) Policy Years, payable at the twentieth (20th) Policy Anniversary. This additional 10% of the Account Value shall be subject to a maximum of 10% of Basic Sum Insured. The amount shall be calculated with the respective unit price of the relevant investment funds on the next valuation day immediately after the policy anniversary where the Loyalty Booster is payable and credited into the Account Value. The Loyalty Booster will be credited into the Account Value.

**No Lapse Guarantee**

- This Policy is guaranteed to be kept in-force during the first five (5) policy years provided:
  - a) all premiums are paid up to date; and
  - b) there is no withdrawal of Account Value from the policy; and
  - c) there is no increase in the Basic Sum Insured or addition of Supplement after the Issue Date; and
  - d) there is no reduction in the premium.

No Lapse Guarantee is not provided if the Policy is reinstated during the first five (5) Policy Years.

**Benefit exclusion for Basic Plan**

- Suicide within twelve (12) months from the issue date or any date of reinstatement, whichever is later.
- TPD benefit will not be payable if due to intentional self-inflicted injury; any act due to war, declared or undeclared; or military, naval or air service for any country at war, declared or undeclared; any pre-existing, or recurring, injury or disablement which the Insured suffered prior to issue date or any date of reinstatement of this policy, whichever is later; 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.
- Terminal Illness is not payable if caused by a suicide attempt within twelve (12) months from the issue date or caused by pre-existing illness.

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AXA AFFIN Life Insurance Berhad 200601003992 (723739-W)

8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur. Tel: 03-2117 6688. Fax: 03-2117 3698

Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad

Date: 13/07/2020

Version 1.0



## **Secure Enhanced Plus - 5 (Up to 80)**

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### **PRODUCT NOTES**

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- Accidental Death or TPD benefit shall not be payable for any injury or loss of the Insured resulting from any self-inflicted injury or suicide, while sane or insane; disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury); taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation); the attempt or commission of assault or unlawful act by the Insured; any act due to war, declared or undeclared, military, naval or air service for any country at war, declared or undeclared; travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service; pregnancy, childbirth, miscarriage or any of their consequences; pre-existing physical or mental defect or infirmity; any act due to Riot and Civil Commotion; any pre-existing, or recurring, injury or disablement which the Insured suffered prior to Issue Date or any date of reinstatement of this policy, whichever is later; 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 this plan.*

#### **For added flexibility in Your plan**

- **Premium Holiday**  
Payments of annual Regular Premium and regular or lump sum top-up premium, if any, can be stopped at any time. Payments can be stopped for as long as the Account Value is sufficient to cover ongoing insurance and other relevant policy charges. The Policy shall automatically terminate and all Your coverages shall cease if the Account Value is insufficient to cover the insurance and other relevant policy charges.
- **Change of Sum Insured**  
You are allowed to increase or decrease the Sum Insured subject to the following conditions:
  - a) Any increase or reduction to the Sum Insured shall take effect from the next Insurance Charge due date immediately following the date we approve;
  - b) The Sum Insured must not be lesser than the Minimum Sum Insured; and
  - c) Subject to prevailing underwriting rules.
- **Change of Premium**  
You may increase or decrease the Regular Premium without changing the Sum Insured, subject to the prevailing rules. Take note that if You decide to decrease the Regular Premium without changing the Sum Insured, there is a possibility where the Account Value may not be sufficient to cover all the charges.
- **Partial Withdrawal**  
Partial withdrawals can be made at any time. However, upon the claim on the death, terminal illness or TPD benefit, the Basic Sum Insured will be reduced by any withdrawal made within the past 12 months from the date of the Insured's death, diagnosed with terminal illness or suffers TPD. Take note that Your policy will lapse if the Account Value is not sufficient to cover all the charges.
- **Fund switching**  
Policy owner may make unlimited switches between the investment funds at any time free of charge.



**Secure Enhanced Plus - 5 (Up to 80)**

**DISCLOSURE OF COMMISSION AND OTHER EXPENSES**

Policy Year	Total Premium Paid (MYR)	Allocated Premium		Commissions Paid		Total unallocated premium (Total premium to be utilised for payment of commission and other expenses*)	
		Proportion of Premiums Paid (%)	Actual Amount (MYR)	Proportion of Premiums Paid (%)	Actual Amount (MYR)	Proportion of Premiums Paid (%)	Actual Amount (MYR)
1	7,000.00	75.00	5,250.00	5.00	350.00	25.00	1,750.00
2	7,000.00	85.00	5,950.00	3.75	262.50	15.00	1,050.00
3	7,000.00	95.00	6,650.00	3.75	262.50	5.00	350.00
4	7,000.00	97.25	6,807.50	2.50	175.00	2.75	192.50
5	7,000.00	97.75	6,842.50	1.25	87.50	2.25	157.50
<b>Total</b>	<b>35,000.00</b>	<b>90.00</b>	<b>31,500.00</b>	<b>3.25</b>	<b>1,137.50</b>	<b>10.00</b>	<b>3,500.00</b>

Note: This illustration is based on a 5 years allocation period and may have rounding difference.

\* Other expenses of an insurance company including office expenses, marketing and distribution costs and to provide the necessary guarantees.

- The Allocated Premium portion is used to purchase units of investment. If You were to surrender Your Policy on the 5th year, You will receive Your investment proceeds based on the MYR 31,500.00 premium invested after deduction of charges and not on the total premium paid of MYR 35,000.00. However, You will benefit from having a life coverage as part of the charges deducted is used to provide You with a life protection plan.
- The Allocated Basic Premium is inclusive of Top-Up Premium, if any. 95% of any initial or subsequent Top-Up Premium will be allocated to purchase units in the investment fund(s) which You selected. 5% of initial or subsequent Top-Up Premium will be unallocated to be utilised for commission payment (3.75% of any initial or subsequent Top-Up Premium) and other expenses.
- Examples of charges include Service Charges, Fund Management Fee and that need to be deducted from the allocated premium before units of investment can be purchased. The charges are stipulated in the Sales Illustration and Policy Contract.
- You are advised to read and understand the Sales Illustration and Policy Contract of the investment-linked insurance plan that You are purchasing, particularly the structure of the plan, the benefits provided, the premium rates and all charges associated with the product.



**Secure Enhanced Plus - 5 (Up to 80)**

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***PRODUCT NOTES***

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**Declaration:**

I confirm that I have read and understood the information in this illustration and received the Secure Enhanced Plus product brochure and the fund fact sheets. My Sales Personnel has fully explained to me the features, the disclosure of commission and charges/expenses that will be made on this plan and that the actual variable plan benefits will reflect the actual investment experience of the separate account into which this fund is invested. I also confirm that I fully assume all investment gains and risks associated with the purchase of this plan.

Applicant's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Sales Personnel's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**Secure Enhanced Plus - 5 (Up to 80)**

**SUMMARY OF BENEFITS**

<b>Living Benefits:</b>		
		<b>(MYR)</b>
<ul style="list-style-type: none"> <li><b>When the Insured reaches AGE 80</b>                You can expect a non-guaranteed Account Value under Scenario Y                or, You can expect a non-guaranteed Account Value under Scenario X             </li> </ul>	<ul style="list-style-type: none"> <li>MYR</li> <li>MYR</li> </ul>	<ul style="list-style-type: none"> <li>-</li> <li>-</li> </ul>
<ul style="list-style-type: none"> <li><b>If the Insured suffers from TOTAL AND PERMANENT DISABILITY (TPD) prior to age 70</b>                Secure Enhanced Plus - 5 (Up to 80) Basic Sum Insured                less withdrawals made for the past twelve (12) months from the date of the Insured suffers from TPD                or Account Value, whichever is higher   <i>Note: TPD benefit is subject to maximum amount of TPD Limit per life as given in illustration.</i> </li> </ul>	<ul style="list-style-type: none"> <li>MYR</li> </ul>	<ul style="list-style-type: none"> <li><b>500,000.00</b></li> </ul>
<ul style="list-style-type: none"> <li><b>If the Insured suffers from TPD as a result of an ACCIDENT prior to age 70 (in addition to the above TPD benefit)</b>                Accidental Total and Permanent Disability Benefit.....up to   <i>Note: Total Accidental Death / TPD benefit payable is subject to a maximum of MYR 4,000,000 per life.</i> </li> </ul>	<ul style="list-style-type: none"> <li>MYR</li> </ul>	<ul style="list-style-type: none"> <li><b>500,000.00</b></li> </ul>
<ul style="list-style-type: none"> <li><b>If the Insured is diagnosed with a TERMINAL ILLNESS</b>                Terminal Illness Benefit   <i>Note: Terminal Illness benefit payable is subject to a maximum of MYR 4,000,000 per life.</i> </li> </ul>	<ul style="list-style-type: none"> <li>MYR</li> </ul>	<ul style="list-style-type: none"> <li><b>500,000.00</b></li> </ul>
<ul style="list-style-type: none"> <li><b>If the Insured suffers from CRITICAL ILLNESS</b>                Additional CI Protect (Up to 80) Sum Insured                 CI Waiver of Premium Benefit - 5 - Your future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) for Secure Enhanced Plus will be waived until the Insured's age 6 .             </li> </ul>	<ul style="list-style-type: none"> <li>MYR</li> </ul>	<ul style="list-style-type: none"> <li><b>200,000.00</b></li> </ul>

<b>Death Benefits:</b>		
		<b>(MYR)</b>
<ul style="list-style-type: none"> <li><b>If the Insured passes away</b>                Secure Enhanced Plus - 5 (Up to 80) Basic Sum Insured                less withdrawals made for the past twelve (12) months from the date of the Insured's death                or Account Value, whichever is higher             </li> </ul>	<ul style="list-style-type: none"> <li>MYR</li> </ul>	<ul style="list-style-type: none"> <li><b>500,000.00</b></li> </ul>

This is a summary only. All the amounts shown in this summary are based on the assumption that no other benefit (if any) has been paid before. For further information on the basis of the above calculation and the benefit details, please refer to the previous pages for the relevant plan(s).

**THE TERMS AND FIGURES SET OUT IN THIS DOCUMENT ARE BY WAY OF ILLUSTRATION ONLY AND ARE NOT INTENDED TO BE BINDING ON EITHER AXA AFFIN OR YOU. NEITHER YOU NOR AXA AFFIN LIFE INSURANCE BERHAD IS OBLIGED TO ENTER INTO ANY CONTRACT ON THE EXACT TERMS SET OUT IN THIS DOCUMENT.**

**Note:**

- This proposal is an illustration only of the key features of the recommended insurances plans. If Your application is accepted, You will receive a Policy Contract which will include detailed terms, conditions and exclusions.
- If after purchasing this investment-linked life insurance contract, You realise that it does not fit Your financial needs, You may cancel Your Policy by returning the Policy within fifteen (15) days from the date of Your receipt of this Policy. AXA AFFIN Life Insurance Bhd will return to You the Account Value and all initial charges less any medical expenses which may have been incurred.



## Secure Enhanced Plus - 5 (Up to 80)

### SUMMARY OF BENEFITS

Accidental Death Benefits (in addition to the Death Benefit) :		
• If the Insured PASSES AWAY as result of an ACCIDENT prior to age 70 Accidental Death Benefit	MYR	500,000.00
• If the Insured PASSES AWAY as a result of an ACCIDENT prior to age 70 in or on a Public Conveyance of Land Transportation Accidental Death Benefit	MYR	1,000,000.00
• If the Insured PASSES AWAY as a result of an ACCIDENT prior to age 70 in or on a Public Conveyance of Water Transportation Accidental Death Benefit	MYR	1,500,000.00
• If the Insured PASSES AWAY as a result of an ACCIDENT prior to age 70 in or on a Public Conveyance of Air Transportation Accidental Death Benefit	MYR	1,500,000.00
• If the Insured PASSES AWAY as a result of an ACCIDENT prior to age 70 in or on a Public Conveyance during Public Holiday Accidental Death Benefit	MYR	2,000,000.00

*Note: Total Accidental Death / TPD benefit payable is subject to a maximum of MYR 4,000,000 per life.*

Payor Benefits:
• If Payor passes away or suffers from Critical Illness <ul style="list-style-type: none"><li>• Life &amp; CI Payor Benefit - Your future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) for Secure Enhanced Plus will be waived until term of basic plan or the Insured reaches age twenty-three (23) or the Payor reaches age seventy (70), whichever is earliest.</li></ul>

This is a summary only. All the amounts shown in this summary are based on the assumption that no other benefit (if any) has been paid before. For further information on the basis of the above calculation and the benefit details, please refer to the previous pages for the relevant plan(s).

**THE TERMS AND FIGURES SET OUT IN THIS DOCUMENT ARE BY WAY OF ILLUSTRATION ONLY AND ARE NOT INTENDED TO BE BINDING ON EITHER AXA AFFIN OR YOU. NEITHER YOU NOR AXA AFFIN LIFE INSURANCE BERHAD IS OBLIGED TO ENTER INTO ANY CONTRACT ON THE EXACT TERMS SET OUT IN THIS DOCUMENT.**

#### Note:

- This proposal is an illustration only of the key features of the recommended insurances plans. If Your application is accepted, You will receive a Policy Contract which will include detailed terms, conditions and exclusions.
- If after purchasing this investment-linked life insurance contract, You realise that it does not fit Your financial needs, You may cancel Your Policy by returning the Policy within fifteen (15) days from the date of Your receipt of this Policy. AXA AFFIN Life Insurance Bhd will return to You the Account Value and all initial charges less any medical expenses which may have been incurred.

AXA AFFIN Life Insurance Berhad 200601003992 (723739-W)

8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur. Tel: 03-2117 6688. Fax: 03-2117 3698

Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad

Date: 13/07/2020

Version 1.0



## Secure Enhanced Plus - 5 (Up to 80)

### PRODUCT DISCLOSURE SHEET

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?

This is a regular premium investment-linked insurance plan (ILP) with limited premium payment term options of 5, 10, 15 or 20 years and it offers a combination of insurance protection and investment up to age 80. This plan also provides Loyalty Bonus and Loyalty Booster to enhance the account value.

Upon the Insured's death, TPD or diagnosed with Terminal Illness, the higher of the Basic Sum Insured less any withdrawals made for the past twelve (12) months from the date of the Insured's death, TPD or diagnosed with Terminal Illness, or the Account Value at the time of claim will be payable. In the event the death is due to an accident, additional benefit up to 400% of Basic Sum Insured will be payable.

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

The product covers:

- Death or Terminal Illness

MYR 500,000.00 (i.e. Basic Sum Insured) less any withdrawals made for the past twelve (12) months from the date of the Insured's death or diagnosed with Terminal Illness, whichever is earlier or the Account Value, whichever is higher. The Terminal Illness benefit is subject to MYR 4,000,000 per life.

- Total and Permanent Disability (TPD) prior to age 70

MYR 500,000.00 (i.e. Basic Sum Insured) less any withdrawals made for the past twelve (12) months from the date of the Insured suffers from TPD or the Account Value, whichever is higher. The TPD benefit is subject to a TPD Limit of MYR 4,000,000 per life. Any amount in excess of TPD Limit is payable upon death.

Payment schedule of TPD benefit:

- 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.
- 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;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.
- 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 500,000.00, payable upon accidental death or TPD
- Additional MYR 1,000,000.00, payable upon accidental death due to Public Conveyance of Land Transportation
- Additional MYR 1,500,000.00, payable upon accidental death due to Public Conveyance of Water Transportation
- Additional MYR 1,500,000.00, payable upon accidental death due to Public Conveyance of Air Transportation
- Additional MYR 2,000,000.00, payable upon accidental death due to Public Conveyance during Public Holiday

*Note: The aggregate benefit payable for accidental coverage is subject to the benefit limit of MYR 4,000,000 per life. The Accidental TPD benefit is payable according to the above payment schedule.*



## Secure Enhanced Plus - 5 (Up to 80)

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### PRODUCT DISCLOSURE SHEET

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Fund chosen:  
100% Select Balanced Fund

Supplementary benefits:

- Additional CI Protect Rider - pays up to 100% of the rider sum insured of MYR 200,000.00 if the Insured is diagnosed of having a covered critical illness.
- CI Waiver of Premium Benefit Rider - waives the future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) if the Insured is diagnosed to suffer from critical illness until the end of premium term of Basic Plan or age seventy (70) of the Insured, whichever is earlier.
- Life & CI Payor Benefit Rider - waives the future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) until the Insured reaches age twenty-three (23) years old or the Payor reaches seventy (70) years old or end of premium term of the basic plan, whichever is earliest, in the event of death of the Payor or if the Payor suffer from a critical illness.

**Reminder:** Please read the product brochure and the fund fact sheets available on AXA AFFIN Life Insurance Website ([www.axa.com.my](http://www.axa.com.my)) 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.

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

The total premium that You have to pay and the Policy terms may vary depending on the underwriting requirements of AXA AFFIN Life Insurance Berhad.

- The estimated total premium that You have to pay: MYR 7,000.00 annually for 5 years.

AXA AFFIN Life Insurance Berhad allocates 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 of AXA AFFIN Life Insurance Berhad. 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 will increase as the Insured grows older.

The other fees and charges includes:

- Service Charge
- Fund Management Charge levied will depend on the fund(s) You invested. Please refer to sales illustration for details.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the age must be stated correctly.
- Free-look period - You may cancel this Policy by returning it to Us within fifteen (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, Service Charge and any insurance charge that have been deducted less any medical fee incurred.
- 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 Account Value under Your Policy.
- No Lapse Guarantee - this Policy is guaranteed to be kept in-force during the first five (5) policy years provided all premiums are paid up to date, there is no withdrawal of Account Value from the policy, there is no incremental in the Basic Sum Insured or addition of Supplementary Benefit, and there is no reduction in the premium after the Issue Date.

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## **Secure Enhanced Plus - 5 (Up to 80)**

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### **PRODUCT DISCLOSURE SHEET**

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- 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.*

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

Coverage benefits will not be payable if:

- 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 intentional self-inflicted injury; any act due to war, declared or undeclared; or military, naval or air service for any country at war, declared or undeclared; any pre-existing, or recurring, injury or disablement which the Insured suffered prior to issue date or any date of reinstatement, whichever is later; 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.
- Terminal Illness was due to suicide within twelve (12) months from the issue date or caused by Pre-existing Illness.
- Accidental Death or TPD resulting from any self-inflicted injury or suicide, while sane or insane; disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury); taking poison, drugs not prescribed by Medical Practitioner, sedatives, or inhaling gas (except from hazard incidental to occupation); the attempt or commission of assault or unlawful act by the Insured; any act due to war, declared or undeclared, military, naval or air service for any country at war, declared or undeclared; travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service; pregnancy, childbirth, miscarriage or any of their consequences; pre-existing physical or mental defect or infirmity; any act due to riot and civil commotion; any pre-existing, to Issue Date or any date of reinstatement of this Policy, whichever is later; or 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 coverage under this plan?**

You may cancel Your Policy by giving a written notice to AXA AFFIN Life Insurance Berhad. However, buying a Regular Premium 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.

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

Please contact AXA AFFIN Life Insurance Berhad if there are any changes in Your contact details to ensure that all correspondences reach you in a timely manner.



## **Secure Enhanced Plus - 5 (Up to 80)**

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### **PRODUCT DISCLOSURE SHEET**

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**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:

AXA AFFIN Life Insurance Berhad

Ground Floor, Chulan Tower

No.3, Jalan Conlay

50450 Kuala Lumpur

Tel: 1300 88 1616

Fax: 03 2117 6768

E-mail: [customer.care@axa-life.com.my](mailto:customer.care@axa-life.com.my)

**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 AXA AFFIN Life Insurance Berhad 200601003992 (723739-W), a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Industrial and Commercial Bank of China (Malaysia) Berhad (839839-M) is the distributor of this insurance plan and is located at Level 34C, Menara Maxis, Kuala Lumpur City Center, 50088 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 13/07/2020

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Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad

Date: 13/07/2020

Version 1.0

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## SERVICE GUIDE FOR LIFE INSURANCE

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### What services can you expect from our Bancassurance Sales Staff?

ICBC distributes life insurance products through our branch network. Here's what you can enjoy when you purchase a life insurance product through us.

#### 1 Before you buy a policy

##### Assistance on choosing the Right Insurance Plan

- We will firstly understand your insurance needs and financial goals.
- Based on your needs, we'll recommend a suitable insurance plan to you.

##### Explanation of Product Features

- We will explain the product features, benefits payable, exclusions, premiums and charges so you are sure of what you are purchasing.
- We will also provide you with a Product Disclosure Sheet to assist you in making informed decisions and to facilitate product comparisons.

#### 2 When you decide to buy a policy

##### Assistance on the Policy Application

- We will explain the importance of answering the questions in the proposal form fully and accurately.
- We will submit your application for underwriting after you have signed the proposal form and made the premium payment.
- AXA AFFIN Life Insurance Bhd will arrange for a medical examination for you at one of the panel clinics, if required.
- You will fill in a form to provide information on making a nomination or appointment of a trustee to ensure that your policy monies are received by your beneficiaries in the event of death.

##### Explanation on Policy Terms and Conditions

- We will go through the salient policy terms and conditions with you and ensure that you understand the plan before you make a purchase.
- AXA AFFIN Life Insurance Bhd will deliver your policy document to you, by hand or via post, within 14 days from the last document received.

#### 3 During the term of the policy

##### Continuous Policy Servicing

- We can assist you in renewing your policy.
- If the need arises, we can also help you in submitting your service requests to AXA AFFIN Life Insurance Bhd, e.g. policy modifications, change of address and frequency of premium payments.

##### Assistance on making a claim

- When you make a claim, we will assist you in submitting your claims forms and documents to AXA AFFIN Life Insurance Bhd.

To give feedback on the services of ICBC's bancassurance sales staff, or if you require additional support from AXA AFFIN Life Insurance Berhad 200601003992 (723739-W), please contact AXA AFFIN Life Insurance Berhad at 1300 88 1616.



**Additional CI Protect (Up to 80)**

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**SUPPLEMENTARY BENEFITS FOR YOU AND YOUR FAMILY**

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If the Insured suffers from any one of the following 36 Critical Illnesses

You will receive

MYR 200,000.00

- payable in addition to the Basic Sum Insured

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**CRITICAL ILLNESSES COVERED**

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<ul style="list-style-type: none"> <li>• Alzheimer's Disease / Severe Dementia</li> <li>• Bacterial Meningitis -<i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Benign Brain Tumor - <i>of specified severity</i></li> <li>• Blindness - <i>permanent and irreversible</i></li> <li>• Brain Surgery</li> <li>• Cancer - <i>of specified severity and does not cover very early cancers</i></li> <li>• Cardiomyopathy - <i>of specified severity</i></li> <li>• Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i></li> <li>• Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Coronary Artery By-Pass Surgery</li> <li>• Deafness - <i>permanent and irreversible</i></li> <li>• Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> </ul>	<ul style="list-style-type: none"> <li>• End-Stage Liver Failure</li> <li>• End-Stage Lung Disease</li> <li>• Full-Blown AIDS</li> <li>• Fulminant Viral Hepatitis</li> <li>• Heart Attack - <i>of specified severity</i></li> <li>• Heart Valve Surgery</li> <li>• HIV Infection Due To Blood Transfusion</li> <li>• Kidney Failure - <i>requiring dialysis or kidney transplant</i></li> <li>• Loss of Independent Existence</li> <li>• Loss of Speech</li> <li>• Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Major Organ / Bone Marrow Transplant</li> <li>• Medullary Cystic Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis of Limbs</li> <li>• Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Primary Pulmonary Arterial Hypertension - <i>of specified severity</i></li> <li>• Serious Coronary Artery Disease</li> <li>• Stroke-<i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Surgery to Aorta</li> <li>• Systemic Lupus Erythematosus with Severe Kidney Complications</li> <li>• Third Degree Burns - <i>of specified severity</i></li> </ul>
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**Note:**

This proposal is an illustration only of the key features of the recommended insurance plans. If Your application is accepted, You will receive a supplement contract which will include detailed terms, conditions and exclusions.

AXA AFFIN Life Insurance Berhad 200601003992 (723739-W)

8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur. Tel: 03-2117 6688. Fax: 03-2117 3698

Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad

Date: 13/07/2020

Version 1.0



## **Additional CI Protect (Up to 80)**

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### **SUPPLEMENTARY BENEFITS FOR YOU AND YOUR FAMILY**

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**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?**

This plan offers insurance protection for critical illness. It pays a lump sum critical illness benefit if the Insured is diagnosed of having a covered critical illness and the amount payable is in addition to the basic plan's sum insured.

This plan covers the Insured up to age eighty (80).

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

This plan covers:

- Critical Illness - MYR 200,000.00

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

No explicit premium is payable for this unit deducting rider. However, insurance charge in respect of this Rider will be deducted from the Account Value of Your Policy. Please refer to sales illustration for details.

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

The insurance charges are deducted monthly from the Account Value of Your Policy. The insurance charges are not guaranteed and will increase as You grow older. You are advised to refer to the details of insurance charges and other charges shown in the sales illustration. We reserve the right to revise the insurance charge by giving You at least ninety (90) days notice to Your last known address before effecting the revised insurance charge.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the age 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 supplementary contract to this Rider. We will refund to You any insurance charge that have been deducted for this Rider less any medical fee incurred.
- Waiting period - the eligibility for critical illness benefits under this Rider will only start thirty (30) days after the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later. For illnesses such as Heart Attack, Coronary Artery Disease Requiring Surgery, Serious Coronary Artery Disease or Cancer, the waiting period will be sixty (60) days.

*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:

- Critical Illness resulting from one or more of the following:
  - a) for any Pre-Existing Illness prior to the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later; or
  - b) if the Insured is diagnosed of having any Critical Illness within thirty (30) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later, except for (c) as set out below; or
  - c) if the Insured is diagnosed with Heart Attack, Coronary Artery Disease Requiring Surgery, Serious Coronary Artery Disease, or Cancer within sixty (60) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later; or
  - d) if the death of the Insured occur within thirty (30) days from the date the Critical Illness is first diagnosed (including the date of diagnosis); or
  - e) if the Critical Illness is caused by or related to any Human Immuno-deficiency Virus (HIV) including Acquired Immune Deficiency Syndrome(AIDS) and/or any mutations, derivations or variations thereof, other than HIV Infection Due to Blood Transfusion; or
  - f) if the Insured is diagnosed of having any Critical Illness arising directly or indirectly out of or in connection with any congenital which manifested itself before the Insured's 6th birthday as long as this Rider is in force.

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



## **Additional CI Protect (Up to 80)**

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### **PRODUCT DISCLOSURE SHEET**

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**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 of any change in Your contact details to ensure that all correspondences will reach You in a timely manner.

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

Should You require additional information about medical and health insurance, please refer to the *insuranceinfo 'booklet on 'Medical and Health 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:

AXA AFFIN Life Insurance Berhad

Ground Floor, Chulan Tower

No.3, Jalan Conlay

50450 Kuala Lumpur

Tel: 1300 88 1616

Fax: 03 2117 6768

E-mail: [customer.care@axa-life.com.my](mailto:customer.care@axa-life.com.my)

**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 THE SALES PERSONNEL OR CONTACT AXA AFFIN LIFE INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 13/07/2020

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AXA AFFIN Life Insurance Berhad 200601003992 (723739-W)

8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur. Tel: 03-2117 6688. Fax: 03-2117 3698

Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad

Date: 13/07/2020

Version 1.0



## CI Waiver of Premium Benefit - 5

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### SUPPLEMENTARY BENEFITS FOR YOU AND YOUR FAMILY

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If the Insured suffers from any one of the following 36 Critical Illnesses

We will waive the future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) if the Insured is diagnosed to suffer from critical illness until the end of premium term of basic plan or age seventy (70) of the Insured, whichever is earlier.

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#### CRITICAL ILLNESSES COVERED

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<ul style="list-style-type: none"> <li>• Alzheimer's Disease / Severe Dementia</li> <li>• Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Benign Brain Tumor - <i>of specified severity</i></li> <li>• Blindness - <i>permanent and irreversible</i></li> <li>• Brain Surgery</li> <li>• Cancer - <i>of specified severity and does not cover very early cancers</i></li> <li>• Cardiomyopathy - <i>of specified severity</i></li> <li>• Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i></li> <li>• Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Coronary Artery By-Pass Surgery</li> <li>• Deafness - <i>permanent and irreversible</i></li> <li>• Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> </ul>	<ul style="list-style-type: none"> <li>• End-Stage Liver Failure</li> <li>• End-Stage Lung Disease</li> <li>• Full-Blown AIDS</li> <li>• Fulminant Viral Hepatitis</li> <li>• Heart Attack - <i>of specified severity</i></li> <li>• Heart Valve Surgery</li> <li>• HIV Infection Due To Blood Transfusion</li> <li>• Kidney Failure - <i>requiring dialysis or kidney transplant</i></li> <li>• Loss of Independent Existence</li> <li>• Loss of Speech</li> <li>• Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Major Organ / Bone Marrow Transplant</li> <li>• Medullary Cystic Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis of Limbs</li> <li>• Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>• Primary Pulmonary Arterial Hypertension - <i>of specified severity</i></li> <li>• Serious Coronary Artery Disease</li> <li>• Stroke-<i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>• Surgery to Aorta</li> <li>• Systemic Lupus Erythematosus with Severe Kidney Complications</li> <li>• Third Degree Burns - <i>of specified severity</i></li> </ul>
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**Note:**

This proposal is an illustration only of the key features of the recommended insurance plans. If Your application is accepted, You will receive a supplement contract which will include detailed terms, conditions and exclusions.

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AXA AFFIN Life Insurance Berhad 200601003992 (723739-W)

8th Floor, Chulan Tower, No.3 Jalan Conlay, 50450 Kuala Lumpur. Tel: 03-2117 6688. Fax: 03-2117 3698

Proposed Insured: Mr. Insured

Prepared by: AXA AFFIN Life Insurance Berhad

Date: 13/07/2020

Version 1.0



## **CI Waiver of Premium Benefit - 5**

### **PRODUCT DISCLOSURE SHEET**

**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?**

This plan offers insurance protection for critical illness. It waives the future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) if the Insured is diagnosed to suffer from critical illness until the end of premium term of Basic Plan or age seventy (70) of the Insured, whichever is earlier.

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

This plan covers:

- Critical illness: Waive the future Regular Premium (excluding any regular top-up premium or lump sum top-up premium) until the end of the premium term of the Basic Plan or age seventy (70) years of the Insured, whichever is earlier.

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

No explicit premium is payable for this unit deducting rider. However, insurance charge in respect of this Rider will be deducted from the Account Value of your policy. Please refer to sales illustration for details.

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

The insurance charges are deducted monthly from the Account Value of Your Policy. The insurance charges are not guaranteed and will increase as You grow older. You are advised to refer to the details of insurance charges and other charges shown in the sales illustration. We reserve the right to revise the insurance charge by giving You at least ninety (90) days notice to Your last known address before effecting the revised insurance charge.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the age 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 supplementary contract to this Rider. We will refund to You any insurance charge that have been deducted for this Rider less any medical fee incurred.
- Waiting period - the eligibility for critical illness benefits under this Rider will only start thirty (30) days after the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later. For illnesses such as Heart Attack, Coronary Artery Disease Requiring Surgery, Serious Coronary Artery Disease or Cancer, the waiting period will be sixty (60) days.

*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:

- Critical Illness resulting from one or more of the following:
  - a) for any Pre-Existing Illness prior to the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later; or
  - b) if the Insured is diagnosed of having any Critical Illness within thirty (30) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later, except for (c) as set out below; or
  - c) if the Insured is diagnosed of having Heart Attack, Coronary Artery Disease Requiring Surgery, Serious Coronary Artery Disease; or
  - d) if the death of the Insured occur within thirty (30) days from the date the Critical Illness is first diagnosed (including the date of diagnosis); or
  - e) if the Critical Illness is caused by or related to any Human Immuno-deficiency Virus (HIV) including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, other than HIV Infection Due to Blood Transfusion; or
  - f) if the Insured is diagnosed of having any Critical Illness arising directly or indirectly out of or in connection with any congenital which manifested itself before the Insured's 6th birthday as long as this Rider is in force.

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





## **CI Waiver of Premium Benefit - 5**

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### **PRODUCT DISCLOSURE SHEET**

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**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 of any change in Your contact details to ensure that all correspondences will reach You in a timely manner.

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

Should You require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical and Health 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).

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Tel: 1300 88 1616

Fax: 03 2117 6768

E-mail: [customer.care@axa-life.com.my](mailto:customer.care@axa-life.com.my)

**10. Other similar types of covers available.**

Please ask Us for other similar types of plans offered.

**IMPORTANT NOTE:**

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The information provided in this disclosure sheet is valid as at 13/07/2020



**Life & CI Payor Benefit - 5**

**SUPPLEMENTARY BENEFITS FOR YOU AND YOUR FAMILY**

If the payor suffer from any one of the following 36 Critical Illnesses

We will waive the future Regular Premium (excluding regular top-up premium and lump sum top-up premium) until the end of premium term of basic plan or the Insured reaches age twenty-three (23) or the Payor reaches age seventy (70), whichever is earliest.

**CRITICAL ILLNESSES COVERED**

<ul style="list-style-type: none"> <li>Alzheimer's Disease / Severe Dementia</li> <li>Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>Benign Brain Tumor - <i>of specified severity</i></li> <li>Blindness - <i>permanent and irreversible</i></li> <li>Brain Surgery</li> <li>Cancer - <i>of specified severity and does not cover very early cancers</i></li> <li>Cardiomyopathy - <i>of specified severity</i></li> <li>Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i></li> <li>Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>Coronary Artery By-Pass Surgery</li> <li>Deafness - <i>permanent and irreversible</i></li> <li>Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> </ul>	<ul style="list-style-type: none"> <li>End-Stage Liver Failure</li> <li>End-Stage Lung Disease</li> <li>Full-Blown AIDS</li> <li>Fulminant Viral Hepatitis</li> <li>Heart Attack - <i>of specified severity</i></li> <li>Heart Valve Surgery</li> <li>HIV Infection Due To Blood Transfusion</li> <li>Kidney Failure - <i>requiring dialysis or kidney transplant</i></li> <li>Loss of Independent Existence</li> <li>Loss of Speech</li> <li>Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>Major Organ / Bone Marrow Transplant</li> <li>Medullary Cystic Disease</li> </ul>	<ul style="list-style-type: none"> <li>Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i></li> <li>Multiple Sclerosis</li> <li>Muscular Dystrophy</li> <li>Paralysis of Limbs</li> <li>Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i></li> <li>Primary Pulmonary Arterial Hypertension - <i>of specified severity</i></li> <li>Serious Coronary Artery Disease</li> <li>Stroke-<i>resulting in permanent neurological deficit with persisting clinical symptoms</i></li> <li>Surgery to Aorta</li> <li>Systemic Lupus Erythematosus with Severe Kidney Complications</li> <li>Third Degree Burns - <i>of specified severity</i></li> </ul>
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**Note:**

This proposal is an illustration only of the key features of the recommended insurance plans. If Your application is accepted, You will receive a supplement contract which will include detailed terms, conditions and exclusions.



## **Life & CI Payor Benefit - 5**

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### **PRODUCT DISCLOSURE SHEET**

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**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.**

Note: You / Your / Payor refers to the Owner of the Policy when it is issued.

**1. What is this plan about?**

This plan offers insurance protection to You in the event of Your death or if You are diagnosed of having a critical illness. It waives the future Regular Premium (excluding any regular top-up premium and lump sum top-up premium) until the end of the premium term of the basic plan or the Insured reaches age twenty-three (23) years or You reach age seventy (70) years, whichever is earliest.

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

This plan covers:

- Critical illness: Waive the future Regular Premium (excluding any regular top-up premium or lump sum top-up premium) until the end of the premium term of the basic plan or the Insured reaches age twenty-three (23) years or You reach age seventy (70) years, whichever is earliest.
- Death: Waive the future Regular Premium (excluding any regular top-up premium or lump sum top-up premium) until the end of the premium term of the basic plan or the Insured reaches age twenty-three (23) years or You reach age seventy (70) years, whichever is earliest.

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

No explicit premium is payable for this unit deducting rider. However, insurance charge in respect of this Rider will be deducted from the Account Value of Your Policy. Please refer to sales illustration for details.

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

The insurance charges are deducted monthly from the Account Value of Your Policy. The insurance charges are not guaranteed and will increase as You grow older. You are advised to refer to the details of insurance charges and other charges shown in the sales illustration. We reserve the right to revise the insurance charge by giving You at least ninety (90) days notice to Your last known address before effecting the revised insurance charge.

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the age 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 supplementary contract to this Rider. We will refund to You any insurance charge that have been deducted for this Rider less any medical fee incurred.
- Waiting period - the eligibility for critical illness benefits under this Rider will only start thirty (30) days after the Supplement Effective Date or Serious Coronary any Reinstatement date of this Rider, whichever is later. For illnesses such as Heart Attack, Coronary Artery Disease Requiring Surgery, Artery Disease or Cancer, the waiting period will be sixty (60) days.

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



## **Life & CI Payor Benefit - 5**

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### **PRODUCT DISCLOSURE SHEET**

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

Coverage benefits will not be payable if:

- Death was due to suicide within twelve (12) months from the Supplement Effective Date or any date of reinstatement, whichever is later.
- Critical Illness resulting from one or more of the following:
  - a) for any Pre-Existing Illness prior to the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later; or
  - b) if the Owner is diagnosed of having any Critical Illness within thirty (30) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later, except for (c) as set out below; or
  - c) if the Owner is diagnosed of having Heart Attack, Coronary Artery Disease Requiring Surgery, Serious Coronary Artery Disease, or Cancer within sixty (60) days from the Supplement Effective Date or any Reinstatement date of this Rider, whichever is later; or
  - d) if the Owner dies within 30 days from the date the Critical Illness is first diagnosed (including the date of diagnosis); or
  - e) if the Critical Illness is caused by or related to any Human Immuno-deficiency Virus (HIV) including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, other than HIV Infection Due to Blood Transfusion.

*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 of any change in Your contact details to ensure that all correspondences will reach You in a timely manner.

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

Should You require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on "Medical and Health 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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E-mail: [customer.care@axa-life.com.my](mailto:customer.care@axa-life.com.my)

#### **10. Other similar types of covers available.**

Please ask Us for other similar types of plans offered.

#### **IMPORTANT NOTE:**

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The information provided in this disclosure sheet is valid as at 13/07/2020

**FUND FACT SHEET - SELECT BALANCED FUND**

Name of Fund	Select Balanced Fund									
Name of Underlying Fund	Affin Hwang Select Balanced Fund									
Type of Underlying Fund	Balanced Fund									
<b>Features of Fund</b>										
Investment Objective	To provide investors an affordable access into a diversified investment portfolio containing a 'balanced' mixture of equities and fixed income securities to achieve a balance of growth and income over medium to long-term period.									
Investment Strategy & Approach	Invest in companies that practice good corporate governance and with fundamental investment value. To add value by seeking potential credit upgrades for fixed income securities.									
Asset Allocation	A minimum of 95% of the fund's NAV will be invested into Affin Hwang Select Balanced Fund. The balance of the funds' NAV will be invested in liquid assets.									
Performance Benchmark	50% FBM Top 100 Index + 50% Maybank 12-Month Fixed Deposit Rate									
Fund Manager	Affin Hwang Asset Management Berhad									
<b>Fees &amp; Charges</b>										
Fund Management Charge	1.50% p.a.									
Other Charges, if any	Fund Switching Fee: Refer to the respective product's policy contract Bid Offer Spread: Nil									
<b>Fund Performance</b>										
<b>Notice: Past performance of the fund is not an indication of its future performance.</b>										
• Fund Performance vs Benchmark										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Annual Investment Returns	19.46%	7.82%	13.67%	11.11%	0.15%	4.35%	4.42%	13.55%	-3.93%	6.63%
Benchmark Return	11.96%	2.67%	6.39%	7.30%	-1.51%	0.29%	0.42%	7.85%	-3.03%	0.18%
<ul style="list-style-type: none"> <li>• Past performance of the fund is not an indication of its future performance.</li> <li>• This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product.</li> <li>• Past performance is calculated based on the unit price of the fund. Eg. year 2019 annual investment return is derived from the following formula:</li> </ul>										
The annual investment return in 2019 = $\frac{\text{UP} * 31 \text{ December } 2019 - \text{UP} * 31 \text{ December } 2018}{\text{UP} * 31 \text{ December } 2018} \times 100\%$										
Where *UP 31 December = the fund's unit selling price on 31 December.										

**FUND FACT SHEET - SELECT BALANCED FUND**

<b>Risks</b>		
Investment in the funds are subject to certain risks, including but not limited to:		
<b>Risks</b>	<b>Description</b>	<b>Risk Management</b>
Market Risk	Market risk arises when the value of the securities fluctuate in response to the general market and economic conditions.	The market risk is managed through portfolio diversification and asset allocation whereby the securities exposure will be reduced in the event of anticipated weakness in the market.
Fund Management Risk	The selection of securities which make up the investments of the funds is subjective and the securities selected may perform better or worse than overall market.	This risk is managed by having a professional and experienced investment manager.
Credit Risk	Credit risk is the risk of loss due to the inability or unwillingness of a counter-party to meet the payment obligations of principal and/or interest.	The Fund Manager manages the credit risk by imposing counter-party limits at fund level as well as assessing the credibility of the counter party and its ratings.
Liquidity Risk	Liquidity Risk includes both the risk that assets may not be realized at their fair value in a short period of time, and the risk that the Company may not have enough access of liquid assets to meet its cash outgo obligations.	The risk is managed by monitoring the projected and actual cash inflows and outflows and by ensuring that a reasonable amount of financial assets are kept in liquid instrument at all times.
Operational Risk	This risk is attributed to failures in the operation of the Company due to fraud, inadequate monitoring systems, legal matters, management failure, defective controls, and human errors. This risk is not directly related to market risk, credit risk or liquidity risk.	The risk is managed by having adequate internal controls which would include (list not exhaustive) well documented work processes, investment policies, proper segregation of duties, competent personnel assigned to the work, regular checks, monitoring and reporting etc.

**FUND FACT SHEET - SELECT BALANCED FUND**

<b>Other Info</b>	
Target Market	<ul style="list-style-type: none"> <li>• Conservative with a bias towards receiving regular income.</li> <li>• Prefer stable investment return.</li> <li>• Medium to long-term capital growth.</li> </ul>
Basis & Frequency of Unit Valuation	The price is determined by dividing the net asset value of the fund by the aggregate number of units of the fund on the valuation date daily.
Exceptional Circumstances	<p>We may take the following actions that may become necessary due to change in circumstances:</p> <ul style="list-style-type: none"> <li>• Close any Investment Fund or to transfer the assets to a new Investment Fund which has similar investment objectives. We will give you at least 90 days' written notice of our intention to close an Investment Fund (or such shorter period as agreed by the Regulator). We will cease to allow creation or cancellation of Units in the closing Investment Fund after its closure;</li> <li>• Change the name of any Investment Fund;</li> <li>• Designate classes of Units that are available under the Policy and change the designations. We may also subdivide or consolidate such Units or classes of Units;</li> <li>• Change the Investment Policy of each of the Investment Funds provided approval of the Regulator is first secured and such approval process is on file with the Regulator by giving you at least 90 days' written notice.</li> <li>• Suspend pricing of Unit and Policy transactions if any of the exchanges in which any Investment Fund is invested is temporarily suspended for trading.</li> </ul> <p>We may at any time, temporarily suspend or defer the valuation, creation or cancellation of Units of the Investment Fund for reasons such as but not limited to as a result of the closure of or suspension of dealings on a principal stock exchange, suspension of valuation of or dealings in an underlying fund of an Investment Fund, during any period when assets in an Investment Fund cannot be valued or invested in accordance with its investment objective or sold.</p> <p>We may also limit the number of Units of an Investment Fund to be cancelled on any Valuation Date to 10% of the aggregate number of Units of the Investment Fund on the Valuation Date. In such case, Units of the Investment Fund allocated to the Policy will be cancelled on a pro rata basis. Units that have not been cancelled will be carried forward for cancellation, subject to the same limitation, on the next Valuation Date of the Investment Fund;</p> <ul style="list-style-type: none"> <li>• Defer the switching or withdrawal of Units and the surrender of the Policy for a period not exceeding 6 months from the date of application, for example, but not limited to, when there is an unusually high volume of sale of investments within a short period; and</li> <li>• Make the changes that may be required due to legislative and regulatory requirements.</li> </ul>