GENERALI

Secure Enhanced Plus

PRODUCT DISCLOSURE SHEET

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

1. What is this plan about?

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 <<Basic Sum Insured>> (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 <<Basic Sum Insured>> (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:

  i) If the TPD benefit under the same life is less than or equal to MYR 1,500,000, the amount payable shall be in one lump sum, up to MYR 1,500,000.

  ii) If the TPD benefit under the same life is:

  - more than MYR 1,500,000, but less than or equal to TPD Limit; or
  - more than TPD Limit;

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

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

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

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

- Accidental Death or TPD prior to age 70

  i) Additional MYR <<Basic Sum Insured>>, payable upon accidental death or TPD
  ii) Additional MYR <<200% Basic Sum Insured>>, payable upon accidental death due to Public Conveyance of Land Transportation
  iii) Additional MYR <<300% Basic Sum Insured>>, payable upon accidental death due to Public Conveyance of Water Transportation
  iv) Additional MYR <<300% Basic Sum Insured>>, payable upon accidental death due to Public Conveyance of Air Transportation
  v) Additional MYR <<400% Basic Sum Insured>>, 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.

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia
Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.life@generali.com.my
www.generali.com.my

Secure Enhanced Plus

PRODUCT DISCLOSURE SHEET

Fund chosen:
100% Select Opportunity Fund

Reminder: Please read the product brochure and the fund fact sheets available on Our website which includes product benefits and objectives of the investment funds. It is important to select a plan or a combination of funds that suit Your financial goals and risk profile.

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

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 Our underwriting requirements.

- The estimated total premium that You have to pay: MYR 99,999.99 annually for 99 years.

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

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as the Insured grows older.

The other fees and charges includes:

- Service 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 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.
- 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 Us a written notice. 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 Us if there are any changes in Your contact details to ensure that all correspondences reach you in a timely manner.

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

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

If You have any enquiries, please contact Us at:
Generali Life Insurance Malaysia Berhad
200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia

Telephone: 1 300 13 2121 or +603 3007 2121

E-mail: customer.service.life@generali.com.my

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

Please ask Us for other similar types of plans offered.

Secure Enhanced Plus

PRODUCT DISCLOSURE SHEET

IMPORTANT NOTE:

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

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

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 DD/MM/YYYY.