

PRODUCT DISCLOSURE SHEET

Dear Customer,

Date: dd/mm/yyyy

This Product Disclosure Sheet (PDS) provides You with key information on Your investment linked insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

1 What is AssuredLove?

AssuredLove is a rider (subsequently called "Rider") that provides the flexibility to distribute Death Benefit payable under the Basic Policy through Annual Payouts. If the Life Assured dies before the Maturity/Expiry Date, We will pay the Death Benefit* by way of Annual Payout throughout the Payout Term selected or until termination of the Supplementary Contract, whichever is earlier.

*Death Benefit means the amount payable under the Basic Policy upon the death of the Life Assured, as admitted and approved by Us and as valued as at the Valuation Day on or after the claim approval date, less any moneys due and owing to Us under the Basic Policy and/or any supplementary contract thereto and, with the consent of any person entitled to be paid, moneys due and owing to Us under any other policy and/or supplementary contract thereto.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following insurance **coverage/benefits** for up to **5 years** or until the **termination of the Rider**, whichever is earlier:

Payment of Death Benefit

Death Benefit will be payable in Annual Payouts based on the stipulated percentage of the Death Benefit, as per the table below.

Payout Year	Annual Payout (Percentage of Death Benefit)
1st	28%
2nd – 5th	18%

The first Annual Payout shall be made within 60 days of the claim being admitted and approved by Us. Each subsequent Annual Payout shall be made within 60 days of each anniversary of the first Annual Payout date until the end of the Payout Term.

After payment of the first Annual Payout, the balance of the Death Benefit will accrue interest at a rate to be determined by Us from year to year. Such interest shall accrue only until the successful payment of the final Annual Payout. All such interest accrued will be paid together with the final Annual Payout or upon the termination of the Supplementary Contract, whichever is earlier.

Your investment-linked insurance **excludes**:

- Suicide – if death was due to suicide within 12 months from Issue Date or Reinstatement Date of Basic Policy, whichever is later, this Rider shall become void. Any refund in the event of death from suicide shall be in accordance with the Basic Policy.

Note: This list is **non-exhaustive**. You must refer to the **Basic Policy** for more details.

If You have any questions or require assistance on Your investment linked insurance, You can:



Call Us at
1 300 22 5542



Email Us at:
customer.service@allianz.com.my



Scan the QR code above or visit
Our website at:
<https://az.my/assuredlove>

3 Know Your Obligations

For this Rider, Premium is not applicable. Additionally, there are no fees and charges, such as Cost of Insurance, imposed.

4 Other Key Terms

- You must disclose all material facts such as the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or Rider terminated.
- If, at the time the claim is made, the amount payable under the Basic Policy upon the death of the Life Assured prior to the deduction of any moneys due and owing to Us, is less than RM500,000, or there is no nominee under the Basic Policy who is entitled to receive the Death Benefit as a beneficiary, in the case where You are also the Life Assured, We will terminate this Rider and pay the Death Benefit in a lump sum.
- Payment of the Death Benefit in accordance with the Supplementary Contract shall constitute full settlement of all moneys payable under the Basic Policy upon the death of the Life Assured.
- You can amend the chosen Payout Term only during the lifetime of the Life Assured.

Note: This list is **non-exhaustive**. You should refer to the **Supplementary Contract** for the full list of terms and conditions.

? Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You.
- **After free-look period,** You may surrender Your Rider, provided that the Basic Policy and this Rider are still in force and effect, and during the lifetime of the Life Assured.

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