

Additional Information Sheet – Allianz Legacy Plus

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon death** of the Life Assured, a **guaranteed maturity benefit** upon the survival of the Life Assured at Policy maturity, and a **Loyalty Bonus** every Policy year starting from the beginning of 21st Policy year until Policy maturity, subject to the terms and conditions of the Policy.

1. What is Loyalty Bonus?

While this Policy is in force and all Premiums due and interest charged on late Premium payment (if any) are paid up to date, an amount equivalent to 0.50% of the Account Value will be credited into the Policy Account as Loyalty Bonus with 100% allocation rate. This benefit is payable every policy year starting from the beginning of the 21st Policy year until the Maturity/Expiry Date.

Your Obligations

What are the applicable fees and charges for this plan?

1. Cost of Insurance (COI)

The rate of COI is guaranteed. COI will be deducted monthly from the Policy Account to pay for Your insurance coverage. The COI may vary by the Prevailing Insured Amount, attained age, smoking status and gender. The COI may increase as Life Assured's age increases.

2. Policy Fee

Policy Fee of RM 7 will be deducted monthly from the Policy Account.

3. Premium Charge

Premium Charge shall be deducted from the Premiums payable under the Policy, and it is used to pay, including but not limited to commission paid to intermediaries and management expenses incurred by Us.

Number of Policy Year Premiums Paid	Premium Charge as Percentage of Premium Paid	
	5 years	10 years
1	30.0%	40.0%
2	17.5%	25.0%
3	12.5%	20.0%
4	12.5%	20.0%
5	7.5%	12.5%
6	Nil	12.5%
7	Nil	10.0%
8	Nil	10.0%
9	Nil	5.0%
10	Nil	5.0%
11 and above	Nil	Nil

4. Fund Management Charge

Fund Management Charge will be deducted from the investment return, to pay for the investment expenses and the charge of risk exposure arising from this Policy. The Fund Management Charge deducted is depending on the investment return as shown below.

Gross Investment Return per month before tax	Current Fund Management Charge per month
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Less than 0.416%	0.0667%
0.416% and above	0.0958%

The subsequent Fund Management Charge may be different from the current Fund Management Charge but will not be more than the maximum Fund Management Charge of 0.125% per month.

We reserve the right to revise the Policy Fee and maximum Fund Management Charge by giving You at least 3 months' written notice prior to the effective date of the revision. The revision will take effect on the next Policy Anniversary.

Key Terms and Conditions

- Policy Sustainability** – The Account Value of this Policy must be projected to be sufficient to pay the Policy Fee and COI of this Policy up to the Maturity/ Expiry Date. The financial projection of the Policy cash flows, including the Account Value and policy charges, is carried out by Us from time to time as required using Our predefined financial assumptions. In the event that the financial projection of the Account Value of this Policy is insufficient to pay for the Policy Fee and COI of this Policy and if Your Policy has effected a Premium Holiday, We will inform You to pay all Your outstanding Premium including Premium interest (if any) to ensure that the Account Value is projected to be sufficient for the deduction of Policy Fee and COI of this Policy up to the Maturity/ Expiry Date. The Policy will not Lapse if Conditional No Lapse Guarantee applies, which is when all Premiums due and Premium interests (if any) are paid up to date.
- Grace Period** – You are allowed a Grace Period of 31 days from the Due Date to pay Your Premium, during which period no interest shall be chargeable to You.
- Premium Holiday** – If any Premium remains unpaid on the Premium Due Date, this Policy will not Lapse so long as the Account Value is sufficient to pay for the COI and Policy Fee when due. However, if the balance of the Account Value remains insufficient to pay the COI and Policy Fee after 31 days from the date when such deductions are due, Your Policy shall then Lapse.
- Reinstatement** – If Your Policy has lapsed due to non-payment of Premium, You may, upon obtaining Our written consent, reinstate it any time within 3 years from the Due Date of the Premium in default. You may refer to the Policy Contract for the terms and conditions of reinstatement.
- Premium Interest** – Interest will be imposed on any outstanding Premium, including when Premium Holiday is effected, paid later than 31 days from Premium Due Date. Any unpaid interest on Premiums will be compounded at each Premium Due Date at a rate to be determined by Us.

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