

Additional Information Sheet – Allianz UltimateLink

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 or Total and Permanent Disability (TPD)** during the coverage period of the Policy. Upon survival of the Life Assured at Policy maturity, 100% of the Account Value will be payable.

If the coverage period of the Policy ends before the Life Assured attains age 100 years, this plan will be **automatically renewed** immediately after the Maturity/Expiry Date, up to the Policy Anniversary when the Life Assured attains age 100 years nearest birthday.

1. What is the maximum benefits payable per life for the coverage under this plan?

If the Life Assured suffers from TPD at any time during the coverage period of the Policy but prior to the Life Assured attaining age 71 years nearest birthday on the Policy Anniversary, We will pay the TPD benefit subject to a maximum aggregated Insured Amount of RM 8,000,000 per life.

2. What are the major exclusions and limitations under this plan?

- (i) Where the age of the Life Assured is less than 49 months at the time of death or commencement of TPD, the Insured Amount Payable under this plan shall be as follows:

Age of Life Assured at the Time of Death or Commencement of TPD	Percentage of Insured Amount Payable
15 days - 12 months	20%
13 - 24 months	40%
25 - 36 months	60%
37 - 48 months	80%
49 months and above	100%

* If the Life Assured's age is less than 15 days old:

We shall pay You the Account Value calculated in the same manner as if the Units are to be cancelled together with unallocated Premium, Cost of Insurance (COI) deducted from the unit cancellation riders, if any, and Monthly Service Charge less any expenses incurred for medical examination.

- (ii) This plan shall not cover suicide of the Life Assured, while sane or insane, within 12 months from the Issue Date or Reinstatement Date, whichever is later. If death is due to suicide within the 12 months from the Issue Date or Reinstatement Date, whichever is later, the Policy will be terminated and We shall refund 100% of the Account Value together with the total COI and Monthly Service Charge incurred from the Issue Date or Reinstatement Date, whichever is later and the total of unallocated Premium less expenses incurred for medical examination (if any).
- (iii) This plan shall not cover TPD caused directly or indirectly, wholly or partly, by any 1 or more of the following events:
- attempted self-destruction or self-inflicted injuries while sane or insane; or
 - war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or undeclared), strike, riot and/or civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
 - accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances; or
 - service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
 - entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Life Assured is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route; or
 - any congenital defect which has manifested or was diagnosed before the Life Assured attains 17 years of age and of which We were not aware as at the Issue Date of the Policy; or
 - an opportunistic infection or a malignant neoplasm if at the time of disability, the Life Assured has Acquired Immunodeficiency Syndrome (AIDS). An opportunistic infection includes but is not limited to *Pneumocystis carini*

pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of disability or death in the presence of Acquired Immunodeficiency Syndrome (AIDS); or

- h) Pre-Existing Conditions unless declared by You/the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of Your Policy, whichever is later.

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

Your Obligations

What are the applicable fees and charges for this plan?

1. Cost of Insurance (COI)

COI is deducted monthly from the value of Your Units to pay for Your insurance coverage. The COI may vary depending on Insured Amount, Life Assured's attained age nearest birthday, gender, occupation, smoking status and medical rating (if any). The COI may increase as Life Assured's age increases.

2. Monthly Service Charge

A RM8 Monthly Service Charge will be levied every month via cancellation of Units.

3. Fund Management Charge

Every Allianz Life Investment-Linked Fund is subject to a Fund Management Charge. The Fund Management Charge will be deducted on each Valuation Day. The maximum Fund Management Charge for each of the Funds is as follows. The actual Fund Management Charge will vary according to the actual asset mix of the Fund and will be reviewed by Us no less frequently than on a quarterly basis.

Allianz Life Equity Fund	Up to 1.50% per annum
Allianz Life Managed Fund	Up to 1.25% per annum
Allianz Life Dynamic Growth Fund	Up to 1.50% per annum
Allianz Life Equity Income Fund	Up to 1.35% per annum
Allianz Life Bond Fund	Up to 0.75% per annum
Allianz Life Dana Padu	Up to 1.50% per annum
Allianz Life Amanah Dana Ikhlas	Up to 1.35% per annum
Allianz Life ASEAN Plus Fund	Up to 1.50% per annum
Allianz Life Global Income Fund*	Up to 1.25% per annum
Allianz Life Total Return Asian Equity Fund*	Up to 1.50% per annum

* The Fund Management Charge as set out above includes fund management fee of the target Fund. There will be no additional fee that is charged to You other than the Fund Management Charge above.

4. Switching Fee

5 free switches of Funds are available every Policy year. Any subsequent switches within the same Policy year will be charged a fee of RM10 per switch.

5. Withdrawal Penalty

A Withdrawal Penalty will be imposed on the withdrawal amount. Withdrawal amount and Withdrawal Penalty will be deducted from the Account Value upon withdrawal of Units from any Fund(s).

Policy Year	Withdrawal Penalty (Percentage of withdrawal amount)
1	20%
2	20%
3 and above	0%

6. Surrender Penalty

A Surrender Penalty will be imposed on the Account Value upon surrender of the Policy.

Policy Year	Surrender Penalty
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	(Percentage of Account Value)
1	20%
2	20%
3 and above	0%

The fees and charges stated are the current charges and are not guaranteed. We reserve the right to vary the rates above 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

- 1. Reinstatement** – If Your Policy is lapsed due to insufficient Account Value, You may upon obtaining Our written consent reinstate it any time within 3 years from the date of lapsation of the Policy, subject to the Policy's terms and conditions of reinstatement contained in the Policy Contract.
- 2. Policy Sustainability** – The Account Value of the Policy must be projected to be sufficient to pay for the COI and Monthly Service Charge of the Policy and all riders attached (if any), up to the Maturity/Expiry Date. The financial projection of the Policy cashflows, including the Account Value, COI and Monthly Service Charge, 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 the basic Policy is insufficient to pay for the COI and Monthly Service Charge of the Policy and the respective rider(s), if any, up to the Maturity/Expiry Date of the Policy, We reserve the right to increase Your Premium or enforce a regular top-up premium to ensure that the Account Value is projected to be sufficient for the deduction of COI and Monthly Service Charge of the Policy and the respective rider(s), if any, up to the Maturity/Expiry Date.
- 3. Renewability** – The Policy will be renewed automatically and immediately after the Maturity/Expiry Date, up to the Policy Anniversary when the Life Assured attains age 100 years nearest birthday. Any rider(s) attached to the Policy which is still in force at the time of the Policy Renewal will also be renewed upon the terms thereof up to the Policy Anniversary of the rider(s) when the Life Assured attains the maximum age nearest birthday allowed for coverage under the rider(s). Any Account Value as of the Maturity/Expiry Date will be carried forward upon the Policy Renewal.

The Premium at the time of the Policy Renewal is not guaranteed and We reserve the right to revise the Premium applicable at the time of the Policy Renewal. We will notify You of the revised Premium by giving You at least 3 months' written notice prior to the Policy Renewal.

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