PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating 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 WealthCover (Term)?

WealthCover (Term) is a top-up rider (subsequently called "Rider") which enhances the potential investment returns of a regular premium basic investment-linked insurance plan via Your regular premium payments. The Premium for this Rider will contribute to the Account Value of the Basic Policy.

2 Know Your Coverage/Benefits

As an illustration, for **RM 41,666.67** monthly, You will receive the following Rider **coverage/benefits:**	
Coverage	This Rider enhances the potential investment returns of a regular premium basic investment-linked insurance plan.

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

Call Us at	Email Us at:	Scan the QR code above or visit Our website at:
1 300 22 5542	customer.service@allianz.com.my	WealthCover Insurance I Allianz Malaysia

3 Know Your Obligations

For Your investment linked insurance, You must pay a Premium of:	
Premium	**RM 41,666.67** (**Monthly**)
Premium payment duration: Up to age 59	
• Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia. • We allocate a portion of the Premium to purchase Units in Your chosen Fund(s).	
Premium allocated to purchase Units	95% of Annual Premium Paid
You also have to pay the following fees and charges (included as part of Your Rider):	
Commission	**3.75% of total Annual Premium Paid** or **RM 562,500.00**

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your Rider terminated.
- The Account Value of the Basic Policy depends on the performance of Your chosen Fund.
- When the Account Value of the Basic Policy is insufficient to pay for the Cost of Insurance (COI) and other charges for both the Basic Policy and all riders attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Policy Lapsation: The Basic Policy and all riders including this Rider attached to the Basic Policy will lapse when the value of investment Units is insufficient to pay for the COI and other charges.
- Reinstatement: If the Basic Policy and all riders including this Rider attached to the Basic Policy are lapsed due to insufficient Account Value, You may upon obtaining Our written consent to reinstate it any time from the date of lapsation of the Basic Policy, subject to the Basic Policy's terms and conditions of reinstatement contained in the Policy Contract.

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. We will refund to You the unallocated Premiums and the value of Units that have been allocated (if any) at the Unit Price at the next Valuation Day less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and Rider are still in force and effect, You may surrender this Rider at any time during the premium payment period of the Rider, effective at next Premium Due Date.

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).