

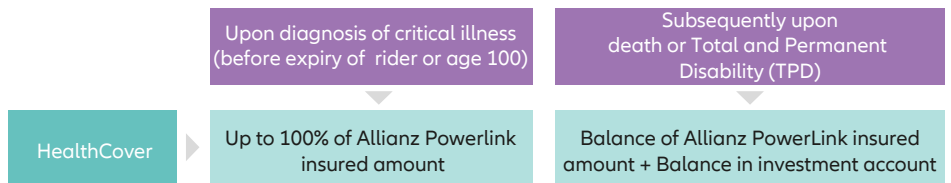
WE PROTECT YOUR SAVINGS WHEN YOU ARE CRITICALLY ILL

CRITICAL ILLNESS PROTECTION FOR ALLIANZ POWERLINK PLAN

Benefits at a glance

HealthCover is an optional rider that offers:

- Protection against the financial impact of a critical illness.
- Comprehensive Critical Illnesses coverage.
- A lump sum payment that helps to prevent your family's savings from depleting. This lump sum payment is payable based on the illustrations below:



List of 36 critical illnesses

1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
2. Heart Attack - of specified severity
3. Kidney Failure - requiring dialysis or kidney transplant
4. Cancer - of specified severity and does not cover very early cancers
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. Angioplasty and Other Invasive Treatments for Coronary Artery Disease*
8. End-Stage Liver Failure
9. Fulminant Viral Hepatitis
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
11. Benign Brain Tumour - of specified severity
12. Deafness - Permanent and Irreversible
13. Third Degree Burns - of specified severity
14. HIV Infection due to Blood Transfusion
15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
16. Full-blown AIDS
17. End-Stage Lung Disease
18. Encephalitis - resulting in Permanent inability to perform Activities of Daily Living
19. Major Organ / Bone Marrow Transplant
20. Loss of Speech
21. Brain Surgery
22. Heart Valve Surgery
23. Terminal Illness
24. Bacterial Meningitis - resulting in Permanent inability to perform Activities of Daily Living
25. Major Head Trauma - resulting in Permanent inability to perform Activities of Daily Living
26. Chronic Aplastic Anemia - resulting in Permanent Bone Marrow Failure
27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms
28. Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
29. Alzheimer's Disease / Severe Dementia
30. Muscular Dystrophy
31. Surgery to Aorta
32. Multiple Sclerosis
33. Primary Pulmonary Arterial Hypertension - of specified severity
34. Medullary Cystic Disease
35. Cardiomyopathy - of specified severity
36. Systemic Lupus Erythematosus with Severe Kidney Complications

* For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, ten percent (10%) of the rider insured amount subject to a maximum of RM25,000 shall be payable.

This factsheet is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details. Both PDS and SI could be obtained from your servicing agent.

The renewal of HealthCover is guaranteed. All renewals are subject to sufficient fund value in the investment account and cost of insurance for any renewal is not guaranteed. We have the right to revise the charges, benefits, terms and conditions and you will be informed in writing of the revision at least three (3) months before renewal.

You should satisfy yourself that this rider will best serve your needs and that the cost of insurance under this rider is affordable. A free look period of fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, will be given from the receipt date of the supplementary contract for you to review its suitability and should you choose to return this rider within the period, the amount to be refunded shall be the cost of insurance deducted for this rider less any expenses incurred for medical examination.

Service Tax (if applicable) will be charged at the rate of 6% on the applicable portion of your premium/fee/charges for the period of insurance coverage.

An Extended Total and Permanent Disability (ETPD) Rider is attachable to HealthCover by default at no extra premium charges to you.

The ETPD Rider covers:

1. Paralysis of Limbs
2. Blindness - Permanent and Irreversible
3. Loss of Independent Existence

Note: If you wish to terminate this rider, your ETPD Rider will be terminated automatically.

Cost of Insurance

The cost of insurance for HealthCover is levied through deduction of units from the investment account of your policy. The amount to be deducted will depend on the amount and type of insurance cover chosen, as well as other factors such as age, sex, health status, smoker status, etc. The current cost of insurance charged for HealthCover is illustrated in the sales illustration and you may request a copy from your servicing agent.

Exclusions

HealthCover supplementary contract shall not cover:





- (a) any Critical Illnesses, other than Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease, which first manifests itself prior to the thirtieth (30th) day following the Issue date or any Reinstatement Date of the supplementary contract, whichever is the later; or

- (b) Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery by-pass Surgery, Heart Attack and Serious Coronary Artery Disease which first manifests itself prior to the sixtieth (60th) day following the Issue Date or any Reinstatement Date of the supplementary contract, whichever is the later; or
- (c) any Critical Illnesses which existed at the Issue Date or Reinstatement Date of the supplementary contract, whichever is later; or
- (d) any Critical Illnesses which is due to self-inflicted injuries while sane or insane.

Allianz Life Insurance Malaysia Berhad (104248-X)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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