

WE PAY YOUR PREMIUM WHEN YOU ARE CRITICALLY ILL

* until expiry or termination of PayorCover, whichever is earlier

WAIVER OF PREMIUM PROTECTION FOR ALLIANZ POWERLINK PLAN

Benefits at a glance

- Upon diagnosis of any of the specified 36 Critical Illnesses, Allianz Life Insurance Malaysia will **pay*** an amount equivalent to the premium amount of your Allianz PowerLink plan.
- The payment of the premium will be allocated towards the purchase of units for the investment-linked account of your Policy.
- The extra income will come in handy as added protection against the financial impact of a Critical Illness.
- PayorCover comes with a comprehensive list of Critical Illnesses coverage and provides continuous insurance and financial protection for you and your loved ones.

List of 36 Critical Illnesses

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

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 PayorCover 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 PayorCover by default at no extra premium charges to you.

The ETPD Rider covers:

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

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

Cost of Insurance

The cost of insurance for PayorCover 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, smoker status, health status, etc. The current cost of insurance charged for PayorCover is illustrated in the sales illustration and you may request a copy from your servicing agent.





Exclusions

This PayorCover supplementary contract shall not cover:

- (a) any Critical Illness, other than Heart Attack, Cancer, Coronary Artery By-Pass Surgery 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) Heart Attack, Cancer, Coronary Artery By-Pass Surgery and Serious 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 Illness which existed at the Issue Date or Reinstatement Date of the supplementary contract, whichever is later; or
- (d) any Critical Illness 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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