

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before You decide to take out this product. Be sure to also read the general terms and conditions.

Underwritten by AXA AFFIN Life Insurance Berhad

eLife Protector+

1. What is this product about?

eLife Protector+ is a non-participating yearly renewable (up to age 75) pure protection plan. This plan pays a lump-sum payment of 100% of the Basic Sum Insured in the event of death of the Insured. If the Insured is suffering from Total and Permanent Disability (TPD) prior to age 70, it pays the Basic Sum Insured up to MYR4 million per life. Any amount in excess of MYR 4 million is payable upon death. In the event of death of the Insured is resulted from Accident prior to age 65, an additional 100% of the Basic Sum Insured, subject to the maximum of MYR2 million per life, will be payable.

This is a pure protection product and does not provide any savings or investment elements.

2. What are the covers / benefits provided?

This plan covers:

- Death – MYR <SA> (i.e. Basic Sum Insured). If the death of the Insured is resulted from Accident, an additional MYR<SA> (i.e. Basic Sum Insured), subject to the maximum of MYR2 million per life, will be payable.
- Total and Permanent Disability (TPD) – MYR <SA> (i.e. Basic Sum Insured). The TPD benefit is subject to MYR 4 million per life. Any amount in excess of MYR 4 million is payable upon death.

Payment Schedule of TPD Benefit:

- (1) If the TPD benefit under the same life is less than or equal to MYR1.5 million, the amount payable shall be in one lump sum.
- (2) If the TPD benefit under the same life is:
 - (i) more than MYR1.5 million, but less than or equal to MYR4 million, the amount payable for the same life shall be in one lump sum payment of MYR1.5 million; and the balance of the TPD benefit shall be payable over 12 months period after the date of the first lump sum payment and provided that the TPD has existed continuously; or
 - (ii) more than MYR4 million, the maximum TPD benefit of MYR4 million shall be payable according to (2)(i) above.

Note: This plan is renewable yearly up to age 75 subject to timely premium payments.

3. How much premium do I have to pay?

The total premium that You have to pay varies depending on Your attained age, gender, smoker status and Basic Sum Insured chosen.

Table below shows some indicative monthly premiums payable:

| Attained Age (Last Birthday) | Basic Sum Insured (MYR) | Monthly Premium (MYR) | | | |
|------------------------------|-------------------------|-----------------------|--------|------------|--------|
| | | Male | | Female | |
| | | Non-Smoker | Smoker | Non-Smoker | Smoker |
| 16 | 100,000 | 15.83 | 22.58 | 9.58 | 11.16 |
| 25 | 100,000 | 15.83 | 22.58 | 9.58 | 11.16 |
| 35 | 100,000 | 17.66 | 23.25 | 12.41 | 15.33 |
| 45 | 100,000 | 33.75 | 49.00 | 21.75 | 29.50 |
| 55 | 100,000 | 85.91 | 126.91 | 54.08 | 75.16 |

- The figures shown above are for illustration purposes only. Terms and conditions apply.
- The payment of premium can be made on monthly mode only.
- The premium for this plan is not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving You at least ninety (90) days notice.
- The premiums paid for this plan may qualify you for income tax relief subject to the provisions of the Income Tax Act and Inland Revenue Board.
- Grace Period: You are given 31 days of grace period after the due date to make Your premium payment.

4. What are the fees and charges I have to pay?

No commission will be paid in Your Policy as there is no intermediary involved.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - All material facts such as medical condition must be disclosed and Your age must be stated correctly.

| | |
|-------------------|--|
| | <ul style="list-style-type: none"> • Free-look Period - You may return Your Policy by sending an email to Us requesting for cancellation to reach Our Office within fifteen (15) days from the date of Your receipt of this Policy. We will refund to you the premium that You have paid. • Implications of switching Policy to another insurer - One of the main disadvantages is new terms and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with Us before making a final decision. • Claim Procedure - You must give Us written notice of Your claim within the time frame as stated in the Policy Contract. After such notice is given to Us, You must furnish Us with proof of the claim and incident by completing Our prescribed form and attaching the relevant requested documents. <p><i>Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under Your Policy.</i></p> |
| <p>6.</p> | <p>What are the major exclusions under this plan? This plan does not cover:</p> <ul style="list-style-type: none"> • Death due to suicide while sane or insane within one (1) year from the Issue Date. • TPD due to: <ul style="list-style-type: none"> a) suicide, attempted suicide or self-inflicted injuries, while sane or insane; b) any act due to war, declared or not; c) military, naval or air service for any country at war (whether declared or not); d) pre-existing physical or mental defect or infirmity; e) travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air service operating on a regular scheduled route; or f) participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest; g) alcoholic intoxication; h) narcotic or drug unless taken as prescribed by a qualified doctor or physician or surgeon; or i) violation or attempted violation of the law or resistance to arrest. • Death due to accidental causes of the Insured resulting from: <ul style="list-style-type: none"> a) suicide, attempted suicide or self-inflicted injuries, while sane or insane; b) disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury); c) taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation); d) the attempt or commission of assault or unlawful act by the Insured; e) any act due to war (whether war be declared or not), military, naval or air service for any country at war (whether declared or not); f) any act due to riot and civil commotion; g) any pre-existing, or recurring, injury or disablement which the Insured suffered prior to Issue Date; h) participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest. <p><i>Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under Your Policy.</i></p> |
| <p>7.</p> | <p>Can I cancel my Policy? You may cancel Your Policy by giving a written notice to Us. However, there is no cash surrender value upon cancellation of Your Policy.</p> |
| <p>8.</p> | <p>What do I need to do if there are changes to my contact details? Please contact Us of any change in Your contact details to ensure that all correspondences will reach You in a timely manner.</p> |
| <p>9.</p> | <p>Where can I get further information? Should You require additional information about life insurance, please refer to the <i>insuranceinfo</i> booklet on 'Life Insurance' available at all Our branches or You can visit www.insuranceinfo.com.my.</p> <p>If You have any enquiries, please contact Us at:</p> <p>AXA AFFIN Life Insurance Berhad Ground Floor, Chulan Tower No.3 Jalan Conlay 50450 Kuala Lumpur Customer Care Line : 1 300 88 1616 WhatsApp : 017-641 8867 Fax : 03-2117 6768 Email: customer.care@axa-life.com.my</p> |
| <p>10.</p> | <p>Other similar types of plan available Please ask Us for other similar types of plans offered.</p> |

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND

THE INSURANCE POLICY OR CONTACT AXA AFFIN LIFE INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>.