

Guide to Investment-linked Policy Owners on Insurance Coverage

- ✓ You have purchased an investment-linked policy which is an insurance product that is tied to the performance of the investment fund(s) which you selected.
- ✓ This Guide gives you general information on factors that may reduce your fund value and steps that you can take to enjoy insurance coverage for the full term of your policy.
- ✓ Please contact your servicing representative or contact us at **1300-88-1899** or **my.customer@aia.com** if you have any questions.

Let's recap how your investment-linked policy works...

- ✓ A portion of your premiums (i.e. allocated premium) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your investment funds, including charges to pay for your insurance cover.
- ✓ **Your fund value needs to be sufficient to ensure continued insurance coverage for the full policy term.** If your fund value is insufficient and reduces to zero, you can take steps to maintain your insurance cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked policy works.

What could reduce your fund value*?



- ✓ **Not paying premiums** when it is due¹



- ✓ **Choosing not to increase premiums when increasing protection cover** (e.g. buying riders)¹



- ✓ **Poor investment return**



- ✓ **Choosing not to increase premiums or perform top up** when the insurer increases insurance/other charges



- ✓ **Making partial withdrawals** from the fund

What do you need to do*?

Step 1: Review your insurance coverage regularly

- ✓ **For the year 2019**, we will inform you if your policy is expected to be at risk of insufficient balance to pay for charges due.
- ✓ **From 1 January 2020 onwards**, your annual statement will contain information on the expected duration of your insurance cover based on your fund value.

Step 2: Take necessary actions* if there is a risk that your fund may become insufficient, to ensure continued insurance coverage for the full policy term



- ✓ **Increase premium payment or perform top up**



- ✓ **Reduce your insurance coverage**¹

WARNING: If you choose not to perform any of the actions above, your policy may not be able to remain in-force until full policy term.

**Disclaimer: Some of these information and options may not apply to you. For information and options specific to your policy, please contact us for further details.*

¹ Not applicable to single premium policy

Appendix A: How an investment-linked policy works

Your investment-linked policy



Allocated Premium



Your fund needs to be sufficient to ensure you continue to enjoy insurance cover

Insurance charges to pay for your insurance cover

Other charges e.g. policy fees, fund management charges

Members of LIAM:

AIA Bhd.
 ☎ : 1-300-88-1899 / 03-2056 1111
 ☎ : 03-2056 2292
 ✉ : my.customer@aia.com
 🌐 : https://www.aia.com.my



Allianz Life Insurance Malaysia Berhad
 ☎ : 03-2264 1188 / 2264 0688
 ☎ : 03-2264 8499
 ✉ : Customer.service@allianz.com.my
 🌐 : https://www.allianz.com.my



AmMetLife Insurance Berhad
 ☎ : 03-2271 8000
 ☎ : 03-2272 3226
 ✉ : customercare@ammetlife.com
 ✉ : feedback@ammetlife.com
 🌐 : https://www.ammetlife.com



AXA AFFIN Life Insurance Berhad
 ☎ : 03-2117 6688 / 1300-88-1616
 ☎ : 03-2117 3698 / 2117 6768
 ✉ : customer.care@axa-life.com.my
 🌐 : https://www.axa.com.my



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 ☎ : 03-2297 3888
 ☎ : 03-2297 3800
 ☎ : 1-300-13-8888
 ✉ : info@etiqua.com.my
 🌐 : https://www.etiqua.com.my



Gibraltar BSN Life Berhad
 ☎ : 03-2298 2000
 ☎ : 03-2297 2383
 ☎ : 1300-22-6262 (local) / 03-2687 0088 (overseas)
 ✉ : customerservice@gibraltarsbn.com
 🌐 : https://www.gibraltarsbn.com



Great Eastern Life Assurance (Malaysia) Berhad
 ☎ : 1300-1300-88
 ☎ : 03-4259 8000
 ✉ : wecare-my@greateasternlife.com
 🌐 : https://www.greateasternlife.com



Hannover Rueck SE, Malaysian Branch
 ☎ : 03-2687 3600
 ☎ : 03-2687 3760 / 2687 3762
 🌐 : https://www.hannover-re.com



Hong Leong Assurance Berhad
 ☎ : 03-7650 1818
 ☎ : 03-7650 1991
 ✉ : customerservice@hla.hongleong.com.my
 ☎ : 03-7650 1288 / 03-7650 1299
 🌐 : https://www.hla.com.my




Malaysian Life Reinsurance Group Berhad
 ☎ : 03-2780 6611
 ☎ : 03-2780 6622
 ✉ : info@mlre.igare.com



Manulife Insurance Berhad
 ☎ : 03-2719 9228
 ☎ : 03-2092 2960 / 2094 0972
 🌐 : https://www.manulife.com.my



MCIS Insurance Berhad
 ☎ : 03-7652 3388
 ☎ : 03-7957 1562
 ✉ : info@mcis.my
 🌐 : https://www.mcis.my



Prudential Assurance Malaysia Berhad
 ☎ : 03-2031 8228
 ☎ : 03-2032 3939
 ☎ : 03-2116 0228
 ✉ : customer.my@prudential.com.my
 🌐 : https://www.prudential.com.my



Sun Life Malaysia Assurance Berhad
 ☎ : 03-2612 3600
 ☎ : 03-2698 7035
 ☎ : 1300-88-5055
 ✉ : wecare@sunlifemalaysia.com
 🌐 : https://www.sunlifemalaysia.com



Tokio Marine Life Insurance Malaysia Bhd.
 ☎ : 03-2059 6188
 ☎ : 03-2162 8068
 ✉ : customercare@tokiomarinelife.com.my
 🌐 : https://www.tokiomarine.com



Zurich Life Insurance Malaysia Berhad
 ☎ : 03-2109 6000
 ☎ : 03-2109 6888
 ☎ : 1300-888-622 / 03-2146 9999
 ✉ : callcentre@zurich.com.my
 🌐 : https://www.zurich.com.my



LIAM LIFE INSURANCE ASSOCIATION OF MALAYSIA
 No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur

☎ 03-2691 6168/ 6628/ 8068 ☎ 03-2691 7978

🌐 www.liam.org.my ✉ liaminfo@liam.org.my

📱 Insurans Hayat Cares