

## MBF Birthday Special Product Brief

### Product Coverage and Benefits

#### Product features

- This campaign is a special privilege offer to MBF Cardmembers who are celebrating their birthday during the calling month. MBF Cardmembers will also be given a personalized birthday greeting by the telemarketers.
- Birthday Special is a simple 15 years term life insurance plan that offers protection on Death and Total Permanent Disablement (TPD) due to accidental and non-accidental causes. This plan would also refund all of the premiums paid upon maturity at 15 years
- Cardmembers also enjoys a 1 year age discount upon enrolment before their birthday as the premium calculated is based on their age current birthday rather than next birthday.
- Guaranteed Acceptance (subject to declaration of good health and free from any physical impairment and deformity) - NO medical examination or health questions asked upon enrolment.
- Affordable and fixed premium rate till maturity

#### Eligibility

- MBF Classic and Gold principal credit cardmembers age 27-45 years old.

### Coverage Table

Coverage	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death or Accidental Total Permanent Disablement	<b>RM100,000</b>	<b>RM80,000</b>	<b>RM60,000</b>	<b>RM50,000</b>
Death or Total Permanent Disablement by non-accidental causes (after 12 months from policy inception)	<b>RM100,000</b>	<b>RM80,000</b>	<b>RM60,000</b>	<b>RM50,000</b>
Death or Total Permanent Disablement by non-accidental causes (within first 12 months of policy inception)	<b>100% REFUND ON ALL PREMIUMS PAID</b>			
Policy Maturity	<b>100% REFUND ON ALL PREMIUMS PAID</b>			

### Premium Rates

- Attached is the Premium Table of Birthday Special

Age	SA RM50,000		SA RM60,000		SA RM80,000		SA RM100,000	
	Male	Female	Male	Female	Male	Female	Male	Female
27	68.00	68.00	81.60	81.60	108.80	108.80	136.00	136.00
28	68.00	68.00	81.60	81.60	108.80	108.80	136.00	136.00
29	68.00	68.00	81.60	81.60	108.80	108.80	136.00	136.00
30	68.50	68.00	82.20	81.60	109.60	108.80	137.00	136.00
31	72.00	68.00	86.40	81.60	115.20	108.80	144.00	136.00
32	75.50	68.00	90.60	81.60	120.80	108.80	151.00	136.00
33	80.50	68.50	96.60	82.20	128.80	109.60	161.00	137.00
34	85.50	72.00	102.60	86.40	136.80	115.20	171.00	144.00
35	91.50	75.50	109.80	90.60	146.40	120.80	183.00	151.00
36	98.50	80.50	118.20	96.60	157.60	128.80	197.00	161.00
37	106.00	85.50	127.20	102.60	169.60	136.80	212.00	171.00
38	113.50	91.50	136.20	109.80	181.60	146.40	227.00	183.00
39	122.50	98.50	147.00	118.20	196.00	157.60	245.00	197.00
40	132.50	106.00	159.00	127.20	212.00	169.60	265.00	212.00
41	142.50	113.50	171.00	136.20	228.00	181.60	285.00	227.00
42	153.50	122.50	184.20	147.00	245.60	196.00	307.00	245.00
43	166.00	132.50	199.20	159.00	265.60	212.00	332.00	265.00
44	178.00	142.50	213.60	171.00	284.80	228.00	356.00	285.00
45	191.00	153.50	229.20	184.20	305.60	245.60	382.00	307.00

**Payment Mode**

- Monthly payments via MBF Card only.

**Termination Terms & Conditions**

- In the case of cancellation, the customer has to write-in to AXA AFFIN Life a cancellation letter.
- If there is claim on any one of the benefits as stated above, the policy will be automatically terminated.

**Customer Care Hotline**

For more information on MBF Birthday Special, please do not hesitate to contact AXA AFFIN Life Insurance Berhad Customer Care Toll Free Line at 1300-88-1616 from Monday to Friday between 8:30am to 5:30pm.