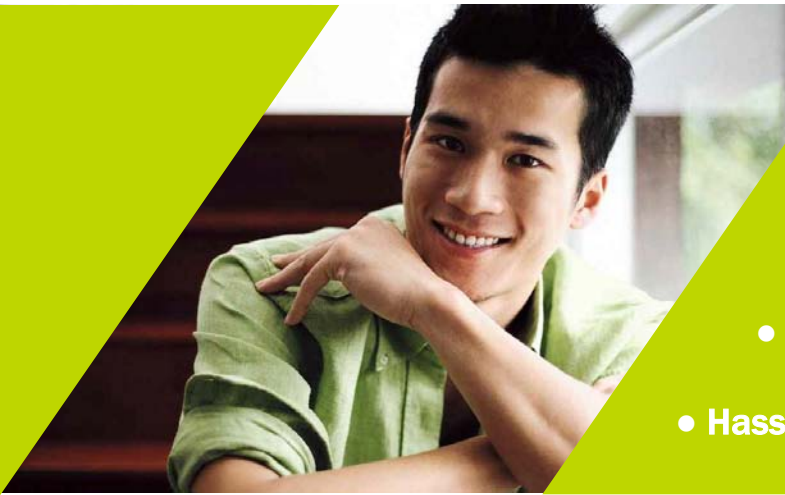


MoneyBack Plus



- 138% return of premium at maturity – GUARANTEED!
- Comprehensive protection with double accidental protection
- Affordable premium for 15 years
- Hassle free enrolment

138% return of premium at maturity – GUARANTEED!

With MoneyBack Plus, you get protection when you need it and money back if you don't. What's more, you will get an additional 38% money back at maturity. This means that you will get a total of 138% of your money back at maturity if you have not made any claims.

Affordable premium for 15 years

Premiums are truly affordable and you only need to save for 15 years while being protected against life uncertainties till age 65. We have 4 different levels of premium to suit your budget. On top of this, premiums do not increase with your age. You pay the same affordable amount for the entire duration of your policy.

Comprehensive protection with double accidental protection

MoneyBack Plus provides coverage for death up to age 65 and total and permanent disability (TPD) up to age 60. In the event of death or TPD after 12 months from your policy inception, you or your loved ones will receive 100% of the sum insured and an additional RM2,500 bereavement benefit. If death or TPD occurs within 12 months from your policy inception, we will refund all the premium you paid. If death or TPD is due to an accident, you or your loved ones will receive double the sum insured for extra peace of mind.

Hassle free enrolment

Enrolment is easy. There are no medical examinations or questions asked. We only need a simple declaration of good health.

Summary of Benefits:

Coverage		Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death or TPD		RM200,000	RM160,000	RM120,000	RM100,000
Non-Accidental Death or TPD	After 12 months from policy inception	RM100,000	RM80,000	RM60,000	RM50,000
	Within 12 months from policy inception	100% REFUND ON ALL PREMIUMS PAID*			
Maturity Benefit at age 65		138% REFUND ON ALL PREMIUMS PAID*			
Bereavement Benefit for death after 12 months from policy inception		RM2,500			

*Without interest and provided no claim has been made.

WANT TO KNOW MORE?

Call us today at **1 300 88 1616** for your hassle free enrolment

Important notes

AXA AFFIN Life Insurance Berhad ("AXA AFFIN") believes it is important that you fully appreciate and understand all the benefits and charges under your policy.

1. This insurance plan is underwritten by AXA AFFIN Life Insurance Berhad (723739w), a company licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia.
2. MBF Cards (M'sia) Sdn. Bhd. (34351-K) is the distributor for this insurance plan and is located at Menara MBF (formerly known as Menara SPK), Jalan Sultan Ismail, 50250 Kuala Lumpur.
3. MoneyBack Plus is a 15-year endowment plan that combines savings and protection. During the term of the policy, the benefits will be paid by AXA AFFIN either at the maturity of the policy, death of the insured or the occurrence of TPD before age 60, whichever is earlier.
4. MoneyBack Plus does not participate in distribution of surplus.
5. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
6. This policy does not have a guaranteed minimum cash value upon surrender until after it has been in force for 3 years or more.
7. Buying a life policy is a long term commitment and it is not advisable to hold your policy for a short period of time. If you surrender your policy in the early years, you may get back less than the amount you have paid.
8. You are given an additional 31 days of grace period after the due date to make your premium payment. If you do not pay your premium at the end of the grace period, your cash values (if any) will be used to pay future premium of MoneyBack Plus through Automatic Premium Loan. If the cash values are not enough to pay for such outstanding premiums or any indebtedness, then your policy will lapse. You may apply to reinstate your policy within 2 years from policy lapse date subject to AXA AFFIN's requirements.
9. If you are not completely satisfied with the policy, you may return the policy to AXA AFFIN and request the cancellation of the policy within 15 days from the date the policy is delivered to you. AXA AFFIN will then refund the premium paid less any medical expenses incurred (if any).
10. Commission borne by you and paid from your premium are as follows:

Policy Year	1	2	3	4	5	6	7	8	9	10	Total
Proportion of premium deduction for commission (%)	15%	5%	5%	4%	4%	4%	4%	3%	3%	3%	50%
Actual Amount (RM)	183.73	61.24	61.24	48.99	48.99	48.99	48.99	36.75	36.75	36.75	612.42

In addition to the basic commission, production bonus may be paid by AXA AFFIN to the distributor during the first year of the policy provided the qualifying criteria set by AXA AFFIN is met.

Note: The above illustration assumes Plan 4 with sum insured of RM50,000 for a 35 years old male with monthly premium of RM102.07. Please note that the actual commission amount borne will vary depending on the assumptions made.

11. Exclusions

On Death

- i. Suicide within 1 year from the issue date or any date of reinstatement, whichever is later;
- ii. Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex or Human Immunodeficiency Virus (HIV) except if the infection is due to blood transfusion received in Malaysia or Singapore after the Issue Date provided that the Insured is not a haemophiliac and is not a member of any high risk groups such as but not limited to homosexuals, intravenous drug users or sex workers. Notification and proof of incident will be required via a statement from a statutory Health Authority that the infection is medically acquired; or
- iii. An opportunistic infection or a malignant neoplasm if at the time of disability, there is present in the Life Assured, Acquired Immune Deficiency. Opportunistic infection shall include but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm shall include but not limited to Karposi's Sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of disability or death in the presence of Acquired Immune Deficiency,
- iv. War, whether declared or not, or riot, insurrection, rebellion, revolution or military or usurped power; or
- v. Engaging or taking part in:
 - a. aviation or aerial activities including as a pilot or aircrew excepts air travel as a fare-paying passenger in a properly licensed, fixed wing multi-engined aircraft constructed to carry passengers and operated by a licensed regular scheduled commercial air carrier; or
 - b. extreme sports activities including but not limited to skin diving involving the aid of breathing apparatus, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race and forms of professional sports; or
- vi. Having taken any drug unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction; or
- vii. Pre-existing conditions.

On TPD

Intentionally self-inflicted injury; any act due to war, declared or not; or military, naval or air service for any country at war, declared or not.

12. This brochure contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product please refer to the official policy issued by AXA AFFIN Life Insurance Berhad. AXA AFFIN Life Insurance Berhad accepts sole responsibility for the accuracy of the information shown in this brochure at the date of publication. Neither the delivery of this brochure nor the agreement to issue the policy shall constitute a representation that the information contained in this brochure is correct as of any time subsequent to such date. If there is any discrepancy or dispute arising from the Bahasa Malaysia or Mandarin version, the English version prevails.

AXA AFFIN LIFE INSURANCE

Incorporated in February 2006, AXA AFFIN Life Insurance Berhad (AXA AFFIN) is a joint venture company between AXA Asia Pacific Holdings Ltd and AFFIN Holdings Berhad. AXA AFFIN is part of the AXA Group, a worldwide financial protection leader. Leveraging on the AXA Group strength as a financial protection expert and AFFIN Holdings' local knowledge and diversified network, AXA AFFIN is focused on helping individuals manage risk and achieve their financial goals. AXA AFFIN will strive to build close and lasting relationship with our customers, offering them care, support and advice with the highest standard of professional ethics.

Customer Care Centre

1 300 88 1616

www.axa.com.my