

# Endowment Series

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Same Traditions, Strong Values



Archipelago™  
Life Insurance Limited



# Why Archipelago?



## Why Archipelago Endowment Series?

The Archipelago Endowment Series is designed to help you accumulate funds

- With a guaranteed 110% life protection,
- Of a 100% principal protected endowment policy,
- Earning an attractive fixed maturity returns,
- Over a short tenure of up to 36 months  
*(Please refer to the latest Endowment Term Sheet)*
- Providing diversification from traditional investments,
- And an alternative in foreign currency Endowment – USD, SGD, AUD, EURO, GBP, HKD, RMB.

*Important note :*

*Please refer to the latest Endowment Term Sheet for specific details.*

## Why Archipelago Life Insurance Limited?

Archipelago Life Insurance Limited (Company No. LL09829 | Licence No. IS2013141) is licensed and regulated by the Labuan Financial Services Authority (LFSA). The Archipelago Group's key management team have more than 80 years of combined experience in insurance underwriting, alternative risk transfer pricing, asset management & investment structuring.

# Detailed Product Information



<b>Policy Issuer</b>	Archipelago Life Insurance Limited (Company No. LLO9829   License No. IS2013141)
<b>Product Features</b>	<ul style="list-style-type: none"> <li>• Close-ended</li> <li>• Short tenure Endowment</li> <li>• Single Premium</li> <li>• Fixed return at maturity</li> </ul>
<b>Guaranteed Life Protection</b>	Lump sum of 110% of the single premium in the event of life assured's death only.
<b>Important Data</b>	<p>Please refer to the latest endowment term sheet for the following specific information:</p> <ul style="list-style-type: none"> <li>• Tenure endowment</li> <li>• Fixed return percentage at maturity</li> <li>• Endowment subscription period</li> <li>• Policy maturity date</li> <li>• Policy inception date</li> </ul>
<b>Subscriptions</b>	<ul style="list-style-type: none"> <li>• Minimum of USD20,000 or equivalent in another currency, in USD10,000 (or equivalent) denominations.</li> <li>• Maximum subscription per policy is USD100,000 or equivalent in another currency.</li> <li>• Minimum age of Life Assured/ Policy Owner at entry : 18 years as of last birthday.</li> <li>• Maximum age of Life Assured/ Policy Owner at entry : 70 years as of last birthday.</li> </ul>
<b>Settlement at Maturity</b>	Policyholders will receive settlement proceeds within 15 business days from the applicable maturity date.
<b>Selling Restrictions</b>	Orders for early termination can be submitted daily on any Malaysia Federal Territories business day and these will be evaluated on a case-by-case basis by Archipelago Life Insurance Limited. A 20% Surrender Charge may be imposed on the initial capital.
<b>Product Risks</b>	<p>Foreign Exchange Risks</p> <p>The policyholder may be exposed to currency risks, because the endowment is denominated in another currency than that of the country in which the policyholder is resident. The value of the investment may therefore increase or decrease, based on currency fluctuations.</p> <p>For other specific risks, please refer to the latest Endowment Term Sheet.</p>

# Frequently Asked Questions

## What are endowment insurance plans ?

Endowment plans are traditional insurance plans that provide protection as well as some returns on the premiums paid by the policyholder. A typical endowment plan provides for payment of the sum assured to nominated beneficiary(ies) if the life assured dies before policy maturity. If the life assured still lives at policy maturity, the maturity proceeds will be paid out to the policyholder.

## What is the currency denomination of Archipelago Endowment Series?

The Archipelago Endowment Series is a single premium endowment denominated in foreign currencies such as USD, SGD, AUD, EURO, GBP, HKD, RMB. Accordingly, the maturity proceeds are also denominated in foreign currencies. Please refer to the latest Endowment Term Sheet.

## What is the tenure and expected returns of Archipelago Endowment Series?

The tenure of the Archipelago Endowment Series is 36 months or less and it aims to provide a combination of principal protection and a fixed return over the entire tenure.

## Who is eligible to purchase?

Both individuals and non-individuals such as corporations and societies/associations are eligible to purchase. In the case of the latter, an individual needs to be nominated as the life assured by the entity which will be the proposer / owner (policyholder).

## How can I purchase Archipelago Endowment Series plan?

For Malaysians or non-Malaysians residing in Malaysia, the Archipelago Endowment Series is available only via licensed insurance brokers and Financial Advisers approved by Bank Negara Malaysia as well as insurance brokers licensed by Labuan Financial Services Authority. Please contact us via [customerservice@archipelagolife.com](mailto:customerservice@archipelagolife.com) for the listing of Financial Advisers and insurance brokers who are authorised to distribute the Archipelago Endowment Series.

## What happens to my policy monies if I die before policy maturity?

If the life assured who is also the policyholder dies before policy maturity, the guaranteed sum assured of 110% of the single premium will be paid to the nominated beneficiary(ies) within 15 working days of submitting the claim form at Archipelago Life Insurance Limited's co-located office. If the policyholder who is not the life assured dies before policy maturity, the maturity proceeds will be paid to the nominated contingent owner / policyholder.

## What is the payment method for the single premium?

The single premium can only be paid via bank telegraphic transfer (TT) from any bank in any jurisdiction in the world. The related TT charges shall be borne by the policyholder.

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## CONTACT INFORMATION

### Archipelago Life Insurance Limited

(Company No. LLO9829 | License No. IS2013141)

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Website: [archipelagolife.com](http://archipelagolife.com)

## COMPLIANCE DEPARTMENT

Please do not hesitate to contact us if you are dissatisfied with this insurance product or the services received from Archipelago Life Insurance Limited. You can direct your complaint to the Complaint Unit. The contact address of the Complaint Unit is the same as the address above. Archipelago Life Insurance Limited will acknowledge the complaint in writing and will inform the policyholder of the contact details of the persons involved in the resolution thereof.

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## Important Notice to Policyholders :

This Product Brochure is not a Policy but an advertisement and subscribers should not purchase this Policy referred to in this Product Brochure except on the basis of the information contained within the Policy Contract.

- The capital protection assumes subscribers are able to commit and hold the endowment for the full term as stated in the respective Term Sheet. It is not advisable to hold the policy for a period of time shorter than the specified term.
- Policyholders should understand the potential benefits and risks of the endowment offered. Policyholders should satisfy themselves that this plan will best serve their needs and that the premium payable under the policy is an amount they can afford.
- Within fifteen (15) calendar days from the date of policy delivered to Policyholders, Policyholders are free to review the policy and cancel the policy without assigning any reason. Archipelago Life Insurance Limited will refund the principal invested less expenses incurred for medical examinations (if any) and a minimal administrative costs should apply.
- This policy does not cover suicide. Please refer to Policy Contract for risk exclusions or events where the death benefit will not be payable.

Visit us at [www.archipelagolife.com](http://www.archipelagolife.com)  
or call us at +6 (03) 6201 0899.

For more information :



Registered Office Address : Brumby Centre, Lot 42, Jalan Muhibbah, 87000 Labuan Federal Territories, Malaysia.

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All plans are underwritten and administered by Archipelago Life Insurance Limited, registered in Labuan FT, Malaysia (Company Registration No: LL09829) which is authorised and regulated by Labuan Financial Service Authority (LFSA) (Company License No: IS2013141)

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