



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up this Policy. Be sure that you understand the insurance terms and conditions.

What is this product about?

Archipelago Stellar is a whole life insurance Policy with a specified crediting rate during the guaranteed term. During this period, the Account Value accumulates at the guaranteed rate. Upon death of the Life Assured, a death benefit will be paid to the beneficiary(ies).

This Policy also has Partial Withdrawal and Annuitisation benefits.

What is guaranteed term?

Guaranteed term is the period that the initial crediting rate is guaranteed.

What happens at the end of the guaranteed term?

60 calendar days prior to the end of the guaranteed term, the Company will provide an offer to continue the Policy for an additional guaranteed term for the same period. The notification will include the new guaranteed crediting rate.

What is your guaranteed death benefit?

The death benefit is the greater of the Account Value and the Minimum Death Benefit. The Minimum Death Benefit is 120% of the Single Premium and 120% of Account Value at renewal subject to Life Assured's age is 70 or less at issue or at renewal and before annuitisation. The Minimum Death Benefit is reduced for any withdrawals taken. The Policy shall terminate upon payment of death benefit.

What is the crediting rate?

Crediting rate is the daily compounding at effective annual rate used to calculate the accumulation of the Account Value. The initial crediting rate is guaranteed not to change during the guaranteed term. A new crediting rate will be announced 60 days prior to renewal.

What is Partial Withdrawal?

Prior to the termination or annuitisation of the Policy, gross withdrawals are not subject to a surrender charge if sum of the total gross withdrawal, over the life of the Policy are less than 10% of the Single Premium.

When can I elect for Annuitisation?

You may elect to annuitise your Policy after the initial guaranteed term.

PRODUCT DISCLOSURE SHEET

What are the options for Annuitisation payout?

You may choose one of the following options:

- ✔ Lifetime income
- ✔ Income for a Specified period (*Minimum 5 years. Maximum 20 years*)
- ✔ Income for a Specified period (*Minimum 5 years. Maximum 20 years*) and lifetime.

How much premium do I have to pay?

A minimum of USD10,000 up to USD3 million or SGD10,000 up to SGD3 million. Please contact the Company for higher amounts.

What is the mode of payment?

We can only accept single premium payment for this product. All related bank and wired charges shall be borne by the Policy Owner. Please telegraph-transfer (TT) your premium into the following account:

Account Name	Archipelago Life Insurance Limited
Account No	1419 4101 0002 204 (USD) 1419 4101 0004 222 (SGD)
SWIFT code	MFBBMYKLXXX
Bank	Alliance Bank Malaysia Berhad
Branch	Unit A-OG-02, Block A, Plaza Mont' Kiara 2, Jalan Kiara Mont' Kiara 50480 Kuala Lumpur, Malaysia.

What is the currency denomination of Archipelago Stellar?

The Policy is denominated in United States Dollar (USD) or Singapore Dollar (SGD). No other currencies can be accepted. Accordingly, any benefit paid is also denominated in respective policy currency.

Can I surrender/terminate my Policy?

You may surrender/terminate your Policy by giving a written notice to The Company. It is not advisable to hold this Policy for a period of shorter than the guaranteed term. The surrender benefit when you terminate the Policy may be less than the initial Single Premium originally paid. There will be a 20% surrender charge if you surrender/terminate your Policy other than at the end of each Guaranteed Term and notifying within the renewal notice period.

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

✔ Importance of disclosure

You must disclose all material facts such as medical conditions and state your age correctly. Your Policy shall be void or invalidated if you fail to disclose or wrongfully disclose any material fact. You should also provide sufficient and accurate information to enable the Company to advise you on the suitability of this Policy, taking into consideration the appropriateness of the Policy to your needs and circumstances.

✔ Free-look period

You may cancel this Policy by writing to The Company within fifteen (15) calendar days after you receive this Policy. If the Policy is cancelled within this free-look period, we will refund all premiums paid without interest less any expenses incurred by the Company in connection with this Policy.

✔ Non-participating Policy

This Policy is a non-participating Policy and does not confer the Policy Owner or the Life Assured any right to share in the profits or surplus arising from the business of Archipelago Life Insurance Limited or any part of it.

✔ Foreign exchange risk

The Policy Owner maybe exposed to currency risks because this product is denominated in another currency than that of the country in which the Policy Owner is resident. The value of the investment may therefore increase or decrease based on currency fluctuations.

What are the exclusions under this Policy?

This Policy shall become void and we shall refund the Single Premium paid without interest less any prior gross withdrawal amount and expenses incurred by The Company if the life assured's death is due to the following:

- ✘ Suicide, whether sane or insane, within one (1) year from the Policy effective date.
- ✘ Murder by a beneficiary or heirs of the Nominee(s) or the Policy Owner.
- ✘ Execution of a judicial capital sentence.
- ✘ Wars, events of war or civil war.

What do I need to do if there are changes to my contact details or beneficiary(ies)?

It is important that you inform the Company of any changes by writing to our Customer Service as soon as possible to ensure that all correspondences reach you in a timely manner.

How to make claim?

The claimant is required to complete our claim form to the Company for claim processing. The proof of age of the claimant is required prior to payment of any benefit under this Policy.

What are the conditions that this Policy will be terminated by the Company?

- The death of Life Assured
- Upon the maturity of the Policy
- Surrender of the Policy
- Policy is cancelled during the free-look period
- Upon completion of annuity payments following annuitisation of the contract.

Where can I get further information?

Should you require additional information, please do not hesitate to contact our authorised Financial Advisors/Brokers or the Company.



Registered Office Address:

Brumby Centre, Lot 42, Jalan Muhibbah, 87000 Labuan Federal Territories, Malaysia.

Co-Located Office:

B-08-06, Gateway Corporate Suites, Gateway Kiaramas, No. 1, Jalan Desa Kiara, Mont Kiara, 50480 Kuala Lumpur, Malaysia
T. +603 6201 0899 F. +603 6201 0481 E: customerservice@archipelagogr.com W. www.archipelagogr.com

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 Services Authority (LSFA) (Company Licence No: IS2013141)

All persons appearing in this brochure are fictitious and models and their images are used strictly for illustration purposes only. Any resemblance to existing members is pure coincidental. Individual copyright holders of images retain the copyright of their images. The material provided in this brochure is for informational purposes only and is not a contract. Your insurance policy and not the information contained in this brochure forms the contract between you and the insurance company. The policy contains limits, exclusions and limitations not detained herein. If there is discrepancy between information contained herein and your policy, your policy takes precedence. There is no intentionally misleading information contained herein, however the insurer takes no responsibility for errors. We will endeavour to correct to clarify any incorrect information whenever possible.