

ProtectSecure Prime

(This is an insurance product)

Protecting Yourself In Your Prime Keeps The Family Secure



A PIDM member

Underwritten by:  **AmMetLife**

 **AmBank**

HELPING YOU TO LIVE READY

As you do all you can to plan for your future and care for your loved ones, we do all we can to support you.

AmMetLife strives to help you find solutions that suit you perfectly to protect all that is important to you. Because only when you are ready for all that life brings, can you truly live.

ProtectSecure Prime

You work the hardest during your prime years, because nothing is more important to you than providing for your loved ones. Supporting a family by paying bills, school fees and other expenses is a fulfilling yet demanding role. We know. As such, let us focus on taking care of you whilst you focus on your loved ones.

With ProtectSecure Prime, a Traditional Non-Participating Limited Premium Payment Whole Life Plan, we protect you with 2x the coverage from policy year 11 to age 61 to ensure that you and your family are financially secured should an unfortunate event happen. There are 4 types of plans available, all of which cover death, Total and Permanent Disability (TPD), with options to choose additional coverage for accidents, Critical Illnesses, or both. Simply select the plan that suits your needs and budget, and enjoy coverage until age 80 with limited premium payment terms. And because we want you and your loved ones to have greater financial certainty after your retirement, you'll get Guaranteed Maturity Benefit that's equivalent to the Initial Sum Assured upon maturity of your policy.

Benefits At A Glance

- **Choose from 4 different plans**, from basic to comprehensive coverage.
- **Double coverage** from policy year 11 to age 61.
- **Additional payout up to 5x of Current Sum Assured** for accidental death/Total and Permanent Disability (TPD).*
- Coverage for **36 Critical Illnesses**.**
- **Guaranteed premiums** as low as RM150 per month that do not increase with your age.
- **3 premium payment term options** for all 4 plans. Depending on your financial commitment, you can opt for 10 years, 20 years, or till the end of policy year of age 60. All of your future payment of premiums will be waived upon diagnosis of any one of the 36 Critical Illnesses.
- **Guaranteed Maturity Benefit** equivalent to Initial Sum Assured (ISA).

* Selected plan only.

** Selected plans only. Subject to survival period of 30 days.

Cover Your Needs With Our Affordable Plans

In the event of an unfortunate incident, ProtectSecure Prime is able to help lessen the financial stress on you and your loved ones. With our fixed monthly premiums, you can achieve better financial planning. Simply select the plan that best suits your needs and budget.

| Plan | 1 | 2 | 3 | 4 |
|--|-----------------|-----------------------|----------------------------------|----------------------------------|
| Monthly Premium (RM) | 150 | 200 | 300 | 500 |
| Coverage | Accident | Critical Illness (CI) | Accident + Critical Illness (CI) | Accident + Critical Illness (CI) |
| % of Current Sum Assured | | | | |
| Death/Total and Permanent Disability (TPD) Coverage till age 80 (Death)/age 65 (TPD) | 100% | 100% | 100% | 100% |
| Accidental Death#/TPD Coverage till age 70 | Additional 300% | | Additional 300% | Additional 500% |
| 36 Critical Illnesses## Coverage till age 80 | | 80% | 80% | 100% |
| 36 Critical Illnesses Premium Waiver | ✓ | ✓ | ✓ | ✓ |

The Accidental Death Benefit will be doubled if the accidental death occurs in an elevator car, public conveyance or as consequence of burning of public building.

The payment of the Critical Illness Benefit will not reduce the Current Sum Assured subsequently payable on death, TPD or maturity.

Note: Terms and conditions apply.

Double Coverage When You Need It Most

No matter which plan you choose, you'll enjoy greater protection with our **double coverage** benefit.

In the event that death, TPD, or any of the 36 Critical Illnesses[†] occurs between **policy year 11 to age 61**, you will receive Current Sum Assured that is **equivalent to double the Initial Sum Assured (ISA)**. This means that you and your loved ones will be protected from financial hardship during a critical phase of your life.

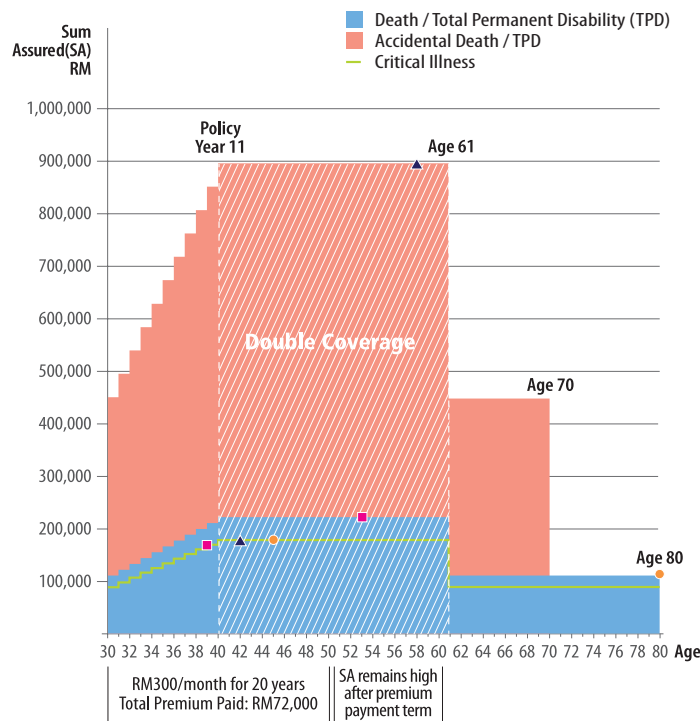
To protect you before this benefit comes into effect, the Current Sum Assured will increase annually by 10% of the ISA from policy year 1 to policy year 10. After age 61, the Current Sum Assured returns to 100%.

[†] Selected plans only.

Double Coverage Illustration

Profile

- Male, age 30
- Non-smoker
- Monthly premium: RM300 (Plan 3)
- Premium payment term: 20 years
- ISA: RM111,900



Scenario A Life Assured is diagnosed with Critical Illness at age 45

- Sum payable $RM111,900 \times 200\% \times 80\% = RM179,040$
- Policy continues and premium is waived

Policy matures at age 80

- Maturity Benefit RM111,900[†]

Scenario B Life Assured is diagnosed with Critical Illness at age 39

- Sum payable $RM111,900 \times 190\% \times 80\% = RM170,088$
- Policy continues and premium is waived

Natural death occurs at age 53

- Sum payable $RM111,900 \times 200\% = RM223,800$
- Policy terminates

Scenario C Life Assured is diagnosed with Critical Illness at age 42

- Sum payable $RM111,900 \times 200\% \times 80\% = RM179,040$ ▲
- Policy continues and premium is waived

Accidental death at age 58###

- Sum payable $RM111,900 \times 200\% \times (100\% + 300\%) = RM895,200$ ▲
- Policy terminates

¹ This illustration shows an annualised return* of 1.09% p.a. based on annual premium payment mode, provided the policy is held to maturity. The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of your policy with the effective returns of other investment alternatives.

* Annualised return is the estimated average annual return on the survival/savings benefits that you will receive over the period of the policy until its maturity with respect to the premium that you had paid.

In the event that an accidental death occurs in an elevator car, public conveyance or as consequence of burning of public building, the total benefit payable will be $RM111,900 \times 200\% \times (100\% + 600\%) = RM1,566,600$.

Comprehensive Coverage Across All 4 Plans

The following will apply should an unexpected event occur to further ensure that you and your loved ones are well protected during difficult times.

| Plan | 1 | 2 | 3 | 4 |
|-----------------------------|---------------|---------------|---------------|---------------|
| Death/TPD | | | | |
| Lump Sum Payment | 1x Current SA | 1x Current SA | 1x Current SA | 1x Current SA |
| Additional Lump Sum Payment | | | | |
| Premium Waived | | | | |
| Policy Continues | | | | |
| Policy Terminates | ✓ | ✓ | ✓ | ✓ |
| Accidental Death/TPD | | | | |
| Lump Sum Payment | 1x Current SA | | 1x Current SA | 1x Current SA |
| Additional Lump Sum Payment | 3x Current SA | | 3x Current SA | 5x Current SA |
| Premium Waived | | | | |
| Policy Continues | | | | |
| Policy Terminates | ✓ | | ✓ | ✓ |

| 36 Critical Illnesses (36 CI) | | | | |
|-------------------------------|---|-----------------|-----------------|---------------|
| Lump Sum Payment | | 0.8x Current SA | 0.8x Current SA | 1x Current SA |
| Additional Lump Sum Payment | | | | |
| Premium Waived | ✓ | ✓ | ✓ | ✓ |
| Policy Continues | ✓ | ✓ | ✓ | ✓ |
| Policy Terminates | | | | |

Notes:

1. SA refers to Sum Assured.
2. Terms and conditions apply.

Limited Payment Terms, Coverage Till Age 80

You may choose from 3 premium payment terms depending on your financial commitments and be covered until age 80.

| Payment Term | Monthly Premium (RM) | | Entry Age |
|---------------------------------------|----------------------|-----|-----------|
| 10 years | Plan 1 | 150 | 1 – 50 |
| | Plan 2 | 200 | |
| | Plan 3 | 300 | |
| | Plan 4 | 500 | 20 – 50 |
| 20 years | Plan 1 | 150 | 1 – 40 |
| | Plan 2 | 200 | |
| | Plan 3 | 300 | |
| | Plan 4 | 500 | 20 – 40 |
| Till the end of policy year of age 60 | Plan 1 | 150 | 1 – 50 |
| | Plan 2 | 200 | |
| | Plan 3 | 300 | |
| | Plan 4 | 500 | 20 – 50 |

Note: Plan 4 is not available for entry age 1 – 19.

Guaranteed Maturity Benefit

Upon your living until age 80, your policy matures and you'll receive Maturity Benefit that's equivalent to the Initial Sum Assured.

Total Distribution Cost

Total distribution cost for this plan are borne by you and paid from your premium.

Example

Plan: Plan 3

Monthly premium: RM300 (annualised premium RM3,600)

Premium payment term: 20 years

| Policy Year | Proportion of Premium Deduction for Total Distribution Cost (%) | Actual Amount (RM) |
|--------------|---|--------------------|
| 1 | 30% | 1,080 |
| 2 | 20% | 720 |
| 3 | 15% | 540 |
| 4 | 5% | 180 |
| 5 | 5% | 180 |
| 6 | 5% | 180 |
| 7 | 5% | 180 |
| 8 | 5% | 180 |
| 9 | 5% | 180 |
| 10 | 5% | 180 |
| 11 and above | 0% | 0 |

Note:

Total distribution cost is the amount received by the intermediary for the sale of the policy and services that the intermediary/bank sales representative will provide to you for the duration of the policy. This amount also includes the amount that the intermediary may be entitled to for the duration of the policy provided that the intermediary/bank sales representative meets the performance criteria set by AmMetLife Insurance Berhad.

Frequently Asked Questions

Q: What is ProtectSecure Prime?

A: ProtectSecure Prime is a Traditional Non-Participating Limited Premium Payment Whole Life Plan. Benefits are payable upon death, Total and Permanent Disability (TPD), surrender or at maturity, whichever is earlier. In addition, it provides Critical Illness Benefit (if applicable) and Critical Illness Waiver Benefit.

Q: Who is eligible?

A: ProtectSecure Prime is available to individuals aged from 30 days old to age 50 only, depending on the plan you have selected. Please note that Plan 4 is not available for entry age 1–19.

Q: How much premium do I have to pay?

A: There are 4 types of plans available, with monthly premiums ranging from RM150 to RM500. The premium to be paid depends on the plan you have selected.

Q: How do I pay my premiums?

A: You can pay by credit card, auto-debit, cheque, cash or any other payment method made available by AmMetLife Insurance Berhad.

Q: Will I be entitled to tax benefits?

A: The premiums paid may qualify you for a personal tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Important Notes

- a) TPD and Accidental Death/TPD Benefits are subject to a maximum per life limit of RM3,500,000 and RM4,400,000 for entry age 1–19 and 20 and above respectively.
- b) Reduced cover for children is applicable. Please refer to Sales Illustration for further details.
- c) You have 30 days from the premium due date to pay the premium. Failing which, you will automatically be provided with a loan (Automatic Premium Loan) to keep your policy active, provided there is sufficient cash value. We will notify you once the Automatic Premium Loan has been activated and the interest rate to be charged on this loan will be determined by AmMetLife Insurance Berhad. Your policy will lapse once the cash value is insufficient to cover the cost of your premiums.
- d) You will have a 'cooling-off' period of 15 days from the receipt of the policy to review and ensure it fully meets your needs. If you decide to terminate the policy during this period, the premiums you have paid (less any medical examination expenses incurred) will be refunded to you.
- e) You are advised to ensure that this plan meets your needs and that the premium payable under this plan is an amount you can afford.
- f) Buying life insurance is a long-term commitment. If you terminate your policy in the early years, you may receive an amount lesser than the total amount you have paid.
- g) The policy may not have cash surrender value upon early termination. Please refer to the Sales Illustration for more details.
- h) All ages stated in this brochure refer to the Life Assured's age next birthday unless stated otherwise.
- i) You are advised to opt for payment via direct crediting of your banking account for your convenience for all policy benefits. The Direct Crediting Form is available on our website or call 1300 88 8800 for further information.
- j) You are advised to refer to policy contract for details on important features of the policy that you have purchased.
- k) This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Sales Illustration and relevant *insuranceinfo* booklet for details of important features and benefits of the plan before purchasing the plan.

Exclusions

- This plan does not cover death due to suicide whether the Life Assured was sane or insane at the time of suicide within one year from the effective date of the policy or date of reinstatement, whichever is later.
- This plan does not cover any disability caused directly or indirectly, wholly or partly by any of the following occurrences:
 - i. Self-inflicted injury or any attempt thereat while sane or insane; or
 - ii. War declared or undeclared, participation in riots, strikes or civil commotion; or
 - iii. Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order; or
 - iv. Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a passenger of a fully licensed aircraft or helicopter service operating in areas not serviced by a regular scheduled passenger aircraft; or
 - v. If the Life Assured is found to be infected by any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) except if due to blood transfusion; or
 - vi. While under the influence of drugs or intoxicating liquor while sane or insane; or
 - vii. Disability sustained prior to the effective date of the policy.
- This plan does not cover any Critical Illness caused directly or indirectly, wholly or partly by any of the following occurrences:
 - i. Suicide or any attempted suicide or self-inflicted injury or any attempt thereat while sane or insane;
 - ii. While under the influence of drug or intoxicating liquor;
 - iii. If any Critical Illness is first diagnosed within thirty (30) days following the policy effective date or a date of reinstatement, whichever is later; this thirty (30) day exclusion period does not apply to any Critical Illness precipitated solely by accidental means with the exception of the following, which shall be subjected to a waiting period of sixty (60) days:
 - a. Cancer;
 - b. Coronary Artery By-Pass Surgery;
 - c. Heart Attack;
 - d. Serious Coronary Artery Disease.

- iv. If any Critical Illness occurred to Life Assured for which:
 - a. The condition manifested during the thirty (30) day waiting period; or
 - b. Any condition existed or was diagnosed after the expiry of the waiting period but which is related to a condition which existed or was diagnosed during the waiting period.
- v. Pre-existing conditions shall be limited to disabilities for which the Life Assured should have reasonably been aware of. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a. The Life Assured had received or is receiving treatment;
 - b. Medical advice, diagnosis, care or treatment has been recommended;
 - c. Clear and distinct symptoms are or were evident; or
 - d. Its existence would have been apparent to a reasonable person in the circumstances.

Note:

This list is non-exhaustive. Please refer to the policy contract for the full exclusions under this plan.

Disclaimer

The information, statement and/or descriptions contained herein are strictly meant to be general information for quick reference and illustration purposes only and are not to be construed as a contract of insurance.

If you need further information, you may refer to our bank sales representative or call us at 1300 88 8800 or visit our website. In the event of any inconsistencies between the Bahasa Malaysia or other language versions and the English version of this brochure, the English wordings shall prevail.

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

To know more about **ProtectSecure Prime**, kindly talk to our friendly bank sales representative today.

Once you've identified your plan of choice, you can find your Initial Sum Assured from the following tables.

Initial Sum Assured Table Male | Pay **10** years

| Entry Age | Monthly Premium (RM) | | | |
|-----------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 65,700 | 112,100 | 128,600 | |
| 2 | 64,700 | 108,900 | 126,100 | |
| 3 | 63,600 | 105,700 | 123,700 | |
| 4 | 62,400 | 102,600 | 121,200 | |
| 5 | 61,300 | 99,400 | 118,700 | |
| 6 | 60,100 | 96,400 | 116,100 | |
| 7 | 59,000 | 93,300 | 113,600 | |
| 8 | 57,800 | 90,400 | 111,100 | |
| 9 | 56,600 | 87,400 | 108,500 | |
| 10 | 55,400 | 84,500 | 105,900 | |
| 11 | 54,200 | 81,700 | 103,300 | |
| 12 | 53,100 | 78,900 | 100,700 | |
| 13 | 52,000 | 76,200 | 98,100 | |
| 14 | 50,900 | 73,600 | 95,600 | |
| 15 | 49,900 | 71,200 | 93,100 | |
| 16 | 48,900 | 68,700 | 90,500 | |
| 17 | 47,900 | 66,400 | 88,100 | |
| 18 | 47,100 | 64,400 | 85,800 | |
| 19 | 46,300 | 62,300 | 83,600 | |
| 20 | 45,500 | 60,400 | 81,500 | 123,400 |
| 21 | 44,600 | 58,400 | 79,300 | 120,400 |
| 22 | 43,800 | 56,500 | 77,200 | 117,400 |
| 23 | 42,900 | 54,600 | 75,100 | 114,300 |
| 24 | 42,000 | 52,800 | 72,900 | 111,200 |
| 25 | 41,200 | 50,900 | 70,800 | 108,200 |
| 26 | 40,300 | 49,200 | 68,800 | 105,300 |
| 27 | 39,400 | 47,500 | 66,800 | 102,300 |
| 28 | 38,500 | 45,900 | 64,800 | 99,400 |
| 29 | 37,600 | 44,300 | 62,800 | 96,600 |
| 30 | 36,600 | 42,700 | 60,800 | 93,800 |
| 31 | 35,700 | 41,200 | 58,900 | 91,100 |
| 32 | 34,800 | 39,700 | 57,100 | 88,400 |
| 33 | 33,900 | 38,300 | 55,200 | 85,800 |
| 34 | 33,000 | 36,900 | 53,500 | 83,200 |
| 35 | 32,200 | 35,600 | 51,700 | 80,600 |
| 36 | 31,300 | 34,300 | 50,000 | 78,200 |
| 37 | 30,500 | 33,100 | 48,500 | 75,800 |
| 38 | 29,600 | 31,900 | 46,900 | 73,500 |
| 39 | 28,800 | 30,800 | 45,500 | 71,200 |
| 40 | 28,000 | 29,700 | 44,100 | 69,100 |
| 41 | 27,200 | 28,700 | 42,700 | 67,000 |
| 42 | 26,500 | 27,800 | 41,400 | 65,000 |
| 43 | 25,700 | 26,800 | 40,200 | 63,100 |
| 44 | 25,000 | 26,000 | 39,000 | 61,300 |
| 45 | 24,400 | 25,200 | 37,900 | 61,000 |
| 46 | 23,700 | 24,400 | 36,800 | 60,800 |
| 47 | 23,100 | 24,300 | 36,600 | 60,500 |
| 48 | 22,500 | 24,200 | 36,300 | 60,200 |
| 49 | 21,900 | 24,100 | 36,100 | 60,100 |
| 50 | 21,400 | 24,000 | 36,000 | 60,000 |

Note: Plan 4 is not available for entry age 1–19.

Female | Pay **10** years

| Entry Age | Monthly Premium (RM) | | | |
|-----------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 74,800 | 140,100 | 148,000 | |
| 2 | 73,900 | 136,400 | 145,500 | |
| 3 | 73,000 | 132,600 | 143,000 | |
| 4 | 72,100 | 128,900 | 140,400 | |
| 5 | 71,100 | 125,200 | 137,800 | |
| 6 | 70,100 | 121,500 | 135,100 | |
| 7 | 69,100 | 117,900 | 132,400 | |
| 8 | 68,000 | 114,300 | 129,700 | |
| 9 | 67,000 | 110,800 | 127,000 | |
| 10 | 65,900 | 107,300 | 124,200 | |
| 11 | 64,800 | 103,800 | 121,500 | |
| 12 | 63,700 | 100,500 | 118,700 | |
| 13 | 62,600 | 97,200 | 115,900 | |
| 14 | 61,500 | 94,000 | 113,200 | |
| 15 | 60,300 | 90,800 | 110,400 | |
| 16 | 59,200 | 87,700 | 107,600 | |
| 17 | 58,100 | 84,700 | 104,900 | |
| 18 | 56,900 | 81,800 | 102,200 | |
| 19 | 55,800 | 78,900 | 99,500 | |
| 20 | 54,600 | 76,200 | 96,900 | 141,600 |
| 21 | 53,500 | 73,400 | 94,200 | 138,200 |
| 22 | 52,300 | 70,800 | 91,600 | 134,800 |
| 23 | 51,200 | 68,300 | 89,000 | 131,400 |
| 24 | 50,000 | 65,800 | 86,500 | 128,000 |
| 25 | 48,800 | 63,400 | 84,000 | 124,700 |
| 26 | 47,700 | 61,000 | 81,500 | 121,400 |
| 27 | 46,500 | 58,800 | 79,100 | 118,200 |
| 28 | 45,400 | 56,600 | 76,700 | 115,000 |
| 29 | 44,300 | 54,500 | 74,400 | 111,800 |
| 30 | 43,100 | 52,500 | 72,200 | 108,700 |
| 31 | 42,000 | 50,600 | 70,000 | 105,700 |
| 32 | 40,900 | 48,700 | 67,800 | 102,700 |
| 33 | 39,900 | 47,000 | 65,700 | 99,800 |
| 34 | 38,800 | 45,300 | 63,700 | 97,000 |
| 35 | 37,800 | 43,600 | 61,800 | 94,300 |
| 36 | 36,700 | 42,100 | 59,900 | 91,600 |
| 37 | 35,700 | 40,600 | 58,000 | 89,000 |
| 38 | 34,800 | 39,200 | 56,300 | 86,500 |
| 39 | 33,800 | 37,800 | 54,600 | 84,100 |
| 40 | 32,800 | 36,500 | 52,900 | 81,800 |
| 41 | 31,900 | 35,300 | 51,400 | 79,500 |
| 42 | 31,000 | 34,100 | 49,900 | 77,400 |
| 43 | 30,100 | 33,000 | 48,400 | 75,300 |
| 44 | 29,300 | 32,000 | 47,000 | 73,300 |
| 45 | 28,400 | 30,900 | 45,700 | 71,400 |
| 46 | 27,600 | 30,000 | 44,500 | 69,600 |
| 47 | 26,900 | 29,100 | 43,300 | 67,900 |
| 48 | 26,100 | 28,300 | 42,200 | 66,300 |
| 49 | 25,400 | 27,500 | 41,200 | 64,800 |
| 50 | 24,700 | 26,800 | 40,200 | 63,500 |

Note: Plan 4 is not available for entry age 1–19.

Initial Sum Assured Table

Male | Pay 20 years

| Entry Age | Monthly Premium (RM) | | | |
|-----------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 133,300 | 222,400 | 237,300 | |
| 2 | 131,200 | 215,900 | 233,000 | |
| 3 | 129,100 | 209,600 | 228,700 | |
| 4 | 127,000 | 203,300 | 224,300 | |
| 5 | 124,900 | 197,100 | 219,800 | |
| 6 | 122,700 | 191,000 | 215,400 | |
| 7 | 120,500 | 185,000 | 210,800 | |
| 8 | 118,200 | 179,100 | 206,300 | |
| 9 | 115,900 | 173,300 | 201,700 | |
| 10 | 113,600 | 167,700 | 197,100 | |
| 11 | 111,200 | 162,100 | 192,500 | |
| 12 | 108,800 | 156,700 | 187,800 | |
| 13 | 106,500 | 151,500 | 183,200 | |
| 14 | 104,100 | 146,400 | 178,600 | |
| 15 | 101,700 | 141,400 | 174,000 | |
| 16 | 99,300 | 136,400 | 169,400 | |
| 17 | 96,900 | 131,700 | 164,800 | |
| 18 | 95,000 | 127,200 | 160,600 | |
| 19 | 93,000 | 122,900 | 156,400 | |
| 20 | 91,100 | 118,700 | 152,200 | 221,500 |
| 21 | 89,200 | 114,600 | 148,000 | 216,000 |
| 22 | 87,200 | 110,500 | 143,900 | 210,600 |
| 23 | 85,300 | 106,500 | 139,800 | 205,100 |
| 24 | 83,300 | 102,500 | 135,600 | 199,700 |
| 25 | 81,300 | 98,700 | 131,500 | 194,300 |
| 26 | 79,200 | 95,000 | 127,500 | 189,000 |
| 27 | 77,200 | 91,500 | 123,500 | 183,700 |
| 28 | 75,200 | 88,000 | 119,600 | 178,400 |
| 29 | 73,200 | 84,600 | 115,800 | 173,300 |
| 30 | 71,100 | 81,300 | 111,900 | 168,100 |
| 31 | 69,100 | 78,100 | 108,200 | 163,000 |
| 32 | 67,100 | 74,900 | 104,500 | 157,900 |
| 33 | 65,000 | 71,900 | 100,800 | 153,000 |
| 34 | 63,000 | 69,000 | 97,300 | 148,100 |
| 35 | 61,000 | 66,100 | 93,900 | 143,200 |
| 36 | 59,000 | 63,400 | 90,500 | 138,500 |
| 37 | 57,100 | 60,800 | 87,300 | 133,900 |
| 38 | 55,200 | 58,300 | 84,100 | 129,400 |
| 39 | 53,300 | 55,900 | 81,100 | 124,900 |
| 40 | 51,500 | 53,600 | 78,100 | 120,600 |

Note: Plan 4 is not available for entry age 1–19.

Female | Pay 20 years

| Entry Age | Monthly Premium (RM) | | | |
|-----------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 148,100 | 276,100 | 269,800 | |
| 2 | 146,300 | 268,400 | 265,300 | |
| 3 | 144,400 | 260,700 | 260,700 | |
| 4 | 142,500 | 253,100 | 256,000 | |
| 5 | 140,600 | 245,600 | 251,300 | |
| 6 | 138,600 | 238,200 | 246,600 | |
| 7 | 136,500 | 230,800 | 241,700 | |
| 8 | 134,400 | 223,600 | 236,900 | |
| 9 | 132,300 | 216,500 | 231,900 | |
| 10 | 130,200 | 209,400 | 227,000 | |
| 11 | 128,000 | 202,500 | 222,000 | |
| 12 | 125,700 | 195,800 | 217,000 | |
| 13 | 123,500 | 189,200 | 212,000 | |
| 14 | 121,200 | 182,700 | 206,900 | |
| 15 | 118,900 | 176,400 | 201,900 | |
| 16 | 116,600 | 170,200 | 196,900 | |
| 17 | 114,300 | 164,100 | 191,900 | |
| 18 | 112,000 | 158,200 | 186,900 | |
| 19 | 109,600 | 152,500 | 182,000 | |
| 20 | 107,300 | 147,000 | 177,100 | 249,900 |
| 21 | 105,000 | 141,600 | 172,300 | 243,900 |
| 22 | 102,600 | 136,300 | 167,500 | 238,000 |
| 23 | 100,300 | 131,200 | 162,700 | 232,100 |
| 24 | 97,900 | 126,300 | 158,000 | 226,200 |
| 25 | 95,500 | 121,400 | 153,400 | 220,300 |
| 26 | 93,100 | 116,800 | 148,800 | 214,600 |
| 27 | 90,700 | 112,300 | 144,300 | 208,800 |
| 28 | 88,300 | 107,900 | 139,900 | 203,200 |
| 29 | 85,900 | 103,700 | 135,600 | 197,600 |
| 30 | 83,500 | 99,600 | 131,300 | 192,000 |
| 31 | 81,200 | 95,700 | 127,100 | 186,600 |
| 32 | 78,900 | 92,000 | 123,100 | 181,300 |
| 33 | 76,600 | 88,400 | 119,100 | 176,100 |
| 34 | 74,300 | 84,900 | 115,200 | 170,900 |
| 35 | 72,100 | 81,600 | 111,500 | 165,900 |
| 36 | 69,900 | 78,400 | 107,800 | 160,900 |
| 37 | 67,700 | 75,300 | 104,200 | 156,100 |
| 38 | 65,600 | 72,400 | 100,800 | 151,500 |
| 39 | 63,500 | 69,600 | 97,500 | 147,000 |
| 40 | 61,400 | 67,000 | 94,300 | 142,600 |

Note: Plan 4 is not available for entry age 1–19.

Initial Sum Assured Table

Male

Pay until the end of policy year of age 60

| Entry Age | Monthly Premium (RM) | | | |
|-----------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 225,900 | 378,100 | 387,800 | |
| 2 | 222,100 | 365,800 | 380,100 | |
| 3 | 218,100 | 353,600 | 372,200 | |
| 4 | 214,100 | 341,600 | 364,100 | |
| 5 | 210,000 | 329,800 | 355,900 | |
| 6 | 205,700 | 318,100 | 347,600 | |
| 7 | 201,400 | 306,700 | 339,200 | |
| 8 | 197,000 | 295,500 | 330,700 | |
| 9 | 192,400 | 284,600 | 322,000 | |
| 10 | 187,700 | 273,900 | 313,200 | |
| 11 | 182,800 | 263,400 | 304,200 | |
| 12 | 177,900 | 253,100 | 295,200 | |
| 13 | 173,000 | 243,200 | 286,200 | |
| 14 | 168,100 | 233,400 | 277,200 | |
| 15 | 163,100 | 223,900 | 268,200 | |
| 16 | 158,100 | 214,500 | 259,200 | |
| 17 | 153,200 | 205,400 | 250,300 | |
| 18 | 148,600 | 196,700 | 241,800 | |
| 19 | 144,000 | 188,100 | 233,300 | |
| 20 | 139,500 | 179,700 | 224,900 | 320,300 |
| 21 | 134,900 | 171,500 | 216,400 | 309,500 |
| 22 | 130,300 | 163,500 | 208,000 | 298,700 |
| 23 | 125,600 | 155,500 | 199,600 | 287,800 |
| 24 | 120,900 | 147,700 | 191,300 | 276,900 |
| 25 | 116,200 | 140,200 | 183,100 | 266,200 |
| 26 | 111,500 | 132,900 | 175,100 | 255,500 |
| 27 | 106,900 | 125,800 | 167,200 | 244,900 |
| 28 | 102,200 | 118,900 | 159,400 | 234,500 |
| 29 | 97,600 | 112,100 | 151,700 | 224,100 |
| 30 | 93,100 | 105,600 | 144,100 | 213,900 |
| 31 | 88,600 | 99,300 | 136,700 | 203,700 |
| 32 | 84,200 | 93,400 | 129,500 | 193,800 |
| 33 | 79,800 | 87,700 | 122,400 | 184,000 |
| 34 | 75,500 | 82,200 | 115,400 | 174,300 |
| 35 | 71,300 | 76,900 | 108,600 | 164,900 |
| 36 | 67,100 | 71,800 | 102,000 | 155,600 |
| 37 | 63,100 | 66,900 | 95,700 | 146,600 |
| 38 | 59,100 | 62,300 | 89,700 | 137,700 |
| 39 | 55,200 | 57,800 | 83,800 | 129,100 |
| 40 | 51,500 | 53,600 | 78,100 | 120,600 |
| 41 | 48,100 | 49,700 | 72,900 | 114,000 |
| 42 | 44,900 | 46,200 | 67,900 | 108,000 |
| 43 | 41,800 | 42,800 | 63,100 | 102,000 |
| 44 | 38,700 | 39,500 | 58,400 | 96,000 |
| 45 | 35,700 | 36,300 | 54,000 | 90,000 |
| 46 | 32,700 | 33,600 | 50,400 | 84,000 |
| 47 | 29,800 | 31,200 | 46,800 | 78,000 |
| 48 | 27,000 | 28,800 | 43,200 | 72,000 |
| 49 | 24,200 | 26,400 | 39,600 | 66,000 |
| 50 | 21,400 | 24,000 | 36,000 | 60,000 |

Note: Plan 4 is not available for entry age 1–19.

Female

Pay until the end of policy year of age 60

| Entry Age | Monthly Premium (RM) | | | |
|-----------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 245,400 | 471,400 | 435,600 | |
| 2 | 241,900 | 456,500 | 427,500 | |
| 3 | 238,400 | 441,600 | 419,300 | |
| 4 | 234,600 | 426,900 | 410,800 | |
| 5 | 230,800 | 412,300 | 402,200 | |
| 6 | 226,800 | 397,900 | 393,300 | |
| 7 | 222,700 | 383,600 | 384,300 | |
| 8 | 218,500 | 369,600 | 375,200 | |
| 9 | 214,200 | 355,700 | 365,900 | |
| 10 | 209,700 | 342,100 | 356,400 | |
| 11 | 205,200 | 328,600 | 346,900 | |
| 12 | 200,500 | 315,500 | 337,300 | |
| 13 | 195,800 | 302,700 | 327,600 | |
| 14 | 191,000 | 290,100 | 317,900 | |
| 15 | 186,200 | 277,800 | 308,100 | |
| 16 | 181,200 | 265,700 | 298,300 | |
| 17 | 176,200 | 254,000 | 288,600 | |
| 18 | 171,200 | 242,600 | 278,800 | |
| 19 | 166,200 | 231,500 | 269,200 | |
| 20 | 161,100 | 220,800 | 259,600 | 358,900 |
| 21 | 156,000 | 210,300 | 250,000 | 347,300 |
| 22 | 150,900 | 200,100 | 240,500 | 335,700 |
| 23 | 145,700 | 190,300 | 231,100 | 324,100 |
| 24 | 140,500 | 180,700 | 221,800 | 312,400 |
| 25 | 135,200 | 171,400 | 212,500 | 300,800 |
| 26 | 130,000 | 162,500 | 203,500 | 289,300 |
| 27 | 124,700 | 153,800 | 194,500 | 277,900 |
| 28 | 119,500 | 145,500 | 185,800 | 266,500 |
| 29 | 114,300 | 137,400 | 177,100 | 255,300 |
| 30 | 109,100 | 129,600 | 168,700 | 244,200 |
| 31 | 104,000 | 122,100 | 160,400 | 233,200 |
| 32 | 98,900 | 114,900 | 152,300 | 222,400 |
| 33 | 93,900 | 108,000 | 144,400 | 211,800 |
| 34 | 89,000 | 101,400 | 136,600 | 201,300 |
| 35 | 84,200 | 95,000 | 129,100 | 191,000 |
| 36 | 79,500 | 88,900 | 121,700 | 180,900 |
| 37 | 74,800 | 83,100 | 114,500 | 171,000 |
| 38 | 70,300 | 77,500 | 107,600 | 161,300 |
| 39 | 65,800 | 72,100 | 100,800 | 151,900 |
| 40 | 61,400 | 67,000 | 94,300 | 142,600 |
| 41 | 57,400 | 62,300 | 88,200 | 134,000 |
| 42 | 53,500 | 57,800 | 82,400 | 125,600 |
| 43 | 49,600 | 53,500 | 76,700 | 117,300 |
| 44 | 45,900 | 49,300 | 71,200 | 109,200 |
| 45 | 42,200 | 45,300 | 65,700 | 101,200 |
| 46 | 38,600 | 41,400 | 60,400 | 93,500 |
| 47 | 35,000 | 37,600 | 55,300 | 85,900 |
| 48 | 31,600 | 33,900 | 50,200 | 78,400 |
| 49 | 28,100 | 30,300 | 45,200 | 70,900 |
| 50 | 24,700 | 26,800 | 40,200 | 63,500 |

Note: Plan 4 is not available for entry age 1–19.

MEMBANTU ANDA HIDUP PENUH YAKIN

Sebagaimana anda melakukan yang terbaik untuk merancang masa depan anda dan melindungi orang yang tersayang, kami juga memberikan yang terbaik demi membantu anda.

AmMetLife berusaha membantu anda dalam mencari penyelesaian yang sesuai dengan keperluan anda untuk melindungi segala yang penting dalam hidup anda. Apabila anda bersedia menghadapi cabaran hidup, anda benar-benar menikmati kehidupan yang sempurna.

ProtectSecure Prime

Anda bekerja keras di sepanjang tahun pada usia muda anda, kerana tiada apa yang lebih penting daripada memberikan yang terbaik untuk orang yang anda sayangi. Memenuhi keperluan keluarga dengan menjelaskan bil, yuran persekolahan, serta pelbagai perbelanjaan lain adalah peranan yang memberikan kepuasan tetapi menuntut komitmen yang tinggi. Kami tahu. Oleh itu, biarlah kami melindungi anda sementara anda memberikan tumpuan kepada orang tersayang.

Dengan ProtectSecure Prime, Pelan Sepanjang Hayat Tanpa Penyertaan Tradisional Dengan Pembayaran Premium Terhad, kami melindungi anda dengan 2x perlindungan dari tahun polisi ke-11 hingga umur 61 tahun demi memastikan kewangan anda dan keluarga terjamin sekiranya berlaku sebarang peristiwa yang tidak diingini. Terdapat 4 jenis pelan yang ditawarkan, kesemuanya merangkumi perlindungan kematian, Hilang Upaya Menyeluruh dan Kekal (HUMK), dengan pilihan perlindungan tambahan untuk kemalangan, Penyakit Kritikal, atau kedua-duanya. Pilih mana-mana pelan yang sesuai dengan keperluan dan bajet anda, dan nikmati perlindungan sehingga umur 80 tahun dengan tempoh pembayaran premium yang terhad. Di samping itu, kami juga ingin memastikan jaminan kewangan yang lebih besar untuk anda dan orang tersayang selepas persaraan anda, maka, anda akan mendapat Manfaat Kematangan Terjamin yang bersamaan dengan Jumlah Permulaan yang Diinsuranskan apabila polisi anda mencapai kematangan.

Ringkasan Manfaat

- **4 jenis pelan pilihan**, daripada perlindungan asas sehingga komprehensif.
- **Perlindungan berganda** dari tahun polisi ke-11 hingga umur 61 tahun.
- **Pembayaran tambahan sehingga 5x Jumlah Diinsuranskan Semasa** untuk kematian/Hilang Upaya Menyeluruh dan Kekal (HUMK) akibat kemalangan.*
- Perlindungan untuk **36 Penyakit Kritikal**.**
- **Premium terjamin** serendah RM150 sebulan yang tidak akan bertambah mengikut umur.
- **3 pilihan tempoh pembayaran premium** bagi kesemua 4 pelan. Bergantung kepada komitmen kewangan anda, anda boleh memilih tempoh 10 tahun, 20 tahun, atau sehingga akhir tahun polisi pada umur 60 tahun. Segala pembayaran premium anda yang selanjutnya akan dikecualikan apabila didiagnosis dengan mana-mana satu daripada 36 Penyakit Kritikal.
- **Manfaat Kematangan Terjamin** bersamaan dengan Jumlah Permulaan yang Diinsuranskan.

* Untuk pelan yang terpilih sahaja.

** Untuk pelan-pelan yang terpilih sahaja. Tertakluk kepada tempoh penakatan selama 30 hari.

Melindungi Keperluan Anda dengan Pelan Mampu Milik

Sekiranya berlaku kejadian yang tidak diingini, ProtectSecure Prime boleh membantu mengurangkan tekanan kewangan yang melanda anda dan orang tersayang. Dengan premium bulanan kami yang tetap, anda dapat melakukan perancangan kewangan yang lebih baik. Pilihlah pelan yang paling sesuai dengan keperluan dan bajet anda.

| Pelan | 1 | 2 | 3 | 4 |
|--|---------------|-------------------|--------------------------------|--------------------------------|
| Premium Bulanan (RM) | 150 | 200 | 300 | 500 |
| Perlindungan | Kemalangan | Penyakit Kritikal | Kemalangan + Penyakit Kritikal | Kemalangan + Penyakit Kritikal |
| % Jumlah Diinsuranskan Semasa | | | | |
| Kematian/Hilang Upaya Menyeluruh dan Kekal (HUMK) Perlindungan sehingga umur 80 (Kematian)/ umur 65 (HUMK) | 100% | 100% | 100% | 100% |
| Kematian Akibat Kemalangan*/HUMK Akibat Kemalangan Perlindungan sehingga umur 70 | Tambahan 300% | | Tambahan 300% | Tambahan 500% |
| 36 Penyakit Kritikal## Perlindungan sehingga umur 80 | | 80% | 80% | 100% |
| Pengecualian Premium 36 Penyakit Kritikal | ✓ | ✓ | ✓ | ✓ |

* Manfaat Kematian Akibat Kemalangan akan digandakan jika kematian akibat kemalangan berlaku di dalam lif, pengangkutan awam atau disebabkan oleh kebakaran bangunan awam.

Pembayaran Manfaat Penyakit Kritikal tidak akan mengurangkan Jumlah Diinsuranskan Semasa yang kemudiannya akan dibayar untuk kematian, HUMK atau kematangan.

Nota: Tertakluk kepada terma dan syarat.

Perlindungan Berganda di Saat Anda Benar-benar Memerlukannya

Tidak kira apa jua jenis pelan yang anda pilih, anda akan menikmati perlindungan yang lebih besar dengan manfaat **perlindungan berganda** kami.

Sekiranya berlaku kematian, Hilang Upaya Menyeluruh dan Kekal (HUMK), atau mana-mana penyakit daripada 36 Penyakit Kritikal[†] dalam tempoh antara tahun polisi ke-11 sehingga umur 61, anda akan menerima Jumlah Diinsuranskan Semasa yang bersamaan dengan dua kali ganda Jumlah Permulaan yang Diinsuranskan. Ini bermakna anda dan orang tersayang akan dilindungi daripada beban kewangan dalam fasa kritikal kehidupan.

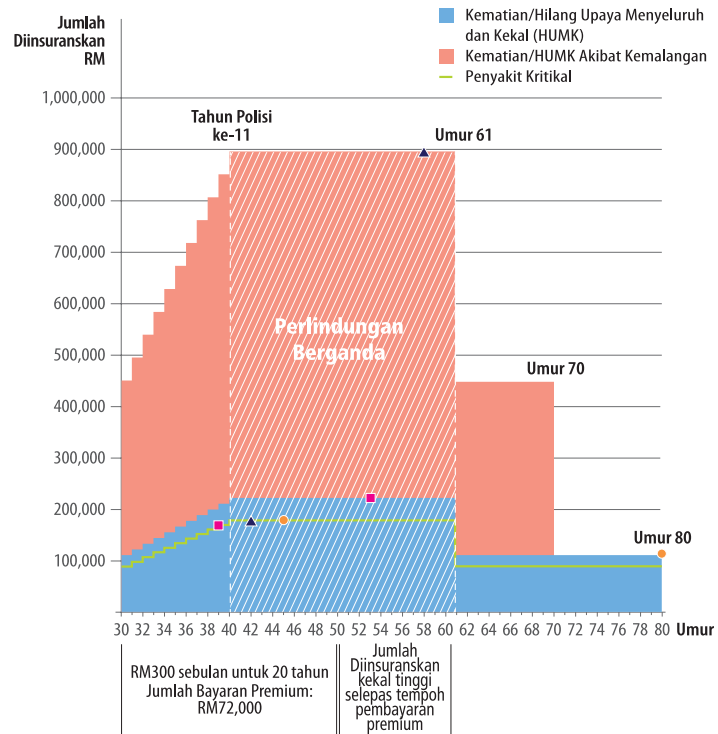
Untuk melindungi anda sebelum manfaat ini berkuatkuasa, Jumlah Diinsuranskan Semasa akan meningkat secara tahunan pada kadar 10% daripada Jumlah Permulaan yang Diinsuranskan dari tahun polisi pertama sehingga tahun polisi ke-10. Selepas umur 61, Jumlah Diinsuranskan Semasa kembali pada kadar 100%.

[†] Untuk pelan yang terpilih sahaja.

Ilustrasi Perlindungan Berganda

Profil

- Lelaki, umur 30 tahun
- Bukan perokok
- Premium bulanan: RM300 (Pelan 3)
- Tempoh pembayaran premium: 20 tahun
- Jumlah Permulaan yang Diinsuranskan: RM111,900



Senario A Diri yang Diinsuranskan didiagnosis dengan Penyakit Kritikal pada umur 45 tahun

- Jumlah bayaran $RM111,900 \times 200\% \times 80\% = RM179,040$ ●
- Polisi berterusan dan premium dikecualikan
- **Polisi matang pada umur 80 tahun**
- Manfaat Kematangan $RM111,900$ [†] ●

Senario B Diri yang Diinsuranskan didiagnosis dengan Penyakit Kritikal pada umur 39 tahun

- Jumlah bayaran $RM111,900 \times 190\% \times 80\% = RM170,088$ ■
- Polisi berterusan dan premium dikecualikan
- **Kematian semulajadi berlaku pada umur 53 tahun**
- Jumlah bayaran $RM111,900 \times 200\% = RM223,800$ ■
- Polisi ditamatkan

Senario C Diri yang Diinsuranskan didiagnosis dengan Penyakit Kritikal pada umur 42 tahun

- Jumlah bayaran $RM111,900 \times 200\% \times 80\% = RM179,040$ ▲
- Polisi berterusan dan premium dikecualikan
- **Kematian akibat kemalangan pada umur 58 tahun**###
- Jumlah bayaran $RM111,900 \times 200\% \times (100\% + 300\%) = RM895,200$ ▲
- Polisi ditamatkan

¹ Ilustrasi ini menunjukkan pulangan tahunan* adalah 1.09% setahun berdasarkan mod pembayaran premium tahunan, dengan syarat polisi dipegang sehingga matang. Premium yang anda bayar menyumbang kepada kedua-dua unsur simpanan dan perlindungan di dalam produk, contohnya, manfaat kematian. Jika anda sedang mencari produk kewangan dengan unsur simpanan, anda boleh membandingkan pulangan tahunan polisi anda dengan pulangan berkesan alternatif pelaburan lain.

* Pulangan tahunan adalah anggaran purata pulangan tahunan ke atas manfaat kehidupan/simpanan yang anda akan terima sepanjang tempoh polisi sehingga matang berkenaan dengan premium yang telah anda bayar.

Sekiranya kematian akibat kemalangan berlaku dalam lif, pengangkutan awam atau disebabkan oleh kebakaran bangunan awam, jumlah faedah yang dibayar adalah $RM111,900 \times 200\% \times (100\% + 600\%) = RM1,566,600$.

Perlindungan Komprehensif Merangkumi Kesemua 4 Pelan

Jika peristiwa yang tidak dijangka berlaku, perkara berikut akan terpakai untuk memastikan anda dan orang yang tersayang dilindungi pada waktu yang sukar.

| Pelan | 1 | 2 | 3 | 4 |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Kematian/HUMK | | | | |
| Bayaran Sekaligus | 1x Jumlah Diinsuranskan Semasa | 1x Jumlah Diinsuranskan Semasa | 1x Jumlah Diinsuranskan Semasa | 1x Jumlah Diinsuranskan Semasa |
| Bayaran Tambahan Sekaligus | | | | |
| Premium Dikecualikan | | | | |
| Polisi Berterusan | | | | |
| Polisi Ditamatkan | ✓ | ✓ | ✓ | ✓ |
| Kematian/HUMK Akibat Kemalangan | | | | |
| Bayaran Sekaligus | 1x Jumlah Diinsuranskan Semasa | | 1x Jumlah Diinsuranskan Semasa | 1x Jumlah Diinsuranskan Semasa |
| Bayaran Tambahan Sekaligus | 3x Jumlah Diinsuranskan Semasa | | 3x Jumlah Diinsuranskan Semasa | 5x Jumlah Diinsuranskan Semasa |
| Premium Dikecualikan | | | | |
| Polisi Berterusan | | | | |
| Polisi Ditamatkan | ✓ | | ✓ | ✓ |

| 36 Penyakit Kritikal | | | | |
|----------------------------|---|----------------------------------|----------------------------------|--------------------------------|
| Bayaran Sekaligus | | 0.8x Jumlah Diinsuranskan Semasa | 0.8x Jumlah Diinsuranskan Semasa | 1x Jumlah Diinsuranskan Semasa |
| Bayaran Tambahan Sekaligus | | | | |
| Premium Dikecualikan | ✓ | ✓ | ✓ | ✓ |
| Polisi Berterusan | ✓ | ✓ | ✓ | ✓ |
| Polisi Ditamatkan | | | | |

Nota: Tertakluk kepada terma dan syarat.

Tempoh Pembayaran Terhad, Perlindungan Sehingga Umur 80 Tahun

Anda boleh memilih dari 3 tempoh pembayaran premium berdasarkan komitmen kewangan anda dan dilindungi sehingga umur 80 tahun.

| Tempoh Pembayaran | Premium Bulanan (RM) | | Umur Penyertaan |
|--|----------------------|-----|-----------------|
| 10 tahun | Pelan 1 | 150 | 1 – 50 |
| | Pelan 2 | 200 | |
| | Pelan 3 | 300 | 20 – 50 |
| | Pelan 4 | 500 | |
| 20 tahun | Pelan 1 | 150 | 1 – 40 |
| | Pelan 2 | 200 | |
| | Pelan 3 | 300 | 20 – 40 |
| | Pelan 4 | 500 | |
| Sehingga Umur 60 tahun pada akhir tahun polisi | Pelan 1 | 150 | 1 – 50 |
| | Pelan 2 | 200 | |
| | Pelan 3 | 300 | 20 – 50 |
| | Pelan 4 | 500 | |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1 – 19 tahun.

Jaminan Manfaat Kematangan

Apabila umur anda mencapai 80 tahun, polisi anda telah matang dan anda akan menerima Manfaat Kematangan yang bersamaan dengan Jumlah Permulaan yang Diinsuranskan.

Jumlah Kos Pengagihan

Jumlah kos pengagihan untuk pelan ini akan anda tanggung dan dibayar daripada premium anda.

Contoh

Pelan: Pelan 3

Premium bulanan: RM300 (premium tahunan RM3,600)

Tempoh pembayaran premium: 20 tahun

| Tahun Polisi | Bahagian Tolakan Premium untuk Jumlah Kos Pengagihan (%) | Jumlah Sebenar (RM) |
|----------------|--|---------------------|
| 1 | 30% | 1,080 |
| 2 | 20% | 720 |
| 3 | 15% | 540 |
| 4 | 5% | 180 |
| 5 | 5% | 180 |
| 6 | 5% | 180 |
| 7 | 5% | 180 |
| 8 | 5% | 180 |
| 9 | 5% | 180 |
| 10 | 5% | 180 |
| 11 dan ke atas | 0% | 0 |

Nota:

Jumlah kos pengagihan adalah jumlah yang diterima oleh pengantara untuk penjualan polisi tersebut dan perkhidmatan yang akan diberikan oleh pengantara/wakil jualan bank kepada anda sepanjang tempoh polisi. Jumlah ini juga termasuk jumlah yang layak diterima oleh pengantara semasa tempoh polisi dengan syarat pengantara/wakil jualan bank memenuhi kriteria prestasi yang ditetapkan oleh AmMetLife Insurance Berhad.

Soalan-soalan Lazim

S: Apakah ProtectSecure Prime?

J: ProtectSecure Prime ialah Pelan Sepanjang Hayat Tanpa Penyertaan Tradisional Dengan Pembayaran Premium Terhad. Manfaatnya adalah dibayar atas kematian, HUMK, penyerahan atau kematangan, yang mana terdahulu. Sebagai tambahan, ia memberi Manfaat Penyakit Kritikal (jika berkenaan) dan Manfaat Pengecualian Penyakit Kritikal.

S: Siapakah yang layak?

J: ProtectSecure Prime disediakan untuk individu berumur dari 30 hari hingga 50 tahun sahaja, bergantung kepada pelan yang anda pilih. Sila ambil perhatian bahawa Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

S: Berapa banyak premium yang perlu saya bayar?

J: Terdapat 4 jenis pelan yang disediakan, dengan premium bulanan antara RM150 hingga RM500. Premium yang perlu dibayar bergantung kepada pelan yang anda pilih.

S: Bagaimanakah saya membayar premium?

J: Anda boleh bayar melalui kad kredit, auto-debit, cek, tunai atau kaedah pembayaran lain yang disediakan oleh AmMetLife Insurance Berhad.

S: Adakah saya layak untuk menikmati manfaat cukai?

J: Premium yang dibayar mungkin melayakkan anda untuk pelepasan cukai peribadi. Walau bagaimanapun, manfaat cukai tertakluk kepada Akta Cukai Pendapatan Malaysia, 1967, dan keputusan muktamad Lembaga Hasil Dalam Negeri.

Nota Penting

- a) HUMK dan Manfaat Kematian/HUMK Akibat Kemalangan adalah tertakluk kepada had maksimum setiap hayat RM3,500,000 dan RM4,400,000 bagi umur penyertaan 1–19 dan 20 tahun dan ke atas masing-masing.
- b) Pengurangan perlindungan untuk kanak-kanak berkuatkuasa. Sila rujuk Ilustrasi Jualan untuk maklumat lanjut.
- c) Anda mempunyai 30 hari dari tarikh premium perlu dibayar untuk membayar premium. Jika anda gagal berbuat demikian, anda akan diberikan pinjaman (Pinjaman Premium Automatik) secara automatik untuk mengekalkan keaktifan polisi anda, dengan syarat ada nilai tunai yang mencukupi. Kami akan memaklumkan anda jika Pinjaman Premium Automatik diaktifkan dan kadar faedah yang dikenakan atas pinjaman ini akan ditentukan oleh AmMetLife Insurance Berhad. Polisi anda akan luput jika nilai tunai tidak mencukupi untuk membayar kos premium anda.
- d) Anda mempunyai tempoh 'bertenang' selama 15 hari dari tarikh penerimaan polisi untuk menyemak dan memastikan ia memenuhi keperluan anda. Jika anda membatalkan polisi dalam tempoh ini, premium yang telah anda bayar (selepas ditolak sebarang perbelanjaan perubatan yang ditanggung) akan dipulangkan kepada anda.
- e) Anda dinasihatkan supaya memastikan bahawa pelan ini memenuhi keperluan anda dan premium yang dibayar di bawah pelan ini adalah jumlah yang mampu anda bayar.
- f) Membeli insurans hayat adalah komitmen jangka panjang. Jika anda menamatkan polisi anda pada tahun-tahun awal, anda mungkin mendapat balik amaun yang kurang daripada jumlah yang telah anda bayar.
- g) Polisi anda mungkin tidak mempunyai jaminan nilai serahan tunai atas penamatan awal. Sila rujuk kepada Ilustrasi Jualan untuk maklumat lanjut.
- h) Semua peringkat umur yang dinyatakan dalam risalah ini merujuk kepada umur pada hari jadi berikutnya bagi Diri yang Diinsuranskan kecuali dinyatakan sebaliknya.
 - i) Anda dinasihatkan supaya memilih pembayaran semua manfaat polisi anda melalui pengkreditan terus ke akaun bank anda untuk kemudahan anda. Borang Pengkreditan Terus boleh didapati di laman web kami atau hubungi talian 1300 88 8800 untuk maklumat lanjut.
 - j) Anda dinasihatkan supaya merujuk kepada kontrak polisi untuk maklumat mengenai ciri-ciri penting polisi yang telah anda beli.
 - k) Risalah ini adalah untuk maklumat umum sahaja. Ia bukanlah satu kontrak insurans. Anda dinasihatkan supaya merujuk kepada Helaian Pendedahan Produk, Ilustrasi Jualan dan buku *insuranceinfo* yang berkaitan untuk maklumat ciri-ciri penting dan manfaat pelan sebelum membeli pelan ini.

Pengecualian

- Pelan ini tidak akan melindungi kematian akibat bunuh diri semasa siaman atau tidak siaman dalam tempoh satu tahun dari tarikh berkuatkuasa polisi atau tarikh pengembalian semula, yang mana terkemudian.
- Pelan ini tidak melindungi apa-apa hilang upaya yang disebabkan secara langsung atau tidak langsung, keseluruhannya atau sebahagiannya oleh mana-mana satu daripada kejadian yang berikut:
 - i. Kecederaan diri yang disengajakan atau sebarang percubaan berbuat demikian semasa siaman atau tidak siaman; atau
 - ii. Perang diisytiharkan atau tidak diisytiharkan, penyertaan dalam rusuhan, mogok atau kekecohan awam; atau
 - iii. Berkhidmat sebagai tentera atau tentera laut semasa perang yang diisytiharkan atau tidak diisytiharkan, atau semasa berada di bawah arahan untuk perang seperti operasi atau pemulihan ketenteraman awam; atau
 - iv. Memasuki, mengendali atau menyelenggara, naik atau turun daripada atau dengan mana-mana pesawat atau pengangkutan udara, kecuali semasa Diri yang Diinsuranskan menaiki pesawat udara yang dikendalikan oleh sistem penerbangan penumpang komersial bagi perjalanan penumpang berjadual tetap yang mengikuti laluan tetap penumpangnya atau apabila Diri yang Diinsuranskan merupakan penumpang perkhidmatan pesawat udara atau helikopter yang dilesenkan sepenuhnya yang beroperasi di kawasan tanpa perkhidmatan pesawat udara penumpang berjadual tetap; atau
 - v. Jika Diri yang Diinsuranskan didapati dijangkiti oleh mana-mana Virus Kurang Daya Tahan Penyakit (HIV) atau Sindrom Kurang Daya Tahan Penyakit (AIDS), Komplikasi Berkaitan AIDS (ARC) kecuali jika disebabkan oleh pemindahan darah; atau
 - vi. Semasa berada di bawah pengaruh dadah atau minuman keras yang memabukkan ketika siaman atau tidak siaman; atau
 - vii. Hilang upaya yang berlaku sebelum tarikh berkuatkuasa polisi.
- Pelan ini tidak melindungi sebarang Penyakit Kritikal yang disebabkan secara langsung atau tidak langsung, keseluruhannya atau sebahagiannya oleh mana-mana satu daripada kejadian yang berikut:
 - i. Bunuh diri atau sebarang percubaan berbuat demikian atau kecederaan diri yang disengajakan atau sebarang percubaan berbuat demikian semasa siaman atau tidak siaman;
 - ii. Semasa di bawah pengaruh dadah atau minuman keras yang memabukkan;
 - iii. Jika sebarang Penyakit Kritikal mula-mula didiagnosis dalam tempoh tiga puluh (30) hari berikutan tarikh berkuatkuasa polisi atau tarikh pengembalian semula, yang mana terkemudian; tempoh pengecualian tiga puluh (30) hari ini tidak akan diguna pakai untuk apa-apa Penyakit Kritikal yang diakibatkan secara mendadak semata-mata oleh kemalangan kecuali untuk yang berikut, yang akan tertakluk kepada tempoh menunggu selama enam puluh (60) hari:
 - a. Kanser;
 - b. Pembedahan Pintasan Arteri Koronari;
 - c. Serangan Jantung;
 - d. Penyakit Arteri Koronari Serius.

- iv. Jika sebarang Penyakit Kritikal berlaku ke atas Diri yang Diinsuranskan di mana:
 - a. Keadaan tersebut boleh dilihat semasa tempoh menunggu tiga puluh (30) hari; atau
 - b. Sebarang keadaan yang wujud atau didiagnosis selepas tempoh menunggu tamat tetapi mempunyai kaitan dengan keadaan yang wujud atau telah didiagnosis sewaktu tempoh menunggu.
- v. Keadaan sedia ada akan dihadkan kepada hilang upaya di mana Diri yang Diinsuranskan secara munasabah patut menyedari akan keadaan tersebut. Diri yang Diinsuranskan boleh dianggap mempunyai pengetahuan munasabah mengenai sesuatu keadaan sedia ada apabila keadaan tersebut ialah di mana:
 - a. Diri yang Diinsuranskan telah atau sedang menerima rawatan;
 - b. Nasihat perubatan, diagnosis, penjagaan atau rawatan yang telah disyorkan;
 - c. Gejala yang jelas dan nyata atau telah kelihatan; atau
 - d. Kewujudannya adalah jelas kelihatan pada seseorang yang munasabah yang mengalami keadaan tersebut.

Nota:

Senarai ini adalah tidak lengkap. Sila rujuk kontrak polisi untuk senarai pengecualian yang menyeluruh di bawah pelan ini.

Penafian

Maklumat, kenyataan dan/atau keterangan yang terkandung di sini hanya sebagai maklumat umum untuk rujukan pantas serta ilustrasi sahaja dan tidak boleh dianggap sebagai kontrak insurans.

Jika anda perlukan maklumat lanjut, anda boleh merujuk kepada wakil jualan bank kami atau hubungi kami di talian 1300 88 8800 atau layari laman web kami. Jika terdapat apa-apa percanggahan antara versi-versi Bahasa Malaysia atau bahasa lain dengan versi Bahasa Inggeris dalam risalah ini, maka versi Bahasa Inggeris hendaklah digunakan.

AmMetLife Insurance Berhad dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Untuk ketahui lebih lanjut berkenaan **ProtectSecure Prime**, sila hubungi wakil jualan bank kami yang ramah hari ini.

Sebaik sahaja anda telah mengenalpasti pelan pilihan anda, anda boleh mendapatkan Jumlah Permulaan yang Diinsuranskan anda daripada jadual-jadual berikut.

Jadual Jumlah Permulaan yang Diinsuranskan

Lelaki | Bayar 10 tahun

| Umur Penyertaan | Premium Bulanan (RM) | | | |
|-----------------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 65,700 | 112,100 | 128,600 | |
| 2 | 64,700 | 108,900 | 126,100 | |
| 3 | 63,600 | 105,700 | 123,700 | |
| 4 | 62,400 | 102,600 | 121,200 | |
| 5 | 61,300 | 99,400 | 118,700 | |
| 6 | 60,100 | 96,400 | 116,100 | |
| 7 | 59,000 | 93,300 | 113,600 | |
| 8 | 57,800 | 90,400 | 111,100 | |
| 9 | 56,600 | 87,400 | 108,500 | |
| 10 | 55,400 | 84,500 | 105,900 | |
| 11 | 54,200 | 81,700 | 103,300 | |
| 12 | 53,100 | 78,900 | 100,700 | |
| 13 | 52,000 | 76,200 | 98,100 | |
| 14 | 50,900 | 73,600 | 95,600 | |
| 15 | 49,900 | 71,200 | 93,100 | |
| 16 | 48,900 | 68,700 | 90,500 | |
| 17 | 47,900 | 66,400 | 88,100 | |
| 18 | 47,100 | 64,400 | 85,800 | |
| 19 | 46,300 | 62,300 | 83,600 | |
| 20 | 45,500 | 60,400 | 81,500 | 123,400 |
| 21 | 44,600 | 58,400 | 79,300 | 120,400 |
| 22 | 43,800 | 56,500 | 77,200 | 117,400 |
| 23 | 42,900 | 54,600 | 75,100 | 114,300 |
| 24 | 42,000 | 52,800 | 72,900 | 111,200 |
| 25 | 41,200 | 50,900 | 70,800 | 108,200 |
| 26 | 40,300 | 49,200 | 68,800 | 105,300 |
| 27 | 39,400 | 47,500 | 66,800 | 102,300 |
| 28 | 38,500 | 45,900 | 64,800 | 99,400 |
| 29 | 37,600 | 44,300 | 62,800 | 96,600 |
| 30 | 36,600 | 42,700 | 60,800 | 93,800 |
| 31 | 35,700 | 41,200 | 58,900 | 91,100 |
| 32 | 34,800 | 39,700 | 57,100 | 88,400 |
| 33 | 33,900 | 38,300 | 55,200 | 85,800 |
| 34 | 33,000 | 36,900 | 53,500 | 83,200 |
| 35 | 32,200 | 35,600 | 51,700 | 80,600 |
| 36 | 31,300 | 34,300 | 50,000 | 78,200 |
| 37 | 30,500 | 33,100 | 48,500 | 75,800 |
| 38 | 29,600 | 31,900 | 46,900 | 73,500 |
| 39 | 28,800 | 30,800 | 45,500 | 71,200 |
| 40 | 28,000 | 29,700 | 44,100 | 69,100 |
| 41 | 27,200 | 28,700 | 42,700 | 67,000 |
| 42 | 26,500 | 27,800 | 41,400 | 65,000 |
| 43 | 25,700 | 26,800 | 40,200 | 63,100 |
| 44 | 25,000 | 26,000 | 39,000 | 61,300 |
| 45 | 24,400 | 25,200 | 37,900 | 61,000 |
| 46 | 23,700 | 24,400 | 36,800 | 60,800 |
| 47 | 23,100 | 24,300 | 36,600 | 60,500 |
| 48 | 22,500 | 24,200 | 36,300 | 60,200 |
| 49 | 21,900 | 24,100 | 36,100 | 60,100 |
| 50 | 21,400 | 24,000 | 36,000 | 60,000 |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

Perempuan | Bayar 10 tahun

| Umur Penyertaan | Premium Bulanan (RM) | | | |
|-----------------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 74,800 | 140,100 | 148,000 | |
| 2 | 73,900 | 136,400 | 145,500 | |
| 3 | 73,000 | 132,600 | 143,000 | |
| 4 | 72,100 | 128,900 | 140,400 | |
| 5 | 71,100 | 125,200 | 137,800 | |
| 6 | 70,100 | 121,500 | 135,100 | |
| 7 | 69,100 | 117,900 | 132,400 | |
| 8 | 68,000 | 114,300 | 129,700 | |
| 9 | 67,000 | 110,800 | 127,000 | |
| 10 | 65,900 | 107,300 | 124,200 | |
| 11 | 64,800 | 103,800 | 121,500 | |
| 12 | 63,700 | 100,500 | 118,700 | |
| 13 | 62,600 | 97,200 | 115,900 | |
| 14 | 61,500 | 94,000 | 113,200 | |
| 15 | 60,300 | 90,800 | 110,400 | |
| 16 | 59,200 | 87,700 | 107,600 | |
| 17 | 58,100 | 84,700 | 104,900 | |
| 18 | 56,900 | 81,800 | 102,200 | |
| 19 | 55,800 | 78,900 | 99,500 | |
| 20 | 54,600 | 76,200 | 96,900 | 141,600 |
| 21 | 53,500 | 73,400 | 94,200 | 138,200 |
| 22 | 52,300 | 70,800 | 91,600 | 134,800 |
| 23 | 51,200 | 68,300 | 89,000 | 131,400 |
| 24 | 50,000 | 65,800 | 86,500 | 128,000 |
| 25 | 48,800 | 63,400 | 84,000 | 124,700 |
| 26 | 47,700 | 61,000 | 81,500 | 121,400 |
| 27 | 46,500 | 58,800 | 79,100 | 118,200 |
| 28 | 45,400 | 56,600 | 76,700 | 115,000 |
| 29 | 44,300 | 54,500 | 74,400 | 111,800 |
| 30 | 43,100 | 52,500 | 72,200 | 108,700 |
| 31 | 42,000 | 50,600 | 70,000 | 105,700 |
| 32 | 40,900 | 48,700 | 67,800 | 102,700 |
| 33 | 39,900 | 47,000 | 65,700 | 99,800 |
| 34 | 38,800 | 45,300 | 63,700 | 97,000 |
| 35 | 37,800 | 43,600 | 61,800 | 94,300 |
| 36 | 36,700 | 42,100 | 59,900 | 91,600 |
| 37 | 35,700 | 40,600 | 58,000 | 89,000 |
| 38 | 34,800 | 39,200 | 56,300 | 86,500 |
| 39 | 33,800 | 37,800 | 54,600 | 84,100 |
| 40 | 32,800 | 36,500 | 52,900 | 81,800 |
| 41 | 31,900 | 35,300 | 51,400 | 79,500 |
| 42 | 31,000 | 34,100 | 49,900 | 77,400 |
| 43 | 30,100 | 33,000 | 48,400 | 75,300 |
| 44 | 29,300 | 32,000 | 47,000 | 73,300 |
| 45 | 28,400 | 30,900 | 45,700 | 71,400 |
| 46 | 27,600 | 30,000 | 44,500 | 69,600 |
| 47 | 26,900 | 29,100 | 43,300 | 67,900 |
| 48 | 26,100 | 28,300 | 42,200 | 66,300 |
| 49 | 25,400 | 27,500 | 41,200 | 64,800 |
| 50 | 24,700 | 26,800 | 40,200 | 63,500 |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

Jadual Jumlah Permulaan
yang Diinsuranskan

Lelaki | Bayar 20 tahun

| Umur Penyertaan | Premium Bulanan (RM) | | | |
|--------------------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 133,300 | 222,400 | 237,300 | |
| 2 | 131,200 | 215,900 | 233,000 | |
| 3 | 129,100 | 209,600 | 228,700 | |
| 4 | 127,000 | 203,300 | 224,300 | |
| 5 | 124,900 | 197,100 | 219,800 | |
| 6 | 122,700 | 191,000 | 215,400 | |
| 7 | 120,500 | 185,000 | 210,800 | |
| 8 | 118,200 | 179,100 | 206,300 | |
| 9 | 115,900 | 173,300 | 201,700 | |
| 10 | 113,600 | 167,700 | 197,100 | |
| 11 | 111,200 | 162,100 | 192,500 | |
| 12 | 108,800 | 156,700 | 187,800 | |
| 13 | 106,500 | 151,500 | 183,200 | |
| 14 | 104,100 | 146,400 | 178,600 | |
| 15 | 101,700 | 141,400 | 174,000 | |
| 16 | 99,300 | 136,400 | 169,400 | |
| 17 | 96,900 | 131,700 | 164,800 | |
| 18 | 95,000 | 127,200 | 160,600 | |
| 19 | 93,000 | 122,900 | 156,400 | |
| 20 | 91,100 | 118,700 | 152,200 | 221,500 |
| 21 | 89,200 | 114,600 | 148,000 | 216,000 |
| 22 | 87,200 | 110,500 | 143,900 | 210,600 |
| 23 | 85,300 | 106,500 | 139,800 | 205,100 |
| 24 | 83,300 | 102,500 | 135,600 | 199,700 |
| 25 | 81,300 | 98,700 | 131,500 | 194,300 |
| 26 | 79,200 | 95,000 | 127,500 | 189,000 |
| 27 | 77,200 | 91,500 | 123,500 | 183,700 |
| 28 | 75,200 | 88,000 | 119,600 | 178,400 |
| 29 | 73,200 | 84,600 | 115,800 | 173,300 |
| 30 | 71,100 | 81,300 | 111,900 | 168,100 |
| 31 | 69,100 | 78,100 | 108,200 | 163,000 |
| 32 | 67,100 | 74,900 | 104,500 | 157,900 |
| 33 | 65,000 | 71,900 | 100,800 | 153,000 |
| 34 | 63,000 | 69,000 | 97,300 | 148,100 |
| 35 | 61,000 | 66,100 | 93,900 | 143,200 |
| 36 | 59,000 | 63,400 | 90,500 | 138,500 |
| 37 | 57,100 | 60,800 | 87,300 | 133,900 |
| 38 | 55,200 | 58,300 | 84,100 | 129,400 |
| 39 | 53,300 | 55,900 | 81,100 | 124,900 |
| 40 | 51,500 | 53,600 | 78,100 | 120,600 |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

Perempuan | Bayar 20 tahun

| Umur Penyertaan | Premium Bulanan (RM) | | | |
|--------------------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 148,100 | 276,100 | 269,800 | |
| 2 | 146,300 | 268,400 | 265,300 | |
| 3 | 144,400 | 260,700 | 260,700 | |
| 4 | 142,500 | 253,100 | 256,000 | |
| 5 | 140,600 | 245,600 | 251,300 | |
| 6 | 138,600 | 238,200 | 246,600 | |
| 7 | 136,500 | 230,800 | 241,700 | |
| 8 | 134,400 | 223,600 | 236,900 | |
| 9 | 132,300 | 216,500 | 231,900 | |
| 10 | 130,200 | 209,400 | 227,000 | |
| 11 | 128,000 | 202,500 | 222,000 | |
| 12 | 125,700 | 195,800 | 217,000 | |
| 13 | 123,500 | 189,200 | 212,000 | |
| 14 | 121,200 | 182,700 | 206,900 | |
| 15 | 118,900 | 176,400 | 201,900 | |
| 16 | 116,600 | 170,200 | 196,900 | |
| 17 | 114,300 | 164,100 | 191,900 | |
| 18 | 112,000 | 158,200 | 186,900 | |
| 19 | 109,600 | 152,500 | 182,000 | |
| 20 | 107,300 | 147,000 | 177,100 | 249,900 |
| 21 | 105,000 | 141,600 | 172,300 | 243,900 |
| 22 | 102,600 | 136,300 | 167,500 | 238,000 |
| 23 | 100,300 | 131,200 | 162,700 | 232,100 |
| 24 | 97,900 | 126,300 | 158,000 | 226,200 |
| 25 | 95,500 | 121,400 | 153,400 | 220,300 |
| 26 | 93,100 | 116,800 | 148,800 | 214,600 |
| 27 | 90,700 | 112,300 | 144,300 | 208,800 |
| 28 | 88,300 | 107,900 | 139,900 | 203,200 |
| 29 | 85,900 | 103,700 | 135,600 | 197,600 |
| 30 | 83,500 | 99,600 | 131,300 | 192,000 |
| 31 | 81,200 | 95,700 | 127,100 | 186,600 |
| 32 | 78,900 | 92,000 | 123,100 | 181,300 |
| 33 | 76,600 | 88,400 | 119,100 | 176,100 |
| 34 | 74,300 | 84,900 | 115,200 | 170,900 |
| 35 | 72,100 | 81,600 | 111,500 | 165,900 |
| 36 | 69,900 | 78,400 | 107,800 | 160,900 |
| 37 | 67,700 | 75,300 | 104,200 | 156,100 |
| 38 | 65,600 | 72,400 | 100,800 | 151,500 |
| 39 | 63,500 | 69,600 | 97,500 | 147,000 |
| 40 | 61,400 | 67,000 | 94,300 | 142,600 |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

| Umur Penyertaan | Premium Bulanan (RM) | | | |
|-----------------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 225,900 | 378,100 | 387,800 | |
| 2 | 222,100 | 365,800 | 380,100 | |
| 3 | 218,100 | 353,600 | 372,200 | |
| 4 | 214,100 | 341,600 | 364,100 | |
| 5 | 210,000 | 329,800 | 355,900 | |
| 6 | 205,700 | 318,100 | 347,600 | |
| 7 | 201,400 | 306,700 | 339,200 | |
| 8 | 197,000 | 295,500 | 330,700 | |
| 9 | 192,400 | 284,600 | 322,000 | |
| 10 | 187,700 | 273,900 | 313,200 | |
| 11 | 182,800 | 263,400 | 304,200 | |
| 12 | 177,900 | 253,100 | 295,200 | |
| 13 | 173,000 | 243,200 | 286,200 | |
| 14 | 168,100 | 233,400 | 277,200 | |
| 15 | 163,100 | 223,900 | 268,200 | |
| 16 | 158,100 | 214,500 | 259,200 | |
| 17 | 153,200 | 205,400 | 250,300 | |
| 18 | 148,600 | 196,700 | 241,800 | |
| 19 | 144,000 | 188,100 | 233,300 | |
| 20 | 139,500 | 179,700 | 224,900 | 320,300 |
| 21 | 134,900 | 171,500 | 216,400 | 309,500 |
| 22 | 130,300 | 163,500 | 208,000 | 298,700 |
| 23 | 125,600 | 155,500 | 199,600 | 287,800 |
| 24 | 120,900 | 147,700 | 191,300 | 276,900 |
| 25 | 116,200 | 140,200 | 183,100 | 266,200 |
| 26 | 111,500 | 132,900 | 175,100 | 255,500 |
| 27 | 106,900 | 125,800 | 167,200 | 244,900 |
| 28 | 102,200 | 118,900 | 159,400 | 234,500 |
| 29 | 97,600 | 112,100 | 151,700 | 224,100 |
| 30 | 93,100 | 105,600 | 144,100 | 213,900 |
| 31 | 88,600 | 99,300 | 136,700 | 203,700 |
| 32 | 84,200 | 93,400 | 129,500 | 193,800 |
| 33 | 79,800 | 87,700 | 122,400 | 184,000 |
| 34 | 75,500 | 82,200 | 115,400 | 174,300 |
| 35 | 71,300 | 76,900 | 108,600 | 164,900 |
| 36 | 67,100 | 71,800 | 102,000 | 155,600 |
| 37 | 63,100 | 66,900 | 95,700 | 146,600 |
| 38 | 59,100 | 62,300 | 89,700 | 137,700 |
| 39 | 55,200 | 57,800 | 83,800 | 129,100 |
| 40 | 51,500 | 53,600 | 78,100 | 120,600 |
| 41 | 48,100 | 49,700 | 72,900 | 114,000 |
| 42 | 44,900 | 46,200 | 67,900 | 108,000 |
| 43 | 41,800 | 42,800 | 63,100 | 102,000 |
| 44 | 38,700 | 39,500 | 58,400 | 96,000 |
| 45 | 35,700 | 36,300 | 54,000 | 90,000 |
| 46 | 32,700 | 33,600 | 50,400 | 84,000 |
| 47 | 29,800 | 31,200 | 46,800 | 78,000 |
| 48 | 27,000 | 28,800 | 43,200 | 72,000 |
| 49 | 24,200 | 26,400 | 39,600 | 66,000 |
| 50 | 21,400 | 24,000 | 36,000 | 60,000 |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

| Umur Penyertaan | Premium Bulanan (RM) | | | |
|-----------------|----------------------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 245,400 | 471,400 | 435,600 | |
| 2 | 241,900 | 456,500 | 427,500 | |
| 3 | 238,400 | 441,600 | 419,300 | |
| 4 | 234,600 | 426,900 | 410,800 | |
| 5 | 230,800 | 412,300 | 402,200 | |
| 6 | 226,800 | 397,900 | 393,300 | |
| 7 | 222,700 | 383,600 | 384,300 | |
| 8 | 218,500 | 369,600 | 375,200 | |
| 9 | 214,200 | 355,700 | 365,900 | |
| 10 | 209,700 | 342,100 | 356,400 | |
| 11 | 205,200 | 328,600 | 346,900 | |
| 12 | 200,500 | 315,500 | 337,300 | |
| 13 | 195,800 | 302,700 | 327,600 | |
| 14 | 191,000 | 290,100 | 317,900 | |
| 15 | 186,200 | 277,800 | 308,100 | |
| 16 | 181,200 | 265,700 | 298,300 | |
| 17 | 176,200 | 254,000 | 288,600 | |
| 18 | 171,200 | 242,600 | 278,800 | |
| 19 | 166,200 | 231,500 | 269,200 | |
| 20 | 161,100 | 220,800 | 259,600 | 358,900 |
| 21 | 156,000 | 210,300 | 250,000 | 347,300 |
| 22 | 150,900 | 200,100 | 240,500 | 335,700 |
| 23 | 145,700 | 190,300 | 231,100 | 324,100 |
| 24 | 140,500 | 180,700 | 221,800 | 312,400 |
| 25 | 135,200 | 171,400 | 212,500 | 300,800 |
| 26 | 130,000 | 162,500 | 203,500 | 289,300 |
| 27 | 124,700 | 153,800 | 194,500 | 277,900 |
| 28 | 119,500 | 145,500 | 185,800 | 266,500 |
| 29 | 114,300 | 137,400 | 177,100 | 255,300 |
| 30 | 109,100 | 129,600 | 168,700 | 244,200 |
| 31 | 104,000 | 122,100 | 160,400 | 233,200 |
| 32 | 98,900 | 114,900 | 152,300 | 222,400 |
| 33 | 93,900 | 108,000 | 144,400 | 211,800 |
| 34 | 89,000 | 101,400 | 136,600 | 201,300 |
| 35 | 84,200 | 95,000 | 129,100 | 191,000 |
| 36 | 79,500 | 88,900 | 121,700 | 180,900 |
| 37 | 74,800 | 83,100 | 114,500 | 171,000 |
| 38 | 70,300 | 77,500 | 107,600 | 161,300 |
| 39 | 65,800 | 72,100 | 100,800 | 151,900 |
| 40 | 61,400 | 67,000 | 94,300 | 142,600 |
| 41 | 57,400 | 62,300 | 88,200 | 134,000 |
| 42 | 53,500 | 57,800 | 82,400 | 125,600 |
| 43 | 49,600 | 53,500 | 76,700 | 117,300 |
| 44 | 45,900 | 49,300 | 71,200 | 109,200 |
| 45 | 42,200 | 45,300 | 65,700 | 101,200 |
| 46 | 38,600 | 41,400 | 60,400 | 93,500 |
| 47 | 35,000 | 37,600 | 55,300 | 85,900 |
| 48 | 31,600 | 33,900 | 50,200 | 78,400 |
| 49 | 28,100 | 30,300 | 45,200 | 70,900 |
| 50 | 24,700 | 26,800 | 40,200 | 63,500 |

Nota: Pelan 4 tidak disediakan bagi umur penyertaan 1–19 tahun.

我们助您 有备而活

当您全心全意为您及挚爱规划将来时，我们自当尽全力支持您。

AmMetLife 将尽力协助您寻找最适合您的保障方案，保障对您重要的一切。唯有在做好万全准备的情况下，您才能从容面对生活，尽情享受人生。

ProtectSecure Prime

您把最美好的年华奉献给工作，辛勤奋斗，因为对您来说，没有什么比为挚爱提供一切生活之需更重要。维持一头家，支付账单、学费以及各种其它生活开销，是有意义却又吃力的角色。这些我们都知道。因此，当您全心全意照顾家人的需要时，就让我们来照顾您的需要。

ProtectSecure Prime是一项传统型非分红有限保费终身寿险计划。透过此计划，我们将从第11个保单年起至您年届61岁期间，为您提供双倍保障，以确保您和家人在不幸发生任何事故时无财务之忧。此保单备有四项计划供选，四项计划皆提供死亡和完全及永久性残废保障，并可添加意外、严重疾病或两者兼有的附加保障。您只需挑选符合个人需求与预算的计划，即可享有保障至80岁以及有限保费缴付期。为了确保您和家人在您退休后财务方面更有保障，您也将在保单期满时获得相等于初期保额的保证期满红利。

利益概述

- 四项计划任选其一，提供基本至周全的保障。
- 从第11个保单年开始至年届61岁提供**双倍保障**。
- **额外支付高达现有保额5倍的赔偿**予意外死亡/完全及永久性残废。*
- 提供**36种严重疾病保障**。**
- 低至每月RM150的**保证保费**，意即保费不会随着年龄增长而增加。
- 4项计划均备有**3种保费缴付期限供选**。您可根据本身的财务状况，选择缴付保费10年、20年或至保单年末达60岁为止。一旦被确诊患上36种严重疾病之一时，您将享有豁免所有未来的保费。
- 相等于初期保额的**保证期满利益**。

* 只限特定计划。

** 只限特定计划，并须符合30天存活期。

您可负担的计划，满足您的保障需求

一旦不幸发生意外事故，ProtectSecure Prime将能协助减轻您和至亲的财务压力。通过我们的固定每月保费，您必能做出更好的规划。而您需做的，只是挑选最符合本身需求和预算的计划。

| 计划 | 1 | 2 | 3 | 4 |
|-------------------------------------|--------|------|-----------|-----------|
| 每月保费(RM) | 150 | 200 | 300 | 500 |
| 保障 | 意外 | 严重疾病 | 意外 + 严重疾病 | 意外 + 严重疾病 |
| 现有保额的% | | | | |
| 死亡/完全及永久性残废保障至80岁(死亡)/65岁(完全及永久性残废) | 100% | 100% | 100% | 100% |
| 意外死亡 [#] /意外完全及永久性残废保障至70岁 | 额外300% | | 额外300% | 额外500% |
| 36种严重疾病 ^{##} 保障至80岁 | | 80% | 80% | 100% |
| 36种严重疾病保费豁免 | ✓ | ✓ | ✓ | ✓ |

[#] 若受保人在电梯、公共交通工具或公共建筑物失火时身陷灾场而造成意外死亡，将获赔偿双倍意外死亡利益。

^{##} 严重疾病利益的支付将不会降低随后现有保额的支付于死亡、完全及永久性残废或期满利益。

备注：须符合条款。

在您最需要的时刻提供双倍保障

不论选择哪一项计划，您都能在我们的双倍保障利益下享有更大的保障。

一旦在第11个保单年至61岁期间发生死亡、完全及永久性残废或患上36种严重疾病[†]之一时，您将获得相等于初期保额两倍的现有保额赔偿金。换言之，您和至亲将在您生命中最艰难的时刻免受经济困难的打击。

在此利益生效之前，从第1个保单年开始至第10个保单年，现有保额将以初期保额的10%每年递增。一旦受保人年届61岁，之后的现有保额将恢复100%。

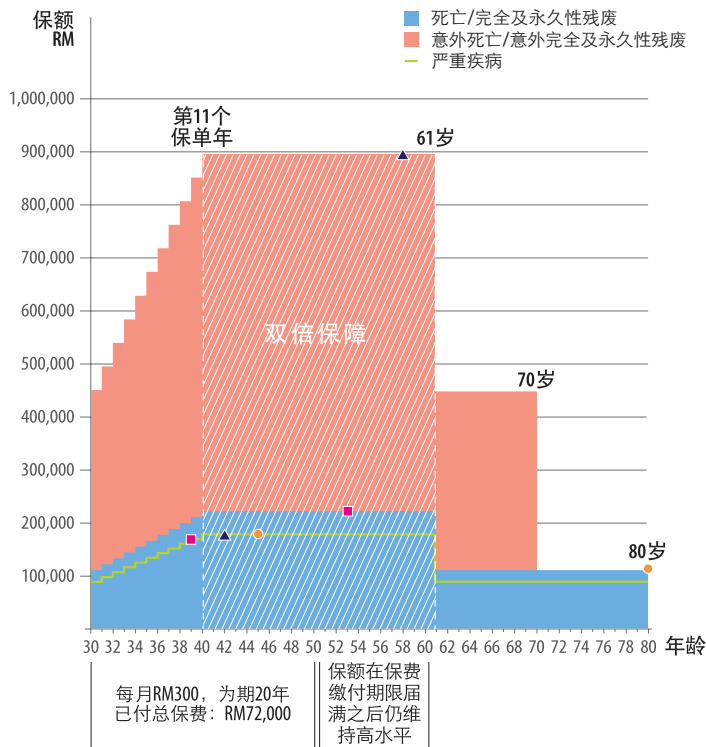
[†] 只限特定计划。

双倍保障说明

个人资料

- 男性，30岁
- 非吸烟者
- 每月保费：RM300(计划3)

- 保费缴付期限：20年
- 初期保额：RM111,900



- 情况A** 受保人在45岁时被确诊患上严重疾病
- 所获支付总额 $RM111,900 \times 200\% \times 80\% = RM179,040$ ●
 - 保单持续生效并豁免保费
- 保单在80岁时期满
- 期满利益 $RM111,900$ ¹ ●
- 情况B** 受保人在39岁时被确诊患上严重疾病
- 所获支付总额 $RM111,900 \times 190\% \times 80\% = RM170,088$ ■
 - 保单持续生效并豁免保费
- 53岁时发生自然死亡
- 所获支付总额 $RM111,900 \times 200\% = RM223,800$ ■
 - 保单被终止

情况C 受保人在42岁时被确诊患上严重疾病

- 所获支付总额 $RM111,900 \times 200\% \times 80\% = RM179,040$ ▲
- 保单持续生效并豁免保费

58岁时意外身亡^{###}

- 所获支付总额 $RM111,900 \times 200\% \times (100\% + 300\%) = RM895,200$ ▲
- 保单被终止

¹ 此示例插图显示,根据每年的保费支付方式,年化回报率*为每年1.09%,前提是此保单必须持有至期满日。您所支付的保费将包含产品的储蓄和保障元素,例如死亡利益。如果您正在寻找具有储蓄元素的金融产品,您可以将您的保单的年化回报率与其他投资方案的有效回报率进行比较。

* 年化回报率是指您在保单期间直至其期满时将获得的生存/储蓄利益与您已支付的保费所相关的估计平均年度回报。

^{###} 若受保人在电梯、公共交通工具或公共建筑物失火时身陷灾场而造成意外死亡,其总利益赔偿额为 $RM111,900 \times 200\% \times (100\% + 600\%) = RM1,566,600$ 。

四项计划提供的周全保障

下列利益将在发生意料之外的事故时,确保您和至亲在艰难的时刻获得保障。

| 计划 | 1 | 2 | 3 | 4 |
|------------------------|------------|------------|------------|------------|
| 死亡/完全及永久性残废 | | | | |
| 一次性支付 | 1x 现有保额 | 1x 现有保额 | 1x 现有保额 | 1x 现有保额 |
| 额外一次性支付 | | | | |
| 豁免保费 | | | | |
| 保单持续生效 | | | | |
| 保单被终止 | ✓ | ✓ | ✓ | ✓ |
| 意外死亡/意外完全及永久性残废 | | | | |
| 一次性支付 | 1x 现有保额 | | 1x 现有保额 | 1x 现有保额 |
| 额外一次性支付 | 3x 现有保额 | | 3x 现有保额 | 5x 现有保额 |
| 豁免保费 | | | | |
| 保单持续生效 | | | | |
| 保单被终止 | ✓ | | ✓ | ✓ |

| 36种严重疾病 | | | | |
|---------|---|--------------|--------------|------------|
| 一次性支付 | | 0.8x 现有保额 | 0.8x 现有保额 | 1x 现有保额 |
| 额外一次性支付 | | | | |
| 豁免保费 | ✓ | ✓ | ✓ | ✓ |
| 保单持续生效 | ✓ | ✓ | ✓ | ✓ |
| 保单被终止 | | | | |

备注: 须符合条款。

有限保费缴付期,保障至80岁

您可根据本身的财务状况,从三种保费缴付期限中任选其一,并享有保障至80岁。

| 保费缴付期限 | 每月保费(RM) | | 投保年龄 |
|-----------|----------|-----|---------|
| 10年 | 计划1 | 150 | 1 - 50 |
| | 计划2 | 200 | |
| | 计划3 | 300 | |
| | 计划4 | 500 | 20 - 50 |
| 20年 | 计划1 | 150 | 1 - 40 |
| | 计划2 | 200 | |
| | 计划3 | 300 | |
| | 计划4 | 500 | 20 - 40 |
| 至保单年末达60岁 | 计划1 | 150 | 1 - 50 |
| | 计划2 | 200 | |
| | 计划3 | 300 | |
| | 计划4 | 500 | 20 - 50 |

备注: 计划4不提供予投保年龄介于1-19岁者。

保证期满利益

一旦您年满80岁,您的保单将期满,而您将获得相等于初期保额的期满利益。

总分销成本

此保单的总分销成本将由您承担，并由您的保费支付。

例子

计划：计划3

每月保费：RM300 (每年保费为RM3,600)

保费缴付期限：20年

| 保单年 | 用以支付总分销成本的保费部分 | 实际数额 (RM) |
|-------|----------------|-----------|
| 1 | 30% | 1,080 |
| 2 | 20% | 720 |
| 3 | 15% | 540 |
| 4 | 5% | 180 |
| 5 | 5% | 180 |
| 6 | 5% | 180 |
| 7 | 5% | 180 |
| 8 | 5% | 180 |
| 9 | 5% | 180 |
| 10 | 5% | 180 |
| 11及以上 | 0% | 0 |

备注：

总分销成本是仲介人/银行销售代表在售出此计划期间为您提供服务而所得到的数额。该数额还包括仲介人在您的保单期限内可能享有的数额，惟仲介人/银行销售代表必须符合AmMetLife Insurance Berhad所制定的业绩标准。

常问问题

问：什么是ProtectSecure Prime?

答：ProtectSecure Prime是一项传统型非分红有限保费终身寿险计划。保单利益将在发生死亡、完全及永久性残疾、退保或期满时支付，视何者为先。此外，此保单也提供36种严重疾病利益(若适用)和严重疾病豁免利益。

问：谁符合投保资格?

答：ProtectSecure Prime只提供予年龄介于30天至50岁者投保，视所选计划而定。请注意，计划4不提供予投保年龄介于1岁至19岁者。

问：我需缴付多少保费?

答：备有4项计划供选，每月保费介于RM150至RM500。应缴付的保费多寡视所选计划而定。

问：我如何缴付保费?

答：您可使用信用卡、自动转账、支票、现金或AmMetLife Insurance Berhad可接受的任何其它付款方式缴付保费。

问：我是否享有税务优惠?

答：您的已付保费可享受个人税务减免，惟需符合1967年马来西亚所得税法令，并以内陆税收局的最终决定为准。

重要事项

- a) 对于投保年龄介于1岁至19岁以及20岁和20岁以上的受保人，其完全及永久性残废和意外死亡/意外完全及永久性残废利益分别以每个生命RM3,500,000和RM4,400,000为限。
- b) 此计划含有儿童递减保障。欲知详情，请参阅销售说明。
- c) 若您无法在保费到期日起的30天内缴付保费，但您的保单拥有足够的现金价值，自动保费贷款系统将被启动以确保您的保单继续生效。我们将在自动保费贷款系统启动后通知您，而该贷款利率将由AmMetLife Insurance Berhad决定。一旦您保单的现金价值无法再承担保单费用，您的保单将失效。
- d) 您在收到保单文件后具有15天的“冷静期”。您可在该期限内重新检阅并确保该保单符合您的需求。若您在该期限内决定取消保单，可获得退还已缴付的保费，惟需扣除任何已支付的体检费用。
- e) 您应确保此保单能符合您的需求，而所需缴付的保费也是您所能负担的。
- f) 购买人寿保险是一项长期承诺。若您在届满后退保，您可获得的退款可能低于您已缴付的款项。
- g) 若在保单生效初期退保，保单可能无现金价值。欲知详情，请参阅销售说明。
- h) 此册子所陈述的所有年龄皆指受保人的下一个生日年龄，除非另行注明。
- i) 为了您的便利，我们建议您选择将所有保单利益的支付直接存入您的银行账户。您可登入我们的网站获直接存入表格，或拨1300 88 8800以了解详情。
- j) 我们建议您参阅您的保单契约，以获知您所购保单的主要特点详情。
- k) 此册子仅提供一般资料，并非保单契约。建议您在购买此计划之前先详阅产品披露说明书、销售说明和相关的insuranceinfo小册子以获知此计划的主要特点及利益的详情。

不受保事项

- 此计划不保障受保人于保单生效日或复效日(视何者为后)起的一年内，无论在神智清醒或精神失常的情况下自杀而导致的死亡。
- 此计划不保障直接或间接，完全或部份因下列情况所造成的任何残废：
 - i. 在神智清醒或精神失常的情况下蓄意自残或做出任何企图威胁自身安全的行为；或
 - ii. 战争(不论宣战与否)，参与暴动、罢工或民间骚乱；或
 - iii. 受命参与任何形式的战争行动或恢复公共秩序；或
 - iv. 在任何空中设备或运输工具内登入、登出、操作、服务、或被载送，除非受保人是付费乘搭由商业航空公司根据规律商业航线时间表载客服务的搭客；或当受保人乘搭拥有执照的飞机或直升机前往根据规律航线时间表载客服务的客机没提供服务的地点；或
 - v. 若受保人被发现感染人类免疫缺陷病毒(HIV)或后天性免疫缺乏症(爱滋病)、爱滋病相关复合症(ARC)，但因输血而感染的情况除外；或
 - vi. 在神智清醒或精神失常的情况下因毒品或烈酒影响所致；或
 - vii. 在保单生效日之前已存在的残废。
- 此计划不保障直接或间接，完全或部份因下列情况所造成的任何严重疾病：
 - i. 在神智清醒或精神失常的情况下自杀或企图自杀或蓄意自残或做出任何企图威胁自身安全的行为；或
 - ii. 在毒品或烈酒影响下；
 - iii. 若在保单生效日或保单复效日(视何者为后)30天内任何首次确诊的严重疾病；此30天拒保期不适用于任何由意外原因单独造成的突发严重疾病，除了以下须要60天等待期的严重疾病：
 - a. 癌症；
 - b. 冠状动脉绕道手术；
 - c. 心脏病；
 - d. 严重冠状动脉疾病。

重要声明

- iv. 若投保人的严重疾病：
 - a. 在30天等待期内发生；或
 - b. 任何在等待期结束后出现或确诊的严重疾病，但与在等待期出现或确诊的严重疾病相关。
- v. 预先存在的残疾，即投保人理应意识到有关情况的残疾将不受保。投保人可视为对以下其中一种预先存在的情况存有合理的认知：
 - a. 投保人已经接受治疗或正在接受治疗；
 - b. 被建议接受医疗咨询、诊断、药品或治疗；
 - c. 有清楚和明显的症状作为迹象；
 - d. 其状况的存在，在当时对理性的人显而易见。

备注：

以上所列未尽详尽。请参阅保单契约以了解此计划完整的不受保事项。

此册子所包含的资料、声明和/或陈述，纯粹是作为快速参考与说明用途的一般资料，并不能视之为保单契约。

若您需要了解更多详情，请咨询我们的银行销售代表或拨1300 88 8800或浏览我们的网站。若本册子中的马来文或其他语言版本与英文版本之间存有任何不一致之处，一概以英文版本为准。

AmMetLife Insurance Berhad是一家受管制于马来西亚国家银行，并在2013年金融服务法令许可下营业的保险公司。

欲知更多有关ProtectSecure Prime详情，请今天就联系我们的银行销售代表。

一旦确定所选计划，您可通过下表查看您的初期保额。

初期保额表

男性 | 缴付保费为期10年

| 投保年龄 | 每月保费(RM) | | | |
|------|----------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 65,700 | 112,100 | 128,600 | |
| 2 | 64,700 | 108,900 | 126,100 | |
| 3 | 63,600 | 105,700 | 123,700 | |
| 4 | 62,400 | 102,600 | 121,200 | |
| 5 | 61,300 | 99,400 | 118,700 | |
| 6 | 60,100 | 96,400 | 116,100 | |
| 7 | 59,000 | 93,300 | 113,600 | |
| 8 | 57,800 | 90,400 | 111,100 | |
| 9 | 56,600 | 87,400 | 108,500 | |
| 10 | 55,400 | 84,500 | 105,900 | |
| 11 | 54,200 | 81,700 | 103,300 | |
| 12 | 53,100 | 78,900 | 100,700 | |
| 13 | 52,000 | 76,200 | 98,100 | |
| 14 | 50,900 | 73,600 | 95,600 | |
| 15 | 49,900 | 71,200 | 93,100 | |
| 16 | 48,900 | 68,700 | 90,500 | |
| 17 | 47,900 | 66,400 | 88,100 | |
| 18 | 47,100 | 64,400 | 85,800 | |
| 19 | 46,300 | 62,300 | 83,600 | |
| 20 | 45,500 | 60,400 | 81,500 | 123,400 |
| 21 | 44,600 | 58,400 | 79,300 | 120,400 |
| 22 | 43,800 | 56,500 | 77,200 | 117,400 |
| 23 | 42,900 | 54,600 | 75,100 | 114,300 |
| 24 | 42,000 | 52,800 | 72,900 | 111,200 |
| 25 | 41,200 | 50,900 | 70,800 | 108,200 |
| 26 | 40,300 | 49,200 | 68,800 | 105,300 |
| 27 | 39,400 | 47,500 | 66,800 | 102,300 |
| 28 | 38,500 | 45,900 | 64,800 | 99,400 |
| 29 | 37,600 | 44,300 | 62,800 | 96,600 |
| 30 | 36,600 | 42,700 | 60,800 | 93,800 |
| 31 | 35,700 | 41,200 | 58,900 | 91,100 |
| 32 | 34,800 | 39,700 | 57,100 | 88,400 |
| 33 | 33,900 | 38,300 | 55,200 | 85,800 |
| 34 | 33,000 | 36,900 | 53,500 | 83,200 |
| 35 | 32,200 | 35,600 | 51,700 | 80,600 |
| 36 | 31,300 | 34,300 | 50,000 | 78,200 |
| 37 | 30,500 | 33,100 | 48,500 | 75,800 |
| 38 | 29,600 | 31,900 | 46,900 | 73,500 |
| 39 | 28,800 | 30,800 | 45,500 | 71,200 |
| 40 | 28,000 | 29,700 | 44,100 | 69,100 |
| 41 | 27,200 | 28,700 | 42,700 | 67,000 |
| 42 | 26,500 | 27,800 | 41,400 | 65,000 |
| 43 | 25,700 | 26,800 | 40,200 | 63,100 |
| 44 | 25,000 | 26,000 | 39,000 | 61,300 |
| 45 | 24,400 | 25,200 | 37,900 | 61,000 |
| 46 | 23,700 | 24,400 | 36,800 | 60,800 |
| 47 | 23,100 | 24,300 | 36,600 | 60,500 |
| 48 | 22,500 | 24,200 | 36,300 | 60,200 |
| 49 | 21,900 | 24,100 | 36,100 | 60,100 |
| 50 | 21,400 | 24,000 | 36,000 | 60,000 |

备注：计划4不提供予投保年龄介于1-19岁者。

女性 | 缴付保费为期10年

| 投保年龄 | 每月保费(RM) | | | |
|------|----------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 74,800 | 140,100 | 148,000 | |
| 2 | 73,900 | 136,400 | 145,500 | |
| 3 | 73,000 | 132,600 | 143,000 | |
| 4 | 72,100 | 128,900 | 140,400 | |
| 5 | 71,100 | 125,200 | 137,800 | |
| 6 | 70,100 | 121,500 | 135,100 | |
| 7 | 69,100 | 117,900 | 132,400 | |
| 8 | 68,000 | 114,300 | 129,700 | |
| 9 | 67,000 | 110,800 | 127,000 | |
| 10 | 65,900 | 107,300 | 124,200 | |
| 11 | 64,800 | 103,800 | 121,500 | |
| 12 | 63,700 | 100,500 | 118,700 | |
| 13 | 62,600 | 97,200 | 115,900 | |
| 14 | 61,500 | 94,000 | 113,200 | |
| 15 | 60,300 | 90,800 | 110,400 | |
| 16 | 59,200 | 87,700 | 107,600 | |
| 17 | 58,100 | 84,700 | 104,900 | |
| 18 | 56,900 | 81,800 | 102,200 | |
| 19 | 55,800 | 78,900 | 99,500 | |
| 20 | 54,600 | 76,200 | 96,900 | 141,600 |
| 21 | 53,500 | 73,400 | 94,200 | 138,200 |
| 22 | 52,300 | 70,800 | 91,600 | 134,800 |
| 23 | 51,200 | 68,300 | 89,000 | 131,400 |
| 24 | 50,000 | 65,800 | 86,500 | 128,000 |
| 25 | 48,800 | 63,400 | 84,000 | 124,700 |
| 26 | 47,700 | 61,000 | 81,500 | 121,400 |
| 27 | 46,500 | 58,800 | 79,100 | 118,200 |
| 28 | 45,400 | 56,600 | 76,700 | 115,000 |
| 29 | 44,300 | 54,500 | 74,400 | 111,800 |
| 30 | 43,100 | 52,500 | 72,200 | 108,700 |
| 31 | 42,000 | 50,600 | 70,000 | 105,700 |
| 32 | 40,900 | 48,700 | 67,800 | 102,700 |
| 33 | 39,900 | 47,000 | 65,700 | 99,800 |
| 34 | 38,800 | 45,300 | 63,700 | 97,000 |
| 35 | 37,800 | 43,600 | 61,800 | 94,300 |
| 36 | 36,700 | 42,100 | 59,900 | 91,600 |
| 37 | 35,700 | 40,600 | 58,000 | 89,000 |
| 38 | 34,800 | 39,200 | 56,300 | 86,500 |
| 39 | 33,800 | 37,800 | 54,600 | 84,100 |
| 40 | 32,800 | 36,500 | 52,900 | 81,800 |
| 41 | 31,900 | 35,300 | 51,400 | 79,500 |
| 42 | 31,000 | 34,100 | 49,900 | 77,400 |
| 43 | 30,100 | 33,000 | 48,400 | 75,300 |
| 44 | 29,300 | 32,000 | 47,000 | 73,300 |
| 45 | 28,400 | 30,900 | 45,700 | 71,400 |
| 46 | 27,600 | 30,000 | 44,500 | 69,600 |
| 47 | 26,900 | 29,100 | 43,300 | 67,900 |
| 48 | 26,100 | 28,300 | 42,200 | 66,300 |
| 49 | 25,400 | 27,500 | 41,200 | 64,800 |
| 50 | 24,700 | 26,800 | 40,200 | 63,500 |

备注：计划4不提供予投保年龄介于1-19岁者。

初期保额表

男性 | 缴付保费为期 20 年

| 投保年龄 | 每月保费(RM) | | | |
|------|----------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 133,300 | 222,400 | 237,300 | |
| 2 | 131,200 | 215,900 | 233,000 | |
| 3 | 129,100 | 209,600 | 228,700 | |
| 4 | 127,000 | 203,300 | 224,300 | |
| 5 | 124,900 | 197,100 | 219,800 | |
| 6 | 122,700 | 191,000 | 215,400 | |
| 7 | 120,500 | 185,000 | 210,800 | |
| 8 | 118,200 | 179,100 | 206,300 | |
| 9 | 115,900 | 173,300 | 201,700 | |
| 10 | 113,600 | 167,700 | 197,100 | |
| 11 | 111,200 | 162,100 | 192,500 | |
| 12 | 108,800 | 156,700 | 187,800 | |
| 13 | 106,500 | 151,500 | 183,200 | |
| 14 | 104,100 | 146,400 | 178,600 | |
| 15 | 101,700 | 141,400 | 174,000 | |
| 16 | 99,300 | 136,400 | 169,400 | |
| 17 | 96,900 | 131,700 | 164,800 | |
| 18 | 95,000 | 127,200 | 160,600 | |
| 19 | 93,000 | 122,900 | 156,400 | |
| 20 | 91,100 | 118,700 | 152,200 | 221,500 |
| 21 | 89,200 | 114,600 | 148,000 | 216,000 |
| 22 | 87,200 | 110,500 | 143,900 | 210,600 |
| 23 | 85,300 | 106,500 | 139,800 | 205,100 |
| 24 | 83,300 | 102,500 | 135,600 | 199,700 |
| 25 | 81,300 | 98,700 | 131,500 | 194,300 |
| 26 | 79,200 | 95,000 | 127,500 | 189,000 |
| 27 | 77,200 | 91,500 | 123,500 | 183,700 |
| 28 | 75,200 | 88,000 | 119,600 | 178,400 |
| 29 | 73,200 | 84,600 | 115,800 | 173,300 |
| 30 | 71,100 | 81,300 | 111,900 | 168,100 |
| 31 | 69,100 | 78,100 | 108,200 | 163,000 |
| 32 | 67,100 | 74,900 | 104,500 | 157,900 |
| 33 | 65,000 | 71,900 | 100,800 | 153,000 |
| 34 | 63,000 | 69,000 | 97,300 | 148,100 |
| 35 | 61,000 | 66,100 | 93,900 | 143,200 |
| 36 | 59,000 | 63,400 | 90,500 | 138,500 |
| 37 | 57,100 | 60,800 | 87,300 | 133,900 |
| 38 | 55,200 | 58,300 | 84,100 | 129,400 |
| 39 | 53,300 | 55,900 | 81,100 | 124,900 |
| 40 | 51,500 | 53,600 | 78,100 | 120,600 |

备注：计划4不提供予投保年龄介于1-19岁者。

女性 | 缴付保费为期 20 年

| 投保年龄 | 每月保费(RM) | | | |
|------|----------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 148,100 | 276,100 | 269,800 | |
| 2 | 146,300 | 268,400 | 265,300 | |
| 3 | 144,400 | 260,700 | 260,700 | |
| 4 | 142,500 | 253,100 | 256,000 | |
| 5 | 140,600 | 245,600 | 251,300 | |
| 6 | 138,600 | 238,200 | 246,600 | |
| 7 | 136,500 | 230,800 | 241,700 | |
| 8 | 134,400 | 223,600 | 236,900 | |
| 9 | 132,300 | 216,500 | 231,900 | |
| 10 | 130,200 | 209,400 | 227,000 | |
| 11 | 128,000 | 202,500 | 222,000 | |
| 12 | 125,700 | 195,800 | 217,000 | |
| 13 | 123,500 | 189,200 | 212,000 | |
| 14 | 121,200 | 182,700 | 206,900 | |
| 15 | 118,900 | 176,400 | 201,900 | |
| 16 | 116,600 | 170,200 | 196,900 | |
| 17 | 114,300 | 164,100 | 191,900 | |
| 18 | 112,000 | 158,200 | 186,900 | |
| 19 | 109,600 | 152,500 | 182,000 | |
| 20 | 107,300 | 147,000 | 177,100 | 249,900 |
| 21 | 105,000 | 141,600 | 172,300 | 243,900 |
| 22 | 102,600 | 136,300 | 167,500 | 238,000 |
| 23 | 100,300 | 131,200 | 162,700 | 232,100 |
| 24 | 97,900 | 126,300 | 158,000 | 226,200 |
| 25 | 95,500 | 121,400 | 153,400 | 220,300 |
| 26 | 93,100 | 116,800 | 148,800 | 214,600 |
| 27 | 90,700 | 112,300 | 144,300 | 208,800 |
| 28 | 88,300 | 107,900 | 139,900 | 203,200 |
| 29 | 85,900 | 103,700 | 135,600 | 197,600 |
| 30 | 83,500 | 99,600 | 131,300 | 192,000 |
| 31 | 81,200 | 95,700 | 127,100 | 186,600 |
| 32 | 78,900 | 92,000 | 123,100 | 181,300 |
| 33 | 76,600 | 88,400 | 119,100 | 176,100 |
| 34 | 74,300 | 84,900 | 115,200 | 170,900 |
| 35 | 72,100 | 81,600 | 111,500 | 165,900 |
| 36 | 69,900 | 78,400 | 107,800 | 160,900 |
| 37 | 67,700 | 75,300 | 104,200 | 156,100 |
| 38 | 65,600 | 72,400 | 100,800 | 151,500 |
| 39 | 63,500 | 69,600 | 97,500 | 147,000 |
| 40 | 61,400 | 67,000 | 94,300 | 142,600 |

备注：计划4不提供予投保年龄介于1-19岁者。

初期保额表

男性 | 缴付保费至保单年末达 60 岁

| 投保年龄 | 每月保费(RM) | | | |
|------|----------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 225,900 | 378,100 | 387,800 | |
| 2 | 222,100 | 365,800 | 380,100 | |
| 3 | 218,100 | 353,600 | 372,200 | |
| 4 | 214,100 | 341,600 | 364,100 | |
| 5 | 210,000 | 329,800 | 355,900 | |
| 6 | 205,700 | 318,100 | 347,600 | |
| 7 | 201,400 | 306,700 | 339,200 | |
| 8 | 197,000 | 295,500 | 330,700 | |
| 9 | 192,400 | 284,600 | 322,000 | |
| 10 | 187,700 | 273,900 | 313,200 | |
| 11 | 182,800 | 263,400 | 304,200 | |
| 12 | 177,900 | 253,100 | 295,200 | |
| 13 | 173,000 | 243,200 | 286,200 | |
| 14 | 168,100 | 233,400 | 277,200 | |
| 15 | 163,100 | 223,900 | 268,200 | |
| 16 | 158,100 | 214,500 | 259,200 | |
| 17 | 153,200 | 205,400 | 250,300 | |
| 18 | 148,600 | 196,700 | 241,800 | |
| 19 | 144,000 | 188,100 | 233,300 | |
| 20 | 139,500 | 179,700 | 224,900 | 320,300 |
| 21 | 134,900 | 171,500 | 216,400 | 309,500 |
| 22 | 130,300 | 163,500 | 208,000 | 298,700 |
| 23 | 125,600 | 155,500 | 199,600 | 287,800 |
| 24 | 120,900 | 147,700 | 191,300 | 276,900 |
| 25 | 116,200 | 140,200 | 183,100 | 266,200 |
| 26 | 111,500 | 132,900 | 175,100 | 255,500 |
| 27 | 106,900 | 125,800 | 167,200 | 244,900 |
| 28 | 102,200 | 118,900 | 159,400 | 234,500 |
| 29 | 97,600 | 112,100 | 151,700 | 224,100 |
| 30 | 93,100 | 105,600 | 144,100 | 213,900 |
| 31 | 88,600 | 99,300 | 136,700 | 203,700 |
| 32 | 84,200 | 93,400 | 129,500 | 193,800 |
| 33 | 79,800 | 87,700 | 122,400 | 184,000 |
| 34 | 75,500 | 82,200 | 115,400 | 174,300 |
| 35 | 71,300 | 76,900 | 108,600 | 164,900 |
| 36 | 67,100 | 71,800 | 102,000 | 155,600 |
| 37 | 63,100 | 66,900 | 95,700 | 146,600 |
| 38 | 59,100 | 62,300 | 89,700 | 137,700 |
| 39 | 55,200 | 57,800 | 83,800 | 129,100 |
| 40 | 51,500 | 53,600 | 78,100 | 120,600 |
| 41 | 48,100 | 49,700 | 72,900 | 114,000 |
| 42 | 44,900 | 46,200 | 67,900 | 108,000 |
| 43 | 41,800 | 42,800 | 63,100 | 102,000 |
| 44 | 38,700 | 39,500 | 58,400 | 96,000 |
| 45 | 35,700 | 36,300 | 54,000 | 90,000 |
| 46 | 32,700 | 33,600 | 50,400 | 84,000 |
| 47 | 29,800 | 31,200 | 46,800 | 78,000 |
| 48 | 27,000 | 28,800 | 43,200 | 72,000 |
| 49 | 24,200 | 26,400 | 39,600 | 66,000 |
| 50 | 21,400 | 24,000 | 36,000 | 60,000 |

备注：计划4不提供予投保年龄介于1-19岁者。

女性 | 缴付保费至保单年末达 60 岁

| 投保年龄 | 每月保费(RM) | | | |
|------|----------|---------|---------|---------|
| | 150 | 200 | 300 | 500 |
| 1 | 245,400 | 471,400 | 435,600 | |
| 2 | 241,900 | 456,500 | 427,500 | |
| 3 | 238,400 | 441,600 | 419,300 | |
| 4 | 234,600 | 426,900 | 410,800 | |
| 5 | 230,800 | 412,300 | 402,200 | |
| 6 | 226,800 | 397,900 | 393,300 | |
| 7 | 222,700 | 383,600 | 384,300 | |
| 8 | 218,500 | 369,600 | 375,200 | |
| 9 | 214,200 | 355,700 | 365,900 | |
| 10 | 209,700 | 342,100 | 356,400 | |
| 11 | 205,200 | 328,600 | 346,900 | |
| 12 | 200,500 | 315,500 | 337,300 | |
| 13 | 195,800 | 302,700 | 327,600 | |
| 14 | 191,000 | 290,100 | 317,900 | |
| 15 | 186,200 | 277,800 | 308,100 | |
| 16 | 181,200 | 265,700 | 298,300 | |
| 17 | 176,200 | 254,000 | 288,600 | |
| 18 | 171,200 | 242,600 | 278,800 | |
| 19 | 166,200 | 231,500 | 269,200 | |
| 20 | 161,100 | 220,800 | 259,600 | 358,900 |
| 21 | 156,000 | 210,300 | 250,000 | 347,300 |
| 22 | 150,900 | 200,100 | 240,500 | 335,700 |
| 23 | 145,700 | 190,300 | 231,100 | 324,100 |
| 24 | 140,500 | 180,700 | 221,800 | 312,400 |
| 25 | 135,200 | 171,400 | 212,500 | 300,800 |
| 26 | 130,000 | 162,500 | 203,500 | 289,300 |
| 27 | 124,700 | 153,800 | 194,500 | 277,900 |
| 28 | 119,500 | 145,500 | 185,800 | 266,500 |
| 29 | 114,300 | 137,400 | 177,100 | 255,300 |
| 30 | 109,100 | 129,600 | 168,700 | 244,200 |
| 31 | 104,000 | 122,100 | 160,400 | 233,200 |
| 32 | 98,900 | 114,900 | 152,300 | 222,400 |
| 33 | 93,900 | 108,000 | 144,400 | 211,800 |
| 34 | 89,000 | 101,400 | 136,600 | 201,300 |
| 35 | 84,200 | 95,000 | 129,100 | 191,000 |
| 36 | 79,500 | 88,900 | 121,700 | 180,900 |
| 37 | 74,800 | 83,100 | 114,500 | 171,000 |
| 38 | 70,300 | 77,500 | 107,600 | 161,300 |
| 39 | 65,800 | 72,100 | 100,800 | 151,900 |
| 40 | 61,400 | 67,000 | 94,300 | 142,600 |
| 41 | 57,400 | 62,300 | 88,200 | 134,000 |
| 42 | 53,500 | 57,800 | 82,400 | 125,600 |
| 43 | 49,600 | 53,500 | 76,700 | 117,300 |
| 44 | 45,900 | 49,300 | 71,200 | 109,200 |
| 45 | 42,200 | 45,300 | 65,700 | 101,200 |
| 46 | 38,600 | 41,400 | 60,400 | 93,500 |
| 47 | 35,000 | 37,600 | 55,300 | 85,900 |
| 48 | 31,600 | 33,900 | 50,200 | 78,400 |
| 49 | 28,100 | 30,300 | 45,200 | 70,900 |
| 50 | 24,700 | 26,800 | 40,200 | 63,500 |

备注：计划4不提供予投保年龄介于1-19岁者。

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