

i.AmWealth Achiever

(This is an insurance product)

Empower Your Aspirations. Elevate Your Lifestyle.



The benefit(s) payable under eligible policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AmMetLife Insurance Berhad or PIDM (visit www.pidm.gov.my). / Manfaat-manfaat yang dibayar di bawah polisi yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi AmMetLife Insurance Berhad atau PIDM (layari www.pidm.gov.my). / PIDM 保障合格保险保单下应支付的保险利益至保障限额为止。请参阅PIDM的保险及伊斯兰保险利益保障制度的小册子或联络 AmMetLife Insurance Berhad 或PIDM(请浏览www.pidm.gov.my)。

A PIDM member

Underwritten by:

 **AmMetLife**

 **AmBank**

Accelerate the growth of your savings and safeguard them. Look into your future, do you visualise your ideal life aspiration ...



- ▶ Travelling around the world



- ▶ Experiencing amazing golden years ahead



- ▶ Indulging in leisurely moments with your loved ones



- ▶ Investing in your child's future

Have you considered these realities?



- ▶ As life expectancy increases, the duration of retirement has also extended



- ▶ Inflation reduces your purchasing power



- ▶ Senior citizens often spend a significant part of their savings on health care



- ▶ Social benefits are not going to stay at the same level forever

A confident retirement life starts with envisioning a rewarding, healthy and responsible lifestyle. It is never too early to start planning for your future.

Whether you are an ambitious professional or an aspiring entrepreneur, **i.Am Wealth Achiever** is designed to empower you in your journey towards realising your life aspirations.

▶ **Amplify your savings game to secure your desired financial aspiration**

▶ **Protect you if the unexpected happens, so that your savings aspiration is still on track to meet your goals**

Benefits at a Glance



Celebrate Your Savings Milestone with Rewards

Enjoy increasing Loyalty Rewards every 5 policy years until the end of 15th policy year



Short Financial Commitment for Longer Protection

Short premium payment of 5 years for 20 years of coverage



Enjoy Guaranteed Maturity Benefit

Receive a substantial payout at maturity to pursue your passions and adventures with 688% of Basic Sum Assured



Guaranteed Acceptance

Hassle-free enrollment with no medical and financial underwriting



Reap the Potential Upside of the Booster Fund

Elevate your financial growth with the potential upside Booster Fund, potentially granting you an additional portion of savings



Ensuring Financial Well-being Amidst Times of Uncertainty

Assurance from Death and Total and Permanent Disability (TPD), as well as additional coverage for Accidental Death

Note:

All of the benefits stated above are subject to terms and conditions. for detailed terms and conditions.

Please refer to the Product Disclosure Sheet and Sales Illustration

How it works

How does this plan help you achieve your savings aspiration?

Take control of your financial future by staying with us and let us help you inculcate healthy savings habits while we reward you for your financial discipline.



Celebrate Your Savings Milestone with Rewards

- ▶ As you progress through your savings journey, your Loyalty Rewards¹ will be payable every 5 policy years starting from the end of 5th policy year until the end of 15th policy year. So, you will witness exciting growth in the rewards you receive, representing not only your financial progress but also your commitment to building a secure future.

End of Policy Year	Loyalty Rewards % of BSA
5	8%
10	18%
15	28%



Enjoy Guaranteed Maturity Benefit

- ▶ By choosing to stay with us, you not only secure financial protection against unforeseen circumstances but also unlock the potential for substantial returns for a brighter tomorrow, as you receive 688% of Basic Sum Assured (BSA) at maturity.



Reap The Potential Upside of the Booster Fund to Pursue Your Dream Goal

- ▶ Elevate your financial growth with the potential upside Booster Fund¹, which will be declared and payable yearly, potentially granting you an additional portion of savings.

Benchmark Yield ²	Amount (per RM 1,000 BSA)
2.00% and below	RM 0
2.50%	RM 3
3.00%	RM 6
3.50%	RM 9
4.00%	RM 12
4.50%	RM 15
5.00%	RM 18
5.50%	RM 21
6.00% and above	RM 24



5 10 15
8% 18% 28%
of Basic Sum Assured

Loyalty
Rewards



688%
of Basic Sum Assured

Maturity
Benefit



with potential returns

Booster
Fund

In summary, you will receive an increasing Loyalty Rewards of up to 28% of your BSA, Maturity Benefit of 688% of your BSA, and potential upside of Booster Fund from your smart decision by staying throughout with us. With this incredible multiplier, imagine the endless possibilities that await you. Whether it is purchasing your second home, providing superior tertiary education for your children or exploring breathtaking destinations around the world, the power is now in your hands.

How does this plan provide you with peace of mind?



Short Financial Commitment for Longer Protection

- ▶ Experience two decades of tranquility and assurance by making an initial financial commitment of 5 years.



Guaranteed Acceptance

- ▶ You can now skip the hassle of medical and financial checks while ensuring coverage of up to RM180,000 per policy and up to RM500,000³ per life. This means obtaining the protection you need has never been easier.



Ensuring Financial Well-being Amidst Times of Uncertainty

- ▶ If you were to pass away or experience Total and Permanent Disability (TPD)⁴, your beneficiaries will be taken care of financially as outlined in the benefit table below. This designated coverage allows your family and loved ones to maintain the lifestyle to which they have been accustomed to and grants stability during uncertain times.

Policy Year	Death ⁵ or TPD Benefit	Accidental Death Benefit (ADB) ⁴
1 to 2	Refund of Total Premium Paid	Additional of: i. 100% of BSA (All Causes); or ii. 200% of BSA (Public Conveyance); or iii. 300% of BSA (Overseas)
3 to 20	The higher of: i) 100% of BSA multiply Percentage of Reduced Cover for Child (if applicable); or ii) Guaranteed Surrender Value; or iii) Refund of Total Premium Paid less any Loyalty Rewards paid.	

Note:
All of the benefits stated above are subject to terms and Illustration for detailed terms and conditions.

Notes:

- 1 You may opt to receive the benefit or accumulate with AmMetLife with interest. The rate of interest is not guaranteed and will be determined by AmMetLife yearly.
- 2 The benchmark yield is the 12-month rolling average Yield-to-Maturity of the prevailing 10-Year Malaysian Government Securities benchmark, based on the closing Yield-to-Maturity on the last business day of each month, rounded to the nearest 0.5%.
- 3 Aggregated with other similar types of Guaranteed Acceptance products issued by AmMetLife Insurance Berhad on the same life.
- 4 TPD and ADB coverage is up to Life Assured's age 70 (next birthday) or on Maturity/Expiry date, whichever is earlier.
- 5 In the event of your untimely passing, your policy will be terminated after payout or will be automatically terminated on the Maturity/Expiry date, whichever is earlier.

conditions. Please refer to the Product Disclosure Sheet and Sales

i.Am Wealth Achiever

provides short premium payment term, with

exceptional protection and fantastic rewards!

Adrian, age of 35 (next birthday), a successful entrepreneur in the booming gig economy, was a true visionary. With his unwavering determination and business acumen, he built a financially sound company from scratch. He envisioned a comfortable retirement 20 years down the road.

Plan details:

He commits RM100,000 annual premium for 5 years

Total Premium Paid is RM500,000

A non-smoker, Occupation Class 1

The illustration is established on the principle of Guaranteed Acceptance, and no prior

purchase of any other Guaranteed Acceptance products with AmMetLife Insurance Berhad.



Booster Fund

(Payable yearly)

with potential returns

Loyalty Rewards

Maturity Benefit

Total Premium Paid
RM500,000

8%
of Basic Sum
Assured



RM8,073

18%
of Basic Sum
Assured



RM18,163

28%
of Basic Sum
Assured



RM28,254

688%
of Basic Sum Assured



RM694,248



Policy
Year

1

5

10

15

20

The plan
provides
Adrian with



Death/TPD Benefit

Policy Year 1 to 2

Refund of Total
Premium Paid

Policy Year 3 to 20

The higher of:

RM100,908
or
Guaranteed Surrender Value

Refund of Total
Premium Paid
(Less any Loyalty Rewards paid)

Additional Accidental Death Benefit

RM 100,908
(All Causes)

or
RM 201,816
(Public Conveyance)

or
RM 302,725
(Overseas)

This illustration shows an annualised return* of 2.63% 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 this plan 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.

Other information on **i.Am Wealth Achiever** that you may find helpful.

Features	i.Am Wealth Achiever		
Eligibility	Available to individuals aged from 30		days up to 60 years (next birthday).
Coverage Period	Provide coverage for 20 years. For birthday), the policy will expire when		example, if you purchase a policy at the age of 20 years (next your age is 40 years (next birthday).
Basic Sum Assured	You can decide from the amount aspirations.		provided in the table below that aligns with your preferences and
	Minimum	RM25,000	
	Maximum	<ul style="list-style-type: none">• RM180,000 for• Above RM180,000	Guaranteed Acceptance is subject to underwriting.
Annual Premium	The premium is guaranteed and fixed		throughout the premium payment term.
Total Distribution Cost	Total distribution cost is borne by you		and paid from your premium for the policy are as follow:
	Example: Age: 35 years (next birthday) Gender: Male Annual Premium: RM100,000 Payment Frequency: Annual mode		
	Policy Year	Proportion of Distribution	Premium Deduction for Total Cost (%)
	1		8.75 %
	2		6.25 %
	3		5.00 %
	4		2.50 %
	5		2.50 %
	Note: Total distribution cost is the and services that the intermediary/ of the policy. This amount also to for the duration of the policy the performance criteria set by		amount received by the intermediary for the sale of the policy bank sales representative will provide to you for the duration includes the amount that the intermediary may be entitled provided that the intermediary/bank sales representative meets AmMetLife Insurance Berhad.

Frequently Asked Questions

Q: What is i.Am Wealth Achiever?

A: i.Am Wealth Achiever is a Traditional Non-Participating Limited Premium Payment Endowment Plan with guaranteed Loyalty Rewards and Maturity Benefit, alongside a potential upside Booster Fund.

This plan provides Death, Accidental Death and Total and Permanent Disability (TPD) coverage as well as Guaranteed Acceptance subject to its terms and conditions.

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 personal tax relief. However, tax benefits are subject to the Malaysian Income Tax Act 1967 and the final decision of the Inland Revenue Board.

Q: Is i.Am Wealth Achiever applicable for Guaranteed Acceptance?

A: Yes, **i.Am Wealth Achiever** is applicable for Guaranteed Acceptance with the coverage of up to RM180,000 per policy and RM500,000 per individual, without any medical and financial underwriting, subject to terms and conditions.

Important Notes

- a) The Death Benefit is subject to the combined limit of RM2,000,000, if the death occurs prior to the Life Assured attaining the age of 16 years (next birthday), under all the insurance policies providing death benefit under the same Life Assured.
- b) The TPD Benefit is subject to the combined limit of RM8,000,000, or a combined limit of RM2,000,000 if the TPD occurs prior to the Life Assured attaining the age of 16 years (next birthday) or after the Life Assured attaining the age of 65 years (next birthday) and before attaining the age of 70 years (next birthday), under all the insurance policies covering TPD under the same Life Assured.
- c) The Accidental Death Benefit is subject to the combined limit of RM8,000,000, or a combined limit of RM2,000,000 if the death due to an accident occurs prior to the Life Assured attaining the age of 16 years (next birthday), under all the insurance policies providing accidental death benefit under the same Life Assured.
- d) Reduced cover for children is applicable. Please refer to Product Disclosure Sheet for further details.
- e) The policy may not have guaranteed surrender value upon early termination. Please refer to the Sales Illustration for more details.
- f) You have thirty (30) days from the premium due date to pay the premium. If you fail to do so, you will automatically be provided with a loan to keep your policy active, provided there is sufficient guaranteed surrender value. We will notify you if this facility is put in place and the rate of interest to be charged on this loan will be determined by AmMetLife Insurance Berhad. Your policy will lapse once the guaranteed surrender value is insufficient to cover your premiums.
- g) You will have a 'cooling off' period of 15 days after the date of delivery of your policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the premiums less any medical examination expenses incurred and taxes (if any) that you have paid.
- h) You should be satisfied that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- i) Buying life insurance is a long-term commitment. If you terminate your policy in the early years, you may get back less than the total amount you have paid.
- j) 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.
- k) You are advised to refer to the policy contract for details on important features of the policy that you have purchased.
- l) This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet (PDS), Sales Illustration (SI) and relevant *insuranceinfo* booklet for details of important features, benefits and exclusions of the plan before purchasing the plan.

Exclusions

- This plan shall not cover death from suicide within one (1) year from the effective date or date of reinstatement, whichever is later.
- This plan shall not cover accidental death caused by any of the following occurrences:
 - i. Assault or murder; or
 - ii. Suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind.
- TPD shall not cover any disability caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - i. Pre-existing condition, or
 - ii. Self-inflicted injury or any attempt thereat while sane or insane; or
 - iii. War declared or undeclared, participation in riots, strikes or civil commotion; or
 - iv. Any commission of a criminal act or unlawful act by the Life Assured or while under the influence of drugs or intoxicating liquor while sane or insane; or
 - v. Disability sustained prior to the effective date or date of reinstatement, whichever is later.

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 any of our bank sales representatives 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 **i.Am Wealth Achiever** kindly talk to any of our friendly bank sales representatives today.

For more details, please visit your nearest AmBank branch:
*Untuk maklumat lanjut, sila kunjungi cawangan AmBank
berdekatan anda:*

欲知更多详情，请亲临您邻近的AmBank分行查询：

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