

# [FOR ILLUSTRATION PURPOSES ONLY]

This coverage may not be available for this plan.

## PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is i.Am Wealth Supreme? (This is an insurance product)

**i.Am Wealth Supreme** is a non-participating single premium investment-linked insurance plan which offers a combination of insurance protection and investment. This plan offers Death Benefit or Total and Permanent Disability (TPD) Benefit, additional Accidental Death Benefit (ADB) and Maturity Benefit.

### 2 Know Your Coverage / Benefits

**As an illustration, for RM250,000.00 Single Premium, you will receive the following insurance coverage:**  
**Note: The illustration is based on a 30-year-old (next birthday) male non-smoker, with RM500,000 as Basic Sum Assured, fund selected is AmMetLife Equity Fund and standard health conditions. For additional information, please scan the QR code below.**

Death Benefit	<b>RM500,000</b> or Account Value, whichever is higher.
TPD Benefit	<b>RM500,000</b> or Account Value, whichever is higher. The benefit payable is subject to a combined limit of RM8,000,000 or RM2,000,000 depending on the Life Assured's age, under all the insurance policies providing respective benefit.
Additional ADB	<b>RM500,000.</b> The additional ADB payable is subject to a combined limit of RM8,000,000 or RM2,000,000 depending on the Life Assured's age, under all the insurance policies providing respective benefit.
Maturity Benefit	Account Value.

Your investment linked insurance **excludes:**

- suicide – death from suicide while sane or insane, if it occurs within **1 year** from the Effective Date;
- any disabilities that result directly or indirectly, wholly or partly from self-inflicted injury or any attempt thereof while sane or insane or sustained prior to Effective Date;
- any accidental death that results from assault, murder, suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind.

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.**

**If you have any questions or require assistance on your investment linked insurance, you can:**



Call us at  
1 300 88 8800



Visit us at:  
ammethlife.com



Email us at:  
customercare@ammethlife.com



Scan the QR code above

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

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact AmMetLife Insurance Berhad or PIDM (visit www.pidm.gov.my).

### 3 Know Your Obligations

**For your investment linked insurance, you must pay a premium of:**

Single Premium	<b>RM250,000.00</b> The Single Premium is based on standard health conditions.										
Coverage Term	Until the age of <b>85</b> years										
AmMetLife allocates a portion of the premium to purchase units in your chosen investment fund(s).											
Premium allocated to purchase units	<b>95%</b> of total Single Premium or <b>RM237,500.00</b>										
<b>You also have to pay the following fees and charges:</b>											
Total Distribution Cost	<b>3.75%</b> of total Single Premium or <b>RM9,375.00</b>										
Other Charges	<b>RM5.00</b> monthly Policy Fee										
Insurance Charge	The Insurance Charges are deducted monthly from your Account Value and may increase as the Life Assured grows older.										
Fund Management Fee	Please refer to the respective Fund Fact Sheet for the details.										
Switching Fee	2 free switches between investment-linked funds are allowed during each policy year. Thereafter, a switching fee of <b>RM50</b> will be charged for each additional switch.										
Partial Withdrawal Charge	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>1 to 2</th> <th>3 and above</th> </tr> </thead> <tbody> <tr> <td>Partial Withdrawal Charge (Percentage of the Withdrawal Amount)</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>	Policy Year	1 to 2	3 and above	Partial Withdrawal Charge (Percentage of the Withdrawal Amount)	5%	0%				
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	(Percentage of the Account Value)					
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### 4 Other Key Terms

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- Importance of disclosure – you must disclose all material facts such as medical conditions, and state your age correctly.
- You must complete the proposal form accurately. If you fail to disclose or wrongly disclose any material information, it may affect the premium and benefit amount or AmMetLife may cancel the Policy and any unallocated premium, Account Value at the next valuation date and any Insurance Charges less any medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you.
- The Insurance Charges to be deducted will vary depending on AmMetLife's underwriting requirements.
- If you switch to another insurer or transfer from one Policy to another, you may be subject to the new terms and conditions of the new Policy or the new insurer.
- The Account Value of this plan depends on the performance of your chosen fund(s).
- You are allowed to top up the premium under the Policy at any time while the Policy is in force. The minimum top up premium payable shall be RM500.
- Partial withdrawal will reduce the Account Value which may affect future benefit payouts and result in early policy termination.
- Please notify AmMetLife as soon as possible after a claim event. You may visit [ammethlife.com](http://ammethlife.com) for the detailed claim procedure.
- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- The Insurance Charges and other fees and charges are not guaranteed. AmMetLife reserves the right to revise the fees and charges by giving you 3 months' written notice prior to your next policy anniversary.
- Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.
- THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

**Note:** This list is *non-exhaustive*. Please refer to the *Policy Contract* for the full list of terms and conditions.

### ? Can I cancel my Policy?

Yes, you may cancel your Policy by giving a written notice to us.

- **Cooling Off Period:** Within 15 days from the date receiving the electronic notification sent by AmMetLife informing that the Policy has been issued or upon receipt of the Policy Contract, whichever is earlier. AmMetLife will refund to you any unallocated premium, the Account Value at the next valuation date and any Insurance Charges and other fees and charges that have been deducted, less any expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured.
- **After Cooling Off Period:** AmMetLife will refund to you the Account Value at the next valuation date after deducting the Surrender Charge (if any).