

# [FOR ILLUSTRATION PURPOSES ONLY]

*This coverage may not be offered for this plan.*

## PRODUCT DISCLOSURE SHEET



Dear Customer,

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

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

### 1 What is AmMetLife AutoLife?

**AmMetLife AutoLife** is a traditional single premium non-participating reducing term assurance plan that offers insurance protection. This plan provides coverage to pay off the outstanding hire purchase loan owed to the bank in the event you, as a borrower, die or suffer from Total and Permanent Disability (TPD).

### 2 Know Your Coverage / Benefits

As an illustration, for **RM8,440.00** Single Premium, you will receive the following life insurance **coverage / benefits**:

*Note: The illustration is based on a 30-year-old (next birthday) male, with RM500,000 as Sum Assured and standard health conditions. For additional information, please scan the QR code below.*

Death Benefit	Certificate Year 1: <b>RM8,440.00</b> The reduced sum assured is payable by reference to the Table of Reducing Sum Assured in the Certificate of Assurance ("Certificate").
TPD Benefit	Certificate Year 1: <b>RM8,440.00</b> The reduced sum assured is payable in one lump sum by reference to the Table of Reducing Sum Assured in the Certificate. TPD amount payable is limited to RM2,000,000.00 on a per life basis. This TPD coverage will cease on the policy anniversary immediately following the attained age of 65 of the Life Assured or the end of duration of coverage, whichever is earlier.
Additional Coverage / Benefits	Not applicable.
Your life insurance <b>excludes</b> :	
<ul style="list-style-type: none"><li>suicide – death by suicide if it occurs while sane or insane within <b>1 year</b> from the Effective Date of the Certificate; and</li><li>any disabilities that results directly or indirectly, wholly or partly from self-inflicted injury or any attempt thereof while sane or insane or sustained prior to Effective Date of the Certificate.</li></ul>	
<i>Note: This list is non-exhaustive. Please refer to the Master Contract and/or Certificate for the full list of exclusions.</i>	
If you have any questions or require assistance on your life insurance, you can:	
	Call us at 1 300 88 8800
	Visit us at: ammetlife.com
	Email us at: customercare@ammetlife.com

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

The benefit(s) payable under eligible certificate 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](http://www.pidm.gov.my)).

### 3 Know Your Obligations

For this life insurance, you must pay a premium of:

Single Premium	<b>RM8,440.00</b> The Single Premium is based on standard health conditions.																								
	Single Premium Rate Table:																								
	<table border="1"><thead><tr><th>Loan / Policy Term (Years)</th><th>Sum Assured Band</th><th>Single Premium (RM)</th></tr></thead><tbody><tr><td rowspan="5">1 - 9</td><td>≤ 40,000</td><td>400</td></tr><tr><td>40,001 – 50,000</td><td>450</td></tr><tr><td>50,001 – 75,000</td><td>650</td></tr><tr><td>75,001 – 100,000</td><td>1,050</td></tr><tr><td>100,001 – 200,000</td><td>2,350</td></tr><tr><td rowspan="14">10 - 15</td><td>≤ 40,000</td><td>650</td></tr><tr><td>40,001 – 50,000</td><td>780</td></tr><tr><td>50,001 – 75,000</td><td>1,170</td></tr><tr><td>75,001 – 100,000</td><td>1,560</td></tr><tr><td>100,001 – 200,000</td><td>3,120</td></tr></tbody></table>	Loan / Policy Term (Years)	Sum Assured Band	Single Premium (RM)	1 - 9	≤ 40,000	400	40,001 – 50,000	450	50,001 – 75,000	650	75,001 – 100,000	1,050	100,001 – 200,000	2,350	10 - 15	≤ 40,000	650	40,001 – 50,000	780	50,001 – 75,000	1,170	75,001 – 100,000	1,560	100,001 – 200,000
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	Certificate Term																								
	Until the age of <b>32</b> years																								
	Loan Interest																								
	<b>7.00%</b>																								
	You also have to pay the following fees and charges:																								
	Stamp Duty																								
	Not applicable																								
	Total Distribution Cost																								
	<b>10%</b> of gross premium or <b>RM840.00</b>																								

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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 for the duration of the premium payment term.
- Importance of disclosure – you must disclose all material facts such as medical conditions, and state your age correctly.
- The total premium and the terms and conditions relating to your Certificate may vary depending on underwriting requirements of AmMetLife.
- 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 Certificate and the full premium paid less medical expenses, claims, indebtedness and any other charges (if applicable) will be refunded to you without interest.
- 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.
- Please notify AmMetLife as soon as possible after a claim event. You may visit [ammetlife.com](http://ammetlife.com) for the detailed claim procedure.
- Taxes at the prevailing rate may be charged under the Policy.
- 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.

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

### Can I cancel my Certificate?

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

- **Cooling Off Period:** You may cancel your Certificate by returning the Certificate within 15 days from the date of receipt of the Certificate. The premium that you have paid (less any medical expenses incurred) will be refunded to you. No interest is payable on the amount refunded. The cancellation of Certificate will be subject to the Policy Owner's approval.
- **After Cooling Off Period:** You may cancel the Certificate at anytime and the surrender value (if any) will be payable to you. The cancellation of the Certificate will be subject to the Policy Owner's approval. The cash amount of the surrender value will be less than the total amount of premium that you have paid.