

PRODUCT DISCLOSURE SHEET

FIND OUT MORE:



The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance supplementary contract carefully for full details on your coverage.

Step 1 Is this policy right for you?

- This rider is an investment-linked unit deducting medical rider. It covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the rider, conditionally renewable up to age 80 next birthday, subject to sustainability of the basic policy and portfolio withdrawal condition.
- Units will be deducted from your investment-linked account value to pay for cost of insurance (COI). Your COI will be pooled with other policy owners' COI to pay claims. If the total claims paid out from the pool of COI is high, the COI for all policy owners in the same pool may increase, including your COI **even if you did not make a claim**.

Step 2 Does it meet your needs?**What is covered?**

- Hospital Room & Board: RM250
- Surgical expenses: As charged (subject to Reasonable & Customary Charges)

Benefits payable are on cashless basis and subject to:

- Overall Annual Limit: RM500,000
- Overall Lifetime Limit: No Limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law
- Any treatment or investigation which is not Medically Necessary

This is not a complete list. Please read your supplementary contract carefully for full details on what is and is not covered.

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).

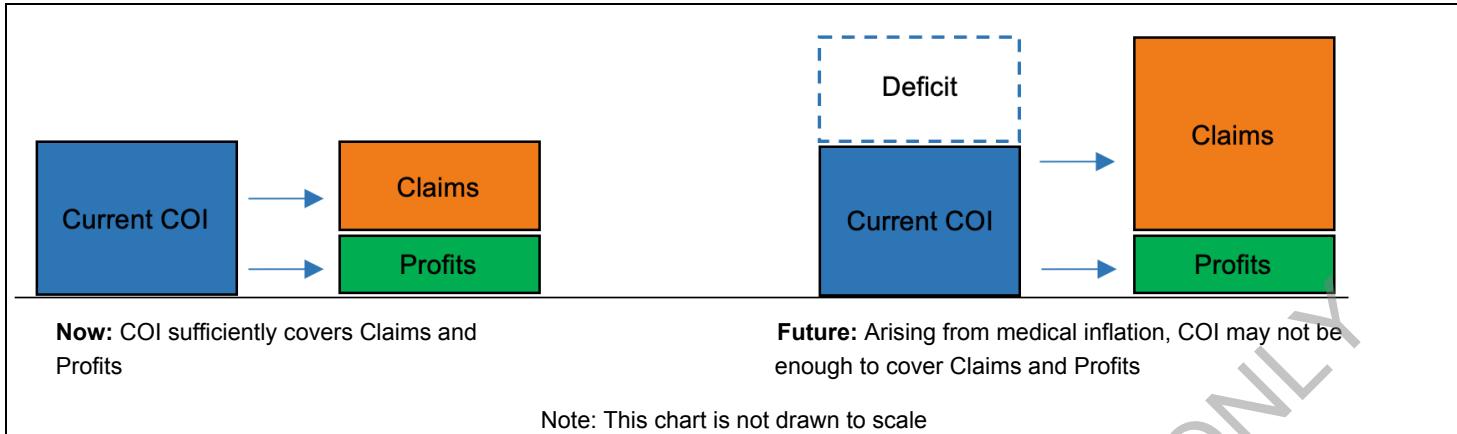
Step 3 Can you afford the increase in cost of insurance (COI) over time?

COI Projection Table

Age Next Birthday	Current COI upon attained age (RM)	Estimated COI		Over the long term, you can reduce COI payable by choosing plans with: (a) A higher deductible. (b) A higher co-insurance. (c) A lower annual limit.
		Based on medical inflation of 7% ¹ per annum (RM)	Based on medical inflation of 10% per annum (RM)	
45	1,776.00			
50	2,735.04	3,836.04	4,404.81	
55	2,735.04	5,380.24	7,093.99	
60	4,021.44	11,095.28	16,798.55	
65	5,388.48	20,851.72	36,251.00	

- The projection above is solely for **illustration purposes only**.
- COI rates are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage COI increases over time.
- The actual COI you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current COI level may not be enough to cover future claims.**

¹This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your Supplementary Contract.
- If you decide you do not want this Supplementary Contract within 15 days from the date receiving the electronic notification sent by AmMetLife informing that your Supplementary Contract has been issued or upon receipt of your Supplementary Contract, whichever is earlier, you can contact us to cancel your Supplementary Contract. The insurance charges that have been deducted less medical examination expenses incurred (if any) will be credited back to your account value.
- Your coverage will only start 30 days after the Effective Date of the Supplementary Contract. Except for accidental coverage, where the coverage will commence immediately from the Effective Date of your Supplementary Contract.
- The total distribution cost paid to the insurance agent forms part of your premium for your base policy. Please refer to the Product Illustration for more information of total distribution cost and other fees and charges.
- Your insurance charges will increase accordingly to your age on next birthday at each policy anniversary.
- If you switch to another insurer or transfer from one policy to another, you may be subject to the new terms and conditions (i.e. underwriting requirements, waiting period and etc.) of the new policy or the new insurer.

This is not a complete list. Please read your supplementary contract carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
Name	Health Smart Rider Plan Silver	Option 1 i.Am Health Smart Plan Silver	Option 2 i.Am Health Smart Plan Silver
Annual Premium	RM 15,000.00 <i>This includes the annual premium for a basic life insurance policy and rider(s) attached (if any). Please refer to Product Illustration for details.</i>	RM 3,466.00 <i>This is the annual premium solely for H&S under Insured Benefits. The annual premium is lower by RM 11,534.00</i>	RM 3,202.00 <i>This is the annual premium solely for H&S under Insured Benefits. The annual premium is lower by RM 11,798.00</i>
Type	Cashless facility 'We pay direct to hospitals'	Cashless facility 'We pay direct to hospitals'	Cashless facility 'We pay direct to hospitals'
Coverage Term	Until age 80 'Renewal and insurance charge are not guaranteed'	Until age 100 'Renewal and premium rates are not guaranteed'	Until age 100 'Renewal and premium rates are not guaranteed'
Co-Insurance/ Deductible	RM 500 Deductible per Policy Year	RM 500 Deductible per Policy Year	20% Co-Insurance, up to RM 3,500 per Policy Year
Hospital Room & Board	RM250 per day	RM250 per day	RM250 per day
Surgical Expenses	As Charged (subject to Reasonable & Customary Charges)	As Charged (subject to Reasonable & Customary Charges)	As Charged (subject to Reasonable & Customary Charges)

Health Smart Rider

Overall Annual Limit	RM 500,000	RM 500,000	RM 500,000
Overall Lifetime Limit	No Limit	No Limit	No Limit

- Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.
- Overall Annual Limit:** Maximum amount you can claim in a year.
- Overall Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your agent for more information on the differences in features of these products.

Customer's Acknowledgement*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that AmMetLife has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

** A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.*

Name:

Date: