

[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 Mortgage Level Term Assurance?

Mortgage Level Term Assurance is a traditional single premium non-participating plan that offers insurance protection. This plan offers Death Benefit and Total and Permanent Disability (TPD) Benefit. In the event of death or TPD of the Life Assured during the coverage period, the Sum Assured by reference to the Sales Illustration will be payable to AmBank (M) Berhad (“Policy Owner”) to offset against the outstanding mortgage loan. Benefit in excess of liability to the Policy Owner, if any, will be payable to the Life Assured. If there is no surviving Life Assured, the benefit will be payable to the nominee.

If Refund of Premium option is selected, the single premium paid excluding any premium loading, will be refunded to the Life Assured at maturity.

2 Know Your Coverage / Benefits

As an illustration for **RM1,188.00** 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 without financing option, without Refund of Premium option and standard health conditions. For additional information, please scan the QR code below.

Death Benefit	RM500,000.00
TPD Benefit	RM500,000.00 The sum assured payable under the Certificate of Assurance (“Certificate”) is subject to the combined limit of RM2,000,000 under all the insurance policies covering TPD which the Life Assured has with AmMetLife. The TPD Benefit shall be automatically terminated on the anniversary of the Certificate Date immediately preceding the 65 th next birthday of the Life Assured.
Maturity Benefit (Applicable if Refund of Premium option is selected)	Not applicable.
Additional Coverage / Benefits	Not applicable.

Your life insurance **excludes**:

- suicide – death from suicide if it occurs while sane or insane within **1 year** from the Effective Date of the Certificate; and
- any disabilities that results directly or indirectly, wholly or partly from self-inflicted injury or any attempt thereat while sane or insane or sustained prior to Effective Date of the Certificate.

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

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



Scan the QR code above

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).

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Single Premium	RM1,188.00 The Single Premium is based on standard health conditions.
Coverage Term	Until the age of 32 years
Refund of Premium	No
Financing Method	Without Financing

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You also have to pay the following fees and charges:	
Stamp Duty	Not applicable.
Total Distribution Cost	10.00% of Single Premium or RM118.80

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.
- 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 and any other charges (if applicable) will be refunded to you without interest.
- Taxes at the prevailing rate may be charged under the Policy.
- 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.
- No benefit will be payable for death and TPD due to Pre-Existing Condition within the first 12 months from the Effective Date of the Certificate if the Certificate is issued without undergoing any medical underwriting. The full premium paid will be refunded without interest.
Pre-Existing Condition means any injury, illness, condition or symptom that existed prior to the Effective Date of the Certificate, for which:
 - a) Treatment, medication, advice or diagnosis has been sought or received; or
 - b) An ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
 - c) You knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- Please notify AmMetLife as soon as possible after a claim event. You may visit ammetlife.com for the detailed claim procedure.
- It is important that you inform us of any change in your contact details in writing to ensure that all correspondences reach you and/or nominee 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 notify the Policy Owner to 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.
- **After Cooling Off Period:** You may cancel your Certificate at anytime and the cash 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 that we will pay you when you cancel the Certificate after the cooling off period and before the maturity period will be less than the total amount of premium that you have paid. If the loan is settled before expiry of the loan term, there are 2 options available:
 - a) You may cancel your Certificate and receive the cash surrender value (if any) subject to AmMetLife receiving a written notice from you and a valid discharge from the Policy Owner; or
 - b) The Certificate may be assigned to you subject to AmMetLife receiving a written notice of discharge from the Policy Owner. In the event of claim, payment is made to you or nominee.