[FOR ILLUSTRATION PURPOSES ONLY]

This coverage may not be offered for this plan.

PRODUCT DISCLOSURE SHEET

AmMetLife

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 Reducing Term Assurance?

Mortgage Reducing Term Assurance is a traditional single premium non-participating mortgage reducing term assurance 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 offset against the outstanding mortgage loan.

2 Know Your Coverage / Benefits

As an illustration, for **RM980.00** 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, Interest of 7% and standard health conditions. The Sum Assured will remain the same throughout the deferment period (if applicable) and subsequently reduce on yearly basis. The Sum Assured for Death or TPD Benefit at the end of each certificate year is provided in the Sales Illustration and the Table of Reducing Sum Assured in the Certificate of Assurance ("Certificate").

Death Benefit	Certificate Year 1: **RM500,000.00** The reduced sum assured is payable by reference to the Table of Reducing Sum Assured in the Certificate.
TPD Benefit	Certificate Year 1: **RM500,000.00** 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 **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

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	**RM980.00** The Single Premium is based on standard health conditions.
Coverage Term	Until the age of **32** years
Loan Interest	**7.00%**
Financing Method	Without financing
You also have to pay the following fees and charges:	
Stamp Duty	Not applicable
Commission	**10.00%** of Single Premium or **RM98.00**

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, 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.
- 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 correspondence reaches 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 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 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. If the loan is settled before expiry of the loan term, there are 2 options available:
  a) Cancel the Certificate and receive the surrender value (if there is any) subject to AmMetLife receiving a written notice from the Life Assured, the original Certificate of Assurance and a valid discharge from Policy Owner; or
  b) Do not cancel the Certificate and continue the coverage until insurance term expires. In the event of claim, payment is made to next-of-kin.