

[FOR ILLUSTRATION PURPOSES ONLY]

This offering may not be available 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 Protect20?

Protect20 is a traditional non-participating term plan that offers insurance protection. This plan offers Death Benefit and Total and Permanent Disability (TPD) Benefit.

2 Know Your Coverage / Benefits

As an illustration, for **RM2,035.00 annually**, you will receive the following life insurance **coverage / benefits**:

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

Death Benefit	RM500,000* , less any outstanding debt. *subject to Reduced Cover for Children
TPD Benefit	RM500,000* , less any outstanding debt. *subject to Reduced Cover for Children The total TPD benefit payable under this Policy and all in force policies with the Company which provide TPD coverage under the same Life Assured is subject to a maximum amount of RM2,000,000.
Additional Coverage / Benefits	Not applicable.

Your life insurance **excludes**:

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

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 life insurance, you can:



Call us at
1 300 88 8800



Visit us at:
amm lifecycle.com



Email us at:
customercare@amm lifecycle.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 policy 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:	
Premium	RM2,035.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 50 years
Coverage Term	Until the age of 50 years
You also have to pay the following fees and charges:	
Total Distribution Cost	Not applicable.

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.

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- Importance of disclosure – you must disclose all material facts such as medical conditions, and state your age correctly.
- The premium payable 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 Policy and all premiums paid less any medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you without interest.
- The premium is guaranteed and fixed throughout the premium payment term.
- In the event of death or TPD prior to attaining the age of 3 years, the amount payable under the Policy shall be payable based on Reduced Cover For Children.
- 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.
- A grace period of 30 days from your premium due date is allowed. If you do not pay your premiums within the grace period, your Policy will lapse.
- 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 to ensure that all correspondences reach you in a timely manner.

*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 of receipt of the Policy, the premiums that you have paid (less any medical expenses incurred) will be refunded to you.
- **After Cooling Off Period:** You may cancel the Policy at anytime and coverage will continue until the next premium due date. Thereafter, the policy shall cease and have no further value.