

[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 ProtectEase?

ProtectEase is a traditional non-participating regular premium payment whole life plan that offers insurance protection. This plan offers Death Benefit, Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB) and Maturity Benefit.

2 Know Your Coverage / Benefits

As an illustration, for **RM15,400.00 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, with RM500,000 as Basic Sum Assured and standard health conditions. For additional information, please scan the QR code below.

Death Benefit	RM500,000 or Total Premium Paid or guaranteed surrender value, whichever is higher*, less any outstanding debt. * subject to Reduced Cover for Non-Accidental Cause	
TPD Benefit	RM500,000 or Total Premium Paid or guaranteed surrender value, whichever is higher*, less any outstanding debt. * subject to Reduced Cover for Non-Accidental Cause	
	The total TPD Benefit payable under the Policy and all in force policies which provide TPD benefit under the same Life Assured is subject to a maximum amount of RM8,000,000.	
ADB	Accidental Death	RM500,000 , less any outstanding debt.
	Accidental Death in Public Conveyance	RM1,000,000 , less any outstanding debt.
	Accidental Death while Life Assured resides or travels outside Malaysia Overseas	RM1,500,000 , less any outstanding debt.
	The additional ADB payable under the Policy and all in force policies which provide accidental death benefit under the same Life Assured with no underwriting required is subject to a maximum amount of RM3,000,000.	
Maturity Benefit	RM2,156,000 less any outstanding debt.	
Additional Coverage	Below is the rider that you may opt together with this plan: 1. CriticalEase	

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;
- any accidental death that results from assault, murder, suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind;
- 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 or Date of Reinstatement; and
- Pre-existing Condition.

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:
www.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 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	RM15,400.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 100 years
Coverage Term	Until the age of 100 years
You also have to pay the following fees and charges:	
Total Distribution Cost	2.44% of total premium or RM26,334.00

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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 and state your age correctly.
- 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 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 due to non-accidental cause prior to Policy Year 6, the amount payable under the Policy shall be based on Reduced Cover For Non-Accidental Cause.
- 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 may lapse unless your Policy has acquired guaranteed surrender value.
- Please notify AmMetLife as soon as possible after a claim event. You may visit www.ammetlife.com/support/policy-servicing/claims/ 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.

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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 your Policy, the premiums that you have paid will be refunded to you.
- **After Cooling Off Period:** You may cancel the Policy at anytime and the guaranteed surrender value (if any), less any outstanding debt, will be payable. The cash amount that AmMetLife will pay you when you cancel the Policy will be less than the total amount of premium that you have paid.