

[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 investment linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is ProtectLink?

ProtectLink is a regular premium investment-linked insurance plan which offers a combination of insurance protection and investment. This plan offers Death Benefit, Total and Permanent Disability (TPD) Benefit and Maturity Benefit.

2 Know Your Coverage / Benefits

As an illustration, for RM2,400.00 annually, you will receive the following insurance coverage:

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

Death Benefit	RM500,000 + Account Value, less any outstanding debt.	
TPD Benefit	RM500,000 + Account Value, less any outstanding debt. The benefit payable is subject to a combined limit of RM8,000,000, under all the insurance policies providing respective benefit.	
Maturity Benefit	Account Value, less any outstanding debt.	
Additional Coverage	Below are the rider(s) that you may opt for together with this plan:	
	1 Comprehensive Accident Indemnity Benefit	6 Multi Critical Illness Shield
	2 Deferred Disability Income	7 Critical Illness39 Rider
	3 CI Premium Waiver	8 Health Smart Rider
	4 Hospitalisation Benefit	9 Payor Benefit Rider
	5 Payor Dread Disease Waiver of Premium	

Your investment linked 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 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, whichever is later.

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 investment linked insurance, you can:



Call us at
1 300 88 8800



Visit us at:
www.ammethlife.com



Email us at:
customer@ammethlife.com



Scan the QR code above

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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).

3 Know Your Obligations

For this investment linked insurance, you must pay a premium of:

Premium	RM2,400.00 (annually) (Insurance Portion Premium: RM1,200.00 and Investment Portion Premium: RM1,200.00)
Premium Payment Term	Until the age of 70 years
Coverage Term	Until the age of 70 years
AmMetLife allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	95.13% of total premium or RM86,760.00

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You also have to pay the following fees and charges:	
Total Distribution Cost	3.98% of total premium or RM3,630.00
Other Charges	RM8.00 monthly Policy Fee
Insurance Charge	The Insurance Charges are deducted monthly from your Account Value and may increase as the Life Assured grows older.
Fund Management Charge	Please refer to the respective Fund Fact Sheet for the details.
Switching Fee	2 free switches are allowed during each complete policy year. Thereafter, a switching fee of RM50 will be charged for each additional switch.
Withdrawal Charge	RM50 will be charged for each withdrawal that made on the investment-linked fund(s).
Surrender Charge	RM100 or 10% of the Account Value, whichever is lower, for full surrender of units.

The available alternatives provided that you may consider are shown in the table below:

		Alternative 1	Alternative 2	Alternative 3
	Coverage Duration	Coverage up to age 70 next birthday	Initial coverage up to age 70 next birthday + extended coverage up to age 100 next birthday	Coverage up to age 100 next birthday
Coverage Extension	Yearly Premium Payable ¹	RM2,400 payable from age 30 next birthday to age 69 next birthday	RM2,400 payable from age 30 next birthday to age 69 next birthday RM40,700 ² payable from age 70 next birthday to age 99 next birthday	RM7,100.00 ³ payable from age 30 next birthday to age 99 next birthday

¹This is the estimated yearly premium that you have to pay under different alternatives. It is calculated based on the sustainability projection. The updated estimated yearly premium will be disclosed in the annual statement on yearly basis.

²This estimated yearly premium assumes that you exercise the option of coverage extension at age 69 next birthday. Any excess of this estimated yearly premium compared to the yearly premium for Alternative 1 is allocated to investment portion. The required yearly premium may vary depending on the time you request for coverage extension.

The actual amount for the yearly premium will be disclosed to you prior to exercising the option of coverage extension and will be subject to various factors such as sustainability projection and underwriting decision at the point of exercising the option.

³Any excess of this estimated yearly premium compared to the yearly premium for Alternative 1 is allocated to investment portion.

If no request is obtained to extend the coverage term of the Policy up to age 100 next birthday prior to the Maturity/ Expiry Date of the Policy, the Policy will mature and terminate at Maturity/ Expiry Date.

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.
- 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 any unallocated premium, Account Value at the next valuation date and any Insurance Charges less any medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you.
- 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.
- The Insurance Charges to be deducted will vary depending on AmMetLife's underwriting requirements.
- The Account Value of this plan depends on the performance of your chosen fund(s).
- You have 30 days from the premium due date to pay the premium. If you do not pay your premium within 30 days of your premium due date, your Policy will still continue to be in force as long as your Account Value is sufficient to pay the Insurance Charges, other fees and charges. Your Policy will lapse when your Account Value is insufficient to pay the Insurance Charges, other fees and charges. This is not applicable if the terms and conditions of the No Lapse Guarantee are met.
- Please notify AmMetLife as soon as possible after a claim event. You may visit www.ammethlife.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.
- The Insurance Charges and other fees and charges are not guaranteed. AmMetLife reserves the right to revise the fees and charges by giving you 3 months' written notice prior to your next policy anniversary.
- Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

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 your Policy, AmMetLife will refund to you any unallocated premium, the Account Value at the next valuation date and any Insurance Charges and other fees and charges that have been deducted, less any medical expenses (if any).
- After Cooling Off Period:** AmMetLife will refund to you the Account Value at the next valuation date after deducting the Surrender Charge (if any).