

# [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 ProtectPlus?

**ProtectPlus** is a traditional non-participating regular premium payment term plan with Guaranteed Cash Payment that offers insurance protection. This plan offers Death Benefit or Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB) and Guaranteed Cash Payment (GCP).

### 2 Know Your Coverage / Benefits

**As an illustration, for RM6,000.00 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 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 Benefit on Public Conveyance	RM1,000,000, less any outstanding debt.
The additional ADB payable under this Policy and all in force policies which provide ADB under the same Life Assured is subject to a maximum amount of RM8,000,000.		
Guaranteed Cash Payment	This benefit will be payable starting from the end of 4 <sup>th</sup> policy year, upon survival of the Life Assured to the end of every policy year. AmMetLife shall pay the Guaranteed Cash Payment equal to <b>35%</b> of the Basic Annual Premium, excluding any premium loadings, at the end of each policy year until the Maturity/Expiry Date of the Policy.	
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;
- any accidental death that results from assault, murder, suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind, 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 life insurance, you can:**



Call us at  
1 300 88 8800



Visit us at:  
[www.ammethlife.com](http://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.

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](http://www.pidm.gov.my)).

### 3 Know Your Obligations

**For this life insurance, you must pay a premium of:**

Premium	RM6,000.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 70 years
Coverage Term	Until the age of 70 years
<b>You also have to pay the following fees and charges:</b>	
Total Distribution Cost	4.28% of total premium or RM10,260.00

## 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 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 medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you without any interest.
- The premium is guaranteed and fixed throughout the premium payment term.
- In the event of death or TPD prior to the Life Assured attaining 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.
- You have 30 days from the premium due date to pay the premium. If you fail to do so, you will automatically be provided with a loan to keep your Policy active, provided there is sufficient cash surrender value.
- Please notify AmMetLife as soon as possible after a claim event. You may visit [www.ammethlife.com/support/policy-servicing/claims/](http://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.

**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, 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 the cash 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.