

# [FOR ILLUSTRATION PURPOSES ONLY]

This coverage may not be offered 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 ProtectSecure Prime? (This is an insurance product)

**ProtectSecure Prime** is a traditional non-participating limited premium payment whole life plan that offers insurance protection. This plan offer Death Benefit or Total and Permanent Disability (TPD) Benefit, Accidental Death or TPD Benefit (if applicable), Critical Illness Benefit (if applicable), Critical Illness Waiver Benefit and Maturity Benefit.

### 2 Know Your Coverage / Benefits

**As an illustration**, for **RM9,672.00** 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 Initial Sum Assured and standard health conditions. The Initial Sum Assured will increase based on Current Sum Assured Table. **For additional information, please scan the QR code below.**

Death Benefit (Natural Causes)	Policy Year 1: <b>500,000.00</b> , less any outstanding debt.
TPD Benefit (Natural Causes)	Policy Year 1: <b>RM500,000</b> , less any outstanding debt. The benefit payable is subject to a maximum per life limit stated in the Maximum Per Life Limit Table.
Accidental Death Benefit	Policy Year 1: <b>RM2,000,000*</b> , less any outstanding debt. *inclusive of Death Benefit (Natural Causes) payout The benefit payable is subject to a maximum per life limit stated in the Maximum Per Life Limit Table.
Accidental TPD Benefit	Policy Year 1: <b>RM2,000,000*</b> , less any outstanding debt. *inclusive of TPD Benefit (Natural Causes) payout The benefit payable is subject to a maximum per life limit stated in the Maximum Per Life Limit Table.
Critical Illness Benefit	Policy Year 1: <b>RM400,000.00</b> for covered critical illnesses, less any outstanding debt The payment under this benefit will not reduce the Initial Sum Assured. The benefit payable is subject to a maximum of RM2,000,000 per life limit under all the insurance policies covering critical illness which the Life Assured has with the Company.
Critical Illness Waiver Benefit	Policy Year 1: <b>RM9,672.00</b> annually, this benefit will waive all premiums if Life Assured diagnosed with any of the covered critical illnesses.
Maturity Benefit	<b>RM500,000</b> , less any outstanding debt.
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;
- any disabilities that results directly or indirectly, wholly or partly from self-inflicted injury or any attempt thereof while sane or insane or sustained prior to Effective Date;
- pre-existing conditions; and
- critical illness first manifests during the waiting period.

**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:  
ammethlife.com



Email us at:  
customercare@ammethlife.com



Scan the QR code above

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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)).

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### 3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	<b>RM9,672.00 (annually)</b> The premium is based on standard health conditions.
Premium Payment Term	Until the age of <b>60</b> years
Coverage Term	Until the age of <b>80</b> years
You also have to pay the following fees and charges:	
Total Distribution Cost	<b>3.33%</b> of total premium or <b>RM9,672.00</b>

### 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.
- 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 rates charged for this plan are fixed.
- In the event of death due to accidental cause prior to the Life Assured attaining the age of 4 years old next birthday, the benefit payable for the additional accidental death under the Policy shall be payable based on Reduced Cover For Children.
- If any critical illness is first diagnosed within 30 days following the Policy Effective Date or a Date of Reinstatement, whichever is later; this 30 day exclusion period does not apply to any Critical Illness precipitated solely by accidental means with the exception of the following, which shall be subjected to a waiting period of 60 days, which are Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease.
- 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 cash surrender value.
- Please notify AmMetLife as soon as possible after a claim event. You may visit [ammetlife.com](http://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 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 the guaranteed cash surrender value (if any), less any outstanding debt will be payable.