

[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 WealthEnrich? (This is an insurance product)

WealthEnrich offers a combination of insurance protection and investment. This plan offers Death Benefit, Accidental Death Benefit (ADB), Total and Permanent Disability (TPD), Loyalty Bonus and Maturity Benefit.

2 Know Your Coverage / Benefits

As an illustration, for **RM400,000.00 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	Policy Year 1: RM500,000 or Account Value, whichever is higher, less any outstanding debt.
TPD Benefit	Policy Year 1: RM500,000 or Account Value, whichever is higher, 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.
Accidental Death Benefit	RM500,000 , less any outstanding debt. The Accidental Death Benefit payable under this Policy and all in force policies which provide accidental death benefit under the same Life Assured is subject to a maximum amount of RM8,000,000.
Loyalty Bonus	0.5% of Account Value will be declared and credited to Account Value, provided that premium are paid up-to-date, starting from the end of 5 th Policy Year and end of every 5 years thereafter.
Maturity Benefit	Account Value, less any outstanding debt.
Additional Coverage	Not applicable.

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

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:
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.

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 your investment linked insurance, you must pay a premium of:

Premium	RM400,000.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 33 years
Coverage Term	Until the age of 85 years

AmMetLife allocates a portion of the premium to purchase units in your chosen investment fund(s).

Premium allocated to purchase units **100.00%** of total premium or **RM1,200,000.00**

You also have to pay the following fees and charges:

Total Distribution Cost	3.75% of total premium or RM45,000.00
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Administration Charge	Please refer administration charges table in the Appendix.						
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.						
Withdrawal Charge	Withdrawal Charge will be deducted from the withdrawal amount for each withdrawal depending on the Policy Year the withdrawal is performed, provided all premium due are paid and there is no outstanding premium in Your Policy:						
Policy Year	1	2	3	4	5	6 & Above	
Withdrawal Charge (Percentage of the withdrawal amount)	N/A	N/A	N/A	8%	7%	0%	
<i>Note: You may at any time from Policy Year 4 onwards, request withdrawal from the Policy provided all premium due are paid and there is no outstanding premium in the Policy.</i>							
Surrender Charge	Applicable for full surrender of units or reduce of premium for the Policy:						
Policy Year	1	2	3	4	5	6 & Above	
Surrender Charge (Percentage of surrender value from Protection Account)	30%	15%	10%	8%	7%	0%	
<i>Note: For reduce of premium, the surrender charge will be calculated based on percentage of Account Value to be refunded to the Policy Owner.</i>							

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 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 without interest.
- The Insurance Charges to be deducted may vary depending on AmMetLife's underwriting requirements.
- 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 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.
- You are allowed to top up the premium under the Policy at any time from Policy Year 4 onwards, provided all premium due are paid and there is no outstanding premium in the Policy while the Policy is in force. The minimum top up premium payable shall be RM500.00.
- 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.
- 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 expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured.
- **After Cooling Off Period:** You may cancel the Policy at anytime and AmMetLife will refund to you the Total Account Value at the next valuation date after deducting the Surrender Charge (if any).