

[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 WealthInspire? (This is an insurance product)

WealthInspire 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 Benefit (ADB), Guaranteed Cash Payment and Guaranteed Cash Payment Booster.

2 Know Your Coverage / Benefits

As an illustration, for RM500,000.00 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, with RM500,000 as Initial Sum Assured and standard health conditions. The Initial Sum Assured will increase for the remaining Policy Year benefit payout. For additional information, please scan the QR code below.

Death Benefit	Policy Year 1: RM500,000 , less any outstanding debt. The Death Benefit payable under the Policy and all in force policies which provide death benefit under the same Life Assured is subject to a maximum amount of RM2,000,000 if the death occurs prior to the Life Assured attaining the age of 16 years old next birthday.													
TPD Benefit	Policy Year 1: RM500,000 , less any outstanding debt. 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, or a maximum amount of RM2,000,000 if the TPD occurs prior to the Life Assured attaining the age of 16 years old next birthday or after the Life Assured attaining the age of 65 years old next birthday and before attaining the age of 70 next birthday.													
Accidental Death Benefit	Accidental Death	RM500,000 , less any outstanding debt.												
	Accidental Death Benefit on Public Conveyance	RM1,000,000 , less any outstanding debt.												
	Accidental Death Benefit in Overseas	RM1,500,000 , less any outstanding debt.												
	The Accidental Death Benefit payable under the 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, or a maximum amount of RM2,000,000 if the death due to Accidental Cause occurs prior to the Life Assured attaining the age of 16 years old next birthday.													
Guaranteed Cash Payment	Starting from the end of 1 st Policy Year, upon survival of the Life Assured to the end of every policy year, AmMetLife shall pay a Guaranteed Cash Payment as stated below until the Maturity/Expiry Date.													
	<table border="1"><thead><tr><th>End of Policy Year</th><th>Guaranteed Cash Payment (RM)</th></tr></thead><tbody><tr><td>1 to 3</td><td>15,000</td></tr><tr><td>4 to 6</td><td>25,000</td></tr><tr><td>7 to 9</td><td>35,000</td></tr><tr><td>10 to 12</td><td>50,000</td></tr><tr><td>13 to 15</td><td>60,000</td></tr></tbody></table>		End of Policy Year	Guaranteed Cash Payment (RM)	1 to 3	15,000	4 to 6	25,000	7 to 9	35,000	10 to 12	50,000	13 to 15	60,000
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Guaranteed Cash Payment Booster	Starting from the end of 3 rd Policy Year, upon survival of the Life Assured to the end of every 3 policy years, AmMetLife shall pay a Guaranteed Cash Payment Booster as stated below until the Maturity/Expiry Date.													
	<table border="1"><thead><tr><th>End of Policy Year</th><th>Guaranteed Cash Payment Booster (RM)</th></tr></thead><tbody><tr><td>3</td><td>40,000</td></tr><tr><td>6</td><td>90,000</td></tr><tr><td>9</td><td>140,000</td></tr><tr><td>12</td><td>290,000</td></tr><tr><td>15</td><td>740,000</td></tr></tbody></table>		End of Policy Year	Guaranteed Cash Payment Booster (RM)	3	40,000	6	90,000	9	140,000	12	290,000	15	740,000
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Additional Coverage / Benefits	Not applicable.													

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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; and
- Pre-existing Conditions.

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:
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	RM500,000.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 33 years
Coverage Term	Until the age of 45 years

You also have to pay the following fees and charges:

Total Distribution Cost	3.33% of total premium or RM50,000
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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, 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 claims, any indebtedness and 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 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 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. 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.
- 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.

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 the 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.