

[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 WealthSecure Max? (This is an insurance product)

WealthSecure Max is non-participating limited premium endowment plan with Guaranteed Cash Payments that offers insurance protection for 20 years. This plan offers Death Benefit or Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB), Accidental TPD Benefit, Guaranteed Cash Payment and Maturity Benefit.

2 Know Your Coverage / Benefits

As an illustration, for **RM77,922.00 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 change for the remaining Policy Year benefit payout. **For additional information, please scan the QR code below.**

Death Benefit (Natural Causes)	Policy Year 1: RM500,000 , less any outstanding debt.
TPD Benefit (Natural Causes)	Policy Year 1: RM500,000 , less any outstanding debt. The total TPD Benefit payable is subject to a combined limit of RM2,000,000, under all the insurance policies covering TPD under the same Life Assured.
Accidental Death Benefit	Policy Year 1 (Before Age 65): RM3,000,000* , less any outstanding debt. *inclusive of Death Benefit (Natural Causes) payout The total Accidental Death Benefit payable is subject to a combined limit of RM2,000,000, under all the insurance policies providing accidental death benefit under the same Life Assured.
Accidental TPD Benefit	Policy Year 1 (Before Age 65): RM3,000,000* , less any outstanding debt. *inclusive of TPD Benefit (Natural Causes) payout
Guaranteed Cash Payment	RM30,000 will be payable starting from the end of 2 nd Policy Year until 20 th Policy Year, upon survival of the Life Assured to the end of every 2 Policy Years.
Maturity Benefit	RM779,220 , less any outstanding debt.
Additional Coverage	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;
- self-inflicted injury or any attempt thereof while sane or insane; and
- disability sustained prior to the Effective Date.

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	RM77,922.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 40 years
Coverage Term	Until the age of 50 years

You also have to pay the following fees and charges:

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Total Distribution Cost	5.00% of total premium or RM38,961.00
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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 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 premium paid less any medical expenses, claims, any indebtedness and other charges (if applicable) will be refunded to you without interest.
- The premium rates charged for this plan are fixed.
- If the Life Assured dies due to all causes or becomes TPD prior to the Life Assured attaining the age of 3, 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.
- 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 guaranteed surrender value.
- Please notify AmMetLife as soon as possible after a claim event. You may visit ammethlife.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 (less any medical expenses incurred) will be refunded to you.
- **After Cooling Off Period:** You may cancel the Policy at anytime and the surrender value (if any) less any outstanding debt, will be payable.