

[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 Smart? (This is an insurance product)

WealthSecure Smart is a traditional non-participating limited premium payment endowment plan with guaranteed cash payments that offers insurance protection. This plan offer Death Benefit, Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB), Accidental TPD Benefit, Maturity Benefit and Guaranteed Cash Payment (GCP).

2 Know Your Coverage / Benefits

As an illustration, for **RM279,330.00 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 and for the remaining Policy Year benefit payout. For additional information, please scan the QR code below.

Death Benefit	Policy Year 1: RM500,000 + accumulated GCP (if any), less any outstanding debt.								
TPD Benefit	Policy Year 1: RM500,000 + accumulated GCP (if any), less any outstanding debt. The total TPD benefit payable under the Policy and all in force policies with the Company which provide TPD benefit under the same Life Assured is subject to a maximum amount of RM2,000,000.								
Accidental Death Benefit	RM2,000,000 , less any outstanding debt. The Accidental Death and total Benefit payable under all in force policies with the Company which provide the Accidental Death Benefit under the same Life Assured is subject to a maximum amount of RM2,000,000.								
Accidental TPD Benefit	RM2,000,000 , less any outstanding debt. The Accidental TPD and total Benefit payable under all in force policies with the Company which provide the Accidental Death Benefit under the same Life Assured is subject to a maximum amount of RM2,000,000.								
GCP	Upon survival of the Life Assured to the end of every Policy Year, AmMetLife shall pay a GCP 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 5</td><td>20,000</td></tr><tr><td>6 to 10</td><td>25,000</td></tr><tr><td>11 to 20</td><td>30,000</td></tr></tbody></table>	End of Policy Year	Guaranteed Cash Payment (RM)	1 to 5	20,000	6 to 10	25,000	11 to 20	30,000
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11 to 20	30,000								
Maturity Benefit	RM1,396,650 (before premium adjustment and rider premium if any) + accumulated GCP (if any), less any outstanding debt.								
Additional Coverage / Benefits	Below are the rider(s) that you opt together with this plan: 1. Payor Benefit Rider								

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, accident occurring due to the influence of alcohol or any drug or epidemics and infections which do not result directly from a catastrophe; and
- 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.

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).

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3 Know Your Obligations

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

Premium	RM279,330.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 35 years
Coverage Term	Until the age of 50 years
You also have to pay the following fees and charges:	
Total Distribution Cost	5.00% of total premium or RM69,832.50

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 medical expenses, claims, any indebtedness and other charges (if applicable) will be refunded to you without any interest.
- The premium is guaranteed and fixed throughout the premium payment term.
- The Life Assured will be covered for accidental death once an official receipt has been issued to you. Please ensure you receive and keep the receipt as proof of your premium payment. You may visit ammetlife.com to refer to the Terms and Conditions.
- 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 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.