

# [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 i.Am Wealth Achiever? (This is an insurance product)

**i.Am Wealth Achiever** is a traditional non-participating limited premium payment endowment plan that offers insurance protection. This plan offers Death Benefit or Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB), Loyalty Reward, Booster Fund and Maturity Benefit.

### 2 Know Your Coverage / Benefits

**As an illustration, for RM481,500.00 annually** (type of underwriting:Full Underwriting), 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 Basic Sum Assured and standard health conditions. The Basic Sum Assured payout is varies according to Policy Year. For additional information, please scan the QR code below.

Death Benefit	Policy Year 1: <b>RM500,000</b> , less any outstanding debt.  The 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: <b>RM500,000</b> , less any outstanding debt.  The 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.																					
ADB	<table border="1"><tr><td>Accidental Death</td><td><b>RM500,000</b>, less any outstanding debt.</td></tr><tr><td>Accidental Death Benefit on Public Conveyance</td><td><b>RM1,000,000</b>, less any outstanding debt.</td></tr><tr><td>Accidental Death Benefit in Overseas</td><td><b>RM1,500,000</b>, less any outstanding debt.</td></tr></table> The additional ADB payable is subject to a combined limit of RM8,000,000, or a combined limit of RM2,000,000 depending on the Life Assured's age, under all the insurance policies providing respective benefit under the same Life Assured.		Accidental Death	<b>RM500,000</b> , less any outstanding debt.	Accidental Death Benefit on Public Conveyance	<b>RM1,000,000</b> , less any outstanding debt.	Accidental Death Benefit in Overseas	<b>RM1,500,000</b> , less any outstanding debt.														
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Loyalty Rewards	This benefit will be payable starting from the end of 5 <sup>th</sup> Policy Year until 15 <sup>th</sup> Policy Year, upon survival of the Life Assured to the end of every 5 Policy Years, as stated below: <table border="1"><tr><td>End of 5<sup>th</sup> Policy Year</td><td><b>RM40,000</b></td></tr><tr><td>End of 10<sup>th</sup> Policy Year</td><td><b>RM90,000</b></td></tr><tr><td>End of 15<sup>th</sup> Policy Year</td><td><b>RM140,000</b></td></tr></table>		End of 5 <sup>th</sup> Policy Year	<b>RM40,000</b>	End of 10 <sup>th</sup> Policy Year	<b>RM90,000</b>	End of 15 <sup>th</sup> Policy Year	<b>RM140,000</b>														
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Maturity Benefit	<b>RM3,440,000</b> , less any outstanding debt.																					
Booster Fund	An non-guaranteed amount will be declared yearly at the end of each Policy Year and credited into the Booster Fund until the Maturity/Expiry Date based on the benchmark yield as stated below: <table border="1"><thead><tr><th>Benchmark Yield</th><th>2.00% and below</th><th>2.50%</th><th>3.00%</th><th>3.50%</th><th>4.00%</th><th>4.50%</th><th>5.00%</th><th>5.50%</th><th>6.00% and below</th></tr></thead><tbody><tr><td>Amount (per RM1,000 Sum Assured)</td><td>RM0</td><td>RM3</td><td>RM6</td><td>RM9</td><td>RM12</td><td>RM15</td><td>RM18</td><td>RM21</td><td>RM24</td></tr></tbody></table>		Benchmark Yield	2.00% and below	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00% and below	Amount (per RM1,000 Sum Assured)	RM0	RM3	RM6	RM9	RM12	RM15	RM18	RM21	RM24
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Amount (per RM1,000 Sum Assured)	RM0	RM3	RM6	RM9	RM12	RM15	RM18	RM21	RM24													
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; and
- Pre-existing Conditions.

**Note:** This list is **non-exhaustive**. Please refer to the Policy Contract for the full list of exclusions.

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*This coverage may not be offered for this plan.*

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](http://www.pidm.gov.my)).

## 3 Know Your Obligations

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

Premium	<b>RM481,500.00 (annually)</b> The premium is based on standard health conditions.
Premium Payment Term	Until the age of <b>35</b> years
Coverage Term	Until the age of <b>50</b> years

You also have to pay the following fees and charges:

Total Distribution Cost	<b>5.00%</b> of total premium or <b>RM120,375.00</b>
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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 (only for full underwriting category), 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 full premiums paid less medical expenses (only for full underwriting category), 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.
- If the Life Assured dies due to all causes or becomes TPD prior to the Life Assured attaining the age of 4 years old next birthday, 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 [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 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 guaranteed surrender value (if any) less any outstanding debt will be payable.