

# [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 i.Am Wealth Builder?

**i.Am Wealth Builder** is a limited premium investment-linked insurance plan which offers a combination of insurance protection and investment. This plan offers Death Benefit, Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB), Loyalty Bonus and Maturity Benefit.

### 2 Know Your Coverage / Benefits

**As an illustration, for RM25,000.00 annually, you will receive the following 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, fund selected is AmMetLife Equity Fund and standard health conditions. For additional information, please scan the QR code below.

Death Benefit	a. <b>RM500,000</b> or Protection Account Value, whichever is higher; and b. Top-Up Account Value (if any) less any outstanding debt.																				
TPD Benefit	a. <b>RM500,000</b> or Protection Account Value, whichever is higher; and b. Top-Up Account Value (if any) less any outstanding debt.  The total TPD Benefit payable under this 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 80 years old next birthday.																				
ADB	<b>RM500,000</b> , less any outstanding debt. If the Life Assured dies due to an accident, an additional Basic Sum Assured will be payable in one lump sum on top of the Death Benefit. 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	Starting from the end of 5 <sup>th</sup> Policy Year and end of every 5 years thereafter, upon the survival of the Life Assured, a Loyalty Bonus equals to the percentage of Protection Account Value at the end of every 5 <sup>th</sup> Policy Year as stated in the table below will be declared and credited to the Protection Account Value until the termination of the Policy or Maturity/Expiry Date, whichever is earlier. <table><tr><td>End of Policy Year</td><td>5 and 10</td><td>15 and 20</td><td>25 and 30</td><td>35 and 40</td><td>45 and 50</td><td>55 onwards</td></tr><tr><td>Loyalty Bonus (Percentage of Protection Account Value)</td><td>0.5%</td><td>1.0%</td><td>1.5%</td><td>2.0%</td><td>2.5%</td><td>3.0%</td></tr></table>							End of Policy Year	5 and 10	15 and 20	25 and 30	35 and 40	45 and 50	55 onwards	Loyalty Bonus (Percentage of Protection Account Value)	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%
End of Policy Year	5 and 10	15 and 20	25 and 30	35 and 40	45 and 50	55 onwards															
Loyalty Bonus (Percentage of Protection Account Value)	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%															
Maturity Benefit	Total Account Value, less any outstanding debt.																				
Additional Coverage	Below are the riders that you may opt for together with this plan: 1. Payor Benefit Rider																				

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 or Date of Reinstatement, whichever is later; 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:  
[www.ammethlife.com](http://www.ammethlife.com)



Email us at:  
customer@ammethlife.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](http://www.pidm.gov.my)).

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## 3 Know Your Obligations

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

Premium	<b>RM25,000.00</b> (annually) (Insurance Portion Premium: <b>RM5,000.00</b> and Investment Portion Premium: <b>RM20,000.00</b> ) The premium is based on standard health conditions.
Premium Payment Term	Until the age of <b>33</b> years
Coverage Term	Until the age of <b>85</b> years
AmMetLife allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	<b>98.00%</b> of total premium or <b>RM73,500.00</b>
You also have to pay the following fees and charges:	
Total Distribution Cost	<b>4.60%</b> of total premium or <b>RM3,450.00</b>
Administration Charge	Please refer to 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.
Partial Withdrawal Charge	5% of the partial withdrawal amount from Protection Account Value from 2 <sup>nd</sup> to 5 <sup>th</sup> Policy Year.
Surrender Charge	Applicable up to 5 <sup>th</sup> Policy Year.

## 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.
- 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.
- 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 Insurance Charges to be deducted will vary depending on AmMetLife's underwriting requirements.
- 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 Total Account Value is sufficient to pay the Insurance Charges, other fees and charges. Your Policy will lapse when your Total 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 2 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 RM 500.00.
- Please notify AmMetLife as soon as possible after a claim event. You may visit [www.ammertilife.com/support/policy-servicing/claims/](http://www.ammertilife.com/support/policy-servicing/claims/) 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 medical expenses (if any).
- After Cooling Off Period:** AmMetLife will refund to you the Total Account Value at the next valuation date after deducting the Surrender Charge (if any).