

[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 investment linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**



1 What is i.Am Wealth Creator? (This is an insurance product)

i.Am Wealth Creator offers a combination of insurance protection and investment. This plan offers Death Benefit with Protection Maximiser, Total and Permanent Disability (TPD) Benefit, Accidental Death Benefit (ADB), Wealth Maximiser, Maturity Benefit and Maturity Booster Benefit.

There will be two accounts for this plan, i.e. Protection Account and Top-Up Account. Non-Guaranteed Total Account Value of the plan shall be the sum of Non-Guaranteed Protection Account Value and Non-Guaranteed Top-Up Account Value.

2 Know Your Coverage / Benefits

As an illustration, for **RM4,200.00 annually** (Insurance Portion Premium: **RM3,000** and Investment Portion Premium: **RM1,200**), you will receive the following life insurance coverage:

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	RM500,000 + Protection Maximiser + Non-Guaranteed Total Account Value, less any outstanding debt.	
Protection Maximiser	Additional 5% of the Basic Sum Assured will be added at the beginning of 4 th Policy Year and every 3 Policy Year subsequently, up to a maximum of 5 additional times.	
TPD Benefit	RM500,000 + Non-Guaranteed Total Account Value, less any outstanding debt. The benefit 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.	
Accidental Death Benefit	Accidental Death	RM500,000 , less any outstanding debt.
	Accidental Death Benefit if occurs in public conveyance	RM1,000,000 , less any outstanding debt.
	Accidental Death Benefit if occurs while Life Assured resides or travels outside Malaysia	RM1,500,000 , less any outstanding debt.
The benefit payable is subject to a combined limit of RM8,000,000 or a combined limit of RM2,000,000 if the death due to accidental occurs depending on the Life Assured's age, under all the insurance policies providing respective benefit.		
Wealth Maximiser	RM4,000 will be declared and credited to the Top-Up Account, provided that premium are paid up-to-date, at the end of 20 th Policy Year and every 5 Policy Years subsequent up to a maximum of 5 additional times.	
Maturity Benefit	Non-Guaranteed Total Account Value, less any outstanding debt.	
Maturity Booster Benefit	Additional 30% of the Non-Guaranteed Protection Account Value.	
Additional Coverage	Not applicable.	

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; 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:
amm lifecycle.com



Email us at:
customer care@amm lifecycle.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).

3 Know Your Obligations

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

Premium	RM4,200.00 (annually) (Insurance Portion Premium: RM3,000 and Investment Portion Premium: RM1,200) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 50 years

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Coverage Term	Until the age of 70 years						
AmMetLife allocates a portion of the premium to purchase units in your chosen investment fund(s).							
Premium allocated to purchase units	91.43% of total premium or RM76,800.00						
You also have to pay the following fees and charges:							
Total Distribution Cost	4.06% of total premium or RM3,900.00						
Other Charges	RM10.00 monthly Policy Fee						
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.						
Switching Fee	2 free switches between investment-linked funds are allowed during each policy year. Thereafter, a switching fee of RM50 will be charged for each additional switch.						
Partial Withdrawal Charge	Policy Year	1	2	3	4	5	6 & Above
	Partial Withdrawal Charge (Percentage of the partial withdrawal amount from Protection Account)	N/A	5%	5%	5%	5%	0%
Surrender Charge	Policy Year	1	2	3	4	5	6 & Above
	Surrender Charge (Percentage of surrender value from Protection Account)	30%	15%	10%	8%	7%	0%
Note: No surrender charge will be imposed to the surrender value from the Top-Up Account.							

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 without interest.
- The Insurance Charges to be deducted will vary depending on AmMetLife's underwriting requirements.
- If the Life Assured dies (due to natural or accidental causes) or becomes TPD prior to 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.
- 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 Account Value is sufficient to pay the Insurance Charges, other fees and charges. Your Policy will lapse when your 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 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.
- 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 expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured.
- After Cooling Off Period:** You may cancel the Policy at anytime and AmMetLife will refund to you the Total Account Value at the next valuation date after deducting the Surrender Charge (if any).