

[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 Elite?

i.Am Wealth Elite is a regular 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), Maturity Benefit and Maturity Booster Benefit.

2 Know Your Coverage / Benefits

As an illustration, for RM4,000.00 annually, you will receive the following 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 + Account Value, less any outstanding debt.		
TPD Benefit	RM500,000 + Account Value, less any outstanding debt.		
ADB	Accidental Death		RM500,000, less any outstanding debt.
	Accidental Death if occurs on Public Conveyance		RM1,000,000, less any outstanding debt.
	Accidental Death if occurs while Life Assured resides or travels outside Malaysia		RM1,500,000, 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 additional 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, or RM2,000,000 if the death due to an accident occurs prior to the Life Assured attaining the age of 16 years old next birthday.		
Maturity Benefit	Account Value, less any outstanding debt.		
Maturity Booster	Additional 10% of Basic Sum Assured, less any outstanding debt.		
Additional Coverage	Below are the rider(s) that you may opt for together with this plan:		
	1 Additional 50 CI Rider	3 Payor Rider	
	2 Level Term Rider	4 Premium Waiver 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 disability 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 or Date of Reinstatement; 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



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).

3 Know Your Obligations

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

Premium	RM4,000.00 (annually) (Insurance Portion Premium: RM2,000 and Investment Portion Premium: RM2,000) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 70 years
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	95.00% of total premium or RM152,000.00

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You also have to pay the following fees and charges:	
Total Distribution Cost	2.28% of total premium or RM3,650.00
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 are allowed during each policy year. Thereafter, a switching fee of RM50 will be charged for each additional switch.
Partial Withdrawal Charge	5% of the partial withdrawal amount from Account Value up to 5 th Policy Year.
Surrender Charge	Applicable up to 5 th Policy Year.

The available alternatives provided that you may consider are shown in the table below:

		Alternative 1	Alternative 2	Alternative 3
	Coverage Duration	Coverage up to age 70 next birthday	Initial coverage up to age 70 next birthday + auto-extended coverage up to age 100 next birthday	Coverage up to age 100 next birthday
Auto-Extension of Coverage Term	Yearly Premium Payable ¹	RM4,000 payable from age 30 next birthday to age 69 next birthday	RM4,000 payable from age 30 next birthday to age 69 next birthday RM29,800 ² payable from age 70 next birthday to age 99 next birthday	RM7,300 ³ payable from age 30 next birthday to age 99 next birthday

¹This is the estimated yearly premium that you have to pay under different alternatives. It is calculated based on the sustainability projection. The estimated yearly premiums recommended are non-guaranteed and may increase in the future depending on the performance of the investment linked funds, COI, fees, and charges. The updated estimated yearly premium will be disclosed in the annual statement on yearly basis.

²This estimated yearly premium assumes that you do not withdraw the Auto-Extension of Coverage Term at age 69 next birthday. Any excess of this estimated yearly premium compared to the yearly premium for Alternative 1 is allocated to investment portion. The required yearly premium may vary depending on the time the Auto-Extension of Coverage Term starts. The actual amount for the yearly premium will be disclosed to you before the Auto-Extension.

³Any excess of this estimated yearly premium compared to the yearly premium for Alternative 1 is allocated to investment portion.

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, Total 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 Account Value is sufficient to pay the Insurance Charges and 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.
- Please notify AmMetLife as soon as possible after a claim event. You may visit www.ammethlife.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 receiving the electronic notification sent by AmMetLife informing that the Policy has been issued or upon receipt of the Policy Contract, whichever is earlier. 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:** AmMetLife will refund to you the Account Value at the next valuation date after deducting the Surrender Charge (if any).