

<b>PRODUCT DISCLOSURE SHEET</b>	<b>AmMetLife Insurance Berhad</b>
<b>Read this Product Disclosure Sheet before you decide to take up ProtectPlus. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.</b>	<b>ProtectPlus</b> <b>[Date]</b>

## 1. What is this product about?

This is a traditional non-participating regular premium payment term plan with Guaranteed Cash Payment, where applicable. Benefits are payable upon death or Total and Permanent Disability (TPD), whichever is earlier. In addition, this Policy provides Guaranteed Cash Payment, if any, which will be payable at the end of each policy year starting from the end of fourth (4<sup>th</sup>) policy year until the Maturity/Expiry Date of the Policy.

## 2. What are the covers / benefits provided?

The Basic Sum Assured for this Policy is RM xxx.xx.

This Policy covers:

- **Death** - 100% of Basic Sum Assured will be payable in one lump sum upon death.

If the Life Assured dies due to an accident, an additional

- a) 100% of Basic Sum Assured will be payable in one lump sum on top of the Death Benefit, subject to a maximum amount stated below; or
- b) 200% of Basic Sum Assured will be payable in one lump sum on top of the Death Benefit if the death of the Life Assured is due to an accident on Public Conveyance, subject to a maximum amount stated below.

The Accidental Death Benefit payable under the Policy is subject to the combined limit of RM8,000,000 under all the insurance policies providing accidental death benefit under the same Life Assured. The Accidental Death Benefit shall cease on the disability commencement date of an approved TPD claim.

The Accidental Death Benefit will be automatically terminated on the policy anniversary immediately preceding the seventieth (70<sup>th</sup>) birthday of the Life Assured.

Upon death of the Life Assured, the Policy will terminate and have no further value. Any outstanding debt on the Policy at the time of settlement shall be deducted from the proceeds payable under the Policy. The full terms and conditions are set out in the policy contract.

- **Total and Permanent Disability (TPD)** - 100% of Basic Sum Assured will be payable upon TPD.

The total TPD Benefit payable under the Policy is subject to the combined limit of RM8,000,000 under all the insurance policies covering TPD under the same Life Assured.

In the event the TPD Benefit payable under the Policy and all in force policies is less than or equal to RM8,000,000, the TPD Benefit will be payable in one lump sum. On the disability commencement date of the approved TPD claim, the Policy will terminate and have no further value.

In the event the TPD Benefit payable under the Policy and all in force policies exceed limit of RM8,000,000, only RM8,000,000 will be payable in one lump sum. The TPD Benefit, Accidental Death Benefit and Guaranteed Cash Payment shall cease on the disability commencement date of the approved TPD claim. The Basic Sum Assured will be reduced by the actual amount of TPD Benefit paid under the Policy ("Revised Sum Assured"). The Revised Sum Assured shall be payable under the Death Benefit. The full terms and conditions are set out in the policy contract.

The TPD Benefit will be automatically terminated on the policy anniversary immediately preceding the seventieth (70<sup>th</sup>) birthday of the Life Assured.

Any outstanding debt on the Policy at the time of settlement shall be deducted from the proceeds payable under the Policy.

- **Reduced Cover for Children**

In the event of death or TPD prior to the Life Assured attaining age of three (3) years, the benefit payable under the Policy shall be in accordance with the following table:

Age Next Birthday	Percentage (%) of Benefit Payable
1	25%
2	50%
3	75%

The percentage shown in the above schedule shall also apply to the Accidental Death Benefit.

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- Guaranteed Cash Payment**

Starting from the end of fourth (4<sup>th</sup>) policy year, upon survival of the Life Assured to the end of every policy year, AmMetLife shall pay the Guaranteed Cash Payment equal to xx% of the annual premium of ProtectPlus, excluding any premium loadings, at the end of each policy year until the Maturity/Expiry Date of the Policy.

The Guaranteed Cash Payment shall cease upon death of the Life Assured or on the disability commencement date of an approved TPD claim. The full terms and conditions are set out in the policy contract.

Duration: xx years or upon termination, whichever is earlier.

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. How much premium do I have to pay?

- The total premium that you have to pay and the terms and conditions relating to your Policy may vary depending on underwriting requirements of AmMetLife.
- The estimated premium that you have to pay is:
  - RM xxx.xx Yearly
  - RM xxx.xx Half Yearly
  - RM xxx.xx Quarterly
  - RM xxx.xx Monthly
- Premium duration: xx years
- The premium is guaranteed and fixed throughout the premium payment term.
- You have thirty (30) days from the premium due date to pay the premium. If you fail to do so, you will automatically be provided with a loan to keep your Policy active, provided there is sufficient cash surrender value. We will notify you if this facility is put in place and the rate of interest to be charged on this loan will be determined by AmMetLife. Your Policy will lapse once the cash surrender value is insufficient to cover your premiums.

### 4. What are the fees and charges that I have to pay?

- Total Distribution Cost – The total distribution cost payable under this plan is xx%. Please refer to the sales illustration for total distribution cost payable to agent.

### 5. What are some of the key terms and conditions that I should be aware of?

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this Policy 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, and state your age correctly.
- You must complete the proposal form accurately. If you fail to disclose or wrongly disclose any material information:
  - i. premium and benefit amount may be affected; or
  - ii. the Policy may be cancelled and all premiums less medical expenses, claims and indebtedness (if any) will be refunded to you without any interest.
- Cooling-off period - you may cancel your Policy by returning the Policy to AmMetLife within fifteen (15) days from the date of receipt of your Policy. AmMetLife will refund to you the premiums less any expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured.
- If your insurance agent ceases to be an agent of AmMetLife, AmMetLife will take the necessary action to inform you accordingly.
- 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](http://ammetlife.com) or refer to official receipt for 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.
- You or your representative must notify AmMetLife as soon as possible after a claim event. You may visit [ammetlife.com](http://ammetlife.com) for the detailed claim procedure.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this Policy.*

### 6. What are the major exclusions under this Policy?

- This Policy shall not cover death from suicide within one year from the Effective Date or Date of Reinstatement, whichever is later. The total premium you have paid from the Effective Date or Date of Reinstatement, whichever is later, after deducting any amount due to and any benefits paid by AmMetLife under this Policy, will be refunded without interest.
- This Policy shall not cover accidental death caused by any of the following occurrences:
  - i. Assault or murder; or
  - ii. Suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind.
- TPD shall not cover any disabilities caused directly or indirectly, wholly or partly by any of the following occurrences:
  - i. Self-inflicted injury or any attempt thereat while sane or insane; or

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- ii. War declared or undeclared, participation in riots, strikes or civil commotion; or
- iii. While under the influence of drugs or intoxicating liquor while sane or insane; or
- iv. Disability sustained prior to the Effective Date or Date of Reinstatement, whichever is later.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.*

## 7. Can I cancel my Policy?

- You may cancel your Policy after the fifteen (15) days cooling off period (also known as the “free look period”), you are entitled to receive the cash surrender value (if any).
- Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of thirty (30) days, your Policy may lapse unless your Policy has acquired cash surrender value. The cash amount that AmMetLife will pay you when you cancel the Policy will be less than the total amount of premium that you have paid.

## 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or nominee/trustee in a timely manner.

## 9. Where can I get further information?

Should you require additional information about life insurance, please refer to the relevant *insuranceinfo* booklet, available on [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

### Customer Care Centre

AmMetLife Insurance Berhad  
Level 6, Menara 1 Sentrum,  
No. 201, Jalan Tun Sambanthan,  
50470 Kuala Lumpur.  
Tel: 1 300 88 8800  
E-Mail: [customercare@ammetlife.com](mailto:customercare@ammetlife.com)  
Homepage: [ammetlife.com](http://ammetlife.com)

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

## 10. Other similar types of cover available

Please ask AmMetLife Insurance Berhad for other similar types of plans offered by AmMetLife Insurance Berhad.

## IMPORTANT NOTE:

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this Product Disclosure Sheet is valid as at [Date].