

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up ProtectLink.
Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.

AmMetLife Insurance Berhad

ProtectLink
[Date]**1. What is this product about?**

This is a regular premium investment-linked insurance plan (ILP) which offers a combination of insurance protection and investment. This Policy provides death and Total and Permanent Disability (TPD) coverage, subject to its terms and conditions. Upon maturity, Account Value (if any) will be payable if the Policy has not been terminated earlier. The Account Value of this ILP depends on the price of the underlying units, which in turn depends on the investment performance of your chosen fund(s). There is a No Lapse Guarantee for the first six (6) policy years provided the terms and conditions are met.

You have the option to extend the coverage term of your Policy up to age 100 next birthday at any time by giving prior written notice to AmMetLife while your Policy is in force, subject to its terms and conditions.

Rider(s) attached to your Policy is (are):

K06E	Comprehensive Accident Indemnity Benefit
K51K	Critical Illness ³⁹ Rider
K10F	Deferred Disability Income
K55K	CI Premium Waiver
K30N	Hospitalisation Benefit
K32K	Multi Critical Illness Shield
K57A	Payor Benefit Rider
K27K	Payor Dread Disease Waiver of Premium
K61O-3C	Health Smart Rider

The charges for the optional riders above will be deducted from the value of your invested units on a monthly basis.

This investment-linked plan does not participate in the profits of AmMetLife and is not a Shariah-compliant insurance product.

2. What are the covers / benefits provided?

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

This Policy covers:

- Death** - RM xxx.xx and Account Value will be payable in one lump sum upon death.

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.

- Total and Permanent Disability (TPD)** - RM xxx.xx and Account Value will be payable upon TPD.

On the disability commencement date of the approved TPD claim, the Policy will terminate and have no further value.

However, at Your option, the Policy could continue to be in force with riders (if any) coverage with an amount of Account Value remained in the Policy which will be utilised for any insurance charges and other fees and charges deduction. In such case, the TPD Benefit paid to You will be reduced by the amount of Account Value remained in the Policy. Any remaining Account Value will be payable upon maturity of the Policy or upon death of the Life Assured, whichever is earlier. The full terms and conditions are set out in the policy contract.

The Basic Sum Assured 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 Basic Sum Assured 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 Policy will continue to be in force with death and riders (if any) coverage. The Basic Sum Assured will be reduced by the actual amount of Basic Sum Assured paid under the Policy for TPD claim. 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 th) 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 the age of three (3) years, the amount payable under the Policy shall be the following:

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

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• **Other Benefits**

a) **Maturity Benefit**

The Account Value (if any) as at Maturity/ Expiry Date will be payable when the Policy matures and has not been earlier terminated in accordance with the terms and conditions stated in policy contract.

b) **6 Years No Lapse Guarantee**

The Policy will not lapse within the first six (6) policy years from the Effective Date if the Account Value is less than or equal to zero (0) on the due date of the monthly policy fee and insurance charge provided that:

- a) All premium of the Policy due have been paid on each premium due date or within the grace period of thirty (30) days from the premium due date; and
- b) No partial withdrawal from the Account Value is performed; and
- c) There has not been any alteration made by Policy Owner that results in the reduction of existing or future Account Value, compared to as if there had not been any change to the Policy.

The full terms and conditions are set out in the policy contract.

• **Coverage Extension**

While the Policy is in force and subject to underwriting, you may extend the coverage term of the Policy up to age 100 next birthday at any time by giving prior written notice to AmMetLife. AmMetLife may reject the coverage extension or request an increase of premium, depending on underwriting decision and other terms and conditions that AmMetLife may impose at the point of exercising the option. The increase of premium may vary at the time of the request and will be subject to various factors such as sustainability projection and underwriting decision at the point of exercising the option.

Upon the approval of coverage extension, the coverage extension will take effect from the next premium due date, and the premium, includes any increase of premium due to coverage extension, is payable for the remaining premium payment term. At the same time, the coverage of the applicable riders attached, if any, will also be extended upon the approval of the coverage extension and subject to the maximum coverage term of the attaching riders.

When the coverage extension takes effect, the Policy will terminate on the revised Maturity/ Expiry Date of the Policy. Please refer to table below for the difference between coverage term option and coverage extension.

	Alternative 1	Alternative 2	Alternative 3
Coverage Duration	Coverage up to age 70/80/100 next birthday	Initial coverage up to age 70/80/100 next birthday + extended coverage up to age 100 next birthday	Coverage up to age 100 next birthday
Yearly Premium Payable¹	RM XXX payable from age xx next birthday to age xx next birthday	RM XXX payable from age xx next birthday to age xx next birthday	RM XXX ³ payable from age xx next birthday to age 99 next birthday
		RM XXX ² payable from age 70/80/100 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 updated estimated yearly premium will be disclosed in the annual statement on yearly basis.

²This estimated yearly premium assumes that you exercise the option of coverage extension at age xx 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 you request for coverage extension. The actual amount for the yearly premium will be disclosed to you prior to exercising the option of coverage extension and will be subject to various factors such as sustainability projection and underwriting decision at the point of exercising the option.

³

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

If no request is obtained to extend the coverage term of the Policy up to age 100 next birthday prior to the Maturity/ Expiry Date of the Policy, the Policy will mature and terminate at Maturity/ Expiry Date.

Duration: Up to age 70/80/100 next birthday.

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.

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The fund(s) chosen is (are):

- xx% AmMetLife Bond Fund
- xx% AmMetLife Tactical Bond Fund
- xx% AmMetLife Dana Teguh*
- xx% AmMetLife Balanced Fund
- xx% AmMetLife Dividend Fund
- xx% AmMetLife Equity Fund
- xx% AmMetLife Asia Pacific REITS Fund
- xx% AmMetLife Oasis Islamic Equity Fund*
- xx% AmMetLife Global Emerging Market Fund
- xx% AmMetLife Global Agribusiness Fund
- xx% AmMetLife Precious Metals Fund*

*The investment-linked plan itself is not a Shariah-compliant insurance product. However, investments of these funds are in Shariah-approved securities.

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. 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.
- AmMetLife allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay total distribution cost to your agents and cover other expenses of AmMetLife. You are advised to refer to the allocation rates given in the product illustration.
- You have thirty (30) days from the premium due date to pay the premium. If you do not pay your premium within thirty (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 and other fees and charges.
- AmMetLife reserves the right to revise the premium by giving you written notice which will be issued together with the notice on revision of fees and charges.

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

- The insurance charges are deducted monthly from your Account Value. The insurance charges may increase as you grow older. Details of insurance charges and other fees and charges are shown in the product illustration.
- The insurance charges and other fees and charges are not guaranteed. AmMetLife reserves the right to revise the fees and charges by giving you three (3) months written notice prior to your next policy anniversary.
- Two free switches between investment-linked funds are allowed during each complete policy year. Thereafter, a switching fee of RM 50 will be charged for each additional switch.
- RM 50 will also be charged for each partial withdrawal that you made on your investment-linked fund(s).
- Surrender Charge – A surrender charge of RM100 or 10% of the Account Value, whichever is lower, for full surrender of units.
- Total distribution cost - Please refer to the product 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.
- 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 any unallocated premium, the Account Value and any insurance charges and other fees and charges which have been deducted less medical expenses, claims and indebtedness (if any) will be refunded to you.
- Cooling-off period - you may cancel your ILP by returning the Policy to AmMetLife within fifteen (15) days from the date of receipt of your Policy. AmMetLife will refund to you any unallocated premium, the Account Value and any insurance charges and other fees and charges which have been deducted, less any expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured.
- Account Value - the Account Value of the ILP depends on the investment performance of the investment-linked fund(s) that you have chosen. The higher the level of insurance coverage selected, the more units will be cancelled to pay the insurance charges and the fewer units will remain to accumulate Account Value in your Policy.
- Your ILP will lapse if there are not enough units in your fund to pay the insurance charges and 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 this Policy at any time while the Policy is in force. The minimum top up premium payable shall be RM 50.00.

Prepared by : [Name]

Code : XXX

Date Prepared : DD [Month] YYYY

AmMetLife Insurance Berhad (197301002252) - Illustration v xxx

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- 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 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 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.
- 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
 - 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?

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this Policy for a short period of time in view of the high initial costs. If you find that the investment-linked fund that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed to make two switches per policy year without any fee. For additional switches during the same policy year, you may be charged a processing fee. Please refer to section 4 for the applicable processing fee. If you terminate your Policy in early years, you may not get back the same 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 investment-linked insurance, please refer to the relevant *insuranceinfo* booklet, available on 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@ammethlife.com
 Homepage: ammethlife.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:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. 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].