

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

1. What is this product about?

This is a limited premium investment-linked insurance plan (ILP) which offers a combination of insurance protection and investment. This Policy provides death, Total and Permanent Disability (TPD) coverage and Loyalty Bonus, 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 three (3) policy years provided the terms and conditions are met.

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

a. Protection Account

Regular premium paid will be used to purchase units based on the applicable allocation rate and it will be placed into the Protection Account. The Policy Charges will be deducted from the Protection Account every month on the monthly anniversary date. Loyalty Bonus payable (if any) will be used to purchase units and it will be placed into the Protection Account.

b. Top-Up Account

Single Top-Up premium paid will be used to purchase units based on the applicable allocation rate and it will be placed into the Top-Up Account.

By default, cross subsidy of account value between the Protection Account and Top-Up Account is compulsory and cannot be changed even after inception. The account value in the Top-Up Account will automatically be deducted to pay for the Policy Charges in the event the account value in Protection Account is insufficient.

The amount in the Top-Up Account **is not entitled** for Loyalty Bonus. No administrative charge will be imposed on the account value of Top-Up Account.

Rider attached to your Policy is:

K57A Payor Benefit Rider

The charges for the optional rider above will be deducted from the value of your invested units in the same manner as Policy Charges as mentioned above.

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 Benefit** – The sum of the following will be payable upon death:
 - a. Higher of Basic Sum Assured or Protection Account Value; and
 - b. Top-Up Account Value (if any)

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

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The additional 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 additional accidental death benefit will be automatically terminated on the policy anniversary immediately preceding the seventieth (70th) 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) Benefit** – The sum of the following will be payable upon TPD:
 - a. Higher of Basic Sum Assured or Protection Account Value; and
 - b. Top-Up Account Value (if any)

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

The Sum At Risk* (if any) payable under the Policy is subject to the combined limit of RM8,000,000, or a combined limit of RM2,000,000 if the TPD occurs prior to the Life Assured attaining age of sixteen (16) years old next birthday, or after the Life Assured attaining the age of sixty-five (65) years old next birthday and before attaining the age of eighty (80) years old next birthday under all the insurance policies covering TPD under the same Life Assured. In the event the Sum At Risk* payable under the Policy and all in force policies exceed limit of RM8,000,000 or RM2,000,000, only RM8,000,000 or RM2,000,000 will be payable in one lump sum. The Policy will continue to be in force with death, additional accidental death and riders (if any) coverage. The Basic Sum Assured will be reduced by the actual amount of TPD Benefit 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 eightieth (80th) 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.

*Sum At Risk is the difference in amount between the Basic Sum Assured and Protection Account Value provided the Basic Sum Assured less any partial withdrawal from Protection Account Value is higher than the Protection Account Value.

- **Loyalty Bonus**
Starting from the end of fifth (5th) 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 fifth (5th) 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.

End of Policy Year	Loyalty Bonus (Percentage of Protection Account Value)
Year 5 & Year 10	0.5%
Year 15 & Year 20	1.0%
Year 25 & Year 30	1.5%
Year 35 & Year 40	2.0%
Year 45 & Year 50	2.5%
Year 55 onwards	3.0%

This benefit will only be payable provided that:

- No premium holiday performed in the first three (3) policy years; and

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- Premium are paid up to date; and
- Policy is still in force.

• **Reduced Cover for Children**

In the event of death, TPD or accidental death prior to the Life Assured attaining the age of four (4) years old next birthday, the Basic Sum Assured payable under the Policy shall be the following:

Age Next Birthday	Percentage (%) of the Basic Sum Assured Payable
1	25%
2	50%
3	75%
4	100%

The amount payable from the Protection Account and Top-Up Account is not subject to the table above.

• **Other Benefits**

a) **Maturity Benefit**

The Total 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) **3 Years No Lapse Guarantee**

The Policy will not lapse within the first three (3) policy years from the Effective Date if the Total Account Value is less than or equal to zero (0) on the due date of the Policy Charges provided that:

- All premiums due for the Policy have been paid on each premium due date or within the grace period of thirty (30) days from the premium due date; and
- No partial withdrawal from the Protection Account is performed.

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

Duration: Up to age 85 years old 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.

The fund(s) chosen is (are):

Xx% AmMetLife Asia Pacific REITS Fund
Xx% AmMetLife Balanced Fund
Xx% AmMetLife Bond Fund
Xx% AmMetLife Dana Teguh*
Xx% AmMetLife Dividend Fund
Xx% AmMetLife Equity Fund
Xx% AmMetLife Global Agribusiness Fund
Xx% AmMetLife Global Emerging Market Fund
Xx% AmMetLife Oasis Islamic Equity Fund*
Xx% AmMetLife Precious Metals Fund*
Xx% AmMetLife Tactical Bond Fund
Xx% AmMetLife Income and Growth Fund
Xx% AmMetLife China A-Shares Fund
Xx% AmMetLife Positive Change 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).

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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: 3 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 the intermediary 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 Total Account Value is sufficient to pay the insurance charges and other fees and charges. Your Policy will lapse when your Total Account Value is insufficient to pay the insurance charges and other 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.
- Administration charge - The administration charges will be deducted based on a percentage of the Protection Account Value according to the frequency of premium payments as stated in the table below, on a monthly basis beginning from the Policy Date:

Policy Year	Premium Frequency			
	Monthly	Quarterly	Half-Yearly	Yearly
1	2.60%	2.25%	1.85%	1.30%
2	2.60%	2.25%	1.85%	1.30%
3	2.60%	2.25%	1.85%	1.30%
4	2.60%	2.25%	1.85%	1.30%
5	2.60%	2.25%	1.85%	1.30%
6	1.30%	1.30%	1.30%	1.30%
7	1.30%	1.30%	1.30%	1.30%
8	1.30%	1.30%	1.30%	1.30%
9 & Above	0%	0%	0%	0%

- Partial Withdrawal charge - A partial withdrawal charge which shall be the following, will be deducted from the partial withdrawal amount for each partial withdrawal from the Protection Account depending on the Policy Year the partial withdrawal is performed:

Policy Year	Partial Withdrawal Charge (Percentage of the partial withdrawal amount from Protection Account)
1	N/A
2	5%
3	5%
4	5%
5	5%
6 & Above	0%

Note: You may at any time from Policy Year Two (2) onwards, request partial withdrawal from the Policy provided all premium due are paid and there is no outstanding premium in the Policy. The partial withdrawal will be in the sequence of units from Top-Up Account, then units from Protection Account. No partial withdrawal charge will be imposed to the partial withdrawal amount from the Top-Up Account.

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- Surrender charge - A surrender charge from the Protection Account as shown in the table below will be applicable for full surrender of units or reduce of premium for the Policy:

Policy Year	Surrender Charge (Percentage of surrender value from Protection Account)
1	30%
2	15%
3	10%
4	8%
5	7%
6 & Above	0%

Note: No surrender charge will be imposed to the surrender value from the Top-Up Account.

- Total distribution cost - Please refer to the product illustration for total distribution cost payable.

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:
 - premium and benefit amount may be affected; or
 - the Policy may be cancelled and any unallocated premium, Account Value at the next valuation date 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 at the next valuation date 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 may take a premium holiday, which is a period when no Premium is paid provided your Total Account Value have sufficient Units to be cancelled to pay for the administration charge and insurance charges payable to keep this Policy in force. However, premium holiday will void the No Lapse Guarantee.
- You are allowed to top up the premium under this Policy at any time from Policy Year two (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.
- Subject to its terms and conditions, you are allowed to perform partial withdrawal from your Account Value. However, the benefits payable under this Policy may be reduced after the partial withdrawal from Protection Account Value. If the benefits after the withdrawal are less than the minimum sum assured required by AmMetLife, AmMetLife reserves the right to treat your withdrawal as full surrender. Upon full surrender, the Account Value less surrender charge (if any) is paid and this Policy terminates. You may refer to policy contract for details.
- 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 to refer to 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.

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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.
- This Policy shall not cover additional 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 disability caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - i. Self-inflicted injury or any attempt thereof while sane or insane; or
 - ii. War declared or undeclared, participation in riots, strikes or civil commotion; or
 - iii. Any commission of a criminal act or unlawful act by the Life Assured or 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 limited 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. 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@ammetlife.com
Homepage: 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.

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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.

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

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