

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take up i.Am Wealth Elite. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.	AmMetLife Insurance Berhad i.Am Wealth Elite [Date]
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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 Benefit, Total and Permanent Disability (TPD) Benefit and Accidental Death Benefit (ADB). Maturity Benefit and Maturity Booster subject to terms and conditions will be payable upon maturity. 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 or during the Premium Payment Term, whichever earlier, if the terms and conditions are fulfilled. This Policy also provides you with various premium payment and coverage term options that suit your needs.

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

K62	Level Term Rider
K63	Additional 50 CI Rider
K64	Payor Rider
K65	Premium Waiver Rider

The charges for the optional riders above will be deducted from your Account Value 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 Policy is RM xxx.xx.

This Policy covers:

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

If the death of the Life Assured is due to an accident, there will be an additional Basic Sum Assured payable on top of the Death Benefit as follow,

- 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; or
- c) 300% 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 while the Life Assured resides or travels outside Malaysia (except for Singapore or Brunei) for not more than ninety (90) consecutive days or in Singapore or Brunei for any number of days, subject to a maximum amount stated below.

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 sixteen (16) years old next birthday.

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

Upon death of the Life Assured, this Policy will terminate with no further value. Any outstanding debt on this Policy at the time of settlement shall be deducted from the proceeds payable under this Policy.

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

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

However, at Your option, this Policy may continue to be in force with riders (if any) and other benefits which have not been claimed under this Policy except for Maturity Booster which will cease on the disability commencement date of the approved TPD claim, provided the Account Value is remained in this Policy and the Basic Sum Assured will be reduced by the actual amount of TPD Benefit paid under this Policy for TPD claim ("Revised Sum Assured") subject to a minimum amount of RM 5,000.

The Basic Sum Assured payable under this Policy and all inforce policies which provide TPD benefit under the same Life Assured is subject to a maximum amount of RM8,000,000, or 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 seventy (70) years old next birthday.

In the event the Basic Sum Assured payable under this Policy and all in force policies **exceed** limit of RM8,000,000 or RM2,000,000, up to RM8,000,000 or RM2,000,000 will be payable in one lump sum and subject to the minimum Revised Sum Assured of RM 5,000. This Policy will continue to be in force with the Death Benefit, additional Accidental Death Benefit and Maturity Benefit. The Account Value will be remained in this Policy. On the disability commencement date of the approved TPD claim, Death Benefit and additional Accidental Death Benefit will be calculated based on Revised Sum Assured. The Maturity Booster shall cease.

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

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

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

- **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 for death, TPD or accidental death event under this Policy shall be the following:

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

The amount payable from the Account Value is not subject to the table above.

- **Other Benefits**

a) Maturity Benefit

The Account Value (if any) as at Maturity/ Expiry Date or Revised Maturity/ Expiry Date (only applicable for policy with Auto-Extension of Coverage Term) will be payable when this Policy matures and has not been terminated earlier in accordance with the terms and conditions stated in policy contract.

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

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b) Maturity Booster

Upon the survival of the Life Assured to the Maturity/ Expiry Date of this Policy, additional 10% of Basic Sum Assured will be payable if this Policy remains in force and subject to all premium are paid up to date.

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

c) 6 Years No Lapse Guarantee

This Policy will not lapse within the first six (6) policy years from the Effective Date or during the Premium Payment Term, whichever is earlier, if the Account Value is less than or equal to zero (0) on the due date of the monthly policy fees and insurance charge provided that:

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

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

• **Auto-Extension of Coverage Term**

The coverage term of this Policy will automatically extend up to the policy anniversary immediately preceding the hundredth (100th) next birthday of the Life Assured for the basic policy and the maximum coverage age of any attaching riders (except for Level Term Rider, Payor Rider and Premium Waiver Rider, if any), provided that this Policy is in force on the Maturity/ Expiry Date. To ensure sufficient value of units, additional premium may be required during the extended term. The Auto-Extension of Coverage Term will be automatically exercised at the Maturity/ Expiry Date of this Policy. If the Auto-Extension of Coverage Term is applicable, the Maturity Booster will be credited to the Account Value and shall cease on the Maturity/ Expiry Date. Upon the survival of the Life Assured to the Revised Maturity/ Expiry Date of this Policy, 100% of Account Value will be payable.

You may notify in advance to withdraw the Auto-Extension of Coverage Term before the Maturity/ Expiry Date of this Policy by giving a written notice to AmMetLife. If you choose to withdraw the Auto-Extension of Coverage Term, the basic policy and all the attaching rider(s) (if any) shall expire together with this Policy on the Maturity/ Expiry Date. Once you have chosen to withdraw, you are not allowed to apply for the Auto-Extension of Coverage Term.

	Alternative 1	Alternative 2	Alternative 3
Coverage Duration	Coverage up to age [70/80] next birthday	Initial coverage up to age [70/80] next birthday + auto-extended coverage up to age 100 next birthday	Coverage up to age 100 next birthday
Yearly Premium Payable¹	RM xx.xx payable from age [entry age] next birthday to age [69/79] next birthday	RM xx.xx payable from age [entry age] next birthday to age [69/79] next birthday	RM yy.yy ³ payable from age [entry age] next birthday to age 99 next birthday
		RM zz.zz ² payable from age [70/80] 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

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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 [69/79] 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.

Duration: Up to age xx next birthday.

Reminder: Please read the sales literature that 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 China A-Shares 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 Income and Growth Fund
Xx% AmMetLife Oasis Islamic Equity Fund*
Xx% AmMetLife Positive Change Fund
Xx% AmMetLife Precious Metals Fund*
Xx% AmMetLife Tactical Bond 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.
- The premium payable is not guaranteed. 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.

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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 policy year. Thereafter, a switching fee of RM 50 will be charged for each additional switch.
- 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 Account Value depending on this Policy Year the partial withdrawal is performed:

Policy Year	Partial Withdrawal Charge (Percentage of partial withdrawal amount from Account Value)
1	5%
2	5%
3	5%
4	5%
5	5%
6 and Above	0%

Note: You may at any time request partial withdrawal from this Policy provided all premium due are paid and there is no outstanding premium in this Policy.

- Surrender charge - surrender charge from the Account Value as shown in the table below will be applicable for full surrender of units for this Policy:

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

- 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 Policy 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
 - this Policy may be cancelled and 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 medical expenses, claims and indebtedness (if any) will be refunded to you.
- Cooling-off period - you may cancel your ILP by giving a written notice to AmMetLife within fifteen (15) days from the date receiving the electronic notification sent by AmMetLife informing that this 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

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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.

- 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 Account Value have sufficient Units to be cancelled to pay for the policy fees 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 premiums due are paid and there is no outstanding premium in this Policy while this Policy is in force. The minimum top up premium payable shall be RM 500.00.
- 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.

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 thereat 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 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.

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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 DISUCSS 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].