

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take up WealthEnrich. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.	AmMetLife Insurance Berhad WealthEnrich (This is an insurance product) [Date]
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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.

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?

This Policy covers:

- **Death Benefit** – The higher of the following will be payable in one lump sum upon death:
 - a. 125% of total premium paid (herein defined as Basic Sum Assured); or
 - b. Account Value

For avoidance of doubt, if there is any top up premium, it will not be used to determine the Basic Sum Assured of this Policy.

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.

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 or on the disability commencement date of an approved TPD claim, whichever is earlier.

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 higher of the following will be payable upon TPD:
 - a. Basic Sum Assured; or
 - b. Account Value

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 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, only RM8,000,000 will be payable in one lump sum. The Policy will continue to be in force with death (excluding 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 Account Value provided the Basic Sum Assured less any withdrawal is higher than the 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 of 0.5% of Account Value will be declared and credited to the Account Value until the termination of the Policy or Maturity/Expiry Date, whichever is earlier, provided all Premium due are paid and there is no outstanding Premium in the Policy.
- **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.

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b) 3 Years No Lapse Guarantee

The Policy will not lapse within the first three (3) 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 administration charge and insurance charge provided that:

- 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.

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

Duration: Up to age 85 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 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*
xx% AmMetLife Positive Change Fund
xx% AmMetLife Income and Growth Fund
xx% AmMetLife China A-Shares 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 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 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.

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.

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- Administration charge - The administration charges as shown in table below will be deducted on a monthly basis:

Policy Year	Administration Charge (Percentage of Account Value)	Administration Charge during Premium Holiday (Percentage of Account Value)
1	2.6%	5.2%
2	2.6%	5.2%
3	2.6%	5.2%
4	2.6%	5.2%
5	2.6%	5.2%
6	1.3%	2.6%
7	1.3%	2.6%
8	1.3%	2.6%
9 & Above	0%	0%

- Withdrawal charge - A withdrawal charge which shall be the following, will be deducted from the withdrawal amount for each withdrawal depending on the Policy Year the withdrawal is performed, provided all premium due are paid and there is no outstanding premium in Your Policy:

Policy Year	Withdrawal Charge (Percentage of the withdrawal amount) (in RM)
1	N/A
2	N/A
3	N/A
4	8%
5	7%
6 & Above	0%

Note: You may at any time from Policy Year Four (4) onwards, request withdrawal from the Policy provided all premium due are paid and there is no outstanding premium in the Policy.

- Surrender charge - A surrender charge 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*)
1	30%
2	15%
3	10%
4	8%
5	7%
6 & Above	0%

* For reduce of premium, the surrender charge will be calculated based on percentage of Account Value to be refunded to the Policy Owner.

- 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:
 - i. premium and benefit amount may be affected; or
 - ii. the Policy may be cancelled and any unallocated premium, 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 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 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 four (4) 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.

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- Subject to its terms and conditions, you are allowed to perform withdrawal from your Account Value. However, the benefits payable under this Policy may be reduced after the withdrawal. 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.
- 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. 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.

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10. Other similar types of cover available

Please ask AmMetLife Insurance Berhad/AmBank (M) 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 SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

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