

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

This is a traditional non-participating limited premium payment endowment plan with guaranteed cash payments. Benefits are payable upon Death or Total and Permanent Disability (TPD) or maturity, whichever is earlier. In addition, it provides Loyalty Reward at the end of fifth (5th), tenth (10th) and fifteenth (15th) policy year, Booster Fund will be payable at the end of every policy year and Maturity Benefit will be payable upon maturity.

2. What are the covers / benefits provided?

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

Your Policy type of underwriting is [Guaranteed Issuance Option / Full Underwriting].

This Policy covers:

- **Death Benefit** –The amount as stated below will be payable in one lump sum upon death.

Under Guaranteed Issuance Option (GIO) Category:

Policy Year	Death Benefit
1 - 2	Refund of Total Premium Paid
3 - 20	The higher of: i. 100% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable); or ii. Refund of Total Premium Paid less any Loyalty Rewards paid

Under Full Underwriting Category:

Policy Year	Death Benefit
1 - 20	The higher of: i. 100% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable); or ii. Refund of Total Premium Paid less any Loyalty Rewards paid

The Death Benefit payable under the Policy is subject to the combined limit of RM2,000,000 under all the insurance policies providing death benefit under the same Life Assured if the death occurs prior to the Life Assured attaining the age of sixteen (16) years old next birthday.

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

- 100% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable) will be payable in one lump sum on top of the Death Benefit, subject to a maximum amount stated below; or
- 200% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable) 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
- 300% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable) 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 the Policy is subject to the combined limit of RM8,000,000, or a combined limit of 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, under all the insurance policies providing

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accidental death benefit under the same Life Assured. The additional accidental death benefit shall cease on the disability commencement date of an approved TPD claim.

The additional accidental death benefit will be automatically terminated on the policy anniversary immediately preceding the age seventieth (70th) next birthday of the Life Assured or on the Maturity/Expiry Date, 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 amount as stated below will be payable in one lump sum upon TPD.

Under Guaranteed Issuance Option (GIO) Category:

Policy Year	TPD Benefit
1 - 2	Refund of Total Premium Paid
3 - 20	The higher of: i. 100% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable); or ii. Refund of Total Premium Paid less any Loyalty Rewards paid

Under Full Underwriting Category:

Policy Year	TPD Benefit
1 - 20	The higher of: i. 100% of Basic Sum Assured multiply Percentage of Reduced Cover for Child (if applicable); or ii. Refund of Total Premium Paid less any Loyalty Rewards paid

The total TPD Benefit 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 the 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, 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 the combined limit stated above, 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 the combined limit stated above, only the stated combined limit will be payable in one lump sum. The TPD Benefit, additional accidental death benefit, Loyalty Rewards, Booster Fund and Maturity Benefit shall cease on the disability commencement date of the approved TPD claim. The benefit payable will be reduced by the actual amount of TPD Benefit paid under the Policy ("Revised Benefit"). The Revised Benefit shall be payable under the Death Benefit.

The accelerated TPD Benefit will be automatically terminated on the policy anniversary immediately preceding the age seventieth (70th) next birthday of the Life Assured or on the Maturity/Expiry Date, whichever is earlier.

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.

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- Reduced Cover for Children**

Under Guaranteed Issuance Option (GIO) Category:

In the event of death due to non-accidental cause or TPD prior to the Life Assured attaining the age of four (4) years old next birthday, the benefit payable under the Policy shall be in accordance with the following schedule:

Attained Age (Next Birthday)	Percentage (%) of Basic Sum Assured
1	Nil
2	Nil
3	75%
4	100%

In the event of death due to accidental cause prior to the Life Assured attaining the age of four (4) years old next birthday, the benefit payable for Accidental Death Benefit, Accidental Death Benefit on Public Conveyance and Accidental Death Benefit in Overseas under the Policy shall be in accordance with the following schedule:

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

Under Full Underwriting Category:

In the event of death due to all causes including Accidental Death Benefit, Accidental Death Benefit on Public Conveyance and Accidental Death Benefit in Overseas or TPD prior to the Life Assured attaining the age of four (4) years old next birthday, the benefit payable under the Policy shall be in accordance with the following schedule:

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

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.

- Other Benefits**

a) Loyalty Rewards

Starting from the fifth (5th) policy year, upon survival of the Life Assured to the end of every five (5) policy years, AmMetLife Insurance Berhad ("AmMetLife") shall pay a Loyalty Rewards as part of the survival benefit as stated below from the end of fifth (5th) Policy Year until fifteenth (15th) Policy Year.

End of Policy Year	Loyalty Rewards (Percentage (%) of Basic Sum Assured)
5	8%
10	18%
15	28%

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With this benefit, you may choose to either:

- Receive the benefit at the end of fifth (5th), tenth (10th) and fifteenth (15th) policy year; or
- Accumulate the benefit with AmMetLife with interest. The rate of interest is not guaranteed and will be determined by AmMetLife yearly.

Once the Policy Owner have chosen the option for the Loyalty Rewards during the enrolment stage, the option cannot be changed during the whole coverage period. If no option is chosen, the default option shall be option a).

If there is any accumulated Loyalty Rewards, the accumulated Loyalty Rewards will be payable upon death or TPD of the Life Assured or surrender or on the Maturity/ Expiry Date, whichever is earlier.

b) Maturity Benefit

Upon survival of the Life Assured to maturity, the amount equivalent to the percentage of Basic Sum Assured as stated below will be payable in one lump sum.

Policy Year	Percentage (%) of Basic Sum Assured
20	688%

On the Maturity/ Expiry Date, 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.

c) Booster Fund

Booster Fund will be established. An amount will be declared yearly at the end of each policy year and credited into the Booster Fund. The amount to be credited into the Booster Fund is not guaranteed and will be based on the benchmark yield in accordance with the table below. The benchmark yield is the 12-month rolling average Yield-to-Maturity of the prevailing 10-Year Malaysian Government Securities benchmark, based on the closing Yield-to-Maturity on the last business day of each month*, rounded to the nearest 0.5%.

Benchmark Yield	Amount (per RM 1,000 Sum Assured)
2.00% and below	RM 0
2.50%	RM 3
3.00%	RM 6
3.50%	RM 9
4.00%	RM 12
4.50%	RM 15
5.00%	RM 18
5.50%	RM 21
6.00% and above	RM 24

*Source: Bank Negara Malaysia (<https://www.bnm.gov.my/government-securities-yield>)

Upon survival of the Life Assured to the end of every policy year, AmMetLife shall pay a Booster Fund as part of the survival benefit until the Maturity/ Expiry Date of the policy.

With this benefit, you may choose to either:

- Receive the benefit yearly; or
- Accumulate the benefit with AmMetLife with interest. The rate of interest is not guaranteed and will be determined by AmMetLife yearly.

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If no option is chosen, the default option shall be option a). The option chosen for Booster Fund must be the same option for Loyalty Rewards.

If there is any accumulated Booster Fund, the accumulated Booster Fund will be payable upon death or TPD of the Life Assured or surrender or on the Maturity/ Expiry Date, whichever is earlier.

On the Maturity/ Expiry Date, 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.

Note:

- Your annualised return* is xx% p.a., provided this policy is held to maturity. The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

** Annualised return is the estimated average annual return on the survival/savings benefits that you will receive over the period of the policy until its maturity with respect to the premium that you had paid.*

Duration: 20 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).

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 such as entry age and health condition (if required by 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: 5 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 guaranteed 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 guaranteed surrender value is insufficient to cover your premiums.

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

- Total distribution cost borne by you and paid from your premium for this Policy are as follows:

Policy Year	Proportion of Premium Deduction for Total Distribution Cost (%)	Actual Amount (RM)
1	xx.xx	xx.xx
2	xx.xx	xx.xx
3	xx.xx	xx.xx
4	xx.xx	xx.xx
5	xx.xx	xx.xx

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Total distribution cost is the amount received by the intermediary for the sale of this Policy and services that the intermediary/sales representative will provide to you for the duration of your Policy. This amount also includes the amount that the intermediary may be entitled to for the duration of your Policy provided that the intermediary/sales representative meets the performance criteria set by AmMetLife.

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 (only for full underwriting category), 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 (only for full underwriting category), 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 paid (less any expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured, if applicable).
- 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 ammethlife.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 ammethlife.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 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 disabilities caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - i. Pre-existing Condition; or
 - ii. Self-inflicted injury or any attempt thereat while sane or insane; or
 - iii. War declared or undeclared, participation in riots, strikes or civil commotion; or
 - iv. 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
 - v. 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 guaranteed 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 guaranteed 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.

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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.

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/AmBank (M) 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 SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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