

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

This is a non-participating limited premium endowment plan with guaranteed cash payments. Benefits are payable upon death or total and permanent disability (TPD), surrender or at maturity, whichever is earlier.

### 2. What are the covers / benefits provided?

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

This Policy covers:

#### • Death

The following will be paid in one lump sum upon the death of the Life Assured at any time when the Policy is in force:-

Policy Year	Death Benefits (Natural Causes) Percentage (%) of Initial Sum Assured
1	100%
2	150%
3	200%
4	250%
5 onward	300%

Policy Year	Death Benefits (Accidental Causes) Percentage (%) of Initial Sum Assured
Before Age 65 <sup>#</sup>	600%
After Age 65 <sup>#</sup>	300%

<sup>#</sup>End of Policy Year at age 65 next birthday

The Additional Accidental Death Benefit payable on all inforce policies with AmMetLife under the same Life Assured is subject to a maximum amount of Ringgit Malaysia Two Million (RM2,000,000). The benefit is paid in one lump sum.

Additional Accidental Death Benefit is the difference between the Death Benefits due to Accidental Causes and Death Benefits due to Natural Causes.

Once the death benefits have been paid, the Policy shall cease 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.

#### • TPD

The following will be paid upon TPD of the Life Assured at any time when the Policy is in force, subject to the TPD Provisions as set out in Policy Contract.

Policy Year	TPD Benefits (Natural Causes) Percentage (%) of Initial Sum Assured
1	100%
2	150%
3	200%
4	250%
From beginning of Policy Year 5 until age 65 <sup>#</sup>	300%
After Age 65 <sup>#</sup>	NIL

<sup>#</sup>End of Policy Year at age 65 next birthday

Policy Year	TPD Benefits (Accidental Causes) Percentage (%) of Initial Sum Assured
Before Age 65 <sup>#</sup>	600%
After Age 65 <sup>#</sup>	NIL

<sup>#</sup>End of Policy Year at age 65 next birthday

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Once the TPD benefit has been paid, the TPD cover shall cease. The TPD benefit payable on all in-force policies with AmMetLife under the same Life Assured is subject to a maximum amount of Ringgit Malaysia Two Million (RM2,000,000). The benefit is paid in one lump sum. Any outstanding debt on the Policy at the time of settlement shall be deducted from the proceeds payable under the Policy. The excess of the total TPD benefit over Ringgit Malaysia Two Million (RM2,000,000) will be payable upon death in accordance with the provision in the policy contract. The TPD coverage shall automatically terminate on the Policy Anniversary Date immediately preceding the sixty-fifth (65<sup>th</sup>) birthday of the Life Assured.

• **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	Death/ TPD (All Causes)
1	25% of benefit payable
2	50% of benefit payable
3	75% of benefit payable

• **Other benefits**

**i) Guaranteed Cash Payment**

You will receive Guaranteed Cash Payment of 6.0% of the Initial Sum Assured which is payable every 2 years on the survival of Life Assured to the due date of such payment, starting from the end of Policy Year 2.

**ii) Maturity**

Upon the survival of Life Assured on maturity, You will receive RM xxx.xx (Total Premium Paid), less any outstanding debt.

Note:

- Your annualised return\* is x.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: Up to premature death, TPD, surrender or term of the contract of 20 years.

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](http://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 AmMetLife's underwriting requirements such as entry age and health condition (if required by AmMetLife).
- The estimated total premium that you have to pay is:
  - RM xxx.xx Annually
  - RM xxx.xx Half Yearly
  - RM xxx.xx Quarterly
  - RM xxx.xx Monthly
- You must pay premiums for the duration of 10 years.
- The premium rates charged for this plan are fixed.
- 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 Cash 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 Cash 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 plan are as follow:-

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
6	xx.xx%	xx.xx
7	xx.xx%	xx.xx
8	xx.xx%	xx.xx

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9	xx.xx%	xx.xx
10	xx.xx%	xx.xx
> 10	xx.xx%	xx.xx

Note:

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 Policy Premium Payment Term.
- 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 all premium paid less medical expenses, claims and any other charges will be refunded to you without interest.
- You 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](http://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.
- Cooling off period (also known as the “free look period”) - you may cancel your Policy by returning the Policy within fifteen (15) days of receipt of the Policy. The premiums that you have paid (less any medical expenses incurred) will be refunded to you.
- You or your representative must notify AmMetLife as soon as possible after a claim event. You may visit [ammetlife.com](http://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?

- If death is due to suicide within one year from the Effective Date of the Policy or Date of Reinstatement, whichever is later, the total premium you have paid from the Effective Date of the Policy 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.
- 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. Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order; or
  - iv. Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a passenger of a fully licensed aircraft or helicopter service operating in areas not serviced by a regular scheduled passenger aircraft; or
  - v. If the Life Assured is found to be infected by any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) except if due to blood transfusion; or
  - vi. While under the influence of drugs or intoxicating liquor while sane or insane; or
  - vii. Disability sustained prior to the Effective Date of the policy.

*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?

- If you cancel your Policy after the fifteen (15) days cooling off period (also known as the “free look period”), you are entitled to receive the surrender value (if any). However, you may not get back the full amount that you have paid.
- Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your Policy may lapse unless your Policy has acquired cash value. The cash amount that AmMetLife will pay you when you cancel the Policy before the maturity period will be much less than the total 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 correspondence reaches 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](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Customer Care Centre**  
 AmMetLife Insurance Berhad  
 Level 6, Menara 1 Sentrum,

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No. 201, Jalan Tun Sambanthan,  
50470 Kuala Lumpur.  
Tel: 1 300 88 8800  
E-Mail: [customercare@ammetlife.com](mailto:customercare@ammetlife.com)  
Homepage: [ammetlife.com](http://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 disclosure sheet is valid as at **[Date]**.

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