

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up ProtectSecure Prime. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.

AmMetLife Insurance Berhad

ProtectSecure Prime
(This is an insurance product)
[Date]

1. What is this product about?

This is a traditional non-participating limited premium payment whole life plan. Benefits are payable upon death or Total and Permanent Disability (TPD), surrender or maturity, whichever is earlier. In addition, it provides Critical Illness Benefit (if applicable) and Critical Illness Waiver Benefit.

2. What are the covers / benefits provided?

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

This Policy covers:

Schedule of Benefits

Benefits payable (% of Current Sum Assured) are in accordance to the following:

Plan	1
Monthly Premium (RM)	150/200/300/500
Death/TPD Benefit (Natural Causes and Accidental Causes) Coverage till age 80 (Death) / age 65 (TPD)	100%
Accidental Death/ TPD Benefit (Accidental Causes) Coverage till age 70	N/A/300/500%
Critical Illness Benefit Coverage till age 80	N/A/80/100%
Critical Illness Waiver Benefit	Yes
Maturity Benefit	100%

Note: The age is based on age next birthday basis. For Current Sum Assured, kindly refer to Current Sum Assured Table for information.

Current Sum Assured Table:

Policy Year	% of Initial Sum Assured
Policy Year 1	100%
Policy Year 2	110%
Policy Year 3	120%
Policy Year 4	130%
Policy Year 5	140%
Policy Year 6	150%
Policy Year 7	160%
Policy Year 8	170%
Policy Year 9	180%
Policy Year 10	190%
Policy Year 11 to Policy Year 21	200%
Thereafter to Maturity	100%

• Death

Death Benefit as stated under the Schedule of Benefits will be paid in one lump sum upon the death of the Life Assured at any time when the Policy is in force.

If the death of the Life Assured is due to an accident, the Accidental Death Benefit (if applicable) will be payable in one lump sum on top of the Death Benefit. The Accidental Death Benefit payable is subject to a maximum per life limit stated in the Maximum Per Life Limit Table.

Double indemnity is applicable for accidental death. Accidental Death Benefit (if applicable) will be doubled if death is sustained while the Life Assured was travelling as a passenger in Public Conveyance, or in an Elevator Car (cable car, elevator in mines and construction sites excluded), or as consequence of burning of Public Building. For the avoidance of doubt, this benefit shall not aggregate into the maximum per life limit stated in the Maximum Per Life Limit Table.

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.

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- **TPD**

The TPD Benefit as stated under the Schedule of Benefits will be paid in one lump sum upon TPD of the Life Assured at any time when the Policy is in force. The TPD Benefit payable is subject to a maximum per life limit stated in the Maximum Per Life Limit Table.

If the TPD of the Life Assured is due to an accident, the Accidental TPD Benefit (if applicable) will be paid in one lump sum on top of the TPD Benefit, subject to terms and conditions. The Accidental TPD Benefit payable is subject to a maximum per life limit stated in the Maximum Per Life Limit Table.

Once the TPD Benefit has been paid, the TPD coverage shall cease. Any outstanding debt on the Policy at the time of settlement shall be deducted from the proceeds payable under the Policy.

- **Maximum Per Life Limit**

The total TPD and Accidental Death Benefits payable under this Policy and all inforce Policies issued by AmMetLife which provides similar benefits on the same Life Assured, determined by AmMetLife at its sole and discretion, is subject to a maximum amount as shown below:

Maximum Per Life Limit Table:

Entry Age (Next Birthday)	Maximum Per Life Limit (RM)
1 to 19	3,500,000
20 and above	4,400,000

The excess of the total TPD benefit over maximum per life limit will be payable upon death in accordance with the provision in the policy contract.

- **Critical Illness**

A lump sum amount as stated under the Schedule of Benefits (if applicable) will be payable if the Life Assured is diagnosed of one of the 36 critical illnesses, subject to survival period of 30 days. The full terms and conditions are set out in the policy contract. The Critical Illness Benefit is subject to the maximum per life limit of RM2,000,000 under all the insurance policies covering critical illness which the Life Assured has with the Company.

The payment of the Critical Illness Benefit will not reduce the Initial Sum Assured. The Policy remains in force until death or TPD of the Life Assured, surrender or maturity. The Death Benefit or TPD Benefit, Surrender Benefit or Maturity Benefit, whichever is applicable, will be payable.

Once the Critical Illness Benefit has been paid, the Critical Illness coverage shall cease. Any outstanding debt on the Policy at the time of settlement shall be deducted from the proceeds payable under the Policy.

- **Critical Illness Waiver**

Upon diagnosis of one of the 36 critical illnesses, at any time when the Policy is in force, the premiums payable under the Policy until the final premium payment date or until the Policy is terminated, whichever is earlier, will be waived, subject to the full terms and conditions stated in the policy contract.

- **Reduced cover for children**

In the event of death or TPD or critical illness 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/Critical Illness (Natural Causes and Accidental Causes)
1	25% of benefit payable
2	50% of benefit payable
3	75% of benefit payable

- **Maturity**

Upon the survival of Life Assured on maturity, you will receive RM xxx.xx (Initial Sum Assured), 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 xx years, 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).

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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 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 xx 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 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 cash surrender value is insufficient to cover your premiums.

4. What are the fees and charges 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%	xxx.xx
2	xx.xx%	xxx.xx
3	xx.xx%	xxx.xx
4	xx.xx%	xxx.xx
5	xx.xx%	xxx.xx
6	xx.xx%	xxx.xx
7	xx.xx%	xxx.xx
8	xx.xx%	xxx.xx
9	xx.xx%	xxx.xx
10	xx.xx%	xxx.xx
> 10	xx.xx%	xxx.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 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:
 - Premium and benefit amount may be affected; or
 - The Policy may be cancelled and all premiums 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 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 - 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 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 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 disabilities caused directly or indirectly, wholly or partly by any of the following occurrences:
 - self-inflicted injury or any attempt thereat while sane or insane; or
 - 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

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- iii. disability sustained prior to Effective Date of Policy.
- Critical Illness Benefit will not apply in respect of any Critical Illness caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - i. suicide or any attempted suicide or self-inflicted injury or any attempt thereat while sane or insane;
 - ii. while under the influence of drug or intoxicating liquor;
 - iii. if any critical illness is first diagnosed within thirty (30) days following the Policy Effective Date or a Date of Reinstatement, whichever is later; this thirty (30) day exclusion period does not apply to any Critical Illness precipitated solely by accidental means with the exception of the following, which shall be subjected to a waiting period of sixty (60) days:
 - a) Cancer;
 - b) Coronary Artery By-Pass Surgery;
 - c) Heart Attack;
 - d) Serious Coronary Artery Disease.
 - iv. if any critical illness occurred to Life Assured for which:
 - a) the condition manifested during the thirty (30) day waiting period; or
 - b) any condition existed or was diagnosed after the expiry of the waiting period but which is related to a condition which existed or was diagnosed during the waiting period.
 - v. Pre-existing conditions shall be limited to disabilities for which the Life Assured should have reasonably been aware of. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a) the Life Assured had received or is receiving treatment;
 - b) medical advice, diagnosis, care or treatment has been recommended;
 - c) clear and distinct symptoms are or were evident; or
 - d) its existence would have been apparent to a reasonable person in the circumstances.

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 cash 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, your Policy may lapse unless your Policy has acquired cash surrender value. The cash amount that AmMetLife will pay you when you cancel the Policy before the maturity period will be 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.

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/ 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].