

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take up Protect20. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.

AmMetLife Insurance Berhad

Protect20  
[Date]**1. What is this product about?**

This is a traditional non-participating term plan which provides 20 years coverage. Benefits are payable upon death or total and permanent disability (TPD), whichever is earlier.

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

The Sum Assured for this plan is RM xxx.xx.

This plan covers:

**• Death**

100% of Sum Assured will be paid in one lump sum upon death of the Life Assured.

Once the Death benefit has 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.

**• Total and Permanent Disability (TPD)**

100% of Sum Assured will be paid in one lump sum upon TPD of the Life Assured.

The TPD benefit shall automatically terminate on the Policy Anniversary Date immediately preceding the sixty-fifth (65th) birthday of the Life Assured. The total TPD benefit payable under this Policy and all in force policies with the Company which provide the TPD coverage under the same Life Assured is subject to a maximum amount of Ringgit Malaysia Two Million (RM2,000,000).

In the event the total TPD benefit payable under this Policy and all in force policies with the Company exceed Ringgit Malaysia Two Million (RM2,000,000), only Ringgit Malaysia Two Million (RM2,000,000) will be payable in one lump sum.

Once the TPD benefit has been paid, the TPD benefit shall cease. Any outstanding debt on this Policy at the time of settlement shall be deducted from this proceeds payable under this Policy. The Sum Assured will reduce proportionally to a revised Sum Assured and the revised Sum Assured will be payable upon death.

**• Reduced cover for children**

In the event of death or TPD prior to the Life Assured attaining age of three (3) years, the amount payable under the Policy shall be in accordance with the following table:

Age Next Birthday	Death / TPD Benefit
1	25% of Sum Assured
2	50% of Sum Assured
3	75% of Sum Assured

Policy 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](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 the Company's underwriting requirements such as entry age, gender and sum assured.
- The estimated total premium that you have to pay is RM xxx.xx Monthly,  
RM xxx.xx Quarterly,  
RM xxx.xx Half Yearly,  
RM xxx.xx Yearly.
- You must pay premiums for the duration of 20 years.
- The premium is guaranteed and fixed throughout the premium payment term.
- You have grace period of thirty (30) days from the premium due date to pay the premium. If you do not pay your premiums within the grace period, your Policy will lapse.

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

- This is a commission-free product. There are no other fees and charges that you have to pay.

**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 the 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:
  - i) premium and benefit amount may be affected; or
  - ii) the Policy may also be cancelled and all premiums less medical expenses, claims and any other charges will be refunded to you without any interest.
- 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](http://ammetlife.com) or refer to official receipt for the Terms and Conditions.

<b>PRODUCT DISCLOSURE SHEET</b> <b>Read this Product Disclosure Sheet before you decide to take up Protect20.</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>Protect20</b> <b>[Date]</b>
--	--

- 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 from the date of receipt of the Policy. The premiums that you have paid (less any medical expenses incurred, if applicable) will be refunded to you.
- You or your representative must notify the Company 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?

- The Policy shall not cover death 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 the Company under the 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:
  - i) Self-inflicted injury or any attempt thereat while sane or insane;
  - ii) 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
  - iii) 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?

- You may cancel your Policy after the fifteen (15) days cooling off period (also known as the “free look period”) and coverage will continue until the next premium due date. Thereafter, this policy shall cease and have no further value.
- 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 will lapse.

#### 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](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,  
 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 for other similar types of plans offered by AmMetLife Insurance Berhad .

#### IMPORTANT NOTE :

**BUYING LIFE INSURANCE 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 CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. THIS POLICY DOES NOT INCLUDE, WHERE APPLICABLE, ANY SAVINGS OR INVESTMENT ELEMENTS .**

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