

AMP LIFE BEYOND

PLAN DESCRIPTION

This is a traditional non-participating term plan. This plan does not participate in the profits of the Company.

1. DEFINITIONS

“We”, “Our”, “Us”, “Company” shall mean AmMetLife Insurance Berhad, its successors and assigns.

“You”, “Your” shall mean the Policy Owner as shown in the Policy Schedule.

“Activities of Daily Living” means all of the following:

- a. Transfer
Getting in and out of a chair without requiring physical assistance.
- b. Mobility
The ability to move from room to room without requiring any physical assistance.
- c. Continence
The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- d. Dressing
Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- e. Bathing/Washing
The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- f. Eating
All tasks of getting food into the body once it has been prepared.

“Basic Policy” means this Policy contained herein excluding any Supplementary Contract.

“Consumption Tax” means any tax payable (presently or in the future) on the sale or supply of goods, services or other types, including but not limited to goods and service tax, value added tax, sales tax or any similar impost.

“Date of Reinstatement” means the date Your application for reinstatement is approved.

“Effective Date” shall mean the date specified in the Policy Schedule and is the date when coverage under this Policy takes effect.

“Expiry Date” means the date specified as such in the Policy Schedule and beyond which this Policy will no longer be in force.

“Life Assured” means the person whose life this Policy is effected with the name and personal particular are identified in the Policy Schedule.

“Policy” means this contract, the application form, declaration, annexure, Supplementary Contract and/or endorsement of this Policy and any other application forms, declaration, statement to the Company's medical examiners, questionnaires and any other endorsement and amendment which shall together constitute the entire contract between You and the Company.

“Policy Anniversary Date” means any anniversary of the Policy Date shown in the Policy Schedule.

“Policy Date” means the date from which the term of this Policy commences or is deemed to have commenced as per request of the Policy Owner and does not mean the Effective Date of coverage of this Policy.

“Policy Year” means a year in which this Policy has been in force and effect beginning from the Policy Date and thereafter beginning with every anniversary of the Policy Date

“Policy Owner” means the person who has legal title to this Policy whose name and personal particular are identified in the Policy Schedule.

“Policy Schedule” means the Policy Schedule annexed to this Policy.

“Premium Payment Term” means the number of years premium is payable as stated in the Policy Schedule.

“Sum Assured” means the sum assured as stated in the Policy Schedule or any subsequent endorsement(s) amending it.

“Supplementary Contract” means the Supplementary Contract, if any, attached to this Policy as specified in the Policy Schedule or any subsequent endorsement(s) amending it, and the Supplementary Contract, if any, shall be read as and be deemed to be part of this Policy.

2. THE CONTRACT PROVISION

2.1 This Policy is issued in consideration of the payment of premiums as specified in the Policy Schedule and in reliance of:

2.1.1 The answers given by You and/or the Life Assured in Your application/proposal or any subsequent questionnaires given by Us on any matters relating to the proposal and any disclosures made by You between the time of the proposal and the date of issue of this Policy; and

2.1.2 Medical reports and any other reports and questionnaires;

(collectively referred to as ‘the material information’) and such material information shall form an integral part of this contract of insurance between Us and You. This Policy shall constitute the entire contract between Us and You. The remedies in Schedule 9 of the Financial Services Act 2013 will apply if any pre-contractual misrepresentation is made in relation to such material information.

2.2 If You are required by Us, before this Policy is renewed, reinstated or varied, to answer any specific questions or if You are required to confirm or need to amend any matter previously disclosed by You to Us in relation to this Policy, it is Your duty to take reasonable care not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed. If there are any non-disclosure of any material fact or misrepresentation made, this Policy shall be void.

2.3 If there are any changes that have taken place after You have submitted the application for renewal/variation but before this Policy is renewed or varied, You must inform Us of any such changes if it relates to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to this Policy. If You fail to do so, We may either:

2.3.1 void this Policy and/or any coverage to which this renewal/variation is applicable to; or

2.3.2 apply any of the applicable remedies in Schedule 9 of the Financial Services Act 2013.

2.4 Modifications

The provisions of this Policy can only be changed or be waived by a Policy endorsement signed by Our authorised officer.

2.5 Incontestability

2.5.1 This Policy shall not be contestable after it has been in force during the lifetime of the Life Assured for a period of more than two (2) years from the Effective Date. However, if We can show that there is a suppression of a material fact or a statement by You/Life Assured on a material matter was inaccurate, false, or misleading, and that it was fraudulently made or omitted, We shall have the right to void this Policy accordingly.

Where this Policy has been in force during the lifetime of the Life Assured for two (2) years or less from the Effective Date, We may void this Policy and refuse all claims if a misrepresentation was found to be deliberate or reckless.

2.5.2 If the misrepresentation was careless or innocent, We may at Our absolute discretion:

2.5.2.1 void this Policy and refuse all claims; or

2.5.2.2 take any necessary remedies in accordance with the applicable Laws of

Malaysia.

This clause, however, does not apply to any Supplementary Contract that is yearly renewable.

2.6 Suicide

This Policy shall not cover death from suicide, whether the Life Assured was sane or insane at the time of suicide within one (1) year from the Effective Date, or Date of Reinstatement, whichever is later. Our liability shall be limited to total premiums paid on this Policy from the Effective Date, or Date of Reinstatement, whichever is later, without interest after deducting any amount due to and any benefit paid by the Company under this Policy.

2.7 Freedom from Restrictions

This Policy contains no restrictions upon the Life Assured or Policy Owner in respect of travel, place of residence, occupation or recreational pursuits unless specifically excluded in this Policy.

2.8 Age and Gender

This Policy is issued based on the Life Assured's age next birthday. If the age or gender was misstated in the proposal form, the benefits under this Policy will be based on the correct age and gender.

The Life Assured's age will be admitted if due proof is provided to Us. Proof of age may also be required during the claim process.

2.9 Cooling Off Period

The Policy Owner has the right to cancel this Policy within fifteen (15) days from the date of receipt of this Policy. On such cancellation, We will refund the premium less any medical expenses incurred.

Once this Policy is cancelled, all benefits under this Policy shall be terminated.

2.10 Cancellation After Cooling Off Period

This policy may be cancelled by the Policy Owner at any time by giving a written notice to Us and coverage will continue until the next premium due date. Thereafter, this policy shall cease and have no further value.

2.11 Currency and Place of Payment

All amounts will be payable in Ringgit Malaysia at Our Head Office in Kuala Lumpur or at any of Our authorised office.

2.12 Law and Interpretation

2.12.1 This Policy is governed by the Laws of Malaysia in force at that time.

2.12.2 Where the context admits, the singular includes the plural, and the masculine includes the feminine and vice versa.

2.13 Amounts due to the Company

The Company before making any payments pursuant to this Policy shall be entitled to deduct any charges or other amounts due to the Company under this Policy.

3. OWNERSHIP PROVISIONS

3.1 The Policy Owner

The Policy Owner is as designated in the Policy Schedule unless this Policy is subsequently changed as provided for under the Assignment clause and shall include reference to his or her personal representatives or assignees. Only the Policy Owner can exercise all rights, privileges and options provided under this Policy subject to the rights of any assignee of record.

3.2 Assignment

By filing written notice satisfactory to the Company, the Policy Owner may assign this Policy. The Company shall not be considered to have knowledge of an assignment unless the original or a duplicate thereof is filed with Us. We assume no responsibility for the validity or sufficiency of any assignment. The actual terms and conditions of assignment will be as per the assignment form.

3.3 The Nominee

The appointment and revocation of nominees shall be governed by the applicable Laws of Malaysia. A nomination by the non Muslim Policy Owner insuring his own life, shall create a trust in favour of the nominee of the amount payable upon the death of the Life Assured, if the nominee is his spouse and/or child or where there is no spouse or child living at the time of nomination, the nominee is his parent.

3.4 Change of Nominee

While this Policy is in force and subject to the provision of the applicable Laws of Malaysia, the Policy Owner may, by filing written notice to Us, change the nominee(s) named (hereinafter "Named Nominee") of this Policy which shall be effective only if recorded by the Company. However, if the Policy Owner is the Life Assured, a non Muslim and the Named Nominee is either:

3.4.1 the spouse or child of the Policy Owner; or

3.4.2 the parent of the Policy Owner where at the time of nomination, the Policy Owner does not have living spouse or child,

The trustee of this Policy must consent and has legal capacity, before Policy Owner can substitute the new nominee(s) in place of the Named Nominee.

4. PREMIUM PROVISIONS

PAYMENT OF PREMIUMS AND GRACE PERIOD

4.1 Premium

The premium stated in the Policy Schedule is in respect of the Basic Policy and any Supplementary Contracts issued. The date on which a premium due falls shall be the Premium Date (hereinafter "Premium Date").

4.2 Payment

All premiums are payable on or before their Premium Dates to the Company or to Our authorised office.

4.3 Change

The frequency of premium payments may be changed by written notice to the Company and shall take effect from the relevant Premium Date determined by Us. Premiums may be paid on an annual, half yearly, quarterly or monthly basis, subject to Our minimum premium requirements.

4.4 Default

Default in payment of premium means failure to pay the premium on or before its Premium Date.

4.5 Grace Period

A grace period (hereinafter "Grace Period") of thirty (30) days commencing from its Premium Date will be allowed for each premium payment, except the first premium received, and this Policy shall remain in force. If any premium remains unpaid at the end of its Grace Period, this Policy and its coverage shall lapse.

4.6 Deduction of Premium at Claim

The Company shall deduct any premium due and unpaid at the date of a valid claim giving rise to the termination of Policy or Supplementary Contract together with the premium for the full Policy Year from the proceeds payable under this Policy or Supplementary Contract (if any).

4.7 Reinstatement

If this Policy lapses as a result of non-payment of premium, it may be reinstated at Our discretion, within three (3) years from the date of lapse, at the Company's option subject to the following conditions:

4.7.1 A written proposal for reinstatement;

4.7.2 Production of satisfactory underwriting evidence;

4.7.3 Payment of all overdue premiums with interest; and

4.7.4 Payment of any and all debt with interest.

We will determine the interest rate to apply on overdue premiums to the Date of Reinstatement.

4.8 Consumption Tax

- 4.8.1 The premium that You will pay to Us under this Policy is exclusive of any Consumption Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding. For avoidance of doubt, all premiums that You will pay to Us under this Policy must be made free and clear of any deductions or withholdings on account of Consumption Tax. In the event that a deduction or withholding is required by law, the amount paid or payable must be grossed-up to ensure that We receive the same amount as We would have been entitled to receive in the absence of any requirement to make a deduction or withholding.
- 4.8.2 In the event that We are required by law and/or regulation to calculate and collect any amount paid or payable from You under this Policy on account of any Consumption Tax, such amount that We have calculated, shall be paid by You as additional to and without any deduction or setoff from the premium payable under this Policy to Us.

5. REDUCED COVER FOR CHILDREN

5.1 Regardless of any contrary provisions in this Policy it is hereby agreed as follows:

- 5.1.1 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 Benefit
1	25% of Sum Assured
2	50% of Sum Assured
3	75% of Sum Assured

- 5.1.2 The schedule provided in Clause 5.1.1 above shall also apply with respect to payment of amounts arising out of any separate advance or accelerated benefit provided under the Policy, whether in lump sum or installment.

In the case of installment payment under paragraph Clause 5.1.2 above, the percentage payable shall be determined at the time the initial benefit becomes due and payable under the terms of the relevant Policy providing such installment payment.

6. CLAIMS PROVISIONS

6.1 Notice of Claims

Written notice of a claim must be given to Us within ninety (90) days after its occurrence. Such notice given by or on behalf of the claimant to the Company or to Our authorised office with particulars sufficient to identify the Life Assured shall be deemed to be notice to the Company. Failure to give notice within such time shall not invalidate any claim if that notice was given as soon as was reasonably possible.

6.2 Proof of Claim

The Company, upon receipt of notice of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude Us from requiring further documentation in respect of the loss as deemed fit. Proof of claim must be furnished by the claimant as soon as reasonably possible.

6.3 Payment of Claim

All payment for loss of life is payable to the named nominee(s) or the Policy Owner. In the absence of a named nominee(s), payments will be made in accordance with the Laws of Malaysia. Payment in respect of claims not involving a loss of life shall be payable to the Policy Owner.

7. TOTAL AND PERMANENT DISABILITY ("TPD") PROVISIONS

TPD shall mean wherever there is disability such that there is neither at the time disability commences nor at anytime thereafter, any work, occupation or profession that the Life Assured is capable of doing or by which they can continue to earn or obtain any wages, compensation or profit. Provided such disability

must last for not less than six (6) months in duration and at the end of such period is admitted as Total and Permanent, the benefit shall accrue from the disability commencement date.

7.1 Notwithstanding the above, in respect of Life Assured who are legal minors and who are dependent on others for financial support at the time of disability, or in respect of Life Assured who are unemployed or not engaged in any business or activity whatsoever from which income, profits, commissions or compensation is derived at the commencement of the disability, TPD is defined as totally unable by reason of accident or sickness to perform independently all the Activities of Daily Living, without the frequent attention of a third party and in the opinion of the Company, is likely to remain so permanently disabled provided however, that such disability must last for not less than six (6) months in duration.

7.2 The occurrence of any of the following shall also be considered as TPD:

7.2.1 Total and irrecoverable loss of sight of both eyes; or

7.2.2 Loss by severance of at least two limbs at or above wrist or ankle; or

7.2.3 Total and irrecoverable loss of the sight of one eye and loss by severance of one limb at or above wrist or ankle.

8. NON-PARTICIPATION

This Basic Policy is a non-participating contract and does not confer the Policy Owner or the Life Assured any right to share in the profits or surplus arising from the business of the Company or any part of it. All Supplementary Contracts (if any) are non-participating contracts unless indicated otherwise in their respective provisions.

9. EFFECTIVE DATE OF SUPPLEMENTARY CONTRACT

All Supplementary Contracts (if any) are effective on the date of issue of the Basic Policy if incorporated in the Policy Schedule or otherwise on the date of their endorsement.

10. BENEFITS UPON DEATH

10.1 While this Policy is in force and subject to its terms and conditions, Sum Assured will be paid in one lump sum upon the death of the Life Assured.

10.2 Once the Death benefit has been paid, this Policy shall cease and have no further value. Any outstanding debt on this Policy at the time of settlement shall be deducted from the proceeds payable under this Policy.

11. BENEFITS UPON TPD

11.1 While this Policy is in force and subject to its terms and conditions, Sum Assured will be paid in one lump sum upon TPD of the Life Assured, subject to the TPD Provision as set out in Clause 7 of this Policy. This benefit shall automatically terminate on the Policy Anniversary Date immediately preceding the sixty-fifth (65th) birthday of the Life Assured.

11.2 The total TPD benefit payable under this Policy and all in force policies with the Company which provide TPD coverage under the same Life Assured is subject to a maximum amount of Ringgit Malaysia Two Million (RM2,000,000).

11.2.1 If the total TPD benefit payable under this Policy and all policies in force insuring the Life Assured issued by the Company which provide TPD benefit, is less than or equal to Ringgit Malaysia Two Million (RM2,000,000), the Company shall pay the total TPD benefit payable in one lump sum. This Policy shall cease and have no further value. Any outstanding debt on this Policy at the time of settlement shall be deducted from the proceeds payable under this Policy.

11.2.2 In case that the total TPD benefit payable under this Policy and all policies in force insuring the Life Assured issued by the Company which provide TPD benefit, 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, which will be determined by the Company at its sole and absolute discretion.

The benefit payable upon death as stated under Clause 10 will be payable according to the revised Sum Assured.

The future premium is payable according to the revised Sum Assured for the remaining Premium Payment Term.

12. EXCLUSIONS

12.1 Death Benefit

This Policy shall not cover death from suicide, whether the Life Assured was sane or insane at the time of suicide within one (1) year from the Effective Date, or Date of Reinstatement, whichever is later. Our liability shall be limited to total premiums paid on this Policy from the Effective Date, or Date of Reinstatement, whichever is later, without interest after deducting any amount due to and any benefit paid by the Company under this Policy.

12.2 TPD Benefit

TPD shall not cover any disabilities caused directly or indirectly, wholly or partly by any of the following occurrences:

- 12.2.1 Self-inflicted injury or any attempt thereat while sane or insane;
- 12.2.2 War declared or undeclared, participation in riots, strikes or civil commotion;
- 12.2.3 Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order;
- 12.2.4 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;
- 12.2.5 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;
- 12.2.6 While under the influence of drugs or intoxicating liquor while sane or insane; or
- 12.2.7 Disability sustained prior to the Effective Date of the Policy.

In any event, We will require the Life Assured prior to considering the payment of, or where applicable, the continuance of any TPD benefit to undergo such test(s) as the Company deems appropriate.

13. TERMINATION

This Policy shall automatically terminate on the earliest happening of the following events:

- 13.1 Death of the Life Assured;
- 13.2 Upon a valid claim on TPD, subject to the terms and conditions in Clause 11 of this contract;
- 13.3 Lapse or cancellation of this Policy; or

13.4 On the Expiry Date of this Policy.

The termination of this Policy shall not prejudice any claim arising prior to such termination.

FOR ILLUSTRATION PURPOSES ONLY