[FOR ILLUSTRATION PURPOSES ONLY]

This coverage may not be available for this plan.

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your investment linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Global Signature? (This is an insurance product)

Global Signature is a regular premium investment-linked insurance plan which offers a combination of insurance protection and investment. This plan offers Death Benefit or Total and Permanent Disability (TPD) Benefit or Old Age Disability (OAD) Benefit, Life Stage Celebration Bonus and Maturity Benefit. There are 5 currency options for selection i.e. Ringgit Malaysia (RM), Singapore Dollar (SGD), United States Dollar (USD), Australian Dollar (AUD) and British Pound Sterling (GBP). The benefits payable under the Policy shall be in Ringgit Malaysia (RM), regardless of the selected currency.
There will be two (2) accounts for this plan, i.e. Non-Guaranteed Protection Account and Non-Guaranteed Top-Up Account. Non-Guaranteed Total Account Value of the plan shall be the sum of Non-Guaranteed Protection Account Value and Non-Guaranteed Top-Up Account Value.

2 Know Your Coverage / Benefits

As an illustration, for **RM30,000.00** *annually*, you will receive the following insurance **coverage:**
Note: *The illustration is based on a 30-year-old (next birthday) male non-smoker, with RM500,000 as Basic Sum Assured, fund selected is AmMetLife Equity Fund and standard health conditions.* ***For additional information, please scan the QR code below.***

Death Benefit	(a) **RM500,000** (referred to as the "Floor Amount"); (b) 100% of Basic Sum Assured (of the selected currency) multiplied by the Prevailing Currency Exchange Rate (PCER) on the latest monthly anniversary prior to the event date of death claim; or (c) Non-Guaranteed Protection Account Value; whichever is the highest; and plus any Non-Guaranteed Top-Up Account Value, less any outstanding debt.
TPD Benefit	(a) **RM500,000** (referred to as the "Floor Amount"); (b) 100% of Basic Sum Assured (of the selected currency) multiplied by the PCER on the latest monthly anniversary prior to the event date of TPD claim; or (c) Non-Guaranteed Protection Account Value; whichever is the highest; and plus any Non-Guaranteed Top-Up Account Value, less any outstanding debt. The benefit payable is subject to a combined limit of RM10,000,000 depending on the Life Assured's age, under all the insurance policies providing respective benefit.
OAD Benefit	(a) **RM500,000** (referred to as the "Floor Amount"); (b) 100% of Basic Sum Assured (of the selected currency) multiplied by the PCER on the latest monthly anniversary prior to the event date of OAD claim; or (c) Non-Guaranteed Protection Account Value; whichever is the highest; and plus any Non-Guaranteed Top-Up Account Value, less any outstanding debt. The benefit payable is subject to a combined limit of RM2,000,000 depending on the Life Assured's age, under all the insurance policies providing respective benefit.
Life Stage Celebration Bonus	An amount will be credited into Non-Guaranteed Top-Up Account at the end of every tenth (10th) policy years until Maturity/Expiry Date, starting from the later of the following: (a) The policy anniversary of which Life Assured attains age of 50 years old next birthday; or (b) The end of the tenth (10^{th}) policy year.

End of Policy Year	Premium Payment Term	Life Stage Celebration Bonus (% of Annual Premium)
Every 10 years interval	10 years	**RM24,000.00**

Maturity Benefit	Non-Guaranteed Total Account Value, less any outstanding debt.
Additional Coverage	Not applicable.

Your investment linked insurance **excludes**:
- suicide – death from suicide while sane or insane, if it occurs within **1 year** from the Effective Date;
- any disabilities that result directly or indirectly, wholly or partly from self-inflicted injury or any attempt thereat while sane or insane or sustained prior to Effective Date.

Note: *This list is* ***non-exhaustive****. Please refer to the Policy Contract for the full list of exclusions.*

If you have any questions or require assistance on your investment linked insurance, you can:

Call us at	Visit us at:	Email us at:	
1 300 88 8800	ammetlife.com	customercare@ammetlife.com	Scan the QR code above

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact AmMetLife Insurance Berhad or PIDM (visit www.pidm.gov.my).

3 Know Your Obligations

For your investment linked insurance, you must pay a premium of:	
Premium	**RM30,000.00** *(annually)* (Insurance Premium: **RM10,000.00** and Investment Premium: **RM20,000.00**). The premium is based on standard health conditions.
Premium Payment Term	Until the age of **40** years
Coverage Term	Until the age of **80** years
AmMetLife allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	**100.00%** of total premium or **RM300,000.00**
You also have to pay the following fees and charges:	

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Total Distribution Cost	**4.17%** of total premium or **RM12,500.00**
Other Charges	**RM10.00** monthly Policy Fee
Insurance Charge	The Insurance Charges are deducted monthly from your Non-Guaranteed Protection Account Value. It may increase due to PCER fluctuations and as the Life Assured grows older.
Fund Management Fee	Please refer to the respective Fund Fact Sheet for the details.

Administration Charge

The Administration Charge is deducted monthly as follows:

Premium Payment Term	Premium Payment Frequency	% of the Non-Guaranteed Protection Account Value per annum based on Policy Year						
		1	2	3	4	5	6	7 onwards
5 Years	Yearly	4.80%	4.40%	4.00%	3.60%	3.20%	0.00%	0.00%
10 Years		7.60%	7.20%	6.80%	6.40%	6.00%	5.60%	0.00%

Please refer to administration charges table in the Appendix for more details and other payment modes.

Partial Withdrawal Charge

Withdrawal of Non-Guaranteed Protection Account Value in first 6 policy years incurs a charge as follows:

Premium Payment Term	% of the withdrawal amount from Non-Guaranteed Protection Account based on Policy Year						
	1	2	3	4	5	6	7 onwards
5 Years	25.00%	20.00%	15.00%	10.00%	7.50%	0.00%	0.00%
10 Years	45.00%	40.00%	30.00%	25.00%	20.00%	10.00%	0.00%

Surrender Charge

Surrendering the policy in first 6 policy years incurs a charge as follows:

Premium Payment Term	% of surrender value from Non-Guaranteed Protection Account based on Policy Year						
	1	2	3	4	5	6	7 onwards
5 Years	25.00%	20.00%	15.00%	10.00%	7.50%	0.00%	0.00%
10 Years	45.00%	40.00%	30.00%	25.00%	20.00%	10.00%	0.00%

Premium Holiday Charge

Missed paying premium when it is due will incur a charge as follows:

Premium Payment Term	% of each premium due based on Policy Year						
	1	2	3	4	5	6	7 onwards
5 Years	5.00%	5.00%	5.00%	5.00%	5.00%	0.00%	0.00%
10 Years	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	0.00%

4 Other Key Terms

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- 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, it may affect the premium and benefit amount or AmMetLife may cancel the Policy and any unallocated premium, Non-Guaranteed Total Account Value at the next valuation date and any Insurance Charges less any medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you.
- The Insurance Charges to be deducted will vary depending on AmMetLife's underwriting requirements.
- 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.
- The Non-Guaranteed Total Account Value of this plan depends on the performance of your chosen fund(s).
- You have 30 days from the premium due date to pay the premium. If you do not pay your premium within 30 days of your premium due date, your Policy will still continue to be in force as long as your Non-Guaranteed Total Account Value is sufficient to pay the Insurance Charges, other fees and charges. Your Policy will lapse when your Non-Guaranteed Total Account Value is insufficient to pay the Insurance Charges, other fees and charges. This is not applicable if the terms and conditions of the No Lapse Guarantee are met.
- You are allowed to top up the premium under the Policy at any time, provided all premium due are paid and there is no outstanding premium in the Policy while the Policy is in force. The minimum single top up premium payable shall be RM5,000.
- Partial withdrawal will reduce the Non-Guaranteed Protection Account Value which may affect future benefit payouts and result in early policy termination.
- If partial withdrawal from Non-Guaranteed Protection Account is performed, the Life Stage Celebration Bonus will not be payable.
- Please notify AmMetLife as soon as possible after a claim event. You may visit ammetlife.com for the detailed claim procedure.
- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- The Insurance Charges rate and other fees and charges are not guaranteed. AmMetLife reserves the right to revise the fees and charges by giving you 3 months' written notice prior to your next policy anniversary.
- Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.
- THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

***Note**: This list is **non-exhaustive**. Please refer to the Policy Contract for the full list of terms and conditions.*

? Can I cancel my Policy?

Yes, you may cancel your Policy by giving a written notice to us.

- **Cooling Off Period:** Within 15 days from the date receiving the electronic notification sent by AmMetLife informing that the Policy has been issued or upon receipt of the Policy Contract, whichever is earlier. AmMetLife will refund to you any unallocated premium, the Non-Guaranteed Total Account Value at the next valuation date, less any Allocation Booster credited and any Insurance Charges and other fees and charges that have been deducted, less any expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured.
- **After Cooling Off Period:** AmMetLife will refund to you the Non-Guaranteed Total Account Value at the next valuation date after deducting the Surrender Charge (if any), less any outstanding debt.

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