

Guaranteed Issuance Offer (GIO) for WealthEnrich Frequently Asked Questions (FAQ)

1. Q: What is this Guaranteed Issuance Offer about?

A: This Guaranteed Issuance Offer for WealthEnrich is a special campaign for AmBank customers who are interested in applying for WealthEnrich plan which requires no medical and financial underwriting.

2. Q: Who is entitled to this Guaranteed Issuance Offer?

A: The offer is open to all AmBank customers from age 18 years to 70 years (next birthday). Each Life Assured is entitled to a maximum aggregated annual premium of RM250,000 per life under this and all previous GIO campaigns for WealthEnrich. If you do not meet these criteria, your application will go through full underwriting process.

Also, if you prefer not to participate in this campaign and would like to apply for WealthEnrich under the standard application process in order to enjoy the existing features under WealthEnrich, you can do so after the campaign period ends.

3. Q: Can I extend this Guaranteed Issuance Offer to my family members or friends?

A: Yes, your family members and friends can also purchase this plan, however, each Life Assured is entitled to a maximum aggregated annual premium of RM250,000 per life under this and all previous GIO campaigns for WealthEnrich.

4. Q: Are there any other AmMetLife products offered via this Guaranteed Issuance Offer?

A: Apart from WealthEnrich, there may be other Guaranteed Issuance Offer campaigns subject to the Terms and Conditions set during this campaign period.

You may contact our Customer Care at 1300 88 8800 or visit ammetslife.com to find out more information.

5. Q: How many policies can I purchase under this Guaranteed Issuance Offer?

A: Each Life Assured can purchase a maximum aggregated annual premium of up to RM250,000 for WealthEnrich under this and all previous GIO campaigns for WealthEnrich regardless of the number of policies.

For example, if you purchased a policy earlier during the campaign period of Guaranteed Issuance Offer for WealthEnrich with annual premium of RM50,000, the balance maximum annual premium you can apply now is RM200,000 (total aggregated amount of RM250,000 per life).

Scenarios of Eligible Annual Premium Per Life Assured:

Life Assured	Former GIO Annual Premium (RM)	Current GIO Campaign	
		Annual Premium Submitted (RM)	Annual Premium Accepted (RM)
A	Nil	60,000	60,000
B	50,000	50,000	50,000
C	100,000	200,000	150,000*

*If the total aggregated annual premium exceeds RM250,000 (example: Scenario C), the proposal will no longer be eligible for GIO and subjected to full underwriting. If the customer is still interested to pursue the GIO plan, a fresh GIO Form with the reduced annual premium, a product illustration, and Amendment to Proposal Form to reduce the annual premium is required.

6. Q: What is my Death coverage under this Guaranteed Issuance Offer?

A: For customers with entry age 18 years to 60 years (next birthday),

- The Death benefit under this campaign is the higher of 125% of total Premium paid (excluding top-up premium) or Account Value.

For customers with entry age 61 years to 70 years (next birthday),

- The Death benefit under this campaign is the higher of 105% of total Premium paid (excluding top-up premium) or Account Value.

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For any proposals which do not fulfil the Guaranteed Issuance Offer criteria under this campaign will be subjected to the full underwriting process and the Death benefit shall remain as the higher of 125% of total Premium paid (excluding top-up premium) or Account Value.

7. Q: What is my Total & Permanent Disability (TPD) and Accidental Death (ADB) coverage term under this Guaranteed Issuance Offer?

A: For Life Assured with entry age 18 years to 60 years (next birthday),

- The TPD benefit under this campaign will be automatically terminated on the policy anniversary immediately preceding the age 65 next birthday.
- The ADB benefit under this campaign will be automatically terminated on the policy anniversary immediately preceding the age 70 next birthday.

However, there will be no TPD and ADB benefits under this campaign for Life Assured with entry age 61 years to 70 years (next birthday).

8. Q: Can I perform any policy alteration in the future?

A: As long as your policy is in-force, you may reduce your annual premium during the premium payment term strictly within 30 days prior to next premium due date and effective on next premium due date, subject to minimum annual premium of RM 50,000.

A proportion of Account Value equal to the decrease of the premium will be refunded to you. AmMetLife will deduct a surrender charge from the proportion of Account Value that is refunded to you subject to terms and conditions in the Policy Contract. The Basic Sum Assured* of the policy shall be reduced accordingly followed by the reduced in annual premium.

* The Basic Sum Assured means 125% or 105% (whichever applicable) of total Premium paid under the policy. For avoidance of doubt, if there is any top-up premium, it will not be used to determine the Basic Sum Assured.

9. Q: Am I eligible for this Guaranteed Issuance Offer if my health condition is not good as before?

A: This Guaranteed Issuance Offer for WealthEnrich is a special campaign from 1 October 2025 to 31 December 2025 for AmBank customers who are interested in applying for WealthEnrich plan which requires no medical and financial underwriting for an aggregated annual premium of up to RM250,000 per life under this and all previous GIO campaigns for WealthEnrich, subject to your acceptance of the terms and conditions stated in the GIO Acceptance Form.

10. Q: Can I terminate my existing policy and take up this Guaranteed Issuance Offer?

A: Terminating your existing insurance policy is not advantageous to you because the Surrender Value, if any, may be lesser than the total amount of premium that you have paid.

It is for these reasons that you are advised to consider your decision wisely to replace your existing insurance policy. Furthermore, it is important for you to understand your needs and affordability before deciding to purchase a new policy.

11. Q: Will I be entitled to this Guaranteed Issuance Offer if I already own a WealthEnrich policy with an annual premium of RM250,000 (under full underwriting)?

A: Yes, the campaign is applicable for a maximum aggregated annual premium of RM250,000 per life accepted under this and all previous GIO campaigns for WealthEnrich and will not be aggregated with existing WealthEnrich policy/policies (under full underwriting).

12. Q: How will AmMetLife Insurance Berhad make the refund if within two (2) years from the policy's coverage coming into force, the Life Assured dies or suffers total and permanent disability due to non-accidental causes?

A: The Policy that is eligible under this campaign shall not cover death or total and permanent disability of the Life Assured due to non-accidental causes that occur within two (2) years from the Policy's effective date. In such an event, the Policy shall be deemed to be terminated from inception and AmMetLife Insurance Berhad shall refund the following:

- i. Any unallocated premium paid from the Effective Date; and
- ii. Any administration charges and insurance charges that have been deducted from the Effective Date; and
- iii. The Account Value based on the Unit Price at the Next Valuation Date following the date of the policy termination.

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If the Policy Owner has passed away, then the refund would be paid to the legal representative of the late Policy Owner's estate.

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