

WealthInspire
(This is an insurance product)

Assurance For Your Life Journey



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). / *Manfaat-manfaat yang dibayar di bawah polisi yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi AmMetLife Insurance Berhad atau PIDM (layari www.pidm.gov.my). / PIDM 保障合格保险保单下应支付的保险利益至保障限额为止。请参阅PIDM的保险及伊斯兰保险利益保障制度的小册子或联络 AmMetLife Insurance Berhad 或PIDM(请浏览www.pidm.gov.my)。*

A PIDM member

Underwritten by:  **AmMetLife**

 **AmBank**



Chase your dreams with peace of mind

As you journey through life, what matters most is where the road takes you. These dreams could be owning your dream home, seeing the world with loved ones or even paving a better road ahead for your children's education and future plans.

However, you may hit a speed bump along your journey with unexpected circumstances such as accidents or illnesses. Do not let these setbacks derail you from your intended destination – always equip yourself with the assurance of being protected every step of the way!

Introducing **WealthInspire**, a traditional non-participating limited premium payment endowment plan designed for comprehensive protection with hassle-free guaranteed

enrolment. **WealthInspire** offers coverage for Death and Total & Permanent Disability (TPD). In addition, it provides Guaranteed Cash Payment and Guaranteed Cash Payment Booster. Whether you are working to achieve your own goals, planning for your retirement or building a foundation for future generations, rest assured that **WealthInspire** provides you peace of mind to focus ahead.

So sit back, relax and enjoy the ride. It is going to be an amazing journey, made even better with the confidence of knowing you will get there.

Benefits at a Glance

3 Years



Short Financial Commitment

Short premium payment term of 3 years for 15 years coverage



Guaranteed Acceptance

Hassle-free enrolment with no medical and financial underwriting



Yearly Guaranteed Cash Payment

Enjoy Guaranteed Cash Payment at the end of every policy year that increases every 3 years



Guaranteed Cash Payment Booster

Enjoy an increasing Guaranteed Cash Payment Booster at the end of every 3 years



Coverage for Death and Total & Permanent Disability (TPD)

Receive up to 315% of the Initial Sum Assured, less any Guaranteed Cash Payment and Guaranteed Cash Payment Booster paid, or the Guaranteed Surrender Value, whichever is higher.



Additional Coverage for Accidental Death

Receive up to 300% of Initial Sum Assured

Note:

All of the benefits stated above are subject to terms and conditions.

Short Financial Commitment

Commit to 3 years of premium payment term and enjoy the plan's benefits for 15 years.

Guaranteed Acceptance

Hassle-free enrolment with no medical and financial underwriting required.

Subject to the maximum Initial Sum Assured allowable per Life Assured.

Enjoy Yearly Guaranteed Cash Payment

Starting from the end of the first (1st) policy year, upon survival of the Life Assured to the end of every policy year, AmMetLife Insurance Berhad shall pay a Guaranteed Cash Payment as stated below until the Maturity/Expiry Date¹:

End of Policy Year	Guaranteed Cash Payment (Percentage of Initial Sum Assured)
1 to 3	3%
4 to 6	5%
7 to 9	7%
10 to 12	10%
13 to 15	12%

With this benefit, you may choose to either:

- a) Receive the benefit yearly; or
- b) Leave the benefit with AmMetLife Insurance Berhad to accumulate with interest².

If no option is chosen, option a) shall be the default option.

The full terms and conditions are set out in the policy contract.

Note:

¹ Maturity/Expiry Date means the date specified in the policy schedule and beyond which the policy will no longer be in force.

² The interest rate is not guaranteed and will be determined by AmMetLife Insurance Berhad yearly.

Guaranteed Cash Payment Booster

Starting from the end of third (3rd) policy year, upon survival of the Life Assured to the end of every 3 policy years, AmMetLife Insurance Berhad shall pay a Guaranteed Cash Payment Booster as stated below until the Maturity/Expiry Date¹:

End of Policy Year	Guaranteed Cash Payment Booster (Percentage of Initial Sum Assured)
3	8%
6	18%
9	28%
12	58%
15	148%

With this benefit, you may choose to either:

- a) Receive the benefit at the end of every 3 policy years; or
- b) Leave the benefit with AmMetLife Insurance Berhad to accumulate with interest².

If no option is chosen, option a) shall be the default option. The option chosen for this benefit must be the same option for Guaranteed Cash Payment.

The full terms and conditions are set out in the policy contract.

Coverage for Death³ and Total & Permanent Disability (TPD)⁴

Upon death or TPD of the Life Assured, the amount equivalent to the percentage of Initial Sum Assured as stated below less any Guaranteed Cash Payment and Guaranteed Cash Payment Booster paid or Guaranteed Surrender Value, whichever is higher will be payable in one lump sum:

Policy Year	Percentage of Initial Sum Assured
1	100%
2	200%
3 to 15	315%

The full terms and conditions are set out in the policy contract.

Additional Coverage for Accidental Death⁵

Additional coverage will be provided on top of the Death Benefit if there is an unfortunate accidental death. However, Life Assured is only allowed to claim on either Accidental Death Benefit or Accidental Death Benefit on Public Conveyance or Accidental Death Benefit in Overseas⁶, subject to the cause of accident.

Accidental Death Benefit	Additional Coverage on top of Death Benefit
Accidental Death Benefit	100% of Initial Sum Assured
OR	OR
Accidental Death Benefit on Public Conveyance	200% of Initial Sum Assured
OR	OR
Accidental Death Benefit in Overseas	300% of Initial Sum Assured

The full terms and conditions are set out in the policy contract.

Notes:

³ The Death Benefit will be automatically terminated on the Maturity/Expiry Date.

⁴ The TPD Benefit will be automatically terminated on the policy anniversary immediately preceding the age 70th (next birthday) of the Life Assured or on the Maturity/Expiry Date, whichever is earlier.

⁵ The Accidental Death Benefit will be automatically terminated on the policy anniversary immediately preceding the age 70th (next birthday) of the Life Assured or on the Maturity/Expiry Date, whichever is earlier.

⁶ If the death of the Life Assured is due to an accident while the Life Assured resides or travels outside Malaysia (except for Singapore and Brunei) for not more than ninety (90) consecutive days or in Singapore and Brunei for any number of days.

How Does WealthInspire Benefit You?



John wants to tour the world while he is still in his prime. Because WealthInspire has a short commitment term, protection coverage, and an increasing guaranteed cash payments to help him reach his goals in life, he chooses to sign up for it.

John's plan details:

Age Next Birthday:
40 years old

Gender:
Male

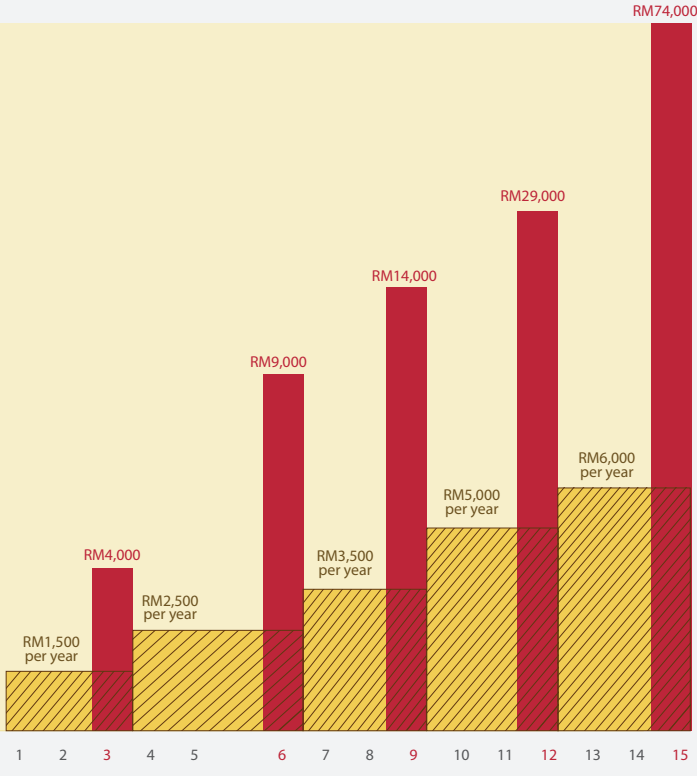
Job:
Senior Manager

Total Annual Premium Paid:
RM150,000

Initial Sum Assured:
RM50,000

Regular Stream

of Income



Guaranteed Cash Payment	
End of Policy Year	Percentage of Initial Sum Assured
1 to 3	3%
4 to 6	5%
7 to 9	7%
10 to 12	10%
13 to 15	12%



Guaranteed Cash Payment Booster	
End of Policy Year	Percentage of Initial Sum Assured
3	8%
6	18%
9	28%
12	58%
15	148%

This illustration provided the policy protection elements savings element, of other investment

* Annualised return is over the period of

shows an annualised return* of 2.00% p.a. based on annual premium payment mode, is held to maturity. The premiums that you pay contribute to both the savings and of the product, e.g. death benefits. If you are looking for financial products with you may wish to compare annualised returns of your policy with the effective returns alternatives.

the estimated average annual return on the survival/savings benefits that you will receive the policy until its maturity with respect to the premium that you had paid.

The plan provides John with



Death/TPD Benefit

The higher of:

Policy Year 1 — **RM50,000**

Policy Year 2 — **RM100,000**

Policy Year 3 to 15 — **RM157,500**

(less any Guaranteed Cash Payment

Or

Guaranteed

Surrender Value



Additional Accidental Death Benefit

RM50,000

(All Accidental Causes)

Or

RM100,000

(Public Conveyance)

Or

RM150,000

(Overseas)

When all is well...

John will receive Guaranteed Cash Payment at the end of every policy year, and Guaranteed Cash Payment Booster at the end of third (3rd) policy year and end of every 3 policy years thereafter, these guaranteed cash payments will increase over time according to the table below. John can choose to withdraw or leave the guaranteed cash payments with AmMetLife Insurance Berhad to accumulate with interest.

End of Policy Year	Percentage of Initial Sum Assured	Guaranteed Cash Payment
1 to 3	3%	RM1,500
4 to 6	5%	RM2,500
7 to 9	7%	RM3,500
10 to 12	10%	RM5,000
13 to 15	12%	RM6,000

End of Policy Year	Percentage of Initial Sum Assured	Guaranteed Cash Payment Booster
3	8%	RM4,000
6	18%	RM9,000
9	28%	RM14,000
12	58%	RM29,000
15	148%	RM74,000

This illustration shows an annualised return* of 2.00% p.a. based on annual premium payment mode, provided the 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 your 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.

When the unexpected happens...

John's beneficiary will receive a lump sum of payment if one of the occurrences below happens at policy year 10 when John is 49 years (next birthday).

	Death ¹ / TPD ² Benefit	Accidental Death Benefit ³	Total Benefit Payable
Death / TPD	RM114,100	-	RM114,100
Death due to Accident	RM114,100	RM50,000	RM164,100
Death due to Accident on Public Conveyance	RM114,100	RM100,000	RM214,100
Death due to Accident in Overseas ⁴	RM114,100	RM150,000	RM264,100

All amounts in the table are less any Guaranteed Cash Payment and Guaranteed Cash Payment Booster that have been paid.

Notes:

- ¹ The Death Benefit will be automatically terminated on the Maturity/Expiry Date.
- ² The TPD Benefit will be automatically terminated on the policy anniversary immediately preceding the age 70th (next birthday) of the Life Assured or on the Maturity/Expiry Date, whichever is earlier.
- ³ The Accidental Death Benefit will be automatically terminated on the policy anniversary immediately preceding the age 70th (next birthday) of the Life Assured or on the Maturity/Expiry Date, whichever is earlier.
- ⁴ If the death of the Life Assured is due to an accident while the Life Assured resides or travels outside Malaysia (except for Singapore and Brunei) for not more than ninety (90) consecutive days or in Singapore and Brunei for any number of days.

Find Out More About WealthInspire

Campaign Period

The campaign period of WealthInspire is from 3 February 2023 to 31 March 2026. AmMetLife Insurance Berhad reserves the right to vary the campaign period as it deems necessary and appropriate with notice via ammetlife.com and/or notices at AmBank (M) Berhad's branches.

Reduced Cover for Children

In the event of death due to accidental cause prior to the Life Assured attaining the age of 4 years (next birthday), the benefit payable for the additional accidental death under the policy shall be the following:

Attained Age (Next Birthday)	Percentage of Benefit Payable
1	25%
2	50%
3	75%

The full terms and conditions are set out in the policy contract.

Total Distribution Cost

Total distribution cost borne by you and paid from your premium for the policy are as follow:

Example:

Age: 40 years (next birthday)

Gender: Male

Annual Premium: RM50,000

Payment Frequency: Annual mode

Policy Year	Proportion of Premium Deduction for Total Distribution Cost (%)	Actual Amount (RM)
1	4.5%	2,250
2	4.0%	2,000
3	1.5%	750

Note: Total distribution cost is the amount received by the intermediary for the sale of the policy and services that the intermediary/bank sales representative will provide to you for the duration of the policy. This amount also includes the amount that the intermediary may be entitled to for the duration of the policy provided that the intermediary/bank sales representative meets the performance criteria set by AmMetLife Insurance Berhad.

Frequently Asked Questions

Q: What is WealthInspire?

A: **WealthInspire** is a Traditional Non-Participating Limited Premium Payment Endowment Insurance Plan with guaranteed cash payments.

This plan provides Death as well as Total & Permanent Disability (TPD) coverage subject to its terms and conditions. Also, it provides Guaranteed Cash Payment every year starting from the end of first policy year and Guaranteed Cash Payment Booster every 3 years starting from the end of third policy year until the Maturity/Expiry Date.

Q: Who is eligible?

A: **WealthInspire** is available to individuals aged from 15 days up to 65 years (next birthday).

Q: How long is the coverage period?

A: **WealthInspire** provides coverage for 15 years. For example, if a policy was purchased at the age of 20 years (next birthday), it would expire at the Life Assured's age of 35 years (next birthday).

Q: How much Initial Sum Assured can I purchase?

A: The minimum Initial Sum Assured is RM30,000 and maximum Initial Sum Assured is RM150,000, subject to the maximum Initial Sum Assured allowable per Life Assured.

Q: How much premium do I have to pay?

A: The annual premium that you have to pay is equivalent to the Initial Sum Assured.

The premium is guaranteed and fixed throughout the premium payment term.

Q: How do I pay my premiums?

A: You can pay by credit card, auto-debit, cheque, cash or any other payment method made available by AmMetLife Insurance Berhad.

Q: Will I be entitled to tax benefits?

A: The premiums paid may qualify you for a personal tax relief. However, tax benefits are subject to the Malaysian Income Tax Act 1967 and final decision of the Inland Revenue Board.

Important Notes

- a) The Death Benefit is subject to the combined limit of RM2,000,000, if the death occurs prior to the Life Assured attaining the age of 16 years (next birthday), under all the insurance policies providing death benefit under the same Life Assured.
- b) The TPD Benefit is subject to the combined limit of RM8,000,000, or a combined limit of RM2,000,000 if the TPD occurs prior to the Life Assured attaining the age of 16 years (next birthday) or after the Life Assured attaining the age of 65 years (next birthday) and before attaining the age of 70 years (next birthday), under all the insurance policies covering TPD under the same Life Assured.
- c) The Accidental Death Benefit is subject to the combined limit of RM8,000,000, or a combined limit of RM2,000,000 if the death due to an accident occurs prior to the Life Assured attaining the age of 16 years (next birthday), under all the insurance policies providing accidental death benefit under the same Life Assured.
- d) 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 guaranteed 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 Insurance Berhad. Your policy will lapse once the guaranteed surrender value is insufficient to cover your premiums.
- e) You will have a 'cooling off' period of 15 days from the receipt of the policy to review and ensure it fully meets your needs. If you cancel it during this period, the premiums you have paid will be refunded to you.
- f) 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.
- g) Buying life insurance is a long-term commitment. If you terminate your policy in the early years, you may get back less than the total amount you have paid.
- h) You are advised to opt for payment via direct crediting of your banking account for your convenience for all policy benefits. The Direct Crediting Form is available on our website or call 1300 88 8800 for further information.
- i) You are advised to refer to the policy contract for details on important features of the policy that you have purchased.
- j) This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet (PDS), Sales Illustration (SI) and relevant *insuranceinfo* booklet for details of important features, benefits and exclusions of the plan before purchasing the plan.

Exclusions

- This plan shall not cover death from suicide within one (1) year from the effective date or date of reinstatement, whichever is later.
- This plan shall not cover accidental death caused by any of the following occurrences:
 - i. Assault or murder; or
 - ii. Suicide, attempted suicide or self-destruction of its attempt, regardless of state of mind.
- TPD shall not cover any disability caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - i. Pre-existing condition, or
 - ii. Self-inflicted injury or any attempt thereat while sane or insane; or
 - iii. War declared or undeclared, participation in riots, strikes or civil commotion; or
 - iv. Any commission of a criminal act or unlawful act by the Life Assured or while under the influence of drugs or intoxicating liquor while sane or insane; or
 - v. Disability sustained prior to the effective date or date of reinstatement, whichever is later.

Note: This list is non-exhaustive. Please refer to the policy contract for the full exclusions under this plan.

Disclaimer

The information, statement and/or descriptions contained herein are strictly meant to be general information for quick reference and illustration purposes only and are not to be construed as a contract of insurance.

If you need further information, you may refer to any of our bank sales representatives or call us at 1300 88 8800 or visit our website. In the event of any inconsistencies between the Bahasa Malaysia or other language versions and the English version of this brochure, the English wordings shall prevail.

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

To know more about **WealthInspire** kindly talk to any of our friendly bank sales representatives today.

For more details, please visit your nearest AmBank branch:
*Untuk maklumat lanjut, sila kunjungi cawangan AmBank
berdekatan anda:*

欲知更多详情，请亲临您邻近的AmBank分行查询：

1300 88 8800 | ammetlife.com

Distributed by/Diedarkan oleh/分销于：

AmBank (M) Berhad 196901000166 (8515-D)

*A member of the AmBank Group/Ahli Kumpulan AmBank/
AmBank Group 成员之一*

Underwritten by/Ditaja jamin oleh/承保者：

AmMetLife Insurance Berhad (197301002252)

Head Office/Ibu Pejabat/总行：

Level 24, Menara 1 Sentrum,

No.201, Jalan Tun Sambanthan, 50470 Kuala Lumpur