

i.Am Wealth Elite

From Now To Forever, We're Here To Protect Your Elite Legacy



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).

 **AmMetLife**

A PIDM member



Securing Your Wealth, Shaping Your Legacy



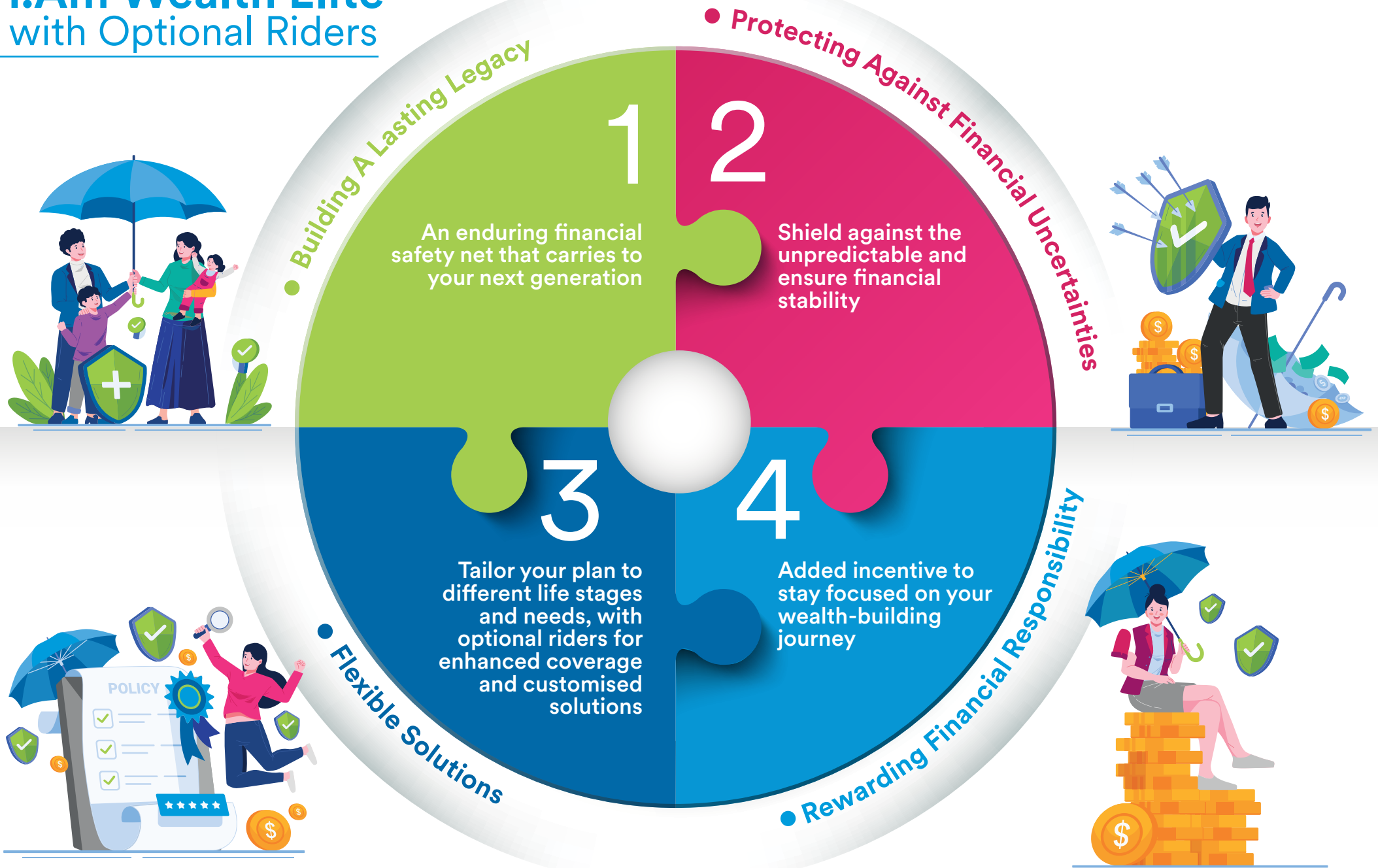
Your life is comprised of various financial goals and aspirations, set upon years of hard work and perseverance. And we know that this hard-earned wealth is intended to build more than a desirable lifestyle for yourself, but a lasting legacy that your family today and tomorrow can count on.

i.Am Wealth Elite focuses on the safeguarding of wealth through generations, offering a comprehensive protection and investment plan to secure you and your family's financial future. From the early days of education, to the growth and peak of careers, all the way to golden years, **i.Am Wealth Elite** journeys with you every step to care for your well-being.

Rest upon an extensive coverage net for life and disability, designed to protect against life's uncertainties. As your life evolves through different stages, you can customize your plan to meet your ever-changing needs.

The plan includes high protection coverage, reward upon maturity and flexible payment term options, empowering you to manage your wealth effectively while enjoying peace of mind. Invest in **i.Am Wealth Elite** today and embark on a journey of financial security, knowing that your family's future is our top priority now and always.

Four Elite Benefits of i.Am Wealth Elite with Optional Riders



How Does i.Am Wealth Elite Work For You

High Protection

Safeguard yourself against uncertainties with **high protection coverage from RM500,000.**

Death or Total & Permanent Disability	+	Accidental Death
100% of Basic Sum Assured (BSA)		100% of BSA Accidental Death Benefit
+ Account Value (AV) (if any)		200% of BSA Accidental Death Benefit on Public Conveyance
		300% of BSA Accidental Death Benefit in Overseas

Boost Your Financial Safety Net

Strengthen your protection with these valuable optional add-ons:

- Critical illness coverage
- Level term coverage
- Premium waivers



Get Rewarded

Enjoy **Maturity Booster** that gives **additional 10% of your Basic Sum Assured** upon maturity, provided the Policy remains in force and your premiums are paid up to date.



up to **RM4 million**

Flexible Options

- Suit your financial comfort with **multiple premium payment terms** of 5, 10, 20 years, and full pay.
- Fit your preferences with **choices of coverage terms**, i.e. up to age 70, 80 or 100.
- Leave a meaningful legacy for your loved ones with an **automatic extension feature** that allows you to extend your original coverage term up to age 100, provided if you choose full pay premium payment term.

Ease of Enrolment

You can get coverage **up to RM3.5 million** without additional medical underwriting requirements and **up to RM 4 million** without additional financial underwriting requirements.

Diverse Investment Opportunities

Experience the potential returns of investing in a **range of investment-linked funds** tailored to your risk appetite.

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

Please refer to the Product Disclosure Sheet and Product Illustration for detailed terms and conditions.

A Legacy Plan Journey with i.Am Wealth Elite

Brian is 35 years old (next birthday), happily married with Emma, who is 30 years old (next birthday) and has 2 kids (named Vicky and Eric).



Age 35

Life Assured: Brian & Policy Owner: Emma.
 Brian purchased **i.Am Wealth Elite:**
 Coverage Amount: RM500,000
 Annual Premium: RM6,500* for 20 years
 Coverage Term: Up to age 70
 Payment Mode = Monthly
 Fund: 100% Equity Fund

Supplement with additional protection through these rider plans:

- Level Term Rider** RM500,000 for 15 years
- Additional 50 CI Rider** RM100,000
- Premium Waiver Rider** Yes
- Payor Rider**** Yes

*Insurance amount = RM4,000 and investment amount = RM2,500
 **Only applicable for Policy Owner

Age 45

Unfortunately, incidents can occur, such as Brian or Emma falling ill. Here are the potential impacts and necessary coverage plans for each scenario:

Scenario 1A - If Brian gets sick
Scenario 1B - If Emma gets sick



SCENARIO 1A

Unfortunately, Brian was diagnosed with lung cancer and required to stay in ICU for monitoring.

Brian still has continuous protection under the Policy. Supplement with additional protection through these rider plans:

Premium Waiver Rider

After Brian was diagnosed with lung cancer, subsequent premiums will be waived and the Policy remains in force.

Additional 50 CI Rider

Lump Sum payment of RM100,000 will be payable to support his family's daily expenses.

The Payor Rider will be terminated once the Waiver of Premium Benefit under the Premium Waiver Rider is payable, provided that both riders share the same coverage term.

OR

SCENARIO 1B

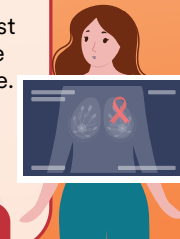
Following Emma's diagnosis of breast cancer, all subsequent premiums for Brian's policy will be waived, and the policy will remain in force.

Payor Rider

After Emma was diagnosed with breast cancer, subsequent premiums will be waived and the Policy remains in force.

The Premium Waiver Rider will be terminated once the Waiver of Premium Benefit under the Payor Rider is payable, provided that both riders share the same coverage term.

Age 40



SCENARIO 3

Brian survived until Policy maturity.

	Maturity Benefit	Maturity Booster
Scenario X	RM0	RM0
Scenario Y	RM10,890	RM50,000

The amount above are illustrated based on the assumption of Investment-Linked fund earning 2% (Scenario X) and 5% (Scenario Y) every year respectively.

Age 70



SCENARIO 2

Brian passed away prior to Policy maturity.

Brian will receive a total of RM1 Million + Account Value (AV) (If Any)

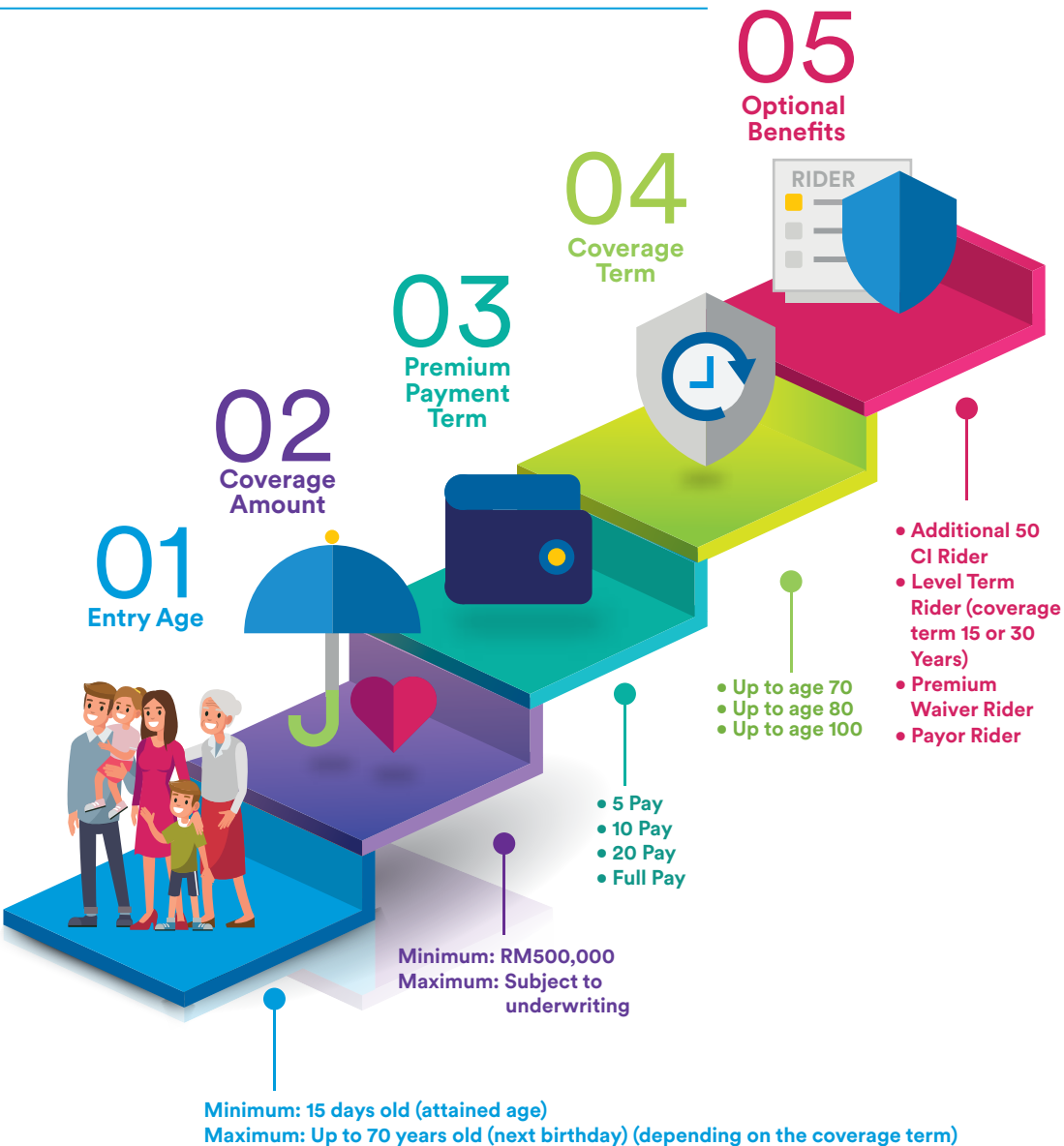
Death Benefit

- a) **i.Am Wealth Elite:** Basic Sum Assured RM500,000; and Account Value (AV) (if any)
- b) **Level Term Rider:** Sum Assured RM500,000

Note:

- All of the benefits stated above are subject to terms and conditions. Please refer to the Product Disclosure Sheet and Product Illustration for detailed terms and conditions.
- The rider benefits listed are specific to this scenario and may not apply to riders with different coverage terms. For more information about your i.Am Wealth Elite policy and the attached rider benefits, please consult your servicing agent.
- Detailed information about the rider benefits can be found in the FAQ section on pages 14 to 16.
- "Age" refers to Age Next Birthday (ANB).




How to Get Started with i.Am Wealth Elite




Your Detailed Guide i.Am Wealth Elite

Feature	Description
Coverage Term 	There will be 3 options for customer to choose: <ul style="list-style-type: none"> • Up to age 100; or • Up to age 80; or • Up to age 70
Auto-Extension of Coverage Term 	If you select coverage term of up to age 70 or age 80 and your premium payment term is full pay, the Policy will come with Auto-Extension of Coverage Term feature.
Premium Payment Term 	5, 10, 20 years or full pay
Entry Age (Life Assured) 	Minimum: 15 days old (attained age) Maximum: Up to 70 years old (next birthday) (depending on the coverage term)
Basic Sum Assured 	Minimum: RM500,000 Maximum: Subject to underwriting
Death/TPD Benefit 	Upon death or TPD of the Life Assured, 100% of the Basic Sum Assured (BSA) and the Account Value (AV) will be payable.
Accidental Death Benefit 	Additional payout on top of Death Benefit in the event of death due to an accident: <ul style="list-style-type: none"> +100% of BSA Accidental Death Benefit + 200% of BSA Accidental Death Benefit on Public Conveyance + 300% of BSA Accidental Death Benefit in Overseas

Note: 1. "Age" refers to Age Next Birthday (ANB).
 2. "You/Yours" refers to the Life Assured.

<p>Maturity Benefit</p> 	<p>100% of the Account Value is paid out (if any) if the Policy is in force on the Maturity/Expiry Date, or on the Revised Maturity/Expiry Date (only applicable for policy with Auto-Extension of Coverage Term).</p>																																																																				
<p>Maturity Booster</p> 	<p>An additional 10% of the Basic Sum Assured (BSA) will be paid if the Policy is in force on the Policy's Maturity/Expiry Date, provided all premiums have been paid up to date.</p>																																																																				
<p>Allocated Premium</p> 	<p>Your annual premium will be divided into an insurance portion and an investment portion. The premium allocation for the insurance portion varies by premium payment term, from 60% to 100%. Premium allocation for the investment portion and top-up premium is 95%.</p> <table border="1" data-bbox="349 616 1016 1278"> <thead> <tr> <th rowspan="3">Policy Year</th> <th colspan="4">Allocated Premium</th> </tr> <tr> <th colspan="3">Insurance Portion</th> <th>Investment Portion</th> </tr> <tr> <th>5-Pay</th> <th>10-Pay</th> <th>20-Pay / Full Pay</th> <th>Throughout the coverage term</th> </tr> </thead> <tbody> <tr><td>1</td><td>84.00%</td><td>70.00%</td><td>60.00%</td><td>95.00%</td></tr> <tr><td>2</td><td>84.00%</td><td>70.00%</td><td>60.00%</td><td>95.00%</td></tr> <tr><td>3</td><td>93.00%</td><td>87.00%</td><td>60.00%</td><td>95.00%</td></tr> <tr><td>4</td><td>93.00%</td><td>87.00%</td><td>80.00%</td><td>95.00%</td></tr> <tr><td>5</td><td>96.00%</td><td>93.00%</td><td>80.00%</td><td>95.00%</td></tr> <tr><td>6</td><td>N/A</td><td>93.00%</td><td>80.00%</td><td>95.00%</td></tr> <tr><td>7</td><td>N/A</td><td>100.00%</td><td>95.00%</td><td>95.00%</td></tr> <tr><td>8</td><td>N/A</td><td>100.00%</td><td>95.00%</td><td>95.00%</td></tr> <tr><td>9</td><td>N/A</td><td>100.00%</td><td>95.00%</td><td>95.00%</td></tr> <tr><td>10</td><td>N/A</td><td>100.00%</td><td>95.00%</td><td>95.00%</td></tr> <tr><td>11 & Above</td><td>N/A</td><td>N/A</td><td>100.00%</td><td>95.00%</td></tr> </tbody> </table> <p><i>Note: The difference between premium paid and total allocated premium is unallocated premium. Unallocated premium is an upfront charge on the premium paid and is used to meet AmMetLife Insurance Berhad's expenses and total distribution cost*.</i></p> <p><i>* Total distribution cost is the amount received by the intermediary/agent for the sale of the Policy and services that the intermediary/agent will provide to you for the duration of the Policy.</i></p>	Policy Year	Allocated Premium				Insurance Portion			Investment Portion	5-Pay	10-Pay	20-Pay / Full Pay	Throughout the coverage term	1	84.00%	70.00%	60.00%	95.00%	2	84.00%	70.00%	60.00%	95.00%	3	93.00%	87.00%	60.00%	95.00%	4	93.00%	87.00%	80.00%	95.00%	5	96.00%	93.00%	80.00%	95.00%	6	N/A	93.00%	80.00%	95.00%	7	N/A	100.00%	95.00%	95.00%	8	N/A	100.00%	95.00%	95.00%	9	N/A	100.00%	95.00%	95.00%	10	N/A	100.00%	95.00%	95.00%	11 & Above	N/A	N/A	100.00%	95.00%
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Frequently Asked Questions

1. What is i.Am Wealth Elite?

i.Am Wealth Elite is a regular premium investment-linked insurance plan (ILP) that offers a combination of insurance protection and investment opportunities. Key features of this plan include:

- **Death or Total and Permanent Disability (TPD) Benefit:** 100% of the Basic Sum Assured and the Account Value will be payable to the designated beneficiary in the event of your death or if you become permanently disabled and unable to work.
- **Accidental Death Benefit:** Your family and loved ones will be safeguarded with an additional coverage of up to 300% of the Basic Sum Assured (BSA) if you pass away due to an accident.
- **Maturity Benefit:** A payout upon the Policy's maturity, which is based on 100% of your Account Value.
- **Maturity Booster:** Additional 10% of your Basic Sum Assured will be payable upon maturity, provided your premiums are paid up to date.
- **No Lapse Guarantee:** Assurance that your Policy will not lapse during the first six years or the premium payment term, whichever is earlier, provided conditions are met.
- **Auto-Extension of Coverage Term:** Automatic extension of your coverage term up to age 100, ensuring continued protection even after the initial term ends.

i.Am Wealth Elite is not a Shariah-compliant product and does not participate in the profits of AmMetLife Insurance Berhad.

2. What riders can I attach to i.Am Wealth Elite?

You can enhance your Policy by adding the following riders to better cater to your individual needs:

- **Additional 50 Critical Illness (CI) Rider:** Provides extra coverage for 50 critical illnesses, providing a lump sum payment to cover medical, recovery, and future living costs upon diagnosis, ensuring greater financial security and peace of mind during recovery.
- **Level Term Rider:** Offers a fixed death benefit for a specified coverage term (e.g. 15 or 30 years). A lump sum will be payable to your (Life Assured) family upon death. This allows you to have peace of mind during your prime, productive years to fully focus on your career.
- **Premium Waiver Rider*:** The Policy's premiums will be waived if you are diagnosed with any one of the covered critical illnesses, ensuring your coverage continues without financial burden.
- **The Payor Rider*:** Waives the Policy's premium in the event of the Policy Owner's death, total and permanent disability, or diagnosis of any one of 49 covered critical illness, ensuring continuous protection for the insured child or dependent, with coverage lasting until the rider's expiry date; when the Policy Owner is a spouse (up to their age next birthday 100 or the basic policy's premium payment term, whichever comes first) or a parent (up to the Life Assured's age next birthday 25 or the basic policy's premium payment term, whichever comes first). It is advisable that the Policy Owner shall be the person who pays the premium.

By selecting the right combination of these riders, you can tailor your insurance coverage to meet your specific circumstances and enhance your overall protection.

- * *Once the premium has been waived under this rider, the premium amount waived will remain unchanged. Consequently, in the event of any upward revision of the insurance charges for the basic plan or any riders, or a reduction in the actual sustainability of the Policy, you may be required to perform regular or single premium top-ups to cover the difference between the waived premium and the revised premium for better sustainability of your Policy.*

3. How much premium do I have to pay?

Premiums may vary depending on your entry age, gender, smoking status, coverage term, premium payment term, riders selection and Basic Sum Assured among other factors. The premium payment term options that are available for this plan are 5 years, 10 years, 20 years or full pay.

A premium loading on occupation and/or a health loading loading may be applicable depending on our internal assessment.

4. What is the coverage term for i.Am Wealth Elite?

This plan provides coverage term options of up to age 70, 80 or 100.

If you choose full pay premium payment term with initial coverage term of up to age 70 or age 80, the coverage term of your Policy will automatically extend up to the policy anniversary immediately preceding age 100 of the Life Assured for the basic plan and the maximum coverage age of any attaching riders (except for Level Term Rider, Payor

Rider and Premium Waiver Rider, if any), provided that the Policy is in force on the Maturity/Expiry Date.

To ensure sufficient value of units, additional premium may be required during the extended term. The Auto-Extension of Coverage Term will be automatically exercised at the Maturity/Expiry Date of the Policy. If the Auto-Extension of Coverage Term is applicable, the Maturity Booster will be credited to the Account Value and shall cease on the Maturity/Expiry Date of the Policy. Upon the survival of the Life Assured to the Revised Maturity/Expiry Date of the Policy, 100% of Account Value will be payable.

The Policy Owner may notify in advance to withdraw the Auto-Extension of Coverage Term before the Maturity/Expiry Date of the Policy by giving a written notice to AmMetLife. If the Policy Owner chooses to withdraw the Auto-Extension of Coverage Term, the basic plan and all the attaching rider(s) (if any) shall expire together with the Policy on the Maturity/Expiry Date. Once Policy Owner have chosen to withdraw, the Policy Owner is not allowed to apply for the Auto-Extension of Coverage Term.

5. How do I pay my premiums?

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

6. How is my premium allocated?

For Regular Premium Investment-Linked Plan, the premium paid will be divided into Allocated Premium and Unallocated Premium. The Allocated Premium will be utilised to purchase units from the selected Investment-Linked funds. Premium allocation for insurance portion

Note: "You/Yours" refers to the Life Assured.

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varies by premium payment term, from 60% to 100%. The premium allocation for investment portion and top-up premium is 95%.

Please refer to the *Allocated Premium section in Page 12 for the details.*

7. What would happen if my Account Value becomes zero or less?

The Policy will not lapse within the first six (6) Policy Years or during the premium payment term, whichever is earlier, from the effective date if the Account Value is less than or equal to zero (0) on the due date of the monthly Policy fee and insurance charge provided the No Lapse Guarantee's terms and conditions are met.

However, the Policy will be terminated after no lapse guarantee period and the Account Value is less than or equal to zero (0). Yet, you are allowed to reinstate by re-paying the overdue premium and outstanding debts at the time of reinstatement.

8. What are the actual returns of Investment-Linked funds?

Please refer to the Fund Fact Sheets, which can be obtained from ammetlife.com for the past 5 years' actual return of each Investment-Linked fund. Past performance does not guarantee future results.

9. How can I track the performance of my funds?

You can track the unit prices at ammetlife.com

10. What is the risk disclosure?

When you purchase an Investment-Linked plan, you must be aware that the value of the fund(s) can go up as well as down and you may get back less than what you have paid.

- Historical rates of returns and projections are not a guide to future returns as this will depend on several different factors including but not limited to:

- i. The investment performance of the fund(s) you choose to invest in.
- ii. The charges we charged and any changes to these charges
- iii. The amount of money you pay in or take out

- The Investment-Linked funds available to you carry different levels of risk and potential returns as it is invested in different types of investments (including the number of units). The value of some Investment-Linked funds will therefore go up and down over time more than others.

- Therefore, AmMetLife Insurance Berhad does not guarantee any profits or losses as a result of your purchase of any Investment-Linked Policies. Similarly, AmMetLife Insurance Berhad cannot guarantee any profits, losses or income arising to you in the future.

- Before you buy any Investment-Linked plan, please consider your requirements, protection needs, financial objectives, and your personal risk tolerance.

11. Will I be entitled to tax benefits?

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.

To know more about **i.Am Wealth Elite**, kindly talk to our friendly agent today.

Important Notes

- a) The Basic Sum Assured payable under the Policy and all in force policies which provide TPD benefit under the same Life Assured is subject to a maximum amount of RM8,000,000, or RM2,000,000 if the TPD occurs prior to the Life Assured attaining age of sixteen (16) years old next birthday or after the Life Assured attaining the age of sixty-five (65) years old next birthday and before attaining the age of seventy (70) years old next birthday.
- b) The additional Accidental Death Benefit payable under the Policy and all in force policies which provide accidental death benefit under the same Life Assured is subject to a maximum amount of RM8,000,000, or RM2,000,000 if the death due to an accident occurs prior to the Life Assured attaining the age of sixteen (16) years old next birthday.
- c) Buying a Regular Premium Investment-Linked Life Plan is a long term commitment. Early termination of the Policy involves high cost and the surrender value is dependent on prevailing market value of the underlying assets of the Investment-Linked fund. Therefore, the surrender value may be less than the total premium paid. The Policy may be surrendered anytime. Upon full surrender, the Account Value less any surrender charge is paid and the Policy terminates.
- d) The fund value may rise or fall as the fund performance is not guaranteed. The investment risk will be solely borne by the Policy Owner.
- e) AmMetLife Insurance Berhad may close a fund, cease to allow allocating funds or cease to allow any switching of units by giving three (3) months written notice subject to the approval of the relevant regulatory authorities. You may then redeem the units or transfer the units to another fund.
- f) It is advisable to utilise the top-up facility as a means to maximize the investment value of the Investment-Linked plan. Regular Top-Up and Single Top-Up premiums are available from Policy Year 2 onwards provided all premium due are paid and there is no outstanding premium in the Policy.
- g) The past performance of the Investment-Linked fund is not an indication of its future performance and the performance of the fund is not guaranteed.
- h) Reduced cover for children is applicable. Please refer to Product Disclosure Sheet for further details.
- i) 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.
- j) Cooling-off period (also known as the "free look period") – you may cancel your Investment-Linked plan by giving a written notice to AmMetLife 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.

Note: "You/Yours" refers to the Life Assured.

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AmMetLife Insurance Berhad will refund to you any unallocated premium, the Account Value at the next valuation date and any insurance charges and other fees and charges which have been deducted, less any expenses which may have been incurred by AmMetLife Insurance Berhad for any medical examination of the Life Assured.

- k) You have thirty (30) days from the premium due date to pay the premium. If you do not pay your premium within thirty (30) days of your premium due date, your Policy will still continue to be in force as long as your Account Value is sufficient to pay the insurance charges and other fees and charges. Your Policy will lapse when your Account Value is insufficient to pay the insurance charges and other fees and charges.
- l) 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.
- m) You are advised to refer to the Policy Contract for details on the important features of the Policy you have purchased.
- n) Please note that this brochure is for general information only and does not constitute a contract of insurance. Before purchasing the plan, consult the product disclosure sheet, product illustration, and relevant insurance info booklet for important features, benefits, and exclusions.

- o) We encourage you to read and understand the insurance policy thoroughly. For further information, please discuss with your agent or contact AmMetLife Insurance Berhad directly.
- p) All ages stated in this brochure refer to the Life Assured's Age Next Birthday unless stated otherwise.

This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trust.

You must evaluate your options carefully and satisfy yourself that the Investment-Linked plan chosen meets your risk appetite, and that you can afford the premium throughout the Policy duration. To increase investment value at any time, it is advisable that you pay the additional premium as "Top-Up". Return on an Investment Linked fund is NOT guaranteed.

Exclusions

- This plan shall not cover death by suicide within one (1) year from the Effective Date or Date of Reinstatement, whichever is later.
- This plan shall not cover additional accidental death caused by any of the following:
 - 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 disabilities caused directly or indirectly, wholly or partly by any of the following occurrences:
 - i) Self-inflicted injury or any attempt thereof while sane or insane; or
 - ii) War declared or undeclared, participation in riots, strikes or civil commotion; or
 - iii) 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
 - iv) 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, statements 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 agents 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 **i.Am Wealth Elite** kindly talk to any of our friendly agents today.

Underwritten by / *Ditanggungjamin oleh* / 承保者:

AmMetLife Insurance Berhad (197301002252)

A PIDM member / *Ahli PIDM* / PIDM 的成员

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