

# WealthSecure Max

(This is an insurance product)

## A Great Way To Enjoy Protection And A Regular Stream Of Income



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](http://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](http://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](http://www.pidm.gov.my))。*

A PIDM member

Underwritten by:  **AmMetLife**

 **AmBank**

# WealthSecure Max

**WealthSecure Max** is an affordable Non-Participating Limited Premium Endowment Plan with Guaranteed Cash Payment designed to provide protection and help you save for a brighter future. Besides Guaranteed Cash Payment, it promises a Maturity Benefit that is equivalent to the total premium paid\*. What's more, you have the flexibility to choose the amount you want to save every month in line with your financial goals and budget. With **WealthSecure Max**, you now have the power to secure your future the hassle-free way.

## WealthSecure Max At A Glance:

- **Affordable monthly premiums** from RM150 per month.
- **Guaranteed Cash Payment** - 6% of Initial Sum Assured is payable every 2 years on the survival of Life Assured to the due date of such payment, starting from the end of policy year 2.
- **Maturity Benefit is total premium paid\***.
- **Triple protection\*** for death/Total and Permanent Disability (TPD) due to natural causes - 3 times of Initial Sum Assured from policy year 5 onwards (TPD up to age 65 subject to a maximum benefit of RM2 million per life basis).
- **Accidental coverage\*** – 6 times of Initial Sum Assured up to age 65 and 3 times thereafter.
- **Longer** coverage term with **shorter** premium payment term.

## Guaranteed Protection\*

In the unfortunate event of death or Total & Permanent Disability (TPD), the following will be paid in one lump sum:

Death or TPD** (Natural Causes)		
Policy Year	Percentage (%) of Initial Sum Assured***	
	Death	TPD**
1	100%	100%
2	150%	150%
3	200%	200%
4	250%	250%
5 onwards until age 65 <sup>#</sup>	300%	300%
After age 65 <sup>#</sup>	300%	NIL

Death or TPD** (Accidental Causes)		
Policy Year	Percentage (%) of Initial Sum Assured***	
	Death	TPD**
Before age 65 <sup>#</sup>	600%	600%
After Age 65 <sup>#</sup>	300%	NIL

\* Any outstanding debt on the policy at the time of settlement shall be deducted from the proceeds payable under the policy.

\*\* TPD Benefit is subject to maximum amount of RM2,000,000 per life basis.

\*\*\* Reduced cover for children is applicable.

# End of policy year at age 65 next birthday.

## Guaranteed Cash Payment

Enjoy a regular stream of income with Guaranteed Cash Payment of 6% of the Initial Sum Assured! It is payable every 2 years on the survival of Life Assured to the due date of such payment, starting from the end of policy year 2.

## Guaranteed Maturity Benefit\*

Upon the survival of Life Assured at maturity, you will receive total premium paid.

## Affordable Monthly Premiums

You may choose the monthly premium depending on your financial needs and affordability.

Monthly Premium (RM)				
150	200	300	500	1,000

## Shorter Premium Payment Term

You will enjoy the advantage of a limited premium payment term of 1 years with coverage up to 20 years.

## Entry Age of Life Assured

	Age next birthday
Minimum	30 days old
Maximum	55 years old

## Total Distribution Cost

Total distribution cost borne by you and paid from your premium for this plan are as follow:-

Policy Year	Proportion of Premium Deduction for Total Distribution Cost (%)	Actual Amount (RM)
1	15%	270
2	10%	180
3	7.5%	135
4	2.5%	45
5	2.5%	45
6	2.5%	45
7	2.5%	45
8	2.5%	45
9	2.5%	45
10	2.5%	45
11 and above	0%	0

*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.

The above total distribution cost rates are illustrated for a WealthSecure Max policy with 20 years policy term and monthly premium payment of RM150 (annualized premium RM1,800) for 10 years.

### Important Notes

- TPD Benefit is applicable up to age 65, subject to a maximum amount of RM2,000,000 per life basis.
- Additional Accidental Death Benefit is subject to a maximum amount of RM2,000,000 per life basis. Additional Accidental Death Benefit is the difference between the Death Benefit due to accidental causes and Death Benefit due to natural causes.
- Reduced cover for children is applicable. Please refer to Sales Illustration for further details.
- You have 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 (Automatic Premium Loan) to keep your policy active, provided there is sufficient cash value. We will notify you once this option has been activated and the interest rate to be charged on this loan will be determined by the Company. Your policy will lapse once the cash value is insufficient to cover the cost of your premiums.
- 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 (less any medical expenses incurred) will be refunded to you.
- 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.
- The policy may qualify for income tax relief subject to the final decision of the Malaysian Inland Revenue Board.

- 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.
- The policy may not have surrender value on early termination. Please refer to the Sales Illustration for more details.
- You are advised to choose payment via direct crediting into your banking account for your convenience for all policy benefits. The Direct Crediting Form is available via our website or call 1300 88 8800 for further information.

### Exclusions

- If death is due to suicide within one year from the effective date of the policy or date of reinstatement, whichever is later, the total premium you have paid from the effective date of the policy or date of reinstatement, whichever is later, after deducting any amount due to and any benefit paid by AmMetLife Insurance Berhad under this policy, will be refunded without interest.
- TPD shall not cover any disability caused directly or indirectly, wholly or partly by any of the following occurrences:-
  - Self-inflicted injury or any attempt thereof while sane or insane; or
  - War declared or undeclared, participation in riots, strikes or civil commotion; or
  - Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order; or
  - 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; or
  - 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; or
  - While under the influence of drugs or intoxicating liquor while sane or insane; or
  - Disability sustained prior to the effective date of the policy.

*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 our bank sales representative 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 **WealthSecure Max**, kindly talk to our friendly bank sales representative today.

Tables below shows a list of Initial Sum Assured between male and female:

Entry Age (MALE)	Pay 10 Cover 20				
	Monthly Premium (RM)				
	150	200	300	500	1,000
1	10,900	15,100	23,600	40,400	82,200
2	10,900	15,100	23,500	40,300	82,100
3	10,900	15,100	23,500	40,300	82,000
4	10,900	15,000	23,400	40,200	82,000
5	10,800	15,000	23,400	40,100	81,800
6	10,800	15,000	23,300	40,000	81,700
7	10,800	15,000	23,300	40,000	81,600
8	10,800	14,900	23,200	39,900	81,500
9	10,700	14,900	23,200	39,800	81,400
10	10,700	14,800	23,100	39,700	81,200
11	10,700	14,800	23,000	39,600	81,100
12	10,600	14,700	23,000	39,500	80,900
13	10,600	14,700	22,900	39,400	80,800
14	10,600	14,700	22,900	39,300	80,700
15	10,600	14,600	22,800	39,200	80,600
16	10,600	14,600	22,800	39,100	80,500
17	10,500	14,600	22,700	39,100	80,400
18	10,500	14,600	22,800	39,100	80,300
19	10,500	14,600	22,800	39,100	80,300
20	10,500	14,600	22,800	39,100	80,300
21	10,500	14,600	22,800	39,100	80,300
22	10,500	14,600	22,800	39,100	80,200
23	10,500	14,600	22,800	39,100	80,200
24	10,500	14,600	22,700	39,000	80,100
25	10,500	14,600	22,700	39,000	79,900
26	10,500	14,600	22,700	38,900	79,800
27	10,500	14,500	22,600	38,900	79,600
28	10,500	14,500	22,600	38,800	79,400
29	10,400	14,500	22,500	38,600	79,100
30	10,400	14,400	22,400	38,500	78,700
31	10,400	14,400	22,300	38,300	78,300
32	10,300	14,300	22,200	38,100	77,900
33	10,300	14,200	22,100	37,900	77,400
34	10,200	14,100	21,900	37,600	76,800
35	10,100	14,000	21,800	37,300	76,200
36	10,000	13,900	21,600	37,000	75,500
37	9,900	13,800	21,400	36,700	74,800
38	9,800	13,600	21,200	36,300	74,000
39	9,700	13,500	20,900	35,900	73,100
40	9,600	13,300	20,700	35,400	72,100
41	9,500	13,100	20,400	34,900	71,100
42	9,400	13,000	20,100	34,400	70,000
43	9,200	12,800	19,800	33,900	68,900
44	9,100	12,600	19,500	33,300	67,700
45	8,900	12,300	19,100	32,700	66,500
46	8,800	12,100	18,800	32,100	65,200
47	8,600	11,900	18,400	31,500	63,900
48	8,500	11,700	18,100	30,900	62,600
49	8,300	11,400	17,700	30,300	61,300
50	8,100	11,200	17,300	29,600	60,000
51	8,000	11,000	17,000	28,900	58,600
52	7,800	10,700	16,600	28,300	57,200
53	7,600	10,500	16,200	27,600	55,900
54	7,400	10,200	15,800	26,900	54,500
55	7,300	10,000	15,400	26,200	53,100

Entry Age (FEMALE)	Pay 10 Cover 20				
	Monthly Premium (RM)				
	150	200	300	500	1,000
1	11,000	15,200	23,700	40,600	82,600
2	11,000	15,200	23,700	40,600	82,600
3	11,000	15,200	23,700	40,600	82,600
4	11,000	15,200	23,700	40,600	82,600
5	11,000	15,200	23,700	40,600	82,600
6	11,000	15,200	23,700	40,600	82,500
7	11,000	15,200	23,700	40,600	82,500
8	10,900	15,200	23,700	40,500	82,500
9	10,900	15,200	23,600	40,500	82,500
10	10,900	15,200	23,600	40,500	82,400
11	10,900	15,200	23,600	40,500	82,400
12	10,900	15,200	23,600	40,500	82,300
13	10,900	15,100	23,600	40,400	82,300
14	10,900	15,100	23,600	40,400	82,300
15	10,900	15,100	23,600	40,400	82,200
16	10,900	15,100	23,500	40,400	82,200
17	10,900	15,100	23,500	40,300	82,200
18	10,900	15,100	23,500	40,300	82,100
19	10,900	15,100	23,500	40,300	82,100
20	10,900	15,100	23,500	40,300	82,000
21	10,900	15,100	23,500	40,300	82,000
22	10,900	15,100	23,500	40,200	81,900
23	10,900	15,000	23,400	40,200	81,900
24	10,800	15,000	23,400	40,100	81,800
25	10,800	15,000	23,400	40,100	81,700
26	10,800	15,000	23,300	40,000	81,600
27	10,800	15,000	23,300	39,900	81,400
28	10,800	14,900	23,300	39,900	81,300
29	10,700	14,900	23,200	39,800	81,100
30	10,700	14,900	23,100	39,700	80,900
31	10,700	14,800	23,100	39,500	80,600
32	10,700	14,800	23,000	39,400	80,300
33	10,600	14,700	22,900	39,300	80,000
34	10,600	14,700	22,800	39,100	79,700
35	10,500	14,600	22,700	38,900	79,300
36	10,500	14,500	22,600	38,700	78,900
37	10,400	14,400	22,500	38,500	78,400
38	10,400	14,400	22,300	38,300	77,900
39	10,300	14,300	22,200	38,000	77,300
40	10,200	14,200	22,000	37,700	76,600
41	10,100	14,000	21,800	37,400	75,900
42	10,100	13,900	21,600	37,100	75,200
43	10,000	13,800	21,400	36,700	74,400
44	9,900	13,600	21,200	36,300	73,500
45	9,800	13,500	21,000	35,900	72,600
46	9,600	13,300	20,700	35,400	71,600
47	9,500	13,200	20,400	35,000	70,600
48	9,400	13,000	20,200	34,500	69,500
49	9,300	12,800	19,900	34,000	68,400
50	9,100	12,600	19,600	33,400	67,300
51	9,000	12,400	19,200	32,900	66,100
52	8,800	12,200	18,900	32,300	64,800
53	8,700	12,000	18,500	31,700	63,500
54	8,500	11,700	18,200	31,000	62,200
55	8,300	11,500	17,800	30,400	60,900

# WealthSecure Max

**WealthSecure Max** adalah Pelan Endowment Premium Terhad Tidak Berpenyertaan dengan Bayaran Tunai Terjamin dicipta untuk menyediakan perlindungan dan membantu anda menyimpan untuk masa depan yang gemilang. Selain Bayaran Tunai Terjamin, ia menjanjikan Manfaat Matang yang bersamaan dengan jumlah premium dibayar\*. Bukan itu sahaja, anda juga mempunyai fleksibiliti untuk memilih jumlah yang ingin anda simpan setiap bulan sejajar dengan matlamat kewangan dan belanjawan anda. Dengan **WealthSecure Max**, kini anda mempunyai kuasa untuk menjamin masa depan anda dengan mudah.

## WealthSecure Max Secara Ringkas:

- **Premium bulanan mampu milik** dari RM150 sebulan.
- **Bayaran Tunai Terjamin** - 6% dari Jumlah Permulaan yang Diinsuranskan akan dibayar setiap 2 tahun atas kelangsungan hidup Diri yang Diinsuranskan hingga tarikh perlu dibayar bayaran tersebut, bermula dari akhir tahun polisi ke-2.
- **Manfaat Matang adalah jumlah premium dibayar\***.
- **Perlindungan tiga kali ganda\*** untuk kematian/Hilang Upaya Menyeluruh dan Kekal (HUMK) akibat semulajadi – 3 kali ganda Jumlah Permulaan yang Diinsuranskan dari tahun polisi ke-5 dan seterusnya (HUMK hingga berumur 65 tahun tertakluk kepada manfaat maksimum RM2 juta atas setiap hayat).
- **Perlindungan kemalangan\*** – 6 kali ganda Jumlah Permulaan yang Diinsuranskan sehingga berumur 65 tahun dan 3 kali ganda selepas itu.
- Tempoh perlindungan yang **lebih lama** dengan tempoh bayaran premium **lebih singkat**.

## Perlindungan Terjamin\*

Sekiranya berlaku kematian atau Hilang Upaya Menyeluruh dan Kekal (HUMK), yang berikut akan dibayar dalam jumlah sekaligus:

Kematian atau HUMK** (Punca Semulajadi)		
Tahun Polisi	Peratusan (%) Jumlah Permulaan yang Diinsuranskan***	
	Kematian	HUMK**
1	100%	100%
2	150%	150%
3	200%	200%
4	250%	250%
5 ke atas hingga umur 65#	300%	300%
Selepas umur 65#	300%	TIADA

Kematian atau HUMK** (Akibat Kemalangan)		
Tahun Polisi	Peratusan (%) Jumlah Permulaan yang Diinsuranskan***	
	Kematian	HUMK**
Sebelum umur 65#	600%	600%
Selepas umur 65#	300%	TIADA

\* Sebarang tunggakan hutang atas polisi semasa penyelesaian dibuat akan ditolak daripada hasil yang perlu dibayar di bawah polisi.

\*\* Manfaat HUMK tertakluk kepada jumlah maksimum RM2,000,000 setiap hayat.

\*\*\* Pengurangan perlindungan untuk kanak-kanak berkuatkuasa.

# Tahun polisi tamat pada umur 65 tahun hari jadi berikutnya.

## Bayaran Tunai Terjamin

Nikmati aliran pendapatan berterusan dengan Bayaran Tunai Terjamin sebanyak 6% dari Jumlah Permulaan yang Diinsuranskan! Ia dibayar setiap 2 tahun atas kelangsungan hidup Diri yang Diinsuranskan hingga tarikh perlu dibayar bayaran tersebut, bermula dari akhir tahun polisi ke-2.

## Manfaat Matang Terjamin\*

Apabila Diri yang Diinsuranskan masih hidup semasa matang, anda akan menerima jumlah premium dibayar.

## Premium Bulanan Mampu Milik

Anda boleh memilih premium bulanan bergantung kepada keperluan kewangan dan kemampuan anda.

Premium Bulanan (RM)				
150	200	300	500	1,000

## Tempoh Bayaran Premium Lebih Singkat

Anda menikmati perlindungan sehingga 20 tahun dengan tempoh bayaran premium terhad kepada 10 tahun.

## Umur Kemasukan Diri yang Diinsuranskan

	Umur pada hari lahir seterusnya
Minimum	30 hari
Maksimum	55 tahun

## Jumlah Kos Pengagihan

Jumlah kos pengagihan yang anda tanggung dan dibayar daripada premium anda untuk pelan ini adalah seperti berikut:-

Tahun Polisi	Bahagian Premium yang Ditolak untuk Jumlah Kos Pengagihan (%)	Jumlah Sebenar (RM)
1	15%	270
2	10%	180
3	7.5%	135
4	2.5%	45
5	2.5%	45
6	2.5%	45
7	2.5%	45
8	2.5%	45
9	2.5%	45
10	2.5%	45
11 dan ke atas	0%	0

### Nota:

Jumlah kos pengagihan adalah jumlah yang diterima oleh pengantara untuk penjualan polisi tersebut dan perkhidmatan yang akan diberikan oleh pengantara/wakil jualan bank kepada anda sepanjang tempoh polisi. Jumlah ini juga termasuk jumlah yang layak diterima oleh pengantara semasa tempoh polisi dengan syarat pengantara/wakil jualan bank memenuhi kriteria prestasi yang ditetapkan oleh AmMetLife Insurance Berhad.

Kadar jumlah kos pengagihan di atas ditunjukkan untuk polisi WealthSecure Max dengan tempoh polisi 20 tahun dan bayaran premium bulanan sebanyak RM150 (premium tahunan RM1,800) selama 10 tahun.

## Nota Penting

- Manfaat HUMK berkuatkuasa sehingga umur 65, tertakluk kepada jumlah maksimum RM2,000,000 setiap hayat.
- Manfaat Tambahan Selepas Kematian Akibat Kemalangan tertakluk kepada jumlah maksimum RM2,000,000 atas setiap hayat. Selepas Manfaat Kematian akibat kemalangan dan Manfaat Kematian akibat semulajadi.
- Pengurangan perlindungan untuk kanak-kanak berkuatkuasa. Sila rujuk Ilustrasi Jualan untuk maklumat lanjut.
- Anda mempunyai 30 hari dari tarikh premium perlu dibayar untuk membayar premium. Jika anda gagal berbuat demikian, anda akan diberikan pinjaman serta-merta (Pinjaman Premium Automatik) untuk mengekalkan keaktifan polisi anda, tertakluk bahawa terdapat nilai tunai yang mencukupi. Kami akan memaklumkan anda apabila pilihan ini diaktifkan dan kadar faedah yang dicaj ke atas pinjaman ini akan ditentukan oleh AmMetLife Insurance Berhad. Polisi anda akan luput apabila nilai tunai tidak lagi mencukupi untuk membayar kos premium anda.
- Anda mempunyai "tempoh bertenang" selama 15 hari dari tarikh penerimaan polisi untuk menyemak dan memastikan ia memenuhi keperluan anda. Jika anda membatalkan polisi anda semasa tempoh ini, premium yang telah anda bayar (ditolak sebarang perbelanjaan perubahan yang ditanggung) akan dikembalikan kepada anda.
- Anda hendaklah memastikan bahawa pelan ini menepati keperluan anda dan premium yang dibayar di bawah pelan ini merupakan jumlah yang anda mampu.
- Polisi anda mungkin layak mendapat pelepasan cukai tertakluk kepada keputusan muktamad Lembaga Hasil Dalam Negeri Malaysia.
- Membeli insurans hayat adalah komitmen jangka panjang. Jika anda menamatkan polisi anda pada tahun-tahun awal, anda mungkin mendapat balik jumlah yang kurang daripada jumlah yang telah anda bayar.
- Polisi mungkin tidak mempunyai nilai serahan semasa penamatan awal. Sila rujuk Ilustrasi Jualan untuk maklumat lanjut.
- Anda dinasihatkan agar memilih pembayaran melalui pengkreditan terus ke dalam akaun bank anda sebagai kemudahan anda untuk semua manfaat polisi. Borang Pengkreditan Terus disediakan di laman web kami atau hubungi 1300 88 8800 untuk maklumat lanjut.

## Pengecualian

- Jika kematian adalah akibat bunuh diri dalam masa satu tahun dari tarikh berkuatkuasa polisi atau tarikh pengaktifan semula, yang mana lebih kemudian, jumlah premium yang telah anda bayar dari tarikh berkuatkuasa polisi atau tarikh pengaktifan semula, yang mana lebih kemudian, selepas ditolak sebarang jumlah terhutang kepada dan sebarang manfaat dibayar oleh AmMetLife Insurance Berhad di bawah pelan ini, akan dikembalikan tanpa faedah.
- HUMK tidak akan melindungi sebarang hilang upaya yang disebabkan secara langsung atau tidak langsung, keseluruhan atau sebahagian akibat mana-mana kejadian berikut: -
  - i. Mencederakan diri sendiri atau sebarang percubaan berbuat demikian sama ada semasa waras atau tidak waras; atau
  - ii. Perang diisytiharkan atau tidak, penyertaan dalam rusuhan, mogok atau kekacauan awam; atau
  - iii. Berkhidmat sebagai tentera atau tentera laut semasa perang diisytiharkan atau tidak, atau semasa berada di bawah arahan untuk perang seperti operasi atau pemulihan ketenteraman awam; atau
  - iv. Memasuki, mengendali atau menyelenggara, menaiki atau menuruni dari atau dengan sebarang peranti atau pengangkutan udara kecuali semasa Diri yang Diinsuranskan berada dalam kapal terbang yang dikendalikan oleh syarikat penerbangan penumpang komersial dalam perjalanan jadual penumpang biasa menggunakan laluan penumpang biasanya atau apabila Diri yang Diinsuranskan adalah penumpang perkhidmatan kapal terbang atau helikopter yang berlesen sepenuhnya yang beroperasi di kawasan yang tiada perkhidmatan oleh kapal terbang penumpang berjadual biasa; atau
  - v. Jika Diri yang Diinsuranskan didapati dijangkiti oleh mana-mana Virus Kurang Daya Tahan Manusia (HIV) atau Sindrom Kurang Daya Tahan Penyakit (AIDS), Komplikasi Berkaitan AIDS (ARC) kecuali jika ia disebabkan oleh transfusi darah; atau
  - vi. Semasa berada di bawah pengaruh dadah atau arak yang memabukkan semasa waras atau tidak waras; atau
  - vii. Hilang upaya berlaku sebelum tarikh berkuatkuasa polisi.

### *Nota:*

*Senarai ini tidak lengkap. Sila rujuk kontrak polisi untuk pengecualian lengkap di bawah pelan ini.*

## Penafian

Maklumat, kenyataan dan/atau keterangan yang terkandung di sini hanya sebagai maklumat umum untuk rujukan pantas serta ilustrasi sahaja dan tidak boleh dianggap sebagai kontrak insurans.

Jika anda perlukan maklumat lanjut, anda boleh merujuk kepada wakil jualan bank kami atau hubungi kami di talian 1300 88 8800 atau layari laman web kami. Jika terdapat apa-apa percanggahan antara versi-versi Bahasa Malaysia atau bahasa lain dengan versi Bahasa Inggeris dalam risalah ini, maka versi Bahasa Inggeris hendaklah digunakan.

AmMetLife Insurance Berhad dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia. Untuk ketahui lebih lanjut berkenaan **WealthSecure Max**, sila hubungi wakil jualan bank kami yang ramah hari ini.

Jadual di bawah menunjukkan senarai Jumlah Permulaan Yang Diinsurankan antara lelaki dan wanita:

Umur Masuk (LELAKI)	Bayar 10 Perlindungan 20				
	Premium Bulanan (RM)				
	150	200	300	500	1,000
1	10,900	15,100	23,600	40,400	82,200
2	10,900	15,100	23,500	40,300	82,100
3	10,900	15,100	23,500	40,300	82,000
4	10,900	15,000	23,400	40,200	82,000
5	10,800	15,000	23,400	40,100	81,800
6	10,800	15,000	23,300	40,000	81,700
7	10,800	15,000	23,300	40,000	81,600
8	10,800	14,900	23,200	39,900	81,500
9	10,700	14,900	23,200	39,800	81,400
10	10,700	14,800	23,100	39,700	81,200
11	10,700	14,800	23,000	39,600	81,100
12	10,600	14,700	23,000	39,500	80,900
13	10,600	14,700	22,900	39,400	80,800
14	10,600	14,700	22,900	39,300	80,700
15	10,600	14,600	22,800	39,200	80,600
16	10,600	14,600	22,800	39,100	80,500
17	10,500	14,600	22,700	39,100	80,400
18	10,500	14,600	22,800	39,100	80,300
19	10,500	14,600	22,800	39,100	80,300
20	10,500	14,600	22,800	39,100	80,300
21	10,500	14,600	22,800	39,100	80,300
22	10,500	14,600	22,800	39,100	80,200
23	10,500	14,600	22,800	39,100	80,200
24	10,500	14,600	22,700	39,000	80,100
25	10,500	14,600	22,700	39,000	79,900
26	10,500	14,600	22,700	38,900	79,800
27	10,500	14,500	22,600	38,900	79,600
28	10,500	14,500	22,600	38,800	79,400
29	10,400	14,500	22,500	38,600	79,100
30	10,400	14,400	22,400	38,500	78,700
31	10,400	14,400	22,300	38,300	78,300
32	10,300	14,300	22,200	38,100	77,900
33	10,300	14,200	22,100	37,900	77,400
34	10,200	14,100	21,900	37,600	76,800
35	10,100	14,000	21,800	37,300	76,200
36	10,000	13,900	21,600	37,000	75,500
37	9,900	13,800	21,400	36,700	74,800
38	9,800	13,600	21,200	36,300	74,000
39	9,700	13,500	20,900	35,900	73,100
40	9,600	13,300	20,700	35,400	72,100
41	9,500	13,100	20,400	34,900	71,100
42	9,400	13,000	20,100	34,400	70,000
43	9,200	12,800	19,800	33,900	68,900
44	9,100	12,600	19,500	33,300	67,700
45	8,900	12,300	19,100	32,700	66,500
46	8,800	12,100	18,800	32,100	65,200
47	8,600	11,900	18,400	31,500	63,900
48	8,500	11,700	18,100	30,900	62,600
49	8,300	11,400	17,700	30,300	61,300
50	8,100	11,200	17,300	29,600	60,000
51	8,000	11,000	17,000	28,900	58,600
52	7,800	10,700	16,600	28,300	57,200
53	7,600	10,500	16,200	27,600	55,900
54	7,400	10,200	15,800	26,900	54,500
55	7,300	10,000	15,400	26,200	53,100

Umur Masuk (PEREMPUAN)	Bayar 10 Perlindungan 20				
	Premium Bulanan (RM)				
	150	200	300	500	1,000
1	11,000	15,200	23,700	40,600	82,600
2	11,000	15,200	23,700	40,600	82,600
3	11,000	15,200	23,700	40,600	82,600
4	11,000	15,200	23,700	40,600	82,600
5	11,000	15,200	23,700	40,600	82,600
6	11,000	15,200	23,700	40,600	82,500
7	11,000	15,200	23,700	40,600	82,500
8	10,900	15,200	23,700	40,500	82,500
9	10,900	15,200	23,600	40,500	82,500
10	10,900	15,200	23,600	40,500	82,400
11	10,900	15,200	23,600	40,500	82,400
12	10,900	15,200	23,600	40,500	82,300
13	10,900	15,100	23,600	40,400	82,300
14	10,900	15,100	23,600	40,400	82,300
15	10,900	15,100	23,600	40,400	82,200
16	10,900	15,100	23,500	40,400	82,200
17	10,900	15,100	23,500	40,300	82,200
18	10,900	15,100	23,500	40,300	82,100
19	10,900	15,100	23,500	40,300	82,100
20	10,900	15,100	23,500	40,300	82,000
21	10,900	15,100	23,500	40,300	82,000
22	10,900	15,100	23,500	40,200	81,900
23	10,900	15,000	23,400	40,200	81,900
24	10,800	15,000	23,400	40,100	81,800
25	10,800	15,000	23,400	40,100	81,700
26	10,800	15,000	23,300	40,000	81,600
27	10,800	15,000	23,300	39,900	81,400
28	10,800	14,900	23,300	39,900	81,300
29	10,700	14,900	23,200	39,800	81,100
30	10,700	14,900	23,100	39,700	80,900
31	10,700	14,800	23,100	39,500	80,600
32	10,700	14,800	23,000	39,400	80,300
33	10,600	14,700	22,900	39,300	80,000
34	10,600	14,700	22,800	39,100	79,700
35	10,500	14,600	22,700	38,900	79,300
36	10,500	14,500	22,600	38,700	78,900
37	10,400	14,400	22,500	38,500	78,400
38	10,400	14,400	22,300	38,300	77,900
39	10,300	14,300	22,200	38,000	77,300
40	10,200	14,200	22,000	37,700	76,600
41	10,100	14,000	21,800	37,400	75,900
42	10,100	13,900	21,600	37,100	75,200
43	10,000	13,800	21,400	36,700	74,400
44	9,900	13,600	21,200	36,300	73,500
45	9,800	13,500	21,000	35,900	72,600
46	9,600	13,300	20,700	35,400	71,600
47	9,500	13,200	20,400	35,000	70,600
48	9,400	13,000	20,200	34,500	69,500
49	9,300	12,800	19,900	34,000	68,400
50	9,100	12,600	19,600	33,400	67,300
51	9,000	12,400	19,200	32,900	66,100
52	8,800	12,200	18,900	32,300	64,800
53	8,700	12,000	18,500	31,700	63,500
54	8,500	11,700	18,200	31,000	62,200
55	8,300	11,500	17,800	30,400	60,900



# WealthSecure Max

**WealthSecure Max** 是一个非分红式的储蓄计划，而仅需要较短的保费付款期。它的保证现金付款能为您提供保障及储蓄，以确保您能拥有一个更美好的未来。除了保证现金付款，此计划也承诺为您提供相等于已缴付的总保费之期满利益\*。更美妙的是，您可根据本身的财务状况及目标来伸缩性选择每月的储蓄额。

## WealthSecure Max 利益一览表

- 低至每月RM150的可负担保费。
- 保证现金付款 — 由第二个保单年末开始，只要受保人于付款日仍健在，将每两年一次支付初期保额的6%。
- 期满利益相等于所有已缴付的保费\*。
- 三倍保障\*于自然因素而导致的死亡/完全及永久残废 — 由第五个保单年开始，将获初期保额的三倍(完全及永久残废的最高利益将以每个生命RM2百万为准；其保障延至65岁为止)。
- 意外保障\* — 初期保额的六倍，65岁之后则为三倍。
- 较长的保障期但较短的保费付款期。

### 受保证的保障\*

若不幸遭遇死亡或完全及永久残废，将一次过支付以下数额：

死亡或完全及永久残废** (自然因素)		
保单年	初期保额的巴仙率*** (%)	
	死亡	完全及永久残废**
1	100%	100%
2	150%	150%
3	200%	200%
4	250%	250%
5年以上直到65*岁	300%	300%
65*岁之后	300%	无

死亡或完全及永久残废** (意外因素)		
保单年	初期保额的巴仙率*** (%)	
	死亡	完全及永久残废**
65*岁之前	600%	600%
65*岁之后	300%	无

\* 保单的任何欠款将由款额中扣除。

\*\* 完全及永久残废的最高利益将以每个生命RM2百万为准。

\*\*\* 儿童将依据折减保障。

# 下一个生日届满65岁的保单年末。

### 保证现金付款

保证现金付款为初期保额的6%，这将是您将享有的稳健收入！从第二个保单年末开始，只要受保人于付款日仍健在，将每两年支付一次。

### 受保证的期满利益\*

只要受保人于期满日仍健在，将获得所有已缴付的保费。

### 可负担的每月保费

您可根据本身的财务状况及需求来决定每月所需缴付的保费。

按月保费 (RM)				
150	200	300	500	1,000

### 较短的保费缴付期限

您将享受有限的优势保费缴付期为10年，有效期最长为20年。

### 受保人的投保年龄

下一个生日年龄	
最低	30天
最高	55岁

## 总分销成本

总分销成本将由您承担并由您的保费支付，数额如下：

保单年	用以支付总分销成本的保费部分(%)	实际数额 (RM)
1	15%	270
2	10%	180
3	7.5%	135
4	2.5%	45
5	2.5%	45
6	2.5%	45
7	2.5%	45
8	2.5%	45
9	2.5%	45
10	2.5%	45
11 及以上	0%	0

注：

总分销成本是仲介人/银行销售代表在售出此计划期间为您提供的服务而所得到的数额。该数额还包括仲介人在您的保单期限内可能享有的数额，惟仲介人/银行销售代表必须符合 AmMetLife Insurance Berhad 所制定的业绩标准。

以上总分销成本图表根据20年保单期限，其每月保费为RM150(每年保费为RM1,800)，而保费缴付期长达10年。

### 重要事项

- 完全及永久残废的最高利益将以每个生命RM2百万为准，其保障延至65岁为止。
- 额外意外死亡的最高利益将以每个生命RM2百万为准。额外意外死亡利益乃是指因意外因素死亡及因自然因素死亡两者之间的利益差别。
- 儿童将依据折减保障。欲知详情请参阅销售说明。
- 若您无法在保费到期日起的30天内缴付保费但保单已经拥有足够的现金价值，自动保费贷款系统将被启动以确保您的保单继续生效。启动后我们将通知您，而此贷款利率则将由公司决定。一旦您保单的现金价值无法再承担保单费用，您的保单将失效。
- 您在收到保单后将拥有为期15天的“冷静期”来详加考虑和检讨有关保单是否符合您的需求。若您在该期限内取消有关保单，您将获得退还已缴付的保费（唯需扣除已支付的任何体检费）。
- 您应确保此计划能符合您的需求，而所需缴付的保费也是您所能负担的。
- 您的保单或附有所得税减免利益，唯须视马来西亚内陆税收局的最终决定。

- 购买人寿保险是一项长期的承诺。若您保单生效初期断保，您可能获得比已缴付的款项更低的数额。
- 若在保单生效初期断保将可能导致保单无退保价值。欲知详情请参阅销售说明。
- 为了您的便利，我们建议您选择由您的银行户头直接转帐支付保费。有关直接转帐表格可从我们的网站下载。欲知详情，请致电 1300 88 8800。

### 不受保情况

- 若在保单生效日或保单复效日的一年内自杀身亡，视何者为后，所有在保单生效日或保单复效日起已缴付的保费，视何者为后，在扣除任何欠款及任何AmMetLife Insurance Berhad已给付的保单利益之后将归还给您（不包括利息）。
- 完全及永久残废利益将不给予任何直接或间接、完全或部分因任何下列情况所造成的伤残：
  - 神智正常或精神失常的情况下蓄意自残或做出任何企图威胁自身安全的行为；或
  - 已宣布或未宣布的战争、参与暴乱、罢工或民间骚动；或
  - 在已宣布或未宣布的战争中服役于武装或海军部队，或受命参与任何形式的战争行动或恢复公共秩序；或
  - 在任何空中设备或运输工具内登入、登出、操作、服务、或被载送，除非受保人是付费乘搭并由商业航空公司根据规律商业航线时间表载客服务的搭客，或当受保人乘搭拥有执照的飞机或直升机去根据规律航线时间载客服务的客机没提供服务的地点；或
  - 若受保人被发现染上人类免疫缺陷病毒(HIV)或后天性免疫不全症候群(AIDS)，艾滋病相关综合症(ARC)，但因输血染上除外；或
  - 神智正常或精神失常的情况下受毒品或酒精饮料影响；或
  - 在保单生效日之前已存在的任何形式的伤残。

注：此不受保项目未尽详尽，请参阅保单契约以获知详细的不受保情况。

### 重要声明

此册子所包含的资料、声明和/或陈述，纯粹是作为快速参考与说明用途的一般资料，并不能视之为保单契约。

若您需要了解更多详情，请咨询我们的银行销售代表或拨 1300 88 8800或浏览我们的网站。若本册子中的马来文或其他语言版本与英文版本之间存有任何不一致之处，一概以英文版本为准。

AmMetLife Insurance Berhad 是一家受管制于马来西亚国家银行，并在2013年金融服务法令许可下营业的保险公司。

欲知更多有关 **WealthSecure Max** 详情，请今天就联系我们的银行销售代表。

下表列出了男性和女性之间的初期保额:

投保年龄 (男)	缴付10年享有20年保障				
	按月保费(RM)				
	150	200	300	500	1,000
1	10,900	15,100	23,600	40,400	82,200
2	10,900	15,100	23,500	40,300	82,100
3	10,900	15,100	23,500	40,300	82,000
4	10,900	15,000	23,400	40,200	82,000
5	10,800	15,000	23,400	40,100	81,800
6	10,800	15,000	23,300	40,000	81,700
7	10,800	15,000	23,300	40,000	81,600
8	10,800	14,900	23,200	39,900	81,500
9	10,700	14,900	23,200	39,800	81,400
10	10,700	14,800	23,100	39,700	81,200
11	10,700	14,800	23,000	39,600	81,100
12	10,600	14,700	23,000	39,500	80,900
13	10,600	14,700	22,900	39,400	80,800
14	10,600	14,700	22,900	39,300	80,700
15	10,600	14,600	22,800	39,200	80,600
16	10,600	14,600	22,800	39,100	80,500
17	10,500	14,600	22,700	39,100	80,400
18	10,500	14,600	22,800	39,100	80,300
19	10,500	14,600	22,800	39,100	80,300
20	10,500	14,600	22,800	39,100	80,300
21	10,500	14,600	22,800	39,100	80,300
22	10,500	14,600	22,800	39,100	80,200
23	10,500	14,600	22,800	39,100	80,200
24	10,500	14,600	22,700	39,000	80,100
25	10,500	14,600	22,700	39,000	79,900
26	10,500	14,600	22,700	38,900	79,800
27	10,500	14,500	22,600	38,900	79,600
28	10,500	14,500	22,600	38,800	79,400
29	10,400	14,500	22,500	38,600	79,100
30	10,400	14,400	22,400	38,500	78,700
31	10,400	14,400	22,300	38,300	78,300
32	10,300	14,300	22,200	38,100	77,900
33	10,300	14,200	22,100	37,900	77,400
34	10,200	14,100	21,900	37,600	76,800
35	10,100	14,000	21,800	37,300	76,200
36	10,000	13,900	21,600	37,000	75,500
37	9,900	13,800	21,400	36,700	74,800
38	9,800	13,600	21,200	36,300	74,000
39	9,700	13,500	20,900	35,900	73,100
40	9,600	13,300	20,700	35,400	72,100
41	9,500	13,100	20,400	34,900	71,100
42	9,400	13,000	20,100	34,400	70,000
43	9,200	12,800	19,800	33,900	68,900
44	9,100	12,600	19,500	33,300	67,700
45	8,900	12,300	19,100	32,700	66,500
46	8,800	12,100	18,800	32,100	65,200
47	8,600	11,900	18,400	31,500	63,900
48	8,500	11,700	18,100	30,900	62,600
49	8,300	11,400	17,700	30,300	61,300
50	8,100	11,200	17,300	29,600	60,000
51	8,000	11,000	17,000	28,900	58,600
52	7,800	10,700	16,600	28,300	57,200
53	7,600	10,500	16,200	27,600	55,900
54	7,400	10,200	15,800	26,900	54,500
55	7,300	10,000	15,400	26,200	53,100

投保年龄 (女)	缴付10年享有20年保障				
	按月保费(RM)				
	150	200	300	500	1,000
1	11,000	15,200	23,700	40,600	82,600
2	11,000	15,200	23,700	40,600	82,600
3	11,000	15,200	23,700	40,600	82,600
4	11,000	15,200	23,700	40,600	82,600
5	11,000	15,200	23,700	40,600	82,600
6	11,000	15,200	23,700	40,600	82,500
7	11,000	15,200	23,700	40,600	82,500
8	10,900	15,200	23,700	40,500	82,500
9	10,900	15,200	23,600	40,500	82,500
10	10,900	15,200	23,600	40,500	82,400
11	10,900	15,200	23,600	40,500	82,400
12	10,900	15,200	23,600	40,500	82,300
13	10,900	15,100	23,600	40,400	82,300
14	10,900	15,100	23,600	40,400	82,300
15	10,900	15,100	23,600	40,400	82,200
16	10,900	15,100	23,500	40,400	82,200
17	10,900	15,100	23,500	40,300	82,200
18	10,900	15,100	23,500	40,300	82,100
19	10,900	15,100	23,500	40,300	82,100
20	10,900	15,100	23,500	40,300	82,000
21	10,900	15,100	23,500	40,300	82,000
22	10,900	15,100	23,500	40,200	81,900
23	10,900	15,000	23,400	40,200	81,900
24	10,800	15,000	23,400	40,100	81,800
25	10,800	15,000	23,400	40,100	81,700
26	10,800	15,000	23,300	40,000	81,600
27	10,800	15,000	23,300	39,900	81,400
28	10,800	14,900	23,300	39,900	81,300
29	10,700	14,900	23,200	39,800	81,100
30	10,700	14,900	23,100	39,700	80,900
31	10,700	14,800	23,100	39,500	80,600
32	10,700	14,800	23,000	39,400	80,300
33	10,600	14,700	22,900	39,300	80,000
34	10,600	14,700	22,800	39,100	79,700
35	10,500	14,600	22,700	38,900	79,300
36	10,500	14,500	22,600	38,700	78,900
37	10,400	14,400	22,500	38,500	78,400
38	10,400	14,400	22,300	38,300	77,900
39	10,300	14,300	22,200	38,000	77,300
40	10,200	14,200	22,000	37,700	76,600
41	10,100	14,000	21,800	37,400	75,900
42	10,100	13,900	21,600	37,100	75,200
43	10,000	13,800	21,400	36,700	74,400
44	9,900	13,600	21,200	36,300	73,500
45	9,800	13,500	21,000	35,900	72,600
46	9,600	13,300	20,700	35,400	71,600
47	9,500	13,200	20,400	35,000	70,600
48	9,400	13,000	20,200	34,500	69,500
49	9,300	12,800	19,900	34,000	68,400
50	9,100	12,600	19,600	33,400	67,300
51	9,000	12,400	19,200	32,900	66,100
52	8,800	12,200	18,900	32,300	64,800
53	8,700	12,000	18,500	31,700	63,500
54	8,500	11,700	18,200	31,000	62,200
55	8,300	11,500	17,800	30,400	60,900

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