

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM500,000 | Age: 30 years old | Gender: Male | Status: Healthy
Coverage Term: 50 years | Contribution Payment Term: Full Term

This is not actual coverage and may not be available under this plan.

For actual coverage and illustration based on your details, please refer to the Benefit Illustration.

AmMetLife Takaful

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful. Other customers have read this PDS and found it helpful; you should read it too.

Takaful Operator	AmMetLife Takaful Berhad (AmMetLife Takaful)
Plan Name	ProtectSecure-i Murni (This is a takaful plan)
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is ProtectSecure-i Murni?

ProtectSecure-i Murni is an individual ordinary family takaful plan with regular contributions. It offers death or Total and Permanent Disability (TPD) benefits throughout the coverage term. An additional benefit includes double indemnity benefit for death or TPD while performing Hajj or Umrah as well as coverage for Badal Hajj, Waqaf and funeral benefit – all designed to support your loved ones during difficult time. It also pays special allowance payout at the end of 3rd certificate year and upon maturity, any remaining amount in Participant Investment Fund (PIF) will be paid out.

Applicable Shariah concepts:

- Wakalah** – All certificate holders appoint AmMetLife Takaful to act on their behalf to invest and manage the takaful plan in accordance with Shariah principles. AmMetLife Takaful is entitled to a Wakalah Fee, as disclosed in the Benefit Illustration, for managing the plan.
- Tabarru'** – All certificate holders agree to donate a specified portion of the contribution paid into the Participants Risk Fund (PRF) for the purpose of mutual aid and assistance.
- Qard** – An interest-free loan from AmMetLife Takaful in the event that the PRF is in deficit. The loan will be paid from the future surplus arising from the PRF.
- Hajj** – Visiting Baitullah Al Haram (the Holy Kaabah) in Mecca in the months of Hajj pilgrimage to perform the specific rites according to the terms and conditions.
- Umrah** – Visiting Baitullah Al Haram (the Holy Kaabah) in Mecca at any time to perform the specific rites according to the terms and conditions.
- Badal Hajj** – Performing Hajj (pilgrimage to Mecca) on behalf of those who is unable to perform Hajj due to certain barriers such as sickness, death, old before fulfilling the Hajj obligation.
- Waqf** – A voluntary, permanent, irrevocable dedication of a person's wealth or a portion of it religious, educational or charitable cause.

Step 2

Know Your Coverage / Benefits

Basic Sum Covered: RM500,000

Coverage Term: 50 years (until the age of 80)

As an illustration, for annual contribution of **RM15,000**, you will receive the following takaful coverage / benefits:

Death or TPD Benefit	100% of Basic Sum Covered plus PIF amount.
Double Indemnity Benefit while performing Hajj/Umrah	100% of Basic Sum Covered will be payable on top of the Death or TPD Benefit, if you pass away or suffer TPD while performing Hajj or Umrah.
Badal Hajj Benefit	RM3,000 will be payable to your nominee to appoint a wakeel to perform Badal Hajj on behalf of you, in the event of death or TPD.
Waqaf Benefit	RM1,000 will be donated to a Waqaf organization approved by our Shariah Committees in the event of your death or TPD.
Funeral Benefit	RM5,000 will be payable upon your death.
Special Allowance	RM1,500 at the end of 3 rd certificate year payable from PIF.
Maturity Benefit	Upon maturity, the remaining amount in your PIF will be payable.

Exclusions – This plan excludes any cause of the following event:

Death Benefit :

- suicide (whether while sane or insane) within 1 year from the commencement date; or
- under influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- pre-existing condition within first 12 months of the certificate.

TPD Benefit :

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- pre-existing condition or disability which existed prior to the commencement date.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full terms and conditions.

If you have any questions or require assistance on your certificate, you can:



Write to Us



1 300 22 9777

ammetlifetakaful.com

customercare@ammetlifetakaful.com

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Step 3

Know Your Obligations

For this takaful plan, you must pay takaful contribution of:

Contribution: RM15,000 annually

Duration: 50 years / Full term

You also have to pay the following fees and charges:

Wakalah Fee

Wakalah Fee – A percentage will be deducted from takaful contribution:

Certificate Year						
1	2	3	4	5	6	7
70.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
RM10,500	RM4,500	RM4,500	RM4,500	RM4,500	RM4,500	RM4,500

Certificate Year						
8	9	10	11	12	13	14 & Above
20.00%	20.00%	15.00%	15.00%	15.00%	6.00%	6.00%
RM3,000	RM3,000	RM2,250	RM2,250	RM2,250	RM900	RM900

Wakalah Fee for Top-up is 5% of Top-up contribution.

Commission

Commission payable to the bank (part of Wakalah Fee):

Certificate Year			
1	2 - 3	4 - 10	11 & Above
25.00%	15.00%	5.00%	0.00%
RM3,750	RM2,250	RM750	RM0

Commission for Top-up is 3.75% of Top-up contribution amount.

Tabarru' Charge

This is deducted monthly from your PIF and will be allocated into PRF. The tabarru' amount increase as you grow older.

Surrender Fee

RM100 or 10% of PIF value, whichever is lower.

AmMetLife Takaful allocates a portion of the contribution into your PIF. Wakalah Fee will be used to pay commission to agents and other expenses of AmMetLife Takaful.

Step 4

Other Key Terms

Importance of Disclosure – You must disclose all material facts such as medical condition and state your age/ date of birth correctly. Otherwise, the certificate may be voided.

Limitation on TPD Benefit – The TPD benefit ends on the certificate anniversary after the participant's turns 65 years old. The sum total of the TPD benefit pay out across all certificates under AmMetLife Takaful in excess of PIF is limited to RM 2 million.

Limitation on Double Indemnity Benefit – This benefit only applicable to muslim and subject to 1 year waiting period from commencement date, except for accident. The coverage applies for up to 50 days for Hajj and 15 days for Umrah from the departure date from Malaysia, or actual travel duration, whichever is shorter. No coverage for ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period.

Limitation on Special Allowance – This benefit is payable if the certificate is in-force, all contribution is fully paid up to the end of 3rd certificate year and remaining balance in the PIF after Special Allowance is paid out must be RM100.

Grace Period – You have 30 days from the contribution due date to make your payment. If you do not pay your contributions within 30 days from the due date, your coverage will remain in force only if your PIF balance is sufficient to deduct the tabarru', and other charges. Otherwise, your certificate will lapse.

Lapse of Certificate – Your certificate will lapse if your PIF balance is not enough to cover the tabarru', and other charges.

Non-guaranteed Contribution – The contribution rates are NOT GUARANTEED and may be revised by giving at least 30 days' advance written notice to you.

Change in Contact Details – You must inform us of any change in your/your nominee(s) contact details to ensure that all correspondences reach you/your nominee(s) in a timely manner.

Claims – Notify us as soon as possible if you need to make a claim under your certificate. We will guide you on the required documents to submit for processing your claim.

Note: This list is non-exhaustive. You should refer to the Takaful Certificate for the full list of terms and conditions.



Can I cancel my certificate?

Free-Look Period – If you do not satisfy with this certificate, you can cancel it by notifying us in writing within 15 days of receiving this certificate. We will refund your full contribution less medical examination expenses incurred, if any.

Cancellation – You can cancel this certificate anytime after the Free-Look Period by notifying us in writing. Keep in mind that the amount you receive will be much lower than your total contribution paid. **It may not be an advantage if you to cancel or to replace an existing certificate with a new one.**

The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).