

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM10,000 | Age: 30 years old | Gender: Male | Status: Healthy |
Coverage Term: 20 years | Contribution Payment Term: 20 years

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.



PRODUCT DISCLOSURE SHEET

AmMetLife Takaful Berhad is a licensed family takaful operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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)
Rider Name	Waqaf Rider
Plan Name	Protect-i Trust
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Waqaf Rider?

Waqaf Rider is an optional individual contribution paying rider that allows you to give back to society in meaningful way. In the event of your death or Total and Permanent Disability (TPD), the sum covered will be donated to waqaf organization approved by our Shariah Committees.

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.
- **Waqf** – A voluntary, permanent, irrevocable dedication of a person's wealth or a portion of it for religious, educational or charitable cause.

Step 2

Know Your Coverage / Benefits

Rider Sum Covered: **RM10,000**

Coverage Term: 20 years (until the age of 50)

As an illustration, for annual contribution of **RM84.00**, you will receive the following takaful coverage / benefits:

Waqaf Rider	The sum covered for this rider will increase by 10% of the initial sum covered every 5th certificate years, up to a maximum of RM25,000. Upon death or TPD the sum covered will be donated to a waqaf organization approved by our Shariah Committees.
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Exclusions – This rider excludes if participant dies or TPD caused by any of the following event:

Death Benefit :

- suicide (whether while sane or insane) within 1 year from 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 the first 12 months of the certificate.

TPD Benefit :

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- under influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- pre-existing condition or disability which was 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



ammelifetakaful.com



customercare@ammelifetakaful.com

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Step 3

Know Your Obligations

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

Contribution: RM84.00 annually

Payment Term: 20 years

You also have to pay the following fees and charges:

Wakalah Fee	The Total Wakalah Fee that you have to pay is RM491.00 or 29.00% of your total contribution over certificate term of which includes total agent commission of RM144.00 or 9.00% as well as total management expense of RM347.00 or 21.00%.
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Tabarru' Charge	This is deducted monthly from your PIF and will be allocated into PRF. The tabarru' amount increase as you grow older.
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The Contribution after deducting the Wakalah Fee will be allocated into PIF. The 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 70 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.

Grace Period – You have 30 days from the contribution due date to make your payment. If you do not pay your contributions within the 30 days from the contribution 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.

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).