

Applicant:	Cert Holder Name	Date:	DD/MM/YYYY
Participant's to be:	Participant Name	Date of birth:	DD/MM/YYYY
		Age:	XX

PRODUCT DISCLOSURE SHEET – GoldenSecure-i Style

Please read this Product Disclosure Sheet before you decide to participate in the GoldenSecure-i Style. Please also read the terms and conditions in the Benefit Illustrations and certificate upon the acceptance of your approval.

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

1. What is GoldenSecure-i Style?

GoldenSecure-i Style is a single contribution investment-linked takaful plan that offers a combination of takaful protection and investment. It pays the sum covered or the value of Participant Investment Fund (PIF), whichever is higher, in one lump sum, if the Participant dies suffers total and permanent disability or critical illness during the term of the plan. The value of the investment-linked takaful plan depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

2. What are the Shariah concepts applicable?

- **Wakalah** – This plan applies Wakalah (Agency) concept, where all certificate holders appoint AmMetLife Takaful Berhad (AmMetLife Takaful) to act on behalf of them to invest and manage the Participant Investment Fund (PIF) and Participants Risk Fund (PRF). AmMetLife Takaful is entitled to a Wakalah Fee, as disclosed in the Benefit Illustration, for managing and investing the funds.
- **Tabarru'** – This plan applies Tabarru' concept, where all certificate holders agree to donate a specified portion of the contribution paid from the PIF into the PRF for the purpose of mutual aid and assistance to all certificate holders in times of misfortune.
- **Qardh** – An interest-free loan from AmMetLife Takaful in the event that the PRF is in deficit. The loan will be paid (in equivalent counter value) from the future surplus arising from the PRF.

3. What are the covers / benefits provided?

The Basic Sum Covered for this plan is: RM XXX

The benefits of this plan are:

Basic Plan Benefits	Amount Payable
Death Benefit	RMXXX or PIF value, whichever is higher.
Total and Permanent Disability (TPD) Benefit	RMXXX or PIF value, whichever is higher.
Critical Illness (CI) Benefit	RMXXX or PIF value, whichever is higher.
Maturity Benefit	PIF value (if any).

**The sum covered will increase upon top-up and will decrease upon partial withdrawal.*

Note: Takaful Certificate will be terminated when one of the above benefits is paid.

- **Fun Invested**

AmMetLife Takaful Balanced Fund:	XX%
AmMetLife Takaful Balanced Plus Fund:	XX%
AmMetLife Takaful Equity Fund:	XX%
AmMetLife Takaful Sukuk Fund:	XX%

Reminder: Please read the Benefit Illustration and Fund Fact Sheet provided by AmMetLife Takaful which includes product benefits and objective of the investment-linked fund. It is important to select a fund or a combination of funds that suit your financial goals and risk profile.

Total and Permanent Disability (TPD)

TPD means the participant suffers one of the following impairments:

- a) Total and permanent loss of sight in both eyes; or
- b) Loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle; or
- c) Total and permanent loss of sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle.

If the participant who is employed or engaged in any business in which the income, profits, commission or compensation is generated, at the commencement of TPD, then, the TPD includes any situation where the participant is rendered disable to such an extent that there is no occupation whatsoever which the participant is able to perform.

The participant shall also be regarded as being TPD if the participant is rendered disable to such an extent that the participant is unable to perform at least three of the six Activities of Daily Living (ADL) listed below:

Bathing/Washing	The ability to wash in the bath or shower (including getting in and out of the bath or shower) or wash by other means.
Continence	The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
Dressing	Putting on and taking off all necessary items of clothing without requiring assistance of another person.
Eating	All tasks of getting food into the body once it has been prepared.
Mobility	The ability to move from room to room without requiring any physical assistance.
Transfer	Getting in and out of a chair without requiring physical assistance.

Critical Illness (CI)

The CI benefit will be payable in one lump sum if the participant suffers one (1) of the thirty-six (36) CI as listed below:

1. Alzheimer's Disease / Severe Dementia	19. HIV Infection due to Blood Transfusion
2. Bacterial Meningitis – resulting in permanent inability to perform ADL	20. Loss of Independent Existence
3. Benign Brain Tumour – of specified severity	21. Loss of Speech
4. Blindness – Permanent and Irreversible	22. Third Degree Burns – of specified severity
5. Brain Surgery	23. Major Head Trauma – resulting in permanent inability to perform ADL
6. Cancer – of specified severity and does not cover early cancers	24. Major Organ / Bone Marrow Transplant
7. Chronic Aplastic Anaemia – resulting in permanent Bone Marrow Failure	25. Medullary Cystic Disease
8. Coma – resulting in permanent neurological deficit with persisting clinical symptoms	26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
9. Coronary Artery By-Pass Surgery	27. Multiple Sclerosis
10. Deafness – Permanent and Irreversible	28. Muscular Dystrophy
11. Encephalitis – resulting in permanent inability to perform ADL	29. Serious Coronary Artery Disease
12. Kidney Failure – requiring dialysis or kidney transplant	30. Paralysis of Limbs
13. End Stage Liver Failure	31. Parkinson's Disease – resulting in permanent inability to perform ADL
14. End-Stage Lung Disease	32. Primary Pulmonary Arterial Hypertension – of specified severity

15. Full Blown AIDS	33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
16. Fulminant Virus Hepatitis	34. Surgery to Aorta
17. Heart Attack – of specified severity	35. Systemic Lupus Erythematosus with Severe Kidney Complications
18. Heart Valve Surgery	36. Terminal Illness

Note: Please refer to the Takaful Certificate for full definitions of TPD and CI.

4. How much contribution do I have to pay?

The total contribution that you have to pay and the Takaful Certificate terms may vary depending on the risk classification based on the underwriting requirements of AmMetLife Takaful.

The estimated contribution that you have to pay: RMXXX

AmMetLife Takaful allocates a portion of the contribution to purchase units in the investment-linked fund that you have chosen. Any unallocated amount (wakalah fee) will be used to pay commissions to agents/financial advisers and other expenses of AmMetLife Takaful. You are advised to refer to the allocation rates given in the Benefit Illustration.

Your Takaful Certificate will continue to be in force as long as the value of invested units in the PIF is sufficient to be deducted for the basic plan tabarru' and other charges; otherwise the Takaful Certificate will lapse.

5. What are the fees and charges that I have to pay?

- **Wakalah Fee** – Wakalah fee as a percentage of the contribution will be charged. Please refer to the Benefit Illustration for the wakalah fee amount.
- **Tabarru'** – The tabarru' amount are deducted monthly from your PIF account. The tabarru' amount increase as you grow older. Details of tabarru' amount and other charges for this plan are illustrated in the Benefit Illustration.
- **Monthly Service Fee** – RM5 will be deducted monthly from the value of your PIF.
- **Surrender Fee** – RM100 upon surrender of the certificate prior to the 4th Certificate year.

6. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** – You must disclose all material facts such as medical condition and state your age/ date of birth correctly; otherwise, the Takaful Certificate may be voided.
- **Free Look Period** – You may cancel the Takaful Certificate by giving AmMetLife Takaful a notice in writing within fifteen (15) days from the date you receive the certificate. Upon cancellation, AmMetLife Takaful will refund following:
 - sum of the wakalah fees (unallocated contributions);
 - the PIF value as at the next valuation date; and
 - tabarru' amount and monthly service fee that have been deducted; less medical examination fee, if any.
- **Limitation on TPD Benefit** – TPD benefit will expire on the Takaful Certificate anniversary date immediately after the participant's sixty-fifth (65th) birthday. The sum total of the TPD benefit in excess of PIF payable to the participant under this Takaful Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM 2,000,000.00
- **Limitation on CI Benefit** - CI benefit in excess of PIF payable to the Participant under this Takaful Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM1,000,000.00.
- **Cash Value** – The cash value is the PIF value of your investment-linked Takaful Certificate which depends on the performance of the investment-linked funds selected. Please note that the cash value may be less than the total contribution you have paid.
- **Lapse of Certificate** – The Takaful Certificate will lapse when the PIF value is insufficient to be deducted for the tabarru' amount and other charges.

Your PIF may not be enough over the years due to:

 - a) the eligibility of the critical illness (except heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease) coverage will only start thirty (30) days after the commencement date of the Takaful Certificate or reinstatement date, whichever is later.

- b) The eligibility of the critical illness coverage for heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease will only start sixty (60) days after the commencement date of the Takaful Certificate or reinstatement date, whichever is later.
- **Top-up** – You are allowed to top up the contribution under this Takaful Certificate and this may be done at any time while the Takaful Certificate is in force. The minimum top up contribution is Ringgit Malaysia Fifty (50).

7. What are the major exclusions?

Benefit	Exclusions
Death Benefit	<p>AmMetLife Takaful shall not pay the death benefit when the participant dies due to the following:</p> <ul style="list-style-type: none"> a) suicide (whether while sane or insane) within one (1) year from the commencement date reinstatement date; or b) while under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or c) the death is proven to be due to a pre-existing condition. <p>AmMetLife Takaful will only pay the cash value (if any).</p>
TPD Benefit	<p>AmMetLife Takaful shall not pay the TPD benefit for any total and permanent disability caused directly or indirectly, wholly or partly by any of the following:</p> <ul style="list-style-type: none"> a) attempted suicide or self-inflicted bodily injuries while sane or insane; or b) while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or c) disability was due to pre-existing condition; or d) the disability occurring before the inception of coverage under this Takaful Certificate.
CI Benefit	<p>AmMetLife Takaful shall not pay the CI benefit if it is caused directly or indirectly, wholly or partly by any of the following:</p> <ul style="list-style-type: none"> a) attempted suicide or self-inflicted bodily injuries while sane or insane; or b) while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or c) CI was due to pre-existing condition; or d) CI was occurring before the inception of coverage under this Takaful Certificate.

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

8. Can I cancel my certificate?

Participating in this investment-linked takaful plan is a long-term financial commitment. It is not advisable to hold this Takaful Certificate for a short period of time in view of the high initial costs. If you find the fund that you have chosen is no longer appropriate, you have the flexibility to switch the fund at any time without any fee. If you cancel your Takaful Certificate, you may get less than the contribution you have paid and you and your family will no longer benefit from this plan.

9. What do I need to do if there are changes to my contact details?

You must inform AmMetLife Takaful of any change in your contact details in writing to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about Family Takaful, please refer to the insurance info booklet on “Family Takaful”, available at our office or you can obtain a copy from the AmMetLife Takaful representative or visit www.insuranceinfo.com.my. If you have any queries, please contact us at the following address.

AmMetLife Takaful Berhad (201101002936)

Level 23, Menara 1 Sentrum,
No. 201, Jalan Tun Sambanthan,
50470, Kuala Lumpur.

Customer Care Centre

Level 6, Menara 1 Sentrum,
No. 201, Jalan Tun Sambanthan,
50470, Kuala Lumpur.
Tel: 1 300 22 9777 Fax: (603) 2272 3229
E-mail: customercare@ammetylifetakaful.com
Website: ammetylifetakaful.com

If you need to make a claim, you must send a written notification to AmMetLife Takaful. For medical and accident claim, it should be within thirty (30) days from the event date while for other claim within sixty (60) days from the event date.

Once we received the notification, we will inform you regarding the appropriate documents to complete and furnish us to process your claim.

11. Other similar types of Family Takaful cover available.

Please contact AmMetLife Takaful for other similar types of plans offered by AmMetLife Takaful.

IMPORTANT NOTE:

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGHOUT THE CERTIFICATE DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL CONTRIBUTIONS AS 'TOP UP CONTRIBUTIONS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

1. Please note that this document is for reference only and is not to be construed as a takaful contract and/or professional advice. The full terms and conditions of the plan are specified in the certificate.
2. This document should be read together with the Benefit Illustration provided by AmMetLife Takaful representative.
3. All applications to participate in this takaful plan must be made by completing the Family Takaful Proposal Forms. AmMetLife Takaful's discretion.
4. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this certificate is an amount you can afford.
5. 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 Berhad or PIDM (visit www.pidm.gov.my).