

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	FlexiSecure-i Link (<i>This is a takaful plan</i>)
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is FlexiSecure-i Link?

FlexiSecure-i Link is a regular contribution investment-linked takaful ("ILT") plan offers a combination of takaful investment and protection. It provides a lump sum benefit (i.e. the sum covered and the prevailing value of the invested units at the time of event) if participant dies or suffers total and permanent disability (TPD) during the term of the certificate. Upon maturity, you will receive any prevailing value in your Participant Investment Fund (PIF).

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).

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.

Step 2

Know Your Coverage / Benefits

Basic Sum Covered: RM500,000

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

As an illustration, with annual contribution of **RM10,000**, you will receive the following takaful coverage / benefits:

Death or TPD Benefit 100% of Basic Sum Covered plus your account value in the PIF is payable.

Maturity Benefit Your account value in the PIF will be payable, if any.

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

- if death due to or arises from suicide (whether while sane or insane) within 1 year from the commencement date; or
- if the TPD or accidental death due to attempted suicide or self-inflicted bodily injuries while sane or insane; or
- pre-existing condition.

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:



1 300 22 9777

ammetlifetakaful.com

customercare@ammetlifetakaful.com

Step 3

Know Your Obligations

For your investment-linked takaful plan, you must pay takaful contribution of:

Contribution: RM10,000 annually

Takaful Portion: RM5,600

Investment Portion: RM4,400

Duration: 50 years / Full Term

AmMetLife Takaful allocates a portion of the contribution to purchase units in your chosen investment fund(s):

Contribution allocated to purchase units The first year allocated contribution for takaful portion is 60% of your annual takaful portion or RM3,360.00 while for investment portion is 95% of your investment portion or RM4,180.00.

You also have to pay the following fees and charges:

Wakalah Fee

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

Payment Term	Year 1-3	Year 4-6	Year 7-10	Year 11 & onwards
50 years (Full Term)	40% RM2,240	20% RM1,120	5% RM280	0% RM0

Wakalah Fee for investment/Top-up portion is 5% of investment/Top-Up amount = RM220.00

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

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



Commission	Commission payable to the bank (part of Wakalah Fee):					
	Payment Term	Year 1	Year 2	Year 3	Year 4-10	Year 11 & onwards
50 years (Full Term)	30% RM1,680	20% RM1,120	8% RM448	6% RM336	0% RM0	
Commission for investment/Top-up portion is 3.75% of investment/Top-up amount = RM165.00						
Tabarru' Charge	This is deducted monthly from your PIF and will be allocated into PRF. The tabarru' amount increase as you grow older.					
Monthly Service Fee	RM12 will be deducted monthly from the account value in your PIF.					
Fund Management Fee	1% up to 1.5% of the net asset value will be charged to cover the cost of managing the investment fund and will be charged when the unit price is calculated.					
Surrender Fee	RM100 or 10% of PIF value, whichever is lower.					
Third Party Administrator (TPA) Service Fee	RM40 per annum and this sum will be deducted on monthly basis from your PIF, if HealthCare Choice-i Rider is attached.					
<i>The Contribution after deducting the Wakalah Fee will be allocated into PIF. Wakalah Fee will be used to pay commission to agents and other expenses of AmMetLife Takaful.</i>						

Step 4

Other Key Terms

Importance of Disclosure – You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.

Limitation on TPD Benefit – The TPD benefit ends on the certificate anniversary after the participant's turns 65 years old. The total TPD benefit payable to the participant under this certificate and all other in force with AmMetLife Takaful under the same participant is limited to RM2,000,000.

Cash Value – The cash value is the PIF value of your ILT certificate, which depends on the performance of your chosen fund(s). If you choose higher coverage, more of your units will be absorbed to pay for the Tabarru' amount, so your cash value might grow slower.

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 invested units in the PIF 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 insufficient to cover the tabarru' and other charges. This may happen if you have many riders or high coverage that increase tabarru' as you age, poor investment returns or you stop paying contribution for a long time which cause the tabarru' and other charges deplete your fund.

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 (RM50).

Juvenile Lien – In the event of death/TPD before the participant's 4th birthday, the basic sum covered for death/TPD benefit payable will be reduced by the schedule of Juvenile Lien.

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. The contribution that you have paid (less any medical fee incurred and subject to the ILT fund(s) unit price fluctuations) will be refunded to you.

Cancellation – It is not advisable to hold this Takaful Certificate for a short period of time in view of the high initial costs. 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.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM10,000 | Age: 30 years old | Gender: Male | Status: Healthy |
Coverage Term: 35 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.



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)
Rider Name	Contribution Waiver Rider
Plan Name	FlexiSecure-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Contribution Waiver Rider?

Contribution Waiver Rider is a unit deducting rider attachable to an investment-linked takaful plan. It waives all future contributions of the basic plan upon the participant diagnosed with any of the thirty-six (36) covered critical illnesses.

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.

Step 2

Know Your Coverage / Benefits

Rider Sum Covered: **RM10,000**

Coverage Term: 35 years (until the age of 65)

You will receive the following takaful coverage / benefits:

Contribution Waiver Rider Waive all future contributions if the participant diagnose with any of the 36 critical illnesses.

List of Critical Illness

1. Alzheimer's Disease	13. End Stage Liver Disease	25. Medullary Cystic Disease
2. Bacterial Meningitis	14. End Stage Lung Disease	26. Motor Neuron Disease
3. Benign Brain Tumor	15. Full Blown Aids	27. Multiple Sclerosis
4. Blindness/Total Loss of Sight	16. Fulminant Viral Hepatitis	28. Muscular Dystrophy
5. Brain Surgery	17. Heart Attack	29. Other Serious Coronary Artery Disease
6. Cancer	18. Heart Valve Surgery	30. Paralysis/Paraplegia
7. Chronic Aplastic Anemia	19. HIV due to Blood Transfusion	31. Parkinson's Disease
8. Coma	20. Loss of Independence Existence	32. Primary Pulmonary Arterial Hypertension
9. Coronary Artery By-pass Surgery	21. Loss of Speech	33. Stroke
10. Deafness/Total Loss of Hearing	22. Major Burns	34. Surgery to Aorta
11. Encephalitis	23. Major Organ/Bone Marrow Transplant	35. Systemic Lupus Erythematosus with Lupus Nephritis
12. End Stage Kidney Failure	24. Major Head Trauma	36. Terminal Illness

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

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- under the 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

ammetlifetakaful.com

customercare@ammetlifetakaful.com

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Sum Covered: RM10,000 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 35 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.



Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

Step 4

Other Key Terms

Importance of Disclosure – You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.

Waiting Period - The eligibility for the benefits under this rider will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:

- **60 days** for cancer, coronary heart disease requiring surgery, heart attack, angioplasty and other invasive treatments for major coronary artery disease and other serious coronary artery disease.
- **30 days** for other conditions.
- **No waiting period** for accidental injuries.

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

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM100,000 | 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)
Rider Name	Critical Illness Rider
Plan Name	FlexiSecure-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Critical Illness Rider?

Critical Illness Rider is a unit-deducting rider attachable to an investment-linked takaful plan. It provides additional coverage by offering a lump sum benefit if the participant diagnosed with any of thirty-six (36) covered critical illnesses.

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.

Step 2

Know Your Coverage / Benefits

Rider Sum Covered: RM100,000	Coverage Term: 50 years (until the age of 80)	
You will receive the following takaful coverage / benefits:		
Critical Illness (CI) Rider	Rider Sum Covered will be payable upon participant is diagnosed any of the 36 covered critical illnesses.	
List of Critical Illness		
1. Alzheimer's Disease	13. End Stage Liver Disease	25. Medullary Cystic Disease
2. Bacterial Meningitis	14. End Stage Lung Disease	26. Motor Neuron Disease
3. Benign Brain Tumor	15. Full Blown Aids	27. Multiple Sclerosis
4. Blindness/Total Loss of Sight	16. Fulminant Viral Hepatitis	28. Muscular Dystrophy
5. Brain Surgery	17. Heart Attack	29. Other Serious Coronary Artery Disease
6. Cancer	18. Heart Valve Surgery	30. Paralysis/Paraplegia
7. Chronic Aplastic Anemia	19. HIV due to Blood Transfusion	31. Parkinson's Disease
8. Coma	20. Loss of Independence Existence	32. Primary Pulmonary Arterial Hypertension
9. Coronary Artery By-pass Surgery	21. Loss of Speech	33. Stroke
10. Deafness/Total Loss of Hearing	22. Major Burns	34. Surgery to Aorta
11. Encephalitis	23. Major Organ/Bone Marrow Transplant	35. Systemic Lupus Erythematosus with Lupus Nephritis
12. End Stage Kidney Failure	24. Major Head Trauma	36. Terminal Illness

Exclusions

 – This plan excludes any cause of the following event:

- under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- critical illness was commenced or existed prior to the cover date of this rider; or
- pre-existing condition; or
- critical illness was occurring before the inception of coverage under this Takaful Certificate.

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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Sum Covered: RM100,000 | 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.



Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

Step 4

Other Key Terms

Importance of Disclosure – You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.

Waiting Period - The eligibility for the benefits under this rider will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:

- **60 days** for cancer, coronary heart disease requiring surgery, heart attack and other serious coronary artery disease.
- **30 days** for other conditions.
- **No waiting period** for critical illnesses due to accident.

Limitation on Critical Illness Benefit – The sum total of the critical illness benefit payout across all certificates under AmMetLife Takaful in excess of PIF is limited to RM 1 million per participant.

Cash Value – The cash value is the PIF value of your ILT certificate, which depends on the performance of your chosen fund(s). If you choose higher coverage, more of your units will be absorbed to pay for the Tabarru' amount, so your cash value might grow slower.

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

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Annual Limit: RM100,000 | 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.



HealthCare Choice-i Rider

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful certificate that best meet your needs. You should read your takaful certificate contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1 Is this takaful certificate right for you?

- This takaful certificate covers hospitalisation and surgical expenses incurred due to illnesses covered under this certificate until age 80.
- Units will be deducted from your Participant's Investment Fund into the Participants Risk Fund to pay for tabarru'. Your tabarru' will be pooled with other takaful participants' tabarru' to pay Claims. If the total claims paid out from the pool of tabarru' is high, the tabarru' for all takaful participants in the same pool may increase, including your tabarru' even if **you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: Plan 1(500 Deductible)
- Surgical expenses: As charged

Benefits payable are on cashless or pay first, claim later basis and subject to:

- Annual limit: RM100,000
- Lifetime limit: Unlimited

Refer to Schedule of Benefits in Appendix 1 for full list of benefits.

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law
- Pregnancy or pregnant related conditions
- Self-destruction, act of war and unlawful act

This is not a complete list. Please read your takaful certificate contract carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in tabarru' over time?

Tabarru' Projection Table

Age	Current tabarru' upon attained age (RM)	Estimated tabarru'		Over the long term, you can reduce tabarru' payable by choosing plans with:
		Based on medical inflation of 7% per annum (RM)	Based on medical inflation of 10% per annum (RM)	
31	601			
36	601	842	967	
41	764	1,503	1,982	
46	764	2,109	3,193	
51	1,280	4,954	8,613	

- The projection above is solely for **illustration purposes only**.
- Tabarru' rates are affected by both the increase in treatment costs and the increased use of healthcare services by participant. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage tabarru' increases over time.
- The actual tabarru' you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current tabarru' level may be not enough to cover future claims.**

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

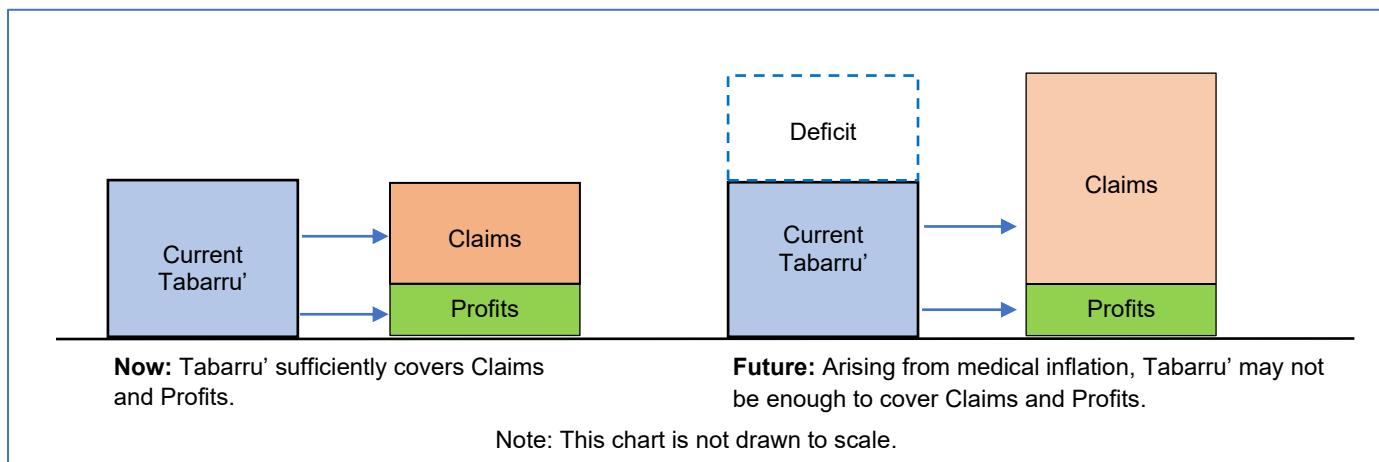
FOR ILLUSTRATION PURPOSES ONLY

Annual Limit: RM100,000 | Age: 30 years old | Gender: Male | Status: Healthy |
Coverage Term: 50 years | Contribution Payment Term: Full Term

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

AmMetLife Takaful



Step 4 What else should you be aware of?

- Importance of Disclosure :** You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the question may result in rejection of your claim or termination of your takaful certificate.
- Free-Look Period :** If you decide you do not want to participate in this takaful certificate within 15 calendar days after the takaful certificate has been delivered to you, you can contact us to cancel your takaful certificate and receive a full refund (less any, medical examination expenses incurred).
- Waiting period :** The eligibility for the benefits under this takaful certificate will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:
 - **120 days** for any claim arising from specified illnesses.
 - **30 days** for any claim arising from illnesses other than specified illnesses.
 - **No waiting period** for accidental injuries.
- Commission :** The commissions paid to your agent forms part of your takaful contribution for your base takaful certificate. Please refer to the Benefit Illustration for more information.
- Claim :** Notify us as soon as possible if you need to make a claim under your takaful certificate. We will guide you on the required documents to submit for processing your claim. Find our [panel Hospitals/Clinics](#), for seamless and hassle free medical care.

This is not a complete list. Please read your takaful certificate carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
		Option 1	Option 2
Basic Plan	FlexiSecure-i Link	Not Applicable	Not Applicable
Rider	HealthCare Choice-i Rider – Plan 1	Not Applicable	Not Applicable
Medical Saving Option	RM500 Deductible	Not Applicable	Not Applicable
Annual Takaful Contribution	RM 10,000 <i>This includes the annual contributions for a basic family takaful certificate</i>	Not Applicable	Not Applicable.
Type	Yes	Not Applicable	Not Applicable.
Cashless facility 'We pay direct to our panel hospitals'			

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Annual Limit: RM100,000 | 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.



Pay First, Claim Later 'You pay for treatment first and claim from us later (for non-panel hospital)'	Yes	Not Applicable	Not Applicable.
Coverage Term	Until age 80 <i>'Renewal is guaranteed but takaful contribution rates are not guaranteed'</i>	Not Applicable	Not Applicable.
Co-Takaful/Deductible	RM500 Deductible per certificate year	Not Applicable	Not Applicable.
Hospital Room & Board	RM150 per day	Not Applicable	Not Applicable.
Surgical Expenses	As charged	Not Applicable	Not Applicable.
Annual Limit	RM100,000	Not Applicable	Not Applicable.
Lifetime Limit	No Limit	Not Applicable	Not Applicable.

- Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- Co-takaful:** Fixed percentage of a medical charge that you have to pay. E.g. 10% co-takaful means you have to pay only 10% of each medical bill (up to the relevant limits), and we will cover 90%.
- Annual limit:** Maximum amount you can claim in a year.
- Lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your agent for more information on the differences in features of these products.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Annual Limit: RM100,000 | 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.

APPENDIX 1: SCHEDULE OF BENEFITS HEALTHCARE CHOICE-i RIDER

No.	Covered Benefits	Plan 150 (RM)	Plan 250 (RM)	Plan 350 (RM)	Plan 500 (RM)
A	Overall Annual Limit	100,000	175,000	250,000	375,000
B	Overall Lifetime Limit		Unlimited		
C	Medical Saving Option Not applicable to Item (19), (20), (23), (24), Emergency Treatment including Accident and any medical treatment in a Malaysia Government Hospital.	RM0 / RM500 Deductible per Certificate Year	a) RM0 Deductible; or b) Co-Takaful 10% of the Eligible Expenses up to RM2,000 per Certificate Year		
1	Hospital Room & Board (Limit per day, subject to a maximum of 150 days per disability)	150	250	350	500
2	Additional Hospital Room & Board While Overseas - For Medical Emergencies Only (Limit per day, subject to a maximum of 150 days per disability)	150	250	350	500
3	Daily Cash If Stay at Lower Room & Board (Subject to a maximum of 30 days per disability)		50% of the Unutilised Room & Board Limit		
4	Daily Cash Allowance at Malaysia Government Hospital (Daily allowance, subject to a maximum 60 days per disability)	100	150	200	300
5	Daily Guardian - For below age 18 Only (Limit per day, subject to a maximum 150 days per disability)	75	125	175	250
6	Intensive Care Unit (Subject to a maximum of 75 days per disability)				
7	Second Surgical Opinion (Within 60 days before surgery)				
8	In-Hospital Physician Visit (Subject to a maximum of 2 times per day)				
9	Hospital Supplies and Services				
10	Surgical Expenses				
11	Operating Theatre Fees				
12	Anaesthetist Fees				
13	Ambulance Fees				
14	Pre-Hospitalisation Diagnostic Tests (Within 60 days before hospitalisation)				
15	Pre-Hospitalisation Specialist Consultation (Within 60 days before hospitalisation)				
16	Post-Hospitalisation Treatment (Within 120 days after hospital discharge)				
17	Out-Patient Chinese Medicine, Chiropractic & Physiotherapy Treatment (Limit per Supplementary Certificate Year, within 60 days after hospital discharge)	1000	2000	4000	8000

FOR ILLUSTRATION PURPOSES ONLY

Annual Limit: RM100,000 | 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.



No.	Covered Benefits	Plan 150 (RM)	Plan 250 (RM)	Plan 350 (RM)	Plan 500 (RM)
18	Day Surgery	As charged (subject to Reasonable & Customary Charges)			
19	Out-Patient Cancer Treatment				
20	Out-Patient Kidney Dialysis Treatment				
21	Consumption Tax - Only applicable to Item (1), Item (2), Item (5) and Item (6)				
22	Organ / Bone Marrow Transplant (Once per Lifetime)	50,000	90,000	120,000	180,000
23	Emergency Accidental Out-Patient Treatment (Limit per Supplementary Certificate Year, within 24 hours and up to 31 days for Follow-up Treatment)	1,000	2,000	3,000	4,000
24	Emergency Accidental Out-Patient Dental Treatment (Limit per Supplementary Certificate Year, within 24 hours and up to 31 days for Follow-up Treatment)	1,000	2,000	3,000	4,000
25	Medical Report Fees (Limit per disability)	80			

APPENDIX 2: HEALTHCARE CHOICE-i RIDER ANNUAL TABARRU' RATES TABLE FOR STANDARD LIVES

Attained Age Next Birthday	Plan 150 (0 Deductible)	Plan 250 (0 Deductible)	Plan 350 (0 Deductible)	Plan 500 (0 Deductible)	Plan 150 (Co-Takaful)	Plan 250 (Co-Takaful)	Plan 350 (Co-Takaful)	Plan 500 (Co-Takaful)
30 days to 5 years	784	1,046	1,361	1,667	769	988	1,286	1,576
6 - 17 years	555	632	964	1,187	544	597	911	1,122
18 - 35 years	613	818	1,063	1,306	601	773	1,004	1,235
36 - 45 years	780	1,134	1,354	1,668	764	1,072	1,280	1,576
46 - 55 years	1,306	1,387	2,272	3,383	1,280	1,311	2,148	3,197
56 - 60 years	1,978	2,879	3,442	4,206	1,938	2,721	3,252	3,975
*61-65 years	2,844	3,051	4,949	6,047	2,787	2,883	4,677	5,714
*66-70 years	4,406	5,881	7,670	9,367	4,318	5,558	7,249	8,852
*71-75 years	7,489	9,997	13,042	15,918	7,340	9,447	12,324	15,043
*76-80 years	9,561	12,764	16,652	20,320	9,370	12,062	15,736	19,203
*81-90 years	11,631	15,528	20,259	24,715	11,398	14,674	19,144	23,356
*91-99 years	18,084	24,138	31,498	38,432	17,723	22,811	29,766	36,318

**Applicable for renewal only subject to term of basic plan.*

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: R&B 150 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 40 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.



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)
Rider Name	Hospital Benefit Rider
Plan Name	FlexiSecure-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Hospital Benefit Rider?

Hospital Benefit Rider (HB Rider) is a unit-deducting rider attachable to an investment-linked takaful plan. This rider gives additional financial support through a daily cash allowance if the participant is hospitalised.

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.

Step 2

Know Your Coverage / Benefits

Rider Sum Covered: R&B 150 **Coverage Term: 40 years (until the age of 70)**

You will receive the following takaful coverage / benefits:

Hospital Daily Allowance	RM150 per day will be payable for each day of hospitalisation.
Ambulance Service Fee	Reimbursement up to RM500 per year.
Admission to government hospital	RM50 per day.

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

- illness or disease commencing within thirty (30) days of the rider's commencement/reinstatement date; or
- routine medical examinations or consultations; or
- treatments or procedures relating to pregnancy or childbirth; or
- self-inflicted injury while sane or insane, attempted suicide, abuse of alcohol, and drug addiction.

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

Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: R&B 150 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 40 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.



Step 4

Other Key Terms

Importance of Disclosure – You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.

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 invested units in the PIF is sufficient to deduct the tabarru', and other charges. Otherwise, your certificate will lapse.

Limitation on Hospital Benefit – The participant must confined in a hospital as an in-patient for at least six (6) hours as recommended by the doctor and is subject to Daily Room & Board limit. The maximum number of hospitalization is 100 days per year and capped up to three hundred and thirty five (365) days throughout the certificate term.

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

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM10,000 | Age: 30 years old | Gender: Male | Status: Healthy |
Coverage Term: 35 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.



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)
Rider Name	Payor Waiver Rider
Plan Name	FlexiSecure-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Payor Waiver Rider?

Payor Waiver Rider is a unit deducting rider attachable to an investment-linked takaful plan. It waives all future contributions of the basic plan if you (as a certificate holder) pass away, suffers Total and Permanent and Disability (TPD) or are diagnosed with any of the thirty-six (36) covered critical illnesses.

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.

Step 2

Know Your Coverage / Benefits

Rider Sum Covered: **RM10,000**

Coverage Term: 35 years (until the age of 65)

You will receive the following takaful coverage / benefits:

Payor Waiver Rider	Waive all future contributions if the certificate holder passes away, suffers TPD or diagnosis with any of the 36 covered critical illnesses.
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List of Critical Illness

1. Alzheimer's Disease	13. End Stage Liver Disease	25. Medullary Cystic Disease
2. Bacterial Meningitis	14. End Stage Lung Disease	26. Motor Neuron Disease
3. Benign Brain Tumor	15. Full Blown AIDS	27. Multiple Sclerosis
4. Blindness/Total Loss Of Sight	16. Fulminant Viral Hepatitis	28. Muscular Dystrophy
5. Brain Surgery	17. Heart Attack	29. Other Serious Coronary Artery Disease
6. Cancer	18. Heart Valve Surgery	30. Paralysis/Paraplegia
7. Chronic Aplastic Anemia	19. HIV due to Blood Transfusion	31. Parkinson's Disease
8. Coma	20. Loss of Independence Existence	32. Primary Pulmonary Arterial Hypertension
9. Coronary Artery By-pass Surgery	21. Loss of Speech	33. Stroke
10. Deafness/Total Loss of Hearing	22. Major Burns	34. Surgery to Aorta
11. Encephalitis	23. Major Organ/Bone Marrow Transplant	35. Systemic Lupus Erythematosus with Lupus Nephritis
12. End Stage Kidney Failure	24. Major Head Trauma	36. Terminal Illness

Exclusions – This plan excludes any cause of the following event, if the certificate holder:

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- under the 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

ammetlifetakaful.com

customercare@ammetlifetakaful.com

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM10,000 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 35 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.



Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

Step 4

Other Key Terms

Importance of Disclosure – You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.

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 payout across all certificates under AmMetLife Takaful in excess of PIF is limited to RM 2 million per participant.

Cash Value – The cash value is the PIF value of your ILT certificate, which depends on the performance of your chosen fund(s). If you choose higher coverage, more of your units will be absorbed to pay for the Tabarru' amount, so your cash value might grow slower.

Waiting Period - The eligibility for the benefits under this rider will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:

- **60 days** for cancer, coronary heart disease requiring surgery, heart attack, angioplasty and other invasive treatments for major coronary artery disease and other serious coronary artery disease.
- **30 days** for other conditions.
- **No waiting period** for accidental injuries.

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

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM50,000 | Age: 30 years old | Gender: Male | Status: Healthy | Coverage Term: 35 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.



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)
Rider Name	Personal Accident Rider
Plan Name	FlexiSecure-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Personal Accident Rider?

Personal Accident Rider is a unit-deducting rider attachable to an investment-linked takaful plan. This rider provides a lump sum payout in the event of accidental injury, disability or death. It also provides weekly indemnity benefit for temporary disability, repatriation cost and double indemnity benefit.

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.

Step 2

Know Your Coverage / Benefits

Rider Sum Covered: RM50,000	Coverage Term: 35 years (until the age of 65)
You will receive the following takaful coverage / benefits:	
Accidental Injury or Loss Benefit	A percentage of Rider Sum Covered will be payable according to the Schedule of Benefit, if the participant suffers specified injuries or losses within 90 days of the accident. Note: The total compensation under this benefit is capped at 100% of the Rider Sum Covered within any 12 consecutive months.
Double Indemnity Benefit	The benefit payable for Item 1, 2 and 4 of the Schedule of Benefits will be doubled if the accident occurs while the Participant is: i) as a passenger in non-aerial public transportation (land route); or ii) in an elevator (excluding mines and construction sites); or iii) inside public buildings (e.g hotels, theatres) which is on fire.
Weekly Indemnity Benefit	Weekly cash payment will be provided if the Participant suffers Temporary Total Disability or Temporary Partial Disability and unable to perform job duties due to accident.
Repatriation Benefit	Reimbursement the actual cost of preparing and returning the body to the home country if death due to an accident, up to a limit stated in the Schedule of Benefits.

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

- assault or murder; or
- self-destruction or its attempt, while sane or insane; or
- while under the influence of drug or intoxicating liquor; or
- violation of law and its attempt to or refusing arrest.

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

Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM50,000 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 35 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.



Step 4

Other Key Terms

Importance of Disclosure – You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.

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

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful or PIDM (visit www.pidm.gov.my).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM50,000 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 35 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.

Appendix: Schedule of Benefit



No.	Benefits	Compensation (% of Sum Covered)
1	Death	100%
2	Permanent disablement	
	Total and permanent disability	100%
	Complete and incurable insanity	100%
	Loss of all fingers and both thumbs	100%
	Loss of hand at or above wrist	100%
	Loss of foot at or above ankle	100%
	Loss of sight in one eye	100%
	Loss of sight in one eye, except perception of light	50%
	Loss of lens of one eye	50%
	Loss of four fingers and thumb of one hand	50%
	Loss of four fingers of one hand	40%
	Loss of thumb	
	– both phalanxes	25%
	– one phalanx	10%
	Loss of index finger	
	– three phalanxes	10%
	– two phalanxes	8%
	– one phalanx	4%
	Loss of middle finger	
	– three phalanxes	6%
	– two phalanxes	4%
	– one phalanx	2%
	Loss of ring finger	
	– three phalanxes	5%
	– two phalanxes	4%
	– one phalanx	2%
	Loss of little finger	
	– three phalanxes	4%
	– two phalanxes	3%
	– one phalanx	2%
	Loss of metacarpi	
	– first or second (additional)	3%
	– third, fourth or fifth (additional)	2%
	Loss of toes	
	– all of one foot	20%
	– great, both phalanxes	5%
	– great, one phalanx	2%
	– other than great if more than one each	1%
	Loss of hearing	
	– both ears	75%
	– one ear	15%
	Loss of speech	50%
3	Weekly Indemnity Benefit (Limited to 104 weeks)	
	Temporary total and continuous disability	RM20/RM 1000 sum covered per week
	Temporary partial and continuous disability	RM8/RM 1000 sum covered per week
4	Overall Limit (per annum)	100% of sum covered
5	Repatriation Benefit	RM5,000.00