

Applicant: Cert Holder Name
Participant's to be: Participant Name

Date: DD/MM/YYYY
Date of birth: DD/MM/YYYY
Age: XX

PRODUCT DISCLOSURE SHEET – FlexiSecure-i Link

Please read this Product Disclosure Sheet before you decide to participate in the FlexiSecure-i Link. Please also read the terms and conditions in the Takaful Certificate upon the acceptance of your Proposal.

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 FlexiSecure-i Link?

This investment-linked takaful (“ILT”) plan offers a combination of takaful protection and investment. 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. 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 plus PIF value.
Total and Permanent Disability (TPD) Benefit	RMXXX plus PIF value.
Maturity Benefit	PIF value (if any).
Optional Riders	Amount Payable
Critical Illness (CI) Rider	RMXXX An additional benefit will be payable upon Participant is diagnosed any one of the thirty-six (36) critical illnesses. Refer to the Appendix for the list of critical illness covered.
Contribution Waiver Rider	Diagnosis of any one of the thirty-six (36) critical illnesses for which the future contributions of the basic certificate will be waived. The coverage term for the rider is XX years.
Payor Waiver Rider	Death, Total and Permanent Disability (TPD) and diagnosis of any one of the thirty-six (36) critical illnesses for which the future contributions of the basic certificate will be waived.
HealthCare Choice-i Rider	R&B XX (RMXXX Deductible) Covers hospitalisation and surgical expenses arising from illnesses or injury covered. Refer to Appendix for details of benefits and tabarru’ charges.
Personal Accident Rider	RMXXX

	Refer to Appendix for details of benefits.
Hospital Benefit Rider	Plan X Daily Room & Board: RM150 per day for each day of hospitalisation. Ambulance Service Fee: Reimbursement up to RM500 per year. Admission to Government Hospital: RM50 per day.

- **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:

- Total and permanent loss of sight in both eyes; or
- Loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle; or
- 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 (3) of the six (6) 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.

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

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 annually
Contribution duration:	XX years

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.

You have thirty (30) days from the contribution due date to pay the contribution. If you do not pay your contribution within thirty (30) days from the contribution due date, 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', riders Tabarru' (if any) 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 is deducted monthly from the value of your PIF. 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 or 10% of the prevailing unit of PIF, whichever is lower.
- **Third Party Administrator (TPA) Service Fee** – RM40 per annum and this sum will be deducted on a monthly basis from your PIF.

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 15 days from the date you receive the certificate. Upon cancellation, AmMetLife Takaful will refund the 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.
- **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. The higher the level of takaful coverage selected, the more units will be absorbed to pay for the Tabarru' amount and the fewer units will remain to accumulate cash values under your certificate. 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:

- High Tabarru' amount if you participate in many riders, and especially if the amounts are increasing over time as you get older; or
 - Poor investment returns; or
 - If you stop paying contributions for a long period of time, the tabarru' and monthly service fee may 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 Juvenile Lien as shown in the table below:

Age Next Birthday	Amount Payable
1	25% of RM <Basic Sum Covered>
2	50% of RM <Basic Sum Covered>
3	75% of RM <Basic Sum Covered>
4 and above	100% of RM <Basic Sum Covered>

For Critical Illness Rider

Waiting period for Critical Illness Benefit:

- 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.

Limitation on CI Benefit – CI benefit 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.

Juvenile Lien – Juvenile Lien shall be applicable if participant is diagnosed with any one that critical illness before he/she attains age four (4) years based on table below:

Age Next Birthday	Amount Payable
1	25% of RM <Basic Sum Covered>
2	50% of RM <Basic Sum Covered>
3	75% of RM <Basic Sum Covered>
4 and above	100% of RM <Basic Sum Covered>

For HealthCare Choice-i Rider

Waiting period – the eligibility for benefits under the certificate will only start thirty (30) days after the commencement/reinstatement date of the certificate, except for accidental coverage, where coverage will commence from the commencement/reinstatement date. This waiting period only applies on the first year of coverage. However, if there is a break in takaful coverage, the waiting period will be applied again.

If you switch from one medical plan to another, you may be subject to new plan underwriting requirement, full waiting period and any applicable term and conditions of the new plan.

For Personal Accident Rider

You must disclose all materials facts such as your occupation, your personal pursuits, etc. which would affect the risk profile and number of personal accident certificates that you have participated in from other takaful operators or insurance companies. You need to update us when you change your occupation during the term of the rider of recalculation of Tabarru'.

For Hospital Benefit Rider

Waiting period – Hospital Benefit Rider coverage will start immediately for hospitalisation due to accidents and thirty (30) days for any other causes.

The participant will only be entitled to this benefit while confined to a hospital as an in-patient for at least six (6) hours and the room & board is charged accordingly.

The payment of the Hospital Benefit Rider benefit will not exceed one hundred (100) days per certificate year and three hundred and sixty-five (365) days per certificate term.

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

7. What are the major exclusions?

Benefits	Exclusions
Death Benefit	AmMetLife Takaful shall not pay the death benefit when the participant dies due to the following: a) suicide (whether while sane or insane) within one (1) year from the commencement 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. AmMetLife Takaful will only pay the cash value.

TPD Benefit	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: 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.
OPTIONAL RIDER	
Rider	Exclusions
CI Rider	AmMetLife Takaful shall not pay the CI benefit if it caused directly or indirectly, wholly or partly by any of the following: 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.
Contribution Waiver Rider	AmMetLife Takaful shall not pay the Contribution Waiver Rider benefit if the CI is caused directly or indirectly, wholly or partly by any of the following: a) suicide or any attempted suicide or self-inflicted injury; or b) while under the influence of drug or intoxicating liquor; or c) if the participant is found to be infected by Human Immunodeficiency Virus (HIV); or d) pre-existing illness – if critical illness is sustained prior to commencement date or reinstatement date, whichever is later.
Payor Waiver Rider	AmMetLife Takaful shall not pay the Payor Waiver Rider benefit if death, TPD or CI is caused directly or indirectly, wholly or partly by any of the following: a) suicide or any attempted suicide or self-inflicted injury; or b) while under the influence of drug or intoxicating liquor; or c) if the Payor is found to be infected by Human Immunodeficiency Virus (HIV); or d) pre-existing illness – if critical illness is sustained prior to commencement date or reinstatement date, whichever is later; or e) pre-existing Disability – if disability is sustained prior to commencement date or reinstatement date, whichever is later.
HealthCare Choice-i Rider	AmMetLife Takaful shall not pay the HealthCare Choice-i Rider benefit if the treatment, items, services or conditions is caused by the following: a) pre-existing conditions; or b) specified illnesses occurring during the first one hundred twenty (120) days of continuous coverage; or c) any medical or physical conditions arising within the first thirty (30) days from the rider's commencement date or reinstatement date, whichever is latest, except for accidental injuries; or d) plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof; or e) dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of rider.
Personal Accident Rider	AmMetLife Takaful shall not pay the Personal Accident Rider benefit if the death or injury is caused directly or indirectly, wholly or partly by any of the following: a) war risks; or b) hazardous sports; or c) provoked murder or assault; or d) suicide or insanity; or e) participation in any brawl; or f) under the influence of alcohol or any drug.
Hospital Benefit Rider	AmMetLife Takaful shall not pay the Hospital Benefit Rider benefit if such confinement in the hospital is due to:

	<ul style="list-style-type: none"> a) illness or disease commencing within thirty (30) days of the rider's commencement date or reinstatement date whichever is later; or b) routine medical examinations or consultations; or c) treatments or procedures relating to pregnancy or childbirth; or d) any treatment or test in connection with AIDS, Human Immuno-Deficiency virus (HIV) infection or sexually transmitted diseases; or e) any elective, cosmetic or plastic surgery other than medical procedures necessitated by accidental injury, surgery or illness; or f) engaging in or taking part in hazardous sport; or g) treatment of mental illness and psychiatric disorders; or h) self-inflicted injury while sane or insane, attempted suicide, abuse of alcohol, and drug addiction.
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Note: This list is non-exhaustive. Please refer to the Takaful Certificate 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 lesser than the contribution you have paid and you and your family will no longer benefit from this plan.

You may cancel your rider by giving a written notice to operator. The cancellation will take effect on the next deduction date of Tabarru' for the rider.

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: customer care@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 reserves the right to accept or reject any application based on AmMetLife Takaful's discretion.
4. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this Takaful Certificate is an amount you can afford.
5. 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 Berhad or PIDM (visit www.pidm.gov.my).