

## FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM500,000 | 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)
Plan Name	Protect- <i>i</i> Trust
Date	DD/MM/YYYY

FIND OUT MORE



### Step 1

#### What is Protect-*i* Trust?

**Protect-*i* Trust** is an individual ordinary family takaful plan with regular contributions. This plan covers death or Total and Permanent Disability (TPD) of participant during the certificate term. It provides additional benefit for accidental death, double indemnity for death or TPD during Hajj or Umrah, and a funeral benefit to support your loved ones. Upon maturity, any remaining amount in your Participant Investment Fund (PIF) will be payable.

##### Applicable Shariah concepts:

- Wakalah** – All certificate holders appoint AmMetLife Takaful to act on their behalf to invest and manage the takaful plan in accordance with Shariah principles. AmMetLife Takaful is entitled to a Wakalah Fee, as disclosed in the Benefit Illustration, for managing the plan.
- Tabarru'** – All certificate holders agree to donate a specified portion of the contribution paid into the Participants Risk Fund (PRF) for the purpose of mutual aid and assistance.
- Qard** – An interest-free loan from AmMetLife Takaful in the event that the PRF is in deficit. The loan will be paid from the future surplus arising from the PRF.
- Hajj** – Visiting Baitullah Al Haram (the Holy Kaabah) in Mecca in the months of Hajj pilgrimage to perform the specific rites according to the terms and conditions.
- Umrah** – Visiting Baitullah Al Haram (the Holy Kaabah) in Mecca at any time to perform the specific rites according to the terms and conditions.

### Step 2

#### Know Your Coverage / Benefits

**Basic Sum Covered: RM500,000**

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

**As an illustration**, with annual contribution of **RM4,210**, you will receive the following takaful coverage / benefits:

<b>Death or TPD Benefit</b>	100% of Basic Sum Covered plus PIF amount will be payable.
<b>Accidental Death Benefit</b>	If the participant dies due to accidental causes, an additional 100% of Basic Sum Covered will be payable on top of the Death Benefit.
<b>Double Indemnity Benefit while performing Hajj or Umrah</b>	If the participant passes away or suffers TPD while performing Hajj or Umrah, additional 100% of Basic Sum Covered will be payable on top of the Death or TPD Benefit and Accidental Death Benefit, wherever applicable.
<b>Funeral Benefit</b>	Additional RM5,000 will be payable upon death of participant.
<b>Maturity Benefit</b>	Upon maturity, the remaining amount in your PIF will be payable.

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

##### Death Benefit :

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

##### TPD Benefit :

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

##### Accidental Death Benefit :

- assault or murder; or
- self-destruction of its attempt, while sane or insane; or
- racing on horse or wheels.

##### Double Indemnity Benefit while performing Hajj or Umrah :

In addition to exclusion for Death Benefit and TPD Benefit above, we shall exclude any of the following events:

- if the death/TPD occurs within 1 year waiting period, except for accidental causes; or
- while the Participant performs ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period; or
- it is not within the coverage period of 50 days for Hajj and 15 days for Umrah, or the actual travel duration, whichever is shorter.

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

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

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

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

**Contribution:** RM4,210 annually

**Payment Term:** 20 years

**You also have to pay the following fees and charges:**

<b>Wakalah Fee</b>	The Total Wakalah Fee that you have to pay is RM24,629.00 or 29.00% of your total contribution over certificate term of which includes total agent commission of RM7,199.00 or 9.00% as well as total management expense of RM17,430.00 or 21.00%.
<b>Tabarru' Charge</b>	This is deducted monthly from your PIF and will be allocated into PRF. The tabarru' amount increase as you grow older.
<b>Monthly Service Fee</b>	RM5 will be deducted monthly from the value of your PIF.
<b>Surrender Fee</b>	RM100 or 10% of PIF value, whichever is lower.

*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.

#### Limitation on Double Indemnity Benefit

- The certificate has been in force for 1 year waiting period from commencement date, except for accidental causes.
- The coverage for Hajj and Umrah is up to 50 and 15 days respectively from the date of departure from Malaysia, or the actual travel duration, whichever is shorter.
- No coverage is provided if the participant performs ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period.
- The benefit is only applicable for Muslim participant.

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

**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](http://www.pidm.gov.my)).*