

## PRODUCT DISCLOSURE SHEET – i-Am Shield

**Read this Product Disclosure Sheet before you decide to participate in i-Am Shield. Please also read the terms and conditions in the certificate upon the acceptance of your proposal.**

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

### 1. What is i-Am Shield?

**i-Am Shield** is an individual family takaful term protection plan. It provides sum covered in the event participant diagnoses with one of any 36 critical illnesses covered during the coverage term.

### 2. What are the applicable Shariah concepts?

#### • Wakalah

This plan applies wakalah (agency) concept, where all certificate holders appoint AmMetLife Takaful to act on behalf of them to invest and manage the Participants Risk Fund (PRF). AmMetLife Takaful is entitled to a wakalah fee, for managing and investing the fund.

#### • Tabarru'

This plan applies tabarru' concept, where all certificate holders agree to donate a specified portion from the contribution paid into the PRF for the purpose of mutual aid and assistance to all participants 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 from the future surplus arising from the PRF.

### 3. What are the covers/ benefits provided?

The benefits of this plan will be payable in one lump sum if the participant suffers any one of 36 critical illnesses as listed below:

#### • List of Critical Illness

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

- The Sum Covered will be based on the chosen plan
- Certificate term: up to age 55 years old.

**Note:** Please refer to the certificate for full definitions of critical illness.

#### 4. How much contribution do I have to pay?

- The annual contribution that you have to pay may vary depending on your attained age (next birthday), gender and plan that you choose.
- Below are the annual contribution based on the chosen plan:

##### Plan 1 : RM50,000 Sum Covered

| Attained Age Next Birthday | Gender |        |
|----------------------------|--------|--------|
|                            | Male   | Female |
| 18                         | 190    | 195    |
| 19                         | 190    | 195    |
| 20                         | 190    | 195    |
| 21                         | 190    | 195    |
| 22                         | 195    | 195    |
| 23                         | 195    | 195    |
| 24                         | 195    | 195    |
| 25                         | 195    | 195    |
| 26                         | 195    | 195    |
| 27                         | 195    | 195    |
| 28                         | 195    | 195    |
| 29                         | 195    | 195    |
| 30                         | 195    | 195    |

| Attained Age Next Birthday | Gender |        |
|----------------------------|--------|--------|
|                            | Male   | Female |
| 31                         | 210    | 205    |
| 32                         | 215    | 205    |
| 33                         | 215    | 205    |
| 34                         | 225    | 205    |
| 35                         | 240    | 215    |
| 36                         | 250    | 225    |
| 37                         | 275    | 230    |
| 38                         | 290    | 240    |
| 39                         | 310    | 250    |
| 40                         | 335    | 265    |
| 41                         | 375    | 290    |
| 42                         | 410    | 310    |
| 43                         | 450    | 330    |

| Attained Age Next Birthday | Gender |        |
|----------------------------|--------|--------|
|                            | Male   | Female |
| 44                         | 500    | 355    |
| 45                         | 555    | 385    |
| 46                         | 650    | 440    |
| 47                         | 720    | 485    |
| 48                         | 805    | 540    |
| 49                         | 900    | 600    |
| 50                         | 1,020  | 685    |
| 51*                        | 1,135  | 765    |
| 52*                        | 1,245  | 840    |
| 53*                        | 1,375  | 930    |
| 54*                        | 1,520  | 1,035  |

##### Plan 2 : RM100,000 Sum Covered

| Attained Age Next Birthday | Gender |        |
|----------------------------|--------|--------|
|                            | Male   | Female |
| 18                         | 320    | 330    |
| 19                         | 320    | 330    |
| 20                         | 320    | 330    |
| 21                         | 320    | 330    |
| 22                         | 330    | 330    |
| 23                         | 330    | 330    |
| 24                         | 330    | 330    |
| 25                         | 330    | 330    |
| 26                         | 330    | 330    |
| 27                         | 330    | 330    |
| 28                         | 330    | 330    |
| 29                         | 330    | 330    |
| 30                         | 330    | 330    |

| Attained Age Next Birthday | Gender |        |
|----------------------------|--------|--------|
|                            | Male   | Female |
| 31                         | 360    | 350    |
| 32                         | 370    | 350    |
| 33                         | 370    | 350    |
| 34                         | 390    | 350    |
| 35                         | 420    | 370    |
| 36                         | 440    | 390    |
| 37                         | 490    | 400    |
| 38                         | 520    | 420    |
| 39                         | 560    | 440    |
| 40                         | 610    | 470    |
| 41                         | 690    | 520    |
| 42                         | 760    | 560    |
| 43                         | 840    | 600    |

| Attained Age Next Birthday | Gender |        |
|----------------------------|--------|--------|
|                            | Male   | Female |
| 44                         | 940    | 650    |
| 45                         | 1,050  | 710    |
| 46                         | 1,240  | 820    |
| 47                         | 1,380  | 910    |
| 48                         | 1,550  | 1,020  |
| 49                         | 1,740  | 1,140  |
| 50                         | 1,980  | 1,310  |
| 51*                        | 2,210  | 1,470  |
| 52*                        | 2,430  | 1,620  |
| 53*                        | 2,690  | 1,800  |
| 54*                        | 2,980  | 2,010  |

\*Only applicable for existing customer who has participated before age 50 next birthday.

- This is a guaranteed yearly renewal plan up to the expiry age. The annual contribution will change according to the attained age (next birthday) at certificate anniversary.
- The contributions are not guaranteed and may be revised by giving you at least three (3) months' notice in writing.
- Payment method: Online banking or JomPay. Payment of annual contribution shall be made after we received your application. We will contact you to inform whether your application is accepted or rejected.

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

##### • Wakalah Fee

The Wakalah Fee is a combination of fixed amount of RM60, plus 40% of the contribution after deducting the fixed amount.

##### • Tabarru'

The tabarru' amount is the contribution amount less Wakalah Fees. The tabarru' amount will be allocated into PRF.

##### • Commission

No commission will be paid under this certificate.

## 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.
- **Free Look Period** - You may cancel the certificate by giving AmMetLife Takaful a notice in writing within 15 days from the date of receipt of the certificate. Upon cancellation, AmMetLife Takaful will refund the full amount of contribution to you.
- **Grace Period** – You will have thirty (30) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will be terminated.
- **Limitation on Benefit** – The total critical illness benefit payable to the participant under this Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM 1,000,000.00.
- **Waiting period for Critical Illness Benefit** –
  - a) the eligibility of the critical illness coverage (except heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease) will only start thirty (30) days after the commencement date of this Certificate.
  - 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 this Certificate.

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

## 7. What are the major exclusions?

| Benefit                 | Exclusions   |
|-------------------------|--|
| <b>Critical Illness</b> | AmMetLife Takaful shall not pay the critical illness benefit when the participant dies due to the following: <ol style="list-style-type: none"> <li>a) Specified illness occurring within the specified waiting period; or</li> <li>b) attempting suicide or self-inflicted bodily injuries while sane or insane; or</li> <li>c) Illnesses resulting from AIDS, AIDS-related complex or infection by HIV;</li> <li>d) while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or</li> <li>e) Ionizing radiation or radioactive contamination arising from fuel, waste, process or weapons material whether voluntary or involuntary; or</li> <li>a) pre-existing condition.</li> </ol> |

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

## 8. Can I cancel my certificate?

Yes, you may cancel your certificate at any time after the Free Look Period by giving a written notice to us. We will refund proportion of your contribution provided you did not make any claim for the current certificate year based on the following calculations:

| Period Not Exceeding | Refund of Annual Contribution |
|----------------------|-------------------------------|
| 1 month*             | 85%                           |
| 2 months             | 70%                           |
| 3 months             | 55%                           |
| 4 months             | 45%                           |
| 5 months             | 35%                           |
| 6 months             | 30%                           |
| 7 months             | 25%                           |
| 8 months             | 20%                           |
| 9 months             | 15%                           |
| 10 months            | 10%                           |
| 11 months            | 5%                            |
| 12 months            | 0%                            |

\*For termination within Free Look Period, shall refer to Free Look Period clause.

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

You must inform AmMetLife Takaful in writing of any changes in your contact details 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 *insuranceinfo* booklet on "Family Takaful", available at our office or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any queries, please contact us at:

**AmMetLife Takaful Berhad**

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@ammetlifetakaful.com  
Website: ammetlifetakaful.com

**SMS**

Type AMT<space>Message  
Send to 33911

**11. Other similar types of Family Takaful coverage available.**

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

**IMPORTANT NOTE:**

**YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

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. 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.
3. For protection need estimation, you may use [Financial Needs Calculator](#).
4. The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefit Protection System (TIPS) Brochure or contact AmMetLife Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

The information provided in this Product Disclosure Sheet is valid as at **dd/mm/yyyy**