

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM500,000 | 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)
Plan Name	LegacySecure-i Link (This is a takaful plan)
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is LegacySecure-i Link?

LegacySecure-i Link is a regular contribution investment-linked takaful plan which offers a combination of protection and investment. It provides coverage in the event of participant death or suffers total and permanent disability (TPD) and also pays additional basic sum covered if participant dies due to accident. On top of that, it provides loyalty bonus benefit, funeral benefit and waqaf benefit during the coverage period. Upon maturity, PIF value will be payable if the Certificate has not been terminated.

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.
- Waqf** – A voluntary, permanent, irrevocable dedication of a person's wealth or a portion of it religious, educational or charitable cause.

Step 2

Know Your Coverage / Benefits

Basic Sum Covered: RM500,000

Coverage Term: 40 years (until the age of 70)

As an illustration, with annual contribution of **RM2,400**, you will receive the following takaful coverage / benefits:

Death or TPD Benefit	100% of Basic Sum Covered or PIF value, whichever is higher. The TPD benefit ends at age 65, with a maximum total payout of RM2 million across all AmMetLife Takaful certificates under the same participant.
Accidental Death Benefit	If the participant dies due to accident, an additional: a) 100% of basic sum covered; or b) 200% of basic sum covered if accidental death occurs at public conveyance; will be payable on top of the Death Benefit. This benefit ends on the certificate anniversary before the participant turns 70, with a maximum total payout of RM8 million across all AmMetLife Takaful certificates under the same participant.
Loyalty Benefit	The basic sum covered will increase by 2% of initial basic sum covered every 2 certificate years until the end of 10 th certificate year.
Funeral Benefit	Additional RM10,000 will be payable upon death of participant.
Waqaf Benefit	Additional RM5,000 will be payable to a waqaf organisation approved by AmMetLife Takaful's Shariah Committee upon death of the participant.
Maturity Benefit	PIF value (if any).

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

Death Benefit or HUMK :

- suicide (whether while sane or insane) within 1 year from the commencement date; 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.

Accidental Death Benefit :

- assault or murder; or
- self-destruction or its attempt, while sane or insane; or
- participation in any brawl.

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: 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: RM2,400 annually	Takaful Portion: RM2,400	Investment Portion: RM0
Duration: 40 years / Full Term		

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The takaful operator 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 RM1,440.00 while for investment portion is 95% of your investment portion or RM0.

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
40 years (Full Term)	40%	20%	5%	0%
	RM960	RM480	RM120	RM0

Wakalah Fee for investment/Top-up portion is 5% of investment/Top-Up amount = RM0

Commission

Commission payable to the bank (part of Wakalah Fee):

Payment Term	Year 1	Year 2	Year 3	Year 4-10	Year 11 & onwards
40 years (Full Term)	30%	20%	15%	5%	0%
	RM720	RM480	RM360	RM120	RM0

Commission for investment/Top-up portion is 3.75% of investment/Top-up amount = RM0

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 value of your PIF.

Surrender Fee

RM100 or 10% of PIF value, whichever is lower.

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.

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 Loyalty Bonus Benefit – This benefit will cease upon approved TPD claim or payment of partial withdrawal, whichever is earlier. In such event, there is no further Loyalty Bonus payable and the sum covered will remain throughout the certificate term.

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 PIF balance is not enough to cover the tabarru' and other charges. This may occur if you have many riders or high coverage that increases the tabarru' as you age, poor investment returns or if you stop paying contributions for a long period, resulting in the tabarru' and other charges depleting your funds.

Top-up – You are allowed to top up the contribution under this Takaful Certificate, and this may be done at any time while the Takaful Certificate is in force. The minimum top up contribution is Ringgit Malaysia Fifty (50).

Partial Withdrawal – You are allowed to perform partial withdrawal from your PIF. However, the basic sum covered may be reduced after the partial withdrawal made. If the sum covered after the partial withdrawal is less than the specified minimum sum covered, we reserves the right to treat your withdrawal as full surrender. Upon full surrender, the value in PIF is payable and your certificate terminates.

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 subjected 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).