

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

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	ProtectElite-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is ProtectElite-i Link?

ProtectElite-i Link is a regular contribution ordinary family takaful plan that offers limited payment term coverage. It provides coverage for death, Total and Permanent Disability (TPD) and accidental death benefit. On top of that, it pays annual cash payment from the end of second year until end of term. Upon maturity, maturity benefit 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.

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 RM2,500, you will receive the following takaful coverage / benefits:

Death or TPD Benefit	100% of Basic Sum Covered or PIF value, whichever is higher.
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.
Maturity Benefit	PIF value (if any).

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

Death or HUMK Benefit:

- suicide (whether while sane or insane) within 1 year from the commencement date; or
- pre-existing condition or disability which 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:



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: RM2,500 annually **Takaful Portion:** RM2,500 **Investment Portion:** RM0

Duration: 40 years / Full Term

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 RM1,500.00 while for investment portion is 95% of your investment portion or RM0.
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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%
	RM1,000	RM500	RM125	RM0

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

Commission

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

Payment Term	Year 1-2	Year 3-4	Year 5-6	Year 7 & onwards
40 years (Full term)	40%	25%	15%	0%
	RM1,000	RM625	RM375	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 per month will be deducted from PIF.

Surrender Fee

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 80 years old. The sum total of the TPD benefit in excess of PIF payable to the participant under this Takaful Certificate and all other in force individual and group certificates with AmMetLife Takaful under the same participant is limited to RM2,000,000.

Limitation on Accidental Death Benefit – This benefit will expire on the certificate anniversary date immediately preceding the participant's seventieth (70th) birthday. The amount payable under this Takaful Certificate and all other in force certificates with AmMetLife Takaful under the same participant is limited to RM8,000,000.

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.

Lapse of Certificate – The certificate will lapse if your PIF balance is not enough to cover the tabarru' and other charges. This may occur if you participate in many riders or high coverage amount that increases the Tabarru' commensurate with your age increase, poor investment returns, or if you stop paying contributions for a long period, resulting in the Tabarru' and monthly service fees may deplete 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 reserve 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 subject to the ILT fund(s) unit price fluctuations) will be refunded to you.

Cancellation – You can cancel this certificate any time 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. **It may not be an advantage if you to cancel or to replace an existing certificate with a new one.**

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).