

FOR ILLUSTRATION PURPOSES ONLY

Basic Sum Covered: RM500,000 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 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	EduCare-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is EduCare-i Link?

EduCare-i Link is a regular investment-linked takaful ("ILT") plan offers a combination of takaful investment and protection. It provides coverage in the event of participant dies, suffers total and permanent disability ("TPD") or diagnoses with any covered critical illness during the term of the certificate. In addition, it waives all future contributions if the certificate holder passes away or suffers TPD. Upon maturity, you will receive your Participant Investment Fund (PIF) value, if any.

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: 8 years (until the age of 18)
As an illustration , with annual contribution of RM4,200 , you will receive the following takaful coverage / benefits:		
Death or TPD Benefit	100% of Basic Sum Covered plus your PIF value (if any) is payable.	
Critical Illness Benefit	An additional RM500,000 will be payable upon participant is diagnosed with any one of the thirty-six (36) critical illnesses. Refer to the Appendix for the list of critical illness covered.	
Payor Benefit Rider	Waive all the future contribution if the certificate holder passes away or suffers TPD within the certificate term or up to certificate holder age sixty-five (65) next birthday; whichever is earlier.	
Maturity Benefit	PIF value (if any).	

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 the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- if death is proven to be due to a pre-existing condition.

TPD Benefit :

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

Critical Illness Benefit :

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- critical illness was due to pre-existing condition; or
- critical illness was occurring before commencement date.

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

ammelifetakaful.com

customercare@ammelifetakaful.com

Step 3

Know Your Obligations

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

Contribution: RM4,200 annually	Takaful Portion: RM1,200	Investment Portion: RM3,000
Duration: 8 years / Full Term		
AmMetLife Takaful 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 79% of your annual takaful portion or RM948.00 while for investment portion is 95% of your investment portion or RM2,850.00.	

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Basic Sum Covered: RM500,000 | Age: 10 years old | Gender: Male | Status: Healthy |
Coverage Term: 8 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.

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	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 & onwards
	8 years (Full term)	21%	17%	20%	7%	7%	8%	0%
		RM252	RM204	RM240	RM84	RM84	RM96	RM0
Wakalah Fee for investment/Top-up portion is 5% of investment/Top-Up amount = RM150.00								
Commission	Commission payable to the agent (part of Wakalah Fee):							
	Payment Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 & onwards
	8 years (Full term)	20.25%	16.75%	8.5%	6.75%	6.75%	5%	0%
		RM243	RM201	RM102	RM81	RM81	RM60	RM0
Commission for investment/Top-up portion is 3.75% of investment/Top-up amount = RM112.50								
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 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 TPD Benefit – The TPD benefit ends on the certificate anniversary after the participant's turns 65 years old. The total TPD benefit payable to the participant under this certificate and all other in force with AmMetLife Takaful under the same participant is limited to RM2,000,000.

Limitation on Critical Illness Benefit – The sum total of the critical illness benefit payout across all certificates under AmMetLife Takaful in excess of PIF is limited to RM 1 million per participant.

Waiting Period - The eligibility for the benefits under this rider will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:

- **60 days** for cancer, coronary heart disease requiring surgery, heart attack, angioplasty and other invasive treatments for major coronary artery disease and other serious coronary artery disease.
- **30 days** for other conditions.
- **No waiting period** for critical illnesses due to accident.

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.

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 invested units in the PIF 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 insufficient to cover the tabarru' and other charges. This may happen if you have many riders or high coverage that increase tabarru' as you age, poor investment returns or you stop paying contribution for a long time which cause the tabarru' and other charges 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 (50).

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.

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 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. **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).

FOR ILLUSTRATION PURPOSES ONLY

Basic Sum Covered: RM500,000 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 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.



Appendix : 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

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM4,200 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 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

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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)
Rider Name	Critical Illness Payor Waiver Rider
Plan Name	EduCare-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Critical Illness Payor Waiver Rider?

Critical Illness Payor Waiver Rider is a unit deducting rider attachable to an investment-linked takaful plan. It waives all future contributions of the basic plan if the certificate holder is diagnosed with any of the thirty-six (36) covered critical illnesses.

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

Rider Sum Covered: RM4,200

Coverage Term: 8 years (until the age of 18)

You will receive the following takaful coverage / benefits:

Critical Illness Payor Waiver Rider	Waive all future contributions if the certificate holder is diagnosed with any of the 36 covered critical illnesses within the certificate term or up to certificate holder age sixty-five (65) next birthday; whichever is earlier.
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List of Critical Illness

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

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

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- while under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- pre-existing condition or disability or disability which was existed prior to the commencement date.

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



customer@ammetlifetakaful.com

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Sum Covered: RM4,200 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 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.



Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

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.

Waiting Period – The eligibility for the benefits under this rider will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:

- **60 days** for cancer, coronary heart disease requiring surgery, heart attack, angioplasty and other invasive treatments for major coronary artery disease and other serious coronary artery disease.
- **30 days** for other conditions.
- **No waiting period** for accidental injuries.

Lapse of Certificate – Your certificate will lapse if your account value in the PIF is not enough to cover the tabarru' and other charges.

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

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).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: R&B 150 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 years | Contribution Payment Term: Full Term

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



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Takaful Operator	AmMetLife Takaful Berhad (AmMetLife Takaful)
Rider Name	Hospital Benefit Rider
Plan Name	EduCare-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Hospital Benefit Rider?

Hospital Benefit Rider (HB Rider) is a unit-deducting rider attachable to an investment-linked takaful plan. This rider gives additional financial support through a daily cash allowance if the participant is hospitalised.

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

Rider Sum Covered: R&B 150

Coverage Term: 8 years (until the age of 18)

You will receive the following takaful coverage / benefits:

Hospital Daily Allowance	RM150 per day will be payable for each day of hospitalisation.
Ambulance Service Fee	Reimbursement up to RM500 per year.
Admission to Government Hospital	RM50 per day.

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

- illness or disease commencing within thirty (30) days of the rider's commencement/reinstatement date; or
- routine medical examinations or consultations; or
- treatments or procedures relating to pregnancy or childbirth; or
- self-inflicted injury while sane or insane, attempted suicide, abuse of alcohol, and drug addiction.

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

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: R&B 150 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 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.



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.

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 invested units in the PIF is sufficient to deduct the tabarru', and other charges. Otherwise, your certificate will lapse.

Limitation on Hospital Benefit – The participant must be confined in a hospital as an in-patient for at least six (6) hours as recommended by the doctor and is subject to Daily Room & Board limit. The maximum number of hospitalization is 100 days per year and capped up to three hundred and thirty five (365) days throughout the certificate term.

Lapse of Certificate – Your certificate will lapse if your account value in the PIF is not enough to cover the tabarru' and other charges.

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

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).

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM4,200 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 years | Contribution Payment Term: Full Term

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Takaful Operator	AmMetLife Takaful Berhad (AmMetLife Takaful)
Rider Name	Payor Benefit Rider
Plan Name	EduCare-i Link
Date	DD/MM/YYYY

FIND OUT MORE



Step 1

What is Payor Benefit Rider?

Payor Benefit Rider is a unit deducting rider attachable to an investment-linked takaful plan. It waives all future contributions of the basic plan if the certificate holder pass away, or suffers Total and Permanent and Disability (TPD).

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

Rider Sum Covered: RM4,200

Coverage Term: 8 years (until the age of 18)

You will receive the following takaful coverage / benefits:

Payor Benefit Rider	Waive all future contributions if the certificate holder passes away, or suffers TPD within the certificate term or up to certificate holder age sixty-five (65) next birthday; whichever is earlier.
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Exclusions – This plan excludes any cause of the following event, if the certificate holder:

- dies due to suicide (whether while sane or insane) within 1 year from the commencement date; or
- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- while 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.

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:



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Sum Covered: RM4,200 | Age: 10 years old | Gender: Male | Status: Healthy |

Coverage Term: 8 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.



Step 3

Know Your Obligations

No contribution is required as this is a unit deducting rider. Tabarru' charges are deducted monthly from your account value in the PIF of your basic certificate. Details of tabarru' charges of this rider are given in the Benefit Illustration.

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.

Lapse of Certificate – Your certificate will lapse if your account value in the PIF is not enough to cover the tabarru' and other charges.

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 rider, you can cancel it by notifying us in writing within 15 days of receiving this certificate. The tabarru' for this rider that have been deducted will be credited back into your PIF.

Cancellation – You can cancel this rider anytime after the Free-Look Period by notifying us in writing. This rider will be terminated and you cannot claim any benefit from it.

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).