

## FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM500,000 | Age: 30 years old | Gender: Male | Status: Healthy |  
Coverage Term: 1 year

*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)
Product Name	<b>i-Am Protect</b>
Plan	<b>Plan 4</b>
Date	DD/MM/YY

FIND OUT MORE



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.

### Step 1

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

**i-Am Protect** is a yearly renewable individual term family takaful plan that provides protection for one (1) year. It provides sum covered in the event of death or Total and Permanent Disability (TPD) of participant during the coverage term.

##### 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**

As an illustration, with annual contribution of **RM910**, you will receive the following takaful coverage / benefits:

Death or TPD Benefit	RM500,000
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**Exclusions** – This plan excludes any cause of the following event:

##### Death Benefit :

- suicide whether while sane or insane; or
- while under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner.

##### TPD Benefit :

TPD means the participant suffers one of the following impairments:

- attempted suicide or self-inflicted bodily injuries while sane or insane; or
- while under the influence of alcohol, narcotics or misuse or drugs other than those validly prescribed by a legally qualified medical practitioner; or
- pre-existing condition.

**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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Step 3 Know Your Obligations	
For this takaful plan, you must pay takaful contribution of :	
<b>Total Contribution:</b> RM910.00 (annual) . <i>This contribution is not fixed and may increase as you get older.</i>	
You also have to pay the following fees and charges:	
<b>Wakalah Fee</b>	RM280.00 which is a combination of fixed amount of RM10, plus 30% of contribution after deducting fixed amount.
<b>Tabarru' Charge</b>	The tabarru' amount is the contribution amount less Wakalah Fee which will be allocated into PRF.
<b>Commission</b>	No commission will be paid under this certificate.
<i>The Contribution after deducting the Wakalah Fee will be allocated into PRF. The Wakalah Fee will be used to pay commission to agents and other expenses of AmMetLife Takaful.</i>	

Step 4 Other Key Terms	
<b>Importance of Disclosure</b> – 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.	
<b>Non-guaranteed contribution</b> – The contribution rates are NOT GUARANTEED and may be revised by giving at least 30 days' advance written notice to you.	
<b>Change in Contact Details</b> – 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.	
<b>Claims</b> – 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.	
<b>Note:</b> 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 no surrender value will be paid to you. Nevertheless, your coverage will continue until a day before the expiry date. **It may not be an advantage if you to cancel or to replace an existing certificate with a new one.**

*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)).*