

## FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM500,000 | Age: 30 years old | Gender: Male | Expiry Age: 45/50/55 |

Coverage Term: 15/20/25 years | Contribution Payment Term: 3/5/10 years

*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	<b>PrestigeWealth-i</b> (This is a takaful plan)
Date	DD/MM/YYYY

FIND OUT MORE



### Step 1

### What is PrestigeWealth-i?

**PrestigeWealth-i** 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 payout 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

Initial Sum Covered: <b>RM500,000</b>		Coverage Term: 15/20/25 years (until the age of 45/50/55 depending on chosen plan)																																																																													
As an illustration, for <b>RM500,000</b> annually, you will receive the following takaful coverage / benefits:																																																																															
Death or TPD Benefit		<ul style="list-style-type: none"><li>• If death or TPD happen during the first 2 certificate years, the Total Contribution* paid less any total Annual Cash Payout (ACP) received or balance in PIF whichever is higher, plus amount in PSA, if any, is payable.</li><li>• If death or TPD happen on the 3rd certificate onwards, the Initial Sum Covered (ISC); or 105% x (Total Contribution paid less any total ACP received); or balance in PIF, whichever is higher, plus amount in PSA, if any is payable.</li></ul> <i>*Total Contribution paid excluding Top-up.</i>																																																																													
Accidental Death Benefit		In the event of accidental death to the Participant, an additional ISC will be payable from the PRF on top of the Death Benefit according to the following event: a) 100% of ISC if accident happens; or b) 200% of ISC if accident occurs in Public Conveyance; or c) 300% of ISC if accident overseas. Only one of the accidental claim events are allowable subject to the accident causes.																																																																													
Annual Cash Payout (ACP) Benefit		<p>The ACP benefit will be payable every year starting from the end of 2<sup>nd</sup> certificate year until maturity provided that all the contributions are paid on time. The ACP benefits are payable based on percentage of ISC as follows:</p> <table><tr><th>End of Certificate Year</th><th>2 – 4</th><th>5</th><th>6 – 9</th><th>10</th><th>11 – 14</th><th>15</th><th>16 – 19</th><th>20</th><th>21 – 24</th></tr><tr><td>3 Pay 20</td><td>3%</td><td>25%</td><td>5%</td><td>40%</td><td>6%</td><td>50%</td><td>7%</td><td>-</td><td>-</td></tr><tr><td>3 Pay 25</td><td>3%</td><td>20%</td><td>4%</td><td>25%</td><td>5%</td><td>35%</td><td>6%</td><td>45%</td><td>7%</td></tr><tr><td>5 Pay 15</td><td>5%</td><td>30%</td><td>7%</td><td>45%</td><td>10%</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>5 Pay 25</td><td>3%</td><td>20%</td><td>4%</td><td>30%</td><td>5%</td><td>40%</td><td>7%</td><td>50%</td><td>10%</td></tr><tr><td>10 Pay 20</td><td>10%</td><td>40%</td><td>15%</td><td>80%</td><td>20%</td><td>110%</td><td>25%</td><td>-</td><td>-</td></tr><tr><td>10 Pay 25</td><td>6%</td><td>35%</td><td>11%</td><td>65%</td><td>16%</td><td>100%</td><td>21%</td><td>110%</td><td>25%</td></tr></table> <p>The ACP payout will be channeled and reinvested in the PSA for potential higher returns. However, the Participant may withdraw the cash payment at any time subject to terms and conditions.</p>								End of Certificate Year	2 – 4	5	6 – 9	10	11 – 14	15	16 – 19	20	21 – 24	3 Pay 20	3%	25%	5%	40%	6%	50%	7%	-	-	3 Pay 25	3%	20%	4%	25%	5%	35%	6%	45%	7%	5 Pay 15	5%	30%	7%	45%	10%	-	-	-	-	5 Pay 25	3%	20%	4%	30%	5%	40%	7%	50%	10%	10 Pay 20	10%	40%	15%	80%	20%	110%	25%	-	-	10 Pay 25	6%	35%	11%	65%	16%	100%	21%	110%	25%
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Maturity Benefit		<p>Maturity Booster* payout or balance in PIF, whichever is higher, plus balance in PSA is payable. *Maturity Booster payout is determined based on % of ISC.</p> <table><tr><th>3 Pay 20</th><th>3 Pay 25</th><th>5 Pay 15</th><th>5 Pay 25</th><th>10 Pay 20</th><th>10 Pay 25</th></tr><tr><td>113%</td><td>116%</td><td>345%</td><td>355%</td><td>560%</td><td>576%</td></tr></table>								3 Pay 20	3 Pay 25	5 Pay 15	5 Pay 25	10 Pay 20	10 Pay 25	113%	116%	345%	355%	560%	576%																																																										
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**Exclusions** – This plan excludes any cause of the following event:

- if death due to or arises from suicide (whether while sane or insane) within 1 year from the commencement date; or
- if the TPD or accidental death due to attempted suicide or self-inflicted bodily injuries while sane or insane; or
- pre-existing condition.

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

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**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.**

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

### Step 3

### Know Your Obligations

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

**Contribution:** RM500,000 annually (*The contribution is based on standard health conditions.*)

**Duration:** 3, 5 or 10 years depending on the chosen payment term upon inception.

**You also have to pay the following fees and charges:**

#### Wakalah Fee

Wakalah Fee – A percentage will be deducted from contribution:

Payment Term	Year 1	Year 2	Year 3	Year 4-5	Year 6-7	Year 8-10
3-year	42%	22%	12%			
	RM210,000	RM110,000	RM60,000			
5-year	48%	24%	16%	10%		
	RM240,000	RM120,000	RM80,000	RM50,000		
10-year	54%	29%	23%	14%	10%	5%
	RM270,000	RM145,000	RM115,000	RM70,000	RM50,000	RM25,000

Wakalah Fee for Top-up is 5% of Top-Up contribution.

#### Commission

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

Payment Term	Year 1	Year 2	Year 3	Year 4 – 5	Year 6 – 10
3-year	4.50%	4.00%	1.50%		
	RM22,500	RM20,000	RM7,500		
5-year	8.75%	6.25%	5.00%	2.50%	
	RM43,750	RM31,250	RM25,000	RM12,500	
10-year	15.00%	10.00%	7.50%	2.50%	2.50%
	RM75,000	RM50,000	RM37,500	RM12,500	RM12,500

Commission for Top-Up is 3.75% of Top-up contribution amount.

#### 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

RM15 per month will be deducted from PIF.

#### Surrender Fee

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

AmMetLife Takaful allocates a portion of the contribution into your 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 disclose all material facts such as medical condition and state your age/ date of birth correctly. Otherwise, the certificate may be voided.

**Grace Period** – You have 45 days of grace period from the contribution due date to make your payment. If you do not pay your contributions within 45 days from the due date, your coverage will remain in force only if your PIF balance 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 not enough to cover the tabarru', other charges and payment of Annual Cash Payout Benefit.

**Non-guaranteed Fees, Tabarru' and Charges** – These 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. We will refund your full contribution, if any.

**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.**

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)).