

FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM100,000 | 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	<i>i-Am Shield</i>
Plan	Plan 2
Date	DD/MM/YYYY

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 Shield*?

i-Am Shield is a yearly renewable individual family takaful critical illness term plan. It provides sum covered in the event participant diagnoses with one of any 36 critical illnesses covered 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: RM100,000

As an illustration, with annual contribution of **RM330**, you will receive the following takaful coverage / benefits:

Critical Illness Benefit Benefits will be payable in one lump sum if the participant suffers any one of 36 critical illnesses as follows:

List of Critical Illnesses

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:

- specified illness occurring within the specified waiting period; or
- attempting suicide or self-inflicted bodily injuries while sane or insane; or
- illnesses resulting from AIDS, AIDS-related complex or infection by HIV; or
- while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or
- ionizing radiation or radioactive contamination arising from fuel, waste, process or weapons material whether voluntary or involuntary; 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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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:

Total Contribution: RM330.00 (annual). *This contribution is not fixed and may increase as you get older. Refer to Appendix 1 – Schedule of Contribution for more details.*

You also have to pay the following fees and charges:

Wakalah Fee	RM168.00 which is a combination of fixed amount of RM60, plus 40% of contribution after deducting the fixed amount.
Tabarru' Charge	The tabarru' amount is the contribution amount less Wakalah Fees which will be allocated into PRF.
Commission	No commission will be paid under this certificate.

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.

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 certificate.

Waiting Period for Critical Illness Benefit –

- the eligibility of the critical illness coverage (except heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease) will only start thirty (30) days after the commencement date of this Certificate.
- the eligibility of the critical illness coverage for heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease will only start sixty (60) days after their commencement date of this Certificate.

Grace Period – You will have thirty (30) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will be terminated.

Limitation of Benefit – The total critical illness benefit payable to the participant under this Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM1,000,000.

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 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 the amount you receive will be much lower than your total contribution paid. Please refer to Appendix 1 for Schedule of Refund Contribution. **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).

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Appendix 1: Schedule of Contribution

The annual contribution that you have to pay may vary depending on your attained age (next birthday), gender and plan that you choose as below:

Attained Age Next Birthday	Plan 1 : RM50,000		Plan 2 : RM100,000	
	Male	Female	Male	Female
18	190	195	320	330
19	190	195	320	330
20	190	195	320	330
21	190	195	320	330
22	195	195	330	330
23	195	195	330	330
24	195	195	330	330
25	195	195	330	330
26	195	195	330	330
27	195	195	330	330
28	195	195	330	330
29	195	195	330	330
30	195	195	330	330
31	210	205	360	350
32	215	205	370	350
33	215	205	370	350
34	225	205	390	350
35	240	215	420	370
36	250	225	440	390
37	275	230	490	400
38	290	240	520	420
39	310	250	560	440
40	335	265	610	470
41	375	290	690	520
42	410	310	760	560
43	450	330	840	600
44	500	355	940	650
45	555	385	1,050	710
46	650	440	1,240	820
47	720	485	1,380	910
48	805	540	1,550	1,020
49	900	600	1,740	1,140
50	1,020	685	1,980	1,310
51*	1,135	765	2,210	1,470
52*	1,245	840	2,430	1,620
53*	1,375	930	2,690	1,800
54*	1,520	1,035	2,980	2,010

*Only applicable for existing customer who has participated before age 50 next birthday.

- This is a guaranteed yearly renewal plan up to the expiry age. The annual contribution will change according to the attained age (next birthday) at certificate anniversary.
- The contributions are not guaranteed and may be revised by giving you at least three (3) months' notice in writing.

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Appendix 2: Schedule of Refund Contribution

You may cancel your certificate at any time after the Free Look Period by giving a written notice to us. We will refund a proportion of your contribution provided you did not make any claim for the current certificate year as follows:

Period Not Exceeding	Refund of Annual Contribution
1 month*	85%
2 months	70%
3 months	55%
4 months	45%
5 months	35%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
12 months	0%

*For termination within Free-Look Period, shall refer to Free-Look Period clause.

Sample of Refund Contribution	
Annual contribution: RM 330.00 If cancellation is done in the 4 th month: Refund Contribution Amount : RM 330.00 x 45% = RM 148.50	Annual contribution: RM 330.00 If cancellation is done in the 12 th month Refund Contribution Amount: RM 330.00 x 0% = RM 0.00