

## FOR ILLUSTRATION PURPOSES ONLY

Sum Covered: RM500,000 | Age: 30 years old | Gender: Male | Status: Healthy |

Coverage Term: 69 years | Contribution Payment Term: Single Contribution

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

**FIND OUT MORE**



### Step 1

### What is GoldenSecure-i Style?

**GoldenSecure-i Style** is a single contribution investment-linked takaful plan that offers a combination of takaful protection and investment. It pays the sum covered or the value of Participant Investment Fund (PIF), whichever is higher, in one lump sum, if the Participant dies or suffers Total and Permanent Disability (TPD) or Critical Illness (CI) during the term of the plan. The value of the investment-linked takaful plan depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

#### 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: 69 years (until the age of 99)**

#### Summary of Takaful Coverage / Benefits

**Death or TPD Benefit** RM500,000 or PIF value, whichever is higher.

**Critical Illness (CI) Benefit** RM500,000 or PIF value, whichever is higher.

**Maturity Benefit** Upon maturity, the remaining amount in your PIF will be payable.

#### 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:

#### Death Benefit :

- suicide (whether while sane or insane) within 1 year from the commencement date; or
- under influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or
- the 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
- under 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.

#### CI Benefit :

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

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**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

customercare@ammetlifetakaful.com

**AmMetLife Takaful**

### Step 3

### Know Your Obligations

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

**Single Contribution:** RM400,000

**The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s):**

<b>Contribution allocated to purchase units</b>	The allocated contribution is 95% of your total Contribution or RM380,000.00.
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**You also have to pay the following fees and charges:**

<b>Wakalah Fee</b>	RM20,000.00 or 5.00% of your total Contribution over the certificate term.
<b>Commission</b>	RM15,000.00 or 3.75% of your total Contribution paid which form part of the Wakalah Fee.
<b>Tabarru' Charge</b>	This is deducted monthly from your PIF and will be allocated into PRF. The tabarru' amount increase as you grow older.
<b>Monthly Service Fee</b>	RM5 will be deducted monthly from the account value in your PIF.
<b>Surrender Fee</b>	RM100 upon surrender of the certificate prior to the 4 <sup>th</sup> Certificate year.

*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 CI Benefit** – CI benefit in excess of PIF payable to the Participant under this Takaful Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM 1 million per participant.

**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** – Your certificate will lapse if your PIF balance is not enough to cover the tabarru' and other charges.

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

- **60 days** for heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease.
- **30 days of waiting period** for other conditions.

**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 (RM50).

**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](http://www.pidm.gov.my)).*