PRODUCT DISCLOSURE SHEET	Hong Leong MSIG Takaful Berhad ("HLM Takaful")
Please read this Product Disclosure Sheet before you decide to participate in the Group Term Takaful Booster Plus. Be sure to also read the general terms and conditions.	**Group Term Takaful Booster Plus**
	Date: 04-04-2025

1. What is this product about?

This is a yearly renewable product that provides coverage in the event of death or Total and Permanent Disability (TPD).

2. What are the Shariah concepts applicable?

- Tabarru' - A certain portion of the Contribution that you agree to donate upon occurrence of events approved by our Shariah Committee, thus enabling you to fulfil your obligation of mutual help and joint guarantee should any of your fellow participants suffer a defined loss where your donation is meant to help others and others' donations are meant to help you.
- Iltizam Bi Al-Tabarru' - The commitment to make Tabarru'.
- Wakalah - Essentially an agent-principal relationship, where we act as an agent on behalf of you to manage the Participants' Risk Fund (PRF) on your behalf and we earn Wakalah Fee for services rendered.
- Wakalah Fee - A fee payable to us in return of the services rendered by us in managing the PRF on behalf of you. The Wakalah Fee will be used by us to cover the management and distribution-related expenses.
- Ju'alah - An agreement in which you agree to reward us for our achievement or good performance in managing the PRF that leads to surplus to the PRF.
- Qard - An interest free loan provided by us in the event of deficit in the PRF.

3. What are the covers / benefits provided?

Benefit	Total Sum Covered
Death and Total or Permanent Disability (TPD) Benefit	RM70,000.00

The benefit(s) payable under eligible product is(are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits.Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

The estimated Total Monthly Contribution (exclusive of SST) that you have to pay:
RM15 per month.

5. What are the fees and charges I have to pay?

Type	Amount
Wakalah Fee	36% of Total Contribution
Service Fee	Not Applicable
Sales and Services Tax (SST)	Not Applicable
Stamp Duty (on top of contribution, borne by Master Certificate holder)	RM10.00

6. What are some of the key terms and conditions that I should be aware of?

- Importance of Disclosure

  You have a duty to disclose all material facts, including but not limited to medical condition and state your age correctly. You have a duty to disclose any relevant information that you know or are expected to know to the best of your knowledge and in good faith.
- Free-Look Period

  You may cancel your certificate by returning the certificate within 15 calendar days after the certificate has been delivered to you. The contributions that you have paid less any medical expenses will be refunded to you.
- Duty of Participant

  You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- Iltizam bi Al-Tabarru'

  Your contribution after deducting Wakalah Fee shall be allocated into PRF based on Iltizam bi Al-Tabarru' concept.
- Sharing of Surplus arising from Participants' Risk Fund (PRF)

  Any surplus from PRF shall be distributed between you and us in the ratio of 50:50. We are entitled to the surplus based on the Shariah principle of Ju'alah.
- Record of Payment

  Please keep a copy of the transaction record as proof of contribution payment.
- Switching of Takaful Certificate

  It may not be advantageous to switch from one Takaful Certificate to another or from one takaful operator to another, as you may be subject to the new terms and conditions of the new Takaful Certificate or takaful operator.
- Grace Period

  You are given a grace period of 30 days from the contribution payment due date. Non-payment of contribution after the grace period may lead to early termination of your coverage. Please refer to the Master Certificate for more details.
- Non-Payment of Contribution

  Any non-payment of contribution by the expiration of the grace period shall result in this certificate being early termination of your coverage. Please refer to the Master Certificate for more details.
- Nomination

  It is important that you nominate a person (or persons) to receive the benefits payable under your certificate and ensure that the nominee is aware of the certificate that you have participated.
- Automatic Renewal

  Upon expiry of the Takaful Certificate, the Takaful Certificate will automatically be renewed for another 1 year of coverage without any underwriting requirement, subject to the maximum expiry age at renewal. The contribution will remain the same upon renewal. However, we reserve the right to vary the contribution upon renewal by giving 90 days written notice. You are required to notify us at least 30 days prior to the expiry of the Takaful Certificate if you do not want to renew the Takaful Certificate for another 1 year term.

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

7. What are the major exclusions under this certificate?

No Benefit shall be payable if:

- Death is due to suicide within twelve (12) months from the Commencement Date.
- AIDS - TPD is due to AIDS or the influence of intoxicants.
- Alcohol - TPD is due to the influence of alcohol, narcotics or misuse of drugs.
- War - TPD due to war, invasion, act of foreign enemies, hostilities or war-like operations, civil war, mutiny, civil commotion.
- TPD due to Pre-Existing Condition:

  Pre-Existing Condition shall mean any injury or illness:
  (a) which existed or have developed prior to the effective date of coverage; or
  (b) where there exists manifestation of illnesses prior to effective date of coverage; or
  (c) which based on normal medically accepted pathological development of the illness, such illness would have existed prior to effective date of the coverage.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certifcate.

8. Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us through Master Cerificate Holder. The cancellation will take effect from the next contribution due date. Please note that upon cancellation, the Takaful Certificate will not provide any payments from the PRF and you will lose the benefits under your Takaful Certificate.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in the contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about this plan, please refer to the insuranceinfo booklet on "Family Takaful", available at all our branches or visit the insuranceinfo website www.insuranceinfo.com.my.

If you have any enquiries, contact us at:
Hong Leong MSIG Takaful Berhad
Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya, Selangor Darul Ehsan
Tel : +603 7650 1800
Email : ReachUs@takaful.hongleong.com.my
Or visit our website at **www.hlmtakaful.com.my**

11. Other similar types of family takaful cover available.

Please ask the takaful operator for other similar types of plans offered by the takaful operator.

IMPORTANT NOTE
PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE MARKETING STAFF OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at 04/04/2025.

Underwritten by Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

PRODUCT DISCLOSURE SHEET	Hong Leong MSIG Takaful Berhad ("HLM Takaful")
Please read this Product Disclosure Sheet before you decide to participate in the Group Term Takaful Booster Plus. Be sure to also read the general terms and conditions.	**Group Term Takaful Booster Plus**
	Date: 04-04-2025

1. What is this product about?

This is a yearly renewable product that provides coverage in the event of death or Total and Permanent Disability (TPD).

2. What are the Shariah concepts applicable?

- Tabarru' - A certain portion of the Contribution that you agree to donate upon occurrence of events approved by our Shariah Committee, thus enabling you to fulfil your obligation of mutual help and joint guarantee should any of your fellow participants suffer a defined loss where your donation is meant to help others and others' donations are meant to help you.
- Iltizam Bi Al-Tabarru' - The commitment to make Tabarru'.
- Wakalah - Essentially an agent-principal relationship, where we act as an agent on behalf of you to manage the Participants' Risk Fund (PRF) on your behalf and we earn Wakalah Fee for services rendered.
- Wakalah Fee - A fee payable to us in return of the services rendered by us in managing the PRF on behalf of you. The Wakalah Fee will be used by us to cover the management and distribution-related expenses.
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3. What are the covers / benefits provided?

Benefit	Total Sum Covered
Death and Total or Permanent Disability (TPD) Benefit	RM70,000.00

The benefit(s) payable under eligible product is(are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits.Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

The estimated Total Monthly Contribution (exclusive of SST) that you have to pay:
RM15 per month.

5. What are the fees and charges I have to pay?

Type	Amount
Wakalah Fee	36% of Total Contribution
Service Fee	Not Applicable
Sales and Services Tax (SST)	Not Applicable
Stamp Duty (on top of contribution, borne by Master Certificate holder)	RM10.00

6. What are some of the key terms and conditions that I should be aware of?

- Importance of Disclosure

  You have a duty to disclose all material facts, including but not limited to medical condition and state your age correctly. You have a duty to disclose any relevant information that you know or are expected to know to the best of your knowledge and in good faith.
- Free-Look Period

  You may cancel your certificate by returning the certificate within 15 calendar days after the certificate has been delivered to you. The contributions that you have paid less any medical expenses will be refunded to you.
- Duty of Participant

  You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- Iltizam bi Al-Tabarru'

  Your contribution after deducting Wakalah Fee shall be allocated into PRF based on Iltizam bi Al-Tabarru' concept.
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  Please keep a copy of the transaction record as proof of contribution payment.
- Switching of Takaful Certificate

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- Grace Period

  You are given a grace period of 30 days from the contribution payment due date. Non-payment of contribution after the grace period may lead to early termination of your coverage. Please refer to the Master Certificate for more details.
- Non-Payment of Contribution

  Any non-payment of contribution by the expiration of the grace period shall result in this certificate being early termination of your coverage. Please refer to the Master Certificate for more details.
- Nomination

  It is important that you nominate a person (or persons) to receive the benefits payable under your certificate and ensure that the nominee is aware of the certificate that you have participated.
- Automatic Renewal

  Upon expiry of the Takaful Certificate, the Takaful Certificate will automatically be renewed for another 1 year of coverage without any underwriting requirement, subject to the maximum expiry age at renewal. The contribution will remain the same upon renewal. However, we reserve the right to vary the contribution upon renewal by giving 90 days written notice. You are required to notify us at least 30 days prior to the expiry of the Takaful Certificate if you do not want to renew the Takaful Certificate for another 1 year term.
- Waiting Period

  In the event of Death or TPD due to non-accidental causes within 3 months from the commencement date of the Takaful Certificate, no benefits shall be payable. The waiting period does not apply upon the renewal of the Takaful Certificate.

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

7. What are the major exclusions under this certificate?

No Benefit shall be payable if:

- Death is due to suicide within twelve (12) months from the Commencement Date.
- AIDS - TPD is due to AIDS or the influence of intoxicants.
- Alcohol - TPD is due to the influence of alcohol, narcotics or misuse of drugs.
- War - TPD due to war, invasion, act of foreign enemies, hostilities or war-like operations, civil war, mutiny, civil commotion.
- Death or TPD due to Pre-Existing Condition:

  Pre-Existing Condition shall mean any injury or illness:
  (a) which existed or have developed prior to the effective date of coverage; or
  (b) where there exists manifestation of illnesses prior to effective date of coverage; or
  (c) which based on normal medically accepted pathological development of the illness, such illness would have existed prior to effective date of the coverage.
- Death or TPD within waiting period

Master Certificate Holder's Name	Waiting Period
Hong Leong MSIG Takaful (HLMT)	3 months

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certifcate.

8. Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us through Master Cerificate Holder. The cancellation will take effect from the next contribution due date. Please note that upon cancellation, the Takaful Certificate will not provide any payments from the PRF and you will lose the benefits under your Takaful Certificate.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in the contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about this plan, please refer to the insuranceinfo booklet on "Family Takaful", available at all our branches or visit the insuranceinfo website www.insuranceinfo.com.my.

If you have any enquiries, contact us at:
Hong Leong MSIG Takaful Berhad
Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya, Selangor Darul Ehsan
Tel : +603 7650 1800
Email : ReachUs@takaful.hongleong.com.my
Or visit our website at **www.hlmtakaful.com.my**

11. Other similar types of family takaful cover available.

Please ask the takaful operator for other similar types of plans offered by the takaful operator.

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