



## HLM Takaful **Tenang 75** Stay *Tenang* With Us!



Visit any of our branches or call 03-7650-1800  
Log on to [www.hlmtakaful.com.my](http://www.hlmtakaful.com.my)

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

Hong Leong MSIG Takaful Berhad is a member of PIDM.

# We Have You Under Our Wings

Protecting your family is important to you and we are here to support you and safeguard your family's future despite the uncertainties in life.

During challenging and difficult times, *Tenang* will be there for them.

Introducing HLM Takaful *Tenang* 75, a yearly renewable family takaful plan that not only offers financial protection to your family but also offers increasing protection for death or Total & Permanent Disability (TPD).

Participate now and be protected with a level contribution of RM75 throughout the year.

**Stay *Tenang* with us!**

## Our Benefits At A Glance



### Hassle-free Enrolment

You do not need to attend any medical check-ups. Only a simple health declaration is required if you wish to participate in this plan.

### Increasing Protection Against Death and Total & Permanent Disability (TPD)<sup>1</sup>

In the event of Death or TPD, 100% of the Initial Basic Sum Covered will be payable. The Basic Sum Covered will automatically increase to 105% and 110% of the Initial Basic Sum Covered upon the first and second renewal respectively.



### Hassle-free Renewal

At the end of the certificate year, your certificate will automatically be renewed for another year, up to a maximum of two times, without the need for medical check-ups or answering of health questionnaires.



## Additional Services

In the event of death or TPD, you may choose to perform any of the services listed below where an amount will be deducted from the Takaful benefit payable under your certificate and paid to the service provider appointed by us.



### **Badal Hajj – RM7,000<sup>2</sup>**

Performing an obligatory Hajj (Pilgrimage to Mecca) on behalf of Muslim customers who are unable to perform Hajj by themselves due to sickness, old age or death.



### **Qurban – RM750<sup>2</sup>**

Carrying out Qurban ibadah on behalf of Muslim customers during Eid-al-Adha inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle or camel.



### **Waqf – RM500**

A voluntary, permanent, irrevocable dedication of a portion of one's wealth for religious or charitable purposes.

In the event that the above services cannot be carried out due to unavailability of the service by the service provider or the amount for the services exceeds the Takaful benefit payable, the services will be void and we shall pay the full Takaful benefit amount.

## FEES & CHARGES

### 1. Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs. The Wakalah Fee of 45% will remain the same across all Initial Basic Sum Covered and throughout the coverage term and renewals.

### 2. Tabarru'

A pre-determined Tabarru' based on age, gender and Basic Sum Covered will be deducted from the contribution. The amount of Tabarru' which is equivalent to the contribution less Wakalah Fee is not guaranteed.

<sup>1</sup> In the event of death or TPD due to non-accidental causes within 1 month from the certificate commencement date, only the Total Contribution Paid will be payable.

<sup>2</sup> Subject to change as per the amount charged by the last available or current service provider.

# FREQUENTLY ASKED QUESTIONS

## 1. What is 'Takaful'?

The term 'Takaful' refers to a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose. Each participant agrees to contribute on the basis of Tabarru' (donation) which is pooled together to provide benefits in the event of misfortune suffered by any of its participants.

## 2. Can you tell me more about the funds under HLM Takaful Tenang 75?

There is only one fund under this product, namely the Participants' Risk Fund (PRF). The contribution paid after deducting the Wakalah Fee will flow into the PRF as Tabarru' (based on Iltizam Bi Al Tabarru'<sup>3</sup> principle) to provide for the Takaful benefits under this product. All Takaful benefits i.e., Death Benefit and TPD Benefit are payable from the PRF. Any surplus from the PRF will be distributed in a ratio of 50:50 between the Takaful Operator (based on Ju'alah<sup>4</sup> principle) and the eligible participants.

## 3. How do I participate in HLM Takaful Tenang 75?

You may participate in HLM Takaful Tenang 75 online via our website at [www.hlmtserv.com](http://www.hlmtserv.com).

## 4. What is the minimum and maximum entry age for HLM Takaful Tenang 75?

The minimum entry age is 18 years old while the maximum entry age is 60 years old.

## 5. What is the minimum and maximum coverage for HLM Takaful Tenang 75?

There is no minimum or maximum as the amount of coverage for HLM Takaful Tenang 75 is fixed and it depends on the entry age of the Person Covered as shown in the table below:

Entry Age	Initial Basic Sum Covered (RM)
18 - 30	50,000
31 - 35	40,000
36 - 40	30,000
41 - 45	20,000
46 - 50	13,000
51 - 55	9,000
56 - 60	5,000

## 6. How long should I pay the contribution and what is the payment mode available under HLM Takaful Tenang 75?

The contribution term is one (1) year, but the contribution will be payable up to the end of the coverage term as the certificate will be automatically renewed for another year, up to a maximum of two (2) times. You can pay your contributions on yearly, half-yearly, quarterly

or monthly basis. The same mode of payment will be applicable for each certificate renewal. However, if you wish to revise your mode of payment, you may send a written notice to us prior to certificate renewal.

## **7. What are the major exclusions under HLM Takaful Tenang 75?**

- (a) The Death Benefit is not payable for death resulting directly or indirectly from suicide within twelve (12) months from the commencement date or any reinstatement date of the certificate, whichever is later.
- (b) The TPD Benefit is not payable if the TPD results directly or indirectly from:
  - (i) Attempted suicide or self-inflicted injuries while sane or insane;
  - (ii) Engaged in aerial flights (including parachuting and skydiving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
  - (iii) Pre-Existing Condition.

## **8. Is there any waiting period imposed for this plan?**

Yes. There will be a 1 month waiting period from the certificate commencement date or any reinstatement date, whichever is later, for death and TPD due to non-accidental causes in which only the total contribution paid will be payable.

## **9. Can I cancel my certificate?**

Yes. You may cancel your certificate at any time by giving a written notice to us. 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 the certificate. However, participating in a family takaful plan is a long-term financial commitment.

## **10. Are the contributions paid for HLM Takaful Tenang 75 eligible for income tax relief?**

Yes. You may qualify for a personal tax relief for the contributions paid under "Life Insurance/ Takaful" up to RM3,000, subject to the final decision of the Inland Revenue Board of Malaysia.

<sup>3</sup> *Ittizam Bi Al-Tabarru' means the commitment to make Tabarru'.*

<sup>4</sup> *Ju'alah means an agreement in which the participant agrees to reward the Takaful Operator for its achievement or good performance in managing the PRF that leads to surplus of the fund.*

## IMPORTANT NOTES

1. This brochure provides a summary of the main features of the Takaful plan and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet for more information and the Takaful certificate for the complete terms and conditions of this Takaful plan.
2. You should satisfy yourself that this Takaful plan will best serve your needs and that the contribution payable under the Takaful plan is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of our Takaful plan that meets your needs and circumstances can be given to you.
4. You may cancel your Takaful certificate by returning the Takaful certificate within a free-look period of 15 days after it has been delivered to you. The contribution that you have paid will be refunded to you, less any medical expenses which may have been incurred.
5. 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 Takaful certificate for more details.
6. It is important that you nominate a person to receive the benefits payable under your certificate and ensure that the nominee is aware of the certificate that you have participated.
7. The Takaful certificate will not provide any payments from the PRF upon early termination, surrender or maturity of the certificate.
8. All ages mentioned in this brochure are based on next birthday basis.
9. Should you require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on "Family Takaful" at any of our branches, or visit [www.hlmtakaful.com.my](http://www.hlmtakaful.com.my).
10. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.



Underwritten by:

**Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)**

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For more information or any enquiries, please contact:

**Head Office**

Level 5, Tower B, PJ City Development,  
No. 15A, Jalan 219, Section 51A,  
46100 Petaling Jaya,  
Selangor, Malaysia.

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Hong Leong MSIG Takaful Berhad



hlmtakaful

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**HongLeong** MSIG Takaful

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Protecting your family is important to you and we are here to support you and safeguard your family's future despite the uncertainties in life.

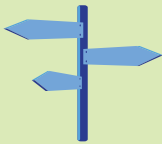
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## Our Benefits At A Glance

### Flexibility



We provide flexibility for you to select your Initial Basic Sum Covered from RM20,000 to RM80,000 depending on your needs.

### Increasing Coverage



The Basic Sum Covered will automatically increase by 5% of the Initial Basic Sum Covered upon the first and second renewal. This benefit will be payable upon:

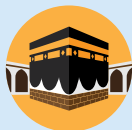
- Death**
- Total & Permanent Disability (TPD)**

### Hassle-free Renewal



At the end of the certificate year, your certificate will automatically be renewed for another year, up to a maximum of 2 times, without the need for medical check-ups or answering of health questionnaires.

## Additional Services



### ▶ Badal Hajj – RM7,000<sup>1</sup>

Performing an obligatory Hajj (Pilgrimage to Mecca) on behalf of Muslim customers who are unable to perform Hajj by themselves due to sickness, old age or death.



### ▶ Qurban – RM750<sup>1</sup>

Carrying out Qurban ibadah on behalf of Muslim customers during Eid-al-Adha inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle or camel.



### ▶ Waqf – RM500

A voluntary, permanent, irrevocable dedication of a portion of one's wealth for religious or charitable purposes.

*Note: The cost of the additional services will be deducted from the Death or TPD Benefit payable under your certificate.*

In the event that the above services cannot be carried out due to unavailability of the service by the service provider or the amount for the services exceeds the Takaful benefit payable, the services will be void and we shall pay the full Takaful benefit amount.

## FEES & CHARGES

### 1. Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs. The percentage of Wakalah Fee will remain the same throughout the coverage term and renewals, and it differs based on the Initial Basic Sum Covered as shown below:

Plan	Initial Basic Sum Covered (RM)	Wakalah Fee
HLM Takaful Tenang	20,000	48%
	30,000 – 40,000	30%
	50,000 – 60,000	24%
	70,000 – 80,000	14%

### 2. Tabarru'

A pre-determined Tabarru' based on age, gender and Basic Sum Covered will be deducted from the contribution. The amount of Tabarru' which is equivalent to the contribution less Wakalah Fee is not guaranteed.

<sup>1</sup> Subject to change as per the amount charged by the last available or current service provider.

# FREQUENT ASKED QUESTIONS

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## 2. What is the minimum and maximum entry age for HLM Takaful Tenang?

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## 4. How long should I pay the contribution and what is the payment mode available under HLM Takaful Tenang?

The contribution period is one (1) year, but the contribution will be payable up to the end of the coverage term as the certificate will be automatically renewed for another year, up to a maximum of two (2) times. You can pay your contributions on yearly, half-yearly, quarterly or monthly basis.

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  - (ii) engaged in aerial flights (including parachuting and skydiving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
  - (iii) any Pre-Existing Condition that was not disclosed to us in relation to your health status.

## **6. What happens if I terminate my certificate early?**

You may surrender your certificate by returning the Takaful certificate to us with a written notice signed by you. The termination will take effect from the next contribution due date. Upon termination, Takaful certificate will not provide any payments from the PRF and you will lose the benefits under the certificate.

## **7. Are the contributions paid for HLM Takaful Tenang eligible for income tax relief?**

Yes. You may qualify for a personal tax relief for the contributions paid under “Life Insurance/ Takaful” up to RM3,000, subject to the final decision of the Inland Revenue Board of Malaysia.

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3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of Takaful plan to meet your needs and circumstances can be given to you.
4. You may cancel your Takaful certificate by returning the Takaful certificate(s) within a free-look period of 15 days after it has been delivered to you. The contribution that you have paid will be refunded to you, less any medical expenses which may have been incurred.
5. 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 Takaful certificate for more details.
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