

PRODUCT DISCLOSURE SHEET	Hong Leong MSIG Takaful Berhad
Read this Product Disclosure Sheet before you decide to participate in HLM Takaful Tenang 75. Be sure to also read the general terms and conditions.	HLM Takaful Tenang 75

1. What is this product about?

This is a yearly renewable family takaful term plan that provides coverage against death and Total and Permanent Disability (TPD). This plan will be renewed automatically for another one (1) year coverage without underwriting, up to a maximum of two (2) times.

2. What are the Shariah concepts applicable?

- Tabarru' - Donation from the portion of the contribution that will be allocated to the Participants' Risk Fund (PRF), which will be used for mutual aid and assistance among the fellow participants.
- Iltizam Bi Al-Tabarru' - The commitment to make Tabarru'.
- Wakalah - Essentially an agent-principal relationship, where the Takaful Operator act as an agent on behalf of the participants to manage the PRF and the Takaful Operator earns Wakalah Fee for services rendered.
- Ju'alah - 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.

3. What are the covers/benefits provided?

Initial Basic Sum Covered: RM <XXXX>

Benefit	Benefit Description	Coverage Term*
Death	In the event of death while the certificate is in force, we shall pay 100% of the Basic Sum Covered. (a) Basic Sum Covered will be revised upon the first renewal to be equivalent to 105% of the Initial Basic Sum Covered. (b) Basic Sum Covered will be revised upon the second renewal to be equivalent to 110% of the Initial Basic Sum Covered. If death is due to non-accidental causes within 1 month from the certificate commencement date or any reinstatement date, whichever is later, only the Total Contribution Paid will be payable.	1 year
Total & Permanent Disability (TPD)	In the event of TPD while the certificate is in force, we shall pay 100% of the Basic Sum Covered as TPD Benefit. Upon certificate renewal, the Basic Sum Covered will be revised as follows: (a) Basic Sum Covered will be revised upon the first renewal to be equivalent to 105% of the Initial Basic Sum Covered. (b) Basic Sum Covered will be revised upon the second renewal to be equivalent to 110% of the Initial Basic Sum Covered. The current maximum TPD limit per life is RM 8 million, for all TPD Benefits payable under all certificates (including riders) already issued or to be issued, including this certificate in respect of the same Person Covered. If TPD is due to non-accidental causes within 1 month from the certificate commencement date or any reinstatement date, whichever is later, only the Total Contribution Paid will be payable.	1 year

*The coverage will be renewed automatically for another one (1) year, up to a maximum of two (2) times.

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)).

4. How much contribution do I have to pay?

- The estimated total contribution that you have to pay: RM <XXX> <Payment Mode>
- Contribution duration: Up to the end of the coverage term.

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

(a) Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses including marketing costs.

(b) Tabarru'

The contribution less Wakalah Fee will be allocated into the PRF as Tabarru'. The Tabarru' amount is not guaranteed as the contribution for this plan is not guaranteed. We reserve the right to vary the contribution by giving the Participant 90 days written notice.

The table below shows the Contribution allocation:

	Wakalah Fee	Tabarru'
% of Contribution	45%	55%
Amount (RM) based on Annual Contribution	33.75	41.25

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

(a) Importance of Disclosure

Precontractual duty 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.

(b) Free-Look Period

You may cancel your certificate by returning the certificate within 15 days after the certificate has been delivered to you. The contributions that you have paid will be refunded to you.

(c) Duty of Participant

You should satisfy yourself that the plan serves your needs and that you can afford the contribution.

(d) Iltizam Bi Al-Tabarru'

Your contribution after deducting Wakalah Fee shall be allocated into PRF based on Iltizam bi Al-Tabarru' concept.

(e) Sharing of Surplus arising from 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.

(f) Record of Payment

Please keep a copy of the transaction record as proof of contribution payment.

(g) Switching 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.

(h) Grace Period

You are given a grace period of 30 days from the contribution payment due date. If Contribution remains unpaid at the end of this grace period, the certificate may lapse.

(i) Automatic Renewability Without Underwriting

Upon expiry of the certificate, the certificate will automatically be renewed for another 1 year of coverage without any underwriting requirement, subject to the maximum expiry age at renewal and maximum renewal of up to 2 times. 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 this certificate if you do not want to renew the certificate for another 1 year term.

(j) Nomination

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.

(k) Waiting Period

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. The waiting period does not apply upon the renewal of the certificate.

(l) Mode of Payment

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.

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

7. What are the major exclusions under this certificate?

(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 Total & Permanent Disability (TPD) Benefit is not payable if the TPD results directly or indirectly from:

- Attempted suicide or self-inflicted injuries while sane or insane;
- 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
- Pre-Existing Condition .

8. 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.

9. Can I cancel my certificate?

Yes, you may cancel your certificate 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 your certificate. However, participating in a family takaful plan is a long-term financial commitment.

10. 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 your contact details by giving a written notice to us to ensure that all correspondences reach you in a timely manner.

11. Where can I get further information?

Should you require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful' available at all our branches or visit www.hlmtakaful.com.my.

If you have any enquiries, please contact us at:

Hong Leong MSIG Takaful Berhad
Head Office, Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya, Selangor, Malaysia.
Tel: 03-7650 1800
E-mail: ReachUs@hlmt.com.my

12. Other similar types of family takaful cover available.

Please refer to our customer service staff for other similar types of plans offered.

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 CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>

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

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Read this Product Disclosure Sheet before you decide to participate in HLM Takaful Tenang. Be sure to also read the general terms and conditions.	HLM Takaful Tenang

1. What is this product about?

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2. What are the Shariah concepts applicable?

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3. What are the covers/benefits provided?

Initial Basic Sum Covered: RM <XXXX>

Benefit	Benefit Description	Coverage Term*
Death	In the event of death while the certificate is in force, we shall pay 100% of the Basic Sum Covered. (a) Basic Sum Covered will be revised upon the first renewal to be equivalent to 105% of the Initial Basic Sum Covered. (b) Basic Sum Covered will be revised upon the second renewal to be equivalent to 110% of the Initial Basic Sum Covered.	1 year
Total & Permanent Disability (TPD)	In the event of TPD while the certificate is in force, we shall pay 100% of the Basic Sum Covered as TPD Benefit. Upon certificate renewal, the Basic Sum Covered will be revised as follows: (a) Basic Sum Covered will be revised upon the first renewal to be equivalent to 105% of the Initial Basic Sum Covered. (b) Basic Sum Covered will be revised upon the second renewal to be equivalent to 110% of the Initial Basic Sum Covered. The current maximum TPD limit per life is RM 8 million, for all TPD Benefits payable under all certificates (including riders) already issued or to be issued, including this certificate in respect of the same Person Covered.	1 year

*The coverage will be renewed automatically for another one (1) year, up to a maximum of two (2) times.

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4. How much contribution do I have to pay?

- The estimated total contribution that you have to pay: RM <XXX> <Payment Mode>
- Contribution duration: Up to the end of the coverage term.

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

(a) Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses including marketing costs.

(b) Tabarru'

The contribution less Wakalah Fee will be allocated into the PRF as Tabarru'. The Tabarru' amount is not guaranteed as the contribution for this plan is not guaranteed. We reserve the right to vary the contribution by giving the Participant 90 days written notice.

The table below shows the Contribution allocation:

	Wakalah Fee	Tabarru'
% of Contribution	<XX>	<XX>
Amount (RM)	<XX>	<XX>

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

(a) Importance of Disclosure

Precontractual duty 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.

(b) Free-Look Period

You may cancel your certificate by returning the certificate within 15 days after the certificate has been delivered to you. The contributions that you have paid will be refunded to you.

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Upon expiry of the certificate, the certificate will automatically be renewed for another 1 year of coverage without any underwriting requirement, subject to the maximum expiry age at renewal and maximum renewal of up to 2 times. 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 this certificate if you do not want to renew the certificate for another 1 year term.

(j) Nomination

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.

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

7. What are the major exclusions under this certificate?

(a) Suicide - if death is due to suicide within 12 months from the commencement date or any reinstatement date of the certificate, whichever is later, no benefit except the unutilized Tabarru' (if any) will be payable.

(b) The Total & Permanent Disability (TPD) Benefit is not payable if the TPD results directly or indirectly from:

- attempted suicide or self-inflicted injuries while sane or insane;
- 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
- any Pre-Existing Condition that was not disclosed to us in relation to your health status.

8. Can I cancel my certificate?

Yes, you may cancel your certificate 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 your certificate. However, participating in a family takaful plan is a long-term financial commitment.

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

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10. Where can I get further information?

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If you have any enquiries, please contact us at:

Hong Leong MSIG Takaful Berhad
Head Office, Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya, Selangor, Malaysia.
Tel: 03-7650 1800
E-mail: ReachUs@takaful.hongleong.com.my

11. Other similar types of family takaful cover available.

Please refer to our customer service staff for other similar types of plans offered.

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