PRODUCT DISCLOSURE SHEET

HongLeong MSIG Takaful

Date: 04/09/2026

Dear Customer,
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.

1 What is Contribution Secure for Participant Rider?

Contribution Secure for Participant Rider provides a benefit equivalent to the future remaining contributions of the basic plan in the event that the Participant dies or suffers Total and Permanent Disability (TPD).

Please refer to the PDS of the basic plan for details on the applicable Shariah concepts under this rider.

2 Know Your Coverage / Benefits

You will receive the following rider coverage/ benefits:	
Contribution Relief Benefit (Due to death / TPD)	We relieve the obligation to pay the future remaining contributions of the basic plan upon Participant's death or suffering from TPD.

Note: For details on the termination of coverage, please refer to the supplementary takaful certificate.

Your family takaful **excludes**:

- Suicide - if death was due to suicide within twelve (12) months from the commencement date of the certificate, your nominee will **not** receive any money except the cash surrender value (if any).
- Pre-existing condition - if the disability results from any conditions or disability that the Person Covered had or showed signs of before participating in the plan, **no** TPD benefit is payable.
- Self-inflicted injury - if TPD results directly or indirectly from self-harm, while sane or insane, **no** TPD benefit is payable.

Note: This list is **non-exhaustive**. You must refer to the takaful certificate for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:

Call us at	Visit us at:	Email us at:	Scan the QR code above
03-7650-1800	https://www.hlmtakaful.com.	ReachUs@takaful.hongleong.com.my	

3 Know Your Obligations

<table>
<tr><td>Contribution[1]
(excluding of Tax)</td><td>RM 1,107.00 annually</td></tr>
<tr><td colspan="2">Duration: 1 year</td></tr>
<tr><td colspan="2">You also have to pay the following fees and charges:</td></tr>
<tr><td>Commission</td><td>We shall pay the following commission to the Bank (part of Wakalah Fee):
<table>
<tr><th rowspan="2">Certificate Year</th><th rowspan="2">Rider Contribution Paid (RM)</th><th colspan="2">Commission Paid</th></tr>
<tr><th>%</th><th>RM</th></tr>
<tr><td>1</td><td>RM 1,107.00</td><td>5.00%</td><td>RM 55.35</td></tr>
</table></td></tr>
<tr><td>Wakalah Fee[2]</td><td>We shall deduct the following Wakalah Fee from the contribution:
<table>
<tr><th rowspan="2">Certificate Year</th><th rowspan="2">Rider Contribution Paid (RM)</th><th colspan="2">Wakalah Fee</th></tr>
<tr><th>%</th><th>RM</th></tr>
<tr><td>1</td><td>RM 1,107.00</td><td>70.00%</td><td>RM 774.90</td></tr>
</table></td></tr>
<tr><td>Tabarru'</td><td>We shall deduct the Tabarru' charges monthly from the PRF.</td></tr>
</table>

[1] *The takaful contribution rate is applicable to standard risks. The certificate terms and rates may vary depending on the underwriting requirements.*

[2] *Your contribution less Wakalah Fee will be allocated into your PRF. The unallocated amount (Wakalah Fee) will be used to pay for the management expenses and direct distributions costs, including commission to agents. Please refer to the Benefit Illustration for further details.*

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- You are given a grace period of 30 days from the contribution payment due date. Any non-payment of contribution for this rider by the expiration of the grace period shall result the rider being terminated early.

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?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period**: You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The contribution that you have paid less any medical fee incurred for this rider will be refunded to you.
- **Surrende**r: You may cancel this supplementary takaful certificate at any time. No surrender value will be payable.

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)

Underwritten by Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)
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