PRODUCT DISCLOSURE SHEET

HongLeong MSIG Takaful

Date: 29/07/2026

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 Term Payor Rider?

Term Payor Rider provide the Participant with takaful protection for 15 years. It pays a lump sum death or Total and Permanent Disability (TPD) benefit if the Participant die or suffer TPD during the term of the certificate.

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 folowing rider coverage/ benefits:

Death / TPD Benefit	We shall pay the Rider Sum Covered of RM 200,000.00 upon Participant's death or suffers 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 rider certificate, your nominee will **not** receive any money except the cash surrder 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 rider 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 03-7650-1800	Visit us at: https://www.hlmtakaful.com.	Email us at: ReachUs@takaful.hongleong.com.my	Scan the QR code above

3 Know Your Obligations

For this rider, you must pay a takaful contribution of:	
Contribution[1] *(excluding of Tax)*	RM 5,264.00 annually
Duration: 3 years	
You also have to pay the following fees and charges:	
Commission	We shall pay the following commission to the Bank (part of Wakalah Fee):
Wakalah Fee[2]	We shall deduct the following Wakalah Fee from the contribution:
Tabarru'	We shall deduct the Tabarru' charges monthly from the PRF.

Commission:

Certificate Year	Rider Contribution Paid (RM)	Commission Paid	
		%	RM
1	RM 5,264.00	7.00%	RM 368.48
2	RM 5,264.00	4.50%	RM 236.88
3	RM 5,264.00	3.50%	RM 184.24

Wakalah Fee:

Certificate Year	Rider Contribution Paid (RM)	Wakalah Fee	
		%	RM
1	RM 5,264.00	65.00%	RM 3,421.60
2	RM 5,264.00	45.00%	RM 2,368.80
3	RM 5,264.00	40.00%	RM 2,105.60

[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.
- The maximum TPD limit per life covering all certificates and riders issued or to be issued for the same Person Covered is RM8 million.
- In the event of death/TPD due to non-accidental causes within the first two (2) certificate years from the rider certificate commencement date, the amount payable is the 100% of the rider contribution paid. No other benefits will be payable.

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 for this rider will be refunded to you.
- **Surrender**: You may cancel this supplementary takaful certificate at any time and the cash 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)
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)