PRODUCT DISCLOSURE SHEET

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.

HongLeong MSIG Takaful

Date: 07/10/2026

1 What is Takaful Horizons?

Takaful Horizons offers a combination of takaful protection and savings. It is a 3-year contribution payment term plan with a 15-year coverage term. This plan pays a lump sum benefit if you die or suffer Total and Permanent Disability (TPD) during the term of the certificate. In addition, it offers Guaranteed Annual Payout payable at the end of each certificate year and Guaranteed Milestone Payout payable at the end of the 5th and 10th certificate years.

Below are the applicable Shariah concepts:

(a) Tabarru' - Donation from the portion of Participant's Account (PA), allocated to the Participants' Risk Fund (PRF). This is based on the concept of Iltizam Bi Al-Tabarru', which reflects the Participant's commitment to donate.

(b) Wakalah - Agency contract where the Takaful Operator manages the PRF and PA on behalf of Participants and earns Wakalah Fee for services rendered.

(c) Ju'alah - Agreement where the Participant rewards the Takaful Operator for successfully managing the PRF and PA. Under this arrangement:
- The Takaful Operator is entitled to 50% of the distributable surplus of the PRF as an incentive fee, while the remaining 50% of the surplus is distributed to Participant.
- The Takaful Operator receives 10% of the investment return generated from PA as an incentive fee for effective fund management.

(d) Qard - An interest-free loan provided by the Takaful Operator in the event of a deficit in the PRF.

(e) Wakalah Bi-Al Istithmar - An agency contract for investment where the Takaful Operator invests Participant's contribution on your behalf. In respect of the PA, any invesment profit belongs to Participant. The Takaful Operator receives applicable fees and charges, including any incentive fee under the Ju'alah arrangement. Any investment loss will be borned by Participant.

2 Know Your Coverage / Benefits

As an illustration, for RM100,000.00 annually, you will receive the following family takaful coverage / benefits:

Death / TPD[1] Benefit	Upon death, we shall pay the higher of the following: • 110% of total basic contribution paid LESS total GAP and GMP paid (if any), OR • PA value (if any)
Accidental Death / TPD[1] Benefit	In addition to the death/TPD benefit, an additional amount will be payable if death/TPD due to accidental causes. Nature of death/TPD: Accidental death/TPD — Benefit payable: Additional 100% of total basic contribution paid Nature of death/TPD: Accidental death/TPD occuring while overseas — Benefit payable: Additional 200% of total basic contribution paid Note: Only 1 of the additional accidental benefit is payable upon the accidental death/TPD of the Person Covered.
Guatanteed Annual Payout (GAP)	GAP is payable annually from the PA starting from the end of 1st certificate year provided the certificate remains in-force until death, TPD, surrender or maturity, whichever occurs earlier. End of Certificate Year: 1 to 15 — % of Basic Annual Contribution: 5% — RM: 5,000.00
Guaranteed Milestone Payout (GMP)	GMP is payable from the PA at 5th and 10th certificate year provided the certificate remains in-force until death, TPD, surrender or maturity, whichever occurs earlier. End of Certificate Year: 5 — % of Basic Annual Contribution: 25% — RM: 25,000.00 End of Certificate Year: 10 — % of Basic Annual Contribution: 50% — RM: 50,000.00
Maturity Reward	Maturity Reward of RM125,000.00 is payable in one lump sum from the PA upon the end of certificate term.
Maturity Benefit	Maturity Benefit equivalent to the account value (if any) is payable upon the end of the certificate term.

Note:
- The TPD coverage is applicable prior to the Certificate Anniversary Date following the Person Covered's 70th birthday, prior to maturity and while the certificate is still in force.
- For details on the termination of coverage, please refer to the 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 PA 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** accidental death/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.my	ReachUs@takaful.hongleong.com.my	

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:

Contribution[1] *(excluding of Tax)*	Basic Contribution: RM100,000.00 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 PA.
Surrender Fee	We shall deduct the following percentage from the PA value.

Commission

Certificate Year	Basic Plan Contribution Paid (RM)	Commission Paid	
		%	RM
1	RM100,000.00	6.48%	RM6,480.00
2	RM100,000.00	4.38%	RM4,380.00
3	RM100,000.00	3.54%	RM3,540.00

Wakalah Fee

Certificate Year	Basic Plan Contribution Paid (RM)	Wakalah Fee	
		%	RM
1	RM100,000.00	13.00%	RM13,000.00
2	RM100,000.00	7.00%	RM7,000.00
3	RM100,000.00	6.00%	RM6,000.00

Surrender Fee

Certificate Year			
1	2	3	≥ 4
17.00%	4.00%	4.00%	0.00%

[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 PA. 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.
- If the contribution is unpaid, your certificate will remain in force as a 30-day grace period is allowed for payment of the subsequent contribution. If the contribution remain unpaid after the grace period, your certificate will automatically surrender and the account value (if any), less any surrender charges and any applicable fees, will be payable.
- The maximum TPD limit per life covering all certificates and riders issued or to be issued for the same Person Covered is RM8 million.
- The maximum Additional Accidental Benefit limit per life covering all certificates and riders issued or to be issued for the same Person Covered is RM3.5 million. If the Person Covered is a Juvenile, the maximum Additional Accidental Benefit limit per life is RM2 million per life.
- In the event of death/TPD due to non-accidental causes within the first two (2) certificate years from the certificate commencement date, the amount payable is 100% of the total basic contribution paid less any GAP paid, OR the PA value, whichever is higher. 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 less any medical fee incurred will be refunded to you.
- **Surrende**r: If you cancel your certificate before the maturity period, the amount you will receive will be much less than the total amount of contribution that you have paid.

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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