

PRODUCT DISCLOSURE SHEET



HongLeong MSIG Takaful

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.

dd-mmm-yyyy

1 What is HLM Takaful Business Essential Plus?

HLM Takaful Business Essential Plus offers takaful protection for 30 years. It is a 2 years contribution payment term plan that pays a lump sum death or Total and Permanent Disability (TPD) benefit if you die or suffer TPD during the term of the certificate.

Below are the applicable Shariah concepts:

- 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.
- Wakalah** - Agency contract where the Takaful Operator manages the PRF and PA on behalf of Participants and earns a Wakalah Fee for services rendered.
- Ju'alah** - Agreement where the participant rewards the Takaful Operator for successfully managing the PRF and generating surplus. Any surplus from the PRF shall be distributed between eligible Participant and the Takaful Operator in a ratio of 50:50.
- Qard** - An interest-free loan provided by the Takaful Operator in the event of a deficit in the PRF.
- Mudarabah** - A profit-sharing contract where the Takaful Operator invests Participant's contribution and shares any profits from the PA between Participant and Takaful Operator at a 90:10 ratio. Any investment losses are borne by the Participant.

2 Know Your Coverage / Benefits

As an illustration, for **RM20,147.86** annually, you will receive the following family takaful **coverage / benefits**:

| | |
|------------------------------|---|
| Death | The higher of Basic Sum Covered RM537,310.87 or Account Value (if any). |
| Total & Permanent Disability | The higher of Basic Sum Covered RM537,310.87 or Account Value (if any). Note: The TPD coverage is until the certificate anniversary date following your 65th birthday or the certificate expiry, whichever is earlier. The certificate is terminated upon full payment of the TPD benefit. |
| Maturity Benefit | Account Value (if any). |

Note: Account Value means the accumulated balance in the PA.

Your family takaful **excludes**:

- Suicide - If death was directly or indirectly due to suicide within 12 months from the commencement date or any reinstatement date of the certificate, whichever is later, your nominee will not receive any money except the Account Value (if any).
- Self-inflicted injury – If TPD results directly or indirectly from self-harm, while sane or insane, no TPD benefit is payable.
- Pre-existing condition - Any condition or disability that existed before participating in this plan, 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.my>



Email us at:
ReachUs@takaful.hongleong.com.my

| For this family takaful, you must pay a takaful contribution of: | | | | | | | | | |
|---|---|------------------|--|---|---|--------|--------|------------|------------|
| Contribution ¹ (inclusive of tax, if any) | RM20,147.86 annually | | | | | | | | |
| Duration: 2 years | | | | | | | | | |
| You also have to pay the following fees and charges: | | | | | | | | | |
| Commission | Commission payable to the Bank (part of Wakalah Fee): <table border="1"> <thead> <tr> <th colspan="2">Certificate Year</th> </tr> <tr> <th>1</th> <th>2</th> </tr> </thead> <tbody> <tr> <td>8.00%</td> <td>13.00%</td> </tr> <tr> <td>RM1,492.43</td> <td>RM2,425.21</td> </tr> </tbody> </table> | Certificate Year | | 1 | 2 | 8.00% | 13.00% | RM1,492.43 | RM2,425.21 |
| Certificate Year | | | | | | | | | |
| 1 | 2 | | | | | | | | |
| 8.00% | 13.00% | | | | | | | | |
| RM1,492.43 | RM2,425.21 | | | | | | | | |
| Wakalah Fee ² | Wakalah Fee (deducted from the contribution): <table border="1"> <thead> <tr> <th colspan="2">Certificate Year</th> </tr> <tr> <th>1</th> <th>2</th> </tr> </thead> <tbody> <tr> <td>24.00%</td> <td>24.00%</td> </tr> <tr> <td>RM4,477.30</td> <td>RM4,477.30</td> </tr> </tbody> </table> | Certificate Year | | 1 | 2 | 24.00% | 24.00% | RM4,477.30 | RM4,477.30 |
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| 24.00% | 24.00% | | | | | | | | |
| RM4,477.30 | RM4,477.30 | | | | | | | | |
| Tabarru' Charges | This will be deducted monthly from the Account Value and allocated to the PRF. | | | | | | | | |
| Sales & Service Tax (SST) | 8% or RM1,492.43 of 1st and 2nd year contribution. | | | | | | | | |
| Service Fee | RM2.50 will be deducted from the Account Value every month. | | | | | | | | |
| Surrender Fee | RM 50 will be deducted from the Account Value. | | | | | | | | |

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 distribution costs, including commission to agents. Please refer to the Benefit Illustration for further details.

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 contribution is unpaid, your certificate remains inforce as long as your Account Value is sufficient to cover the Tabarru' and other charges. If your Account Value is insufficient for deductions, a 30-day Grace Period is allowed to pay for subsequent contribution. If the contribution remain unpaid after the Grace Period, your certificate will lapse.
- The maximum TPD limit per life is RM8 million, covering all certificates and riders issued or to be issued for the same Person Covered.

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.
- Surrender:** If you cancel your certificate before the maturity, 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)
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

HELAIAN PENDEDAHAN PRODUK

Pelanggan yang dihormati,

Helaiian Pendekatan Produk (PDS) ini memberikan anda maklumat penting tentang takaful keluarga anda.

Pelanggan lain telah membaca PDS ini dan mendapati ia membantu;

anda harus membacanya juga.



HongLeong MSIG Takaful

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1

Apakah itu HLM Takaful Business Essential Plus?

HLM Takaful Business Essential Plus menawarkan perlindungan takaful selama 30 tahun. Ia adalah pelan tempoh pembayaran sumbangan selama 2 tahun yang membayar sekaligus manfaat kematian atau Hilang Upaya Menyeluruh dan Kekal (TPD) jika anda meninggal dunia atau mengalami TPD semasa tempoh sijil.

Berikut adalah konsep Syariah yang digunakan:

- Tabarru'** - Derma daripada sebahagian Akaun Peserta (PA), yang diperuntukkan kepada Dana Risiko Peserta (PRF). Ini adalah berdasarkan konsep Iltizam Bi Al-Tabarru', yang menggambarkan komitmen Peserta untuk membuat sumbangan.
- Wakalah** - Kontrak ejen di mana Pengendali Takaful menguruskan PRF dan PA bagi pihak Peserta dan mendapat Yuran Wakalah bagi perkhidmatan yang diberikan.
- Ju'alah** - Perjanjian di mana Peserta memberikan ganjaran kepada Pengendali Takaful atas pencapaian dalam menguruskan PRF dan menghasilkan lebih. Sebarang lebih daripada PRF akan diagihkan antara Peserta yang layak dan Pengendali Takaful dalam nisbah.
- Qard** - Pinjaman tanpa faedah yang disediakan oleh Pengendali Takaful sekiranya berlaku defisit dalam PRF.
- Mudarabah** - Kontrak perkongsian keuntungan di mana Pengendali Takaful melaburkan sumbangan Peserta dan berkongsi sebarang keuntungan daripada PA antara Peserta dan Pengendali Takaful dalam nisbah 90:10. Sebarang kerugian pelaburan akan ditanggung oleh Peserta.

2

Kenali Perlindungan / Manfaat Anda

Sebagai ilustrasi, untuk **RM20,147.86** tahunan, anda akan menerima **perlindungan / manfaat** takaful keluarga berikut:

| | |
|---------------------------------|--|
| Kematian | Jumlah Perlindungan Asas RM537,310.87 atau Nilai Akaun (jika ada), yang mana lebih tinggi. |
| Hilang Upaya Menyeluruh & Kekal | Jumlah Perlindungan Asas RM537,310.87 atau Nilai Akaun (jika ada), yang mana lebih tinggi. Nota: Perlindungan TPD adalah sehingga 65 umur hari jadi berikutnya atau tarikh tamat sijil, yang mana lebih awal. The certificate is terminated upon full payment of the TPD benefit. |
| Manfaat Kematangan | Nilai Akaun (jika ada) |

Nota: Nilai Akaun bermaksud baki terkumpul di dalam PA.

Takaful keluarga anda **mengecualikan**:

- Bunuh Diri - Sekiranya kematian secara langsung atau tidak langsung disebabkan bunuh diri dalam tempoh 12 bulan dari tarikh permulaan atau sebarang tarikh pengembalian semula sijil, yang mana kemudian, penama anda tidak akan menerima sebarang wang kecuali Nilai Akaun (jika ada).
- Kecederaan diri yang disengajakan – Sekiranya TPD disebabkan secara langsung atau tidak langsung daripada mencederakan diri sendiri, semasa waras atau tidak waras, tiada manfaat TPD akan dibayar.
- Keadaan sedia ada - Sebarang keadaan atau hilang upaya yang telah wujud sebelum menyertai pelan ini, tiada manfaat TPD akan dibayar.

Nota: Senarai ini **tidak lengkap**. Anda mesti merujuk kepada sijil takaful untuk senarai lengkap pengecualian.

Sekiranya anda mempunyai sebarang soalan atau memerlukan bantuan mengenai takaful keluarga anda, anda boleh:



Hubungi kami di
03-7650-1800



Lawati kami di:
<https://www.hlmtakaful.com.my>



E-mel kami di:
ReachUs@takaful.hongleong.com.my

| Untuk takaful keluarga ini, anda mesti membayar sumbangan takaful sebanyak: | | | | | | | | | |
|--|---|-------------|--|---|---|--------|--------|------------|------------|
| Sumbangan ¹ (termasuk Cukai, jika ada) | RM20,147.86 tahunan | | | | | | | | |
| Tempoh: 2 tahun | | | | | | | | | |
| Anda juga perlu membayar yuran dan caj berikut: | | | | | | | | | |
| Komisen | Komisen dibayar kepada Bank (sebahagian Yuran Wakalah): <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2">Tahun Sijil</th> </tr> <tr> <th>1</th> <th>2</th> </tr> </thead> <tbody> <tr> <td>8.00%</td> <td>13.00%</td> </tr> <tr> <td>RM1,492.43</td> <td>RM2,425.21</td> </tr> </tbody> </table> | Tahun Sijil | | 1 | 2 | 8.00% | 13.00% | RM1,492.43 | RM2,425.21 |
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| 1 | 2 | | | | | | | | |
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| Yuran Wakalah ² | Yuran Wakalah (ditolak daripada sumbangan): <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2">Tahun Sijil</th> </tr> <tr> <th>1</th> <th>2</th> </tr> </thead> <tbody> <tr> <td>24.00%</td> <td>24.00%</td> </tr> <tr> <td>RM4,477.30</td> <td>RM4,477.30</td> </tr> </tbody> </table> | Tahun Sijil | | 1 | 2 | 24.00% | 24.00% | RM4,477.30 | RM4,477.30 |
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| RM4,477.30 | RM4,477.30 | | | | | | | | |
| Tabarru' | Ini akan ditolak setiap bulan daripada Nilai Akaun dan diperuntukkan kepada PRF. □ | | | | | | | | |
| Cukai Jualan & Perkhidmatan | 8% atau RM1,492.43 daripada sumbangan tahun pertama dan kedua. | | | | | | | | |
| Yuran Perkhidmatan | RM2.50 akan ditolak daripada Nilai Akaun setiap bulan. | | | | | | | | |
| Yuran Serahan | RM 50 akan ditolak daripada Nilai Akaun. | | | | | | | | |

¹ Kadar sumbangan takaful ini terpakai bagi risiko standard. Terma serta kadar sijil mungkin berbeza bergantung kepada syarat pengunderaitan.

² Sumbangan anda selepas ditolak Yuran Wakalah akan diperuntukkan ke dalam PA anda. Jumlah yang tidak diperuntukkan (Yuran Wakalah) akan digunakan untuk membayar perbelanjaan pengurusan dan kos pengedaran langsung, termasuk komisen kepada ejen. Sila rujuk kepada *Ilustrasi Manfaat* untuk maklumat lanjut.

Terma-terma Utama Lain

- Anda mesti mendedahkan semua fakta material seperti keadaan perubatan dan menyatakan umur anda dengan betul. Jika tidak, anda mungkin berisiko tuntutan anda ditolak atau sijil dibatalkan.
- Sekiranya sumbangan tidak dibayar, sijil anda kekal berkuat kuasa selagi Nilai Akaun anda mencukupi untuk menampung Tabarru' dan caj- caj lain. Jika Nilai Akaun anda tidak mencukupi untuk penolakan, Tempoh Ihsan selama 30 hari dibenarkan untuk membayar sumbangan berikutnya. Jika sumbangan masih tidak dibayar selepas Tempoh Ihsan, sijil anda akan luput.
- Had TPD maksimum setiap orang adalah RM8 juta, merangkumi semua sijil dan rider yang telah dikeluarkan atau akan dikeluarkan bagi Orang Dilindungi yang sama.

Nota: Senarai ini **tidak lengkap**. Anda harus merujuk kepada sijil takaful untuk senarai lengkap terma dan syarat.

Bolehkan saya membatalkan sijil saya?

Ya, anda boleh membatalkan sijil anda dengan memberikan notis bertulis kepada kami.

- **Tempoh Bertenang:** Anda boleh membatalkan sijil anda dengan mengembalikan sijil dalam tempoh 15 hari selepas sijil dihantar kepada anda. Sumbangan yang telah anda bayar ditolak sebarang perbelanjaan perubatan akan dikembalikan kepada anda.
- **Penyerahan:** Jika anda membatalkan sijil anda sebelum kematangan, jumlah yang anda terima akan lebih rendah daripada jumlah sumbangan yang telah dibayar.

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh Perbadanan Insurans Deposit Malaysia (PIDM) sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Hong Leong MSIG Takaful Berhad atau PIDM (layari www.pidm.gov.my).

Diunderait oleh Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)
(Dilesenkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawalselia oleh Bank Negara Malaysia)