

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Hong Leong MSIG Takaful Berhad ("HLM Takaful")</b> <b>200601018337 (738090-M)</b>
<i>Read this Product Disclosure Sheet before you decide to participate in the HLM Takaful Legacy. Be sure to also read the general terms and conditions.</i>	<b>HLM Takaful Legacy</b> <b>DDMMYYYY</b>

**1. What is this product about?**  
This is a regular contribution Takaful product with a limited contribution payment term that can fulfil both your protection and savings needs up to 80 years old (age next birthday). It provides coverage for death and Total & Permanent Disability (TPD).

**2. What are the Shariah concepts applicable?**  
(a) Tabarru' means 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.  
(b) Iltizam Bi Al-Tabarru' means the commitment to make Tabarru'.  
(c) Wakalah means essentially an agent-principal relationship, where the Takaful Operator acts as an agent on behalf of the participants to manage the PRF on the participants' behalf and the Takaful Operator earns Wakalah Fee for services rendered.  
(d) Ju'alah means 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.  
(e) Qard means an interest-free loan provided by the Takaful Operator in the event of a deficit in the PRF.

**3. What are the covers/benefits provided?**

Covered Event	Benefit Description	Coverage Period (years)
Death	In the event of Death while the certificate is in force, we shall pay the Guaranteed Death Benefit of RM .	years
Total & Permanent Disability (TPD)	In the event of TPD while the certificate is in force (TPD coverage until age 65 next birthday), we shall pay the Guaranteed TPD Benefit* of RM . 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.	years
Maturity Benefit	Upon maturity of the certificate, we shall pay 100% of the contribution paid which is RM	Not Applicable
Surrender	Upon surrender, we shall pay the cash surrender value to you. Please refer to the Benefit Illustration on the Surrender Value for more details.	years

\* The payment of this benefit is subject to the terms and conditions stated in the Takaful certificate.

**4. How much contribution do I have to pay?**  
The contribution that you have to pay may vary depending on our underwriting requirements.  
RM  
• Contribution duration: years.

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

Wakalah Fee (deducted from the contribution)

Certificate Year	1	2	3	4	5	6	7	8	9 - 10
% of Contribution	%	%	%	%	%	%	%	%	%
Amount (RM)	RM	RM	RM	RM	RM	RM	RM	RM	RM

Commission payable to the Bank (part of Wakalah Fee)

Certificate Year	1	2	3	4	5	6	7	8	9 - 10
% of Contribution	%	%	%	%	%	%	%	%	%
Amount (RM)	RM	RM	RM	RM	RM	RM	RM	RM	RM

Surrender Charge (upon surrender of your certificate)

Certificate Year	% of the Cash Surrender Value
1 - 3	30%
4 - 8	25%
9 - 24	15%
25 onwards	0%

**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 calendar days after the certificate has been delivered to you. The contributions that you have paid less any medical expenses 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. Non-payment of contribution after the grace period may lead to conversion into reduced paid-up certificate or early termination of your coverage. Please refer to the Takaful certificate for more details.
- (i) 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 full list of terms and conditions under this certificate.

**7. What are the major exclusions under this certificate?**

- (a) Suicide - if death was due to suicide within 12 months from the commencement date or any reinstatement date of the Certificate, whichever is later, death benefit will not be payable.
- (b) No benefit of the certificate shall be payable if TPD results directly or indirectly from:  
(i) self-inflicted injury while sane or insane;  
(ii) any condition or disability that existed prior to or at the commencement date or any reinstatement date of the certificate, whichever is later.
- Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certificate.

**8. Can I cancel my certificate?**

Yes. You can cancel your certificate. Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period, your coverage may be reduced or your certificate may terminate. The cash amount we will pay you when you cancel the certificate before the maturity period will be much less than the total amount of contribution that you have paid.

**9. 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/your nominee contact details to ensure that all correspondences reach you/your nominee in a timely manner.

**10. Where can I get further information?**

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful' on [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

**If you have any enquiries, please contact us at:**

Hong Leong MSIG Takaful Berhad

Address : Head Office, Level 5, Tower B, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor, Malaysia.

Telephone : +603-7650 1800

Facsimile : +603-7620 6730

Email : [ReachUs@takaful.hongleong.com.my](mailto:ReachUs@takaful.hongleong.com.my)

OR

Hong Leong Islamic Bank

Address : Menara Hong Leong Bank, No. 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.

Telephone : +603-7626 8899

Email : [hlonline@hbl.hongleong.com.my](mailto:hlonline@hbl.hongleong.com.my)

**11. Other similar types of family takaful cover available.**

Please refer to our marketing 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 DISCUSS WITH THE MARKETING STAFF OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

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

The information provided in this disclosure sheet is valid as at dd-mmm-yyyy.