



Amanah Saver

The Right Plan For A Meaningful Life



Visit any of our branches or call 1-800-38-8888

Log on to www.hlisb.com.my

The Right Plan For A Meaningful Life

Envision the possibilities of accumulating wealth and financial security throughout your life. Be it for a dream car, buying a house, getting married, preparing for your child's education, or even for that golden retirement. No matter where you are in your life's journey, establishing a sound financial base through regular savings does help.

We present to you - Amanah Saver, a regular contribution investment-linked Takaful (ILT) plan that provides a combination of Takaful protection and investment up to 80 years old.

WHY Amanah Saver?



Death or Disability Benefits

Continued financial security for you and your family is most important upon occurrence of unfortunate events. This plan provides coverage against death or Total & Permanent Disability (TPD) (until age 65 next birthday) whereby the Basic Sum Covered plus the Account Value (remaining balance in the Participant's Investment Account (PIA)) will be payable.



Funeral Expenses

An additional benefit of RM3,000 will also be payable as funeral expenses in the event of Person Covered's demise.



Maturity Benefit

If there is no claim made prior to maturity, the Account Value will be payable.



The Flexibility that You Need

Should you be in need of emergency funds before the certificate matures, you can make a partial withdrawal¹ from the PIA. On the other hand, if you have some spare cash in hand and wish to save more, you may top up your PIA.



Savings through Tax Relief

The contributions paid under the Amanah Saver plan qualify for a personal tax relief under "Life Insurance/Takaful" up to RM3,000, subject to the final decision of the Inland Revenue Board of Malaysia.



Value-Added Services

We can make arrangements to perform religious obligation or contribute to a charitable organisation on your behalf when you have passed on or suffered from TPD, where an amount will be deducted from the Takaful benefit payable under your certificate and paid to the service provider appointed by us. The details of services that you may choose from are listed below:

Service	Amount ² (RM)	Description
Hajj by Proxy (for Muslims)	3,500	Means performing an obligatory Hajj (Pilgrimage to Mecca) on behalf of those who are unable to perform Hajj by themselves due to sickness, old age or death.
Waqf	500	Means a voluntary, permanent, irrevocable dedication of a portion of one's wealth for religious or charitable purposes.
Qurban (for Muslims)	750	Means carrying out "Ibadah Qurban" inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle or camel, on your behalf.

¹ Subject to minimum withdrawal amount of RM500 and minimum Account Value of RM1,000 after withdrawal.

² Subject to the prevailing market price in the year the service is carried out.

KNOW MORE ABOUT Amanah Saver

Types of Takaful Funds

Participant's Investment Account (PIA)

The contribution after deducting the Wakalah Fee will be converted into units of the investment-linked funds of your choice and allocated into the PIA based on the Wakalah Bi Al Istithmar contract. We will manage and invest the PIA in accordance with the terms and conditions of the certificate. The Account Value will be based on actual performance and the investment returns are not guaranteed. 100% of the investment profit will be credited back into the PIA. The investment risk of these investment-linked funds will be borne solely by you.

Participants' Risk Fund (PRF)

On a monthly basis, a pre-determined Tabarru' will be deducted from the PIA (through unit cancellation) into the PRF based on the concept of Iltizam Bi Al Tabarru' to provide for the Takaful coverage under this product. The Basic Sum Covered and Funeral Expenses are payable from the PRF and are guaranteed. Any surplus from the PRF will be distributed in a ratio of 50:50 between the Takaful operator (based on Ju'alah principle) and the eligible participants. Your entitlement will be allocated yearly as additional units into the PIA.

Types of Contribution

	Basic Contribution	Regular Top-Up Contribution (Optional)	Single Top-Up Contribution (Optional)
Minimum Amount	RM600 p.a.	RM12 p.a.	RM100 per top-up
Payment Term	Same as the coverage term	Minimum 1 year, up to the coverage term	One-time payment at any time within the coverage term

Fees & Charges

Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs, including commission. Wakalah Fee for Basic Contribution varies by certificate year. Below is an example for an annual Basic Contribution of RM3,000:

Certificate Year		1	2	3	4 - 6 ^	7 - 10 ^	>10 ^
Wakalah Fee	%	48.0	32.0	27.5	17.5	13.5	0.0
	RM	1,440	960	825	525	405	0.0
Contribution Allocated into PIA	%	52.0	68.0	72.5	82.5	86.5	100.0
	RM	1,560	2,040	2,175	2,475	2,595	3,000

^every year

Wakalah Fee for Single/Regular Top-Up Contribution is 5% of the top-up amount and the remaining 95% will be allocated into the PIA.

Tabarru' ³

The amount of Tabarru' depends on the coverage, Person Covered's attained age (next birthday), occupation and medical ratings (if applicable). The Tabarru' rates are non-level and are not guaranteed.

Monthly Service Fee³

A Monthly Service Fee of RM5 will be deducted from your PIA for the purpose of maintenance and servicing of your certificate.

Fund Management Charge (FMC)³

This fee is charged for the purpose of managing the PIA on behalf of the Participant as shown below:

Investment-linked Funds	FMC (as % of the investment fund value)
HLMT i-Income Fund	1.00% p.a.
HLMT i-Balanced Fund	1.25% p.a.
HLMT i-Equity Fund	1.50% p.a.

Partial Withdrawal Fee³

Waived.

Surrender Fee

RM50 upon surrender.

Fund Switching Fee³

Free for the first and second switching in the same certificate year. Subsequent switching in the same certificate year is 1% of the fund amount switched, subject to a maximum amount of RM50.

³ We reserve the right to revise the fees and charges by giving the Participant 3 months written notice prior to the next certificate anniversary.

FREQUENTLY ASKED QUESTIONS

1. What is Takaful?

The term 'Takaful' refers to a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose. Each participant agrees to contribute on the basis of Tabarru' (donation) which is pooled together to provide benefits in the event of misfortune suffered by any of its participants.

2. Who is eligible to be covered under Amanah Saver?

This plan is made available to individual aged between 30 days old and 60 years old (next birthday), subject to underwriting requirement.

3. What are the riders available to enhance my protection?

You may choose to attach any of the following riders to Amanah Saver:

Rider	Brief Description
Term Rider (Person Covered)	Provides additional coverage for death and TPD.
Accidental Death and Dismemberment 2 Rider	Protection against the unforeseen hardship of an accident.
Hospital Income Benefit 3 Rider	Provides daily income upon hospitalisation.
Accelerated Critical Illness 3 Rider	Provides a lump sum living benefit upon diagnosis of any of the 36 critical illnesses.
Waiver of Contribution Rider	Ensures continuity of the certificate where the future contributions will be waived in the event of death or TPD of the Participant.

4. What are the investment-linked funds that I can choose from?

You may choose any of the Shariah-approved funds below which are managed by a team of professionals:

Fund Name	Investment Objective	Risk Tolerance
HLMT i-Income Fund	To preserve capital while achieving regular income stream through an investment portfolio containing predominantly fixed income securities and a small proportion in equity securities.	Low to moderate
HLMT i-Balanced Fund	To achieve regular income as well as medium to long-term capital growth through a diversified investment portfolio containing equity and fixed income securities.	Moderate to high
HLMT i-Equity Fund	To achieve long-term capital growth through investment in Shariah-compliant securities of listed companies.	High

Please refer to the Fund Fact Sheet for more information on the investment-linked funds above.

5. What are the contribution payment mode and method?

You can pay your contributions on either an annual, semi-annual, quarterly or monthly basis via credit card, direct debit or standing instructions.

6. What are the major exclusions for Amanah Saver?

- Only Account Value (if any) will be payable for death due to suicide. The Basic Sum Covered will not be payable.
- The Basic Sum Covered will not be payable if the TPD caused by the influence of alcohol or as a result of being infected with the HIV virus or AIDS.

Note: This list is non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions.

7. What happens if I terminate my certificate early?

You may surrender your certificate by returning the certificate to us with a written notice signed by you. The Account Value (if any) less surrender fee will be payable. You will lose the benefits under your certificate and the amount payable to you may be less than the total contributions that you have paid.

8. Where can I check the unit price of the investment-linked funds?

The unit price of each investment-linked fund is published in our corporate website on a daily basis as well as in "Berita Harian" and "The New Straits Times Press" newspaper* on a weekly basis.

*Subject to change without further notice.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of the product and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet and Benefit Illustration for more information and the Takaful certificate for the complete terms and conditions of this product.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of products to meet your needs and circumstances can be given to you.
4. You may cancel your certificate by returning the certificate within a free-look period of 15 days after the certificate has been delivered to you. We shall refund to you any unallocated contributions, the value of units that have been allocated (if any) at the unit price at the next valuation date, any Tabarru' and monthly service fee that have been deducted, less any medical expenses which may have been incurred.
5. **This is a Takaful product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**
6. The performance of the funds is not guaranteed. The unit price may fall or rise depending on the actual performance of the underlying assets of the funds. The investment risks of the investment-linked funds are borne solely by you. The Account Value may be less than the total contributions allocated into the PIA.
7. In the event of non-payment of contribution, your certificate will remain in force as long as your Account Value is sufficient to cover the Tabarru' and other relevant charges. If the contribution remains unpaid after a grace period of 30 days and the PIA becomes insufficient to cover all charges, your certificate shall lapse.
8. Participating in a regular contribution Family Takaful certificate is a long-term commitment. It is not advisable to hold this plan for a short period of time in view of the high initial costs.
9. If you terminate your certificate in the early years, you may get back less than the amount you have contributed.

10. The certificate will not provide any payments from the PRF upon early termination, surrender or maturity of the certificate.
11. Should you require additional information about Investment-Linked Takaful, please refer to the *insuranceinfo* booklet on “Investment-Linked Takaful” at any of our branches, or visit www.insuranceinfo.com.my.
12. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.



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