

# HLM Takaful *i*-Care Rahmat

is Your umbrella BIG enough for rainy days?

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HLM TAKAFUL *i*-CARE RAHMAT

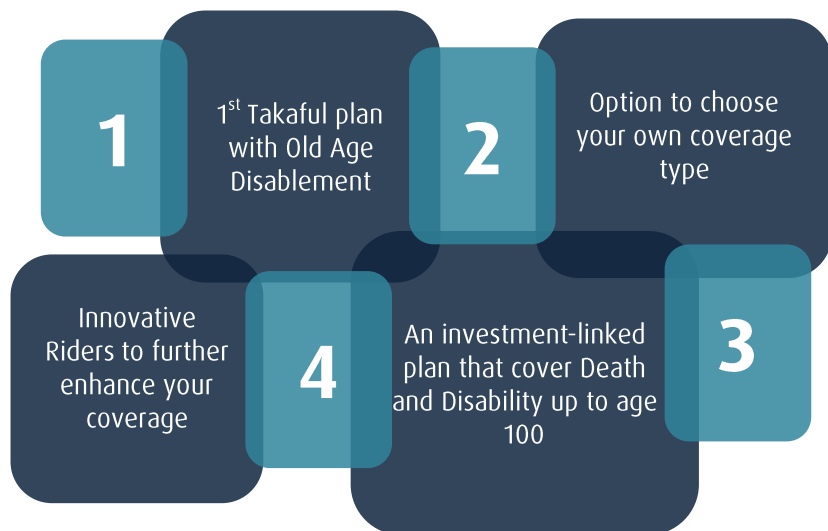


What if you live to be one Century old?

Malaysia's life expectancy has increased each year. According to Statistic Department, Malaysia's life expectancy is at 75 years old in 2016. With the technological advancements in medical field, people may live longer. HLM Takaful has the perfect protection plan for your better future. i-Care Rahmat, the latest edition of our product will do just that. Plan for longevity with i-Care Rahmat. You will not regret it!

The choice is in your hand.

# Why *i*-Care Rahmat?



## What you need to know?

### BENEFITS

Death coverage up to age 100  
Total Permanent Disability (TPD) up to age 65 next birthday  
Old Age Disablement (OAD) coverage from age 66 up to age 100

### Entry Age\*

30 days - 70 years old

Expiry Age\*

100 years old

### Coverage Term

100 years old – Entry Age

*\*Age refers to age next birthday*

### Sum Covered

Minimum: 10,000, subject to Sum Covered Multiple rule  
Maximum: Unlimited (Death) subject to underwriting or  
RM 3.5 million (TPD) or RM 1 million (OAD)

### Coverage Type

Face Plus

Total of Sum Covered payable from the PRF and Account Value  
in the PIA;

## Surplus

Any surplus arising from the PRF will be shared between you and us in the ratio of 50:50. Our entitlement to the surplus is based on Ju'alah concept.

## How will your Contributions in the PIA be invested?

100% of the investment profit arising from the PIA will be credited back into your PIA.

Your contributions, once allocated, will be used to buy units in the PIA. The PIA has 3 funds which are HLTMT i-Income Fund, HLTMT i-Balanced Fund and HLTMT i-Equity Fund from which you can choose to invest.

The units are purchased at the Unit Price of respective funds on the day contributions are allocated.

The Unit Price of funds will fluctuate daily and is dependent on the performance of the underlying assets at the end of each market day for each of the fund.

As you choose the funds for which your contribution is to be invested in, you will assume the responsibility for the risk for your investments.

All funds are invested in accordance with Shariah principles. Investments will be valued on a daily basis and its daily net asset value (NAV) will be published on HLM Takaful website.

HLM Takaful may suspend the unit pricing and certificate transaction if any of the exchanges in which the fund is invested is temporarily suspended for trading.

You can boost your savings by making regular or ad-hoc additional cash deposits (i.e. Top-ups) since 95% of such amount will be allocated into your PIA.

## What are HLM Takaful Funds?

There are 3 investment funds available for this plan which is:

### HLTMT i- Equity Fund

- Target long-term capital growth through investments in Shariah-compliant securities of listed companies.
- This fund is suitable for those who have a high-risk appetite with long-term investment goals.
- High Risk vs High Return

### HLTMT i- Balanced Fund

- Target medium to long-term capital growth as well as generating regular income through various investment portfolios which contain a mixed balance of Islamic debt securities and equities.
- This fund is geared for participants who are looking for a mixture of safety, income and modest capital appreciation with moderate to high risk tolerance and medium to long term investment horizon.
- Medium Risk vs Medium return

### HLTMT i-Income Fund

- Aims to preserve your capital and generate stable income by investing mainly in Islamic debt securities and to a certain degree in equities.
- This fund is most suitable for participants with low to moderate risk appetite and tolerance and medium to long term investment horizon.
- Low Risk vs Low Return

## Additional Services

In addition to our takaful products that are fair, transparent and universally Shariah-compliant, HLM Takaful also cares about the special needs of Muslims. That's why we extend our value-added services beyond the ordinary.

### Hajj by Proxy (Badal Hajj)

- Hajj by Proxy 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.
- In the event of Death or Total and Permanent Disability (TPD), a sum of RM2,500.00 (deducted from the Takaful benefit payable under your Certificate) shall be paid to the Badal Hajj service provider appointed by us, to conduct Hajj by Proxy on your behalf.

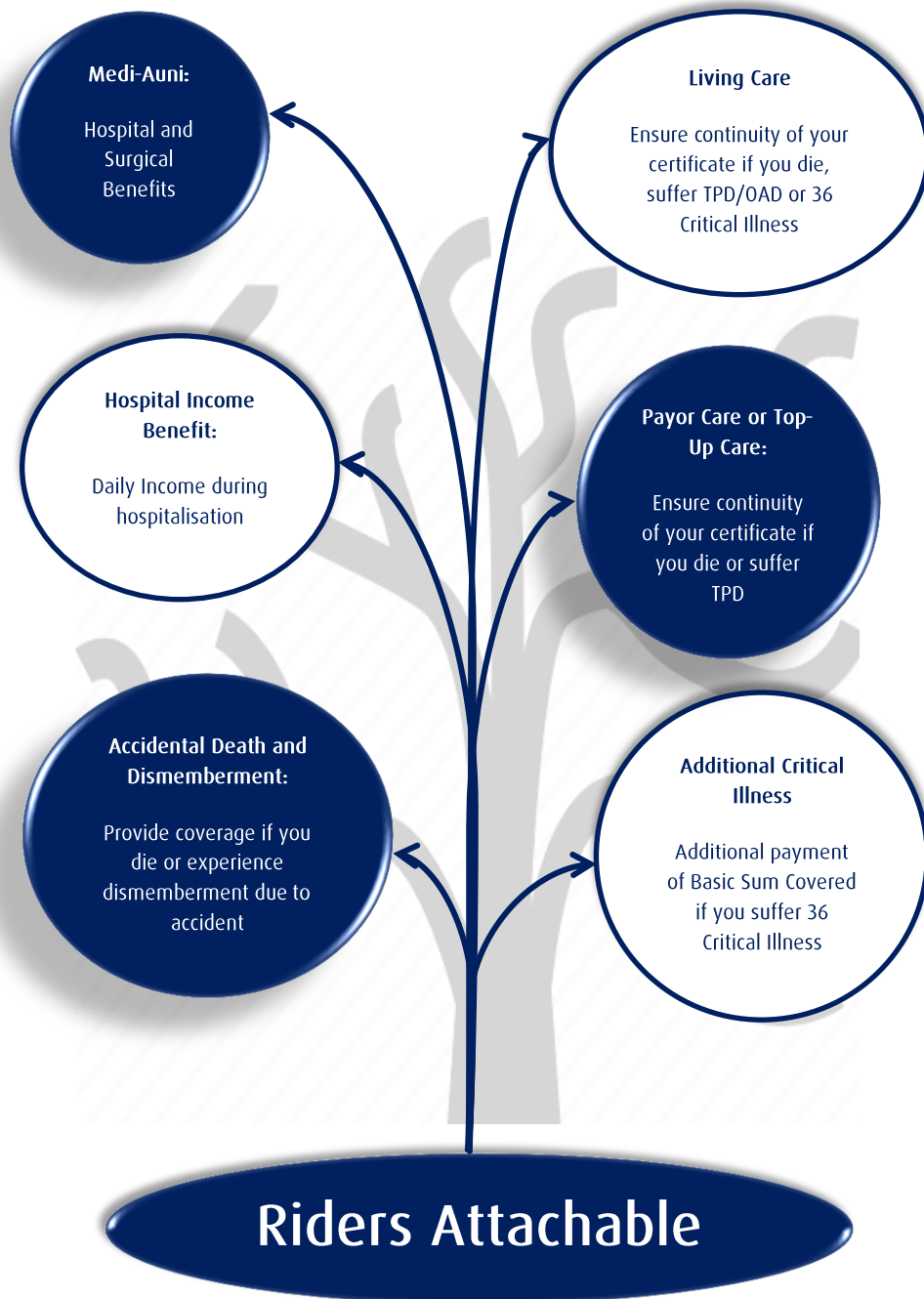
### Wakaf Al-Quran

- Wakaf Al-Quran means the dedication of Al-Quran by a person through a will or otherwise for religious charitable purposes.
- In the event of death or TPD, a sum of RM500.00 (deducted from the Takaful benefit payable under your Certificate) shall be paid to the Waqaf service provider appointed by us, for carrying out "Ibadah Wakaf" on your behalf.

### Qurban

- In the event of death or TPD, a sum of RM750.00\* (deducted from the Takaful benefit payable under your Certificate) shall be paid to the Qurban service provider appointed by us, for carrying out "Ibadah Qurban", inclusive of purchasing and slaughtering a goat, on your behalf.

\* Subject to the prevailing market price of the year the Qurban is carried out.



## What happens if I terminate this certificate early?

You may surrender your certificate for its cash value by returning the certificate to us with a written notice signed by you. The accumulated value in your PIA (if any) will be paid. You will lose the benefits under this Certificate and the amount payable to you may be less than the total contributions you have paid earlier.

## Free-Look Period

You have 15 days to review and return your certificate after its delivery date, if for any reasons you decided not to participate. You may cancel the certificate by writing to us and return the original certificate. We will then refund:

- (a) the Account Value at Next Valuation Date;
- (b) the unallocated Contributions; and
- (c) any Takaful charges and Certificate fee that have been deducted; less any medical expenses that may have been incurred.

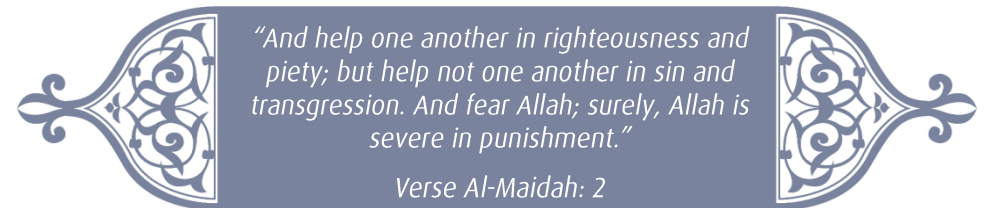


## What is Takaful?

Takaful is derived from an Arabic root word “kafala” which means responsibility, guarantee and suretyship.

Takaful is a scheme based on the concept of mutual guarantee/assistance, brotherhood and solidarity. Contributions collected are pooled together to provide benefits in the event of misfortune suffered by any of its participants.

The practice is based on Shariah principles. The Takaful Operator is entrusted to manage this mutual fund efficiently and effectively.



*“And help one another in righteousness and piety; but help not one another in sin and transgression. And fear Allah; surely, Allah is severe in punishment.”*

*Verse Al-Maidah: 2*

## What is Iltizam Bi Al Tabarru’?

Iltizam Bi Al Tabarru’ means the commitment to make the Tabarru’ (donation) that is a concept whereby any amount paid by you allocated into PRF shall constitute as your commitment to make the donation. The actual Tabarru’ is deemed to have occurred only upon the happening of activities or events endorsed by the Shariah Committee of the Takaful Operator.

## What is Tabarru’?

Tabarru’ means a certain portion of the contribution that you agree to donate upon occurrence of events approved by Shariah Committee of the Takaful Operator, thus enabling you to fulfill your obligation of mutual help and joint guarantee should any of your fellow participants suffer a defined loss where your donation is meant to help others and others’ donations are meant to help you.

The said Tabarru’, the amounts of which may vary from time to time and is based on the level of Sum Covered that you have chosen, your attained age, occupation and medical ratings (if applicable), will be deducted monthly from your PIA and transferred into a pooled fund, PRF. This fund will be used to pay out benefits as specified in the contract.



## Exclusions

1. No Death Benefit payment shall be applicable if death results directly or indirectly from suicide within twelve (12) months from the Commencement Date.
2. No Benefit of the Certificate shall be payable if TPD or OAD results directly or indirectly from:
  - (a) self-inflicted injury while sane or insane;
  - (b) under the influence of any alcohol, narcotics or drugs;
  - (c) entering, operating, or servicing, ascending or descending, from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
  - (d) service in the armed forces or participation in military manoeuvre or activities or in any acts of war (declared or undeclared) or terrorism;
  - (e) by war (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion;
  - (f) by or arising from any act of Terrorism and any action taken in controlling, preventing, suppressing or any way relating to these activities;
  - (g) from any criminal violation or attempted violation of the law or resistance to arrest;
  - (h) involvement in any dangerous sports or hobbies such as racing (other than on foot), glider flying, sailing or other hobbies which are comparably dangerous and risky unless sports risk premium is paid;
  - (i) any illness or disease arising from or suffered as a result of the above;

any conditions that existed prior to or at the certificate issue date of this benefit or the date of any reinstatement, whichever is later.

## Frequently Asked Questions

1. **What is this plan about?**  
i-Care Rahmat is an investment-linked plan that provides a lump sum benefit payment upon Death or Total and Permanent Disability (TPD) or Old Age Disablement (OAD), whichever earlier, during the certificate term.
2. **How much contribution do I have to pay?**  
The total contribution that you have to pay may vary depending on the sum covered multiple and our underwriting requirements.
3. **What is the contribution payment mode?**  
You can pay the contribution on annually, half-yearly, quarterly or monthly basis.
4. **How can I pay the contribution?**  
You can pay your contribution by cash, cheque, credit card, direct debit, standing instruction and Biro Perkhidmatan Angkasa (BPA).
5. **What is the minimum Sum Covered offered?**  
The minimum Sum Covered is RM10,000.
6. **What is the minimum and maximum entry age for this product?**  
The minimum entry age is 30 days old and the maximum entry age is 70 years old, age next birthday.
7. **When is the expiry date for this plan?**  
The certificate will expire when you are 100 years old, age next birthday.
8. **Who will receive the death benefits upon my death?**  
You can choose who will receive the benefits upon your death by filling in a Nomination form.
9. **What is the condition of TPD and OAD benefits payment?**  
We will pay TPD and OAD benefits after 6 months of regular medical attendance and with the provision that you are not able to recover thereafter.



### Important Notice:

- The certificate will not provide benefit amount from the Participants' Risk Fund on termination, maturity or expiry of the certificate.
- You should satisfy yourself that this Certificate will best serve your needs and that the contribution payable under this plan is an amount you can afford.
- The performance of funds is not guaranteed. The Unit Price may fall and rise depending on the performance of the underlying assets of the funds. The potential risks in investing in the funds are borne by you. Please refer to the Fund Fact Sheet for details.
- Please refer to the Benefit Illustration and Product Disclosure Sheet pertaining to your Certificate provided to you by your Takaful Operator.
- This brochure is merely for your information and is not intended to be a basis of Certificate. Please ask for a copy of the Hong Leong MSIG Takaful Berhad's certificate for specific terms, conditions, and exclusions of coverage for your perusal. The information contained in this brochure may change without prior notice.
- Personal tax relief is subject to eligibility and approval of Inland Revenue Department.
- 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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[www.hlmtakaful.com.my](http://www.hlmtakaful.com.my)

Terms and Conditions apply.

A Member of:

**MEMBER**

