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HongLeong

MSIG Takaful



i-CARE RAHMAT

One plan that meets your
protection & savings needs

Contact our customer service at 03-7650 1800
Log on to www.hlmtakaful.com.my



Malaysians are living longer today! Life expectancy continues to increase each year and the figure reached 75 years in 2017 as evidenced by the Department of Statistics Malaysia. To celebrate longevity, we offer you i-Care Rahmat, a regular contribution investment-linked plan which strikes a perfect balance between protection and savings.

WHY *i*-CARE RAHMAT?

PROTECTION AND SAVINGS IN 1 PLAN

- ◆ Death benefit coverage up to age 80 or 100 depending on your needs, and Total and Permanent Disablement (TPD) benefit coverage up to age 65. Upon the end of TPD coverage, the Old Age Disablement (OAD)¹ benefit will cover you till the end of the plan term.
- ◆ Accumulate your savings by choosing from our wide range of investment-linked funds, depending on your risk appetite.
- ◆ Enhance your coverage by selecting riders to cater for all your protection needs.

RECEIVE MATURITY VALUE

You may receive the maturity value, which is your account value², at the end of the plan term.

BONUS UNITS PAYABLE AS A HIBAH (GIFT)

Beginning from the 7th certificate year onwards, bonus units up to 0.2% of account value will be allocated into the Participant's Investment Account every certificate anniversary.

FLEXIBILITY

- ◆ You may top-up or withdraw your account value anytime.
- ◆ Even better, you may switch your funds whenever you want with no extra charges.

POTENTIAL SURPLUS DISTRIBUTION

Any surplus from the Participants' Risk Fund will be shared between you and us in the ratio of 50:50. Your entitlement will be allocated as additional units to your investment-linked funds.

FULFILL YOUR RELIGIOUS OBLIGATION

We also offer value-added services such as Hajj by Proxy, Waqf and Qurban to assist Muslims in fulfilling their religious responsibilities.

¹ The OAD benefit commences from age 66.

² The account value depends on the price of units, which may rise or fall based on the performance of the investment-linked funds and is not guaranteed.

* HLM Takaful was awarded "Friendly Consumer Centricity 2017" by The Malaysian Consumer, Welfare and Protection Board (LPKPM) under the Ministry of Domestic Trade, Cooperatives and Consumerism Malaysia on 10 February 2017.

WHAT YOU SHOULD KNOW ABOUT *i*-CARE RAHMAT

1. ELIGIBILITY

Entry Age	30 days to 70 years old
Expiry Age	Choice of 80 [#] or 100 years old
Minimum Sum Covered	RM10,000
Maximum Sum Covered	Subject to underwriting
Payment Frequency	Monthly, quarterly, half-yearly or yearly

[#] Subject to maximum entry age of 60 years old.

2. FLEXIBILITY

Switching between	Unlimited switching allowed without charges.
Withdrawal	Partial withdrawal from the Participant's Investment Account is allowed subject to a minimum withdrawal amount of RM500. The minimum account value after withdrawal is RM1,000.

3. TYPES OF FUNDS

1. Participants' Investment Account (PIA).

The contribution paid after deducting the Wakalah Fee will be converted into units of the investment-linked funds of your choice and allocated into the PIA. We will manage and invest the PIA, in accordance with the terms and conditions of the certificate. The value of the investment-linked funds will be based on actual performance and the investment return is not guaranteed. In this product, we are offering HLMT i-Income Fund, HLMT i-Balanced Fund and HLMT i-Equity Fund. The investment risk of these investment-linked funds will be borne solely by you. Please refer to the Fund Fact Sheet for the description of the underlying investments and the associated risks of each fund.

2. Participants' Risk Fund (PRF)

On a monthly basis, a pre-determined *Tabarru'* based on person covered's age, gender, sum at risk and other applicable factors, will be deducted from the PIA (through unit cancellation) to the PRF to provide for the Takaful coverage under this certificate. The Takaful benefits are payable from the PRF. Any surplus from PRF will be distributed 50% to us and balance of 50% will be distributed among the eligible participants and your entitlement will be allocated yearly as additional units in the PIA.

4. FEES AND CHARGES

1. Wakalah Fee

- ◆ The Wakalah Fee is the unallocated contribution deducted as percentage of contribution as shown below, to pay the expenses and direct distribution cost, including commission.
- ◆ Wakalah Fee as percentage of regular contribution ranging from 0% to 65% depending on the contribution tenure and certificate year.
- ◆ Wakalah Fee for regular and ad hoc top-up is 5% of contribution.
- ◆ Contribution less Wakalah Fee will be used to purchase units in the investment-linked funds of your choice. For example, assume your annual contribution is RM3,000, your allocated contribution will be:

Certificate Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 onwards
Wakalah Fee	65%	65%	45%	25%	15%	15%	0%
	RM 1,950	RM 1,950	RM 1,350	RM 750	RM 450	RM 450	-
Allocated Contribution	35%	35%	55%	75%	85%	85%	100%
	RM 1,050	RM 1,050	RM 1,650	RM 2,250	RM 2,550	RM 2,550	RM3,000

2. Monthly Service Fee*

Monthly Service Fee of RM5 will be deducted from the account value (through cancellation of sufficient units at the unit price) every month. This charge is for maintenance and services for your certificate.

3. Monthly *Tabarru'**

Tabarru' rates are not guaranteed and are based on person covered's and participant's age and gender.

4. Fund Management Fee *

This fee is charged by us as a percentage of account value as below for the purpose of managing the fund on behalf of the participant.

- ◆ 1.00% for HLMT i-Income Fund
- ◆ 1.25% for HLMT i-Balanced Fund
- ◆ 1.50% for HLMT i-Equity Fund

Note :

Please refer to the Benefit Illustrations provided and do consult with our agents on the specific fees and charges.

*We may reserves the right to revise the fees and charges by giving the participant ninety (90) days written notice prior to the next certificate anniversary.

5. EXCLUSIONS

- ◆ The Death Benefit is not payable except for the account value if the death results directly or indirectly caused from suicide within twelve (12) months from the commencement date of your certificate.
- ◆ TPD or OAD Benefit is not payable in respect of any condition/injury/event which is directly or indirectly by self-inflicted injury while sane or insane, influence of any alcohol, narcotics or drugs, private aviation activities, military service, war, act of terrorism and criminal, dangerous sports and activity and the like.

Note:

This list is non-exhaustive and does not cover all exclusions. Please refer to the Takaful certificate for more details and the full exclusions list.

6. VALUE-ADDED SERVICES



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, TPD or OAD, a sum of RM3,500.00* (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.



Waqf - means a voluntary, permanent, irrevocable dedication of a portion of one's wealth for religious or charitable purposes. In the event of death, TPD or OAD, a sum of RM500.00* (deducted from the Takaful benefit payable under your certificate) shall be paid to the Waqf service provider appointed by us, for carrying out "Ibadah Waqf" on your behalf.



Qurban – means carrying out "Ibadah Qurban" inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle and camel, on your behalf. In the event of death, TPD or OAD, 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.

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

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. What is i-Care Rahmat ?

i-Care Rahmat is a regular contribution Takaful investment-linked plan which provides protection and savings in one plan. This plan provides coverage for Death, TPD and OAD benefit. To enhance your coverage, we have a range of riders which are attachable to this plan. The bonus units will be payable as a Hibah by HLM Takaful from the 7th year onwards to the PIA. Upon maturity, the account value will be payable to the participant. For Muslims, we have a range of value added services to fulfill your religious responsibility for consideration.

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

Rider	Description
Medi-Auni	Provide comprehensive medical coverage to take care of medical bills subject to terms and conditions.
Living Care	Ensure continuity of the certificate by waiver of your future remaining contribution of your basic certificate and any other attaching riders upon death, TPD, OAD or the diagnosis of any one of the 36 Critical Illnesses.
Payor Care	Ensure continuity of the certificate by waiver of contribution upon death or TPD of the Payor.
Top-Up Care	Ensure continuity of regular top-up by waiver of contribution upon death or TPD.
Additional or Accelerated Critical Illness Plus	Provide coverage for any one of the 36 Critical Illnesses.
Waiver of Contribution on Critical Illness	Ensure continuity of the certificate upon the diagnosis of any one of the 36 Critical Illnesses.
Term (Payor) Plus	Provide additional coverage upon death or TPD.
Hospital income Benefit	Provide daily income upon hospitalisation.
Accidental Death and Dismemberment	Provide coverage upon death, dismemberment, TPD and Partial Permanent Disability (PPD) due to accident.
Accidental Medical Reimbursement Plus	Reimburse the actual expenses for medical treatment and admission to a hospital or nursing services due to accident.
Weekly Indemnity Plus	Provide weekly indemnity benefit upon Temporary Total/Partial Disability.

4. How many funds are available under this plan?

There are 3 investment-linked funds offered under this plan:

- ◆ HLMT i-Income Fund
- ◆ HLMT i-Balanced Fund
- ◆ HLMT i-Equity Fund

You may refer to the Fund Fact Sheet for further details.

5. Are the contribution paid for i-Care Rahmat eligible for income tax relief?

Yes. You may qualify for a personal tax relief for the contribution paid. The personal tax relief is up to RM3,000 for “Life Insurance/Takaful”, subject to the final decision of the Inland Revenue Board of Malaysia.

6. What are the contribution payment options and method of payment?

You can pay your contributions on an annual, half-yearly, quarterly or monthly basis through credit card, direct debit, standing instructions and Biro Perkhidmatan Angkasa (BPA).

7. How do the bonus units (Hibah) work under this plan ?

The bonus units will be allocated into the PIA on every certificate anniversary date, commencing from the 7th certificate year as shown below:

Beginning of Certificate Year	% of Account Value
7	0.04
8	0.08
9	0.12
10	0.16
11 onwards	0.20

The bonus units are payable from our fund as Hibah and are not guaranteed. We reserve the right to revise the above % of account value at any time.

IMPORTANT NOTE :

- ◆ This brochure provides a summary of the main features of the plans and is not to be construed as a Takaful contract. 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 plan.
- ◆ You should be satisfied that this plan will best serve your needs and you can afford the contribution payable under this certificate.
- ◆ If this plan is cancelled within the 15-day free look period, the *Wakalah* Fee, account value, *Tabarru'* charge, monthly service charge and medical service charge (if any) that have been deducted less medical expenses (if any) will be refunded.
- ◆ **This plan is an investment-linked Takaful plan and is tied to the performance of underlying assets, and it is not a pure investment product such as unit trust.**
- ◆ In the event of non-payment of your contribution, your certificate will remain in force, as long as your account value in PIA is sufficient to cover the relevant charges. If the contribution remains unpaid after the thirty (30) days grace period from the last payment of contribution and the PIA becomes insufficient to cover the relevant certificate charges, your certificate shall lapse.
- ◆ This Takaful plan will not provide benefit from the PRF and Hibah from us upon termination, maturity or expiry of the certificate.
- ◆ 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.
- ◆ If you terminate your certificate in early years, you may get back less than the amount you have contributed.
- ◆ Should you require additional information about Family Takaful, please refer to the *Insuranceinfo* booklet on "Investment-linked Takaful" at any of our branches, or visit www.insuranceinfo.com.my.
- ◆ Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Underwritten by:

Hong Leong MSIG Takaful Berhad (738090-M)

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Hong Leong MSIG Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong MSIG Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

MEMBER



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