



HongLeong

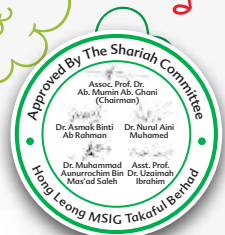
هوڠ ليونڠ م.س.أ.ج. تكافل

MSIG Takaful

i-Care Al-Amin

Your Child
Your Happiness
Our Solution...

Plant the seeds for your child's brighter future



Plant the seeds for your child's brighter future

Having a child is one of the greatest gifts to any parents in the world. The presence of the little bundle of joy, will brightens up your life and brings smiles to your face.

At Hong Leong MSIG Takaful (HLM Takaful), we understand that as parents, you always want to give only the best for your children. You want to give them everything that you can - education, health and success, to say the least. You will not allow anything to come in the way of your children's potential.

Islam emphasises the importance of knowledge and also reward those who search for knowledge as quoted by the Prophet (p.b.u.h) in the following hadith:

Abu Hurairah (May Allah be pleased with him) reported:
Prophet (p.b.u.h) said, "Whoever takes a path upon which to obtain knowledge, Allah makes the path to Paradise easy for him." (hadith Sahih, riwayat Muslim)

Introducing **HLM Takaful i-Care Al-Amin** - a regular contribution investment-linked plan that is designed with the sole intention of helping you plan for your child's education. It offers complete protection, even before birth, and at the same time builds an education fund that will meet key educational milestones. Why not start now?



Why i-Care Al-Amin?

- ✓ **Head Start Education Planning via Investment Funds for Education Savings** - You may choose to invest in our available investment funds i.e. HLTMT i-Income Fund, HLTMT i-Balanced Fund and HLTMT i-Equity Fund, and you can also maximise your investment allocation through regular top-up or ad-hoc top-up.
- ✓ **Baby Care Benefit** - With additional single contribution, the rider allows you to have a head start savings plan, as early as 18 weeks of pregnancy, and at the same time provide comprehensive protection for your child from pre-birth stage. The contribution after deducting Wakalah Fee will be allocated into Tabarru' fund.
- ✓ **Payor Care or Top-Up Care** - will ensure that your investment-linked plan is secured in the event of Payor dies or suffers Total and Permanent Disability.
- ✓ **Comprehensive riders** - you may opt to optimize your child protection by attaching the following riders:
 - **Junior Critical Illness Rider** - provides coverage against child related critical illness, and will cover 36 adult critical illnesses once your child attains age 16 years old.
 - **Hospital Income Benefit 2** - provide daily income if your child is hospitalized.
- ✓ **Tax Relief** - This plan may qualify you for tax relief, subject to the final decision of the Inland Revenue Board



How will your Contributions in the PIA be invested?

Your contributions, after deducting Wakalah Fee, will be used to buy units in the Participant's Investment Account (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. The Unit Price may go up or it may go down depending on the investment performance of the funds.

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.

What are the fund choices available?

HLM Takaful Funds are Shariah-approved funds and they are managed by a team of professionals who strive to provide the best returns to the participants' investment in accordance to the investment objectives for each of the funds. Investments will be valued on a daily basis and its daily net asset value (NAV) will be published on HLM Takaful corporate website.

The investment funds have the following objectives:

Funds	Fund Objectives
HLTMT i-Income	<p>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.</p> <p>This fund is most suitable for participants with low to moderate risk appetite and tolerance and medium to long term investment horizon.</p>
HLTMT i-Balanced	<p>HLTMT i-Balanced Fund targets 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.</p> <p>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.</p>
HLTMT i-Equity	<p>HLTMT i-Equity Fund targets long-term capital growth through investments in Shariah-compliant securities of listed companies.</p> <p>This fund is suitable for those who have a high-risk appetite with long-term investment goals.</p>

Comprehensive Protection

i-Care Al-Amin provides the best protection for you and your child.

Comprehensive Protection



Basic Plan¹

In the event of death or total and permanent disability (TPD) of the Person Covered during the term of the certificate, basic sum covered plus account value will be payable.

Baby Care Rider

Start saving for your child's education as early as 18 weeks of your pregnancy with Baby Care rider and enjoy protection!

	Before Birth	After Birth	
Benefits	Death of Foetus	Death of Child	Congenital Conditions ²
Time of Occurrence	During pregnancy	Up to 30 days of delivery	Coverage up to 2 years after birth
Amount Payable	RM 10,000	RM 10,000	RM 20,000

Payor Care or Top-Up Care Rider	Secure your child's education even if you die or suffer TPD. This would ensure that the future contributions of your certificate would be paid until expiry of this rider.
Junior Critical Illness Rider	Provides coverage against juvenile critical illness ³ and it evolves to 36 critical illness ⁴ once your child attains age 16 years.
Hospital Income Benefit 2 Rider	In the event that your child is hospitalised, the rider will provide daily income during hospitalisation.

How does i-Care Al-Amin work?

Step 1: Identify your affordable contribution, sum covered, certificate term and fund choices to meet your child's education fund.

Step 2: You may increase your savings by allocated additional contribution into **regular top-up**.

Step 3: Wakalah Fee will be deducted upfront from the Contribution that you made.

Step 4: Tabarru' and other charges will be deducted monthly from your account value in Participant's Investment Account (PIA).

Step 5: Upon maturity, you will receive your account value in PIA. Upon claim, you are protected against uncertainties of life with a benefit of basic sum covered (after the child attains 31 days old) plus account value in PIA.

You may enhance your child's protection as early as 18 weeks of pregnancy and secure education savings through riders with additional contributions.

What you need to know:

Eligibility:

Entry Age* of the Child (Person Covered)	Minimum: As early as 18 weeks pregnancy Maximum: 10 years old
Entry Age* of the Mother (for pre-birth certificate)	Minimum: 16 years old Maximum: 40 years old
Basic Sum Covered	Minimum: RM10,000 Maximum: Subject to underwriting
Juvenile Lien on Basic Sum Covered	Applicable for child below the age of 5 years old
Basic Annualized Contribution	Minimum: RM 600
Payment Frequency ⁵	Monthly, quarterly, half-yearly & yearly
Certificate Term	15, 20 & 25 years
Contribution Payment Term	10, 15, 20 & 25 years (subject to Certificate Term)

*Age refers to your age at next birthday

Flexibility:

Switching between Funds	As your savings plan may differ later, you may switch between Funds depending on your risk appetite.
Withdrawal	You may do a partial withdrawal of at least RM500, subject to a minimum balance of RM1,000 to be maintained in PIA after the withdrawal has been made.
Increase or decrease Sum Covered	You may vary the basic coverage for different stages of life. Increase in Sum Covered will be subjected to underwriting

Fees and Charges:

Wakalah Fee ⁶	This is our administration fee that is deducted from your paid contributions to pay for the management of Takaful Funds as well as for distribution commissions.
Administration Fee*	RM 5 per month
Fund Switching Fee*	No charge
Fund Management Charge	HLTMT i-Income Fund: 1.00% p.a HLTMT i-Balanced Fund: 1.25% p.a HLTMT i-Equity Fund: 1.50% p.a
Surrender Fee*	RM 50 per surrender

Note: The above fees and charges shown are the current rates. We may change the fees and charges in the future. We will write to inform you 90 days before we make any such changes.

** Subject to the prevailing Goods and Services Tax (GST)*

What you need to know:

How are surpluses, if any, from the Participant's Risk Fund (PRF) being treated?

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

What happens if the PRF is insufficient to pay for the benefits?

We will provide an interest-free loan (Qard) to pay for all claims being made to ensure continuity of the PRF.

This Qard shall be repaid over time from the future surpluses that emerge in the PRF in subsequent years.

How do I participate in this plan?

You just need to fill up the proposal form prescribed by us. The Operator will then underwrite the application.

You may be required to provide additional information or do a medical examination in which the cost shall be paid by us.

How do I make a claim?

You will be required to complete relevant claim forms which you can obtain from our Takaful Consultant or by contacting our customer service hotline at 603 7650 1800.

What happens if I terminate this certificate early?

You may surrender your certificate for its surrender value by returning the certificate to us with a written notice signed by you. The accumulated value in your PIA (if any) less surrender charge (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 your certificate after its delivery date. If for any reasons you decide not take up the certificate, you may cancel the certificate by writing to us and returning the original certificate. We will then refund:

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

What are the major exclusions in i-Care Al-Amin?

No Takaful benefit other than the amount remaining in the PIA of the Certificate shall be payable if Death, TPD or CI results directly or indirectly from:

1. intentional self-inflicted injury (caused by or consequent upon), suicide or attempted suicide or insanity or any complications or resulting wherefrom; or
2. the influence of alcohol, narcotics or misuse of drugs prescribed by a legally qualified medical practitioner; or.

This list is non-exhaustive. For full list of exclusions, please refer to your certificate.

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 Operator is entrusted to manage this mutual fund efficiently and effectively.

"And assist one another in doing of good and righteousness, and assist not one another in sin and transgression, but keep duty to Allah." - Verse Al-Maidah : 2

What is Itizam Bi Al Tabarru'?

Itizam 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 Operator.

What is Tabarru'?

Tabarru' means a certain portion of the contribution that you agrees to donate upon occurrence of events approved by Shariah Committee of the 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.



Appendix:

1. The basic coverage is effective 31 days after birth. In the event of death or TPD of Person Covered happened from commencement date to 30 days after birth, the amount payable shall be your account value
2. The 15 Congenital Conditions covered are:

1. Absence of Hand	6. Congenital Cataract	11. Oesophageal Astesia
2. Absence of Foot	7. Congenital Deafness	12. Spina Bifida
3. Anal Atresia	8. Congenital Diaphragmatic Hernia	13. Trachea-oesophageal Fistula
4. Atrial Septal Defect	9. Down Syndrome	14. Transposition of Great Vessels
5. Congenital Blindness	10. Tetralogy of Fallot	15. Truncus Arteriosus
3. The Juvenile Critical Illnesses (before your child attaining age 16 years old) covered are:

1. Bone Marrow Transplant	9. Neuroblastoma
2. Brain Surgery	10. Rheumatic Fever with Valvular Impairment
3. Death due to Hand, Foot and Mouth Disease	11. Severe Asthma
4. Glomerulonephritis with Nephrotic Syndrome	12. Severe Autism
5. Insulin-dependent Diabetes Mellitus	13. Severe Epilepsy
6. Intellectual Impairment due to Accident or Sickness	14. Severe Juvenile Rheumatoid Arthritis
7. Kawasaki Disease with Heart Complications	15. Tuberculous Meningitis
8. Leukaemia	16. Viral Encephalitis
4. For the list of 36 Critical Illness covered after your child attaining age 16 years old, you may refer to your certificate.
5. For Baby Care rider, the payment frequency is one-off i.e. single contribution. The contribution after deducting Wakalah Fee will be allocated in PRF.
6. For Basic plan, the Wakalah Fee are as follows:"

Contribution Payment Term/ Certificate Year	1	2	3	4	5	6	7 onwards
10	50.50%	43.00%	30.50%	18.00%	13.00%	13.00%	3.00%
15	58.00%	51.75%	35.50%	24.25%	16.75%	16.75%	3.00%
20 and above	65.50%	60.50%	40.50%	30.50%	20.50%	20.50%	3.00%

For Top-ups, we will deduct 5% from the total top-up amount.

For Baby Care rider, the wakalah fee is 61.8% of the rider single contribution.

Important Notes:

- Hong Leong MSIG Takaful Berhad is registered under the Islamic Financial Services Act (IFSA) 2013 and is regulated by Bank Negara Malaysia.
- It is highly recommended that you ask for and study our Benefit Illustration and Product Disclosure Sheet. You should assess the suitability of the product in relation to your financial goals and risk appetite.
- You should satisfy yourself that this plan will best serve your needs and the contribution payable under the certificate is an amount that 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.
- 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.
- The Tabarru' charges and Wakalah fees are of current rate. We may change the rates in the future. We will write to inform you 90 days before we make any such changes.
- Upon termination, surrender or maturity of the certificate, only the accumulated value (if any) in your PIA will be paid. There will be no benefit paid from the Risk Fund.
- This brochure provides brief information of the product and is neither the basis nor forms part of the Takaful Contract/Certificate. The details of the products are set out in the terms and conditions in the certificate. We reserve the right to change the information of this brochure.



Our Branches / Cawangan Kami

Petaling Jaya (HQ)

Level 5, Tower B, PJ City Development, No. 15A, Jalan 219,

Seksyen 51A, 46100 Petaling Jaya, Selangor Darul Ehsan

Tel: +603 76501800

Fax: +603 76206730

Customer Service Hotline: +603 76501800

Email: ReachUs@takaful.hongleong.com.my

Website: www.hlmsigtakaful.com.my

Kota Bharu

Lot 10910, Wisma Seri Setia, Jalan Dusun Muda, Seksyen 26, 15200 Kota Bharu, Kelantan

Tel: +609 7432080

Fax: +609 7435599

Kuantan

1st Floor, B28, Lorong Tun Ismail 1, 25000 Kuantan, Pahang Darul Makmur

Tel: +609 5163120 / +609 5163125

Fax: +609 5163121

Kuching

2nd Floor, 22B & 22C Jalan Rubber, Lot 342 & 343, Seksyen 9, 93400 Kuching, Sarawak

Tel: +6082 236871

Fax: +6082 236925

Melaka

No. 67, 67-1 & 67-2, Jalan KL 3/8, Taman Kota Laksamana, Sekyen III, 75200 Melaka

Tel: +606 2862350

Fax: +606 2862370

For further information, call our friendly agent today.

Untuk maklumat lanjut, hubungi agen kami segera.

