

هوڠ ليونڠ مس. ا.ج. تكافل



HongLeong MSIG Takaful



HLM Takaful **i-Heritage Protector** Build A Legacy that Lives On



For more information, please call 03-7650 1800
Log on to www.hlmtakaful.com.my

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Build A Legacy that Lives On

Are you at a cross road between purchasing a financial wealth plan or a bigger family home for your loved ones? Why not do both.

HLM Takaful i-Heritage Protector is a wealth protection takaful plan that is exclusively designed to provide an affluent legacy for your loved ones and an option to cover your mortgage financing.

This takaful plan gives you the flexibility to choose your payment terms and enjoy basic sum covered till the age of 70,80 or 90. You will also have no worries with HLM Takaful i-Heritage Protector as the basic sum covered will increase automatically during the coverage term.

At the same time, we ensure that your loved ones may carry on financially in the event of the unforeseen with the Ihsan Allowance, an advance payment of up to RM10,000 in addition to the basic sum covered.

WHY HLM Takaful i-Heritage Protector?

COVERAGE



Increasing Death Benefit

The coverage increases by 10% every 10 years, subject to a maximum of 50% of the Basic Sum Covered. This feature comes in handy when meeting the increasing financial commitments in life as you get older.

Certificate Year	Current Basic Sum Covered (CBSC)
1 to 10	100% of Basic Sum Covered (BSC)
11 to 20	110% of Basic Sum Covered (BSC)
21 to 30	120% of Basic Sum Covered (BSC)
31 to 40	130% of Basic Sum Covered (BSC)
41 to 50	140% of Basic Sum Covered (BSC)
51 & onwards	150% of Basic Sum Covered (BSC)

You may also choose the type of coverage depending on your financial needs:

Face Plus

CBSC and balance in the Participant's Account (if any);

OR

Level Face

CBSC or balance in the Participant's Account (if any), whichever is higher



Accidental Death Benefit

Additional 100% of CBSC will be payable if death occurs due to an accidental cause. This coverage is up to 70 years old.



Hajj & Umrah Benefit¹

Additional 200% of CBSC will be payable if death happens whilst performing Hajj and Umrah. This coverage is up to 70 years old and only applicable for Muslims.



Ihsan Allowance

While waiting for the Death Benefit to be payable, RM2,000 monthly allowance will be payable for 5 months to family members. The first payment will be payable after we have received the burial or death certificate.



Maturity Benefit

If no death claim is made prior to the maturity of the certificate, the balance in the Participant's Account (if any) will be payable.

ALTERNATIVE PROTECTION ON YOUR MORTGAGE FINANCING

HLM Takaful i-Heritage Protector can be another option for your mortgage protection. Instead of paying your current mortgage protection in a lump sum payment, we provide you the solution to spread your single contribution into a regular contribution payment term.

VALUE-ADDED SERVICES

You may choose the services below where the amount will be deducted from the payable Death Benefit under your certificate and paid to the service provider appointed by us.

Service	Amount ² (RM)	Description
Hajj by Proxy (for Muslims)	3,500	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	A voluntary, permanent, irrevocable dedication of a portion of one's wealth for religious or charitable purposes.
Qurban (for Muslims)	750	Carrying out "Ibadah Qurban" inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle or camel, on your behalf.

¹ If accidental death happens while performing Hajj & Umrah, only the Hajj & Umrah Benefit will be payable. Accidental Death Benefit will not be payable.

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

WHAT ARE THE FLEXIBILITIES IN HLM Takaful i-Heritage Protector?



FLEXIBILITY TO DETERMINE



Coverage Term

Up to 70 years old

Up to 80 years old

Up to 90 years old

Coverage Type

Face Plus

Level Face

Contribution Payment Term

5 years

10 years

15 years

20 years

Basic Sum Covered

Minimum: RM500,000

Maximum: Subject to underwriting

Enhance Coverage with Optional Riders

Disability Lump Sum Rider

Waiver of Contribution Rider

TYPES OF TAKAFUL FUNDS

1. Participant's Account (PA)

The contribution paid after deducting the Wakalah Fee will be credited into the PA. The PA will be managed and invest by Takaful Operator. The PA value will be based on actual performance and the investment returns are not guaranteed. The arising profit from the investment of the PA will be shared in a ratio of 90:10 between the participant and Takaful Operator (based on Mudharabah principle). Participant's share will be credited into the PA. Any investment risk arising from the PA will be borne solely by the participant and the PA value may be less than the total contributions paid.

2. Participants' Risk Fund (PRF)

On a monthly basis, a pre-determined Tabarru' will be deducted from the PA into the PRF (based on Iltizam Bi Al Tabarru' principle) to provide for the Takaful coverage under this plan. Takaful benefits payable from PRF are guaranteed.

Any arising surplus from the PRF will be distributed in a ratio of 50:50 between the eligible participants and Takaful Operator (based on Ju'alah principle). Participant's share will be credited into the PA.

FEES & CHARGES

1. 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. The percentage of Wakalah Fee differs by contribution term and certificate year as shown below:

Contribution Term	Certificate Year						
	1	2	3	4	5	6	7 until end of Contribution Term
5 years	44%	27%	24%	19%	16%	Not Applicable	
10 years	58%	36%	29%	23%	18%	18%	13%
15 years	72%	45%	34%	29%	21%	21%	13%
20 years	85%	53%	39%	33%	23%	23%	13%

2. Tabarru'³

Tabarru' is a portion from the contribution payable that will be dripped from the PA and allocated into the PRF. The Tabarru' will be used for mutual aid and assistance among the fellow participants. The amount of Tabarru' depends on the coverage, Person Covered's age, gender, smoker status, occupational class and health condition. The Tabarru' rates are non-level and are not guaranteed.

3. Surrender Charge³

No charge will be imposed when you surrender your Takaful certificate.

4. Partial Withdrawal Fee³

No fee will be charged when you perform a partial withdrawal from your Participant's Account.

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 the minimum and maximum entry age for HLM Takaful i-Heritage Protector?

The minimum entry age is 30 days old while the maximum entry age is 70 years old, age next birthday (ANB).

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

You may choose to attach any of the following riders to HLM Takaful i-Heritage Protector:

Rider	Brief Description
Disability Lump Sum Rider	In the event the person covered is diagnosed to have suffered from Total and Permanent Disability (TPD) prior to attaining age 66 or Old Age Disablement (OAD) thereafter, Rider Sum Covered will be payable.
Waiver of Contribution Rider	In the event the person covered is diagnosed with Total and Permanent Disability (TPD), Old Age Disablement (OAD) or any of the 36 Critical Illnesses (CI) ⁴ , the future contributions will be waived.

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

You can pay your contributions on an annual, semi-annual, quarterly or monthly basis via cash, credit/debit card, auto debit, direct debit, standing instruction or Biro Perkhidmatan Angkasa (BPA).

5. What are the exclusions for HLM Takaful i-Heritage Protector?

- No Takaful benefit except balance in the PA (if any) and Ihsan Allowance shall be payable if death results directly or indirectly from suicide within twelve (12) months from the commencement date or date of reinstatement of the certificate, whichever is later.
- The Accidental Death Benefit is not payable for accidental death caused directly or indirectly by self-inflicted injury while sane or insane, declared or undeclared war, revolution, any warlike operations, riot and civil commotion, strikes or terrorist activities.
- Hajj & Umrah benefit will not be paid if death results while person covered performs ziarah or travel outside of Saudi Arabia during Hajj or Umrah or not within the coverage period of forty-five (45) days for Hajj and fifteen (15) days for Umrah, or the actual travel duration, whichever is shorter.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate and/or Supplementary Takaful Certificate for the full list of exclusions of the basic plan and selected Rider(s).

6. What happens if I terminate my Takaful certificate early?

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

7. Are the contributions paid for HLM Takaful i-Heritage Protector eligible for income tax relief?

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

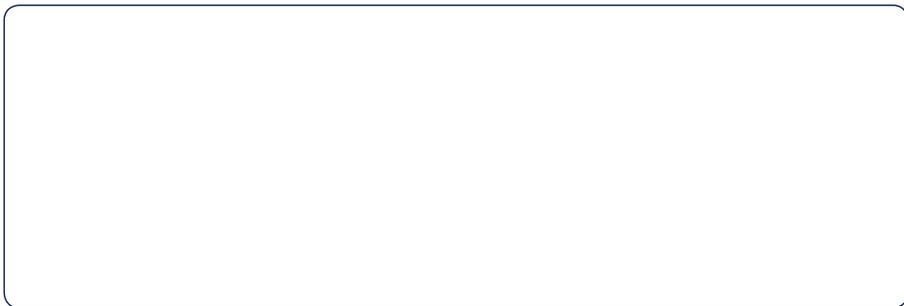
³ We reserve the right to revise the fees and charges by giving the Participant 90 days written notice prior to the next certificate anniversary.

⁴ Provided that the person covered survives for at least 30 days after the date of diagnosis of the CI.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of the Takaful plan 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 Takaful plan.
2. You should satisfy yourself that this Takaful plan will best serve your needs and that the contribution payable under the Takaful plan is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of Takaful plan to meet your needs and circumstances can be given to you.
4. You may cancel your Takaful certificate by returning the Takaful certificate within a free-look period of 15 days after it has been delivered to you. The contribution that you have paid will be refunded to you, less any medical expenses which may have been incurred.
5. The investment performance of your PA is not guaranteed. It is possible that the balance in your PA is insufficient to pay for the Tabarru' and other relevant charges due to poor investment returns. In such case, you will need to pay additional contributions if you want to maintain your Takaful certificate.
6. In the event of non-payment of contribution, your Takaful certificate will remain in force as long as the balance in your PA is sufficient to cover the Tabarru' and other relevant charges. If your PA becomes insufficient to cover all charges and no payment is made by you after a grace period of 30 days, your Takaful certificate shall lapse.
7. Participating in a regular contribution Family Takaful certificate is a long-term commitment. It is not advisable to hold this Takaful plan for a short period of time in view of the high initial costs.
8. If you terminate your Takaful certificate in the early years, you may get back less than the amount you have contributed.
9. The Takaful certificate will not provide any payments from the PRF upon early termination, surrender or maturity of the Takaful certificate.
10. All ages mentioned in this brochure are on next birthday basis.
11. Should you require additional information about Family Takaful, please refer to the insuranceinfo booklet on "Family 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.

For further information, kindly contact our friendly HLM Takaful agent today!



Underwritten by:

Hong Leong MSIG Takaful Berhad 200601018337 (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 the Takaful benefits by PIDM, in the unlikely event of an insurer member's 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's website (www.pidm.gov.my) or call PIDM's toll free line (1-800-88-1266).

MEMBER



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