

هوڠ ليونغ م.س.أ.ج. تكافل



HongLeong MSIG Takaful

i-Care Hasanah

Strengthen your financial resilience
through donation and cooperation



Protect your loved ones from now

Taking care of those you love is something that is important to you. You work hard to make sure they have everything they need but have you thought about what may happen to them if something unfortunate happens to you?

At Hong Leong MSIG Takaful (HLM Takaful), we understand that you would want the best for your future well-being.

Introducing **HLM Takaful i-Care Hasanah** – a regular contribution investment-linked plan that is designed with the intention of helping you plan better for your financial needs and also to protect you and your family. It offers both protection and financial support to help you go through life challenges with less difficulties. So, let's start now!

Why i-Care Hasanah?

- ✓ Early Financial Planning via Investment Funds – 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 maximize your investment allocation through regular top-up or ad-hoc top-up.
- ✓ Enjoy a short contribution payment term of 8 or 10 years.
- ✓ Living Assistance Care Rider – You may opt for this rider that will provide you with fixed yearly Living Assistance Payouts according to your needs.
- ✓ Payor Care or Top-Up Care Rider – You may opt for these riders to ensure the certificate for your loved one continues to be in force until maturity should you suffer Total and Permanent Disability or die.
- ✓ Additional Coverage – you may opt to optimize your protection by attaching Hospital Income Benefit 2 Rider that provides daily income if you are hospitalized.
- ✓ Tax Relief – This plan may qualify you for tax relief, subject to the final decision of the Inland Revenue Board.

Combination of both Protection and Savings

i-Care Hasanah provides the best protection for you or your family.

Simply the Best for Everyone!

Basic Plan i-Care Hasanah

Other Riders:

- Living Assistance Care Rider
- Hospital Income Benefit 2 Rider
- Payor Care or Top-Up Care Rider

Basic Plan

In the event of death or total and permanent disability (TPD) of the Person Covered during the term of the certificate, the amount payable would be according to the option you chose:

Option A: The **higher** of Sum Covered or Account Value

Option B: The **total** of Sum Covered and Account Value

Other Riders:

Living Assistance Care Rider	This rider provides yearly payouts with the minimum amount of RM 600, according to the option that you have chosen.
Hospital Income Benefit 2 Rider	In the event that you or your child is hospitalised, the rider will provide daily income during hospitalisation.
Payor Care or Top-Up Care Rider	Secure your child's or your spouse's certificate even if you die or suffer TPD. This would help ensure continuity of their certificates until maturity.

What you need to know:

Eligibility:

Entry Age* of the Person Covered	Minimum: As early as 30 days old Maximum: 65 years old
Entry Age* of the Participant	Minimum: 16 years old Maximum: 65 years old
Payment Frequency	Monthly, quarterly, half-yearly & yearly
Certificate Term	20 years
Contribution Payment Term	8 or 10 years
Minimum Contribution	RM 50 monthly

*Age refers to age at next birthday

Flexibility:

Switching between Funds	As your needs 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 (% of Contribution)	Contribution Payment Term (Years)	Certificate Year						
		1	2	3	4	5	6	7 and above
	8	47.50	39.50	28.50	15.50	11.50	11.50	3.00
	10	50.50	43.00	30.50	18.00	13.00	13.00	3.00
Monthly Service Fee*	RM5 per month							
Fund Switching Fee*	No charge							
Fund Management Charges	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*	RM50 upon 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 such changes.

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

How are surpluses, if any, from the Participants' 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 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) 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 decided not to participate, you may cancel the certificate by writing to us and return 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.

Investment Profit

The PIA shall be invested in Shariah-compliant instruments and accumulate with the Participant's share of the investment profit. One hundred percent (100%) of the investment profit shall be credited back to the PIA.

What are the major exclusions of i-Care Hasanah?

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

1. the influence of alcohol, narcotics or misuse of drugs prescribed by a legally qualified medical practitioner.

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



Manage the unexpected Life Cycle expenses with our Living Assistance Care Rider

The precious moments that we indulge in with our family form our most pleasant memories. Imagine if you could enjoy these moments without worrying about the rising cost of living and the unexpected cost of fixing your car or child's university entrance fee, etc. An annual living assistance payout could make a difference here. A smart decision today can go a long way in ensuring that the life you want for your family, would indeed become a reality.

Keeping this in mind, HLM Takaful brings to you the Living Assistance Care, a rider that provides you a stream of annual living assistance payout. You also enjoy coverage for the entire certificate term, thereby protecting you and your family from further financial difficulties.

Why Living Assistance Care Rider?

- ✓ Plan ahead for a worry free retirement
- ✓ Provide you with financial assistance – You will receive an annual payout starting from the end of the first certificate year or at the end of your contribution payment term until the end of coverage term.

How Does Living Assistance Care Work?

Living Assistance Care is a rider designed to help you live your life with peace of mind and self-reliance.

Option	Plan	Annual LAP Option	Number of Annual Payout	Contribution Term
End of Certificate Year 1	LA1C8	End of Year 1 to 20	20	8
	LA1C10	End of Year 1 to 20	20	10
End of Contribution Paying Term	LA8C8	End of Year 8 to 20	13	8
	LA10C10	End of Year 10 to 20	11	10

In essence, the Tabarru' deducted from the contribution that you and other Participants have paid will be pooled in the PRF and used collectively towards providing the annual Living Assistance Payout (LAP) to you and other Participants.

Fees and Charges:

		Wakalah Fee (% of Contribution)									
Contribution Payment Term (Years)	LAP	Certificate Year									
		1	2	3	4	5	6	7	8	9	10
8	EOY1	50	29.50	21.00	15.00	11.00	11.00	3.00	3.00		
8	EOY8	50	39.00	29.00	25.00	23.50	23.50	5.00	5.00		
10	EOY1	46	30.50	22.50	17.00	11.00	11.00	3.00	3.00	3.00	3.00
10	EOY10	50	39.50	29.50	26.00	24.50	24.50	5.00	5.00	5.00	5.00

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 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 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 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.

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 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.

**For more information, please contact us at:
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For further information, call our friendly agent today.

Untuk maklumat lanjut, hubungi ejen kami segera.

