

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the HLM Takaful Group Savings Takaful. Be sure to also read the general terms and conditions.)

1. What is this product about?

- The Takaful coverage in respect of a Participant is yearly renewable automatically until Participant attains the age of sixty five (65), next birthday subject to the terms and conditions in this Master Certificate.

2. What are the Shariah concepts applicable?

Tabarru'

- Tabarru' means a certain percentage of the Contribution that the Participant agrees to donate upon occurrence of events approved by Shariah Committee of the Takaful Operator, thus enabling him to fulfil his obligation of mutual help and joint guarantee should any of his fellow Participants suffer a defined loss where his donation is meant to help others and others' donations are meant to help him.

Itizam Bi Al-Tabarru'

- Itizam Bi Al-Tabarru' means the commitment to make the Tabarru'.

Ju'alah

- Ju'alah means an agreement in which the Participant agrees to reward the Takaful Operator for its achievement or good performance in managing the Participants' Risk Fund (PRF) that leads to surplus to the PRF. Any surplus from the PRF is to be shared between the Participant and the Takaful Operator in the ratio of 50:50 respectively.

Mudharabah

- Mudharabah means a contract between the Takaful Operator and the Participant whereby the Participant provides the Contribution to be managed and administered by the Takaful Operator on the Participant's behalf for investment purpose. Any investment profit from the Participants' Account (PA) investment is to be shared between the Participant and the Takaful Operator in the ratio of 90:10 respectively.

Wakalah

- Wakalah means essentially an agent-principal relationship, where the Takaful Operator acts as an agent on behalf of the Participants to manage the PRF and the PA on the Participants' behalf and the Takaful Operator earns Wakalah Fees for services rendered.

3. What are the covers/benefits provided?

This certificate covers:

Type of Coverage	Total Sum Covered
Natural Death	RM<XXX>
Accidental Death	RM<XXX>
Total and Permanent Disability Natural	RM<XXX>
Total and Permanent Disability Accidental	RM<XXX>
Partial and Permanent Disability	RM<XXX> according to the total percentage scale
Natural Death when Performing Hajj	RM<XXX>
Natural Total Permanent Disability when Performing Hajj	RM<XXX>
36 Critical Illness	RM<XXX>
Hospital Income Benefit	RM<XXX> per day
Funeral Expense	
- Participant	RM<XXX>
- Spouse	RM<XXX>
- Child - maximum 3	RM<XXX> per child
Accidental Medical Reimbursement Benefit	RM<XXX>
Repatriation Expenses Benefit	RM<XXX>

4. How much contribution do I have to pay?

- The estimated total contribution that you have to pay: RM<XXX> <Payment Mode>

5. What are the fees and charges I have to pay?

- The Tabarru' amount are deducted monthly from the PA. The Tabarru' amount will increase as you grow older. Details of other charges for this product are given in below:

Type	Amount
Wakalah fees	25.00% of Total Contribution
Surrender Charge	No surrender charge applies
Partial Withdrawal Charge	No partial withdrawal charge applies
Commission	10.00% of Total Contribution
Stamp Duty	RM 10 (borne by Master Certificate Holder)

6. Would I receive any Surplus from this plan?

- You are entitled to receive at least 50% of the surplus distributed (if any) on yearly basis. The balance of up to 50% is shared with us as an incentive for managing the PRF.

7. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts and state your age correctly.
- Free-look period - you may cancel your certificate by returning the certificate within 15 calendar days after you have received the certificate. The contributions that you have paid (less any medical fee incurred) will be refunded to you.
- Nomination - you can choose who will receive the benefits upon your death by filling in a Nomination form. Your certificate will state whether you have already nominated a person to receive the benefits. If you have not chosen anyone, please complete the Nomination form which can be obtained from the Takaful Operator's representative and send it to the Takaful Operator immediately.
- The Takaful Certificate will not commence until the Takaful Operator has officially received and accepted the Proposal Form and a Takaful Certificate indicating cover has commenced has been issued. The Takaful Operator will only accept the proposal once the contribution has been paid.

Note: The above list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this certificate.

8. What are the major exclusions under this certificate?

No Benefit other than the Account Value shall be payable if:

- Death is due to suicide within twelve (12) months from the Entry Date.
- AIDS- death or TPD is due to AIDS or the influence of intoxicants.
- Alcohol - death or TPD is due to the influence of alcohol, narcotics or misuse of drugs.
- War - death or TPD due to war, invasion, act of foreign enemies, hostilities or war-like operations, civil war, mutiny, civil commotion.

Note: The above list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certificate.

9. Can I cancel my certificate?

Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period, your certificate may lapse. The Surrender Value that the Takaful Operator will pay you when you cancel the certificate before the maturity period will be much less than the total amount of contribution that you have paid.

10. What do I need to do if there are changes to my contact details?

It is important that you inform the Takaful Operator of any change in your contact details to ensure that all correspondences reach you in a timely manner.

11. Where can I get further information?

Should You require additional information about Family Takaful, please refer to the insuranceinfo booklet on "Family Takaful", available at all Takaful Operator's branches or you can obtain a copy from the agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at dd/mm/yyyy