

# What do I Need To Know About The SUSTAINABILITY

## Of My Investment-linked Takaful Certificate



### Why am I receiving a **notification** on my investment-linked Takaful certificate from Hong Leong MSIG Takaful?

Because we care of your well-being! When we hear the term “well-being”, most of us imagine of physical health. In fact, “well-being” holds a much bigger significance in your life - it is all about how you envision your future with us. Hence, we have taken a proactive initiative to notify you on the **fund value status** of your existing investment-linked Takaful certificate which stated the available **options** to ensure the sustainability of your coverage until the end of its contractual term.

You might put your certificate at the risk of termination or lapse prior to the maturity should the necessary action is not taken.



### What are the **factors** that cause my investment-linked Takaful certificate unable to last until the end of its contractual term?

Not paying contribution on time



Making partial withdrawals from the fund



Poor investment performance



Switch of investment funds (to non-performing funds)



Increase of Takaful coverage vs. unadjusted contribution



Unadjusted contribution vs. revised Tabarru' & other charges



### How can I **ensure the sustainability** of my existing investment-linked Takaful certificate?

The **options** given are **based on the fund value status in your existing investment-linked Takaful certificate**. Generally, you are advised to:

Pay the contribution promptly



Pay the outstanding contribution\*



Adjust the existing contribution payment\*



Perform Regular/single top-up\*



Adjust the existing Takaful coverage\*



*\*If applicable*



### What should I do **next**?

You are expected to consider the options given in the letter and to revert to HLM Takaful via the *Customer Reply Slip* which was attached with the letter.

Alternatively, you may also approach your servicing agent or our Customer Service personnel at +603 76501800 or [ReachUs@takaful.hongleong.com.my](mailto:ReachUs@takaful.hongleong.com.my) for new and personalised Business Illustrations based on your current needs and affordability.

