

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the M-First Takaful. Be sure to also read the general terms and conditions.

MANAGED BY: TAKAFUL IKHLAS FAMILY BERHAD

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

M-First Takaful (Basic Protection Plan)

Date: 17/07/2023

1) What is this product about?

This is an ordinary family takaful regular contribution plan that provides takaful protection for 20 years. The sum covered will be payable to the takaful participant if the person covered dies during the term of the certificate.

In the event the takaful participant opts to attach any optional riders to the basic takaful certificate, additional tabarru' charge will be deducted from the amount in the participant's individual fund for each optional riders.

2) What are the shariah concepts applicable?

- **Tabarru'** – shall mean donation for the purpose of solidarity and cooperation among the takaful participants and to be used to help all takaful participants in times of misfortune or pre-agreed events. In the context of the company, tabarru' will be allocated into the risk fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the company, we are appointed as an agent (*wakil*) to carry out the takaful business and wakalah fee (*ujrah*) to be paid to the company.

3) What are the covers / benefits provided?

Takaful benefit and sum covered offered as per below:

| Takaful Benefit | Sum Covered (RM) | Coverage Term | Description |
|----------------------------|-------------------------------|---------------|--|
| Death Benefit (All causes) | 100,000 | 20 | Upon notification of death of the person covered, the Accelerated Death Expense of RM 10,000 will be payable. The remaining of death benefit after deduction of Accelerated Death Expense will be payable upon approval of death claim. |
| Optional Riders | | | |
| TPD Rider | 100,000 | 20 | TPD Rider sum covered will be payable to the takaful participant upon approval of Total and Permanent Disability (TPD) of the person covered. For more information about this rider, please refer to Appendix TPD Rider . |
| TPD Waiver Rider | Refer to Benefit Illustration | 20 | The total future takaful contribution will be payable in lump sum to the participant's individual fund in the event of Total and Permanent Disability (TPD) of the person covered. For more information about this rider, please refer to Appendix TPD Rider . |
| IKHLAS Rider | No Protection | - | IKHLAS Rider allows you to contribute regularly to a charity fund. Your takaful contribution after deduction of Wakalah Fee will be allocated to charity fund as tabarru' (donation). No Takaful protection is provided under this Rider. Throughout the Rider Certificate Term, you will contribute to charity fund for the purpose of charitable activities to help those in needs in the society. The company will manage the fund and will engage with the selected charitable organization. If any of the waiver riders is attached to the basic plan, the IKHLAS Rider Takaful Contribution is excluded from the waiver rider sum covered. |

Note: Please refer to the Takaful Certificate for full terms and conditions applicable to each rider.

4) How much takaful contribution do I have to pay?

The total takaful contribution that you have to pay depends on the underwriting requirements, age, term, riders, occupational class and coverage selected for the takaful certificate. Your takaful contribution for M-First Takaful and riders (if any) is as follows:

The estimated total contribution that you have to pay : RM 100.00 Monthly
 Contribution duration : Until age 43 years old

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

a) Wakalah Fee

| Years | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 & Above |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------|
| Amount | 528 | 451 | 365 | 240 | 144 | 144 | 144 | 125 | 125 | 125 | 19 |
| % of gross annual takaful contribution | 55.00% | 47.00% | 38.00% | 25.00% | 15.00% | 15.00% | 15.00% | 13.00% | 13.00% | 13.00% | 2.00% |

- The wakalah fee is inclusive of commission and management expenses.
- 5.00% wakalah fee will be charged for every top-up and for IKHLAS Rider takaful contribution.

b) Tabarru' Charges

Tabarru' charges are deducted monthly from the participant's individual fund to the risk fund. The tabarru' charges will increase as the person covered and/or takaful participant grow older. Details of the tabarru' charges and other charges are given in the benefit illustration. The tabarru' charges are NOT GUARANTEED and the company reserves the right to revise the tabarru' charges. The company shall give the takaful participant a thirty (30) days written notice in the event of such revision. The tabarru' charges could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in the risk profile of the person covered and/or takaful participant. These conditions are not exhaustive and the tabarru' charges rates may be reviewed under other justified circumstances.

c) Takaful Certificate Charge

A monthly certificate charge will be imposed according to the mode of payment:

| Mode of Contribution | Monthly Charge |
|-----------------------------------|----------------|
| Annually | RM4 |
| Semi-annually/ Quarterly/ Monthly | RM5 |

d) Partial Withdrawal Fee*

A partial withdrawal fee of RM50 will be imposed on each transaction.

e) Surrender Fee*

A surrender fee of RM50 will be deducted from the participant's individual fund. If the value of participant's individual fund at the time of surrender is less than RM50, the full amount will be taken as surrender fee and no amount is payable upon surrender.

f) Reinstatement Fee*

RM15 will be charged for each reinstatement.

g) Surplus Administration Charge

A Surplus Administration Charge (SAC) of up to 50% of the gross distributable surplus declared at the end of each financial year will be imposed.

h) Investment Performance Fee

An Investment Performance Fee (IPF) will be charged to any investment income arising from the participant's individual fund. The IPF percentage is charged up to 30% of the investment income derived from the participant's individual fund. The balance of investment income will be allocated to the participant's individual fund.

* These fees may be revised in the future and will be subjected to any taxes, levies or charges imposed by the relevant authorities in Malaysia.

6) What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as but not limited to your age, occupation and health condition correctly. This will enable your representative to advise on the appropriate product that serve your needs and circumstances.
- Cooling-off period – you may cancel your takaful certificate by returning the takaful certificate to the company within fifteen (15) days after takaful certificate is delivered to you. The company shall refund the takaful contribution paid by you less any expenses incurred by the company for your medical examination and the takaful certificate will be cancelled.

- c) Grace period - a period of thirty-one (31) days from the takaful contribution's due date to pay for the next takaful contributions. During this period, the takaful certificate will remain in force.
- d) If we do not receive takaful contribution on the due date and provided the amount in the participant's individual fund is sufficient, **the amount in the participant's individual fund will continue to be deducted** for tabarru' charge and certificate charge until the amount in the participant's individual fund is insufficient to pay for the charges. **In such event, your takaful certificate will lapse.** The chances of your takaful certificates lapse will increase if partial withdrawal was exercised before.
- e) It is a requirement that all withdrawal will be subject to sustainability test to ensure that the withdrawal is not detrimental to your future takaful benefits, and that the future takaful contributions in the participant's individual fund are sufficient to cover tabarru' charges and any other charges throughout the term of your takaful certificate. The results of the sustainability tests will be disclosed and communicated to you to enable you made an informed decision on withdrawal.
The minimum and maximum amount for partial withdrawal transaction are as per below:
 - Minimum amount: RM 1,000
 - Maximum amount: subject to remaining balance of RM 1,000 in participant's individual fund.
 - Each transaction is subject to a withdrawal fee as stated under section 5.
- f) It may not be advantageous to switch from one takaful plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses of pre-existing conditions of the new takaful certificate.
- g) Notification of claim must be given to the company within thirty (30) days after occurrence of any claim. The company, upon receipt of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the company from requiring further documentation in respect of the loss as deemed fit by the company. All such information and evidence must be furnished to the company within thirty (30) days from the date of events covered.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of the terms and conditions under this takaful certificate.

7) What are the major exclusions under the takaful certificate?

The death benefit shall not be payable should the person covered dies directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the takaful certificate date or reinstatement date, whichever is later.

In such event, the amount accumulated in the participant's individual fund will be refunded.

The above exclusions are for death benefit only and shall not be applicable to Accelerated Death Expenses (ADE) benefit.

8) Can I cancel my Takaful Certificate?

Participating in a regular takaful contribution plan is a long-term commitment and it is not advisable to hold the takaful certificate for a short period of time in view of the high initial costs. It may not be advantageous to cancel or surrender or replace an existing takaful certificate with a new one. You will lose all the benefits which you are entitled and the surrender value you will receive is less than the total takaful contribution you have paid.

If you find that this plan that you have chosen is no longer appropriate in the future, you may surrender the takaful certificate by giving a written notice to us. The company shall refund the accumulated amount in the participant's individual fund, if any, after deducting the surrender fee. The takaful certificate including all attaching riders to this basic plan (if any) will cease thereafter.

9) What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee) to ensure that all correspondences reach you and/or nominee in a timely manner.

You may do so through your representative or you may contact us directly via phone call, email or visit any of our branches. Please refer to item 10 for our contact details.

10) Where can I get further information?

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful'. You can obtain a copy from our takaful representative or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Takaful Ikhlas Family Berhad (Registration No. 200201025412)

Customer Relationship Management Department,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel: +603-2723 9696

Fax: +603-2723 9998

Website: www.takaful-ikhlas.com.my

E-mail: ikhlascare@takaful-ikhlas.com.my

11) Other types of family takaful cover available.

Please contact the nearest MBSB Bank branches for further information

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 YOUR REPRESENTATIVE OR CONTACT TAKAFUL IKHLAS FAMILY BERHAD DIRECTLY FOR MORE INFORMATION.

PURSUANT TO PARAGRAPH 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL WHOLLY FOR PURPOSES UNRELATED TO YOUR TRADE, BUSINESS OR PROFESSION, YOU HAVE A DUTY TO TAKE REASONABLE CARE NOT TO MAKE ANY MISREPRESENTATION IN ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL). YOU MUST ANSWER THE QUESTIONS FULLY AND ACCURATELY.

FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTIONS MAY RESULT IN VOIDANCE OF YOUR CONTRACT OF TAKAFUL, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF THE TERMS OR TERMINATION OF YOUR CONTRACT OF TAKAFUL.

THE ABOVE DUTY OF DISCLOSURE IS REQUIRED UPON PROPOSAL STAGE OR ANY ENDORSEMENT.

IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL), YOU ARE REQUIRED TO DISCLOSE ANY OTHER MATTER THAT YOU KNOW TO BE RELEVANT TO OUR DECISION IN ACCEPTING THE RISKS AND DETERMINING THE RATES AND TERMS TO BE APPLIED.

YOU ALSO HAVE A DUTY TO TELL US IMMEDIATELY IF AT ANY TIME AFTER YOUR CONTRACT OF TAKAFUL HAS BEEN ENTERED INTO, VARIED OR RENEWED WITH US ANY OF THE INFORMATION PROVIDED IN THE PROPOSAL FORM (OR WHEN YOU APPLIED FOR THIS TAKAFUL) IS INACCURATE OR HAS CHANGED.

The information provided in this Product Disclosure Sheet is valid as at 17/07/2023

Appendix TPD Rider

Coverage

The TPD Rider sum covered/ total future contribution will be payable in one lump sum if the person covered/ takaful participant suffers a Total and Permanent Disability (TPD) for at least six (6) consecutive months. The TPD Rider sum covered/ total future contribution is payable from the risk fund. This rider will be terminated upon approval date of TPD.

The maximum amount of TPD sum covered payable from all takaful certificates written with the company on the life of the same person covered shall not exceed Ringgit Malaysia Two Million (RM2,000,000) for adult or Ringgit Malaysia Five Hundred Thousand (RM 500,000) for child age sixteen (16) and below.

If the person covered suffers TPD before age five (5), the TPD Rider sum covered will be payable as per the following schedule:

| Age at TPD (Next Birthday) | Percentage of Benefit Payable |
|-------------------------------|-------------------------------|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

Waiting Period

Waiting period of six (6) months is applied to TPD claims. TPD Rider sum covered / total future contribution will not be payable if TPD is not continuous for six (6) consecutive months.

Exclusions on TPD

The TPD Rider sum covered / total future contribution shall not be payable if TPD caused directly or indirectly by any of the followings: -

- a) Attempted suicide or a self-inflicted injury act by the person covered while sane or insane; or
- b) Result of drug abuse or under influence of alcohol; or
- c) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, act of foreign enemies, any act of terrorism and chemical warfare; or
- d) Engaging in professional sports, scuba diving, racing or any kind aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in special endorsement; or
- e) HIV or Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.

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M-First Takaful (Medical Coverage Plan with Deductible)

Date: 17/07/2023

1) What is this product about?

This is an ordinary family takaful regular contribution plan that provides takaful protection for 20 years. The sum covered will be payable to the takaful participant if the person covered dies during the term of the certificate.

In the event the takaful participant opts to attach any optional riders to the basic takaful certificate, additional tabarru' charge will be deducted from the amount in the participant's individual fund for each optional riders.

2) What are the shariah concepts applicable?

- **Tabarru'** – shall mean donation for the purpose of solidarity and cooperation among the takaful participants and to be used to help all takaful participants in times of misfortune or pre-agreed events. In the context of the company, tabarru' will be allocated into the risk fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the company, we are appointed as an agent (*wakil*) to carry out the takaful business and wakalah fee (*ujrah*) to be paid to the company.

3) What are the covers / benefits provided?

Takaful benefit and sum covered offered as per below:

| Takaful Benefit | Sum Covered (RM) | Coverage Term | Description |
|----------------------------|-------------------------------|---------------|--|
| Death Benefit (All causes) | 100,000 | 20 | Upon notification of death of the person covered, the Accelerated Death Expense of RM 10,000 will be payable. The remaining of death benefit after deduction of Accelerated Death Expense will be payable upon approval of death claim. |
| Optional Riders | | | |
| TPD Rider | 100,000 | 20 | TPD Rider sum covered will be payable to the takaful participant upon approval of Total and Permanent Disability (TPD) of the person covered. For more information about this rider, please refer to Appendix TPD Rider . |
| TPD Waiver Rider | Refer to Benefit Illustration | 20 | The total future takaful contribution will be payable in lump sum to the participant's individual fund in the event of Total and Permanent Disability (TPD) of the person covered. For more information about this rider, please refer to Appendix TPD Rider . |
| Medical Rider | Plan 150 | 20 | In the event of the person covered undergoes medical treatment for injuries or illnesses (accidental or sickness), medical benefits are payable up to the maximum amount stated in the schedule of benefits, according to the type of plan opted. For more details about this rider, please refer to Appendix Medical Rider . |
| Hospital Income Rider | 10 | 20 | This rider provides daily hospital income when the person covered is hospitalised due to any causes. For more details about this rider, please refer to Appendix Hospital Income Rider . |

Note: Please refer to the Takaful Certificate for full terms and conditions applicable to each rider.

4) How much takaful contribution do I have to pay?

The total takaful contribution that you have to pay depends on the underwriting requirements, age, term, riders, occupational class and coverage selected for the takaful certificate. Your takaful contribution for M-First Takaful and riders (if any) is as follows:

The estimated total contribution that you have to pay : RM 172.00 Monthly
 Contribution duration : Until age 55 years old

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

a) Wakalah Fee

| Years | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 & Above |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------|
| Amount | 1,135 | 970 | 784 | 516 | 310 | 310 | 310 | 268 | 268 | 268 | 41 |
| % of gross annual takaful contribution | 55.00% | 47.00% | 38.00% | 25.00% | 15.00% | 15.00% | 15.00% | 13.00% | 13.00% | 13.00% | 2.00% |

- The wakalah fee is inclusive of commission and management expenses.
- 5.00% wakalah fee will be charged for every top-up and for IKHLAS Rider takaful contribution.

b) Tabarru' Charges

Tabarru' charges are deducted monthly from the participant's individual fund to the risk fund. The tabarru' charges will increase as the person covered and/or takaful participant grow older. Details of the tabarru' charges and other charges are given in the benefit illustration. The tabarru' charges are NOT GUARANTEED and the company reserves the right to revise the tabarru' charges. The company shall give the takaful participant a thirty (30) days written notice in the event of such revision. The tabarru' charges could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in the risk profile of the person covered and/or takaful participant. These conditions are not exhaustive and the tabarru' charges rates may be reviewed under other justified circumstances.

c) Takaful Certificate Charge

A monthly certificate charge will be imposed according to the mode of payment:

| Mode of Contribution | Monthly Charge |
|-----------------------------------|----------------|
| Annually | RM4 |
| Semi-annually/ Quarterly/ Monthly | RM5 |

d) Partial Withdrawal Fee*

A partial withdrawal fee of RM50 will be imposed on each transaction.

e) Surrender Fee*

A surrender fee of RM50 will be deducted from the participant's individual fund. If the value of participant's individual fund at the time of surrender is less than RM50, the full amount will be taken as surrender fee and no amount is payable upon surrender.

f) Reinstatement Fee*

RM15 will be charged for each reinstatement.

g) Surplus Administration Charge

A Surplus Administration Charge (SAC) of up to 50% of the gross distributable surplus declared at the end of each financial year will be imposed.

h) Investment Performance Fee

An Investment Performance Fee (IPF) will be charged to any investment income arising from the participant's individual fund. The IPF percentage is charged up to 30% of the investment income derived from the participant's individual fund. The balance of investment income will be allocated to the participant's individual fund.

* These fees may be revised in the future and will be subjected to any taxes, levies or charges imposed by the relevant authorities in Malaysia.

6) What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as but not limited to your age, occupation and health condition correctly. This will enable your representative to advise on the appropriate product that serve your needs and circumstances.
- Cooling-off period – you may cancel your takaful certificate by returning the takaful certificate to the company within fifteen (15) days after takaful certificate is delivered to you. The company shall refund the takaful contribution paid by you less any expenses incurred by the company for your medical examination and the takaful certificate will be cancelled.

- c) Grace period - a period of thirty-one (31) days from the takaful contribution's due date to pay for the next takaful contributions. During this period, the takaful certificate will remain in force.
- d) If we do not receive takaful contribution on the due date and provided the amount in the participant's individual fund is sufficient, **the amount in the participant's individual fund will continue to be deducted** for tabarru' charge and certificate charge until the amount in the participant's individual fund is insufficient to pay for the charges. **In such event, your takaful certificate will lapse.** The chances of your takaful certificates lapse will increase if partial withdrawal was exercised before.
- e) It is a requirement that all withdrawal will be subject to sustainability test to ensure that the withdrawal is not detrimental to your future takaful benefits, and that the future takaful contributions in the participant's individual fund are sufficient to cover tabarru' charges and any other charges throughout the term of your takaful certificate. The results of the sustainability tests will be disclosed and communicated to you to enable you made an informed decision on withdrawal.
The minimum and maximum amount for partial withdrawal transaction are as per below:
 - Minimum amount: RM 1,000
 - Maximum amount: subject to remaining balance of RM 1,000 in participant's individual fund.
 - Each transaction is subject to a withdrawal fee as stated under section 5.
- f) It may not be advantageous to switch from one takaful plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses of pre-existing conditions of the new takaful certificate.
- g) Notification of claim must be given to the company within thirty (30) days after occurrence of any claim. The company, upon receipt of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the company from requiring further documentation in respect of the loss as deemed fit by the company. All such information and evidence must be furnished to the company within thirty (30) days from the date of events covered.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of the terms and conditions under this takaful certificate.

7) What are the major exclusions under the takaful certificate?

The death benefit shall not be payable should the person covered dies directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the takaful certificate date or reinstatement date, whichever is later.

In such event, the amount accumulated in the participant's individual fund will be refunded.

The above exclusions are for death benefit only and shall not be applicable to Accelerated Death Expenses (ADE) benefit.

8) Can I cancel my Takaful Certificate?

Participating in a regular takaful contribution plan is a long-term commitment and it is not advisable to hold the takaful certificate for a short period of time in view of the high initial costs. It may not be advantageous to cancel or surrender or replace an existing takaful certificate with a new one. You will lose all the benefits which you are entitled and the surrender value you will receive is less than the total takaful contribution you have paid.

If you find that this plan that you have chosen is no longer appropriate in the future, you may surrender the takaful certificate by giving a written notice to us. The company shall refund the accumulated amount in the participant's individual fund, if any, after deducting the surrender fee. The takaful certificate including all attaching riders to this basic plan (if any) will cease thereafter.

9) What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee) to ensure that all correspondences reach you and/or nominee in a timely manner.

You may do so through your representative or you may contact us directly via phone call, email or visit any of our branches. Please refer to item 10 for our contact details.

10) Where can I get further information?

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful'. You can obtain a copy from our takaful representative or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Takaful Ikhlas Family Berhad (Registration No. 200201025412)

Customer Relationship Management Department,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel: +603-2723 9696

Fax: +603-2723 9998

Website: www.takaful-ikhlas.com.my

E-mail: ikhlascare@takaful-ikhlas.com.my

11) Other types of family takaful cover available.

Please contact the nearest MBSB Bank branches for further information

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 YOUR REPRESENTATIVE OR CONTACT TAKAFUL IKHLAS FAMILY BERHAD DIRECTLY FOR MORE INFORMATION.

PURSUANT TO PARAGRAPH 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL WHOLLY FOR PURPOSES UNRELATED TO YOUR TRADE, BUSINESS OR PROFESSION, YOU HAVE A DUTY TO TAKE REASONABLE CARE NOT TO MAKE ANY MISREPRESENTATION IN ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL). YOU MUST ANSWER THE QUESTIONS FULLY AND ACCURATELY.

FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTIONS MAY RESULT IN VOIDANCE OF YOUR CONTRACT OF TAKAFUL, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF THE TERMS OR TERMINATION OF YOUR CONTRACT OF TAKAFUL.

THE ABOVE DUTY OF DISCLOSURE IS REQUIRED UPON PROPOSAL STAGE OR ANY ENDORSEMENT.

IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL), YOU ARE REQUIRED TO DISCLOSE ANY OTHER MATTER THAT YOU KNOW TO BE RELEVANT TO OUR DECISION IN ACCEPTING THE RISKS AND DETERMINING THE RATES AND TERMS TO BE APPLIED.

YOU ALSO HAVE A DUTY TO TELL US IMMEDIATELY IF AT ANY TIME AFTER YOUR CONTRACT OF TAKAFUL HAS BEEN ENTERED INTO, VARIED OR RENEWED WITH US ANY OF THE INFORMATION PROVIDED IN THE PROPOSAL FORM (OR WHEN YOU APPLIED FOR THIS TAKAFUL) IS INACCURATE OR HAS CHANGED.

The information provided in this Product Disclosure Sheet is valid as at 17/07/2023

Appendix TPD Rider

Coverage

The TPD Rider sum covered/ total future contribution will be payable in one lump sum if the person covered/ takaful participant suffers a Total and Permanent Disability (TPD) for at least six (6) consecutive months. The TPD Rider sum covered/ total future contribution is payable from the risk fund. This rider will be terminated upon approval date of TPD.

The maximum amount of TPD sum covered payable from all takaful certificates written with the company on the life of the same person covered shall not exceed Ringgit Malaysia Two Million (RM2,000,000) for adult or Ringgit Malaysia Five Hundred Thousand (RM 500,000) for child age sixteen (16) and below.

If the person covered suffers TPD before age five (5), the TPD Rider sum covered will be payable as per the following schedule:

| Age at TPD (Next Birthday) | Percentage of Benefit Payable |
|----------------------------|-------------------------------|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

Waiting Period

Waiting period of six (6) months is applied to TPD claims. TPD Rider sum covered / total future contribution will not be payable if TPD is not continuous for six (6) consecutive months.

Exclusions on TPD

The TPD Rider sum covered / total future contribution shall not be payable if TPD caused directly or indirectly by any of the followings: -

- a) Attempted suicide or a self-inflicted injury act by the person covered while sane or insane; or
- b) Result of drug abuse or under influence of alcohol; or
- c) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, act of foreign enemies, any act of terrorism and chemical warfare; or
- d) Engaging in professional sports, scuba diving, racing or any kind aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in special endorsement; or
- e) HIV or Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.

Appendix Medical Rider

Coverage

If, while this rider is in force, the person covered is undergoes medical treatment for injuries or illness due to accident or sickness, medical benefits will be payable up to the maximum amount stated in the Schedule of Benefits, according to the type of plan opted. The overall annual limit which represent the total maximum amount claimable per annum depends on the plan chosen. The Medical Rider benefits is payable from the risk fund.

Schedule of Benefits

| | Plan 150 | Plan 250 | Plan 500 |
|---|---|-----------|-----------|
| Overall Annual Limit | RM170,000 | RM250,000 | RM500,000 |
| Deductible Amount | RM300 per admission | | |
| Section A: Hospitalisation and Surgical Care Benefit | | | |
| Hospital Room & Board (R&B) | RM150 | RM250 | RM500 |
| | (No limit on number of days) | | |
| Intensive Care Unit Benefit | As charged (No limit on number of days) (subject to deductible amount) | | |
| Hospital Supplies & Services Benefit | As charged (subject to deductible amount) | | |
| Surgical Benefit | | | |
| Anaesthetist's Fees | | | |
| Operating Theatre Benefit | | | |
| In-Hospital Physician Visit Benefit | As charged (max 2 visits per day) (subject to deductible amount) | | |
| Pre-Hospitalisation Treatment: | As charged (within 60 days prior to admission) (subject to deductible amount, except for Second Surgical Opinion) | | |
| (i) Pre-Hospitalisation Specialist Consultation Fee | | | |
| (ii) Pre-Hospitalisation Diagnostic Test Benefit | | | |
| (iii) Second Surgical Opinion | | | |
| Post-Hospitalisation Treatment Benefit | As charged (within 90 days from hospital discharge date) (subject to deductible amount) | | |
| Nursing at Home | RM120 per day (max up to 60 days from hospital discharge date, per annum) | | |
| Day Surgery/ Daycare Procedure | As charged | | |
| Ambulance Fee | As charged (subject to deductible amount) | | |
| Emergency Accidental Outpatient Treatment Benefit | As charged (30 days follow up treatment) | | |
| Outpatient Physiotherapy, Acupuncture Treatment & Cupping Therapy | RM1,500 per disability (Follow up after admission) | | |
| Section B: Long Term Care Benefits | | | |
| Outpatient Cancer Treatment Benefit | RM500,000 per lifetime (on top of Overall Annual Limit) | | |
| Outpatient Kidney Dialysis Treatment Benefit | | | |
| Organ Transplant Benefit | As charged (once per lifetime) | | |
| Outpatient Treatment Allowance for Chemotherapy, Radiotherapy and Kidney Dialysis | RM100 per day (Maximum RM1,000 per year; Maximum RM10,000 per lifetime) | | |
| Section C: Other Benefits | | | |
| Accidental Traditional Medical Treatment | Maximum RM200 (within 48 hours after accident) | | |
| Intraocular Lens | Up to RM3,000 per eye and maximum of RM6,000 per lifetime | | |
| Hajj/ Umrah Immunization/ Influenza Benefit | RM300 every 3 years | | |
| Lump Sum Cancer Benefit Upon First Diagnosis | RM10,000 | | |
| Lump Sum Kidney Dialysis Benefit Upon First Diagnosis | RM10,000 | | |
| Government Hospital Daily Cash Allowance | RM150 | RM250 | RM500 |
| | (No limit on number of days) | | |
| Medical Report Fee | As charged, subject to maximum of RM100 | | |
| Service Tax | As charged | | |
| Unutilised Room and Board | 50% of unutilised Room and Board shall be refunded subject to a minimum RM50 and RM 5,000 per year | | |
| No Claims Reward | 10% increase in initial R&B and Overall Annual Limit every 2 years cycle provided no claim during that cycle subject to max of 200% of initial R&B and Overall Annual Limit | | |

Waiting Period

Waiting period refers to the first certain amount of days from the rider commencement date or reinstatement date, whichever is later where no benefits shall be payable for any condition which existed or diagnosed during the period.

The waiting period for the following illnesses is **one hundred and twenty (120) days** from the rider commencement date or reinstatement date, whichever is later:

- a) Hypertension, diabetes mellitus or cardiovascular disease;
- b) Growth of any kind including tumours, cancers, cysts, nodules, polyps;
- c) Stones of the urinary system and biliary system;
- d) Any disease of the ear, nose (including sinuses) or throat;
- e) Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
- f) Any disease of the reproductive system including endometriosis; or
- g) Any disorder of the spine (including a slipped disc) or any knee conditions.

For illnesses other than those listed above, **thirty (30) days** waiting period shall apply except for any injuries arising from an accident.

No medical benefits shall be payable for Other Benefits within **one hundred and twenty (120) days** from the rider commencement date or reinstatement date of this rider, whichever is later for the Lump Sum Cancer Benefit Upon First Diagnosis and Lump Sum Kidney Dialysis Benefit Upon First Diagnosis.

Claim on Medical Rider

Payment of claim shall be based on the plan opted. For reimbursement of medical expenses, the following documents must be submitted to us within thirty (30) days from the date of discharge from the hospital:

1. All original bills and receipts;
2. A physician's report with information of diagnosis, scans and tests done, the date of disability, date of discharge, conclusion and summary of treatment provided and follow ups.

Only actual costs incurred shall be considered for reimbursement.

Residence Overseas

No benefit will be payable for any medical treatment received by the person covered outside Malaysia apart from Singapore and Brunei if the person covered resides or travels outside Malaysia, Singapore and Brunei for more than ninety (90) consecutive days.

Major Exclusions on Medical Benefit

The medical benefit charges shall not be reimbursed if the hospitalisation incurred is resulting directly or indirectly from any of the following risks: -

- a) Specified Illnesses within one hundred and twenty (120) days from the rider commencement date or reinstatement date whichever is the later; or
- b) Any disability (except for injury) and its signs or symptoms that appear within thirty (30) days from the rider commencement date or reinstatement date whichever is the later; or
- c) Attempted suicide or intentionally self-inflicted injury sane or insane; or
- d) Treatment arising from injuries sustained while committing a crime or felony or while under the influence of alcohol, narcotics, or mind altering substance or injuries which are self- inflicted while sane or insane; or
- e) Illness or injury sustained during air travel except as a fare paying passenger on a recognized airline operating on scheduled air routes and air travel by any chartered aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.

Major Exclusions on Hospitalisation

The medical benefit charges shall not be reimbursed if the hospitalisation incurred is resulting directly or indirectly from any of the following medical conditions or situations: -

- a) Pre-existing illness unless declared by the person covered and accepted by the company in writing, on/prior to the rider commencement date or reinstatement date, whichever is later; or
- b) Cosmetic surgery or treatment including (but not limited to) for e.g. double eyelids, acne, keloids, scars, skin tags, diffused alopecia / hair loss, etc., or treatment of their complications except as medically necessitated by accidental injuries within six (6) months from primary treatment. For the purposes of this exclusion "primary treatment" means the first treatment receives in treating an accidental injury; or
- c) Eye examination and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik; or

- d) Dental conditions including dental treatment by dentist or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of takaful. Expenses arising from placement of denture, root canal treatment and prosthetic services such as bridges, implants and crown or their replacement will not be payable; or
- e) Any treatment or assessment for congenital, hereditary or developmental ailments, deformities and any disability or complications arising there from inclusive of but not restricted to such as dermoid cysts, childhood hernias/ hydrocele (all hernia up to age of six (6) years is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint, Haemangioma etc; or
- f) Pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments and its complications; or
- g) Primarily for investigative purposes, screening, diagnosis, X-rays, scans, general physical or medical examinations that are done routinely or are not incidental to treatment or diagnosis of a disability, treatment or investigation of a disability that are not medically necessary to be hospitalised, preventive treatments and medicine. This exclusion includes (but is not limited to) treatments such as:
 - (i) stem cell treatment, related workout and any complications arising thereafter;
 - (ii) blood surety;
 - (iii) treatment for menopause disorders, except for surgically induced menopause.

Major Exclusions on Treatment and Costs of Equipment, Appliances, Medicine

The medical benefit charges shall not be reimbursed for the following treatment and cost of equipment, appliances & medicine: -

- a) Alternative treatments such as chiropractic services, acupuncture, reflexology, bone-setting, herbalist treatment, hyperbaric oxygen therapy, massage or aroma therapy or other alternative medicines; or
- b) Glasses, multifocal lens or contact lens except for Monofocal IOL for Cataract surgery; or
- c) Use or acquisition of all external appliances (e.g. artificial limbs, hearing aids, aero chambers and equipment for nebulising, continuous positive airway pressure (CPAP), continuous ambulatory peritoneal dialysis (CAPD), orthopedic pads) and the rental charges of such devices except during hospital confinement; or
- d) Pacemakers, implantable cardiac defibrillator (ICD) and cochlear implants; or
- e) Items that are not directly related to the medical treatment of the disability including rental of television, telephones, broadband services, electricity charges, admission/registration/record fee, admission kit/pack or other ineligible non-medical items.

Note: This list is non-exhaustive. Please refer to the rider certificate for the full list of exclusions under this rider certificate.

Certificate Charge

A monthly certificate charge of RM5 will be imposed for this rider.

Appendix Hospital Income Rider

Coverage

In the event that the person covered is confined to a government or a licensed approved medical centre or a hospital approved by the company, the daily hospital benefits will be payable subject to the hospital day for which the hospital makes a daily room and board charge. The Hospital Income Rider sum covered is payable from the risk fund. The payment is subject to the following maximum number of days:

- a) one hundred and eighty (180) days per event of hospitalisation
- b) three hundred and sixty-five (365) days in aggregate arising from all causes of hospitalisation. This aggregate limit applies for the lifetime of the person covered and rider coverage will cease afterwards.

Waiting Period

No Hospital Income Benefit Rider is payable if the hospitalisation existed or diagnosed within the waiting period which is the first thirty (30) days from the rider commencement date or reinstatement date, whichever is later except for any injuries arising from an accident.

One-hundred and twenty (120) days waiting period from the takaful certificate commencement date or reinstatement date, whichever is later shall apply in respect of hospitalisation is due to the specified illnesses.

“Specified Illnesses” shall mean disabilities and its related complications as mentioned below:

- i) Hypertension, diabetes mellitus and cardiovascular disease; or
- ii) Growth of any kinds including tumours, cancers, cysts, nodules, polyps; or
- iii) Stones of the urinary system and biliary system; or
- iv) Any disease of the ear, nose (including sinuses) and throat; or
- v) Hernias, Haemorrhoids, Fistulae, Hydrocele, Varicocele; or
- vi) Any disease of reproduction system including endometriosis; or
- vii) Any disorder of the spine (including a slipped disc) or any knee conditions.

Major Exclusions on Hospitalisation

The Hospital Income Benefit Rider shall not be payable if the hospitalisation caused directly or indirectly by any of the followings: -

- a) Cause by or consequent upon attempted suicide or willful self-injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease; or
- b) Disability arising prior to rider commencement date or reinstatement date, whichever is later; or
- c) Any breach of the law by the person covered or any assault provoked by him; or
- d) Any treatment or test in connection with AIDS or presence of any Human Immunodeficiency Virus infection and all sexually transmitted diseases; or
- e) Day care treatment, cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery; or
- f) Relating to pregnancy or childbirth; or
- g) Tests or treatment related to infertility, contraception, sterilization, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof; or
- h) This rider shall not cover hospital confinements within waiting period except for accidental causes. Any hospitalisation outside of Malaysia shall not be covered under this rider takaful certificate.

Note: This list is non-exhaustive. Please refer to the rider certificate for the full list of exclusions under this rider certificate.

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.

PRODUCT DISCLOSURE SHEET

MANAGED BY: TAKAFUL IKHLAS FAMILY BERHAD

(Read this Product Disclosure Sheet before you decide to participate in the M-First Takaful. Be sure to also read the general terms and conditions.

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

M-First Takaful (Critical Illness Protection Plan)

Date: 17/07/2023

1) What is this product about?

This is an ordinary family takaful regular contribution plan that provides takaful protection for 20 years. The sum covered will be payable to the takaful participant if the person covered dies during the term of the certificate.

In the event the takaful participant opts to attach any optional riders to the basic takaful certificate, additional tabarru' charge will be deducted from the amount in the participant's individual fund for each optional riders.

2) What are the shariah concepts applicable?

- **Tabarru'** – shall mean donation for the purpose of solidarity and cooperation among the takaful participants and to be used to help all takaful participants in times of misfortune or pre-agreed events. In the context of the company, tabarru' will be allocated into the risk fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the company, we are appointed as an agent (*wakil*) to carry out the takaful business and wakalah fee (*ujrah*) to be paid to the company.

3) What are the covers / benefits provided?

Takaful benefit and sum covered offered as per below:

| Takaful Benefit | Sum Covered (RM) | Coverage Term | Description |
|----------------------------|-------------------------------|---------------|--|
| Death Benefit (All causes) | 200,000 | 20 | Upon notification of death of the person covered, the Accelerated Death Expense of RM 20,000 will be payable. The remaining of death benefit after deduction of Accelerated Death Expense will be payable upon approval of death claim. |
| Optional Riders | | | |
| TPD Rider | 100,000 | 20 | TPD Rider sum covered will be payable to the takaful participant upon approval of Total and Permanent Disability (TPD) of the person covered. For more information about this rider, please refer to Appendix TPD Rider . |
| TPD Waiver Rider | Refer to Benefit Illustration | 20 | The total future takaful contribution will be payable in lump sum to the participant's individual fund in the event of Total and Permanent Disability (TPD) of the person covered. For more information about this rider, please refer to Appendix TPD Rider . |
| Comprehensive CI Rider | 100,000 | 20 | The Comprehensive CI Rider Sum Covered will be payable to the Takaful Participant upon the approval of covered critical illnesses of the Person Covered. This rider provides protection against critical illness from Early Stage, Immediate Stage and Advanced Stage. For more details about this Rider, please refer to Appendix Comprehensive CI Rider . |
| Cancer Rider | 200,000 | 20 | The Cancer Rider sum covered will be payable to the takaful participant upon approval of claims under covered events of the person covered. For more details about this rider, please refer to Appendix Cancer Rider . |
| CI Waiver Rider | Refer to Benefit Illustration | 20 | The total future takaful contribution will be payable in lump sum to the participant's individual fund in the event of the person covered is diagnosed with covered critical illnesses. For more details about this rider, please refer to Appendix CI Rider . |

Note: Please refer to the Takaful Certificate for full terms and conditions applicable to each rider.

4) How much takaful contribution do I have to pay?

The total takaful contribution that you have to pay depends on the underwriting requirements, age, term, riders, occupational class and coverage selected for the takaful certificate. Your takaful contribution for M-First Takaful and riders (if any) is as follows:

The estimated total contribution that you have to pay : RM 129.00 Monthly
 Contribution duration : Until age 43 years old

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

a) Wakalah Fee

| Years | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 & Above |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------|
| Amount | 851 | 728 | 588 | 387 | 232 | 232 | 232 | 201 | 201 | 201 | 31 |
| % of gross annual takaful contribution | 55.00% | 47.00% | 38.00% | 25.00% | 15.00% | 15.00% | 15.00% | 13.00% | 13.00% | 13.00% | 2.00% |

- The wakalah fee is inclusive of commission and management expenses.
- 5.00% wakalah fee will be charged for every top-up and for IKHLAS Rider takaful contribution.

b) Tabarru' Charges

Tabarru' charges are deducted monthly from the participant's individual fund to the risk fund. The tabarru' charges will increase as the person covered and/or takaful participant grow older. Details of the tabarru' charges and other charges are given in the benefit illustration. The tabarru' charges are NOT GUARANTEED and the company reserves the right to revise the tabarru' charges. The company shall give the takaful participant a thirty (30) days written notice in the event of such revision. The tabarru' charges could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in the risk profile of the person covered and/or takaful participant. These conditions are not exhaustive and the tabarru' charges rates may be reviewed under other justified circumstances.

c) Takaful Certificate Charge

A monthly certificate charge will be imposed according to the mode of payment:

| Mode of Contribution | Monthly Charge |
|-----------------------------------|----------------|
| Annually | RM4 |
| Semi-annually/ Quarterly/ Monthly | RM5 |

d) Partial Withdrawal Fee*

A partial withdrawal fee of RM50 will be imposed on each transaction.

e) Surrender Fee*

A surrender fee of RM50 will be deducted from the participant's individual fund. If the value of participant's individual fund at the time of surrender is less than RM50, the full amount will be taken as surrender fee and no amount is payable upon surrender.

f) Reinstatement Fee*

RM15 will be charged for each reinstatement.

g) Surplus Administration Charge

A Surplus Administration Charge (SAC) of up to 50% of the gross distributable surplus declared at the end of each financial year will be imposed.

h) Investment Performance Fee

An Investment Performance Fee (IPF) will be charged to any investment income arising from the participant's individual fund. The IPF percentage is charged up to 30% of the investment income derived from the participant's individual fund. The balance of investment income will be allocated to the participant's individual fund.

* These fees may be revised in the future and will be subjected to any taxes, levies or charges imposed by the relevant authorities in Malaysia.

6) What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as but not limited to your age, occupation and health condition correctly. This will enable your representative to advise on the appropriate product that serve your needs and circumstances.
- Cooling-off period – you may cancel your takaful certificate by returning the takaful certificate to the company within fifteen (15) days after takaful certificate is delivered to you. The company shall refund the takaful contribution paid by you less any expenses incurred by the company for your medical examination and the takaful certificate will be cancelled.

- c) Grace period - a period of thirty-one (31) days from the takaful contribution's due date to pay for the next takaful contributions. During this period, the takaful certificate will remain in force.
- d) If we do not receive takaful contribution on the due date and provided the amount in the participant's individual fund is sufficient, **the amount in the participant's individual fund will continue to be deducted** for tabarru' charge and certificate charge until the amount in the participant's individual fund is insufficient to pay for the charges. **In such event, your takaful certificate will lapse.** The chances of your takaful certificates lapse will increase if partial withdrawal was exercised before.
- e) It is a requirement that all withdrawal will be subject to sustainability test to ensure that the withdrawal is not detrimental to your future takaful benefits, and that the future takaful contributions in the participant's individual fund are sufficient to cover tabarru' charges and any other charges throughout the term of your takaful certificate. The results of the sustainability tests will be disclosed and communicated to you to enable you made an informed decision on withdrawal.
The minimum and maximum amount for partial withdrawal transaction are as per below:
 - Minimum amount: RM 1,000
 - Maximum amount: subject to remaining balance of RM 1,000 in participant's individual fund.
 - Each transaction is subject to a withdrawal fee as stated under section 5.
- f) It may not be advantageous to switch from one takaful plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses of pre-existing conditions of the new takaful certificate.
- g) Notification of claim must be given to the company within thirty (30) days after occurrence of any claim. The company, upon receipt of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the company from requiring further documentation in respect of the loss as deemed fit by the company. All such information and evidence must be furnished to the company within thirty (30) days from the date of events covered.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of the terms and conditions under this takaful certificate.

7) What are the major exclusions under the takaful certificate?

The death benefit shall not be payable should the person covered dies directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the takaful certificate date or reinstatement date, whichever is later.

In such event, the amount accumulated in the participant's individual fund will be refunded.

The above exclusions are for death benefit only and shall not be applicable to Accelerated Death Expenses (ADE) benefit.

8) Can I cancel my Takaful Certificate?

Participating in a regular takaful contribution plan is a long-term commitment and it is not advisable to hold the takaful certificate for a short period of time in view of the high initial costs. It may not be advantageous to cancel or surrender or replace an existing takaful certificate with a new one. You will lose all the benefits which you are entitled and the surrender value you will receive is less than the total takaful contribution you have paid.

If you find that this plan that you have chosen is no longer appropriate in the future, you may surrender the takaful certificate by giving a written notice to us. The company shall refund the accumulated amount in the participant's individual fund, if any, after deducting the surrender fee. The takaful certificate including all attaching riders to this basic plan (if any) will cease thereafter.

9) What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee) to ensure that all correspondences reach you and/or nominee in a timely manner.

You may do so through your representative or you may contact us directly via phone call, email or visit any of our branches. Please refer to item 10 for our contact details.

10) Where can I get further information?

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful'. You can obtain a copy from our takaful representative or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Takaful Ikhlas Family Berhad (Registration No. 200201025412)

Customer Relationship Management Department,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel: +603-2723 9696

Fax: +603-2723 9998

Website: www.takaful-ikhlas.com.my

E-mail: ikhlascare@takaful-ikhlas.com.my

11) Other types of family takaful cover available.

Please contact the nearest MBSB Bank branches for further information

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 YOUR REPRESENTATIVE OR CONTACT TAKAFUL IKHLAS FAMILY BERHAD DIRECTLY FOR MORE INFORMATION.

PURSUANT TO PARAGRAPH 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL WHOLLY FOR PURPOSES UNRELATED TO YOUR TRADE, BUSINESS OR PROFESSION, YOU HAVE A DUTY TO TAKE REASONABLE CARE NOT TO MAKE ANY MISREPRESENTATION IN ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL). YOU MUST ANSWER THE QUESTIONS FULLY AND ACCURATELY.

FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTIONS MAY RESULT IN VOIDANCE OF YOUR CONTRACT OF TAKAFUL, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF THE TERMS OR TERMINATION OF YOUR CONTRACT OF TAKAFUL.

THE ABOVE DUTY OF DISCLOSURE IS REQUIRED UPON PROPOSAL STAGE OR ANY ENDORSEMENT.

IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL), YOU ARE REQUIRED TO DISCLOSE ANY OTHER MATTER THAT YOU KNOW TO BE RELEVANT TO OUR DECISION IN ACCEPTING THE RISKS AND DETERMINING THE RATES AND TERMS TO BE APPLIED.

YOU ALSO HAVE A DUTY TO TELL US IMMEDIATELY IF AT ANY TIME AFTER YOUR CONTRACT OF TAKAFUL HAS BEEN ENTERED INTO, VARIED OR RENEWED WITH US ANY OF THE INFORMATION PROVIDED IN THE PROPOSAL FORM (OR WHEN YOU APPLIED FOR THIS TAKAFUL) IS INACCURATE OR HAS CHANGED.

The information provided in this Product Disclosure Sheet is valid as at 17/07/2023

Appendix TPD Rider

Coverage

The TPD Rider sum covered/ total future contribution will be payable in one lump sum if the person covered/ takaful participant suffers a Total and Permanent Disability (TPD) for at least six (6) consecutive months. The TPD Rider sum covered/ total future contribution is payable from the risk fund. This rider will be terminated upon approval date of TPD.

The maximum amount of TPD sum covered payable from all takaful certificates written with the company on the life of the same person covered shall not exceed Ringgit Malaysia Two Million (RM2,000,000) for adult or Ringgit Malaysia Five Hundred Thousand (RM 500,000) for child age sixteen (16) and below.

If the person covered suffers TPD before age five (5), the TPD Rider sum covered will be payable as per the following schedule:

| Age at TPD (Next Birthday) | Percentage of Benefit Payable |
|---------------------------------------|--------------------------------------|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

Waiting Period

Waiting period of six (6) months is applied to TPD claims. TPD Rider sum covered / total future contribution will not be payable if TPD is not continuous for six (6) consecutive months.

Exclusions on TPD

The TPD Rider sum covered / total future contribution shall not be payable if TPD caused directly or indirectly by any of the followings: -

- a) Attempted suicide or a self-inflicted injury act by the person covered while sane or insane; or
- b) Result of drug abuse or under influence of alcohol; or
- c) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, act of foreign enemies, any act of terrorism and chemical warfare; or
- d) Engaging in professional sports, scuba diving, racing or any kind aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in special endorsement; or
- e) HIV or Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.

Appendix CI Rider

Coverage

The CI Rider sum covered/ total future contribution shall be payable if the person covered/ takaful participant is diagnosed or undergoes any of critical illnesses defined in definition of critical illness, while this rider is in force, and survives for at least thirty (30) days from the date of the diagnosis or surgery. The CI Rider sum covered/ total future contribution is payable from the risk fund. CI Rider will be terminated upon payment of 100% of CI Rider sum covered.

The maximum amount of cancer and critical illness sum covered payable from all takaful certificates written with the company on the life of the same person covered shall not exceed Ringgit Malaysia One Million and Five Hundred Thousand (RM1,500,000) for adult or Ringgit Malaysia Five Hundred Thousand (RM 500,000) for child age sixteen (16) and below.

The CI Rider sum covered is payable in accordance to the following table:

| Critical Illness (CI) | The CI Benefit Payable |
|---|---|
| Angioplasty and Other Invasive Treatments for Coronary Artery Disease | The amount payable is ten percent (10%) of the CI Rider sum covered or RM25,000, whichever is lower. Angioplasty and other invasive treatments for coronary artery disease is not covered under CI Waiver Rider and Payor Rider. |
| Other 35 Critical Illnesses | The amount payable is 100% of CI Rider sum covered / total future contribution or the balance, as the case may be. |

If the person covered is diagnosed with covered critical illness before age five (5), the CI Rider sum covered will be payable as per the following schedule:

| Age at CI is diagnosed (Next Birthday) | Percentage of Benefit Payable |
|--|-------------------------------|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

List of Covered Critical Illness

| | | | |
|----|--|----|---|
| 1 | Stroke - resulting in permanent neurological deficit with persisting clinical symptoms | 19 | Major Organ/ Bone Marrow Transplant |
| 2 | Heart Attack - of specified severity | 20 | Loss of Speech |
| 3 | Kidney Failure – requiring dialysis or kidney transplant | 21 | Brain Surgery |
| 4 | Cancer – of specified severity and does not cover very early cancers | 22 | Heart Valve Surgery |
| 5 | Coronary Artery By-Pass Surgery | 23 | Loss of Independent Existence |
| 6 | Serious Coronary Artery Disease | 24 | Bacterial Meningitis – resulting in permanent inability to perform activities of daily living |
| 7 | Angioplasty and other invasive treatments for coronary artery disease | 25 | Major Head Trauma - resulting in permanent inability to perform activities of daily living |
| 8 | End-Stage Liver Failure | 26 | Chronic Aplastic Anemia - resulting in permanent bone marrow failure |
| 9 | Fulminant Viral Hepatitis | 27 | Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms |
| 10 | Coma – resulting in permanent neurological deficit with persisting clinical symptoms | 28 | Parkinson's Disease – resulting in permanent inability to perform activities of daily living |
| 11 | Benign Brain Tumor – of specified severity | 29 | Alzheimer's Disease/Severe Dementia |
| 12 | Paralysis of limbs | 30 | Muscular Dystrophy |
| 13 | Blindness – permanent and irreversible | 31 | Surgery to Aorta |
| 14 | Deafness – permanent and irreversible | 32 | Multiple Sclerosis |
| 15 | Third Degree Burns – of specified severity | 33 | Primary Pulmonary Arterial Hypertension – of specified severity |
| 16 | HIV Infection Due to Blood Transfusion | 34 | Medullary Cystic Disease |
| 17 | End-Stage Lung Disease | 35 | Cardiomyopathy – of specified severity |

| | | | |
|----|---|----|---|
| 18 | Encephalitis – resulting in permanent inability to perform activities of daily living | 36 | Systemic Lupus Erythematosus with Severe Kidney Complications |
|----|---|----|---|

Waiting Period

No CI Rider sum covered/ total future contribution is payable if the following critical illnesses are existed or diagnosed within the waiting period which is the first sixty (60) days from the rider commencement date or reinstatement date, whichever is later:

- a) Angioplasty and other invasive treatments for coronary artery disease; or
- b) Coronary Artery By-Pass Surgery; or
- c) Cancer – of specified severity and does not cover very early cancers; or
- d) Serious Coronary Artery Disease; or
- e) Heart Attack - of specified severity

Other than the above, thirty (30) days waiting period shall apply, except for accidental causes.

Major Exclusions on Critical Illness

The CI Rider sum covered / total future contribution shall not be payable if critical illness caused directly or indirectly by any of the followings: -

- a) Caused by or consequent upon attempted suicide or wilful self-injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease; or
- b) Any breach of the law by the person covered or any assault provoked by him; or
- c) Any pre-existing conditions arising prior to the rider commencement date or reinstatement date, whichever is later; or
- d) If the disease is diagnosed within the waiting period except for accidental causes.

Note: This list is non-exhaustive. Please refer to the rider certificate for the full list of exclusions under this rider certificate.

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.

Appendix Comprehensive CI Rider

Coverage

If the Person Covered is diagnosed to suffer from any covered critical illness, while the Rider is in force, the proportion of Comprehensive CI Rider Sum Covered will be payable to the Takaful Participant according to the defined Critical Illness stages certified by the appointed Physician. The total amount payable shall not exceed one hundred percent (100%) of the Sum Covered under this Rider Certificate. The Comprehensive CI Rider Sum Covered is payable from the Risk Fund.

The maximum amount of Cancer and Critical Illness sum covered payable from all takaful certificates written with the company on the life of the same person covered shall not exceed Ringgit Malaysia One Million and Five Hundred Thousand (RM1,500,000) for adult or Ringgit Malaysia Five Hundred Thousand (RM 500,000) for child age sixteen (16) and below.

If the Person Covered is diagnosed with covered critical illness before age five (5), the Comprehensive CI Rider Sum Covered will be payable as per the following schedule:

| Age at CI is diagnosed (Next Birthday) | Percentage of Benefit Payable |
|--|-------------------------------|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

Critical Illness Stages

| | |
|---|--|
| Angioplasty and Other Invasive Treatment for Coronary Artery Diseases | <p>If the person covered undergoes Angioplasty and other invasive treatments for coronary artery disease, while this rider is in force, ten percent (10%) of the sum covered under this rider certificate or RM25,000, whichever is lower, will be payable.</p> <p>This benefit is payable once per rider certificate Term. The sum covered of this rider will be reduced accordingly by the amount of any payment made under this benefit and this rider shall continue to be in force until the occurrence of any of the events mentioned in termination clause.</p> |
| Early Stage Critical Illness | <p>If the person covered is diagnosed to suffer any of the covered early stage critical illness, while this rider is in force, fifty percent (50%) of the sum covered under this rider will be payable.</p> <p>For the subsequent claim, the sum covered of this rider, less the total amount previously paid out under early stage critical illness, if any, will be payable, provided that the subsequent claim must be under early stage of different critical illness category from the first claim and this rider will terminate thereafter. A maximum of two (2) claims can be made before the person covered attains age eighty five (85) years next birthday for early stage critical illness benefit.</p> |
| Intermediate Stage Critical Illness | <p>If the person covered is diagnosed to suffer any covered Intermediate stage critical illness, while this rider is in force, one hundred percent (100%) of the sum covered under this rider, less the total amount previously paid out for the following will be payable:</p> <ul style="list-style-type: none"> (i) early stage critical illness; and (ii) Angioplasty and other invasive treatment for coronary artery diseases <p>Thereafter, this rider will be terminated.</p> |
| Advanced Stage Critical Illness | <p>If the person covered is diagnosed to suffer any covered advanced stage critical illness, while this rider is in force, one hundred percent (100%) of the sum covered under this rider certificate, less the total amount previously paid for the following will be payable:</p> <ul style="list-style-type: none"> (i) early stage critical illness; and (ii) Angioplasty and other invasive treatment for coronary artery diseases <p>Thereafter, this rider will be terminated.</p> |

Recovery Benefit

| Cancer Recovery Benefit | Diabetes Recovery Benefit |
|--|---|
| If the person covered is suffers from Cancer, thirty-five percent (35%) of the sum covered under this rider will be payable based on the stage of cancer as below. Total amount payable under clause (a) to (c) shall not exceed one hundred percent (100%) of the Cancer Recovery Benefit amount. | The Diabetes Recovery Benefit Amount is equal to twenty percent (20%) of the sum covered under this rider. |
| <p>a) Early Stage Cancer Recovery Benefit Thirty percent (30%) of the Cancer Recovery Benefit amount will be payable. Only one (1) claim is allowed under this stage, subject to the person covered's age next birthday is below eighty-five (85) years old on the takaful certificate anniversary. The rider sum covered will be reduced accordingly by the amount of claim. The rider certificate will continue to be in force until the occurrence of any of the events mentioned in Clause (b) or (c).</p> | <p>(a) "Surgery for type 2 Diabetic Retinopathy" means Diabetic Retinopathy with the need to undergo laser treatment, certified to be absolutely necessary by an Ophthalmologist with support of a fluorescent fundus Angiography report and vision is measured at 6/18 or worse in the better eye using a Snellen eye chat.</p> |
| <p>b) Intermediate Stage Cancer Recovery Benefit One hundred percent (100%) of the Cancer Recovery Benefit Amount, less the total amount previously paid out under clause (a), if any, will be payable, subject to the person covered's age next birthday is below eighty-five (85) years old on the takaful certificate anniversary. The benefit under this rider will be terminated thereafter.</p> | <p>(b) "Limb Amputation due to Type 2 Diabetic Retinopathy Complications" means the actual undergoing of amputation of a leg/foot/toe/arm/hand/finger to treat gangrene that has occurred because of complication of diabetes.</p> |
| <p>c) Advanced Stage Cancer Recovery Benefit One hundred percent (100%) of Cancer Recovery Benefit Amount, less the total amount previously paid out under (a) , if any, will be payable, subject to the person covered's age next birthday is below one hundred (100) years old on the takaful certificate anniversary. The benefit under this rider will be terminated thereafter.</p> | <p>(c) "Severe Diabetic Nephropathy resulting in Kidney" means a definite diagnosis of Diabetic Nephropathy by a Nephrologist and is evident by eGFR less than 30ml/min/1.73m² with ongoing proteinuria greater than 300mg/24 hours.</p> |

List of Covered Comprehensive Critical Illness

| No | Category | Critical Illness Stages | | |
|----|--|--|--|--|
| | | Early Stage (50% of Comprehensive CI Rider Sum Covered) | Intermediate Stage (100% of Comprehensive CI Rider Sum Covered) | Advanced Stage (100% of Comprehensive CI Rider Sum Covered) |
| 1 | Neurosurgeries such as Brain Aneurysm Surgery, Cerebral Shunt Insertion and Carotid Artery Surgery, including Stroke | - Brain Aneurysm Surgery - Cerebral Shunt Insertion | Carotid Artery Surgery | Stroke – resulting in permanent neurological deficit with persisting clinical symptoms |
| 2 | Cardiac arrhythmia and Heart Attack | Cardiac Pacemaker Insertion | Cardiac Defibrillator Insertion | Heart Attack – of specified severity |
| 3 | Kidney Disease | Surgical Removal of One Kidney | Chronic Kidney Disease | Kidney Failure – requiring dialysis or kidney transplant |
| 4 | Cancer | - Carcinoma-in-situ - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukemia | Carcinoma-in-situ and other Early Cancers of Specified Organs Treated with Radical Surgery | Cancer – of specified severity and does not cover very early cancers |
| 5 | Coronary Artery By-Pass Surgery and Pericardial disease requiring surgery | Pericardectomy | Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) | Coronary Artery By-Pass Surgery |
| 6 | Other Serious Coronary Artery Disease | Early Coronary Artery Disease | Other Coronary Artery Disease | Serious Coronary Artery Disease |
| 7 | Liver Disease | Liver Surgery | Liver Cirrhosis | End-Stage Liver Failure |
| 8 | Disease of the Biliary Tract and Fulminant Viral Hepatitis | Biliary Tract Reconstruction Surgery | Chronic Primary Sclerosis Cholangitis | Fulminant Viral Hepatitis |
| 9 | Coma | Coma for 48 hours | Coma for 72 hours | Coma – resulting in permanent neurological deficit with persisting clinical symptoms |
| 10 | Brain Tumour | Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy | - | Benign Brain Tumour – of specified severity |
| 11 | Loss of Hearing | - Partial Loss of Hearing - Cavernous Sinus | Cochlear Implant Surgery | Deafness – Permanent and Irreversible |

| | | | | |
|----|--|--|--|---|
| | | Thrombosis Surgery | | |
| 12 | Burns | Mild Severe Burns | Moderately Severe Burns | Third Degree Burns – of specified severity |
| 13 | HIV, Hepatitis B or C due to Blood Transfusion | Occupationally Acquired Hepatitis B or C | - | HIV Infection Due To Blood Transfusion |
| 14 | Lung Disease | Severe Asthma | Surgical Removal of One Lung | End-Stage Lung Disease |
| 15 | Encephalitis | Encephalitis with Full Recovery | Mild Encephalitis | Encephalitis – resulting in permanent inability to perform Activities of Daily Living |
| 16 | Major Organ/Bone Marrow Transplant | - Small Bowel Transplant - Corneal Transplant | Major Organ/Bone Marrow Transplant (on the waiting list) | Major Organ/Bone Marrow Transplant |
| 17 | Loss of Speech | Loss of Speech (other than injury or illness to the vocal cords) | - | Loss of Speech |
| 18 | Brain Surgery | Surgery for Subdural Haematoma | - | Brain Surgery |
| 19 | Heart Valve Surgery | Percutaneous Valvuloplasty | Percutaneous Valve Replacement | Heart Valve Surgery |
| 20 | Bacterial Meningitis | Bacterial Meningitis with Full Recovery | Moderately Severe Bacterial Meningitis | Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living |
| 21 | Head Trauma | Mild Head Trauma | - | Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living |
| 22 | Aplastic Anaemia and Myelodysplastic Syndrome | Reversible Aplastic Anaemia | Myelodysplastic Syndrome or Myelofibrosis | Chronic Aplastic Anaemia – resulting in permanent Bone Marrow Failure |
| 23 | Motor Neurone Disease | Early Motor Neurone Disease | - | Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms |
| 24 | Parkinson's Disease | Early Parkinson's Disease | Moderately Severe Parkinson's Disease | Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living |
| 25 | Alzheimer's Disease/ Severe Dementia | Early Alzheimer's Disease | Moderately Severe Alzheimer's Disease | Alzheimer's Disease/ Severe Dementia |
| 26 | Spinal Cord Disease and Muscular Dystrophy | Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction | - | Muscular Dystrophy |
| 27 | Aorta | Large Asymptomatic Aortic Aneurysm | Minimally Invasive Surgery to Aorta | Surgery to Aorta |
| 28 | Multiple Sclerosis | Early Multiple Sclerosis | - | Multiple Sclerosis |
| 29 | Primary Pulmonary Arterial Hypertension | Early Primary Pulmonary Arterial Hypertension | - | Primary Pulmonary Arterial Hypertension – of specified severity |
| 30 | Diseases of the kidney such as Chronic Glomerulonephritis and Medullary Cystic Disease | Chronic Glomerulonephritis | - | Medullary Cystic Disease |
| 31 | Cardiomyopathy and Constrictive Pericarditis with Surgery | Hypertrophic Cardiomyopathy | Constrictive Pericarditis with Surgery | Cardiomyopathy – of specified severity |
| 32 | Systemic Lupus Erythematosus with Severe Kidney Complications | Less Severe Systemic Lupus Erythematosus | - | Systemic Lupus Erythematosus with Severe Kidney Complications |
| 33 | Paralysis | Loss of Use of One Limb | - | Paralysis of limbs |
| 34 | Loss of Sight | Loss of Sight in One Eye | Retinitis Pigmentosa | Blindness – Permanent and Irreversible |
| 35 | Loss of Independent Existence | Early Loss of Independent Existence | - | Loss of Independent Existence |

Waiting Period

For claim under advanced stage, sixty (60) days waiting period shall apply in respect of the following conditions:

- Angioplasty and other invasive treatments for coronary artery disease;
- Coronary Artery By-Pass Surgery;
- Cancer – of specified severity and does not cover very early cancers;
- Serious Coronary Artery Disease;

- e) Heart Attack – of specified severity

For all other conditions caused by sickness, thirty (30) days waiting period shall apply.

Major Exclusions on Comprehensive Critical Illness

The Comprehensive CI Rider Sum Covered shall not be payable if the critical illness caused directly or indirectly by any of the followings:-

- a) The signs or symptoms of the critical illness defined under advanced stage is manifested prior to or within the waiting period; or
- b) The critical Illness was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the person covered to undergo a blood test for HIV as a condition precedent to acceptance of any claim. This exclusion does not apply to HIV infection due to blood transfusion or Occupationally Acquired Hepatitis B or C as defined in the rider certificate. For the purpose of this rider certificate;
 - i. the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - ii. infection shall be deemed to have occurred where blood or other relevant test(s) indicate either the presence of any HIV or antibodies to such a virus.
- c) Any stage of Cancer caused directly or indirectly, wholly or partly, by any one (1) of the following occurrence:
 - i. any stage of Cancer or surgery other than diagnosis of or surgery for a stage of Cancer as defined herein; or
 - ii. the signs or symptoms of Cancer that is manifested prior to or within sixty (60) days waiting period from the rider commencement date or reinstatement date of this rider, whichever is later; or
 - iii. the Cancer arises directly or indirectly from a pre-existing condition, which existed prior to the rider commencement date or reinstatement date of this rider, whichever is later.
- d) Any diabetic related disease caused directly or indirectly, wholly or partly, by any one (1) of the following occurrence:
 - i. any illness or surgery other than diagnosis of or surgery for diabetic related disease as defined herein; or
 - ii. the signs or symptoms of Diabetic Related Disease that is manifested prior to or within sixty (60) days waiting period from the rider commencement date or reinstatement date of this rider, whichever is later; or
 - iii. the diabetic related diseased arises directly or indirectly from a pre-existing condition as defined, which existed prior to the rider commencement date or reinstatement date of this rider, whichever is later.
- e) The same or earlier stage of the previous critical illness claim category, except for *Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease*; or
- f) Any congenital defects or damages to the person covered at the date of diagnosis is aged seventeen (17) years and below.

Note: This list is non-exhaustive. Please refer to the rider certificate for the full list of exclusions under this rider certificate.

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.

Appendix Cancer Rider

Coverage

The Cancer Rider sum covered shall be payable if the person covered is diagnosed with defined cancer stages certified by the appointed physician, while this rider is in force. Additional sum covered shall be payable if the person covered undergoes treatment due to cancer or under Hospice Care condition certified by the appointed physician, while this rider is in force. The Cancer Rider sum covered and additional sum covered are payable from risk fund.

The maximum amount of Cancer and Critical Illness sum covered payable from all takaful certificates written with the company on the life of the same person covered shall not exceed Ringgit Malaysia One Million and Five Hundred Thousand (RM1,500,000) for adult or Ringgit Malaysia Five Hundred Thousand (RM 500,000) for child age sixteen (16) and below.

| Covered Events | Sum Covered Payable |
|-----------------------|--|
| Early Stage Cancer | <p>Thirty (30) percent of Cancer Rider Sum Covered is payable if the person covered is diagnosed with any one of the following cancer:</p> <ul style="list-style-type: none"> i) Carcinoma-in-situ ii) Early Urinary Bladder Cancer iii) Early Chronic Lymphocytic Leukemia (CLL) iv) Early Prostate Cancer v) Early Thyroid Cancer <p>Only one (1) claim can be made under early stage cancer benefit during the rider certificate term.</p> <p>Cancer Rider sum covered will be restored to the original amount if there is no claim made under Advanced Stage Cancer after five (5) years from the date of Early Stage Cancer diagnosis.</p> |
| Advanced Stage Cancer | <p>One hundred (100) percent of Cancer Rider Sum Covered will be payable if the person covered is diagnosed to suffer from cancer other than defined under Early Stage Cancer Benefit.</p> <p>In the event the Early Stage Cancer Benefit has been claimed prior to Advanced Stage Cancer Benefit within five (5) years from the date of Early Stage Cancer diagnosis, the benefit shall be reduced by payment made under Early Stage Cancer Benefit.</p> <p>The person covered must survive for at least thirty (30) days from the date of diagnosis to claim for this benefit.</p> |
| Hospice Care | <p>Two (2) payments of Ringgit Malaysia Five Thousand (RM5,000) will be made on monthly basis from the date where the physician declares no further curative treatment is required or the person covered has fewer than six (6) months to live in the normal course of the disease.</p> |
| Treatment Allowance | <p>In the event that the person covered requires chemotherapy, radiotherapy, immunotherapy or surgery related to the cancer, a fixed daily allowance of Ringgit Malaysia One Hundred (RM 100) will be paid on reimbursement basis for each day of the person covered's treatment or surgery carried out by a legally registered treatment centre.</p> <p>The maximum allowable amount payable under this benefit is Ringgit Malaysia One Thousand (RM1,000) per year and Ringgit Malaysia Ten Thousand (RM10,000) during the certificate term</p> |

If the person covered is diagnosed with cancer before age five (5), the Cancer Rider sum covered under Early and Advanced Cancer Stage will be payable as per the following schedule:

| Age at Cancer or Early Stage Cancer is diagnosed (Next Birthday) | Percentage of Benefit Payable |
|--|-------------------------------|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

Waiting Period

Cancer rider sum covered is not payable if the condition existed or diagnosed within the waiting period which is the first sixty (60) days from the rider commencement date or reinstatement date, whichever is later.

Exclusions on Cancer Rider

The Cancer Rider sum covered shall not be payable if the Cancer or Early Stage Cancer caused directly or indirectly by any of the followings: -

- a) the cancer is other than diagnosis of Cancer or Early Stage Cancer as defined under Important Terminologies and Its Meaning; or
- b) The signs or symptoms of the Cancer or Early Stage Cancer is manifested prior to or within the waiting period; or
- c) the Cancer or Early Stage Cancer arises directly or indirectly from a pre-existing Condition, which existed prior to the rider commencement date or reinstatement date of this rider, whichever is later; or
- d) the Cancer or Early Stage Cancer was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the person covered to undergo a blood test for HIV as a condition precedent to acceptance of any claim. This exclusion does not apply to HIV Infection due to Blood Transfusion or Occupationally Acquired Hepatitis B or C as defined under provisions of your benefit;
 - i. the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
 - ii. infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus; or
- e) any Cancer or Early Stage Cancer resulting directly from alcohol or drug abuse; or
- f) the person covered did not survive for at least thirty (30) days after the diagnosis of Cancer. This survival period shall not apply to Early Stage Cancer Benefit.

The Hospice Care Benefit and Treatment Allowance shall not be payable if we do not admit the liability for Early/Advanced Stage Cancer Benefit

Certificate Charge

A monthly certificate charge of RM1 will be imposed for each rider.