

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1 What is M-Zahra Protect Elite Takaful?

M-Zahra Protect Elite Takaful offers takaful protection for **50** years. It pays a lump sum benefit if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term.

This plan applies Shariah concepts like **Tabarru', Wakalah, Jualah, Qard** and **Hibah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with takaful contribution of **RM8,112.96** yearly, you will receive the following family takaful **coverage/benefits**:

**Basic Plan**

Death/TPD	The higher of <b>RM500,000</b> or the balance in the Participant Account ("PA"), if any.
Accidental Death/TPD	An additional <b>RM500,000</b> , up to 3 times of the amount depending on the Accidental Events.
Death While Performing Hajj/Umrah	An additional <b>RM1,500,000</b> .
Life Celebration Rewards	50% of the annualised takaful contribution, up to RM2,000 per any one of the Life Celebration Events.
Maturity	Any balance in the PA.

**Riders (Optional add-on benefits)**

myCharity	<b>RM500,000</b> will be payable to the selected charity categories upon death or TPD.
myProtect Booster	An additional benefit of 10% up to 50% of the basic sum covered, increasing every 5 years, payable upon death or TPD.

**Note:**

- The death/TPD benefit amount will be reduced if the claim event occurs when the person covered is below age 5.
- The benefit provides coverage only up to age 70, for TPD, accidental death/TPD, and death while performing Hajj/Umrah.

**Your family takaful excludes:**

- death due to suicide within the first year; and
- TPD that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries.

**Note:** This list is **non-exhaustive**. You must refer to the Appendix for the additional exclusions.

**If you have any questions or require assistance on your family takaful, you can:**


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Appendix for more info

### 3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:												
Takaful Contribution	Basic: <b>RM3,516.96</b>   myCharity: <b>RM2,958.00</b>   myProtect Booster: <b>RM1,638.00</b> ; per yearly											
Duration: 50 years												
You also have to pay the following fees and charges (as part of your takaful contribution):												
Wakalah fee*	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission)											
	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>&gt; 10</b>
	<b>%</b>	50.00	40.00	40.00	30.00	30.00	30.00	30.00	20.00	15.00	15.00	-
	<b>Basic (RM)</b>	1,758	1,407	1,407	1,055	1,055	1,055	1,055	703	528	528	-
	<b>myCharity (RM)</b>	1,479	1,183	1,183	887	887	887	887	592	444	444	-
	<b>myProtect Booster (RM)</b>	819	655	655	491	491	491	491	328	246	246	-
Commission* (as part of Wakalah fee)	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>&gt; 10</b>
	<b>%</b>	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-
	<b>Basic (RM)</b>	1,055	703	528	176	176	176	176	176	176	176	-
	<b>myCharity (RM)</b>	887	592	444	148	148	148	148	148	148	148	-
	<b>myProtect Booster (RM)</b>	491	328	246	82	82	82	82	82	82	82	-
Service charge	<b>RM5</b> per month for Basic Plan and <b>RM1</b> per month for each rider.											
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>											

\* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

### 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- You may nominate a nominee(s) and ensure that your nominee(s) is/are aware of your participation in this plan.
- Please inform us immediately if something happens that may lead to a claim.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

#### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid minus any medical examination expenses will be refunded to you.
- **Written Notice:** If you choose to surrender your certificate after the 15 days of the free-look period, you may request to surrender your certificate by filling in the surrender form and address it to us, and any balance in the PA will be payable.

#### Customer's Acknowledgement\*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that Syarikat Takaful Malaysia Keluarga Berhad's sales representative has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

\*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

Name:

Date:

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1 What is myCritical Illness Plus?

myCritical Illness Plus offers takaful protection against critical illnesses for **50** years. It pays a lump sum benefit if the person covered is diagnosed with or undergoes surgery, for any of the 48 covered critical illnesses during the certificate term.

This rider applies Shariah concepts like **Tabarru', Wakalah, Jualah, Qard** and **Hibah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with takaful contribution of **RM3,108.00** yearly, you will receive the following takaful coverage/benefits:

Critical Illness	<b>RM250,000</b>
<b>Note:</b>	<ul style="list-style-type: none"> <li>Only <b>RM25,000</b> will be payable for angioplasty and other invasive treatments for coronary artery disease coverage. This payout will not terminate this rider but will reduce the sum covered of this rider accordingly.</li> <li>The benefit amount will be reduced if the person covered is below age 5.</li> </ul>

The critical illnesses covered under this rider include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
3. Heart Attack – of specified severity.

**Note:** This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your medical and health takaful **excludes**:

- illness:
  - that existed before coverage starts;
  - due to any condition that existed or was diagnosed during the waiting period, or after the waiting period but related to that condition except critical illness caused by injury;
  - where any signs or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period;
  - caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel;
  - that happens while the person is under the influence of alcohol, drugs, or mind-altering substances; or
  - caused by self-inflicted injuries and physical defect.

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Appendix for more info

### 3 Know Your Obligations

<b>For your medical and health takaful, you must pay a takaful contribution of:</b>											
Takaful Contribution	<b>RM3,108.00</b> yearly										
Duration: 50 years											
<b>You also have to pay the following fees and charges</b> (as part of your takaful contribution):											
Wakalah fee*	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission).										
	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>%</b>	50.00	40.00	40.00	30.00	30.00	30.00	30.00	20.00	15.00	15.00
	<b>RM</b>	1,554	1,243	1,243	932	932	932	932	622	466	466
Commission* (as part of Wakalah fee)	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>%</b>	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
	<b>RM</b>	932	622	466	155	155	155	155	155	155	155
Service charge	<b>RM1</b> per month										
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>										

\* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

### 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease, and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.
- The person covered must survive 30 days after being diagnosed with or undergoing surgery for a covered critical illness.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

#### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid minus any medical examination expenses will be refunded to you.
- **Written Notice:** If you choose to surrender your basic plan after the 15 days of the free-look period, you may request by filling in the surrender form and address it to us. This rider will also be terminated any balance in the Participant Account ("PA") will be paid. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that the balance in the PA will not be paid if you decide to cancel this rider alone.

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1 What is myParent Term?

myParent Term offers takaful protection for **20** years. It pays a lump sum benefit if the participant dies during the certificate term.

This rider applies Shariah concepts like **Tabarru', Wakalah, Jualah, Qard** and **Hibah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male (participant) and a 5-year-old male (person covered), with takaful contribution of **RM858.00** yearly, you will receive the following family takaful **coverage/benefits**:

Death	<b>RM500,000</b> upon death of the participant.
Accidental Death	An additional <b>RM500,000</b> , if the participant dies due to accident before age 70.

Your family takaful **excludes**:

- death due to suicide within the first year; and
- accidental death due to:
  - suicide, attempted suicide or self-inflicted injuries;
  - aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or
  - hazardous sport, or riding or driving in any kind of race or competition.

**Note:** This list is **non-exhaustive**. You must refer to the certificate wording for the full list of exclusions.

**If you have any questions or require assistance on your family takaful, you can:**



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Email us at:  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

## 3 Know Your Obligations

**For this family takaful, you must pay a takaful contribution of:**

Takaful Contribution	<b>RM858.00</b> yearly
Duration: <b>20</b> years	

**You also have to pay the following fees and charges** (as part of your takaful contribution):

Wakalah fee*	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission).																																				
	<table border="1"> <thead> <tr> <th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>&gt; 10</th></tr> <tr> <th>%</th><td>50.00</td><td>40.00</td><td>40.00</td><td>30.00</td><td>30.00</td><td>30.00</td><td>30.00</td><td>20.00</td><td>15.00</td><td>15.00</td><td>-</td></tr> <tr> <th>RM</th><td>429</td><td>343</td><td>343</td><td>257</td><td>257</td><td>257</td><td>257</td><td>172</td><td>129</td><td>129</td><td>-</td></tr> </thead> </table>	Year	1	2	3	4	5	6	7	8	9	10	> 10	%	50.00	40.00	40.00	30.00	30.00	30.00	30.00	20.00	15.00	15.00	-	RM	429	343	343	257	257	257	257	172	129	129	-
Year	1	2	3	4	5	6	7	8	9	10	> 10																										
%	50.00	40.00	40.00	30.00	30.00	30.00	30.00	20.00	15.00	15.00	-																										
RM	429	343	343	257	257	257	257	172	129	129	-																										

Commission* (as part of Wakalah fee)	<table border="1"> <thead> <tr> <th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>&gt; 10</th></tr> <tr> <th>%</th><td>30.00</td><td>20.00</td><td>15.00</td><td>5.00</td><td>5.00</td><td>5.00</td><td>5.00</td><td>5.00</td><td>5.00</td><td>5.00</td><td>-</td></tr> <tr> <th>RM</th><td>257</td><td>172</td><td>129</td><td>43</td><td>43</td><td>43</td><td>43</td><td>43</td><td>43</td><td>43</td><td>-</td></tr> </thead> </table>	Year	1	2	3	4	5	6	7	8	9	10	> 10	%	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-	RM	257	172	129	43	43	43	43	43	43	43	-
Year	1	2	3	4	5	6	7	8	9	10	> 10																										
%	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-																										
RM	257	172	129	43	43	43	43	43	43	43	-																										

Service charge	<b>RM1</b> per month
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>

\* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

## 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

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- **Written Notice:** If you choose to surrender your basic plan after the 15 days of the free-look period, you may request by filling in the surrender form and address it to us. This rider will also be terminated and any balance in the Participant Account ("PA") will be paid. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that the balance in the PA will not be paid if you decide to cancel this rider alone.

**Dear Customer,**

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Other customers have read this PDS and found it helpful; **you should read it too.**

Date : 01/01/2026

## 1 What is myWaiver?

myWaiver offers takaful protection against critical illnesses for **50** years. It pays the future takaful contributions starting from the next contribution due date if the person covered is diagnosed with or undergoes surgery, for any of the 47 covered critical illnesses during the contribution payment term of the certificate.

This rider applies Shariah concepts like **Tabarru', Wakalah, Jualah, Qard** and **Hibah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with takaful contribution of **RM59,418.00** yearly, you will receive the following family takaful **coverage/benefits**:

Critical Illness	<b>RM500,000.00</b> per annum to pay for the future takaful contributions starting from the next contribution due date.
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The critical illnesses covered under this rider include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
3. Heart Attack – of specified severity.

**Note:** This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your family takaful **excludes**:

- illness:
  - a) that existed before coverage starts;
  - b) due to any condition that existed or was diagnosed during the waiting period, or after the waiting period but related to that condition except critical illness caused by injury;
  - c) where any signs or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period;
  - d) caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel;
  - e) that happens while the person is under the influence of alcohol, drugs, or mind-altering substances; or
  - a) caused by self-inflicted injuries and physical defect.

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Appendix for more info

### 3 Know Your Obligations

<b>For this family takaful, you must pay a takaful contribution of:</b>											
Takaful Contribution	<b>RM59,418.00 yearly</b>										
Duration: <b>50</b> years											
<b>You also have to pay the following fees and charges</b> (as part of your takaful contribution):											
Wakalah fee*	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission).										
	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>%</b>	50.00	40.00	40.00	30.00	30.00	30.00	30.00	20.00	5.00	5.00
	<b>RM</b>	29,709	23,767	23,767	17,825	17,825	17,825	17,825	11,884	8,913	8,913
Commission* (as part of Wakalah fee)	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>%</b>	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	-
	<b>RM</b>	17,825	11,884	8,913	2,971	2,971	2,971	2,971	2,971	2,971	-
Service charge	<b>RM1</b> per month										
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>										

\* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

### 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease, and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

#### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

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- **Written Notice:** If you choose to surrender your basic plan after the 15 days of the free-look period, you may request by filling in the surrender form and address it to us. This rider will also be terminated and any balance in the Participant Account ("PA") will be paid. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that the balance from the PA will not be paid if you decide to cancel this rider alone.

**Dear Customer,**

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Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1 What is myPayor Plus?

myPayor Plus offers takaful protection for **50** years. It pays the future takaful contributions starting from the next contribution due date, if the participant dies, suffers total and permanent disability ("TPD"), or is diagnosed with or undergoes surgery for any of the 47 covered critical illnesses during the contribution payment term of the certificate.

This rider applies Shariah concepts like **Tabarru', Wakalah, Jualah, Qard** and **Hibah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with takaful contribution of **RM64,098.00** yearly, you will receive the following family takaful **coverage/benefits**:

Death/TPD/ Critical Illness	<b>RM500,000.00</b> per annum to pay for the future takaful contributions starting from the next contribution due date if any covered event occurs to the participant.
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The critical illnesses covered under this rider include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
3. Heart Attack – of specified severity.

**Note:** This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your family takaful **excludes**:

- death due to suicide within the first year;
- TPD:
  - a) that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries;
  - b) resulted due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or
  - c) resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.
- illness:
  - a) that existed before coverage starts;
  - b) due to any condition that existed or was diagnosed during the waiting period, or after the waiting period but related to that condition except critical illness caused by injury;
  - c) where any signs or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period;
  - d) caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel;
  - e) that happens while the person is under the influence of alcohol, drugs, or mind-altering substances; or
  - f) caused by self-inflicted injuries and physical defect.

**Note:** This list is **non-exhaustive**. You must refer to the certificate wording for the full list of exclusions.

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### 3 Know Your Obligations

<b>For this family takaful, you must pay a takaful contribution of:</b>											
Takaful Contribution	<b>RM64,098.00 yearly</b>										
Duration: <b>50</b> years											
<b>You also have to pay the following fees and charges</b> (as part of your takaful contribution):											
Wakalah fee*	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission).										
	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>%</b>	50.00	40.00	40.00	30.00	30.00	30.00	30.00	20.00	15.00	15.00
	<b>RM</b>	32,049	25,639	25,639	19,229	19,229	19,229	19,229	12,820	9,615	9,615
Commission* (as part of Wakalah fee)	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>%</b>	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
	<b>RM</b>	19,229	12,820	9,615	3,205	3,205	3,205	3,205	3,205	3,205	3,205
Service charge	<b>RM1</b> per month										
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>										

\* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

### 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

#### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid minus any medical examination expenses will be refunded to you.
- **Written Notice:** If you choose to surrender your basic plan after the 15 days of the free-look period, you may request by filling in the surrender form and address it to us. This rider will also be terminated and any balance in the Participant Account ("PA") will be paid. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that the balance from the PA will not be paid if you decide to cancel this rider alone.

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with the key information on your investment-linked takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1 What is mySaver?

mySaver is an investment-linked rider, where the takaful contributions are allocated to enhance your investment portion. It pays the balance in the Investment-Linked Funds ("ILF(s)") if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term, or upon surrender or maturity of the certificate.

This rider applies Shariah concept like **Wakalah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with takaful contribution of **RM500,000.00** yearly, you will receive the following takaful coverage/benefits:

Death/TPD	Any balance in the ILF(s).
Surrender	Any balance in the ILF(s).
Maturity	Any balance in the ILF(s).

Your investment-linked rider has **no exclusions**.

**If you have any questions or require assistance on your investment-linked takaful, you can:**



Call us at:  
1-300 88 252 385



Visit the nearest  
Bank Muamalat Malaysia Berhad branch



Email us at:  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

## 3 Know Your Obligations

**For your investment-linked takaful, you must pay a takaful contribution of:**

Takaful Contribution	<b>RM500,000.00</b> yearly
Duration:	<b>50</b> years

We allocate a portion of the takaful contribution to purchase units in your chosen ILF(s).

Takaful contribution allocated to purchase units	<b>95.00%</b> of takaful contribution or <b>RM475,000.00</b> per annum for <b>50</b> years. Please refer to the Marketing Illustration for more details.
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**You also have to pay the following fees and charges** (as a part of your takaful contribution):

Wakalah fee	<b>5.00%</b> of takaful contribution or <b>RM25,000.00</b> per annum for <b>50</b> years  The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission)
Commission (as part of Wakalah fee)	<b>3.75%</b> of takaful contribution or <b>RM18,750.00</b> per annum for <b>50</b> years
Fund management charge	<b>1.00% to 1.50%</b> per annum, of net asset value of the selected ILF(s)
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>

## 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- The account value of this rider depends on the performance of your chosen fund(s). You are advised to refer to the Fund Fact Sheet for the investment strategy and types of assets invested.
- Please inform us immediately if something happens that may lead to a claim.
- You can also increase the balance in the ILF(s) by performing single contribution top-up after 15 days after your certificate has been delivered to you.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid, subject to the ILF(s) unit price fluctuations, will be refunded to you.
- **Written Notice:** If you choose to surrender your basic plan after the 15 days of the free-look period, you may request by filling in the surrender form and address it to us. This rider will also be terminated and any balance in the Participant Account ("PA") and the ILF(s) will be paid. The surrender amount you receive will be based of your ILF(s) at the time we approve your request, which may be less than the total takaful contribution that you have paid. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that the balance in the PA and the ILF(s) will not be paid if you decide to cancel this rider alone.



## Shariah Concept

<b>Tabarru'</b>	<ul style="list-style-type: none"> <li>• Donation for charitable purposes.</li> <li>• You donate an amount from the PA to the Participant Special Account ("Risk Fund") to help other participants.</li> <li>• Tabarru' takes into effect when you contribute to the Risk Fund.</li> </ul>
<b>Wakalah</b>	<ul style="list-style-type: none"> <li>• A contract in which one party, the principal, authorises another party to act as their agent.</li> <li>• The agent will undertake a specific task on delegable matters, either with or without a fee.</li> <li>• In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a Wakalah fee and service charge. In addition, where applicable, you allow us to receive fund management charge for managing the ILF(s).</li> </ul>
<b>Jua'lah</b>	<ul style="list-style-type: none"> <li>• A contract where a party offers a reward to another party for achieving a specific result.</li> <li>• You allow us to receive 15% of the investment profit from the PA and 50% of the distributable surplus from the Risk Fund, if any, as a performance incentive for successfully managing the PA and the Risk Fund.</li> </ul>
<b>Qard</b>	<ul style="list-style-type: none"> <li>• A loan without any interest.</li> <li>• We will lend an amount of money to the Risk Fund without interest if the Risk Fund is in deficit to pay claim.</li> </ul>
<b>Hibah</b>	<ul style="list-style-type: none"> <li>• A transfer of ownership of an asset from a donor to a recipient(s) without any consideration.</li> <li>• The benefits payable from the Risk Fund are given as Hibah.</li> <li>• The nominee(s) may receive the benefits payable as Hibah if the nominee(s) is/are a beneficiary(ies) under conditional Hibah.</li> </ul>



## Coverage/Benefits

<b>Accidental Events</b>	The accidental events for Accidental Death are as follows:	
	<b>Event</b>	<b>Additional Benefit Payable</b>
	Accidental death	<b>RM500,000</b>
	Accidental death while travelling as a passenger in a Public Conveyance <sup>1</sup> or during Major Festive Season <sup>2</sup>	<b>RM1,000,000</b>
	Accidental death while travelling outside Malaysia <sup>3</sup>	<b>RM1,500,000</b>
	1 Public Conveyance means licensed public transport that runs on regular routes and schedules, such as commercial airlines, buses, trains, or monorails. It does not include cable cars, taxis, hired cars, or any transport arranged for private travel.	
	2 In the event of death of the person covered due to a motor vehicle accident on a road occurring from 2 days before until 2 days after any of the following Major Festive Season:	
	a. Hari Raya Aidilfitri; b. Hari Raya Aidiladha; c. Chinese New Year; d. Deepavali; and e. Christmas.	
	3 Death must happen within 90 days after the person covered leaving from Malaysia. If the accidental death happens after this period, only the accidental death benefit will be paid.	
	The accidental events for Accidental TPD are as follows:	
	<b>Event</b>	<b>Additional Benefit Payable</b>
	Accidental TPD	<b>RM500,000</b>
<b>Life Celebration Events</b>	<p>This benefit is payable in any of the following Life Celebration Events:</p> <p>a. Marriage (person covered or person covered's child); b. Childbirth (person covered or person covered's child); c. Buying a property (person covered); or d. Graduated from tertiary education (person covered or person covered's child).</p> <p>This benefit pays 50% of the annualised contribution, up to RM2,000 per claim, up to 5 times during the coverage term. Eligible from year 4 onwards with a 3-year waiting period between claims.</p>	

<b>Benefit Payout</b>	The death/TPD benefit amount will be reduced if the claim event occurs when the person covered is below age 5 as below:																																			
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	17. Fulminant Viral Hepatitis	41. Chronic Autoimmune Hepatitis
	18. Heart Attack – of specified severity	42. Chronic Relapsing Pancreatitis
	19. Heart Valve Surgery	43. Creutzfeldt-Jakob Disease
	20. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection Due to Blood Transfusion	44. Ebola Hemorrhagic Fever
	21. Kidney Failure – requiring dialysis or kidney transplant	45. Elephantiasis
	22. Loss of Independent Existence	46. Poliomyelitis
	23. Loss of Speech	47. Progressive Scleroderma
	24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living	48. Severe Eisenmenger's Syndrome

\*Not applicable to *myWaiver* and *myPayor Plus*.

Activities of Daily Living are as follows:

- Transfer -Getting in and out of a chair without requiring physical assistance.
- Mobility -The ability to move from room to room without requiring any physical assistance.
- Continence -The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- Dressing -Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- Bathing/Washing -The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- Eating -All tasks of getting food into the body once it has been prepared.



## Other Key Terms & Conditions

<b>Takaful Contribution</b>	<ul style="list-style-type: none"> <li>a) The takaful contribution depends on the entry age, gender of the person covered, contribution payment term and coverage term.</li> <li>b) The takaful contribution amount is not guaranteed and we reserve the right to revise the takaful contribution amount. We will notify you at least 30 days before it takes effect.</li> <li>c) Coverage on the person covered will take effect upon a successful payment of the first takaful contribution as stated in your e-certificate.</li> <li>d) Subsequently, your takaful contribution will be deducted automatically from the selected debit/credit card or current/savings account based on the chosen payment mode to ensure continuous protection for the person covered.</li> <li>e) Please keep the receipt, which will be emailed to you, as proof of the takaful contribution payment made.</li> </ul>
<b>Tabarru'</b>	<ul style="list-style-type: none"> <li>a) Tabarru' will be deducted monthly from the PA and credited into the Risk Fund depending on the Net Sum Covered, sum covered, attained age, gender and occupational class of the person covered or the participant, where applicable.</li> <li>b) The Tabarru' amount is not guaranteed and we reserve the right to revise the Tabarru' amount. We will notify you at least 30 days before it takes effect.</li> </ul>
<b>Net Sum Covered</b>	Net Sum Covered refers to the amount, if any by which the sum covered exceeds any balance of the PA.
<b>Grace Period</b>	You will have 30 days from the due date to pay your takaful contribution. Your certificate will remain in-force during the grace period.
<b>Lapse</b>	Your certificate will lapse and no coverage will be provided when the balance in the PA and ILF(s), if applicable, is exhausted. Prior to this, if the PA is insufficient to cover the Tabarru' and service charge, we will deduct the required charges from the ILF(s) to prevent the certificate from lapsing.
<b>Reinstatement</b>	If your certificate lapse, you may reinstate the certificate, subject to our requirements.
<b>Others</b>	It is important that you update in the <i>myTakaful</i> Customer Portal or inform us of any changes in your contact details to ensure that all correspondences reach you on time.



## Exclusions

This plan does not cover the following:

<b>Death</b>	<ul style="list-style-type: none"> <li>Death due to suicide within the first year.</li> </ul>
<b>TPD</b>	<p>TPD:</p> <ul style="list-style-type: none"> <li>that existed before the coverage starts, or TPD resulting from attempted suicide or self-inflicted injuries;</li> <li>resulted due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or</li> <li>resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.</li> </ul>
<b>Accidental Death/TPD</b>	<p>Accidental death/TPD due to:</p> <ul style="list-style-type: none"> <li>suicide, attempted suicide or self-inflicted injuries;</li> <li>aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or</li> <li>hazardous sport, or riding or driving in any kind of race or competition.</li> </ul>
<b>Death While Performing Hajj/Umrah</b>	<ul style="list-style-type: none"> <li>Death while performing Hajj/Umrah within the first year.</li> </ul>
<b>myCharity/ myProtect Booster</b>	<p>Death:</p> <ul style="list-style-type: none"> <li>due to suicide within the first year.</li> </ul> <p>TPD:</p> <ul style="list-style-type: none"> <li>that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries;</li> <li>resulted due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or</li> <li>resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.</li> </ul>

**Note:**

The above list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

## IMPORTANT NOTES:

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OUR SALES REPRESENTATIVE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD DIRECTLY FOR MORE INFORMATION.**

**THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("TIPS") BROCHURE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD OR PIDM (VISIT [WWW.PIDM.GOV.MY](http://WWW.PIDM.GOV.MY)).**

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