

**AS-SALIHIN TRUSTEE BERHAD
ESTATE PLANNING PRODUCT-PRI EMAS**

PRODUCT DISCLOSURE SHEET (PDS)

Read this Product Disclosure Sheet before you decide to take the As-Salihin Trustee Berhad's Estate Planning Product-Wasiat. Be sure to also read the Terms and Conditions of the product. Seek clarification from us if you do not understand any part of this document or the general terms.

Date :

[The date is to be filled in by Sales Personnel]

1. What is this product about?

This product offers an individual during his lifetime to appoint as-Salihin Trustee Berhad as Trustee cum Attorney to manage trust fund on his behalf upon his disability.

In Pri-Emas, the focus is to protect the interests of the Settlor in managing his/her daily expenses, medical expenses, emergency cost and others before the Settlor recovers or dies.

2. What is the Shariah contract applicable?

- i. Wakalah : an agency contract whereby the banks acts as an agent to facilitate the Pri Emas
- i. Amanah – means Trust – as-Salihin Trustee Berhad will act as trustee to hold and transfer the Hibah asset in accordance terms and conditions stipulated in trust deed.

3. What type of asset can be included in Pri Emas

- i. Saving and investment accounts in Financial institution
- ii. Takaful policy

4. What benefit could I get from the Pri Emas?

- i. Ensure continuity of cash flow despite of Settlor's inability to access his/her account due to his/her disability
- ii. Allow the Settlor to control usage of trust fund during his/her inability
- iii. Allow the Settlor to prioritize the usage of the trust fund after his/her death
- iv. Avoid any misuse of the trust fund, The Trust fund will be administered according to the Setlor's instruction

5. How much will it cost to have a Pri Emas?

Minimum is RM1,000.00 and RM250 processing fee

6. Cancellation fee (drafting stage)

RM1,000.00 will be charged if the document (draft) is issued

7. Who will be beneficiaries of the Pri Emas?

The Settlor and his dependents

8. What is the risks?

There is possibility that there is insufficient money to be administered upon triggering event

9. May I amend or revoke the Pri Emas?

During lifetime settlor may amend content of Pri Emas or revoke his Pri Emas at anytime

10. If the Settlor dies, what happen to the balance of the trust fund?

The balance i(f any)will be part of the settlor's estate and shall be distributed in accordance with Islamic Inheritance Law .

11. Where can I get further information?

If you have any enquiries, please contact :
Bank Muamalat Malaysia Berhad