

# PRODUCT DISCLOSURE SHEET

Dear customer,

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

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



Date: 16/06/2025

## 1 What is IKHLAS Impianku?





**IKHLAS Impianku** is an endowment takaful product that combines protection and savings. It offers takaful protection for 30 years. It pays a lump sum benefit if you passed away or suffer total and permanent disability during the term of the takaful certificate.

The applicable shariah concepts are as follows:

- Tabarru'** – refers to donation by takaful participants contributed in the risk fund, for the purpose of providing mutual financial benefit payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. The tabarru' takes into effect when you contribute to the risk fund.
- Wakalah bil Ujah** – refers to a contract where a party, as principal (*muwakkil*) authorises another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with 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.

Note: "the company" refers to Takaful Ikhlas Family Berhad.

## 2 Know Your Coverage/Benefits

<b>As an illustration</b> , based on a basic sum covered of RM250,000 for a healthy 30 year old male, plan 20Pay30 and a <b>RM45,750</b> annually takaful contribution, you will receive the following family takaful <b>benefits</b> :										
Death Benefit	500,000 (Based on 200% of basic sum covered) + participant's individual fund (PIF) (if any)									
Accidental Death Benefit	500,000 (Additional to death benefit)									
Total and Permanent Disability (TPD) Benefit	500,000 (Based on 200% of basic sum covered) + PIF (if any)									
Impian Benefit	Amount will be payable for every 2 years. The payout details are as below: Plan 20Pay30 <table><tr><td>End of Cert Year</td><td>% of Basic Sum Covered</td></tr><tr><td>2 – 20</td><td>5.00</td></tr><tr><td>22 - 28</td><td>25.00</td></tr><tr><td>30</td><td>80.00</td></tr></table>		End of Cert Year	% of Basic Sum Covered	2 – 20	5.00	22 - 28	25.00	30	80.00
End of Cert Year	% of Basic Sum Covered									
2 – 20	5.00									
22 - 28	25.00									
30	80.00									
Maturity Benefit	250,000 + PIF (if any).									
Your family takaful <b>excludes</b> :										
<ul style="list-style-type: none"><li>• The death benefit shall not be payable should the person covered passed away directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the takaful certificate commencement date or reinstatement date whichever is later.</li><li>• The TPD benefit shall not be payable should the person covered is diagnosed or existed prior to or at the entry date or any reinstatement date with any disabilities, illnesses or injury.</li><li>• The accidental death benefit shall not be payable should the accident occurring while or because the person covered is affected by the consumption of alcohol beyond the permitted limit or drug unless taken as prescribed by a qualified medical practitioner.</li></ul>										
<b>Note:</b> This list is <b>non-exhaustive</b> . You must refer to the takaful certificate for the full list of exclusions.										
<b>If you have any questions or require assistance on your family takaful, you can:</b>										
 Call us at: +603-2723 9696	 Visit us at: <a href="https://www.takaful-ikhlas.com.my/category/saving/product/ikhlas-impianku">https://www.takaful-ikhlas.com.my/category/saving/product/ikhlas-impianku</a>	 Email us at: <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a>								
		 Scan the QR code above								

## 3

## Know Your Obligations

<b>For this family takaful, you must pay a takaful contribution of:</b>							
Contribution	<b>RM254.65 Monthly</b>						
Duration: until the age of <b>65</b> years							
You also have to pay the following fees and charges:							
Wakalah fee	<b>17.8% of contribution or RM10,878</b>						
Other applicable charges	i) Takaful Certificate Charge: <table border="1"> <thead> <tr> <th>Mode of Contribution</th><th>Monthly Charge</th></tr> </thead> <tbody> <tr> <td>Annually</td><td>RM4</td></tr> <tr> <td>Semi-annually/ Quarterly/ Monthly</td><td>RM5</td></tr> </tbody> </table> ii) Partial Withdrawal Fee*: <b>RM50 per transaction</b> iii) Surrender Charge*: <b>RM100</b> iv) Surplus Performance Incentive: <b>50% of total gross surplus</b> v) Investment Performance Fee: <b>30% of PIF investment income</b>  <i>* These fees may be revised in the future and will also be subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia.</i>	Mode of Contribution	Monthly Charge	Annually	RM4	Semi-annually/ Quarterly/ Monthly	RM5
Mode of Contribution	Monthly Charge						
Annually	RM4						
Semi-annually/ Quarterly/ Monthly	RM5						

## 4

## Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- If we do not receive takaful contribution on the due date and provided the amount in the PIF is sufficient, the amount in the PIF will be utilized to pay for the contribution due until the amount in the PIF is insufficient to pay for the charges. In such event, your takaful certificate will lapse.
- Grace period is thirty-one (31) days from the takaful contribution's due date to pay your takaful contributions.
- Upon surrender, the PIF value less any surrender charge will be payable. Please refer to the benefit illustration on the surrender value for more details.

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

## ?

## Can I cancel my takaful certificate?

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

- Cooling-off period:** You may cancel your takaful certificate by returning the takaful certificate within 15 days after your takaful certificate has been delivered to you. The contribution that you have paid (less any medical fee incurred) will be refunded to you.
- Written Notice:** 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 surrender value and accumulated amount in the PIF, if any, after deducting the surrender fee. The takaful certificate including all attaching riders to this basic plan (if any) will cease thereafter.

The eligible benefits payable under this Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Takaful Ikhlas Family Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

**Customer's Acknowledgement\***

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

- ☐ I acknowledge that Takaful Ikhlas Family Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent over the product terms and conditions.*

Name: Rafiq  
Date: 11/06/2025