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.**

TAKAFUL IKHLAS FAMILY BERHAD

Date: **13/08/2026**

1 What is IKHLAS Basic Term Takaful?

IKHLAS Basic Term Takaful is a term takaful product that offers takaful protection for **20** years. It pays a lump sum benefit if person covered passes away or suffers total and permanent disability (TPD) during the term of the takaful certificate. An additional 100% of sum covered will be paid upon accidental death or TPD. If the person covered passes away due to dengue, an additional 50% of the sum covered will be paid subject to a maximum of RM100,000 per person covered. It is a commission free pure protection that does not provide any takaful benefit or refund upon surrender of the takaful certificate.

The applicable shariah concepts are as follows:

- **Tabarru'** – 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. The rates will be based on gender, attained age, occupational class rating and other factors. The tabarru' takes into effect when you contribute to 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.

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

2 Know Your Coverage/ Benefits

As an illustration, based on a basic sum covered of RM500,000 for a healthy 30 year old male, coverage term 20 years and **RM2,035.00** annually, you will receive the following family takaful **benefits**:

Death Benefit	Natural causes : **RM500,000** (Based on 100% of basic sum covered) Accidental causes: **RM1,000,000** (Based on 200% of basic sum covered) Dengue : **RM600,000** (Minimum of 150% of basic sum covered or RM100,000 plus basic sum covered)
TPD Benefit	Natural causes : **RM500,000** (Based on 100% of basic sum covered) Accidental causes: **RM1,000,000** (Based on 200% of basic sum covered)

Your family takaful **excludes**:

- This takaful certificate does not cover any death caused 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.
- This takaful certificate does not cover any TPD caused directly or indirectly as a result of drug abuse or under influence of alcohol.

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

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

Call us at:
+603-2723 9696

Visit us at:
https://www.takaful-ikhlas.com.my/category/protection/product/ikhlas-basic-term-takaful

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

Scan the QR code above

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:	
Contribution	**RM2,035.00 Annually**
Duration: until the age of **50** years	
You also have to pay the following fees and charges:	
Stamp duty	**RM10** is imposed once at inception, and this will be borne by the takaful participant.
Wakalah fee	**14.40% of contribution or RM5,844.00**
Other applicable charges	i) Reinstatement Fee*: **RM15** ii) Takaful Certificate Charge: ** 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.*

Mode of Contribution	Certificate Charge
Annually	RM48
Semi-annually	RM24
Quarterly	RM12
Monthly	RM4

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. The company has the right to repudiate liability in the event that takaful participant have failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to the takaful participant.
- If we do not receive takaful contribution on the contribution due date and the grace period has expired, the takaful certificate shall lapse and has no further value.
- Grace period is thirty-one (31) days from the takaful contribution's due date to pay your takaful contributions.

Note: This list is **non-exhaustive.** You should refer to the takaful certificate for the full list of terms and conditions. This PDS contains a summary of the product and is not a contract of the takaful plan. The takaful certificate shall prevail over this document.

? 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 fifteen (15) days from the date of the takaful certificate is 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. No amount will be payable when you surrender your takaful certificate. The takaful certificate 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).

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 dispute over the product terms and conditions.*

Name:

Date: