

# 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: 1/1/2026

## 1 What is IKHLAS Dariku?

**IKHLAS Dariku** is an endowment takaful product that offers takaful protection for 40 years. The sum covered will be payable to the takaful participant if the person covered passed away during the term of the certificate. This certificate also provides additional death benefit and cash reward benefit. Additional death benefit will be payable in the event that the person covered passed away due to cancer, accident or while performing hajj or umrah. Cash reward benefit will be payable in the event that the person covered achieves any covered life events.

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*) authorises 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 a 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 RM500,000 and other riders (if any) attached to this plan for a healthy 30 year old male, coverage term 40 years and a **RM2,459.00** annually, you will receive the following family takaful benefits:

Death Benefit (all causes)		<b>RM500,000 + participant's individual fund (PIF) (if any)</b>
Additional Death Benefit	Death due to cancer	<b>RM500,000</b>
	Death due to accident	<b>RM1,000,000</b>
	Death while performing hajj or umrah	<b>RM1,500,000</b>
Cash Reward		<b>RM200</b>

Your family takaful **excludes**:

- 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.
- Additional death benefit due to cancer will not be payable should the person covered passed away directly or indirectly from any pre-existing conditions arising prior takaful certificate date or reinstatement date, whichever is later.
- The additional death benefit due to accident shall not be payable should the person covered passed away directly or indirectly by any violation of law or attempted violation of the law or resistance to arrest by the person covered.

**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-dariku>



Email us at:  
[ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)



Scan the QR code above

**3****Know Your Obligations**

<b>For this family takaful, you must pay a takaful contribution of:</b>								
Contribution	<b>RM2,459.00 Annually</b>							
Duration: until the age of <b>70</b> years								
You also have to pay the following fees and charges:								
Stamp Duty	<b>N/A</b>							
Wakalah fee	<b>9.0% of contribution or RM8,852.40</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 Fee*: <b>RM50</b> iv) Reinstatement Fee*: <b>RM15</b> v) Surplus Administration Charge: <b>50% of total gross surplus</b> vi) Investment Performance Fee: <b>30% of PIF investment income</b>		Mode of Contribution	Monthly Charge	Annually	RM4	Semi-annually/ Quarterly/ Monthly	RM5
Mode of Contribution	Monthly Charge							
Annually	RM4							
Semi-annually/ Quarterly/ Monthly	RM5							
<small>* 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.</small>								

**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 contribution due date and provided the amount in the PIF is sufficient, the amount in the PIF will continue to be deducted for tabarru' and certificate charge until the amount in the PIF is insufficient to pay for the charges. In such event, your takaful certificate shall lapse.
- 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.

**?****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 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 dispute over the product terms and conditions.*

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Name: \_\_\_\_\_  
Date: \_\_\_\_\_