

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to participate in the “<i>IKHLAS</i>link Regular Top Up Secure Takaful Rider”. Be sure to also read the general terms and conditions).</p>	<p><b>TAKAFUL IKHLAS BERHAD</b></p> <p>(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <p><b><i>IKHLAS</i>link Regular Top Up Secure Takaful Rider</b></p> <p>Date: 08/10/2018</p>				
<p><b>1) What is this product about?</b></p> <p>This is a Takaful Contribution paying rider which is attachable to the regular Takaful Contribution investment-linked Takaful plan. This is a rider that provides option to regularly invest in selected investment-linked funds which functions similar to a regular saving account offered by financial institutions.</p>					
<p><b>2) What are the Shariah concepts applicable?</b></p> <ul style="list-style-type: none"> <li><b>Wakalah</b> – refers to a contract where a party, as principal (<i>muwakkil</i>) authorizes another party as his agent (<i>wakil</i>) to perform a particular task on matters that may be delegated with or without imposition of a fee. In the context of Takaful Ikhlas, the Company is appointed as an agent (<i>wakil</i>) to carry out the Takaful Business and a Wakalah fee (<i>Ujrah</i>) to be paid to the Company.</li> </ul>					
<p><b>3) What are the covers / benefits provided?</b></p> <p>This rider does not offer Takaful benefit. In the event of Death or Total and Permanent Disablement (TPD) of the Person Covered or the maturity of the Takaful Certificate, 100% accumulated amount in the Unit Fund of the Takaful Certificate (value of units at the valuation on the processing date) will be paid to the nominee.</p>					
<p><b>4) How much Takaful Contribution do I have to pay?</b></p> <p>Minimum Takaful Contribution of RM120.00 per annum and in multiple of RM10.00.</p>					
<p><b>5) What are the fees and charges that I have to pay?</b></p> <table border="1" data-bbox="263 1262 1073 1339"> <tr> <td>Wakalah Fee</td> <td>5.25%</td> </tr> <tr> <td>Commission</td> <td>3.75%</td> </tr> </table> <p>* The Wakalah fee is inclusive of the commission.</p>		Wakalah Fee	5.25%	Commission	3.75%
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<p><b>6) What are some of the key terms and conditions that I should be aware of?</b></p> <ol style="list-style-type: none"> <li>Importance of disclosure – you must disclose all material facts such as your age, occupation, and health condition correctly. Takaful IKHLAS has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to you.</li> <li>Cooling-off Period – you may cancel your Supplementary Takaful Certificate by returning the Supplementary Takaful Certificate to the Company within fifteen (15) days after you have received the Supplementary Takaful Certificate. The Company shall cancel it immediately upon receipt.</li> <li>The actual investment income may fluctuate based on market conditions. As a result, the amount accumulated in the Unit Fund of the basic Takaful Certificate may rise above or fall below the total Takaful Contribution made into Unit Fund of the basic Takaful Certificate (possibly leading to early Takaful Certificate lapsation).</li> </ol>					

- d) It is important for you to receive receipts and keep them as proof of payment of Takaful Contributions.
- e) If you do not receive the Takaful Certificate after fourteen (14) days from the date of participation, please contact us (for standard cases only).
- f) This Supplementary Takaful Certificate will not provide any benefit amount on termination, maturity or expiry of the Supplementary Takaful Certificate.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this Takaful Certificate.

**7) What are the major exclusions under the Takaful Certificate?**

No exclusion will be imposed on the rider.

**8) Can I cancel my Takaful Certificate?**

If you find that this rider is no longer appropriate, you may cancel it by giving us a written notice.

**9) What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details (including that of the nominee) to ensure that all correspondences reach you and/or nominee in a timely manner.

**10) Where can I get further information?**

Should you require additional information on Investment-Linked Takaful, please refer to *insuranceinfo* booklet on 'Investment-Linked Takaful'. You can obtain a copy from our Takaful agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiry, please contact us at:

**Takaful IKHLAS Berhad**

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**11) Other types of similar Takaful cover available.**

-Nil-

**IMPORTANT NOTE:**

**THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

*The information provided in this Product Disclosure Sheet is valid effective as at: 08/10/2018*