

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to participate in the “<i>IKHLASlink Child Secure Takaful Rider</i>”. Be sure to also read the general terms and conditions).</p>	<p>TAKAFUL IKHLAS BERHAD (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <hr/> <p><i>IKHLASlink Child Secure Takaful Rider</i></p> <hr/> <p>Date: 08/10/2018</p>												
<p>1) What is this product about?</p> <p>This is a guaranteed renewable unit deducting rider which is attachable to the regular Takaful Contribution investment-linked Takaful plans, and offers protection to Child Illness for the younger group.</p> <p>The <i>IKHLASlink Child Secure Takaful Rider</i> can only be attached to the basic Takaful Certificate if the Person Covered in the basic Takaful Certificate is also the Person Covered in the <i>IKHLASlink Child Secure Takaful Rider</i>.</p> <p>A child means natural or legally adopted child. In either case, the child must be financially dependent on the Takaful Participant.</p>													
<p>2) What are the Shariah concepts applicable?</p> <ul style="list-style-type: none"> • Tabarru’ – shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of Takaful IKHLAS, Tabarru’ will be allocated into the Risk Fund. • Wakalah – 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. 													
<p>3) What are the covers / benefits provided?</p> <p>a) Child Illness Benefit</p> <p>If the Person Covered before the Maturity/Expiry Date and prior to attaining age twenty-five (25) next birthday, is first diagnosed of any one of the Child Illness as specified below, 100% of the Sum Covered shall be payable. Thereafter, this Supplementary Takaful Certificate shall terminate.</p> <table border="1" data-bbox="188 1480 1430 1799"> <thead> <tr> <th data-bbox="188 1480 940 1514">List of Covered Child Illness</th> <th data-bbox="940 1480 1430 1514">Sum Covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="188 1514 940 1545">1) Severe Asthma</td> <td data-bbox="940 1514 1430 1799" rowspan="9" style="text-align: center; vertical-align: middle;">RM50,000</td> </tr> <tr> <td data-bbox="188 1545 940 1577">2) Leukaemia</td> </tr> <tr> <td data-bbox="188 1577 940 1608">3) Insulin-Dependent Diabetes Melitus</td> </tr> <tr> <td data-bbox="188 1608 940 1640">4) Rheumatic Fever with Valvular Impairment</td> </tr> <tr> <td data-bbox="188 1640 940 1671">5) Kawasaki Disease with Heart Complications</td> </tr> <tr> <td data-bbox="188 1671 940 1703">6) Severe Juvenile Rheumatoid Arthritis</td> </tr> <tr> <td data-bbox="188 1703 940 1734">7) Glomerulonephritis with Nephrotic Syndrome</td> </tr> <tr> <td data-bbox="188 1734 940 1766">8) Severe Epilepsy</td> </tr> <tr> <td data-bbox="188 1766 940 1799">9) Intellectual Impairment due to Illnesses or Accident</td> </tr> </tbody> </table>		List of Covered Child Illness	Sum Covered	1) Severe Asthma	RM50,000	2) Leukaemia	3) Insulin-Dependent Diabetes Melitus	4) Rheumatic Fever with Valvular Impairment	5) Kawasaki Disease with Heart Complications	6) Severe Juvenile Rheumatoid Arthritis	7) Glomerulonephritis with Nephrotic Syndrome	8) Severe Epilepsy	9) Intellectual Impairment due to Illnesses or Accident
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Note: In the event of the Person Covered is diagnosed of any Child Critical Illness defined herein, prior to attaining the age of five (5) years at the next birthday and subject to the terms and conditions of the Takaful Certificate, the Takaful Benefit for this Supplementary Takaful Certificate as shown on the Takaful Certificate Information Page of the Basic Takaful Certificate will be payable in accordance with the following schedule:

Age at Diagnosed of Critical Illness (Next Birthday)	Percentage of Benefit Payable
1 Year	20%
2 Years	40%
3 Years	60%
4 Years	80%
5 Years and Above	100%

4) How much Takaful Contribution do I have to pay?

No additional Takaful Contribution applicable to this rider since the Tabarru' charge will be deducted from Unit Fund of the basic Takaful Certificate. However, the Tabarru' charge is NOT GUARANTEED and may be varied from time to time by giving three (3) months' notice to the Takaful Participant prior to Takaful Certificate anniversary.

5) What are the fees and charges that I have to pay?

- a) Wakalah Fees - not applicable.
- b) Tabarru' charge is deducted from the Unit Fund of the basic Takaful Certificate (through cancellation of units at unit price). Tabarru' will increase as the Person Covered grow older. Details of the tabarru' amount and other charges for this rider are illustrated in the benefit illustration.

6) What are some of the key terms and conditions that I should be aware of?

- a) 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.
- b) 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.
- c) Waiting period for the plan is 60 days for Child Illness following the issue date or child's date of birth or reinstatement date, whichever is later.
- d) Value of the Unit Fund of the basic Takaful Certificate depends on the performance of the investment-linked funds selected. The higher the level of Takaful coverage selected, the more units will be absorbed to pay for the Tabarru' charges and fewer units will remain to accumulate cash values under the Takaful Certificate.
- e) 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).

- f) Lapse of Takaful Certificate - the Takaful Certificate will lapse when the value of investment units is insufficient to pay for the Tabarru' and other charges.
- g) The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus declared at the end of each Financial Year. The net distributable surplus (after deducting SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant.
- h) It is important for you to receive receipts and keep them as proof of payment of Takaful Contributions.
- i) If you do not receive the Takaful Certificate after fourteen (14) days from the date of participation, please contact us (for standard cases only).
- j) Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any claim. The Company, upon receipt of notice of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the Company from requiring further documentation in respect of the loss as deemed fit by the Company. All such information and evidence must be furnished to the Company within ninety (90) days from the date of the events covered.
- k) 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?

This Supplementary Takaful Certificate shall not cover any critical illness caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a) Any Child Illness, which first manifests itself prior to the sixtieth (60) day following the issue date or the Person Covered's date of birth or reinstatement date of this rider, whichever is later; or
- b) Any Child Illness which existed at the issue date or reinstatement date of this rider, whichever is later; or
- c) Any Child Illness which is due to self-inflicted injuries while sane or insane; or
- d) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
- e) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- f) Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear;

- g) Caused by or consequent upon suicide or attempted suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;
- h) Disability sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang-gliding or ballooning except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- i) Any breach of the law by Person Covered or any assault provoked by him;
- j) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- k) Any pre-existing conditions arising prior to inception of coverage;
- l) For Person Covered who is a juvenile, any congenital defects/damages are specifically excluded.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for full list of exclusions under this Takaful Certificate.

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 and/or Medical and Health Takaful, please refer to *insuranceinfo* booklet on 'Investment-Linked Takaful' and/or 'Medical and Health Takaful'. You can obtain a copy from our Takaful agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at :

Takaful Ikhlas Berhad

CRM Department
IKHLAS Point, Tower 11A, Avenue 5
Bangsar South, No. 8, Jalan Kerinchi
59200 Kuala Lumpur.

Tel: +603-2723 9696

Fax: +603-2723 9998

Website : www.takaful-ikhlas.com.my

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



11) Other types of similar Takaful cover available

Nil

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS TAKAFUL CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

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