

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to participate in the “<i>IKHLASlink Lady Secure Takaful Rider (without Maternity)</i>”. Be sure to also read the general terms and conditions).</p>	<p><b>TAKAFUL IKHLAS BERHAD</b> (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <hr/> <p><b><i>IKHLASlink Lady Secure Takaful Rider (without Maternity)</i></b></p> <hr/> <p>Date: 08/10/2018</p>										
<p><b>1) What is this product about?</b></p> <p>This is a unit deducting rider which is attachable to the regular Takaful Contribution investment-linked Takaful plans. It provides protection to the Person Covered against any of the female-specific illnesses (without Maternity benefit) as defined in the Supplementary Takaful Certificate, within the term of the Supplementary Takaful Certificate.</p> <p>This Rider can only be attached to the basic Takaful Certificate if the Person Covered in the basic Takaful Certificate is the same Person Covered in the <i>IKHLASlink Lady Secure Takaful Rider</i>.</p>											
<p><b>2) What are the Shariah concepts applicable?</b></p> <ul style="list-style-type: none"> <li>• <b>Tabarru'</b> – 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.</li> <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><b>Female-Specific Illnesses</b></p> <p><b>a) Lady Related Cancer</b></p> <p>If the Person Covered before the Maturity/Expiry Date and prior to attaining age eighty-one (81) next birthday, is first diagnosed of any one of the Lady Related Cancer specified below, 100% of the Sum Covered shall be payable. Thereafter, this Supplementary Takaful Certificate shall terminate.</p> <table border="1" data-bbox="274 1446 1442 1703"> <thead> <tr> <th>List of Covered Lady Related Cancer</th> <th>Benefits Payable</th> </tr> </thead> <tbody> <tr> <td>1) Cancer of Breast</td> <td rowspan="7">RM10,000</td> </tr> <tr> <td>2) Cancer of Cervix Uteri</td> </tr> <tr> <td>3) Cancer of Fallopian Tubes</td> </tr> <tr> <td>4) Cancer of Ovary</td> </tr> <tr> <td>5) Cancer of Uterus</td> </tr> <tr> <td>6) Cancer of Vagina/Vulva</td> </tr> <tr> <td>7) Systemic Lupus Erythematosus with Severe Kidney Complications</td> </tr> </tbody> </table>		List of Covered Lady Related Cancer	Benefits Payable	1) Cancer of Breast	RM10,000	2) Cancer of Cervix Uteri	3) Cancer of Fallopian Tubes	4) Cancer of Ovary	5) Cancer of Uterus	6) Cancer of Vagina/Vulva	7) Systemic Lupus Erythematosus with Severe Kidney Complications
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**b) Lady Related Illness**

If the Person Covered before the Maturity/Expiry Date and prior to attaining age eighty-one (81) next birthday, is first diagnosed of any one of the Lady Related Illness specified below, 30% of the Sum Covered shall be accelerated. The remaining Sum Covered will only be payable if the Person Covered is diagnosed with any one of the Lady Related Cancer as specified in 3 i) a). Thereafter, this Supplementary Takaful Certificate shall terminate.

List of Covered Lady Related Illness	Benefits Payable
1) Carcinoma-In-Situ of Breast or Cervix Uteri	RM3,000
2) Rheumatoid Arthritis with Complication	
3) Breast Reconstructive Surgery due to Accident	
4) Facial Reconstructive Surgery due to Accident	
5) Skin Grafting due to Skin Cancer	
6) Osteoporotic Fracture	

**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 on monthly basis (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:
  - i) 60 days following the issue date or reinstatement date for all Lady Related Cancer / Lady Related Illnesses;
- 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:

Exclusions for Lady Related Cancer & Lady Related Illness Benefit:

- a) Any Lady Related Cancer/ Lady Related Illness, which first manifests itself prior to the sixtieth (60th) day following the issue date or any reinstatement date of the Supplementary Takaful Certificate, whichever is the later; or
- b) Any Lady Related Cancer/ Lady Related Illness, which existed at the date of issue or date of reinstatement of the Supplementary Takaful Certificate, whichever is the later; or any Lady Related Cancer/ Lady Related Illness which is due to self-inflicted injuries while sane or insane.

Other Exclusions:

- c) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
- d) 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;

- e) 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;
- f) Caused by or whether sane or insane commits suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;
- g) 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;
- h) Any breach of the law by the Person Covered or any assault provoked by him;
- i) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- j) Any pre-existing conditions arising prior to inception of coverage;
- k) If the disease is diagnosed within thirty (30) days from the issue date of this Supplementary Takaful Certificate or date of reinstatement, whichever is later, except for Accidental causes;
- l) For Child as a Person Covered, any defect or illness from the birth date will be 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](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at :

**Takaful Ikhlas Berhad**  
CRM Department  
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Bangsar South, No. 8, Jalan Kerinchi  
59200 Kuala Lumpur.

Tel: +603-2723 9696  
Fax: +603-2723 9998  
Website : [www.takaful-ikhlas.com.my](http://www.takaful-ikhlas.com.my)  
E-mail: [ikhlascare@takaful-ikhlas.com.my](mailto: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*