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HongLeong MSIG Takaful

HLM Takaful **Premier Growth**

The Smart Way to Grow Your Money!



Visit any of our branches or call 03-7650 1800
Log on to www.hlmtakaful.com.my

Achieve your life goals and enjoy a comfortable future by saving the smart way.

Introducing HLM Takaful Premier Growth, a **single contribution investment-linked plan** that provides the option to contribute a one-time amount for a high allocation rate to enjoy fruitful investment returns at the age of 80 or 100.

What's more, you will receive peace of mind knowing that you are protected against unforeseen events.

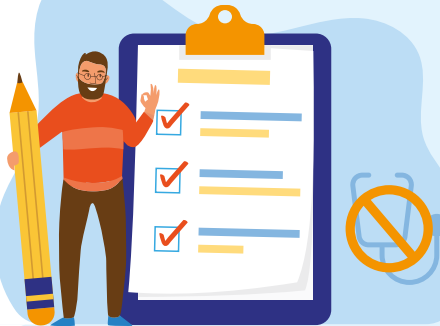
WHY HLM Takaful Premier Growth



1

Hassle-Free Enrolment

Answer simple health questions without medical check-up to participate in this plan¹.



2

Protection Against Unforeseen Events

In the event of Death, Total and Permanent Disability (TPD)² or Old Age Disablement (OAD)³, the Basic Sum Covered or Account Value⁴, whichever is higher will be payable.



¹ Subject to a maximum sum covered amount based on entry age.

² TPD coverage is up to 65 years old.

³ OAD coverage will commence after 65 years old.

⁴ Account Value is equivalent to the value of the Participant's Investment Account (PIA).

The Account Value will be based on actual performance and the investment returns are not guaranteed.

3

Maturity Payout

The Account Value will be payable if no death, TPD or OAD claim is made prior to the maturity of the certificate.



4

Funeral Benefit

While waiting for the Death Benefit to be payable, HLM Takaful will pre-pay 10% of the Death Benefit upon receiving the burial or death certificate of the Person Covered.



5

Value-Added Services

Arrangements to perform religious obligation or contribute to a charitable organisation on your behalf if you have passed on or suffered TPD or OAD. Please refer to the Frequently Asked Questions for further details.



6

Income Tax Relief

You may qualify for a personal tax relief for the contributions paid under "Life Insurance/ Takaful" up to RM3,000, subject to the final decision of the Inland Revenue Board of Malaysia.



KNOW MORE ABOUT HLM TAKAFUL PREMIER GROWTH

| Entry Age | 30 days old to 65 years old | | | | | | |
|--------------------------------|---|------------------|----------------------------------|--------|-----------------------------|---------|-----------------------------|
| Expiry Age | 80 years old or 100 years old | | | | | | |
| Contribution | <ul style="list-style-type: none">• Minimum single contribution: RM8,000• Minimum single top-up contribution: RM500 The single top-up can be made at any time after certificate inception. | | | | | | |
| Basic Sum Covered | <p>The minimum Basic Sum Covered is shown in the table below while the maximum Basic Sum Covered is subject to the sustainability of the plan.</p> <table><thead><tr><th>Entry Age</th><th>Minimum Basic Sum Covered</th></tr></thead><tbody><tr><td>1 – 59</td><td>125% of Single Contribution</td></tr><tr><td>60 – 65</td><td>105% of Single Contribution</td></tr></tbody></table> <p>The Basic Sum Covered will increase by 100% of the amount of top-up made and reduced respectively by the amount of withdrawal made.</p> | Entry Age | Minimum Basic Sum Covered | 1 – 59 | 125% of Single Contribution | 60 – 65 | 105% of Single Contribution |
| Entry Age | Minimum Basic Sum Covered | | | | | | |
| 1 – 59 | 125% of Single Contribution | | | | | | |
| 60 – 65 | 105% of Single Contribution | | | | | | |
| Investment Fund Options | <ul style="list-style-type: none">• HLMT i-Income Fund• HLMT i-Balanced Fund• HLMT i-Equity Fund• HLMT Maa’rof Fund• HLMT Makmur Fund• HLMT Global Shariah ESG Fund <p>Please refer to the Fund Fact Sheet for more information on the investment-linked funds above.</p> | | | | | | |

TYPES OF TAKAFUL FUNDS

1. Participant's Investment Account (PIA)

The contribution paid after deducting the Wakalah Fee will be converted into units of the investment-linked funds of your choice and allocated into the PIA. We will manage and invest the PIA in accordance with the terms and conditions of the certificate based on the concept of Wakalah Bi Al-Istithmar⁵. The Account Value will be based on actual performance and the investment returns are not guaranteed. One hundred percent (100%) of the yearly investment profit (if any) will be credited back to the PIA. Any investment risk arising from the PIA will be borne solely by the participant and the Account Value may be less than the total contributions paid.

2. Participants' Risk Fund (PRF)

On a monthly basis, a pre-determined Tabarru' will be deducted from the PIA (through unit cancellation) into the PRF based on the concept of Iltizam Bi Al-Tabarru'⁶ to provide for the Takaful coverage under this plan. The Basic Sum Covered are payable from the PRF. Any arising surplus from the PRF will be distributed in a ratio of 50:50 between the eligible participants and Takaful Operator based on Ju'alah⁷ principle. Participant's share of surplus will be credited into the PIA.

FEES & CHARGES

1. Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs, including commission.

| Type of Contribution | Wakalah Fee |
|----------------------------|-------------|
| Single Contribution | 5% |
| Single Top-Up Contribution | 5% |

2. Tabarru' ⁸

Tabarru' is a portion from the contribution payable that will be dripped from the PIA and allocated into the PRF. The Tabarru' will be used for mutual aid and assistance among the fellow participants. The amount of Tabarru' depends on the coverage amount, person covered's age, gender, occupation class and health condition. The Tabarru' rates are not guaranteed.

⁵ *Wakalah Bi Al-Istithmar means an agency contract for investment whereby the Takaful Operator act as an agent (wakil) to invest the participant's contribution accordingly. The Takaful Operator will not be entitled to any profit or bear any loss. However, the Takaful Operator is entitled to be remunerated based on the fixed percentages of Account Value, as per the rates set out as Fund Management Charge for managing the funds.*

⁶ *Iltizam Bi Al-Tabarru' means a commitment to make Tabarru'.*

⁷ *Ju'alah means an agreement in which the participant agrees to reward the Takaful Operator for its achievement or good performance in managing the PRF that leads to surplus of the fund.*

⁸ *We reserve the right to revise the fees and charges by giving the participant 90 days written notice.*

3. Monthly Service Fee⁸

RM13 will be deducted from the PIA (through cancellation of units) every month for the first five certificate years. This fee is meant for maintenance and services of your certificate.

4. Fund Management Charge⁸

The fee as shown below will be charged for the purpose of managing the fund on behalf of the participant.

| Type of Funds | Fund Management Charge (as % of the investment fund value) |
|------------------------------|---|
| HLMT i-Income Fund | 1.00% per annum |
| HLMT i-Balanced Fund | 1.25% per annum |
| HLMT i-Equity Fund | 1.50% per annum |
| HLMT Makmur Fund | 1.50% per annum |
| HLMT Maa'rof Fund | 1.50% per annum |
| HLMT Global Shariah ESG Fund | 1.50% per annum |

5. Surrender Fee⁸

If you surrender your certificate within the first three certificate year, a surrender fee of RM100 will be deducted from the Account Value.

6. Partial Withdrawal Fee

You may make a partial withdrawal from the PIA at any time without any imposed fee, subject to minimum withdrawal amount of RM500 and minimum Account Value of RM1,000 after withdrawal.

7. Fund Switching Fee

No fee will be charged when you switch your current investment fund to other types of funds.

FREQUENTLY ASKED QUESTIONS

What is Takaful?

The term 'Takaful' refers to a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose. Each participant agrees to contribute on the basis of Tabarru' (donation) which is pooled together to provide benefits in the event of misfortune suffered by any of its participants.

⁸ We reserve the right to revise the fees and charges by giving the participant 90 days written notice.

What are the riders available to enhance my protection?

There are no riders attachable to HLM Takaful Premier Growth.

What are the contribution payment mode and method?

You only have to contribute one time for this plan via cash, credit/debit card, direct debit or e-Wallet.

Can I know more about the Value-Added Services?

In the event of death, TPD or OAD, an amount will be deducted from the Takaful benefit payable under your certificate and paid to the service provider appointed by us. The details of services that you may choose are listed below:

| Service | Amount (RM) | Description |
|---------------|--------------------|---|
| Hajj by Proxy | 3,500 ⁹ | Performing an obligatory Hajj (Pilgrimage to Mecca) on behalf of Muslim customers who are unable to perform Hajj by themselves due to sickness, old age or death. |
| Qurban | 750 ⁹ | Carrying out "Ibadah Qurban" on behalf of Muslim customers inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle or camel. |
| Waqf | 500 | A voluntary, permanent, irrevocable dedication of a portion of one's wealth for religious or charitable purposes. |

What are the exclusions for HLM Takaful Premier Growth?

- No Death Benefit except the Account Value shall be payable if death results directly or indirectly from suicide within twelve (12) months from the commencement date.
- The TPD/OAD Benefit is not payable if the TPD/OAD results directly or indirectly by self-inflicted injury while sane or insane or any condition or disability that existed prior to or at the commencement date.

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

Can I cancel my certificate?

Yes. You can cancel your certificate by giving a written notice to us. It is not advisable to hold this certificate for a short period of time in view of the high initial costs. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch the fund at any time you want without any additional charges. You will lose the benefits under your Takaful certificate and the amount payable to you may be less than the contributions that you have paid.

⁹ Subject to prevailing market price in the year the service is carried out.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of the Takaful plan and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet and Benefit Illustration for more information and the Takaful certificate for the complete terms and conditions of this Takaful plan.
2. You should satisfy yourself that this Takaful plan will best serve your needs and that the contribution payable under the Takaful plan is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of Takaful plan to meet your needs and circumstances can be given to you.
4. You may cancel your Takaful certificate by returning the Takaful certificate within a free-look period of 15 days after it has been delivered to you. We shall refund to you any unallocated contributions, the value of units that have been allocated (if any) at the unit price at the next valuation date, any Tabarru' and monthly service fee that have been deducted, less any medical fee incurred.
- 5. This is a Takaful product that is tied to the performance of underlying assets and is not a pure investment product such as unit trusts.**
6. The investment performance of your PIA is not guaranteed. It is possible that your PIA becomes insufficient to pay for the Tabarru' and other relevant charges due to poor investment returns or any partial withdrawal made during the certificate term. In such case, you will need to pay additional contributions if you want to maintain your Takaful certificate.
7. It is not advisable to hold this Takaful plan for a short period of time in view of the high initial costs.
8. If you terminate your Takaful certificate in the early years, you may get back less than the amount you have contributed.
9. The Takaful certificate will not provide any payments from the PRF upon early termination, surrender or maturity of the Takaful certificate.
10. To check the unit price of each investment-linked fund, you may visit our corporate website or refer to "Berita Harian" and "The New Straits Times Press" newspaper*.
11. All ages mentioned in this brochure are based on next birthday basis.
12. Should you require additional information about Investment-linked Takaful, please refer to the *insuranceinfo* booklet on "Investment-linked Takaful" at any of our branches, or visit www.hlmtakaful.com.my.
13. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

*Subject to change without further notice.

For further information, kindly contact our friendly HLM Takaful agent today!



Underwritten by:

Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the Takaful certificates offered by Hong Leong MSIG Takaful Berhad are protected against loss of part or all of the Takaful benefits by PIDM, in the unlikely event of the Takaful Operator's failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong MSIG Takaful Berhad or visit PIDM's website (www.pidm.gov.my) or call PIDM's toll free line (1-800-88-1266).

MEMBER



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