



# HLM TAKAFUL *i*-SALAM

HLM Takaful i-Salam is an affordable Term Takaful product that offers high level of protection for 10 years

## WHY HLM TAKAFUL *i*-SALAM?



RM100,000 of Death or Total and Permanent Disability (whichever earlier) Benefit for as low as RM 0.55 per day\*

\*based on female aged 20 years old (Age Next Birthday)



You can sign up directly from us without any medical examination and financial underwriting



Option to renew with no underwriting requirement

*"And assist one another in doing of good and righteousness.  
And assist not one another in sin and transgression, but keep duty to Allah."  
Verse Al-Maidah : 2*

## Overview

|                      |   |
|----------------------|---|
| <b>Benefits</b>      | : Death or Total and Permanent Disability (whichever earlier)   |
| <b>Contributions</b> | : Level contribution throughout the coverage term<br><i>Contribution rates vary upon renewal</i>                                      |
| <b>Entry Age*</b>    | : 18-65 years old   |
| <b>Expiry Age*</b>   | : 75 years old  |
| <b>Coverage Term</b> | : 10 years<br><i>with option to renew without underwriting for a maximum of 2 times subject to maximum expiry age of 75 years old</i> |
| <b>Sum Covered</b>   | : RM 100,000- RM 500,000  |

\*Age is on next birthday basis

### Sample Monthly Contribution for RM 100,000 Sum Covered



| Entry Age* | 25 years old | 35 years old | 45 years old | 55 years old |
|------------|--------------|--------------|--------------|--------------|
| Male       | RM 21        | RM 27        | RM 52        | RM 133       |
| Female     | RM 17        | RM 21        | RM 37        | RM 85        |

Contribution payable is rounded to the nearest ringgit

#### Important Notes:

- You should satisfy yourself that this Certificate will best serve your needs and that the contribution payable under this plan is an amount you can afford.
- Please refer to the Illustration and Product Disclosure Sheet pertaining to your Certificate provided to you by your Takaful Operator.
- This leaflet is merely for your information and is not intended to be a basis of Certificate. Please ask for a copy of the Hong Leong MSIG Takaful Berhad's certificate for specific terms, conditions, and exclusions of coverage for your perusal. The information contained in this leaflet may change without prior notice.
- Personal tax relief is subject to eligibility and approval of Inland Revenue Department.
- Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia

#### Underwritten by:

Hong Leong MSIG Takaful Berhad (738090-M)  
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For more information, please contact our customer service at **03-76501800** or visit [www.hlmtakaful.com.my](http://www.hlmtakaful.com.my)  
 Terms and Conditions apply.

A Member of:

**MEMBER**

