

هوڠ ليونڠ م.س.أ.ج. تكافل



HongLeong MSIG Takaful

HLM Takaful **i-Jauhar** The Rewards of Tomorrow



For more information, please call 03-7650 1800
Log on to www.hlmtakaful.com.my

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Today's Decision Brings Tomorrow's Rewards

Life is precious and should be celebrated. That's why we're here – to assist in celebrating the key moments that you treasure with a continuous stream of income and providing a financial security for you and your loved ones.

Introducing HLM Takaful i-Jauhar, an ordinary savings and protection endowment Takaful plan, which gives you the flexibility to contribute for a limited time period as short as 5 years but enjoy its benefits for 30 years.

Along this journey, you will be rewarded with a Living Assistance Payout (LAP) benefit that gives you an annual cash payout of up to 300% of the LAP Sum Covered. Plus, you may receive a lump sum cash upon maturity for your life goals.

As for your protection, HLM Takaful i-Jauhar ensures a financial cushion to fall back on during an emergency. You or your loved ones will receive a lump sum payment to see through the future in the case of death or Total & Permanent Disability (TPD). We also secure your loved ones' future with additional 100% of the Basic Sum Covered¹ in the event of accidental death.

Wait no more, as the rewards of tomorrow start with today's decision.

WHY HLM Takaful i-Jauhar?



Living Assistance Payout up to 300%

We provide you the right plan to start growing your savings. At the end of every certificate year, a Living Assistance Payout (LAP) as shown below will be payable, provided that the certificate is in force and contributions are paid up-to-date:

End of Certificate Year	% of LAP Sum Covered (every year)
1 – 5	20%
6 – 10	50%
11 – 20	100%
21 – 30	300%
Total	4,350%

You may choose:

Option 1: To receive the LAP when it is due;

OR

Option 2: To reinvest 100% of the LAP into your Participant's Account (PA) for a potentially higher returns. You may make a partial withdrawal² from the PA at any time after 2 years without any charges.



Flexible Payment Term

You should not go through life worrying about financial commitments. With HLM Takaful i-Jauhar, you have an option to pay contributions for only 5 years, and be covered while receiving Living Assistance Payout for 30 years. Depending on your needs, you may also choose to pay for 10 or 20 years.



Protection Against Unfortunate Event

In the event of death or Total & Permanent Disability (TPD) prior to attaining age 70 next birthday, either 100% of the Basic Sum Covered¹ or the Account Value (remaining balance in the PA), whichever is higher, will be payable. Furthermore, if death is caused by accident prior to attaining age 66 next birthday, an additional 100% of the Basic Sum Covered¹ will be payable.



Maturity Benefit

If no Death or TPD claim is made prior to the maturity of the certificate, the Account Value (if any) will be payable.



Value-Added Services

We can make arrangements to perform religious obligation or contribute to a charitable organisation on your behalf in the event of death or TPD, where 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:

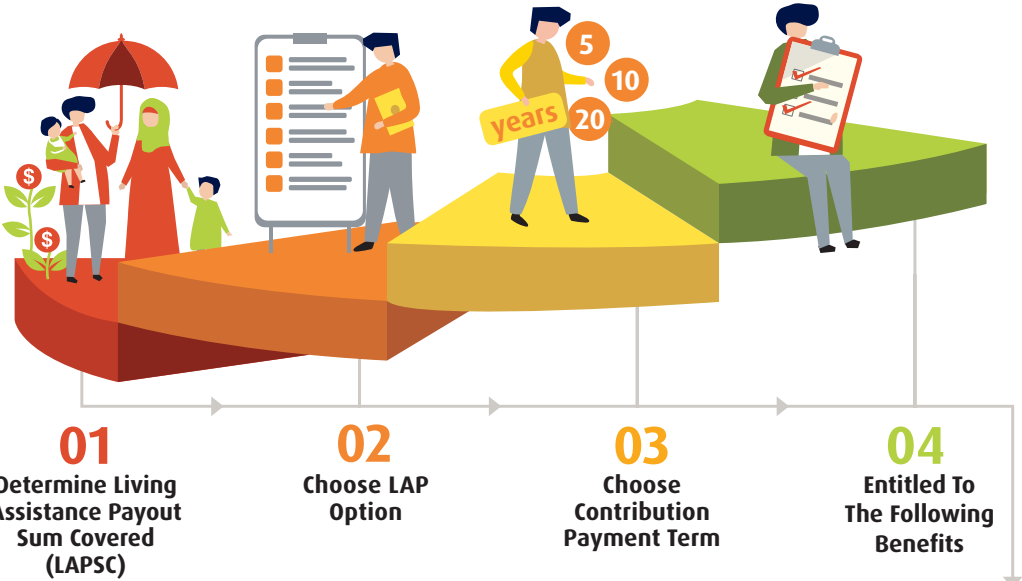
Service	Amount ³ (RM)	Description
Hajj by Proxy (for Muslims)	3,500	Means performing an obligatory Hajj (Pilgrimage to Mecca) on behalf of those who are unable to perform Hajj by themselves due to sickness, old age or death.
Waqf	500	Means a voluntary, permanent, irrevocable dedication of a portion of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





¹ Basic Sum Covered is equivalent to the Total Contribution Paid as at the date of Death/TPD of the Person Covered.

² Subject to minimum withdrawal amount of RM500 and minimum Account Value of RM1,000 after withdrawal.

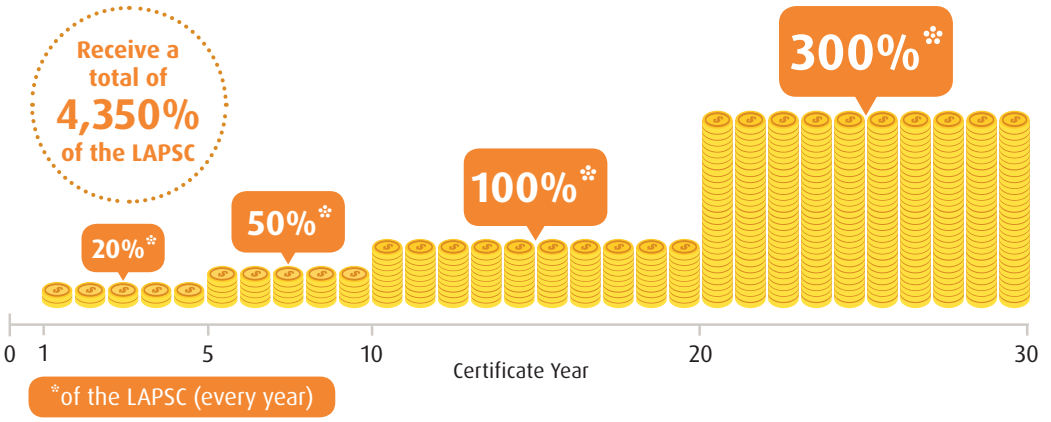
³ Subject to the prevailing market price in the year the service is carried out.

HOW DOES HLM Takaful i-Jauhar WORK?



 <p>Death/TPD Coverage Basic Sum Covered¹ or Account Value, whichever is higher</p>	 <p>Yearly Living Assistance Payout An increase of up to 300% of LAPSC</p>
 <p>Accidental Death Coverage Additional Basic Sum Covered¹</p>	 <p>Maturity Benefit Account Value (if any)</p>

The diagram below is the general illustration of the Living Assistance Payout:



KNOW MORE ABOUT HLM Takaful i-Jauhar

Entry Age	30 days old – 65 years old next birthday
Contribution Payment Term	Choice of 5, 10 or 20 years
Coverage Term	30 years
LAP Sum Covered	Minimum RM600

TYPES OF TAKAFUL FUNDS

1. Participant's Account (PA)

The contribution paid after deducting the Wakalah Fee will be credited into the PA. We will manage and invest the PA in accordance with the terms and conditions of the certificate. The Account Value will be based on actual performance and the investment returns are not guaranteed. The yearly investment profit (if any) will be shared by the eligible participants and the Takaful operator (based on Mudharabah principle) in a ratio of 90:10. The participants' share will be credited back to the PA. Any investment loss arising from the PA will be borne solely by you.

2. Participants' Risk Fund (PRF)

On a monthly basis, a pre-determined Tabarru' will be deducted from the PA into the PRF based on the concept of Iltizam Bi Al Tabarru' to provide for the Takaful coverage under this product. The Basic Sum Covered¹ and Living Assistance Payout are payable from the PRF and are guaranteed. Any surplus from the PRF will be distributed in a ratio of 50:50 between the Takaful operator (based on Ju'alah principle) and the eligible participants. Your entitlement will be credited into your PA.

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. The percentage of Wakalah Fee differs by contribution payment term and certificate year as shown below:

% of Contribution	Certificate Year						
	1	2	3	4	5	6	7 until end of CPT ^{**}
5	38%	38%	32%	26%	17%	0%	0%
10	47%	47%	42%	30%	19%	19%	14%
20	65%	65%	60%	40%	24%	24%	14%

^{**}except for CPT 5.

2. Tabarru'⁴

The amount of Tabarru' depends on the coverage, Person Covered's attained age (next birthday) (except for Tabarru' of Living Assistance Payout which depends on the entry age), gender, occupation class and health condition. The Tabarru' rates are non-level and are not guaranteed.

3. Surrender Charge

If you surrender your certificate within the first 2 years, a surrender charge (as percentage of the Account Value) as shown in the table below shall be applicable:

Certificate Year	Contribution Payment Term (CPT) (years)		
	5	10	20
1	30%	45%	90%
2	10%	15%	30%

If you surrender your certificate in year 3 and onwards, an amount of RM50 shall be charged.

4. Partial Withdrawal Fee⁴

No fee will be charged when you perform a partial withdrawal from your Participant's Account.

⁴ We reserve the right to revise the fees and charges by giving the Participant 90 days written notice prior to the next certificate anniversary.

FREQUENTLY ASKED QUESTIONS

1. 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.

2. How much do I need to pay and what are the contribution payment mode and method?

The amount of contribution that you have to pay depends on your LAP amount, entry age, gender and contribution payment term. The contribution amount is level throughout the contribution payment term. Please refer to the Benefit Illustration for more details. You can pay your contributions on an annual, semi-annual, quarterly or monthly basis via cash, credit/debit card, auto debit, direct debit, standing instruction or Biro Perkhidmatan Angkasa (BPA).

3. What are the exclusions for HLM Takaful i-Jauhar?

- No Death Benefit except the Account Value (if any) shall be payable if death results directly or indirectly from suicide within twelve (12) months from the commencement date or date of reinstatement of the certificate, whichever is later.
- The TPD Benefit is not payable in respect of any condition/injury/event which is directly or indirectly caused by self-inflicted injury while sane or insane, under the influence of any alcohol, narcotics or drugs, private aviation activities, military service, war, acts of terrorism and criminal, dangerous sports and activities and the like.
- The Accidental Death Benefit is not payable for accidental death caused directly or indirectly by self-inflicted injury while sane or insane, riot and civil commotion, strikes or terrorist activities, war, declared or undeclared, revolution or any warlike operations.

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

4. What happens if I terminate my certificate early?

You may surrender your certificate by returning the certificate to us with a written notice signed by you. The Account Value (if any) less surrender charge will be payable. You will lose the benefits under your certificate and the amount payable to you may be less than the total contributions that you have paid.

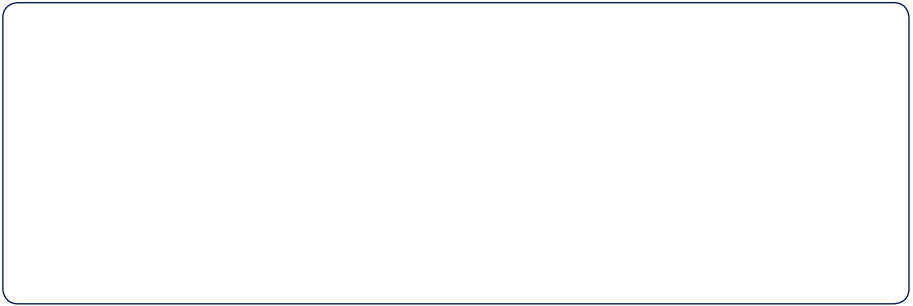
5. Are the contributions paid for HLM Takaful i-Jauhar eligible for income tax relief?

Yes. 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.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of the product 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 product.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of products to meet your needs and circumstances can be given to you.
4. You may cancel your certificate by returning the certificate within a free-look period of 15 days after the certificate has been delivered to you. The contribution that you have paid will be refunded to you, less any medical expenses which may have been incurred.
5. The investment performance of the Participant's Account is not guaranteed. It is possible that the Account Value is insufficient to pay for the Tabarru' and other relevant charges due to poor investment returns. In such case, you will need to pay additional contributions if you want to maintain your certificate.
6. In the event of non-payment of contribution, your certificate will remain in force as long as your Account Value is sufficient to cover the Tabarru' and other relevant charges. If the PA becomes insufficient to cover all charges and no payment is made by you after a grace period of 30 days, your certificate shall lapse.
7. Participating in a regular contribution Family Takaful certificate is a long-term commitment. It is not advisable to hold this plan for a short period of time in view of the high initial costs.
8. If you terminate your certificate in the early years, you may get back less than the amount you have contributed.
9. The certificate will not provide any payments from the PRF upon early termination, surrender or maturity of the certificate.
10. Should you require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on "Family Takaful" at any of our branches, or visit www.insuranceinfo.com.my.
11. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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



Underwritten by:

Hong Leong MSIG Takaful Berhad (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 an insurer member'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



Head Office

Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya,
Selangor, Malaysia.
Tel: 03-7650 1800 Fax: 03-7620 6730

For more information, please visit www.hlmtakaful.com.my or fb.com/HongLeong.MSIG.Takaful