

**HLM Takaful *Tenang* &
HLM Takaful *Tenang* 50**
Stay *Tenang* With Us!



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MAKMU & MUDAH

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We have got you under our wings!

Protecting your family is important to you and we are here to support you and safeguard your family's future despite the uncertainties in life.

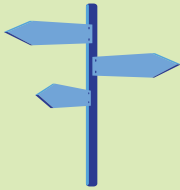
During challenging and difficult times, *Tenang* will be there for them.

Introducing HLM Takaful *Tenang* and HLM Takaful *Tenang* 50, yearly renewable family takaful plans that not only offers financial protection to your family but also offers increasing protection for death or Total & Permanent Disability (TPD). Get started by choosing a plan that is suitable for your needs and be protected with level contribution throughout the year.

Stay *Tenang* with us!

Our Benefits At A Glance

Flexibility



We provide two plan options to suit your needs:

► HLM Takaful *Tenang*

Select your Initial Basic Sum Covered from RM20,000 to RM80,000 depending on your needs.

► HLM Takaful *Tenang* 50

An affordable option with contribution of RM50 a year. Your Initial Basic Sum Covered will depend on your age.

Increasing Coverage



The Basic Sum Covered will automatically increase by 5% of the Initial Basic Sum Covered upon the first and second renewal. This benefit will be payable upon:



Death



Total & Permanent Disability (TPD)

Hassle-free Renewal



At the end of the certificate year, your certificate will automatically be renewed for another year, up to a maximum of 2 times, without the need for medical check-ups or answering of health questionnaires.

Additional Services



► Hajj by Proxy – RM3,500¹

We will perform an obligatory Hajj (Pilgrimage to Mecca) on behalf of our Muslim participants who are unable to perform Hajj.

► Qurban – RM750¹

We will carry out “Ibadah Qurban” inclusive of purchasing and slaughtering livestock on behalf of our Muslim participants.

► Waqf – RM500

You can choose to donate a portion of your wealth for charitable purposes to be channelled to authorised waqf institution.

Note: The cost of the additional services will be deducted from the Death or TPD Benefit payable under your certificate.

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. The percentage of Wakalah Fee will remain the same throughout the coverage term and renewals, and it differs based on the plan and Initial Basic Sum Covered as shown below:

Plan	Initial Basic Sum Covered (RM)	Wakalah Fee
HLM Takaful Tenang	20,000	48%
	30,000 – 40,000	30%
	50,000 – 60,000	24%
	70,000 – 80,000	14%

Plan	Wakalah Fee across all Initial Basic Sum Covered
HLM Takaful Tenang 50	50%

2. Tabarru'

A pre-determined Tabarru' based on age, gender and Basic Sum Covered will be deducted from the contribution. The amount of Tabarru' which is equivalent to the contribution less Wakalah Fee is not guaranteed.

¹ Subject to prevailing market price in the year the service is carried out.

FREQUENT 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. What is the minimum and maximum entry age for HLM Takaful Tenang and HLM Takaful Tenang 50?

Plan	Minimum Entry Age	Maximum Entry Age
HLM Takaful Tenang	18	60
HLM Takaful Tenang 50	18	55

3. Can you tell me more about the funds under HLM Takaful Tenang and HLM Takaful Tenang 50?

There is only one fund under these plans, namely the Participants’ Risk Fund (PRF). The contribution paid after deducting the Wakalah Fee will flow into the PRF as Tabarru’ (based on *Iltizam Bi Al Tabarru’*² principle) to provide for the Takaful benefits under these plans. All Takaful benefits i.e., Death Benefit and TPD Benefit are payable from the PRF. Any surplus from the PRF will be distributed in a ratio of 50:50 between the Takaful Operator (based on *Ju’alah*³ principle) and the eligible participants.

4. How long should I pay the contribution and what is the payment mode available under HLM Takaful Tenang and HLM Takaful Tenang 50?

The contribution period is one (1) year, but the contribution will be payable up to the end of the coverage term as the certificate will be automatically renewed for another year, up to a maximum of two (2) times. You can pay your contributions on yearly, half-yearly, quarterly or monthly basis.

5. What are the major exclusions under HLM Takaful Tenang and HLM Takaful Tenang 50?

- (a) The Death Benefit is not payable for death resulting directly or indirectly from suicide within twelve (12) months from the commencement date or any reinstatement date of the certificate, whichever is later.

- (b) The TPD Benefit is not payable if the TPD results directly or indirectly from:
- (i) attempted suicide or self-inflicted injuries while sane or insane;
 - (ii) engaged in aerial flights (including parachuting and skydiving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
 - (iii) any Pre-Existing Condition that was not disclosed to us in relation to your health status.

6. What happens if I terminate my certificate early?

You may surrender your certificate by returning the Takaful certificate to us with a written notice signed by you. The termination will take effect from the next contribution due date. Upon termination, Takaful certificate will not provide any payments from the PRF and you will lose the benefits under the certificate.

7. Are the contributions paid for HLM Takaful Tenang and HLM Takaful Tenang 50 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.

² *Ittizam Bi Al-Tabarru’ means the commitment to make Tabarru’.*

³ *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.*

IMPORTANT NOTES

1. This brochure provides a summary of the main features of the Takaful plans and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet for more information and the Takaful certificate for the complete terms and conditions of these Takaful plans.
2. You should satisfy yourself that these Takaful plans will best serve your needs and that the contribution payable under the Takaful plans are amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of Takaful plans to meet your needs and circumstances can be given to you.
4. You may cancel your Takaful certificate by returning the Takaful certificate(s) within a free-look period of 15 days after it 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. You are given a grace period of 30 days from the contribution payment due date. Non-payment of contribution after the grace period may lead to early termination of your coverage. Please refer to the Takaful certificate for more details.
6. It is important that you nominate a person to receive the benefits payable under your certificate and ensure that the nominee is aware of the certificate that you have participated.
7. The Takaful certificate will not provide any payments from the PRF upon early termination, surrender or maturity of the certificate.
8. All ages mentioned in this brochure are based on next birthday basis.
9. 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.hlmtakaful.com.my.
10. 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 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 failure of the Takaful Operator. 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
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