

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

1 What is Takaful mySmart Income Enhanced?

Takaful mySmart Income Enhanced is a limited pay takaful plan that offers takaful protection for 20 years. It pays a lump sum benefit if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term. In addition, this plan pays annual cash benefits starting from the end of 1st year.

This plan applies Shariah concepts like **Tabarru', Wakalah, Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with takaful contribution of **RM375,000.00** yearly, you will receive the following family takaful **coverage/benefits**:

Death/TPD	<p>a. *The higher of:</p> <ul style="list-style-type: none"> • RM500,000; or • Total basic contributions received, minus the total Guaranteed Cash Benefit ("GCB") from the Participant Account ("PA") paid by us; and <p>b. Any balance in Investment-Linked Funds ("ILF(s)").</p> <p>*If death/TPD from non-accidental causes occurs within the first 2 years, the benefit payable will be limited to the total basic contributions received, minus the total GCB paid from the PA.</p>						
Accidental Death	<p>An additional death benefit in the following event:</p> <table border="1"> <thead> <tr> <th>Event</th> <th>Additional Benefit Payable</th> </tr> </thead> <tbody> <tr> <td>Death due to accident</td> <td>RM1,000,000</td> </tr> <tr> <td>Death due to accident while travelling outside Malaysia</td> <td>RM2,000,000</td> </tr> </tbody> </table>	Event	Additional Benefit Payable	Death due to accident	RM1,000,000	Death due to accident while travelling outside Malaysia	RM2,000,000
Event	Additional Benefit Payable						
Death due to accident	RM1,000,000						
Death due to accident while travelling outside Malaysia	RM2,000,000						
Death While Performing Hajj/Umrah	An additional RM2,000,000 .						
Guaranteed Cash Benefit	<p>a. GCB consists of 2 cash payouts: Cash Payout Benefit and Cash Booster Benefit.</p> <p>b. The benefit is paid annually into the ILF(s) you have selected, starting from the end of the 1st year, and will continue until the person covered dies, suffers TPD, surrenders the plan, or the plan matures, whichever occurs first.</p> <p>c. Please refer to the Appendix for the details of GCB payouts.</p>						
Maturity	Any balance in the PA and the ILF(s).						

Note:

- Accidental Death and Death While Performing Hajj/Umrah are claimable only once in addition to the Death Benefit.
- The benefit provides coverage only up to age 70, for TPD, accidental death and death while performing Hajj/Umrah.

Your family takaful **excludes**:

- death due to suicide within the first year; and
- TPD that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries.

Note: This list is **non-exhaustive**. You must refer to the Appendix for the additional exclusions.

If you have any questions or require assistance on your family takaful, you can:



Call us at:
1-300 88 252 385



Visit the nearest RHB branch



Email us at:
csu@takaful-malaysia.com.my



Scan the QR code to refer to
Appendix for more info

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:											
Takaful Contribution	RM375,000.00 yearly										
Duration: 10 years											
You also have to pay the following fees and charges (as part of your takaful contribution):											
Wakalah fee*	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission).										
	Year	1	2	3	4	5	6	7	8	9	10
	%	35.00	20.00	16.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
	RM	131,250	75,000	60,000	41,250	41,250	41,250	41,250	41,250	41,250	41,250
Commission* (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10
	%	15.00	10.00	7.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
	RM	56,250	37,500	28,125	9,375	9,375	9,375	9,375	9,375	9,375	9,375
	Fund management charge	1.00% to 1.50% per annum, of net asset value of the selected ILF(s)									
Stamp duty	Payable by Syarikat Takaful Malaysia Keluarga Berhad										

* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- The amount placed under the PA and the ILF(s) and the investment profit arising from the PA are not guaranteed and will be based on the actual fund performance.
- You may nominate a nominee(s) and ensure that your nominee(s) is/are aware of your participation in this plan.
- Please inform us immediately if something happens that may lead to a claim.

Note: This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid will be refunded to you.
- Written Notice:** If you choose to surrender your certificate after the 15 days of the free-look period, you may request to surrender your certificate by filling in the surrender form and address it to us, and any balance in the PA and the ILF(s) will be payable.

Customer's Acknowledgement*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that Syarikat Takaful Malaysia Keluarga Berhad's sales representative has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

.....
Name:

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

1 What is mySaver?

mySaver is an investment-linked rider, where the takaful contributions are allocated to enhance your investment portion. It pays the balance in the Investment-Linked Funds ("ILF(s)") if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term, or upon surrender or maturity of the certificate.

This rider applies Shariah concept like **Wakalah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with takaful contribution of **RM500,000.00** yearly, you will receive the following takaful **coverage/benefits**:

Death/TPD	Any balance in the ILF(s).
Surrender	Any balance in the ILF(s).
Maturity	Any balance in the ILF(s).

Your investment-linked rider has **no exclusions**.

If you have any questions or require assistance on your investment-linked takaful, you can:



Call us at:
1-300 88 252 385



Visit the nearest RHB branch



Email us at:
csu@takaful-malaysia.com.my

3 Know Your Obligations

For your investment-linked takaful, you must pay a takaful contribution of:

Takaful Contribution	RM500,000.00 yearly
Duration: 10 years	

We allocate a portion of the takaful contribution to purchase units in your chosen ILF(s).

Takaful contribution allocated to purchase units	95.00% of takaful contribution or RM475,000.00 per annum for 10 years Please refer to the Marketing Illustration for more details.
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You also have to pay the following fees and charges (as a part of your takaful contribution):

Wakalah fee	5.00% of takaful contribution or RM25,000.00 per annum for 10 years The Wakalah fee is deducted upfront as a percentage of the contribution to meet our management expenses and total distribution cost (i.e. commission).
Commission (as part of Wakalah fee)	3.75% of takaful contribution or RM18,750.00 per annum for 10 years
Fund management charge	1.00% to 1.50% per annum, of net asset value of the selected ILF(s).
Stamp duty	Payable by Syarikat Takaful Malaysia Keluarga Berhad

4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- The account value of this rider depends on the performance of your chosen fund(s). You are advised to refer to the Fund Fact Sheet for the investment strategy and types of assets invested.
- Please inform us immediately if something happens that may lead to a claim.
- You can also increase the balance in the ILF(s) by performing single contribution top-up after 15 days after your certificate has been delivered to you.

Note: This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid, subject to the ILF(s) unit price fluctuations, will be refunded to you.
- **Written Notice:** If you choose to surrender your basic plan after the 15 days of the free-look period, you may request by filling in the surrender form and address it to us. This rider will also be terminated and any balance in the ILF(s) will be paid. The surrender amount you receive will be based of your ILF(s) at the time we approve your request, which may be less than the total takaful contribution you have paid. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that the balance in the ILF(s) will not be paid if you decide to cancel this rider alone.


Shariah Concept

Tabarru'	<ul style="list-style-type: none"> • Donation for charitable purposes. • You donate an amount from the PA to the Participant Special Account ("Risk Fund") to help other participants. • Tabarru' takes into effect when you contribute to the Risk Fund.
Wakalah	<ul style="list-style-type: none"> • A contract in which one party, the principal, authorises another party to act as their agent. • The agent will undertake a specific task on delegable matters, either with or without a fee. • In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a Wakalah fee. In addition, where applicable, you allow us to receive fund management charge for managing ILF(s).
Qard	<ul style="list-style-type: none"> • A loan without any interest. • We will lend an amount of money to the Risk Fund without interest if the Risk Fund is in deficit to pay claim.
Hibah	<ul style="list-style-type: none"> • A transfer of ownership of an asset from a donor to a recipient(s) without any consideration. • The benefits payable from the Risk Fund are given as Hibah. • The nominee(s) may receive the benefits payable as Hibah if the nominee(s) is/are a beneficiary(ies) under conditional Hibah. • This includes the Hibah on the Cash Booster Benefit, which is a conditional gift provided by us to you upon fulfilment of specific conditions set by us.


Other Key Terms & Conditions

Contribution	<ol style="list-style-type: none"> The takaful contribution depends on sum covered, contribution payment term and coverage term. The contribution amount is not guaranteed and we reserve the right to revise the contribution amount. We will notify you at least 30 days before it takes effect. Coverage on the person covered will take effect upon a successful payment of the first takaful contribution as stated in your e-Certificate. Subsequently, your takaful contribution will be deducted automatically from the selected debit/credit card or current/savings account based on the chosen payment mode to ensure continuous protection for the person covered. Please keep the receipt, which will be emailed to you, as proof of the contribution payment made.
Tabarru'	<ol style="list-style-type: none"> Tabarru' will be deducted monthly from the PA and credited into the Risk Fund, which depends on sum covered, contribution payment term and coverage term. The Tabarru' amount is not guaranteed and we reserve the right to revise the Tabarru' amount. We will notify you at least 30 days before it takes effect.
Grace Period	You will have 30 days from the due date to pay your takaful contribution. Your certificate will remain in force during the grace period.
Lapse	<p>If on the monthly anniversary, the PA is insufficient to pay in full the monthly Tabarru' amount and there are outstanding contribution dues, your certificate will then lapse on the next monthly anniversary and the person covered's coverage will be terminated.</p> <p>Thus, any balance in the ILF(s), minus any amount due to us, will be paid to you.</p>
Reinstatement	If your certificate has lapsed, you are not allowed to reinstate it.
Others	<ol style="list-style-type: none"> For accidental death of the person covered while travelling outside Malaysia, death must happen within 90 days after the person covered leaving from Malaysia. If the accidental death happens after this period, only the accidental death benefit will be paid. It is important that you update in the <i>myTakaful</i> Customer Portal or inform us of any changes in your contact details to ensure that all correspondences reach you on time.

 **Coverage/Benefits**

Guaranteed Cash Benefit

The GCB will be credited directly into the ILF(s), based on the fund(s) selected, from the following:

1. The payout from the PA, known as Cash Payout Benefit and is payable every year; and
2. The payout from the Shareholder Fund ("SHF") as Hibah, known as Cash Booster Benefit and is payable every 5 year.

This benefit will be paid according to the table below.

End of Year	GCB Payable (% of basic sum covered)				Total
	Cash Payout Benefit		Cash Booster Benefit		
1	5%	RM25,000	-	-	RM25,000
2	5%	RM25,000	-	-	RM25,000
3	5%	RM25,000	-	-	RM25,000
4	5%	RM25,000	-	-	RM25,000
5	60%	RM300,000	9%	RM45,000	RM345,000
6	6%	RM30,000	-	-	RM30,000
7	6%	RM30,000	-	-	RM30,000
8	6%	RM30,000	-	-	RM30,000
9	6%	RM30,000	-	-	RM30,000
10	100%	RM500,000	12%	RM60,000	RM560,000
11	7%	RM35,000	-	-	RM35,000
12	7%	RM35,000	-	-	RM35,000
13	7%	RM35,000	-	-	RM35,000
14	7%	RM35,000	-	-	RM35,000
15	200%	RM1,000,000	15%	RM75,000	RM1,075,000
16	9%	RM45,000	-	-	RM45,000
17	9%	RM45,000	-	-	RM45,000
18	9%	RM45,000	-	-	RM45,000
19	9%	RM45,000	-	-	RM45,000
20 (Maturity)	335%	RM1,675,000	18%	RM90,000	RM1,765,000

Note:

1. Cash Payout Benefit
 - This benefit is guaranteed, as any shortfall in the payout will be covered by the Risk Fund.
 - However, if you do not pay the contributions for more than 3 months in a row, this benefit will no longer be guaranteed. In that case, you will only receive the remaining balance in your PA.
2. Cash Booster Benefit
 - This benefit will only be paid at the end of every 5 years ("5-Year Cycle") if the following conditions are met:
 - a. All contributions for the 5-Year Cycle are fully paid before the payout date; and
 - b. You have not made any withdrawals of the GCB credited to the ILF(s) during the same 5-Year Cycle.
 - Any GCB amounts credited during a 5-Year Cycle ("Accumulated Amount") cannot be withdrawn until the Cash Booster Benefit for that cycle has been paid. Once the Cash Booster Benefit is paid, the Accumulated Amount for that cycle can be withdrawn without affecting future Cash Booster Benefits.
 - If you withdraw any amount from the Accumulated Amount before the Cash Booster Benefit is paid, the Cash Booster Benefit for that 5-Year Cycle will not be paid.
 - Each 5-Year Cycle is checked separately until your certificate matures.


Exclusions

This plan does not cover the following:

Death	<ul style="list-style-type: none"> Death due to suicide within the first year.
TPD	TPD: <ul style="list-style-type: none"> that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries; resulted due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.
Accidental Death	Accidental death due to: <ul style="list-style-type: none"> suicide, attempted suicide or self-inflicted injuries; aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or hazardous sports, or riding or driving in any kind of race or competition.
Death while performing Hajj/Umrah	<ul style="list-style-type: none"> Death due to non-accidental causes while performing Hajj/Umrah within the first 2 years.

Note:

The above list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

IMPORTANT NOTES:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OUR SALES REPRESENTATIVE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD DIRECTLY FOR MORE INFORMATION.

THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("[TIPS](#)") BROCHURE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD OR PIDM (VISIT WWW.PIDM.GOV.MY).

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