

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 Takaful mySmart Invest?

Takaful mySmart Invest offers a combination of takaful protection and investment. It pays a lump sum benefit or the account value of the Investment-Linked Fund ("ILF(s)") if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term.

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 a single contribution of **RM250,000.00**, you will receive the following family takaful coverage/benefits:

Death/TPD	The higher of: a. RM500,000.00 ; or b. Account value in the ILF(s).
Maturity	Account value in the ILF(s).

- Note:**
- If the certificate is issued under the Guaranteed Issuance Offer ("GIO"), and the person covered dies or suffers TPD due to natural causes within the first 2 years, the amount we will pay will be the higher of:
 - Total takaful contributions paid; or
 - Account value in the ILF(s).
 - The death/TPD benefit amount will be reduced if the claim event occurs when the person covered is below age 5.
 - The TPD benefit provides coverage only up to age 70.

- Your investment-linked takaful **excludes**:
- Death due to suicide within the first year.
 - TPD:
 - that existed before the coverage starts, or TPD resulting from attempted suicide or self-inflicted injuries.
 - resulted due to aviation, gliding or any other fling activity other than as a pilot, cabin crew or flight passenger.
 - resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.

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 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



Scan the QR code to refer to
Appendix for more info

3 Know Your Obligations

For your investment-linked takaful, you must pay a takaful contribution of:	
Takaful Contribution	RM250,000.00
Duration: Single contribution (one-off payment)	
We allocate a portion of the takaful contribution to purchase units in your chosen ILF(s).	
Takaful contribution allocated to purchase units	95% of takaful contribution or RM237,500.00 Please refer to the marketing illustration for more details.
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 RM12,500.00 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).
Commission (as part of Wakalah fee)	3.75% of takaful contribution or RM9,375.00
Fund management charge	1.00% to 1.50% per annum, of net asset value of the selected ILF(s).
Withdrawal charge	1.00% of the withdrawal value for the first 2 years.
Surrender charge	1.00% of the surrender value for the first 2 years.

Stamp duty	Payable by Syarikat Takaful Malaysia Keluarga Berhad.
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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 account value of this plan depends on the performance of your chosen fund(s). It is important to select an ILF or a combination of ILF(s) that suit your financial goals and risk profile. You are advised to refer to the Fund Fact Sheet for the investment strategy and types of assets invested.
- 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, subject to the ILF(s) unit price fluctuations, 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 ILF(s) will be paid. The surrender amount you receive will be based on your ILF(s) at the time we approve your request, which may be less than the total takaful contribution you have paid.

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:


Shariah Concept

Tabarru'	<ul style="list-style-type: none"> • Donation for charitable purposes. • You donate an amount from the ILF(s) to the Investment-Linked Risk Fund 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, you allow us to receive fund management charge for managing the 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.


Other Key Terms & Conditions

Takaful Contribution	<ul style="list-style-type: none"> a) The takaful contribution amount is not guaranteed and we reserve the right to revise the takaful contribution amount. We will notify you at least 30 days before it takes effect. b) Coverage on the person covered will take effect upon a successful payment of the first takaful contribution as stated in your e-certificate. c) Please keep the receipt, which will be emailed to you, as proof of the takaful contribution payment made. d) The allocated takaful contribution after deducting the Wakalah fee will be invested into the selected ILF(s). 												
Account value	<ul style="list-style-type: none"> a) Account value refers to any balance in the ILF(s). b) It is the value of the ILF(s) which is not guaranteed and will be based on the actual fund performance. c) If you find the ILF(s) you have chosen is no longer appropriate, you have the flexibility to switch fund(s). There is no fund switching fees applicable. 												
Tabarru'	<ul style="list-style-type: none"> a) Tabarru' will be deducted monthly from the ILF(s) and credited to the Risk Fund depending on the net sum covered, attained age and gender of the person covered. b) 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. 												
Net Sum Covered	Net Sum Covered refers to the amount, if any by which the sum covered exceeds any balance of the ILF(s).												
Benefit Payout	<p>The death/TPD benefit amount will be reduced if the claim event occurs when the person covered is below age 5 as below:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #4CAF50; color: white;"> <th>Age</th> <th>Revised Amount (Percentage of Benefit Amount)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>40%</td> </tr> <tr> <td>3</td> <td>60%</td> </tr> <tr> <td>4</td> <td>80%</td> </tr> <tr> <td>5 and above</td> <td>100%</td> </tr> </tbody> </table>	Age	Revised Amount (Percentage of Benefit Amount)	1	20%	2	40%	3	60%	4	80%	5 and above	100%
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Single Contribution Top-up	<ul style="list-style-type: none"> a) You can make a single top-up after 15 days from the start of your certificate, and at any time until your coverage ends. The minimum top-up amount is RM500 per transaction. b) Your top-up amount will be used to purchase units in your ILF(s) after deducting the Wakalah fee. c) Your sum covered will increase by the same amount as your top-up. 												
Partial Withdrawal	<ul style="list-style-type: none"> a) You may request to withdraw an amount from the ILF(s) with a minimum withdrawal amount of RM500. b) The minimum balance remaining in the ILF(s) after withdrawal must be RM10,000. c) Your sum covered will be reduced by the same amount as your withdrawal. 												
Lapse	Your certificate will lapse and no coverage will be provided if the balance in the ILF(s) is insufficient to cover the Tabarru' amount.												
Reinstatement	If your certificate has lapsed, you are not allowed to reinstate it.												

Others	a) 100% of the distributable surplus will be donated to the Environmental, Social and Governance (ESG) and charitable organisation as decided by us. b) 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.
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IMPORTANT NOTES:

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGH OUT THE CERTIFICATE DURATION. TO INCREASE INVESTMENT-LINKED FUND VALUE AT ANY TIME, YOU MAY OPT FOR SINGLE CONTRIBUTION TOP-UP. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) ON BENEFIT(S) PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. 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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