

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 Malaysia Budi?

Takaful Malaysia Budi offers takaful protection for **50 years**. It pays a lump sum benefit if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term.

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

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM7426.00** annually, you will receive the following family takaful coverage/benefits:

Basic Plan	
Accelerated Death Expense ("ADE")	RM10,000 This benefit will be paid right after the death claim is notified and will reduce the Death Benefit.
Death/TPD	a. RM500,000 ; and b. The balance in Participant Account ("PA") and Investment-Linked Funds ("ILF(s)"), if any.
Maturity	Any balance in the PA and Investment-Linked Funds ("ILF(s)").

Riders (Optional add-on benefits)

mylhram	Event	Benefit Payable
	Death/TPD before age 70	RM300,000
	Death/TPD due to accident while performing Hajj/Umrah	RM600,000

Note:

- The benefit amount for death/TPD 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 family 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.

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
Takaful myCare Centre 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	Basic: RM4420.00 mylhram: RM3006.00 ; per annum.
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Duration: **50 years**

You also have to pay the following fees and charges (as a part of your 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	>10
	%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
	Basic (RM)	1547.00	1326.00	1215.50	994.50	994.50	994.50	773.50	773.50	552.50	552.50	-
	mylhram (RM)	1052.10	901.80	826.65	676.35	676.35	676.35	526.05	526.05	375.75	375.75	-

Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	Basic (RM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	mylhram (RM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM5 per month for basic plan and RM1 per month for each rider.											
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 plan. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- 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 minus any medical examination expenses 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 medical and health takaful.

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

Date: 01/01/2026

1 What is myCritical Illness?

myCritical Illness offers takaful protection against critical illnesses for **50** years. It pays a lump sum benefit if the person covered is diagnosed with or undergoes surgery, for any of the 48 covered critical illnesses during the certificate term.

This rider applies Shariah concepts like **Tabarru'**, **Wakalah**, **Ju'alah**, **Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM730.00** annually, you will receive the following takaful **coverage/benefits**:

Critical Illness **RM100,000**

- Only **RM10,000** will be payable for angioplasty and other invasive treatments for coronary artery disease coverage. This payout will not terminate the rider, but it will reduce the sum covered for both the Basic plan and this rider.
- Basic sum covered then will be reduced by the same amount of benefit paid under this rider.
- The benefit amount will be reduced if the claim occurs when the person covered is below age 5.
- The critical illnesses covered under this rider include:
 - Cancer – of specified severity and does not cover very early cancers;
 - Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
 - Heart Attack – of specified severity.

Note: This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your medical and health takaful **excludes**:

- Illness that existed before coverage starts.
- Any condition that existed or was diagnosed during the waiting period or after waiting period but related to that condition except critical illness caused by injury.
- Any sign or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period.
- Caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel.
- While under the influence of alcohol, narcotics, or mind altering substance.
- Self-inflicted injuries while sane or insane.

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3 Know Your Obligations

For your medical and health takaful, you must pay a takaful contribution of:

Takaful Contribution **RM730.00** annually

Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	>10
%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
RM	255.50	219.00	200.75	164.25	164.25	164.25	127.75	127.75	91.25	91.25	-

Commission
(as part of
Wakalah fee)

Year	1	2	3	4	5	6	7	8	9	10	>10
%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-

Service charge	RM1 per month
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.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease, and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.

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 minus any medical examination expenses 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 so by filling in the surrender form and address it to us. This rider will also be terminated any balance in the Participant Account ("PA") will be paid. If you wish to cancel this rider, you may request so via endorsement by filling in the endorsement form and address it to us. Please note that the balance in the PA will not be paid if you decide to cancel this rider alone.

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Date: 01/01/2026

1 What is myMultipay Critical Illness?

myMultipay Critical Illness offers takaful protection against critical illnesses for **50** years. It pays a lump sum benefit if the person covered is diagnosed with or undergoes surgery, for any of the 47 covered critical illnesses during the certificate term.

This rider applies Shariah concepts like **Tabarru', Wakalah, Ju'alah, Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM730.00** annually, you will receive the following takaful **coverage/benefits**:

Critical Illness **RM100,000**, with up to 3 claims allowed and a total payout of up to 3 times the rider's sum covered.

- The benefit amount will be reduced if the claim occurs when the person covered is below age 5.
- The critical illnesses covered under this rider include:
 - Cancer – of specified severity and does not cover very early cancers;
 - Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
 - Heart Attack – of specified severity.

Note: This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your medical and health takaful **excludes**:

- Illness that existed before coverage starts.
- Any condition that existed or was diagnosed during the waiting period or after waiting period but related to that condition except critical illness caused by injury.
- Any sign or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period.
- Caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel.
- While under the influence of alcohol, narcotics, or mind altering substance.
- Self-inflicted injuries while sane or insane.

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3 Know Your Obligations

For your medical and health takaful, you must pay a takaful contribution of:

Takaful Contribution **RM730.00** annually

Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	>10
	%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
	RM	519.75	445.50	408.38	334.13	334.13	334.13	259.88	259.88	185.63	185.63	-
Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM1 per month											
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.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease, and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.
- The person covered must survive 30 days after being diagnosed with or undergoing surgery for a covered critical illness.
- Each critical illness can only be claimed once, and there must be at least a 12-month gap between claims.

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.

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- **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 any balance in the Participant Account ("PA") will be 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 PA will not be paid if you decide to cancel this rider alone.

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Date : 01/01/2026

1 What is myHospital Cash?

myHospital Cash offers takaful protection for **50** years. It pays a cash benefit if the person covered is hospitalised due to illness or accidental injury during the certificate term.

This rider applies Shariah concepts like **Tabarru', Wakalah, Ju'alah, Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM474.75** annually, you will receive the following takaful **coverage/benefits**:

Hospitalisation	a. Hospitalisation Benefit: RM500 per complete day in a normal ward, up to 180 days per year .
	b. ICU Benefit: RM1,000 per complete day in the Intensive Care Unit ("ICU"), up to 30 days for any one disability.

Note: If the person covered is aged 1 or 2 at the time of claim, only 50% and 75% of the Hospitalisation or ICU Benefit will be paid.

Your medical and health takaful **excludes**:

- illness that existed before coverage starts.
- illness or specified illness which occurs within the waiting period.
- pregnancy-related matters, including childbirth (normal or caesarean), miscarriage, abortion, prenatal or postnatal care, birth control, infertility treatment, erectile dysfunction, sterilisation or related test or treatments.
- mental, nervous, or psychological disorders, including related physical or stress-related conditions.
- illness or injury caused by alcohol, drugs or mind-altering substances.
- war, acts of war (declared or not), criminal or terrorist act, active service in armed forces, or direct involvement in strikes, riots, civil unrest, or rebellion.
- exposure to ionising radiation, radioactive contamination from nuclear fuel, nuclear waste, or nuclear weapons.
- any illness or injury arising from breaking the law or from provoking an assault.
- suicide, attempted suicide, or self-inflicted injury.
- private flying, except when travelling as a paying passenger on a licensed commercial airline.
- illness or injury from racing (except running), dangerous sports (such as skydiving, water skiing, scuba diving, winter sports), professional sports, or illegal activities.
- Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.
- which is considered as not medically necessary based on the diagnosis and treatment.
- routine medical examination or consultation, cosmetic or dental care and treatment or plastic surgery, organ or tissue donation, gender transformation, experimental or elective surgery or congenital anomalies.

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3 Know Your Obligations

For your medical and health takaful, you must pay a takaful contribution of:

Takaful Contribution	RM474.75 annually
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Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50
	RM	166.16	142.43	130.56	106.82	106.82	106.82	83.08	83.08	59.34	59.34

Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM1 per month											
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.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 120 days applies for specified illnesses, and 30 days for all other illnesses. There is no waiting period for accidental injuries.

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 minus any medical examination expenses 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 any balance in the Participant Account ("PA") will be 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 PA will not be paid if you decide to cancel this rider alone.

Dear Customer,

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Date: 01/01/2026

1 What is myPA?

myPA offers takaful protection for **50** years. It pays a lump sum benefit if the person covered dies, suffers dismemberment, or becomes disabled due to an accident during the certificate term.

This rider applies Shariah concepts like **Tabarru', Wakalah, Ju'alah, Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM353.00** annually, you will receive the following family takaful coverage/benefits:

Accidental Death, Dismemberment or Disability	A percentage of RM500,000 , based on the scale of indemnity in the Appendix.
Accidental Death Double Indemnity	An additional of RM500,000 , if death occurs due to any of the following: <ol style="list-style-type: none"> Travelling as a passenger in a public conveyance; Riding as a passenger in an elevator or electric lift (excluding those in mines or buildings under construction); or Being in a theatre, cinema, hotel, or other public building that catches fire while the person covered is inside.

Your family takaful **excludes**:

- Any accident claim arising from:
 - due to suicide, attempted suicide or self-inflicted injuries.
 - due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger.
 - due to hazardous sport or riding or driving in any kind of race or competition.

Note: This list is **non-exhaustive**. You must refer to the certificate wording for the full list of exclusions.

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3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:

Takaful Contribution	RM353.00 annually.
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Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	>10
	%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
	RM	123.55	105.90	97.08	79.43	79.43	79.43	61.78	61.78	44.13	44.13	-
Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM1 per month											
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.
- 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.

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Date: 01/01/2026

1 What is myWaiver?

myWaiver offers takaful protection against critical illnesses for **50** years. It pays the future takaful contributions starting from the next contribution due date if the person covered is diagnosed with or undergoes surgery, for any of the 47 covered critical illnesses during the certificate term.

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

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM46,048.00** annually, you will receive the following family takaful coverage/benefits:

Critical Illness	RM500,000 annually to pay for the future takaful contributions starting from the next contribution due date.
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The critical illnesses covered under this rider include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
3. Heart Attack – of specified severity.

Note: This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your family takaful **excludes**:

- Illness that existed before the coverage starts.
- Any condition that existed or was diagnosed during the waiting period, or later but related to that condition except critical illness caused by injury.
- Any signs or symptoms that appeared before or during the waiting period, even if diagnosed afterward.

Note: This list is **non-exhaustive**. You must refer to the certificate wording for the full list of exclusions.

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3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:

Takaful Contribution	RM46,048.00 annually
----------------------	-----------------------------

Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	>10
	%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
	RM	16116.80	13814.40	12663.20	10360.80	10360.80	10360.80	8058.40	8058.40	5756.00	5756.00	-
Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM1 per month											
Stamp duty	Payable by Svarikat 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.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease, and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.

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

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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 myPayor?

myPayor offers takaful protection for **50** years. It pays the future takaful contributions starting from the next contribution due date, if the participant dies or suffers total and permanent disability ("TPD") during rider coverage term.

This rider applies Shariah concepts like **Tabarru'**, **Wakalah**, **Ju'alah**, **Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM39,668.00** annually, you will receive the following family takaful coverage/benefits:

Death/TPD	RM500,000 annually, to pay for the future takaful contributions starting from the next contribution due date if any covered event occurs to the participant.
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Your family 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 family takaful, you can:



Call us at:
1-300 88 252 385



Visit the nearest
Takaful myCare Centre branch



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

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:

Takaful Contribution	RM39,668.00 annually
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Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	>10
	%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
	RM	13883.80	11900.40	10908.70	8925.30	8925.30	8925.30	6941.90	6941.90	4958.50	4958.50	-
Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM1 per month											
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.
- 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 minus any medical examination expenses 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 Participant Account ("PA") will be 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 from the PA will not be paid if you decide to cancel this rider alone.

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with the 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 contribution of **RM500,000** annually, you will receive the following family 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
Takaful myCare Centre 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 annually
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Duration: **50** years

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 RM475,000 per annum for 50 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 contribution):

Wakalah fee	5% of takaful contribution or RM25,000 per annum for 50 years. 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)	0% of takaful contribution or RM0 per annum for 50 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.
- If your chosen ILF(s) are no longer suitable, you can switch to other fund(s) with no switching fees.
- 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.
- 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 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 Participant Account ("PA") and 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 that 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 PA and the ILF(s) will not be paid if you decide to delete this rider alone.

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 myPayor Plus?

myPayor Plus offers takaful protection for **50** years. It pays the future takaful contributions starting from the next contribution due date, if the participant dies, suffers total and permanent disability ("TPD"), or is diagnosed with or undergoes surgery for any of the 47 covered critical illnesses during the rider coverage term.

This rider applies Shariah concepts like **Tabarru', Wakalah, Ju'alah, Qard** and **Hibah**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM72,858.00** annually, you will receive the following family takaful coverage/benefits:

Death/TPD/ Critical Illness	RM500,000 annually to pay for the future takaful contributions starting from the next contribution due date if any covered event occurs to the participant.
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The critical illnesses covered under this rider include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; or
3. Heart Attack – of specified severity.

Note: This list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your family 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.
- Critical illness:
- that existed before coverage starts;
 - with any condition that existed or was diagnosed during the waiting period or after the waiting period but related to that condition except critical illness caused by injury; or
 - with any sign or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period.

Note: This list is **non-exhaustive**. You must refer to the certificate wording for the full list of exclusions.

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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	RM72,858.00 annually
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Duration: **50** years

You also have to pay the following fees and charges (as a part of your 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	>10
	%	35.00	30.00	27.50	22.50	22.50	22.50	17.50	17.50	12.50	12.50	-
	RM	25500.	21857.	20035.	16393.	16393.	16393.	12750.	12750.	9107.25	9107.25	-
		30	40	95	05	05	05	15	15			

Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10	>10
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	RM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Service charge	RM1 per month											
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.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other critical illnesses.

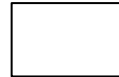
Note: This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

? 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 minus any medical examination expenses 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 Participant Account ("PA") will be 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 from the PA will not be paid if you decide to cancel this rider alone.

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful rider that best meet your needs. You should read your takaful certificate contract carefully for full details on your coverage.

FIND OUT MORE


Step 1 Is this rider right for you?

This takaful certificate covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the certificate until 80 age next birthday ("ANB").

Your takaful contributions will be pooled with other takaful participants' contributions to pay claims. If the total claims paid out from the Takaful Pool is high, the takaful contribution for all participants in the same Takaful Pool may increase, including your takaful contribution **even if you did not make a claim.**

Step 2 Does this rider meet your needs?

What is covered?

- ✓ Hospital Room & Board: RM500
- ✓ Surgical expenses: As charged
- ✓ Out-patient Cancer Treatment: As charged
- ✓ Out-patient Kidney Dialysis Treatment: As charged

Benefits payables are on cashless basis and subject to:

- ✓ Overall Annual limit: RM1,000,000
- ✓ Overall Lifetime limit: No lifetime limit

What is not covered?

- ✗ Any claim caused by pre-existing illness.
- ✗ Any claim due to Illness or Specified Illnesses which occurs within the Waiting Period.
- ✗ Pregnancy or childbirth.
- ✗ Any medical care or treatment received primarily for experimental or investigative purposes.



The above list is non-exhaustive. For more details, please refer to the Appendix by scanning the QR code above and refer to the Certificate Wording for full information on what is and is not covered.

Step 3 Can you afford the increase in takaful contributions over time?

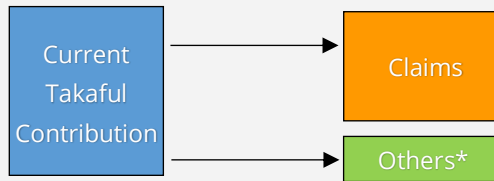
Takaful Contribution Projection Table

Age	Current annual takaful contribution upon attained age (RM)	Estimated annual takaful contribution		Over the long term, you can reduce takaful contributions payable by choosing plans with:
		Based on medical inflation of 7% per annum ¹ (RM)	Based on medical inflation of 10% per annum (RM)	
30	4,068.00	4,352.76	4,474.80	a) A higher Deductible; or b) A lower annual limit.
35	4,068.00	4,352.76	4,474.80	
40	4,068.00	4,352.76	4,474.80	
45	4,068.00	4,352.76	4,474.80	
50	4,068.00	4,352.76	4,474.80	

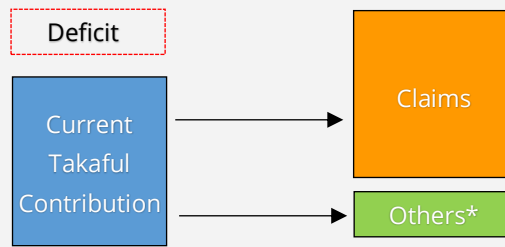
- The projection above is solely for **illustration purposes only.**
- Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- The bulk of your takaful contributions will go to paying claims. On industry average, for every RM1.00 of takaful contribution paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to sales representative, management expenses and profits of the takaful operators.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the product you subscribe may differ from the industry average.



Now: Takaful contribution sufficiently covers Claims and Others



Future: Arising from medical inflation, takaful contribution may not be enough to cover Claims and Others

*Others include commissions (if applicable), management expenses and profits

Note: This chart is not drawn to scale

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.
- If you decide you do not want this takaful certificate within 15 calendar days after the certificate has been delivered to you, you can contact us to cancel your takaful certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the risk effective date or the reinstatement date of the takaful certificate, whichever is later, for illness other than specified illnesses. For specified illnesses, your coverage will only start 120 calendar days after the risk effective date or the reinstatement date of the takaful certificate, whichever is later.
- The wakalah fee³ you have to pay are RM10,983 or 5% of total takaful contributions, paid over 50 years, of which commission to your sales representative is RM4,068 or 2% and management expenses is RM6,915.60 or 3%.

³These figures are based on the current takaful contribution upon attained age.



The above list is non-exhaustive. Please refer to Appendix by scanning the above QR code for the full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table			
	Recommended Product	Alternative Product Options	
	myMedic Plan 500	Option 1 myMediShare P400	Option 2 myMedic Plan 350
Annual Takaful Contribution	RM8,039.00 <i>This includes the annual takaful contribution for a basic family takaful certificate</i>	RM1,222.00 <i>The annual takaful contribution is lower by RM6,817.00</i>	RM7,331.00 <i>The annual takaful contribution is lower by RM708.00</i>
Type	Cashless facility	Cashless facility	Cashless facility
Coverage Term	Until 80 ANB <i>Renewal is guaranteed but takaful contribution rates are not guaranteed</i>	Until 85 ANB <i>Renewal is guaranteed but takaful contribution rates are not guaranteed</i>	Until 80 ANB <i>Renewal is guaranteed but takaful contribution rates are not guaranteed</i>
Co-Takaful⁴/ Deductible⁵	Deductible: -	Co-Takaful: 5% up to RM500, per certificate year	Deductible: -
Hospital Room & Board	RM500 per day	RM400 per day	RM350 per day
Surgical Fees⁶	As charged	As charged	As charged
Overall Annual Limit⁷	RM1,000,000	RM400,000	RM700,000
Overall Lifetime Limit⁸	No lifetime limit	No lifetime limit	No lifetime limit

⁴**Co-Takaful:** Fixed percentage of a medical charge that you have to pay. E.g. 5% Co-Takaful means you have to pay only 5% of medical bill up to RM500 per certificate year, and we will cover the balance.

⁵**Deductible:** Fixed amount you have to pay per any one disability before we can pay any benefit under the plan. E.g. RM3,000 deductible means you have to pay RM3,000 out of your own pocket and we will pay the balance (up to the relevant limits).

⁶**Surgical Fees:** This is subject to Co-Takaful/ Deductible.

⁷**Overall Annual Limit:** Maximum amount you can claim in a year.

⁸**Overall Lifetime Limit:** Maximum amount you can claim throughout your coverage term.

This table does not capture all of the features of products compared. Please ask us/your sales representative for more information on the differences in features of these products.



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 and service charge. In addition, where applicable, you allow us to receive fund management charge for managing the ILF(s).
Jua'lah	<ul style="list-style-type: none"> • A contract where a party offers a reward to another party for achieving a specific result. • You allow us to receive 15% of the investment profit from the PA and 50% of the distributable surplus from the Risk Fund, if any, as a performance incentive for successfully managing the PA and the Risk Fund.
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.



Coverage/Benefits

Benefit Payout	Death/TPD and critical illness benefit amount will be reduced if the claim event occurs when the person covered is below age 5 as below:	
	Age	Revised Amount (Percentage of benefit amount)
	1	20%
	2	40%
	3	60%
	4	80%
	5	100%
List of Critical Illnesses Covered	List of Critical Illnesses	
	1. Alzheimer's Disease / Severe Dementia	25. Major Organ / Bone Marrow Transplant
	2. Angioplasty and other invasive treatments for coronary artery disease*	26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
	3. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living	27. Multiple Sclerosis
	4. Benign Brain Tumor – of specified severity	28. Muscular Dystrophy
	5. Blindness – Permanent and Irreversible	29. Paralysis of Limbs
	6. Brain Surgery	30. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
	7. Cancer – of specified severity and does not cover very early cancers	31. Primary Pulmonary Arterial Hypertension – of specified severity

	8. Cardiomyopathy – of specified severity	32. Serious Coronary Artery Disease		
	9. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure	33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms		
	10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms	34. Surgery to Aorta		
	11. Coronary Artery By-Pass Surgery	35. Systemic Lupus Erythematosus with Severe Kidney Complications		
	12. Deafness – Permanent and Irreversible	36. Third Degree Burns – of specified severity		
	13. Encephalitis – resulting in permanent inability to perform Activities of Daily Living	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection		
	14. End-Stage Liver Failure	38. Terminal Illness		
	15. End-Stage Lung Disease	39. Medullary Cystic Disease		
	16. Full-blown Acquired Immunodeficiency Syndrome (AIDS)	40. Apallic Syndrome (i.e. Persistent Vegetative State)		
	17. Fulminant Viral Hepatitis	41. Chronic Autoimmune Hepatitis		
	18. Heart Attack – of specified severity	42. Chronic Relapsing Pancreatitis		
	19. Heart Valve Surgery	43. Creutzfeldt-Jakob Disease		
	20. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection Due to Blood Transfusion	44. Ebola Hemorrhagic Fever		
	21. Kidney Failure – requiring dialysis or kidney transplant	45. Elephantiasis		
	22. Loss of Independent Existence	46. Poliomyelitis		
	23. Loss of Speech	47. Progressive Scleroderma		
	24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living	48. Severe Eisenmenger’s Syndrome		
	*Not applicable to <i>my</i> Multipay Critical Illness, <i>my</i> Waiver, and <i>my</i> Payor Plus.			
	Activities of Daily Living are as follows:			
	<ul style="list-style-type: none">• Transfer -Getting in and out of a chair without requiring physical assistance.• Mobility -The ability to move from room to room without requiring any physical assistance.• Continence -The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.• Dressing -Putting on and taking off all necessary items of clothing without requiring assistance of another person.• Bathing/Washing -The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.• Eating -All tasks of getting food into the body once it has been prepared.			
	Scale of Indemnity for <i>my</i> PA	Section	Description of Payable Events	Percentage of Sum Covered
		A.	Accidental Death	100%
		B.	Accidental Death – Double Indemnity	200%
		C.	Accidental Permanent Disablement	
1. Loss of two limbs			100%	
2. Loss of both hands, or all fingers and both thumbs			100%	
3. Total loss of sight of both eyes			100%	

		4. Total paralysis	100%
		5. Loss of sight of one eye	50%
		6. Loss of arm	
		a. at shoulder	100%
		b. between shoulder and elbow	100%
		c. at elbow	100%
		d. between elbow and wrist	100%
		e. at wrist	100%
		7. Loss of leg	
		a. at hip	100%
		b. between knee and hip	100%
		c. below knee	100%
		8. Loss of hearing	
		a. both ears	75%
		b. one ear	15%
		9. Loss of speech	50%
		10. Loss of fingers	
		a. Four finger and thumb of one hand	50%
		b. Four fingers of one hand	40%
		c. Thumb	
		i. both phalanges	25%
		ii. one phalanx	10%
		d. Index finger	
		i. three phalanges	10%
		ii. two phalanges	8%
		iii. one phalanx	4%
		e. Middle finger	
		i. three phalanges	6%
		ii. two phalanges	4%
		iii. one phalanx	2%
		f. Ring finger	
		i. three phalanges	5%
		ii. two phalanges	4%
		iii. one phalanx	2%
		g. Little finger	
		i. three phalanges	4%
		ii. two phalanges	3%
		iii. one phalanx	2%
		h. Metacarpals	
		i. first or second (additional)	3%
		ii. third, fourth or fifth (additional)	2%
		i. Toes	
		i. all of one foot	15%
		ii. great, both phalanges	5%
		iii. great one phalanx	2%
		iv. other than great if more than one toe lost, each	1%
Notes: <ul style="list-style-type: none"> • Permanent total loss of use of a limb will be treated the same as the loss of that limb. • For any permanent partial disability not listed above (except loss of taste or smell), we will determine a fair percentage of disability that is consistent with the scale provided. • The total percentage payable for any one accident will not exceed 100% of the Sum Covered, or 200% for double indemnity under this rider. 			

Schedule of Benefits for myMedic	No.	Descriptions of Benefits	Maximum Amount (in RM)				
			Plan 150	Plan 250	Plan 350	Plan 500	
	A. HOSPITAL AND SURGICAL BENEFITS						
	1.	Daily Hospital Room and Board (No limit on number of days)	150 per day	250 per day	350 per day	500 per day	
	2.	Intensive Care Unit (Maximum 60 days per any one disability)	As charged, subject to the deductible				
	3.	Surgical Fees (Post-Surgery care limited to 90 days after hospital discharge)					
	4.	Anaesthetist Fees					
	5.	Operating Theatre					
	6.	Hospital Supplies and Services					
	7.	In-Hospital Physician's and Specialist's Visit					
8.	Ambulance Fees						
9.	Day Surgery	100 per disability					
10.	Medical Report Fees						
11.	Daily Cash Allowance at Malaysian Government Hospital (No limit on number of days)	100 per day					
B. OUTPATIENT TREATMENT							
1.	Pre-Hospital Diagnostic Tests (Within 60 days prior to hospitalisation)	As charged, subject to the deductible					
2.	Pre-Hospital Specialist Consultation (Within 60 days prior to hospitalisation)						
3.	Post-Hospitalisation Benefits (Within 90 days after hospital discharge)						
4.	Home Nursing Care Benefit (Up to 180 days lifetime)						
5.	Organ Transplant (Once per lifetime)						
6.	Out-patient Cancer Treatment	As charged					
7.	Out-patient Kidney Dialysis Treatment						
8.	Emergency Accidental Out-patient Treatment (Within 24 hours of an accident, up to 30 days follow-up treatment)						
9.	Emergency Accidental Dental Treatment (Within 24 hours of an accident, up to 14 days follow-up treatment)						
C. OVERALL LIMITS [Applicable to items under both (A) & (B)]							
1.	Overall Annual Limit	300,000	500,000	700,000	1,000,000		
2.	Overall Lifetime Limit	No lifetime limit					
D. ADDITIONAL BENEFITS							

	<div style="background-color: #2e8b57; color: white; padding: 5px; display: inline-block; width: 30px; text-align: center;">1.</div> <div style="display: inline-block; vertical-align: top; padding-left: 10px;"> International Emergency Medical Assistance Services </div>	Yes
	Notes: a) As charged based on the reasonable and customary charges, subject to the deductible and overall annual Limit. b) If the person covered is admitted to or seek treatment at any government hospital, the deductible will be waived. c) If the person covered is hospitalised at a room and board which is higher than his/her room and board benefit limit, then he/she will need to pay the difference in the room and board charge and the benefit limit. d) Service charge of RM1 per month and an additional RM4 per month will be deducted as Managed Care Charge.	



Other Key Terms & Conditions

Takaful Contribution	a) The takaful contribution depends on the entry age, gender of the person covered and coverage term. b) 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. c) Coverage on the person covered will take effect upon a successful payment of the first takaful contribution as stated in your e-certificate. d) 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. e) Please keep the receipt, which will be emailed to you, as proof of the takaful contribution payment made.
Tabarru'	a) Tabarru' will be deducted monthly from the PA and credited into the Risk Fund depending on the sum covered, attained age, gender and occupational class of the person covered or the participant, where applicable. 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.
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.
No-Lapse Provision	If you continue paying your contributions and they are up-to-date, your certificate will not lapse during the first 5 years. The no-lapse provision will be revoked if payments are not up-to-date, and the certificate will lapse if there is insufficient balance in the PA and ILF(s), if applicable, to cover the Tabarru' and service charge.
Lapse	Your certificate will lapse and no coverage will be provided when the balance in the PA and ILF(s) is exhausted. Prior to this, if the PA is insufficient to cover the Tabarru' and service charge, we will deduct the required charges from the ILF(s) to prevent the certificate from lapsing.
Reinstatement	If your certificate lapse, you may reinstate the certificate, subject to our requirements.
Others	a) 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.

Exclusions

This plan does not cover the following:

Death	<ul style="list-style-type: none"> Death due to suicide within the first year.
TPD	<ul style="list-style-type: none"> That existed before the coverage start, 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.
mylhram	<p>Death:</p> <ul style="list-style-type: none"> due to suicide within the first year. <p>TPD:</p> <ul style="list-style-type: none"> 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. <p>Accidental:</p> <ul style="list-style-type: none"> due to suicide, attempted suicide or self-inflicted injuries. due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger. due to hazardous sport, or riding or driving in any kind of race or competition.

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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