

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 07/10/2025

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.**

1 What is Hadiyyah Takafulink?

Hadiyyah Takafulink offers a combination of takaful protection and investment. It is a regular contribution investment-linked plan that covers death and Total & Permanent Disability (TPD).

Applicable Shariah concepts

Tabarru', Wakalah, Ju'alah, Mudarabah and Hibah are the Shariah concepts applicable to this plan. Please refer to the certificate for more details of the Shariah concepts.

2 Know Your Coverage/Benefits

As an illustration, for RM710.00 quarterly, you will receive the following family takaful coverage/benefits until the age of 60.		
1	Death Benefit	1) RM500,000 ; or 2) Account value at the next valuation immediately after the notification of claim, whichever is higher.
2	TPD Benefit	1) RM500,000 ; or 2) Account value at the next valuation immediately after the TPD approval date, whichever is higher, payable for TPD that occurs prior to the 64 th birthday of the person covered. Note: The TPD benefit amount payable (in excess of any account value payable), is subject to RM2mil from all certificates with us.
3	Maturity Benefit	Account value.
4	Surrender Benefit	Account value, less any surrender charge, will be payable.

Reminder: Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your investment-linked takaful **excludes**:

- * Suicide - if death was due to suicide while sane within 1 year from the issue date or the latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted injury or attempted suicide, while sane;
 - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

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

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

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/investment-linked/hadiyyah-takaful>

3 Know Your Obligations

For your investment-linked family takaful, you must pay a contribution of:																			
Contribution	RM710.00 quarterly																		
Single Ad Hoc Top-up Contribution	RM0.00																		
Duration: Until the age of 50 years.																			
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).																			
Contribution Allocated To Purchase Units	70.35% of 1st certificate year total contribution or RM1,998.00 Please refer to the marketing illustration for more details.																		
You also have to pay the following fees and charges:																			
Tabarru' Charge	The tabarru' charge will be deducted monthly from your account value.																		
Stamp Duty	RM10 will be paid by us																		
Total Wakalah Fee	8.52% of contribution or RM4,840.00																		
Other Applicable Charges	<table border="1"> <thead> <tr> <th>Fund Chosen</th> <th>Investment Allocation (% of allocation amount)</th> <th>Annual Fund Management Fee (% of Net Asset Value)</th> </tr> </thead> <tbody> <tr> <td>Dana Pendapatan Prima Takaful</td> <td>20%</td> <td>1.25%</td> </tr> <tr> <td>Dana Syariah Seimbang</td> <td>10%</td> <td>1.50%</td> </tr> <tr> <td>Dana Ekuiti Prima Takaful</td> <td>10%</td> <td>1.00%</td> </tr> <tr> <td>Dana Syariah Indeks Ekuiti Global</td> <td>30%</td> <td>1.00%</td> </tr> <tr> <td>Dana Syariah Sukuk Global</td> <td>30%</td> <td>1.00%</td> </tr> </tbody> </table>	Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Dana Pendapatan Prima Takaful	20%	1.25%	Dana Syariah Seimbang	10%	1.50%	Dana Ekuiti Prima Takaful	10%	1.00%	Dana Syariah Indeks Ekuiti Global	30%	1.00%	Dana Syariah Sukuk Global	30%	1.00%
Fund Chosen		Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)																
Dana Pendapatan Prima Takaful		20%	1.25%																
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Dana Syariah Indeks Ekuiti Global	30%	1.00%																	
Dana Syariah Sukuk Global	30%	1.00%																	
a) Administration Charge	RM18 for the first 12 months, and RM7 per month thereafter.																		
b) Annual Fund Management Fee																			
c) Fund Switching Fee	dSwitching is unlimited and free																		
d) Surrender Charge	20% of annual contribution for certificate year 1 and 2.																		

4 Other Key Terms

- * You must disclose all material facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your certificate. Otherwise, you may risk having your contract voided, your claim rejected or terms and conditions of the certificate being changed.
- * You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- * The account value of your investment-linked certificate depends on the performance of the investment-linked fund selected and is not guaranteed. Deduction of account units for certificate charges and fees, will be throughout the certificate term, even after the contribution paying term.
- * To avoid certificate lapse, you may be required o top-up contribution in the future should there be any revision of Tabarru' charges that can deplete the value faster, or if the account value is insufficient to sustain the certificate charges throughout the certificate term.
- * Any partial withdrawal of the account value will reduce the sum covered by the same amount, subject to a minimum sum covered of RM5,000.
- * Grace period is an additional period of time that is provided for you to pay the contribution due. The grace period under this certificate is 31 days from the date the contribution is due.
- * If the account value is sufficient, you can take a break from contribution payments, as contribution holiday. In the event if the contribution is not paid, the certificate fees and charges, including the contribution (net of wakalah) of Takafulink Savings Flexi rider, if applicable, will continue to be deducted through cancellation of units from the account value. This will reduce the account value and eventually will lapse the certificate. You have to ensure that the account value is sufficient to pay for the fees and charges in order to enjoy uninterrupted takaful coverage.

Note: This list is **non-exhaustive**. You should refer to the certificate 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 to us within 15 days after your certificate has been delivered to you. The total amount (sum of unallocated contribution, account value of investment funds based on the unit price at the next valuation, and any certificate fees and charges that have been deducted, less any medical fee incurred) will be refunded to you.
- **After free look period:** You may cancel your certificate by returning the certificate to us with a written surrender request. The surrender value (if any) is not guaranteed and depends on the performance of the investment-linked funds that you have selected. Please consider carefully before you surrender as the surrender value may be less than the contributions paid and subject to surrender charge, if applicable.

Customer's Acknowledgement*

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

- I acknowledge that Etiqa Family Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for Hadiyyah Takafulink plan and its riders, if applicable.
- I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Hadiyyah Takafulink plan and its riders, if applicable.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:

Date:

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 07/10/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Takafulink Savings Flexi?

Takafulink Savings Flexi offers takaful protection for 30 years. It is a contribution paying rider that is not unitised into the account value.

2 Know Your Coverage/Benefits

As an illustration, for RM2,000.00 quarterly, you will receive the following coverage/benefits.																
1	Death Benefit	1) Total contribution paid, less total cash payment paid; or 2) Surrender value, whichever is higher.														
2	TPD Benefit	1) Total contribution paid for, less total cash payment paid; or 2) Surrender value, whichever is higher, is payable for TPD that occurs prior to the 64 th birthday of the person covered. Note: The TPD benefit amount payable is subject to RM2mil from all certificates with us.														
3	Aqiqah/Qurban Benefit	10% of the certificate annual contribution at the end of the 5 th certificate year Note: The certificate annual contribution is referring to the basic certificate and Takafulink Savings Flexi contribution, excluding regular top-up contribution, if any.														
4	Khatam Quran/Qurban Benefit	10% of the certificate annual contribution at the end of the 10 th certificate year Note: The certificate annual contribution is referring to the basic certificate and Takafulink Savings Flexi contribution, excluding regular top-up contribution, if any.														
5	Cash Payment (CP) Benefit	Starting from the end of the 3 rd certificate year until certificate maturity according to the following schedule. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>End of Certificate Year</th> <th>Cash Payment (% of annual contribution)</th> </tr> </thead> <tbody> <tr> <td>3-5</td> <td>5%</td> </tr> <tr> <td>6-10</td> <td>5%</td> </tr> <tr> <td>11-15</td> <td>5%</td> </tr> <tr> <td>16-20</td> <td>5%</td> </tr> <tr> <td>21-25</td> <td>50%</td> </tr> <tr> <td>26-30</td> <td>100%</td> </tr> </tbody> </table> Note: The certificate annual contribution is referring to the basic certificate and Takafulink Savings Flexi contribution, excluding regular top-up contribution, if any.	End of Certificate Year	Cash Payment (% of annual contribution)	3-5	5%	6-10	5%	11-15	5%	16-20	5%	21-25	50%	26-30	100%
End of Certificate Year	Cash Payment (% of annual contribution)															
3-5	5%															
6-10	5%															
11-15	5%															
16-20	5%															
21-25	50%															
26-30	100%															
6	Maturity Benefit	1200.00% of the certificate annual contribution. Note: The certificate annual contribution is referring to the basic certificate and Takafulink Savings Flexi contribution, excluding regular top-up contribution, if any.														
7	Surrender Benefit	Takafulink Savings Flexi surrender value less any indebtedness is payable. 1) Takafulink Savings Flexi auto surrender will be triggered upon certificate lapse, due to insufficient account value to sustain the certificate charges and fees, and contribution (net of commission) of Takafulink Savings Flexi. The certificate may lapse within or after the contribution paying term, but after the No Lapse Provision period. Upon auto surrender, Takafulink Savings Flexi surrender value less any indebtedness, will be payable. 2) The Takafulink Savings Flexi surrender value will only be available from the 2 nd certificate year onwards.														

Reminder: Please refer to the marketing illustration for details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your rider **excludes**:





* Suicide - if death was due to suicide while sane during within 1 year from issue date or latest reinstatement date.

* TPD that occurs directly or indirectly due to any of the following:

- Intentional self-inflicted injury or attempted suicide, while sane;
- Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

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

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

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/investment-linked/hadiyyah-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:

Contribution	RM2,000.00 quarterly
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Duration: Until the age of 36 years.

You also have to pay the following fees and charges:

Wakalah Fee	19.00% of contribution or RM30,400.00
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Other applicable charges	Not applicable
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4 Other Key Terms

* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.

* For guaranteed acceptance cases, non-accidental death & TPD that happen within the first 2 certificate years, we shall refund the total contribution paid for Takaful Savings Flexi, less any GCP paid.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 07/10/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Takaful Waiver of Contribution for Critical Illness?

Takaful Waiver of Contribution for Critical Illness is a unit-deducting rider that waives future contributions upon diagnosis of critical illnesses of the person covered.

2 Know Your Coverage/Benefits

As an illustration, you will receive the following family takaful coverage/benefits until the age of 50.

Waiver of Contribution Benefit	Future contributions under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the person covered is diagnosed with any of the covered critical illnesses during the term of the rider.
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Reminder: Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).





Your rider **excludes:**

* Critical Illnesses that occur directly or indirectly due to any of the following:

- Critical illnesses not listed in the definition of critical illness.
- Critical illness occurring prior to the Issue date or the latest reinstatement date of the rider;
- Critical illness occurring as a direct or indirect result of a pre-existing condition as defined in definitions of the rider.

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

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

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¹<https://www.etiqa.com.my/investment-linked/hadiyyah-takaful>

3 Know Your Obligations

For your rider attached, you must pay the following:

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 50 years.

You also have to pay the following fees and charges:

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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4 Other Key Terms

* Your critical illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.

* Your coverage for the following critical illness will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:

- Cancer;
- Coronary heart disease requiring surgery;
- Heart attack; and
- Other serious coronary artery disease.

* Critical illness survival period: 30 days after diagnosis of critical illness.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 07/10/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Takaful Payor Waiver of Contribution (Juvenile)?

Takaful Payor Waiver of Contribution (Juvenile) is a unit-deducting rider that waives future contributions upon death, TPD or diagnosis of critical illnesses of the participant.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following family takaful coverage/benefits until the age of 55.

Waiver of Contribution Benefit	Future contributions under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the participant passed away, becomes totally and permanently disabled prior to 64 th birthday, or is diagnosed with any the covered critical illnesses, during the term of the rider.
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Reminder: Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

This rider **excludes:**

- * Suicide - if death was due to suicide while sane during within 1 year from issue date or latest reinstatement date.
- * TPD or any injury that occurs directly or indirectly due to any of the following:
 - c) Intentional self-inflicted death or injury, suicide, or attempted suicide, while sane;
 - d) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- * Critical illnesses that occur directly or indirectly due to any of the following:
 - d) Critical illnesses not listed in the definition of critical illness;
 - e) Critical illness occurring prior to the Issue date or latest reinstatement date;
 - f) Critical illness occurring as a direct or indirect result of a pre-existing condition as defined in definitions of the rider.

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

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

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/investment-linked/hadiyyah-takaful>

3 Know Your Obligations

For your rider attached, you must pay the following:

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 55 years

You also have to pay the following fees and charges:

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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4 Other Key Terms

- * The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.
- * Your critical illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- * Your coverage for the following critical illnesses will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
 - e) Cancer;
 - f) Coronary heart disease requiring surgery;
 - g) Heart attack; and
 - h) Other serious coronary artery disease.
- * Critical illness survival period: 30 days after diagnosis of critical illness.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 07/10/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Takaful Payor Waiver of Contribution (Spouse)?

Takaful Payor Waiver of Contribution (Spouse) is a unit-deducting rider that waives future contributions upon death, TPD or diagnosis of critical illnesses of the participant.

2 Know Your Coverage/Benefits

As an illustration, you will receive the following family takaful coverage/benefits until the age of 66.

Waiver of Contribution Benefit	Future contributions under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the participant passed away, becomes totally and permanently disabled prior to 64 th birthday, or is diagnosed with any one of the covered critical illnesses, during the term of the rider.
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Reminder: Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your rider **excludes:**

- * Suicide - if death was due to suicide while sane during within 1 year from issue date or latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - e) Intentional self-inflicted death or injury, suicide, or attempted suicide, while sane;
 - f) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- * Critical illnesses that occur directly or indirectly due to any of the following:
 - g) Critical illnesses not listed in the definition of critical illness;
 - h) Critical illness occurring prior to the Issue date or latest reinstatement date;
 - i) Critical illness occurring as a direct or indirect result of a pre-existing condition as defined in definitions of the rider.

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

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

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¹<https://www.etiqa.com.my/investment-linked/hadiyyah-takaful>

3 Know Your Obligations

For your rider attached, you must pay you must pay the following:

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 66 years.

You also have to pay the following fees and charges:

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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4 Other Key Terms

- * The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.
- * Your critical illness coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- * Your coverage for the following critical illnesses will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
 - i) Cancer;
 - j) Coronary heart disease requiring surgery;
 - k) Heart attack; and
 - l) Other serious coronary artery disease.
- * Critical illness survival period: 30 days after diagnosis of critical illness.

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

? Can I cancel my rider?

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