

PRODUCT DISCLOSURE SHEET



Family Takaful

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: 20/11/2025

1 What is Mahabbah Takafulink?

Mahabbah 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 Coverages/Benefits

As an illustration, for RM 696.00 monthly, you will receive the following investment-linked takaful coverages/benefits until the age of 70 years.		
1	Death Benefit	1) RM 500,000.00 less any partial withdrawal within 12 months prior to the death; or 2) Account value at the next valuation immediately after the notification of claim and RM5,000.00, whichever is higher. An additional 200% of sum covered is payable upon accidental death prior to the 69 th birthday of the person covered, subject to a maximum of RM10 million per person covered.
2	TPD Benefit	1) RM 500,000.00 less any partial withdrawal amount 12 months prior to the TPD approval date; or 2) Account value at the next valuation immediately after the TPD approval date and RM5,000.00, whichever is higher, for TPD that occurs prior to the 69 th birthday of the person covered. Note: The total sum payable for TPD is subject to a maximum of RM6 million per person covered.
3	TPD Long Term Care Benefit	5.00% of the sum covered yearly, for 5 consecutive years. Note: The total sum payable for TPD Long Term Care Benefit is subject to a maximum of RM2 million per person covered.
4	Compassionate Benefit	RM5,000.00 for death, or TPD prior to 69 th birthday of the person covered.
5	Maturity Benefit	Account value, if any.
6	Surrender Benefit	Account value, less any surrender charge.





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 death or injury, suicide 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 takaful, 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/mahabbah-takaful>

3 Know Your Obligations

For your investment-linked takaful, you must pay a contribution of:											
Contribution	RM 696.00 monthly										
Duration: Until the age of 70 years.											
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).											
Contribution Allocated To Purchase Units	70.51% of 1 st year total contribution of RM 5,889.00 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	RM10.00 will be paid by us										
Total Wakalah Fee	5.00% of total contribution or RM 16,704.00										
Other Applicable Charges	RM18 per month for the first 12 months and RM7 thereafter.										
a) Administration Charge											
b) Annual Fund Management Fee											
c) Fund Switching Fee											
	<table><tr><th>Fund Chosen</th><th>Investment Allocation (% of allocation amount)</th><th>Annual Fund Management Fee (% of Net Asset Value)</th></tr><tr><td>Dana Syariah Sukuk Global</td><td>50%</td><td>1.00%</td></tr><tr><td>Dana Syariah Seimbang</td><td>50%</td><td>1.20%</td></tr></table>		Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Dana Syariah Sukuk Global	50%	1.00%	Dana Syariah Seimbang	50%	1.20%
Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)									
Dana Syariah Sukuk Global	50%	1.00%									
Dana Syariah Seimbang	50%	1.20%									
	Switching is unlimited and free										

d) Surrender Charge

Surrender at Certificate Year	Contribution Paying Term (Years)			
	5	10	15	20 onwards
1	20.0%	30.0%	30.0%	40.0%
2	15.0%	22.5%	22.5%	30.0%
3	10.0%	15.0%	15.0%	20.0%
4	10.0%	10.0%	10.0%	10.0%
5	10.0%	10.0%	10.0%	10.0%
6 – 10		10.0%	10.0%	10.0%
11 – 15			10.0%	10.0%
16 – 20				10.0%
21 onwards				

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.
- * Grace period – The 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.
- * 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 the takaful charge will be throughout the certificate term, even after the contribution certificate term.
- * If the account value is sufficient, you can take a break from contribution payments. In the event the contribution is not paid, the takaful charges and fees, will still 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 certificate coverage.
- * Any contribution payment beyond grace period or partial withdrawal may result in certificate lapse.

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 have the right to cancel the certificate by giving a written instruction to us within 15 days after the certificate has been received by you. The total 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 Mahabbah Takafulink plan and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Mahabbah 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: 20/11/2025

Dear Customer,

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

1 What is Critical Illness Cover-i?

Critical Illness Cover-i is a unit deducting rider that which provides coverage for specified critical illnesses. It pays the sum covered in the event that the person covered is diagnosed with one of the covered critical illnesses.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following medical and health takaful rider coverages/benefits until the age of 70 years.	
Coverage	RM 500,000.00
Critical Illness Cover-i Benefit	The critical illnesses covered under this product include: 1) Cancer 2) Stroke 3) Heart attack Note: This is not a complete list. Please read your certificate for details on the critical illnesses covered.





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Your rider **excludes:**

* Critical illness(s) that occur directly or indirectly due to any of the following:

- Medical conditions that you had, or had symptoms of before participating in the plan (i.e. pre-existing condition);
- Intentional self-inflicted injury, while sane;
- Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- AIDS, AIDS related complex or infection by the HIV except those being covered.

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

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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 certificate account 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.
Duration: Until the age of 70 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.

4 Other Key Terms

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

* Your coverage for the following critical illnesses will only start 60 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.

* The sum payable for angioplasty and other invasive treatment for coronary artery disease is limited to 10% of your rider's sum covered, subject to a maximum of RM25,000. This rider sum covered will not accelerate the sum covered of your basic certificate.

* 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.

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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 you can attach to an investment-linked plan. It waives future contributions upon diagnosis of the covered critical illnesses of the person covered.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following investment-linked takaful rider coverages/benefits until the age of 70 years.

Takaful Waiver of Contribution for Critical Illness Benefit	Future contributions under the certificate and its rider(s) will be waived when the person covered is diagnosed with any one of the covered critical illnesses during the term of the rider.
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Your rider **excludes**:

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

- e) Medical conditions that you had, or had symptoms of before participating in the rider (i.e. pre-existing condition);
- f) Intentional self-inflicted injury while sane;
- g) Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
- h) AIDS, AIDS related complex or infection by the HIV except those being covered.

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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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 70 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 will only start 30 days after the issue date, or latest reinstatement date, whichever is later.

* Your coverage for the following critical illnesses will only start 60 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.