PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

TAKAFUL IKHLAS FAMILY BERHAD

Date: **2/1/2026**

1 What is IKHLAS Idaman (ASNB COVR)?

IKHLAS Idaman (ASNB COVR) is a takaful product. This product is a regular takaful contribution group family takaful plan for unit holders of Amanah Saham Nasional Berhad (ASNB) which is specially designed to provide protection against the unfortunate events of the person covered prior to the takaful certificate maturity. Upon such event, the company will pay the sum covered to the person covered/ beneficiary, if the person covered had paid the takaful contribution for his/ her cover, otherwise to the master takaful participant. The eligible age to participate in this product is from 30 days to 69 years.

The takaful benefits may be extended to the person covered's spouse and dependents.

The applicable shariah concepts are as follows:

- **Tabarru'** – refers to donation by master takaful participant/person covered contributed in the Risk Fund, for the purpose of providing mutual financial benefit payable to the master takaful participant/person covered or their beneficiaries on the occurrence of pre-agreed events. The tabarru' takes into effect when you contribute to the Risk Fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorises another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the company, we are appointed as an agent (*wakil*) to carry out the takaful business and wakalah fee (*ujrah*) to be paid to the company.

Note: "the company" refers to Takaful Ikhlas Family Berhad.

2 Know Your Coverage/Benefits

As an illustration, based on sum covered of RM150,000 and other supplementary takaful benefits attached to this plan for a healthy 30 year old male, coverage term 41 years and **RM600** annually, you will receive the following family takaful **benefits**:

Death Benefit (Natural causes)	**RM150,000**
Death Benefit (Accidental causes)	**RM300,000**
Total and Permanent Disability (TPD) Benefit (Natural causes)	**RM150,000**
Total and Permanent Disability (TPD) Benefit (Accidental causes)	**RM300,000**
Critical Illness (CI) Benefit (Accelerated)	**RM75,000**
Immediate Death Expense (IDE) Benefit: Member	**RM3,000**
Immediate Death Expense (IDE) Benefit: Spouse	**RM2,500**
Immediate Death Expense (IDE) Benefit: Child	**RM1,000**

Note: Please refer to takaful certificate for the detailed information on the benefits to your **spouse and/or dependent(s)** (if applicable).

Your family takaful **excludes**:

- Death – The death benefit shall not be payable should the person covered passes away directly or indirectly as a result of committing suicide, whether sane or insane.
- TPD – The TPD benefit shall not be payable should the person covered suffers TPD directly or indirectly by self-inflicted injury or any attempt while sane or insane.
- CI – The CI benefit shall not be payable should the person covered suffers CI directly or indirectly by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.

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

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

Call us at: +603-2723 9696	Visit us at: https://www.takaful-ikhlas.com.my	E-mail us at: ikhlascare@takaful-ikhlas.com.my	Scan the QR code above

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:	
Contribution	**RM50 monthly**
Duration: until the age of **71** years	
You also have to pay the following fees and charges:	
Stamp duty	**RM10** *(applicable to master takaful certificate only)*
Wakalah fee	**30%** of takaful contribution or **RM180**
Other applicable charges	i) Reinstatement Fee*: **Reinstatement fee is not applicable for IKHLAS Idaman under ASNB.** ii) Surrender Fee*: **No savings elements for IKHLAS Idaman under ASNB. Hence, surrender fee is not applicable upon surrender.** iii) Partial Cash Withdrawal Fee*: **No savings elements for IKHLAS Idaman under ASNB. Hence, partial cash withdrawal fee is not applicable.** iv) Surplus Administration Charge: **50% of the gross distributable surplus** v) Investment Performance Fee: **up to 30% of the investment income** ** These fees may be revised in the future and will also be subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia.*

4 Other Key Terms

a) Importance of disclosure – you must disclose all material facts such as your age, occupation and health condition correctly. The company has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on terms to be applied to you.
b) All subsequent takaful contributions must be paid within thirty (30) days from each due date based on the mode of takaful contribution as specified in the master takaful certificate.
c) Notification of claim must be given to the company within thirty (30) days from the event date. The company, upon received the notification, will provide the appropriate documents to be completed in order to process the claim.

Note: This list is **non-exhaustive**. Please refer to the master/individual takaful certificate for the full list of the terms and conditions. This PDS contains a summary of the product and is not a contract of the takaful plan. The master takaful certificate shall prevail over this document.

? Can I cancel my certificate?

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

- **Cooling-off Period:** You may cancel your master/individual takaful certificate (whichever is applicable) by returning the takaful certificate within fifteen (15) days from the date of delivery of takaful certificate. The takaful contribution that you have paid (less any medical charges – if any) will be refunded to you. The company shall cancel the takaful certificate immediately upon receipt and shall be deemed not effective from the date of issuance.
- **Written Notice:** The unit holder may cancel the individual takaful certificate by notifying takaful operator through myASNB portal or myASNB application. No amount will be payable when you surrender your individual takaful certificate. The individual takaful certificate will cease thereafter.

The eligible benefits payable under this takaful certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS brochure or contact Takaful Ikhlas Family Berhad or PIDM (visit www.pidm.gov.my).

Customer's Acknowledgement*

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

☐ I acknowledge that Takaful Ikhlas Family Berhad has provided me with a copy of the PDS.
☐ I have read and understood the key information contained in this PDS.

**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

TAKAFUL IKHLAS FAMILY BERHAD

Date: **2/1/2026**

Dear Customer,

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

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

1 What is IKHLAS Idaman (ASNB COVR)?

IKHLAS Idaman (ASNB COVR) is a takaful product. This product is a regular takaful contribution group family takaful plan for unit holders of Amanah Saham Nasional Berhad (ASNB) which is specially designed to provide protection against the unfortunate events of the person covered prior to the takaful certificate maturity. Upon such event, the company will pay the sum covered to the person covered/ beneficiary, if the person covered had paid the takaful contribution for his/ her cover, otherwise to the master takaful participant. The eligible age to participate in this product is from 30 days to 69 years.

The takaful benefits may be extended to the person covered's spouse and dependents.

The applicable shariah concepts are as follows:

- **Tabarru'** – refers to donation by master takaful participant/person covered contributed in the Risk Fund, for the purpose of providing mutual financial benefit payable to the master takaful participant/person covered or their beneficiaries on the occurrence of pre-agreed events. The tabarru' takes into effect when you contribute to the Risk Fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorises another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the company, we are appointed as an agent (*wakil*) to carry out the takaful business and wakalah fee (*ujrah*) to be paid to the company.

Note: "the company" refers to Takaful Ikhlas Family Berhad.

2 Know Your Coverage/Benefits

As an illustration, based on sum covered of RM250,000 and other supplementary takaful benefits attached to this plan for a healthy 10 year old male, coverage term 9 years and **RM600** annually, you will receive the following family takaful **benefits**:

Death Benefit (Natural causes)	**RM250,000**
Death Benefit (Accidental causes)	**RM500,000**
Total and Permanent Disability (TPD) Benefit (Natural causes)	**RM250,000**
Total and Permanent Disability (TPD) Benefit (Accidental causes)	**RM500,000**
Critical Illness (CI) Benefit (Accelerated)	**RM250,000**
Immediate Death Expense (IDE) Benefit: Member	**RM5,000**
Immediate Death Expense (IDE) Benefit: Spouse	**-**
Immediate Death Expense (IDE) Benefit: Child	**-**

Note: Please refer to takaful certificate for the detailed information on the benefits to your **spouse and/or dependent(s)** (if applicable).

Your family takaful **excludes**:

- Death – The death benefit shall not be payable should the person covered passes away directly or indirectly as a result of committing suicide, whether sane or insane.
- TPD – The TPD benefit shall not be payable should the person covered suffers TPD directly or indirectly by self-inflicted injury or any attempt while sane or insane.
- CI – The CI benefit shall not be payable should the person covered suffers CI directly or indirectly by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.

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

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

Call us at: +603-2723 9696	Visit us at: https://www.takaful-ikhlas.com.my	E-mail us at: ikhlascare@takaful-ikhlas.com.my	Scan the QR code above

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:	
Contribution	**RM50 monthly**
Duration: until the age of **19** years	
You also have to pay the following fees and charges:	
Stamp duty	**RM10** *(applicable to master takaful certificate only)*
Wakalah fee	**30%** of takaful contribution or **RM180**
Other applicable charges	i) Reinstatement Fee*: **Reinstatement fee is not applicable for IKHLAS Idaman under ASNB.** ii) Surrender Fee*: **No savings elements for IKHLAS Idaman under ASNB. Hence, surrender fee is not applicable upon surrender.** iii) Partial Cash Withdrawal Fee*: **No savings elements for IKHLAS Idaman under ASNB. Hence, partial cash withdrawal fee is not applicable.** iv) Surplus Administration Charge: **50% of the gross distributable surplus** v) Investment Performance Fee: **up to 30% of the investment income** ** These fees may be revised in the future and will also be subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia.*

4 Other Key Terms

a) Importance of disclosure – you must disclose all material facts such as your age, occupation and health condition correctly. The company has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on terms to be applied to you.
b) All subsequent takaful contributions must be paid within thirty (30) days from each due date based on the mode of takaful contribution as specified in the master takaful certificate.
c) Notification of claim must be given to the company within thirty (30) days from the event date. The company, upon received the notification, will provide the appropriate documents to be completed in order to process the claim.

Note: This list is **non-exhaustive**. Please refer to the master/individual takaful certificate for the full list of the terms and conditions. This PDS contains a summary of the product and is not a contract of the takaful plan. The master takaful certificate shall prevail over this document.

? Can I cancel my certificate?

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

- **Cooling-off Period:** You may cancel your master/individual takaful certificate (whichever is applicable) by returning the takaful certificate within fifteen (15) days from the date of delivery of takaful certificate. The takaful contribution that you have paid (less any medical charges – if any) will be refunded to you. The company shall cancel the takaful certificate immediately upon receipt and shall be deemed not effective from the date of issuance.
- **Written Notice:** The unit holder may cancel the individual takaful certificate by notifying takaful operator through myASNB portal or myASNB application. No amount will be payable when you surrender your individual takaful certificate. The individual takaful certificate will cease thereafter.

The eligible benefits payable under this takaful certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS brochure or contact Takaful Ikhlas Family Berhad or PIDM (visit www.pidm.gov.my).

Customer's Acknowledgement*

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

☐ I acknowledge that Takaful Ikhlas Family Berhad has provided me with a copy of the PDS.
☐ I have read and understood the key information contained in this PDS.

**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: