TAKAFULmalaysia

Product Disclosure Sheet

Takaful myGrowth Plus

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 myGrowth Plus?

Takaful myGrowth Plus is a limited-pay takaful endowment plan that provides takaful protection for **25** years. It pays a lump sum benefit if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term and provides annual cash payments starting from the end of the second year. In addition, it offers a compassionate benefit, life event allowance, and guaranteed maturity benefit.

This plan 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 a contribution of **RM90,000.00** annually, you will receive the following family takaful **coverage/benefits**:

Death / TPD	a. The higher of: • **RM300,000.00**; or • total contributions received, minus the total Guaranteed Cash Benefit ("GCB") paid by us; and b. Any balance in the Participant Account ("PA") (if any).
Accidental Death / TPD	If death or TPD occurs due to an accident, the higher of the following amounts will be payable as an additional amount on top of the Death/TPD Benefit: a. ***RM300,000.00**, or b. total contributions received, minus the total GCB paid by us. *The amount payable will be **doubled** if the accident occurs **outside Malaysia**.
Compassionate Allowance	An additional of **RM30,000.00**, upon death of the person covered.
Life Event Allowance	**RM15,000.00** upon the marriage or childbirth of the person covered, provided that the plan has been in force for at least 2 years.
Guaranteed Cash Benefit ("GCB")	Annual cash payout from the Guaranteed Benefits Account ("GBA"), starting from the end of the second year until death, or TPD of the person covered, or surrender or maturity of the certificate whichever occurs first.
Guaranteed Maturity Benefit	a. The higher of: • **RM450,000.00** plus **RM15,000.00** (if no claims on the Life Event Allowance); or • the balance in the GBA (if any). b. Any balance in the PA (if any).

End of Year	GCB Payable
Year 2- 5	**RM24,000**
Year 6 – 10	**RM30,000**
Year 11 and above	**RM36,000**

Note: The benefit provides coverage only up to age 70 for TPD and accidental death/TPD.

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:	Visit the nearest	Email us at:	Scan the QR code to refer to
1-300 88 252 385	RHB branch	csu@takaful-malaysia.com.my	Appendix for more info

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:	
Takaful Contribution	**RM90,000.00** annually
Duration: **12** 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 contribution to meet our management expenses and total distribution cost (i.e. commission).

Year	1	2	3	4	5	6-10	11 & above
%	35.00	25.00	25.00	15.00	15.00	10.00	5.00
RM	31,500.00	22,500.00	22,500.00	13,500.00	13,500.00	9,000.00	4,500.00

Commission (as part of Wakalah fee)

Year	1	2	3	4	5	6-10	11 & above
%	18.00	12.00	9.00	3.00	3.00	3.00	0.00
RM	16,200.00	10,800.00	8,100.00	2,700.00	2,700.00	2,700.00	0.00

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.
- The amount placed under the PA or the GBA and the investment profit arising from the PA or the GBA are not guaranteed and will be based on the actual fund performance.
- 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 contribution that you have paid 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 GBA and the PA will be paid.

Customer's Acknowledgement*

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

☐ I acknowledge that Syarikat Takaful Malaysia Keluarga Berhad's sales representative has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

.....

Name:

Date:

Shariah Concept

Tabarru'	• Donation for charitable purposes. • You donate an amount from GBA to the Participant Special Account ("Risk Fund") to help other participants. • Tabarru' takes into effect when you contribute to the Risk Fund.
Wakalah	• 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.
Ju'alah	• A contract where a party offers a specified reward to another party who achieved a determined result. • As a performance incentive for our achievement in successfully managing the PA and the GBA, you allow us to receive 15% of the investment profit from the PA, and 15% of the investment profit from the GBA, if the investment profit exceeds of 3.9%.
Qard	• 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	• A transfer of ownership of an asset from a donor to a recipient(s) without any consideration. • The benefits payable from the Risk Fund are given as Hibah. • The nominee(s) may receive the benefits payable as Hibah if the nominee(s) is/are a beneficiary(ies) under conditional Hibah.

Other Key Terms & Conditions

Takaful Contribution	a) The takaful contribution depends on the sum covered, coverage term, contribution payment term and contribution payment mode. 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 takaful contribution payment made.
Tabarru'	a) Tabarru' will be deducted monthly from the GBA and credited to the Risk Fund b) Tabbaru' is fixed at 1.5% of the gross monthly contribution for all ages throughout the coverage term. c) 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.
Lapse	Your certificate will lapse and no coverage will be provided when the balance in the GBA is exhausted.
Reinstatement	If your certificate has lapsed, you are not allowed to reinstate it.
Others	a) The Life Event Allowance, the GCB and the Guaranteed Maturity Benefit will not be guaranteed if you do not pay contributions for more than 3 months in a row. b) The risk of investment is borne solely by you, and the benefits may be less than your total contributions paid. c) It is important that you update in the *my*Takaful 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/Accidental Death	No benefit will be payable if death occurs due to the following. However, all contributions paid to us will be refunded: • suicide within the first year. • death before the person covered reaches 2 years old. • death due to non-accidental causes occurring within the first 2 years.
TPD/Accidental TPD	TPD: • happens before the person covered reaches 2 years old. No benefit will be payable. However, all contributions paid to us will be refunded. • due to non-accidental causes occurring within the first 2 years. No benefit will be payable. However, all contributions paid to us will be refunded. • that existed before the coverage starts, or TPD resulting from attempted suicide or self-inflicted injuries. • resulted due to aviation, gliding or any other flying 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.
Compassionate Allowance	Death: • before the person covered reaches 2 years old. • due to non-accidental causes occurring within the first 2 years.

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).

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)] is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.