

# PRODUCT DISCLOSURE SHEET



## 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.**

This PDS is for illustration purposes only and is based on a healthy 30-year-old male non-smoker.

## 1 What is Takaful ProAspire?

Date: 12 February 2026

Takaful ProAspire offers both Takaful protection and savings for 21 years. It pays a lump sum of Death or Total and Permanent Disability (TPD) Benefit if you die or suffer TPD during the term of the Certificate. This plan also provides Golden Age Disability (GAD) and Cash Payout Benefit. You may choose to reinvest your Cash Payout or top up additional amount to your Saver Account for savings purpose. Upon maturity, a percentage of Basic Sum Covered and Participant Investment Account (PIA) Value, if any, will be payable as Maturity Benefit.

Applicable Shariah concepts and type of fund(s):

- **Takaful** - Mutual assistance among the Participants to contribute to Participant Risk Fund (PRF) providing Takaful benefit payable to the Participants or beneficiaries on the occurrence of pre-agreed events.
- **Wakalah** - Appointment of representative to manage the transaction on another person's behalf. In the Takaful contract, We will manage your Takaful Certificate and charge you an upfront Wakalah fee. Additionally, performance fee will be charged on the investment return for PIA and Saver Account respectively.
- **Tabarru'** - A sum amount of money being contributed by you to PRF based on the donation contract.
- **Qard** - An interest-free loan provided by Us in the event of deficit in the PRF. The loan will be repaid when the PRF returns to its surplus position.
- **Hibah** - A gift contract that is applicable through surplus sharing from the PRF to the eligible Participants.
- **Conditional Hibah** - A conditional gift where you agree to transfer ownership of the Takaful benefits payable to the nominee(s) upon your death.
- **Ju'alah** - Reward given to Us based on the performance of the PRF, where the 50% of the net surplus (if any) will be shared with Us after the end of each financial year.
- **Participant Risk Fund (PRF)** - The Participants' holding account into which the *Tabarru'* shall be credited for the purpose of mutual assistance which will be used to help Participants in need.
- **Participant Investment Account (PIA)** - The Participant's holding account for the Contribution, the distribution of investment profit, if any, and the surplus of the PRF. 90% of the investment profit will be given to you and 10% to Us based on *Wakalah* (performance fee).
- **Saver Account** (if applicable) - The Participant's holding account for the purpose of saving or investment. 90% of the investment profit will be given to you and 10% to Us based on *Wakalah* (performance fee). The Saver Account value will be paid out upon surrender, maturity or termination of the Principal Certificate.

## 2 Know Your Coverage/Benefits

As an illustration, for RM75,500.00 annually, you will receive the following Family Takaful coverage/benefits:

Death / TPD Benefit	<b>RM500,000</b> and PIA value
Accidental Death Benefit (ADB)	<b>RM1,000,000</b> and PIA value due to accident <b>RM1,500,000</b> and PIA value due to accident while performing Hajj or Umrah Only one of the above shall be payable
Golden Age Disability Benefit (GAD)	<b>RM500,000</b> and PIA value
Cash Payout Benefit (every 3 years)	Year 3, 6 & 9: <b>RM50,000</b> Year 12: <b>RM55,000</b> Year 15, 18, 21: <b>RM60,000</b>
Maturity Benefit	<b>RM250,000</b> and PIA value
Additional Benefits	KritikalCare Waiver Elite, Payor Benefit Plus

### Note:

- All benefits are payable from PRF and is guaranteed, except for PIA and Saver Account value which is not guaranteed.
- Please ask from your intermediary for a sample Certificate for the full list of terms and conditions.

The benefit(s) payable under eligible Certificate/product is (are) 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 Zurich Takaful Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### Your Family Takaful excludes:

- Death - If due to suicide within 1 year, only PIA Value will be payable.
- TPD - Any self-inflicted injuries while sane or insane.
- Accidental Death - Violation or attempted violation of the law or resistance to arrest.

**Note:** This list is **non-exhaustive**. You must refer to the 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  
1-300-888-622



Visit us at  
<https://zurich.com.my/proaspire>



Email us at  
callcentre@zurich.com.my

### 3 Know Your Obligations

For this Family Takaful, you must pay a Takaful contribution of:

Basic Regular Contribution	RM75,500.00 annually
----------------------------	----------------------

Regular Top-Up Contribution (Saver Account)	RM0.00 annually
--	-----------------

Duration: 21 years

You also have to pay the following fees and charges:

Wakalah fee you have to pay is 12.62% or RM200,075.00 of total Takaful contributions over 21 years. It comprises of 8.14% or RM129,105.00 commission to Wealth Planner.

Wakalah fee	Certificate Year	Basic Regular Contribution		Regular Top-Up Contribution	
		% of Contribution	Amount (RM)	% of Contribution	Amount (RM)
	1	65.00%	49,075.00	5.00%	0.00
	2	65.00%	49,075.00	5.00%	0.00
	3	55.00%	41,525.00	5.00%	0.00
	4	35.00%	26,425.00	5.00%	0.00
	5	25.00%	18,875.00	5.00%	0.00
	6	20.00%	15,100.00	5.00%	0.00
	7 & onwards	Nil	0.00	5.00%	0.00
Commission	Certificate Year	Basic Regular Contribution		Regular Top-Up Contribution	
		% of Contribution	Amount (RM)	% of Contribution	Amount (RM)
	1	65.00%	49,075.00	3.75%	0.00
	2	40.00%	30,200.00	3.75%	0.00
	3	26.00%	19,630.00	3.75%	0.00
	4	20.00%	15,100.00	3.75%	0.00
	5	10.00%	7,550.00	3.75%	0.00
	6	10.00%	7,550.00	3.75%	0.00
	7 & onwards	Nil	0.00	3.75%	0.00
Other applicable charges	<p><b>Tabarru'</b> – deducted monthly up to Certificate maturity. <b>Irregular Top-up</b> – Wakalah fee is 5% of contribution. It comprises of 3.75% commission. <b>Partial Withdrawal Fee</b> – RM50 upon each withdrawal (not applicable to the Saver Account). <b>Surrender Charge</b> – 10% of PIA value, applicable for the first 3 Certificate Years (not applicable for the Saver Account).</p>				

### 4 Other Key Terms

- You must disclose all material facts such as medical condition (if any) and state your age correctly. Otherwise, you may risk having your claim rejected or Certificate terminated.
- Contribution, *Tabarru'* rates and other charges are not guaranteed. The contribution may vary depending on underwriting requirements.
- Contribution made beyond the grace period may result in Certificate lapse and may affect future benefit payouts.
- Grace Period: For Coverage Grace Period, you have 31 days from PIA becoming insufficient for *Tabarru'* and all other charges deduction to be covered for the loss occurred. While for Contribution Grace Period, you have 50 days from the billing date to make your contributions due. If due contribution is not made within this period, the Certificate will automatically continue through Automatic *Tabarru'* Deduction from PIA.
- You may exercise partial withdrawal from PIA, from the beginning of 4th Certificate Year. Partial withdrawal from Saver Account is allowed at any time.
- The investment profit generated in the PIA/Saver Account is not guaranteed and depends on the actual performance of the fund.
- Juvenile Lien shall be applicable to Death/TPD benefit before attaining age of 4 years old.

**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 within 15 days after your Certificate has been delivered to you. The contribution that you have made (less any medical fee incurred) will be refunded to you.
- **Cancellation/Surrender:** After the free-look period, you may give a written notice to Us. The Surrender Value of the Certificate will be equal to the PIA value, less any amount due to Us and related charges.

Zurich Takaful Malaysia Berhad [Registration No. 200601012246 (731996-H)] is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.