

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 Al-Shams?

Date: 14 November 2025

Takaful Al-Shams offers takaful protection for 50 years. It pays a lump sum death benefit if you die or suffer Total and Permanent Disability (TPD) or suffer Golden Age Disability (GAD) during the term of the Certificate. An additional amount will be payable if you die due to accidental causes. It also comes with TPD Yearly Recovery Benefit, Compassionate Benefit and Family Care Privilege.

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 transaction on another person's behalf. In the Takaful contract, We will manage your Takaful Certificate and charge you an upfront *Wakalah* Fee.
- **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.

2 Know Your Coverage/Benefits

As an illustration, for **RM2,118.00** annually, you will receive the following Family Takaful **coverage/benefits**:

	Certificate Year	Amount Payable
Death / TPD / GAD Benefit (Non-accidental cause)	1 to 2	Total Contribution Made
	3 and onwards	RM300,000 or Total Contribution Made, whichever is higher
Death / TPD / GAD Benefit (Accidental cause)	1 and onwards	RM300,000 or Total Contribution Made, whichever is higher
General Accidental Death Benefit	Additional RM300,000	
Public Transport Accidental Death Benefits	Additional RM600,000	
Overseas Accidental Death Benefits	Additional RM900,000	
Family Accidental Death Benefit	3 and onwards	RM10,000 per person up to 4 family members
TPD Yearly Recovery Benefit (Non-accidental cause)	3 and onwards	RM15,000 per year for 5 years
TPD Yearly Recovery Benefit (Accidental cause)	1 and onwards	RM15,000 per year for 5 years
Compassionate Benefit (Non-accidental cause)	3 and onwards	RM2,000
Compassionate Benefit (Accidental cause)	1 and onwards	RM2,000
Family Care Privilege	Your family members (up to 4 persons) have the option to participate in another Takaful Certificate for a coverage amount up to RM75,000 per person, without any evidence of coverability	

Note:

- All benefits are payable from PRF and is 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).

Your Family Takaful **excludes**:

- Death – If death due to suicide within 1 year, we shall refund all contribution made.
- TPD / GAD – 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/alshams>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this Family Takaful, you must pay a Takaful contribution of:			
Contribution	RM2,118.00 annually		
The contribution amount shown above is for the first Certificate year. The amount may change based on the attained age of the Person Covered, as shown in the Appendix.			
Duration: 50 years			
You also have to pay the following fees and charges:			
Wakalah fee you have to pay is 10.48% or RM112,769.40 of total Takaful contributions over 50 years. It comprises of 0.36% or RM3,825.30 commission to Wealth Planner.			
Wakalah fee	Certificate Year	% of Contribution	Amount (RM)
	1	75.00%	1,588.50
	2	65.00%	1,501.50
	3	45.00%	1,039.50
	4	40.00%	924.00
	5	35.00%	808.50
	6	30.00%	693.00
	7	10.00%	264.00
The Wakalah fee after 7 years will vary depending on the actual contribution based on the attained age, as shown in the Appendix.			
Commission	Certificate Year	% of Contribution	Amount (RM)
	1	65.00%	1,376.70
	2	40.00%	924.00
	3	26.00%	600.60
	4	20.00%	462.00
	5	10.00%	231.00
	6	10.00%	231.00
	7 & onwards	Nil	0.00
Other applicable charges	Tabarru' – the remaining balance of contribution after deducting Wakalah Fee will be allocated to PRF as Tabarru'. Tax – contribution and fees may subject to tax or other government levies, if applicable.		

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 the due date 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 lapse.
- 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 made (less any medical fee incurred) will be refunded to you.
- Cancellation/Surrender:** After the free-look period, you may cancel your Certificate by giving a written notice to Us. However, there is no surrender value payable upon cancellation.

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

Appendix: Contribution

Attained Age	Annual Contribution (RM)
0 – 15	N/A
16 – 20	N/A
21 – 25	N/A
26 – 30	2,118.00
31 – 35	2,310.00
36 – 40	2,640.00
41 – 45	3,222.00
46 – 50	4,797.00
51 – 55	7,530.00
56 – 60	12,285.00
61 – 65	20,787.00
66 – 70	34,110.00
71 – 75	56,337.00
76 – 80	88,401.00