

# 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 ProEssential?

Date: 05 December 2025

Takaful ProEssential offers Takaful protection for **50** 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), Maturity 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 and PIA, where the 50% of the net surplus (if any) from PRF and 10% of the investment profit from PIA 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 *Ju'alah*.

## 2 Know Your Coverage/Benefits

As an illustration, for **RM4,980.00** annually, you will receive the following Family Takaful **coverage/benefits**:

Death / TPD Benefit	<b>RM500,000</b> and PIA value
GAD Benefit	<b>RM500,000</b> and PIA value
Maturity Benefit	PIA Value
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 <b>RM125,000</b> per person, without any evidence of coverability
Additional Coverage/Benefits	KritikalCare Essential Plus, KritikalCare Waiver Plus, KritikalCare Prime Plus, AccidentalCare, Disability Income, Accidental MediBill Reimbursement, Hospital Income, MediPro

### Note:

- All benefits except Maturity Benefit 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](http://www.pidm.gov.my)).

### Your Family Takaful **excludes**:

- Death - If due to suicide within 1 year, only PIA value is payable.
- TPD/GAD - Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition).

**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://mya.zurich.com.my/rdt/proessential>



Email us at  
[callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

### 3 Know Your Obligations

For this Family Takaful, you must pay a Takaful contribution of:				
Contribution	RM4,980.00 (annually)			
Duration: 50 years				
You also have to pay the following fees and charges:				
Wakalah fee you have to pay is 15.03% or RM37,422.00 of total Takaful contributions over 50 years. It comprises of 3.42% or RM8,515.80 commission to Wealth Planner.				
Wakalah fee	Certificate Year	% of Contribution	Fixed Amount (RM)	Amount (RM)
	1	75.00%	25.00	3,760.00
	2	65.00%	25.00	3,262.00
	3	55.00%	25.00	2,764.00
	4	45.00%	25.00	2,266.00
	5	35.00%	15.00	1,758.00
	6	25.00%	15.00	1,260.00
	7 & onwards	10.00%	10.00	508.00
Commission	Certificate Year	% of Contribution	Amount (RM)	
	1	65.00%	3,237.00	
	2	40.00%	1,992.00	
	3	26.00%	1,294.80	
	4	20.00%	996.00	
	5	10.00%	498.00	
	6	10.00%	498.00	
	7 & onwards	Nil	0.00	
Other applicable charges	Tabarru' - deducted monthly up to Certificate maturity. Surrender Charge - RM50 will be imposed if Surrender within the first 3 Certificate years. 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 and *Tabarru'* rates are based on standard risk and 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.
- The investment profit generated in the PIA 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 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. The Surrender Value of the Certificate will be equal to the value of the PIA, less any 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.