

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Investment-Linked 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 ProInvest?

Date: 05 December 2025

Takaful ProInvest offers a combination of Takaful protection and investment. If you die or are totally and permanently disabled during the term of the Certificate, it pays the total of Death/ Total and Permanent Disability (TPD)/ Golden Age Disability (GAD) benefit and the value of the investment units, at the time of claim. It also offers additional benefits upon claim due to accidental causes. Upon maturity, Participant Investment Account (PIA) value 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 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.
- **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. The total 100% of the investment profit will be given to you.

2 Know Your Coverage/Benefits

As an illustration, for RM5,100.00 annually, you will receive the following Takaful coverage:

Death/ TPD/ GAD Benefit	RM500,000 and PIA value
Accidental Death Benefits:	
i) Balik Kampung Accidental Death	RM1,000,000 and PIA value
ii) Overseas Accidental Death Benefit	RM1,500,000 and PIA value
Accidental Indemnity Benefits:	
i) Accidental Death and Dismemberment (ADD)	RM500,000
ii) Weekly Indemnity (WI)	Temporary, total and continuous disability: RM5,000 per week. Partial disability: RM2,500 per week WI is payable for a maximum of 8 weeks per accident, claimable up to 2 times a year
iii) Permanent Disability Indemnity (PDI)	RM50,000 per annum, up to 10 years
iv) Accidental Medical Reimbursement (AMR)	Medical expenses up to RM10,000 per accident
v) Double Indemnity	Double the benefit payable from ADD and PDI if the loss occurred while in any mechanically propelled public transport, an elevator car, or burning theatre, hotel or public building
Family Care Privilege	Your family members, up to 4 persons have the option to participate another Takaful certificate for a coverage amount up to RM125,000 per person, without any evidence of coverability
Maturity Benefit	PIA value
Additional Coverage/ Benefits	Family Benefit, Waiver of Contribution on Critical Illness, Waiver of Regular Saver Contribution on Critical Illness, Payor Benefit, Payor Benefit on Regular Saver Contribution

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 and THE PROTECTION ON BENEFITS FROM THE UNIT PORTION IS SUBJECT TO LIMITATIONS. 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 Investment-Linked Takaful excludes:

- Death – If due to suicide within 1 year, only PIA Value will be payable.
- TPD/ GAD – Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition).
- Accidental Death/ Accident Indemnity – 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 Investment-Linked Takaful, you can:



Call us at
1-300-888-622



Visit us at
<https://mya.zurich.com.my/rdt/proinvest>



Email us at
callcentre@zurich.com.my

For this Investment-Linked Takaful, you must pay a Takaful contribution of:						
Basic Contribution		RM2,400.00 (annually)				
Regular Saver Contribution (T-Saver)		RM2,700.00 (annually)				
Duration: 50 years						
The Takaful Operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).						
Contribution allocated to purchase units		95.47% of total contribution or RM243,450.00 over 50 years Please refer to the Marketing Illustration for more details.				
Your certificate will auto-extend to age of 100 years old:						
Auto-Extension		You will be notified 90 days in advance before maturity about the auto-extension and required contribution. You may opt-out by informing us in writing before maturity. Contribution payable are not guaranteed and may change based on future projections of cash value and relevant fees, with updates provided in the annual statement at least every five years.				
			Without auto-extension		With auto-extension	
		Coverage duration	Coverage up to age 80		Coverage up to age 80 + automatic extension up to age 100	
		Contribution payable	i. RM5,100 payable from age 30 to age 80		i. RM5,100 payable from age 30 to age 80 ii. RM94,461 payable from age 81 to age 100	
You also have to pay the following fees and charges:						
Wakalah fee you have to pay is 4.53% or RM11,550.00 of total contributions over 50 years. It comprises of 3.49% or RM8,902.50 commission to Wealth Planner.						
Wakalah fee		Certificate Year	Basic Regular Contribution		Regular Saver Contribution (T-Saver)	
			% of Contribution	Amount (RM)	% of Contribution	Amount (RM)
		1-3	40.00%	960.00	5.00%	135.00
		4-6	20.00%	480.00	5.00%	135.00
		7-10	5.00%	120.00	5.00%	135.00
		11 and onwards	Nil	0.00	5.00%	135.00
Commission		Certificate Year	Basic Regular Contribution		Regular Saver Contribution (T-Saver)	
			% of Contribution	Amount (RM)	% of Contribution	Amount (RM)
		1-2	30.00%	720.00	3.75%	101.25
		3-4	23.50%	564.00	3.75%	101.25
		5-6	15.00%	360.00	3.75%	101.25
		7	7.00%	168.00	3.75%	101.25
		8	6.00%	144.00	3.75%	101.25
		9-10	5.00%	120.00	3.75%	101.25
		11 and onwards	Nil	0.00	3.75%	101.25
Other applicable charges		Tabarru' - deducted monthly from the PIA into PRF. Irregular Top-up - Wakalah fee is 5% of contribution. It comprises of 3.75% commission. Administration Fee - RM12 per Certificate per month. The Administration Fee shall be paid via cancellation of Units. Fund Management Fee - refer to Fund Fact Sheet. Surrender Charge - 10% in the 1st certificate year, 5% in the 2nd certificate year, and nil thereafter. Tax - contribution and fees may subject to tax or other government levies, if applicable.				

- 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 and partial withdrawal 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 90 days from the billing date to make your contributions due. If contribution due is not made within this period, the Certificate will lapse.
 - You may exercise partial withdrawal from PIA, from the beginning of 5th Certificate Year.
 - The investment profit generated in the PIA is not guaranteed and depends on the actual performance of the fund.
- 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 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.