

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 Takafulink Single Invest?

Date: 14 November 2025

Takafulink Single Invest 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 higher of Death or Total and Permanent Disability (TPD) benefit or the value of the investment units, at the time of claim. Upon maturity, 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 RM384,615, you will receive the following Takaful **coverage**:

Death/ TPD Benefit	RM500,000 or PIA value, whichever is higher
Maturity Benefit	PIA value

Note:

- The Initial Sum Covered shall be 130% of the Initial Contribution. The Sum Covered may be revised subject to whether you have made any partial withdrawal / top-up contribution.
- 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 ZurichTakaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your Investment-Linked Takaful **excludes**:

- Death – No benefit shall be payable in the event of suicide within one (1) year.
- TPD – Self-destruction or any attempt thereof while sane or insane.

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://zurich.com.my/singleinvest>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this Investment-Linked Takaful, you must pay a Takaful contribution of:	
Initial Contribution	RM384,615
You only have to contribute one time for this plan. However, you can top-up at any time to maximise your investment.	
The Takaful Operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).	
Contribution allocated to purchase units	95.00% of total contribution or RM365,384 Please refer to the Marketing Illustration for more details.
You also have to pay the following fees and charges:	
Commission / Wakalah Fee	<i>Wakalah</i> fee you have to pay is 5.00% or RM19,231 of total contributions. It comprises of 3.75% or RM14,423 commission to Wealth Planner.
Other applicable charges	Tabarru' - deducted monthly from the PIA into PRF. Service Fee for Initial Contribution - RM100 . Service Fee for Top-Up Contribution - RM25 . Switching Fee - one free switch is allowed for each certificate year. Subsequent switching is RM50 per switching. Partial Withdrawal Fee - RM50 per withdrawal. Fund Management Fee - refer to Fund Fact Sheet. 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.
- You may exercise partial withdrawal from PIA, at any time. Partial withdrawal may result in Certificate lapse and may affect future benefit payouts.
- 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.

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