PRODUCT DISCLOSURE SHEET

eTiQa Family Takaful

Date: 19/11/2025

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**.

1 What is Dynamic Horizon?

This is a takaful product. **Dynamic Horizon** offers a combination of takaful protection and investment. It is a single contribution investment-linked takaful plan that covers death and Total & Permanent Disability (TPD).

Applicable Shariah Concept

Tabarru', Wakalah, Ju'alah, Mudarabah and Hibah are the Shariah concept applicable to this plan. Please refer to the certificate for more details of the shariah concept

2 Know Your Coverages/Benefits

As an illustration, for RM50,000.00, you will receive the following family takaful coverages/benefits until age of 100 years.		
1	Death Benefit	1) **RM500,000.00** plus top-up contributions, less the partial withdrawal amount multiplied by the initial sum covered multiplier; or 2) Account value; or **3) RM5,000** whichever is the highest.
2	TPD Benefit	1) **RM500,000.00** plus top-up contributions, less the partial withdrawal amount multiplied by the initial sum covered multiplier; or 2) Account value; or **3) RM5,000** whichever is the highest, payable prior to the 69th birthday of the person covered, subject to RM2mil per person covered.
3	Maturity Benefit	Account value
4	Surrender Benefit	Account value, less any surrender charge.

Reminder: Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your investment-linked takaful **excludes**:
* Suicide - if death was due to suicide while sane within 1 year from issue date or latest reinstatement date.
* TPD that occurs directly or indirectly due to any of the following:
  a) Intentional self-inflicted injury or attempted suicide, while sane;
  b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

Note: This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

If you have any questions or require assistance on your investment-family takaful, you can:

Contact us at 1-300-88-6688 (Maybank Group Customer Care)	Visit us at this website[1]	Email us at info@etiqa.com.my	Scan the QR code

[1] https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/dynamic-horizon.page

3 Know Your Obligations

For your investment-linked takaful, you must pay a contribution of:	
Contribution	**RM50,000.00**
Duration: You only need to make one time contribution payment.	
The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).	
Contribution Allocated to Purchase Units	95.5% of 1st certificate year total contribution or **RM47,750.00** Please refer to the marketing illustration for more details.
You also have to pay the following fees and charges:	
Tabarru' Charge	The tabarru' charge will be deducted monthly from your account value.
Stamp Duty	**RM10** will be paid by us
Total Wakalah Fee	4.50% of total contribution or **RM2,250.00**

Other Applicable Charges

a) Administration Charge

Not applicable

b) Annual Fund Management Fee

Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)
Dana Syariah Sukuk Global	50%	1.00%
Dana Syariah Strategik Ekuiti Global	50%	1.00%

c) Fund Switching Fee

Switching is unlimited and free

d) Surrender Charge

Surrender charge below is applicable, if you choose to terminate the certificate before the certificate maturity date:

Surrender at Certificate Year	Surrender Charge (% of Single Contribution)
1 – 6	2.5%

4 Other Key Terms

* You must disclose all materials facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of you certificate. Otherwise, you may risk having your certificate voided, your claim rejected or terms and conditions of the certificate being changed.
* You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
* Any partial withdrawal of the account value will reduce the sum covered by the same amount, subject to a minimum sum covered of RM5,000.
* The account value of your investment-linked takaful depends on the performance of the investment-linked fund selected and is not guaranteed. Deduction of account units for certificate charges will be throughout the certificate term.
* To avoid certificate lapse, you may be required to top-up contribution in the future, if the account value is insufficient to sustain the tabarru' charges and fees throughout the certificate term.

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 by returning the certificate to us within 15 days after your certificate has been received by you. The sum of unallocated contribution, account value of investment funds based on the unit price at the next valuation, and any certificate fees and charges that have been deducted, less any medical fee incurred will be refunded to you.
- **After free look period:** You may cancel your certificate by returning the certificate to us with a written surrender request. The surrender value (if any) is not guaranteed and depends on the performance of the investment-linked funds that you have selected. Please consider carefully before you surrender as the surrender value may be less than the contributions made and subject to surrender charge, if applicable.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Etiqa Family Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for the Dynamic Horizon.
☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for the Dynamic Horizon.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

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Name:
Date: