

**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.**

Date : 01/01/2026

## 1 What is Legasi?

Legasi offers takaful protection for **30** years. It pays a lump sum benefit if the person covered dies or suffers total and permanent disability ("TPD") during the certificate term.

This plan applies the Shariah concepts like **Tabarru', Wakalah, Qard** and **Hibah**.

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with takaful contribution of **RM1,260.00** yearly, you will receive the following family takaful **coverage/benefits**:

Death	<b>RM500,000</b>
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TPD	<b>RM500,000</b>
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**Note:**

- TPD benefit provides coverage only up to age 70.

Your family takaful **excludes**:

- Death due to suicide within the first year; and
- TPD that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries.

**Note:** This list is **non-exhaustive**. You must refer to the certificate wording 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 80 2525



Visit us at:

<https://kaotim.my/product/legasi/>



Email us at:

[hello@kaotim.my](mailto:hello@kaotim.my)



Scan the QR code to refer to

Appendix for more info

## 3 Know Your Obligations

**For this family takaful, you must pay a takaful contribution of:**

Takaful Contribution	<b>RM1,260.00</b> yearly
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Duration: until age **60**

You also have to pay the following fees and charges:

Management fee	Management Fee is deducted upfront as a percentage of the takaful contribution to meet our marketing and administration expenses.											
	Year	1	2	3	4	5	6	7	8	9	10	11+
	%	50.00	50.00	40.00	30.00	20.00	20.00	15.00	15.00	15.00	15.00	15.00
Stamp duty	RM	630.00	630.00	504.00	378.00	252.00	252.00	189.00	189.00	189.00	189.00	189.00

#### 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- You may nominate a nominee(s) and ensure that your nominee(s) is/are aware of your participation in this plan.
- Please inform us immediately if something happens that may lead to a claim.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording 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 within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid will be refunded to you.
- **Written Notice:** If you choose to surrender your certificate after the 15 days of the free-look period, you may request to surrender your certificate by filling in the surrender form and address it to us. No surrender value will be payable as the certificate will remain in force until the next takaful contribution due date.

#### Customer's Acknowledgement\*

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

I have read and understood the key information contained in this PDS.

\*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

Name:

Date: 01/01/2026

#### Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date : 01/01/2026

## 1 What is Additional Critical Illness?

Additional Critical Illness offers takaful protection for **30** years. It pays a lump sum benefit if the person covered is diagnosed with or undergoes surgery, for any of the 48 covered critical illness during the certificate term.

This rider applies Shariah concepts like **Tabarru'**, **Wakalah** and **Qard**.

## 2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with takaful contribution of **RM480.00** yearly, you will receive the following takaful coverage/benefits:

### Optional Riders

Critical Illness	<b>RM 100,000</b>
<b>Note:</b> <ul style="list-style-type: none"><li>The sum covered of the Additional Critical Illness rider will be payable provided that the person covered survives for at least 30 days following the diagnosis with or undergoing surgery for any one of the covered critical illnesses.</li><li>Only RM 10,000 will be payable for angioplasty and other invasive treatments for coronary artery disease coverage. This payout will not terminate the Additional Critical Illness rider but will reduce the sum covered of this rider accordingly.</li></ul>	

The critical illnesses covered under this rider include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; and
3. Heart Attack – of specified severity.

**Note:** The list is **non-exhaustive**. Please refer to the Appendix for the full list of critical illnesses covered.

Your medical and health takaful **excludes**:

- Illness that existed before coverage starts;
- Any condition that existed or was diagnosed during the waiting period, or after the waiting period but related to that condition except critical illness caused by injury;
- Any signs or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period;
- Illness caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel;
- Illness that happens while the person is under the influence of alcohol, drugs, or mind-altering substances; or
- Illness caused by self-inflicted injuries and physical defect.

If you have any questions or require assistance on your medical and health takaful, you can:



Call us at:  
1-300 80 2525



Visit us at:

<https://kaotim.my/product/legasi/>



Email us at:  
[hello@kaotim.my](mailto:hello@kaotim.my)



Scan the QR code to refer to  
Appendix for more info

### 3 Know Your Obligations

For your medical and health takaful, you must pay a takaful contribution of:

Takaful Contribution	RM480.00 yearly																																				
Duration: until age <b>60</b>																																					
You also have to pay the following fees and charges:																																					
Management Fee	Management Fee is deducted upfront as a percentage of the takaful contribution to meet our marketing and administration expenses.																																				
	<table border="1"> <thead> <tr> <th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11+</th></tr> <tr> <th>%</th><td>50.00</td><td>50.00</td><td>40.00</td><td>30.00</td><td>20.00</td><td>20.00</td><td>15.00</td><td>15.00</td><td>15.00</td><td>15.00</td><td>15.00</td></tr> <tr> <th>RM</th><td>240.00</td><td>240.00</td><td>192.00</td><td>144.00</td><td>96.00</td><td>96.00</td><td>72.00</td><td>72.00</td><td>72.00</td><td>72.00</td><td>72.00</td></tr> </thead> </table>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	50.00	50.00	40.00	30.00	20.00	20.00	15.00	15.00	15.00	15.00	15.00	RM	240.00	240.00	192.00	144.00	96.00	96.00	72.00	72.00	72.00	72.00	72.00
Year	1	2	3	4	5	6	7	8	9	10	11+																										
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RM	240.00	240.00	192.00	144.00	96.00	96.00	72.00	72.00	72.00	72.00	72.00																										
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>																																				

### 4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this rider. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other covered critical illnesses.
- The person covered must survive 30 days after being diagnosed with or undergoing surgery for a covered critical illness.

**Note:** The list is **non-exhaustive**. You must refer to the Annexure 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 within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid will be refunded to you.
- **Written Notice:** If you choose to surrender your certificate after the 15 days of the free-look period, you may request to surrender your certificate by filling in the surrender form and address it to us and this rider will also be terminated. If you wish to cancel this rider, you may request via endorsement by filling in the endorsement form and address it to us. Please note that this rider's coverage will cease on the next takaful contribution due date if you decide to cancel this rider alone.



## Shariah Concept

<b>Tabarru'</b>	<ul style="list-style-type: none"> <li>• Donation for charitable purposes.</li> <li>• You donate an amount from your takaful contribution after the deduction of management fee, to the takaful pool to help other participants.</li> <li>• Tabarru' takes into effect when you contribute to the takaful pool.</li> </ul>
<b>Wakalah</b>	<ul style="list-style-type: none"> <li>• A contract in which one party, the principal, authorises another party to act as their agent.</li> <li>• The agent will undertake a specific task on delegable matters, either with or without a fee.</li> <li>• In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a management fee.</li> </ul>
<b>Qard</b>	<ul style="list-style-type: none"> <li>• A loan without any interest.</li> <li>• In this plan, we will lend an amount of money to the takaful pool without interest if the takaful pool is in deficit to pay claim.</li> </ul>
<b>Hibah</b>	<ul style="list-style-type: none"> <li>• A transfer of ownership of an asset from a donor to a recipient(s) without any consideration.</li> <li>• The benefits payable from the takaful pool are given as Hibah.</li> <li>• The nominee(s) may receive the benefits payable as Hibah if the nominee(s) is/are a beneficiary(ies) under conditional Hibah.</li> </ul>



## Coverage/Benefits

List of Critical Illnesses Covered	List of Critical Illnesses	
	1. Alzheimer's Disease / Severe Dementia	25. Major Organ / Bone Marrow Transplant
	2. Angioplasty and other invasive treatments for coronary artery disease	26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
	3. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living	27. Multiple Sclerosis
	4. Benign Brain Tumour – of specified severity	28. Muscular Dystrophy
	5. Blindness – Permanent and Irreversible	29. Paralysis of Limbs
	6. Brain Surgery	30. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
	7. Cancer – of specified severity and does not cover very early cancers	31. Primary Pulmonary Arterial Hypertension – of specified severity
	8. Cardiomyopathy – of specified severity	32. Serious Coronary Artery Disease

	9. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure	33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
	10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms	34. Surgery to Aorta
	11. Coronary Artery By-Pass Surgery	35. Systemic Lupus Erythematosus with Severe Kidney Complications
	12. Deafness – Permanent and Irreversible	36. Third Degree Burns – of specified severity
	13. Encephalitis – resulting in permanent inability to perform Activities of Daily Living	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
	14. End-Stage Liver Failure	38. Terminal Illness
	15. End-Stage Lung Disease	39. Medullary Cystic Disease
	16. Full-blown Acquired Immunodeficiency Syndrome (AIDS)	40. Apallic Syndrome (i.e. Persistent Vegetative State)
	17. Fulminant Viral Hepatitis	41. Chronic Autoimmune Hepatitis
	18. Heart Attack – of specified severity	42. Chronic Relapsing Pancreatitis
	19. Heart Valve Surgery	43. Creutzfeldt-Jakob Disease
	20. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection Due to Blood Transfusion	44. Ebola Hemorrhagic Fever
	21. Kidney Failure – requiring dialysis or kidney transplant	45. Elephantiasis
	22. Loss of Independent Existence	46. Poliomyelitis
	23. Loss of Speech	47. Progressive Scleroderma
	24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living	48. Severe Eisenmenger's Syndrome



### Other Key Term & Conditions

<b>Takaful Contribution</b>	<p>a) The takaful contribution depends on the sum covered, entry age, gender of the person covered and coverage term.</p> <p>b) You can choose to make monthly or yearly payment. However, the total amount payable with monthly takaful contribution payment mode will be higher than the total amount payable with yearly takaful contribution payment mode.</p> <p>c) <b>The takaful contribution amount is not guaranteed</b> and we reserve the right to revise the takaful contribution amount. We will notify you at least 30 days before it takes effect.</p> <p>d) Coverage on the person covered will take effect upon a successful payment of the first takaful contribution. The effective date will be stated in your certificate which you will receive immediately.</p> <p>e) Subsequent takaful contribution will be deducted automatically from the selected</p>
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	<p>debit/credit card based on the chosen payment mode to ensure continuous protection for the person covered.</p> <p>f) Please keep the receipt, which will be emailed to you, as proof of takaful contribution payment made.</p> <p> This plan is developed for online distribution, and may involve marketing collaboration with our business partners / intermediaries.</p>
<b>Tabarru'</b>	The takaful contribution paid after deducting <b>the Management Fee</b> is considered as Tabarru' and credited into takaful pool.
<b>Grace Period</b>	You will have 30 days from the due date to pay your takaful contribution. If the takaful contribution is not paid at the end of the grace period, your takaful coverage will stop.
<b>Reinstatement</b>	If your certificate ends due to non-payment of takaful contribution, you may reinstate your certificate, subject to our requirements.
<b>Others</b>	It is important that you update in the myTakaful Customer Portal or inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**Note:**

The above list is **non-exhaustive**. Please refer to your certificate wording for the full list of terms and conditions under this plan.

**IMPORTANT NOTES:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OUR SALES REPRESENTATIVE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD DIRECTLY FOR MORE INFORMATION.**

**THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS 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 SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD OR PIDM (VISIT [WWW.PIDM.GOV.MY](http://WWW.PIDM.GOV.MY)).**

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