

3 Know Your Obligations

For your investment linked insurance/takaful, you must pay a premium/takaful contribution of:	
Premium/Takaful contribution	RM xx (annually/semi-annually) <i>[FSPs to indicate the rate of increase for products with nonlevel premium/contribution.]</i>
Duration: until the age of xx years	
The insurance company/takaful operator allocates a portion of the premium/contribution to purchase units in your chosen investment fund(s).	
Premium/contribution allocated to purchase units	X% of premium/contribution or RM xx Please refer to the Sales Illustration for more details
You also have to pay the following fees and charges:	
Stamp duty	RM xx
Commission/Wakalah fee	x% of premium/contribution or RM xx <i>[FSPs to indicate the total commission/wakalah fee for products with regular premium/contribution payment]</i>
Other applicable charges	RM xx

4 Other Key Terms

N5

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The cash value of this product depends on the performance of your chosen fund(s).

FSPs to highlight other key terms that customers should be aware of.

Note: This list is **non-exhaustive**. You should refer to the policy/certificate for the full list of terms.

? Can I cancel my policy / certificate?

Yes, you may cancel your policy/certificate by giving a written notice to us.

- Free-look period:** You may cancel your policy/certificate by returning the policy/certificate within 15 days after your policy/certificate has been delivered to you. The premium/contribution that you have paid (less any medical fee incurred and subject to the IL/ILT fund(s)' unit price fluctuations) will be refunded to you.

FSPs to highlight the process for a cancellation request (after the free-look period) and include information on any cancellation fee or refunds.

N6 Customer's Acknowledgment*

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

- ☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**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: