

Appendix VIII - Product Disclosure Sheet (Investment-Linked Insurance/Takaful)

PRODUCT DISCLOSURE SHEET

Dear Customer,  
This Product Disclosure Sheet (PDS) provides you with key information on your investment linked insurance/takaful .  
  
Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and Name

Date: \_\_\_\_\_

1 What is [Product Name]?

[Product Name] offers a combination of insurance protection and investment . If you die or are totally and permanently disabled during the term of the policy/certificate, it pays the [total or higher of] [death/total permanent disability] benefit [and/or] the value of the investment units, at the time of claim.

*FSPs to briefly describe the applicable Shariah concept.*

2 Know Your Coverage / Benefits

N1	As an illustration, for RM xx [annually/semi-annually], you will receive the following insurance / takaful coverage:	
	Death	RM 500,000
	Total and Permanent Disability	RM 500,000
N2	Additional Coverage	FSPs to indicate other additional coverage available.


Your investment linked insurance/takaful **excludes:**

- Suicide - if death was due to suicide within [ x] years
- Medical condition that you had before buying this plan (i.e. pre -existing condition)


*FSPs to highlight other exclusions for this product.*

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


If you have any questions or require assistance on your investment linked insurance / takaful, you can:




Call us at  
XXX -XXX -XXXX



Visit us at:  
[https://\[productspecific webpage\].com](#)



Email us at:  
XXX@Xmail.com



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