

A FSP must refer to the following table when preparing PDS for an investment linked insurance/takaful product. The red annotations with an “N” numbering are for the FSP’s reference only. They must be removed from the PDS to be provided to financial consumers.

A FSP has the flexibility to use appropriate infographics, illustrations or colours to draw the attention of financial consumers to important information in the PDS.

Item	Notes on PDS requirements
N1	A FSP must disclose the premium/takaful contribution to be paid by a financial consumer who is seeking coverage for death benefit and total permanent disability of <u>RM500,000</u> , assuming that the financial consumer is male, healthy and aged 30.
N2	<p>A FSP must clearly disclose all additional coverage that financial consumers may opt for together with the basic investment linked insurance/takaful product.</p> <p>For riders to the basic product offering a variety of benefits, the FSP must provide a separate PDS for such riders. The PDS must be provided together with the PDS for the basic investment linked insurance/takaful product.</p>
N3	<p>A FSP must indicate the available avenues for financial consumers to contact the FSP should they have any question or require assistance.</p> <p>QR code is only an <u>example</u> of the avenues. If a FSP includes QR code to direct financial consumers to further information about the product, the FSP is reminded to meet the disclosure principles under paragraph 9.1.</p>
N4	A FSP must disclose the relevant fees and charges for the investment linked insurance/takaful product.
N5	<p>A FSP must highlight other key terms, including but not limited to:</p> <ol style="list-style-type: none"> 1. The premium/contribution or cost of insurance/<i>tabarru'</i> may increase automatically following a medical repricing exercise for premium/contribution waiver rider and payor benefit rider. 2. Premium/contribution payment beyond grace period and partial withdrawal may result in policy/certificate lapse and may affect future benefit payouts.
N6	<p>It is <u>optional</u> for a FSP to include this section for financial consumers to acknowledge that they have read and understood the PDS.</p> <p>A financial consumer’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.</p>