Unanswered Questions at the Extraordinary General Meeting ("EGM") of Syarikat Takaful Malaysia Keluarga Malaysia Berhad

The following are responses to unanswered questions received prior/during the EGM, which could not be covered during the EGM on 17 August 2026. Similar questions were consolidated.

Question Related to the EGM

1. **Chew Hon Mun**

   Why does the proposed Clause 85(i) not specify the exact duration (e.g., two or three years) of this cooling-off period directly in the Constitution itself, opting instead for a general reference to 'Applicable Laws'? To provide maximum transparency and reassurance to shareholders, what is the exact duration of the cooling-off period currently being enforced by the Company under these laws?

   The Constitution intentionally refers to the "applicable cooling-off period under the Applicable Laws" to ensure the Company remains compliant with any prevailing regulatory requirements without requiring future constitutional amendments.

   Accordingly, the relevant cooling-off period will be the period prescribed from time to time under the applicable laws, regulations and regulatory guidelines governing auditor independence and director appointments.

   Under the BNM Corporate Governance Policy Document, the cooling-period is 2 years whilst the Bursa Malaysia Securities Berhad Main Market Listing Requirements ("MMLR") stipulates 3 years. Since there are two differing applicable requirements, in practice, the Company proposes to adopt the longer cooling-off period in line with MMLR, being a listed company, to ensure continued compliance with its governance obligations.

Questions Related to Door Gift

2. **Chan Ah Moi**

   Please give PA Insurance for us.

   As communicated in the Notice of EGM, door gift is provided to shareholders/proxies attending the meeting physically and virtually. The door gift actually comprises of Group Personal Accident Takaful cover for 1-year period, effective from 18 August 2026 until 17 August 2027.

3. **Lee Yew Thiam**

   What will be the door gift and how it going to distribute to online shareholder?

   Shareholders/proxies attending the EGM physically and virtually are given a complimentary Group Personal Accident Takaful cover with a 1-year coverage period effective from 18 August 2026 until 17 August 2027.

   The door gift shall be effective upon registration of the EGM for both shareholders/proxies attending physically and virtually. The individual certificates of the coverage will be emailed directly to the respective shareholders/proxies and for those without email address, via correspondence address and contact number.

4. **Lee Jun Hui**

   Are we giving out, door gifts for this EGM? Let me know the details so I can start sourcing from vendors. Thanks!

   As communicated in the Notice of EGM, door gift is provided to shareholders/proxies attending the meeting physically and virtually. The door gift actually comprises of Group Personal Accident Takaful cover for 1-year period, effective from 18 August 2026 until 17 August 2027.

5. **Kow Lih Shi**

What value gift for online attending?

Shareholders/proxies attending the EGM are provided Door Gift Voucher with information on the benefits and these are the same for both physical and online attendees. The value of the door gift is not indicated as it is complimentary.

6. **Kow Lih Shi**

The physical attendees with food, while online no?

As is customary with general meetings of the Company, light refreshments are provided to shareholders/proxies attending the AGM/EGM physically as an appreciation for their effort and time.

7. **Chan Ah**

Give insurance voucher for PA.

As communicated in the Notice of EGM, door gift is provided to shareholders/proxies attending the meeting physically and virtually. The door gift actually comprises of Group Personal Accident Takaful cover for 1-year period, effective from 18 August 2026 until 17 August 2027.

8. **Chea Ah Chun**

Can we have 2 years insurance coverage instead of 1 years

The door gift provided to shareholders/proxies attending the EGM physically and virtually is based on a complimentary Group Personal Accident Takaful cover for a period of 1 year. The Company would be pleased if shareholders/proxies would subscribe for coverage for themselves other than the complimentary coverage given.

9. **Ho Wing Seng**

How r u sending out the insurance coverage?

Shareholders/proxies attending the EGM physically and virtually are given a complimentary Group Personal Accident Takaful cover with a 1-year coverage period effective from 18 August 2026 until 17 August 2027.

The door gift shall be effective upon registration of the EGM for both shareholders/proxies attending physically and virtually. The individual certificates of the coverage will be emailed directly to the respective shareholders/proxies and for those without email address, via correspondence address and contact number.

10. **Tey Chin and Tey Yook Lan**

Good afternoon, Chairman (BOD) did the company considering providing door gift such as e walletts/ e voucher as a token of appreciation for those shareholder/proxyholder who are attending this virtual EGM, thank you

The Company values the continued support of shareholders and has provided a door gift to all shareholders/proxies attending this EGM physically and virtually, i.e. a complimentary Group Personal Accident Takaful cover for a period of 1 year.

11. **Chea Ah Chun**

Can we have 2 OPTIONS, those who don't want PERSONAL ACCIDENT, can choose 3rd party car insurance for 1 year.

Answer to similar question raised by another shareholder who attended the EGM physically was provided by GCEO during the meeting. Please refer to the minutes of the EGM.

12. **Lim San**

When is this exercise going to take effect?
Those who don't prefer PERSONAL ACCIDENT, Can have more odd lot share to make it TRADABLE?
IS this exercise mean to have more DIRECTORS on the BOARD.

Answer to similar question raised by another shareholder who attended the EGM physically was provided by GCEO during the meeting. Please refer to the minutes of the EGM.

13. **Tan Choi Cheng**

Do those who attend virtual can the PA?

The door gift is provided to shareholders/proxies of the Company attending the EGM both physically and virtually.

14. **Tey Yook Lan**

Good afternoon, Chairman, did the $100.00 premium for the P/A insurance include for those attending as proxyholder.

The door gift provided at this EGM is the same for shareholders/proxies attending both physically and virtually.

Questions Related to Meeting Procedures

15. **Shirley Tan**

Thought we can vote starting from 3pm. But voting not open yet?

Lee Young Chong

Where to vote?

Hiu Chee

From phone, I can't see the voting.

Voting on the resolution was enabled after the Chairman announced on the same during the meeting.

16. **Ling Chin**

Kindly open voting platform.

Voting on the resolution was enabled after the Chairman announced on the same during the meeting.

Questions not relevant to the EGM

1. **Yap Zheng**

    a. **On August 4, 2026, MNRB Holdings Bhd has sold its entire stakes in Takaful Ikhlas Family Bhd and Takaful Ikhlas General Bhd to Rakyat Nominees Sdn Bhd, a subsidiary of Bank rakyat. I know that STMKB is a long standing strategic bancatakaful partner for Bank Rakyat, would the acquisition impact the collaboration moving forward? If yes how much is the impact?**

    b. **Are there any updates of STMKB's Indonesian operation currently? Has STMKB launch anything similar to KAOTIM in Indonesia?**

These questions are not relevant to the agenda tabled at the EGM, i.e. on the Proposed Amendments to the Constitution of the Company. As explained at the EGM, only questions relevant to the EGM agenda will be attended to.

2. **Muhd Badrulhisham Sulaini**

In Malaysia landscape, is there still lot of room for takaful to grow? Are Takaful Malaysia plan to venture into Kwsp i-Lindung?

This question is not relevant to the agenda tabled at the EGM, i.e. on the Proposed Amendments to the Constitution of the Company. As explained at the EGM, only questions relevant to the EGM agenda will be attended to.

3. **Wong See Kai**

Since the Company is doing well, when will the company give bonus shares? What about dividend reinvestment scheme to be introduced.

This question is not relevant to the agenda tabled at the EGM, i.e. on the Proposed Amendments to the Constitution of the Company. As explained at the EGM, only questions relevant to the EGM agenda will be attended to.