

Product

مدرسة اتيقا



●○○○ Preparatory

eTiQa
Academy

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RECAP ON AAFIAHCARE

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Recap On AafiahCare



AafiahCare is a **standalone**, regular non-guaranteed stepped-up contribution, critical illness Takaful plan that provides coverage for **68 critical illnesses** up to **age 80 years old**.



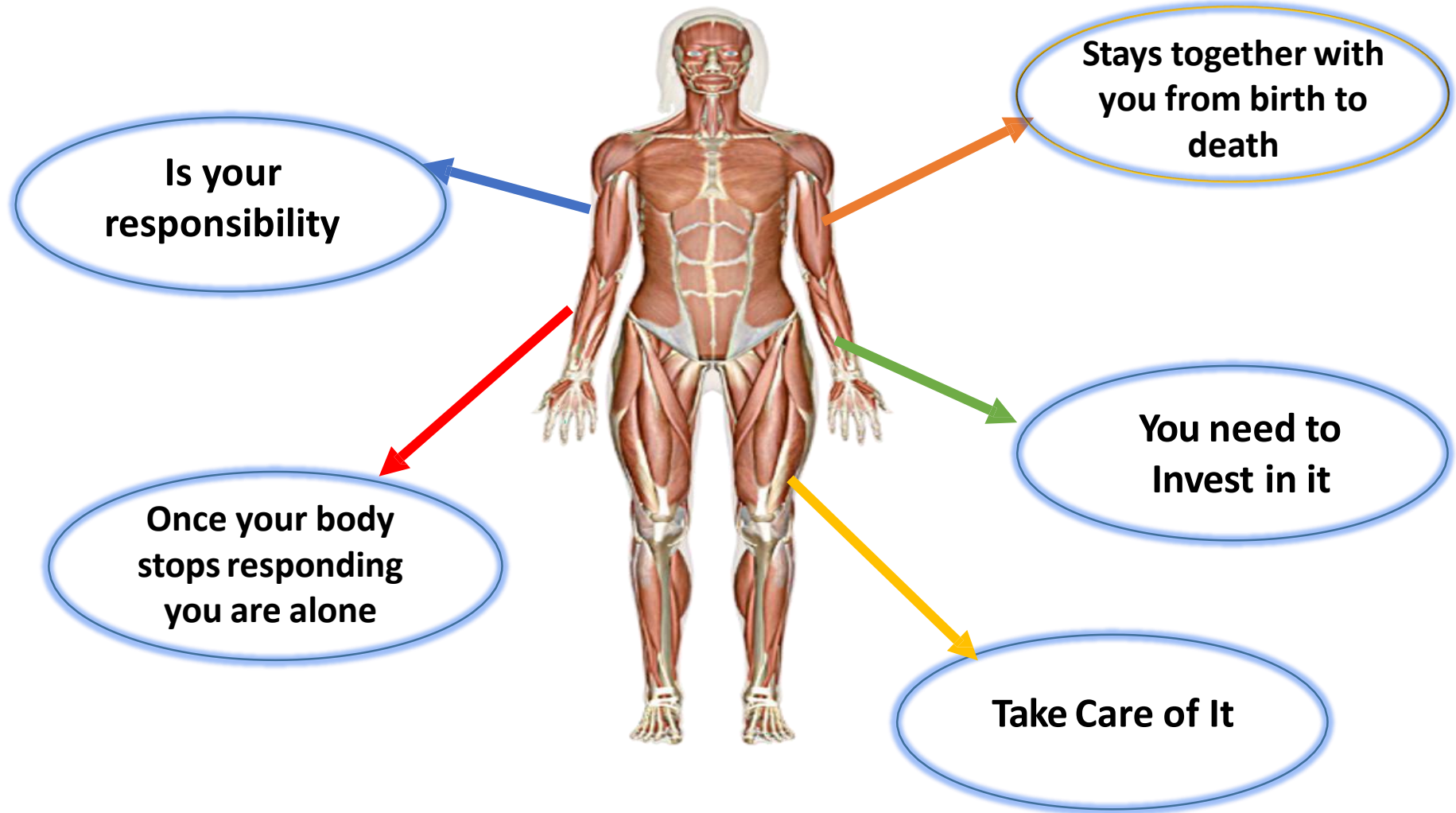
In addition, it also provides a **5 year critical illness care benefit** and a **lump sum of Khairat benefit**.

Creating Awareness

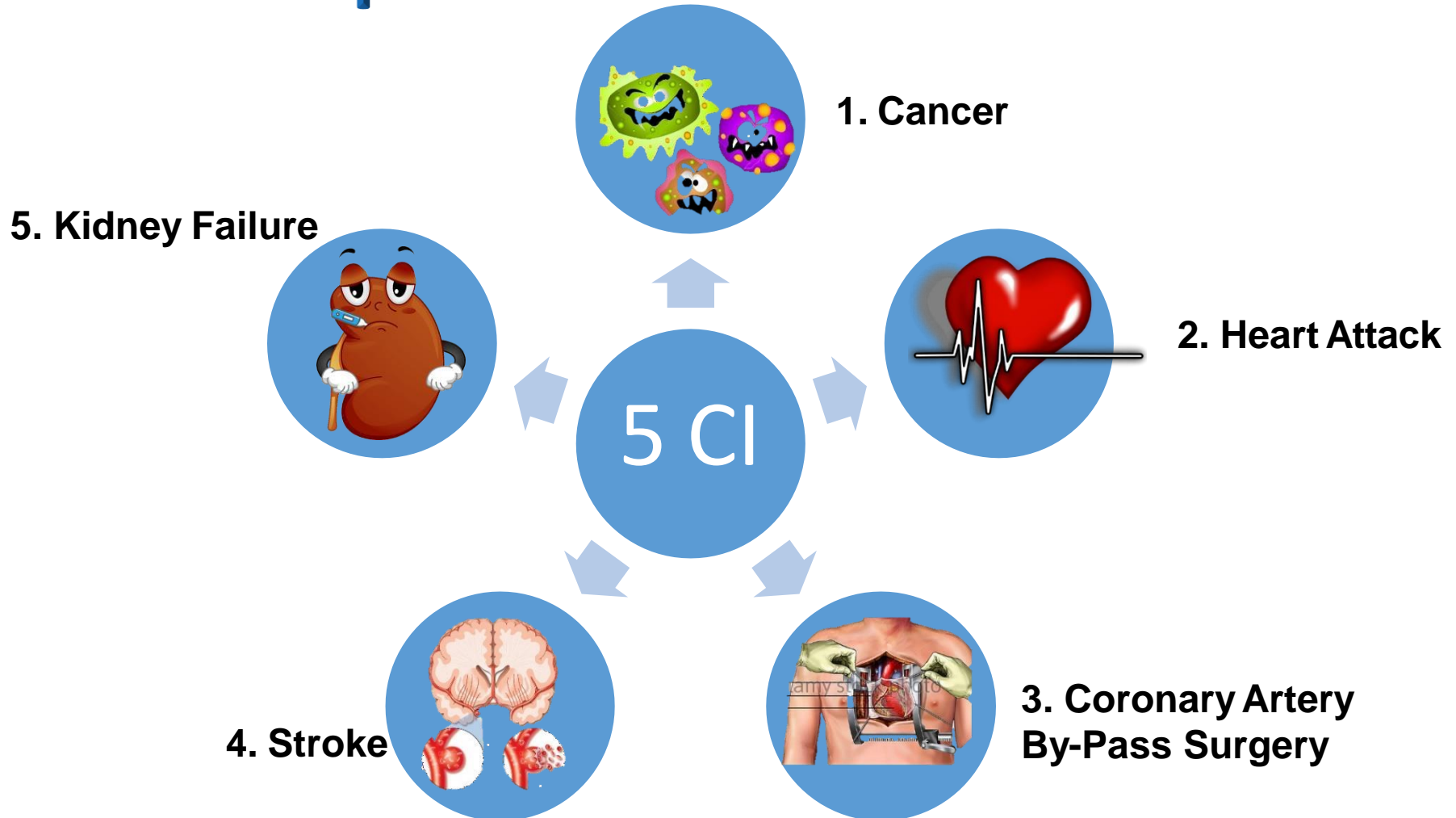


Who is Your Real Life Partner?

YOUR BODY



Top 5 Critical Illness



<https://mypf.my/risk/life/critical-illness-insurance/>

Almost 50% of cancer patients in Malaysia financially broke after diagnosed for a year



45%¹
of Malaysian cancer
patients suffer from
"financial catastrophe"
12 months after they
were diagnosed



12%² per annum
Rate of medical inflation



21%³
of breast cancer survivors
suffer from **loss of or
reduction in mean
income** within one year
of diagnosis.

Sources

1. <https://www.georgeinstitute.org/projects/asean-costs-in-oncology-cancer-and-its-economic-impact-on-households-in-the-asean-countries>
2. <http://www.theedgemarkets.com/article/malysias-medical-inflation-doubledigit-pace>
3. <https://link.springer.com/article/10.1007%2Fs00520-017-3987-y>

iMoney

Why Do I need Critical Illness Coverage

The ASEAN Costs in Oncology (Action) study by George Institute for Global Health underscores the financial impact cancer:

45% of cancer patients suffered from financial catastrophe one year after diagnosis



11% did not make it past the first year

46% has used up their personal savings

39% could not pay medication

35% could not pay for medical consultation fees and tests

22% could not pay for rent and mortgage

19% had to discontinue treatment



If you are **the 89% who lived after first year**, AafiahCare provides Critical Illness (CI) care benefit which **pays out 5% of the Sum Covered for 5 years**. Even if you don't survive after the first year, the remaining installment of CI Care benefit will be payable to your nominee.

Unique Marketing Proposition



AafiahCare

✓ No need to participate in a basic plan

✓ Provides critical
Illness care
benefits



✓ Standalone and
affordable

✓ Offers 68 types of
critical Illnesses
inclusive mental illness

✓ No reduction in basic
sum covered*

*For claims on Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental illness and Diabetes Mellitus Complications

68 Critical Illness



EXISTING

1	Alzheimer's Disease/ Severe Dementia
2	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living
3	Benign Brain Tumor – of Specified Severity
4	Blindness – Permanent and Irreversible
5	Brain Surgery
6	Cancer – of Specified Severity and Does Not Cover Very Early Cancers
7	Cardiomyopathy – of specified severity
8	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure
9	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
10	Coronary Artery By-pass Surgery
11	Deafness – Permanent and Irreversible
12	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living
13	End-stage Liver Failure
14	End-stage Lung Disease
15	Full-blown AIDS
16	Fulminant Viral Hepatitis
17	Heart Attack – of Specified Severity
18	Heart Valve Surgery
19	HIV Infection due to Blood Transfusion

20	Kidney Failure – Requiring Dialysis or Kidney Transplant
21	Loss of Independent Existence
22	Loss of Speech
23	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living
24	Major Organ/ Bone Marrow Transplant
25	Medullary Cystic Disease
26	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
27	Multiple Sclerosis
28	Muscular Dystrophy
29	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
30	Paralysis of Limbs
31	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
32	Primary Pulmonary Arterial Hypertension – of Specified Severity
33	Serious Coronary Artery Disease
34	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
35	Surgery to Aorta
36	Systemic Lupus Erythematosus with Severe Kidney Complications
37	Terminal Illness
38	Third Degree Burns – of Specified Severity

68 Critical Illness

ADDITIONAL

39	Secondary Pulmonary Hypertension
40	Infective Endocarditis requiring Heart Surgery
41	Poliomyelitis
42	Progressive Scleroderma
43	Severe Rheumatoid Arthritis
44	Crohn's Disease with Fistula
45	Ulcerative Colitis with Total Colectomy
46	Chronic Autoimmune Hepatitis
47	Chronic Adrenal Insufficiency
48	Reye's Syndrome
49	Meningeal Tuberculosis
50	Spinal Cord Disease or Injury resulting in Bladder Dysfunction
51	Apallic Syndrome / Persistent Vegetative state
52	Multiple Root Avulsions of Brachial Plexus
53	Respiratory Diphteria
54	Surgery for Idiopathic Scoliosis
55	Chronic Relapsing Pancreatitis
56	Elephantiasis
57	Myasthenia Gravis

58	Acute Necrohemorrhagic Pancreatitis
59	Creutzfeldt – Jakob Disease (Mad Cow Disease)
60	Ebola Hemorrhagic Fever
61	Chronic Primary Sclerosing Cholangitis
62	Severe Relapsing Nephrotic Syndrome
63	Wilson's Disease
64	Hemolytic Uremic Syndrome
65	Necrotising Fasciitis
66	Severe Mental Illness* <ul style="list-style-type: none"> • Bipolar Affective Disorder • Major Depressive Disorder • Schizophrenia • Schizoaffective Disorder
67	Diabetes Mellitus Complications* <ul style="list-style-type: none"> • Surgery for Type 2 Diabetic Retinopathy • Limb amputation due to Type 2 Diabetic Complications
68	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*

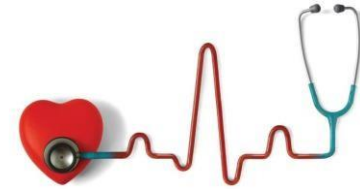
*For Severe Mental Illness, Diabetes Mellitus Complications and Angioplasty and Other Invasive Treatments we pay 15% of Sum Covered or RM30,000 whichever is lower and it will not accelerate the Critical Illness Benefit Sum Covered.

Product Specifications





1. Critical
Illness (CI)
Benefit



3 Major Benefits

2. Critical
Illness (CI)
Care
Benefit



3. Khairat
Benefit

Critical Illness Benefit

This plan pays Sum Covered and any accumulated surplus when the person covered is diagnosed with any of the covered Critical Illnesses and **survives at least 30 days** from the date of diagnosis, a lump sum of the following will be payable:

- 1) Sum covered and
- 2) Any accumulated surplus.

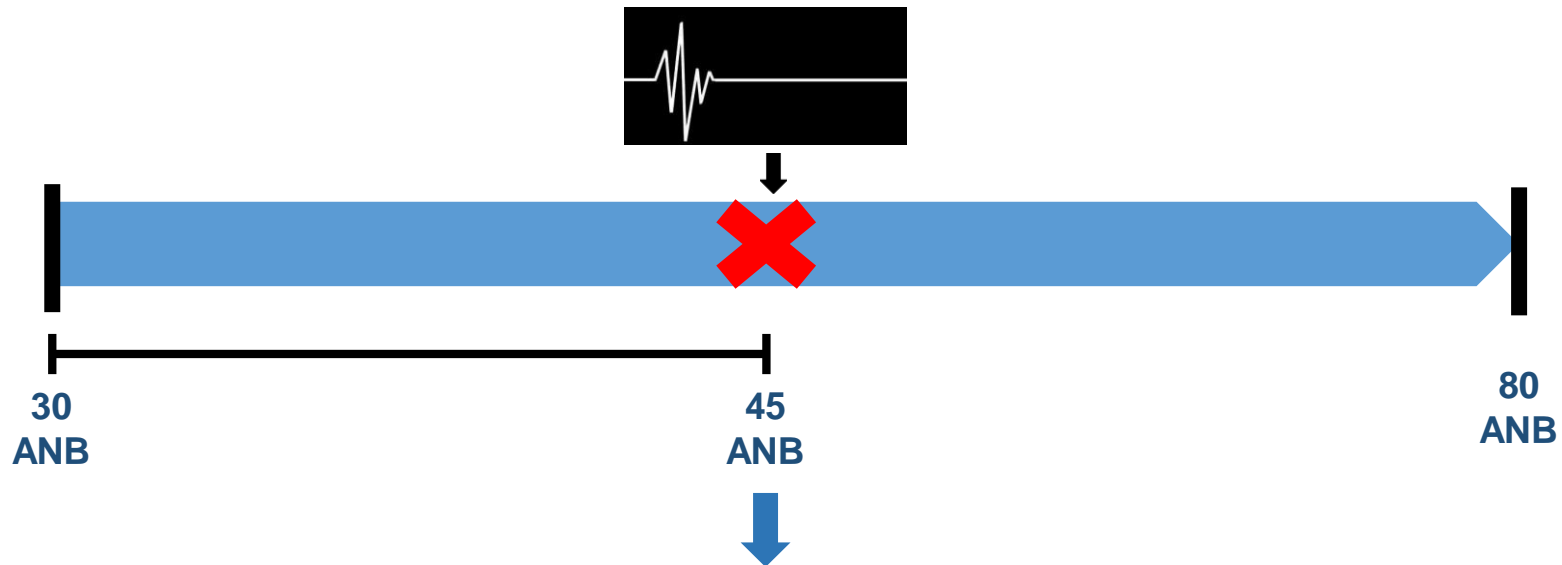
For diagnosis of Angioplasty and Other Invasive Treatments For Coronary Artery Disease, Severe Mental Illness, or Diabetes Mellitus Complications, a lump sum of the following will be payable:

- 1) 15% of sum covered or
 - 2) RM30,000;
- whichever is lower.

Note: For Angioplasty and Other Invasive Treatments For Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus Complications, each covered illness is claimable once. The payments will not accelerate the sum covered of AafiahCare, and the certificate will continue to be in force. These 3 benefits will not Reduce the Basic Sum Covered.

Critical Illness (Illustration)

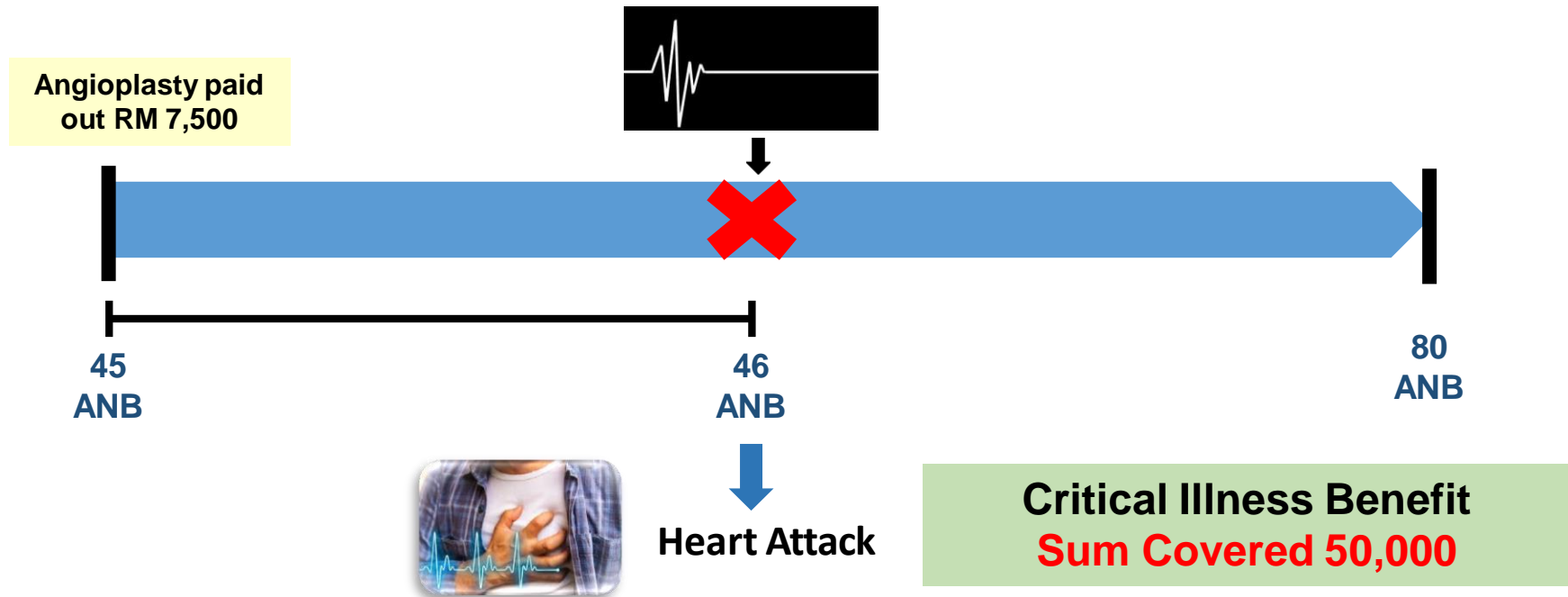
Abu has a critical Illness plan, AafiahCare with a Sum Covered of RM50,000. At the age of 45 he had to go for Angioplasty Treatment. 15% of Sum Covered or RM 30,000 whichever is lower will be paid out.



Critical Illness Benefit
15% of Sum Covered RM50,000 =
RM7,500

Critical Illness (Illustration)

After claiming for angioplasty, at the age of 46, Abu gets a heart attack. AafiahCare Sum Covered remains at RM 50,000 and will be paid out to him and certificate will be terminated.



Note:

- Sum Covered maintains at **RM50,000** and does not accelerate by RM 7,500 paid out for angioplasty earlier.
- Once 100% of SC paid, policy will be terminated, except CI Care benefit, any further claims on Angioplasty/Mental Illness Diabetes are not claimable.

MY FIRST TIME

- ✓ Diagnosed with covered Critical Illness for the first time



SURVIVAL PERIOD

- ✓ The person covered survives for at least 30 days after he/she is diagnosed with a Critical Illness

Conditions for Critical Illness Benefit to be paid



- ✓ The Covered Critical Illness is diagnosed after **30 days** from issue date or reinstatement date .
- ✓ For the following covered Critical Illness, **Cancer, Coronary Heart Disease Requiring surgery, Heart Attack & Other Serious Coronary Artery Disease** it must be diagnosed after **60 days** after issue date or reinstatement date.

Note:

The Total Sum At Risk on CI for that Person Covered is limited to One Million Malaysian Ringgit (RM1 million) per life per entity, excluding the CI Care Benefits amount.



Critical Illness (CI) Care Benefit

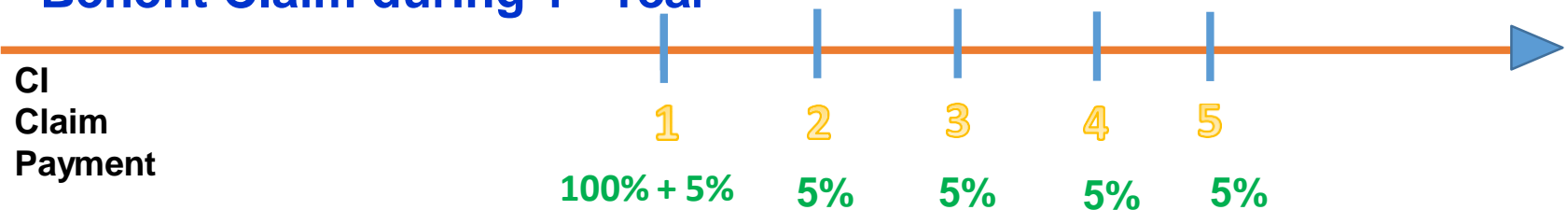
Upon full payment of CI Benefit, an additional 5% of the Sum Covered will be payable yearly, for 5 years (total 25%)



Notes:

- The first 5% of the additional sum covered is payable together with the full payment of the CI Benefit (excluding Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications)
- The following installments will be payable on the installment of anniversary every year **(12 months later after the previous payment for the following 4 years.)**
- In the event of death before completion of 5 instalments, the remaining balance will be paid in one lump sum to the nominee

Full Payment of CI Benefit paid together with 5% of CI Care Benefit Claim during 1st Year





Khairat

RM 5000 and any accumulated surplus will be payable in **lump sum** upon DEATH of the person covered.

Note:

- 1) Khairat benefit is payable provided critical illness benefit has not been fully claimed. Any claim on Angioplasty and Other Invasive Treatments For Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus shall be eligible for Khairat Benefit.



- 1) Pre-existing condition;**
- 2) Intentional self-inflicted while sane;**
- 3) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;**
- 4) AIDS, AIDS related complex or infection by the HIV except those being covered.**

Note:

- 1) The Total Sum At Risk on CI for the Person Covered is limited to One Million Malaysian Ringgit (RM1 million) per life per entity, excluding the CI Care Benefits amount.**
- 2) The CI benefit outlined above is only applicable for CI on or after the 2nd birthday of the person covered. Refer to Juvenile Lien, for diagnosis of CI for person covered before 2nd birthday**

- On diagnosis of any 1 of the 68 covered CI (**except Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications**) before the 2nd birthday of the person covered, and the sum covered is **RM200k and below, total sum covered is payable.**
- If the aggregate Sum Covered **exceeds RM 200,000**, the balance according to the following table will be payable:

Juvenile Lien Multiple: Age at Diagnosis of CI	Multiple (%)
Before 1 st birthday	25
1 st birthday onwards and before 2 nd birthday	50

Nationality

- Malaysian: Subject to underwriting
- Foreigner: Subject to Foreigner Risk Guideline

Entry Age

- **Participant:**
Min: 17 years old
- **Person Covered:**
Min: 14 days
Max: 65 years old

- *Entry Age based on ANB*
- *Attained age for stepped contribution*

3rd Party Certificate (Relationship)

- Applicable for spouse, child and employee*

** Applicable for key man only*

Person Covered Relationship to Participant

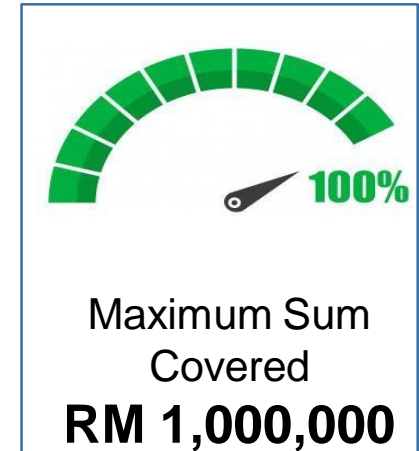
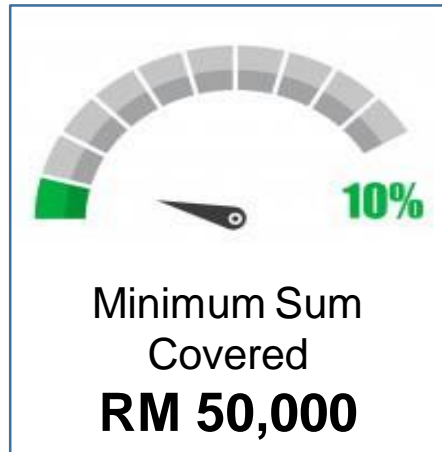
Person Covered Age (ANB)	Participant			
	Self	Parent	Spouse	Employer
Below 11	X	✓	X	X
11 to 16	✓*	✓	X	X
17 and above	✓	X	✓	✓

Note: for Participant if age between 11-16 they can participate in this plan with the consent of their parents

Based on Age Next Birthday

Sum Covered

- Sum Covered (in multiples of 1000) is determined by customer at commencement of Certificate.
- **Sum covered will not be reduced** by the claim amount paid for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications.





Underwriting Guidelines

Description	Details
Underwriting Basis	Full underwriting for medical, financial, occupation, nationality, residential and avocation/hobby.
Underwriting Questionnaire	Full underwriting questions.
Medical Underwriting Requirement	Full UW cases - medical underwriting table.
Financial Underwriting Requirement	<p>Full UW cases – For total sum covered equal or exceeds RM2mil, the following are required:</p> <ol style="list-style-type: none">1) Applicant Large Amount Questionnaire; and/or2) Certified copy of the assessment form submitted to IRD for the past 2 years (document code IRDD) ; and/or3) EA Form for the past 2 years (if you are an employee); and/or4) Financial statement submitted to IRD for the past 2 years (if the person is self-employed) ; and/or5) Any other financial evidence, if required.

Underwriting Guidelines

Description	Details
Occupation Underwriting Requirement	Full UW cases – Based on occupational underwriting guideline.
Residential Underwriting Requirement	Full UW cases – Based on residential underwriting guideline.
Nationality Underwriting Requirement	Malaysian, subject to underwriting guideline. Other than Malaysian, subject to foreigner risk guideline and other underwriting rules including residential and working place in Malaysia.
Avocation / Hobby Underwriting Requirement	Full UW cases – Based on avocation underwriting guidelines.

Contribution, Fees & Charges

Contribution Formula	Contribution Mode & Modal Factor	Contribution Type	Contribution Paying Term
<ul style="list-style-type: none">Annual contribution rates are per RM 1,000 sum coveredRefer to Rating Factors:<ul style="list-style-type: none"><i>Age Next Birthday</i><i>Gender</i><i>Smoker/Non Smoker Status</i>Minimum Contribution RM480, subject to a minimum Sum Covered of RM50,000	<ul style="list-style-type: none">Yearly-1Half Yearly-0.50Quarterly-0.25Monthly-1/12	<ul style="list-style-type: none">Regular non-guaranteed stepped-up contribution	<ul style="list-style-type: none">Follows certificate term up to age 80

Stamp Duty : RM 10 per certificate
(incorporated in contribution)

Staff Discount : Not applicable



Wakalah Fees

Fixed Wakalah: Nil

Variable Wakalah

Certificate Term	Certificate Year							
	1	2	3	4	5	6	7 – 10	>=11
20	95%	70%	56%	50%	40%	40%	30%	30%
19	92%	68%	55%	49%	40%	40%	30%	30%
18	90%	67%	54%	48%	39%	39%	30%	30%
17	87%	65%	53%	47%	39%	39%	30%	30%
16	84%	63%	52%	46%	38%	38%	30%	30%
15	81%	61%	51%	45%	38%	38%	30%	30%
14	79%	60%	50%	44%	37%	37%	30%	30%
13	76%	58%	49%	43%	37%	37%	30%	30%
12	73%	56%	48%	42%	36%	36%	30%	30%
11	70%	54%	47%	41%	36%	36%	30%	30%
10	68%	53%	46%	40%	35%	35%	30%	NA

Stepped Contribution Rate

Proposed Rates per RM1,000 Sum Covered.

***Subject to minimum Sum Covered of RM 50,000 and minimum contribution of RM 480**

Att_Age	MNS	MS	FNS	FS
1	4.03	4.03	3.19	3.19
2	4.03	4.03	3.19	3.19
3	4.03	4.03	3.19	3.19
4	4.03	4.03	3.19	3.19
5	4.03	4.03	3.19	3.19
6	4.03	4.03	3.19	3.19
7	4.03	4.03	3.19	3.19
8	4.03	4.03	3.19	3.19
9	4.03	4.03	3.19	3.19
10	4.03	4.03	3.19	3.19
11	4.03	4.03	3.26	3.26
12	4.03	4.03	3.32	3.32
13	4.03	4.03	3.38	3.38
14	4.03	4.03	3.45	3.45
15	4.03	4.03	3.51	3.51
16	4.83	5.35	4.69	5.12
17	4.83	5.35	4.69	5.12
18	4.83	5.35	4.69	5.12
19	4.83	5.35	4.69	5.12
20	4.83	5.35	4.69	5.12

Att_Age	MNS	MS	FNS	FS
21	5.30	6.00	5.48	6.15
22	5.30	6.00	5.48	6.15
23	5.30	6.00	5.48	6.15
24	5.30	6.00	5.48	6.15
25	5.30	6.00	5.48	6.15
26	5.57	6.18	5.70	6.39
27	5.57	6.18	5.70	6.39
28	5.57	6.18	5.70	6.39
29	5.57	6.18	5.70	6.39
30	5.57	6.18	5.70	6.39
31	6.07	6.91	6.61	7.34
32	6.07	6.91	6.61	7.34
33	6.07	6.91	6.61	7.34
34	6.07	6.91	6.61	7.34
35	6.07	6.91	6.61	7.34
36	6.81	8.57	8.47	9.65
37	6.81	8.57	8.47	9.65
38	6.81	8.57	8.47	9.65
39	6.81	8.57	8.47	9.65
40	6.81	8.57	8.47	9.65

Stepped Contribution Rate

Proposed Rates per RM1,000 Sum Covered.

***Subject to minimum Sum Covered of RM 50,000 and minimum contribution of RM 480**

Att_Age	MNS	MS	FNS	FS
41	7.28	9.30	9.33	10.70
42	7.92	10.33	10.01	11.56
43	8.51	11.30	10.82	12.62
44	9.18	12.43	11.47	13.44
45	9.82	13.55	12.14	14.29
46	10.63	14.91	12.62	14.85
47	11.71	16.68	13.03	15.39
48	12.93	18.73	13.40	15.82
49	14.20	20.77	13.98	16.63
50	15.36	23.06	14.72	17.55
51	16.73	25.81	15.29	18.84
52	18.10	28.78	15.85	19.80
53	19.49	31.28	16.36	20.35
54	20.92	33.43	17.09	21.10
55	22.43	35.94	17.78	21.92
56	22.90	36.71	18.57	22.80
57	24.60	39.43	19.42	23.67
58	26.51	42.65	20.39	25.03
59	28.60	45.85	21.45	26.15
60	31.28	49.46	22.34	27.35

Att_Age	MNS	MS	FNS	FS
61	33.91	53.51	23.54	28.76
62	36.40	57.11	24.54	29.73
63	39.48	61.09	25.61	30.98
64	42.32	65.14	26.67	32.12
65	46.10	70.10	28.35	34.15
66	48.48	72.13	29.10	35.21
67	50.62	74.41	29.69	35.68
68	52.94	76.38	30.44	36.74
69	54.87	78.01	31.39	37.72
70	55.85	78.22	31.98	38.42
71	57.33	80.13	33.18	40.25
72	58.67	82.45	34.67	42.43
73	59.76	83.54	36.54	44.64
74	61.23	86.01	38.81	47.74
75	63.77	89.23	41.46	51.10
76	69.82	97.74	46.01	56.91
77	75.72	105.73	51.25	63.09
78	83.14	114.71	57.22	70.42
79	91.39	125.73	63.97	78.75
80	100.52	136.51	71.61	88.58

Sample Calculation Contribution Rate

Contribution Amount

Example

Person covered: 21 ANB (Female Smoker)

Sum covered: RM 100,000

Contribution

Yearly : $6.15 \times 100,000 / 1000$

= RM 615

= RM 51.25 (per month)

Stepped up Contribution** *(when she turns 26 Attained Age)*

Yearly : $6.39 \times 100,000 / 1000$

= RM 639

= RM 53.25 (per month)

*** Renewal basis*

Sample Calculation Contribution Rate

Contribution Amount

Example

Person covered: 1 ANB (Female Non Smoker)

Sum Covered: RM100,000

Contribution

Yearly: $3.19 \times 100,000 / 1000$

= RM319*

*As annual contribution is subject to minimum of RM480, a higher sum covered is required.

Person covered: 1 ANB (Female Non Smoker)

Sum Covered: RM151,000

Contribution

Yearly: $3.19 \times 151,000 / 1000$

= RM481.69

= RM40.14 (per month)

No.	Collection Type
1	Auto Debit
	i. Maybank
	ii. CIMB
	iii. BSN
2	Direct (Cash/ Cheque, non-monthly)
3	Credit/ Debit Card Auto Pay
4	Salary Deduction – Biro Perkhidmatan Awam (BPA)
5	Salary Deduction – POSM
6	Salary Deduction – STMB (Telekom)
7	Salary Deduction – Private Company

Related Certificate Operation

Description	Details
Certificate Term	Up to the maximum expiry age of 80 years old
Surrender Charge	Not applicable.
Administration Charge	Not applicable.
Wakalah Fee	A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF. The percentage of Wakalah Fee varies by contribution term and certificate year.
Partial Withdrawal Charge	Not applicable

Related Certificate Operation

Description	Details
Free Look Period <i>(Cancellation within 15 days upon participant received the physical copy of the certificate)</i>	The total contributions paid minus any medical expenses incurred in respect of underwriting, if applicable, will be refunded.
Surrender Benefit (After Free-Look Period)	Not applicable. If the participant surrenders the certificate before expiry of the certificate term, any accumulated surpluses that have been allocated to the participant will be payable
Maturity Benefit	Not applicable. Upon survival of the person covered at the end of the takaful term, any allocated surplus remaining in PRF, after deducting any outstanding amount owed, will be payable.
Partial Withdrawal	Not applicable.
Attachable Riders	Not applicable.

Related Certificate Operation

Description	Details
Termination	<p>The certificate will be terminated upon:</p> <ul style="list-style-type: none">- Cancellation within Free-look period;- Expiry date of the certificate;- Termination request by the participant before the expiry date;- Death of the person covered; or- Certificate lapsed.
Reinstatement	<p>Participant may reinstate the certificate provided;</p> <ul style="list-style-type: none">• Outstanding contribution, if any, as determined by Etiqa is received.• The person covered is still alive and has not reached age 65;• The certificate has not been requested by the participant to be terminated;• The certificate has not been lapsed for more than 1 year; and the person covered passed underwriting requirements, if required.

FAQ





1. If I have an Accelerated CI Rider (with Elite Takafulink) & AafiahCare, can I claim critical illness benefit for both plans?
Yes you can and the Sum Covered for each of these benefits are subject to life per plan respectively. The total Sum At Risk on CI for the Person Covered is limited to One Million Malaysian Ringgit per life, per entity, excluding the CI Care Benefits amount.
2. Can I buy Multiple Certificates of AafiahCare and what is the limit per certificate?
Yes you can and subject to a minimum Sum Covered of RM 50,000 per certificate and maximum Sum Covered of RM1,000,000 per life.
3. If I am diagnosed with Carcinoma In-Situ of the breast and doctor has confirmed it is curable, am I still eligible to participate in AafiahCare?
Yes you are allowed to apply and are subject to further assessment based on medical report.
4. The minimum annual contribution is RM480, what is the maximum annual contribution for Aafiah Care?
There's no maximum annual contribution limit for AafiahCare. Contribution is as per the contribution rates table and subject to loading/underwriting approval.

Aafiah Proposition



To whom we can promote AafiahCare???



- For Those
 - ☐ Existing Policy Holder Without CI
 - ☐ Existing Low CI Coverage
 - ☐ Who Need CI Coverage Not Because Who Going To Die, But Because Going To Live
 - ☐ As Opener Market
 - Get RM100,000 coverage from only RM41 a month*!

As of 22nd September 2020
Central Region clocked AafiahCare
Total of 387 Cases
SA – 86 Agents

Thank You

