

ElitePlus Takafulink

(replacement of Elite Takafulink)

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a Solution

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Topic 1

Introduction


Introduction

Real-life Statistics

BELANJAWANKU for MARRIED COUPLE (WITHOUT CHILDREN)

Budget Estimate/month
RM4,420














				
Food	Housing	Healthcare	Transport	Utilities
RM870	RM870	RM70	RM1,020	RM290
				
Savings	Personal Care	Annual Expenses	Social Participation	Discretionary Expenses
RM400	RM100	RM300	RM200	RM300

BELANJAWANKU for MARRIED COUPLE (WITH ONE CHILD)

Budget Estimate/month
RM5,730



					
Food	Housing	Healthcare	Transport	Utilities	Childcare
RM1,300	RM870	RM100	RM1,030	RM300	RM650
					
Savings	Personal Care	Annual Expenses	Social Participation	Discretionary Expenses	
RM400	RM120	RM340	RM240	RM380	

Source: <https://ringgitplus.com/en/blog/personal-finance-news/epf-releases-belanjawanku-an-expenditure-guide-for-malaysians.html>



Adam, 40 years old

- **Married to Siti** and they have **2 children**
- Monthly household income **RM6,000**
- Monthly expenditure:

**Family
Expenses**

**Car
Financing
Repayment**

**Mortgage
Repayment**

**Retirement
Savings**

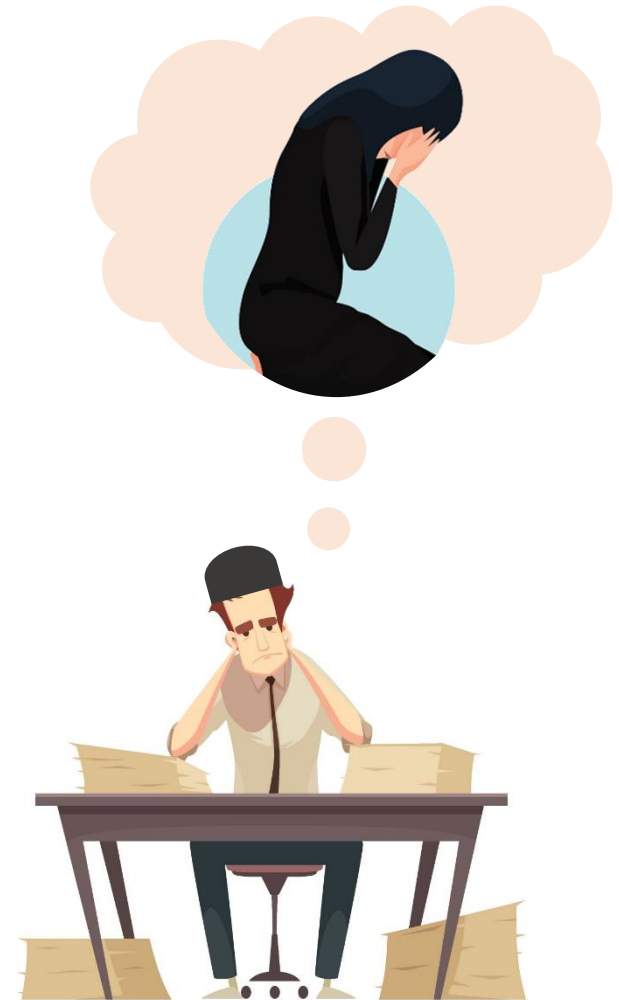
**Children's
Education**

Introduction

Think about this

When Adam *passes away*

- He does not want to burden the family.
- He wants his family to be **worry free** from having to pay his final expenses.



**Will Adam and his family
be financially safe when
he's no longer around?**



Adam's
Monthly Income
RM6,000



Topic 2

ElitePlus Takafulink as a Solution

ElitePlus Takafulink as a Solution

Unique Marketing Propositions

Compassionate Benefit of RM 3,000 to aid the family for funeral expenses.

Extended coverage with various optional riders.

Loyalty bonus is now paid every 2 years – increased units in account.

No lapse provision is now for 6 years.



Full sum covered payout for **Death Benefit** after 2nd birthday (Juvenile Plan).

Rider coverage (UDR) to continue despite full payout for TPD benefit.

More maturity options available – starting from age 68 / 78 / 88 / 100

Free switching between funds all year round to take advantage of the investment returns.

ElitePlus Takafulink as a Solution

Death + Accidental Riders

- Source of continuous stream of income to the family:
- To pay for utilities
 - For children's education fees.
 - Settle the debts, mortgage financing.
 - Compassionate benefit upon death or TPD.

TPD + Accidental Riders

- Cost of medical bills.
- Private nurse service.
- Source of continuous stream of income to the family.
- Ongoing living expenses for the individual who suffered TPD.
- Fund to reconstruct / renovate the house to ensure disable-friendly condition.

Hospital Cash + Medical Plus Rider

- Admission at panel hospitals.
- Authorized hospital bills will be settled.
- Minimize financial burden.
- Ensure current savings & investment intact.
- Avoid the hassle to fork out substantial amount of cash.

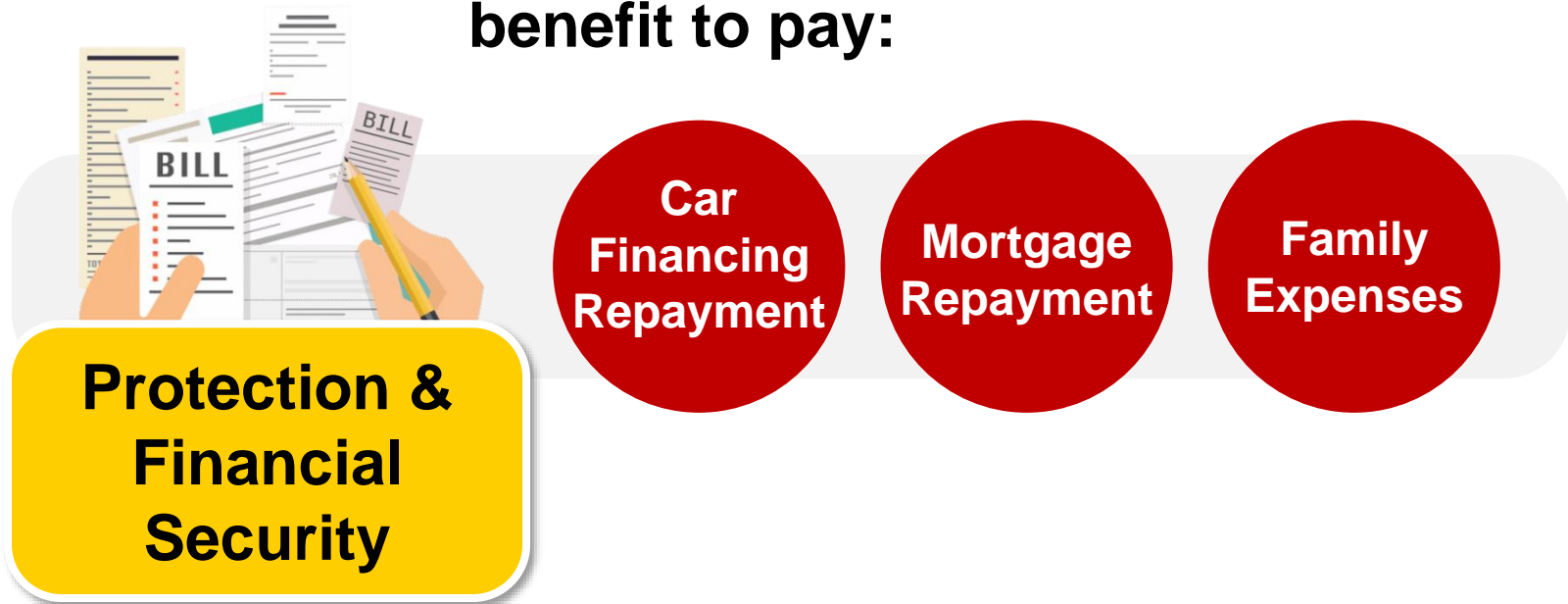
Accelerated CI Rider

- Money to fund the:
 - Treatment cost.
 - Medications.
- Source of continuous stream of income to the family.

ElitePlus Takafulink as a Solution

With ElitePlus Takafulink

Adam's family can utilize the benefit to pay:



ElitePlus Takafulink as a Solution

In fact, his family can utilize
Compassionate Benefit
during Adam's funeral service



ElitePlus Takafulink as a Solution



**Retirement savings
will not be disrupted**
(In case of TPD)

&



**His children's future
education will be
secured**

ElitePlus Takafulink as a Solution



Topic 2

The New ElitePlus Takafulink


The New ElitePlus Takafulink

Benefits	Existing Elite Takafulink	ElitePlus Takafulink																				
Certificate Term	Up to age 78 or 88 ANB	Up to age 68, 78, 88 or 100 ANB																				
<div><div><div>NEW!</div></div><div>TPD Benefit</div></div>	Certificate is terminated upon full payment of TPD benefit.	If there is any unit deducting rider (UDR) attached: Sum Covered is payable, UDR cover continues and Account Value is payable upon death.																				
TPD Age	Up to age 65 years old	Up to age 69 years old																				
Loyalty Bonus	6% of Account Value Or 3% of Original Annual Contribution, whichever is lower Payable at the end of 5th, 10th, 15th certificate year.	0.1% of Sum Covered payable at the beginning of 7th certificate year, every 2 years onwards until 19th certificate year & 0.3% of Sum Covered payable at the beginning of 21st certificate year, every 2 years onwards																				
Compassionate Benefit	Not Available	Lump sum of RM3,000 for death or TPD <div><div><div>NEW!</div></div></div>																				
Juvenile Lien	If Sum Covered exceeds RM200,000, balance payable based on below aggregate: <table><tr><th>Age Next Birthday on Death/TPD (Years)</th><th>Percentage of Aggregate Sum Covered</th></tr><tr><td>1</td><td>20%</td></tr><tr><td>2</td><td>40%</td></tr><tr><td>3</td><td>60%</td></tr><tr><td>4</td><td>80%</td></tr><tr><td>5 onwards</td><td>100%</td></tr></table>	Age Next Birthday on Death/TPD (Years)	Percentage of Aggregate Sum Covered	1	20%	2	40%	3	60%	4	80%	5 onwards	100%	If Sum Covered exceeds RM200,000, balance payable based on below aggregate: <table><tr><th>Age at Death / TPD</th><th>Multiple (%)</th></tr><tr><td>Before 1st birthday</td><td>25</td></tr><tr><td>1st birthday onwards and before 2nd birthday</td><td>50</td></tr><tr><td>2nd birthday onwards</td><td>100</td></tr></table>	Age at Death / TPD	Multiple (%)	Before 1 st birthday	25	1 st birthday onwards and before 2 nd birthday	50	2 nd birthday onwards	100
Age Next Birthday on Death/TPD (Years)	Percentage of Aggregate Sum Covered																					
1	20%																					
2	40%																					
3	60%																					
4	80%																					
5 onwards	100%																					
Age at Death / TPD	Multiple (%)																					
Before 1 st birthday	25																					
1 st birthday onwards and before 2 nd birthday	50																					
2 nd birthday onwards	100																					

The New ElitePlus Takafulink

Benefits	Existing Elite Takafulink	ElitePlus Takafulink
Surrender Charge	Not Available	Applicable
No Lapse Provision	3 years	6 years
Keyman Takaful	Not Available	Allowed
Admin Charge	RM6 will be deducted at the beginning of each certificate month	RM18.00 monthly for the first 12 months, and RM7.00 per month thereafter
Partial Withdrawal	Minimum balance after withdrawal: No less than RM1,000 being maintained.	Minimum balance after withdrawal: No less than RM5,000 being maintained.
Fund Switch	<ul style="list-style-type: none"> 4 free switches allowed for every certificate year Every subsequent switches within the same certificate year will cost RM25. 	Free

The New ElitePlus Takafulink

Benefits	Existing Elite Takafulink	ElitePlus Takafulink
Riders	1) Elite Takaful Junior Star CI	1. Takafulink Junior Star Critical Illness
	2) Elite Takaful Accelerated CI	2. Takafulink Accelerated Critical Illness
	3) Elite Takaful Accidental Benefit	3. Takafulink Accidental Benefit
	4) Elite Takaful Hospital Cash Benefit Rider	4. Takafulink Accidental Indemnity Benefit
	5) Elite Takaful Medical Plus	5. Takafulink Hospital Cash Benefit (maintained)
	6) Elite Takaful Payor WOC Death TPD CI (Juv)	6. Takafulink Medical Plus (maintained)
	7) Elite Takaful Payor WOC Death TPD CI (Spo)	7. Takafulink Payor Waiver of Contribution (Juvenile)
	8) Elite Takaful WOC CI	8. Takafulink Payor Waiver Of Contribution (Spouse)
	9) Elite Takaful Accidental Indemnity Benefit	9. Takafulink Waiver of Contribution for TPD 
	10) Elite Takaful Accidental Medical Reimbursement Benefit	10. Takafulink Waiver of Contribution for Critical Illness
	11) Elite Takaful Savings Top-Up Rider	** Only Takafulink Accelerated CI & Takafulink Accidental Benefit is allowed for Keyman Takaful
	12) Elite Takaful Ext Accidental TPD Benefit	

The New ElitePlus Takafulink

Minimum Allocation Rate

Definition: Refers to the minimum proportion of takaful contributions made by takaful participant that is allocated in the unit fund(s) of choice before the deduction of any charges.

The implementation of MAR is to protect the account value of Takaful participants.

With investment link takaful certificates having unique & flexible features, consumers bear the upside & downside of the investment risks, and the long term persistency of their certificates.

The New ElitePlus Takafulink

Inline with Bank Negara Malaysia (BNM) guidelines on investment-linked business:

**New
Minimum
Allocation
Rate**

»» After 1 October 2020

Year of contribution	MAR (% of annual contributions)
1 – 3	60 %
4 – 6	80 %
7 – 10	95 %
11 onwards	100 %

*Above is for tenure of 20 years and above.
Pro-rated if 3 to 19 years.*

With ElitePlus Takafulink

Certificate Year	Allocation Rate
1	60%
2	60%
3	60%
4	80%
5	80%
6	80%
7	95%
8	95%
9 onwards	100%

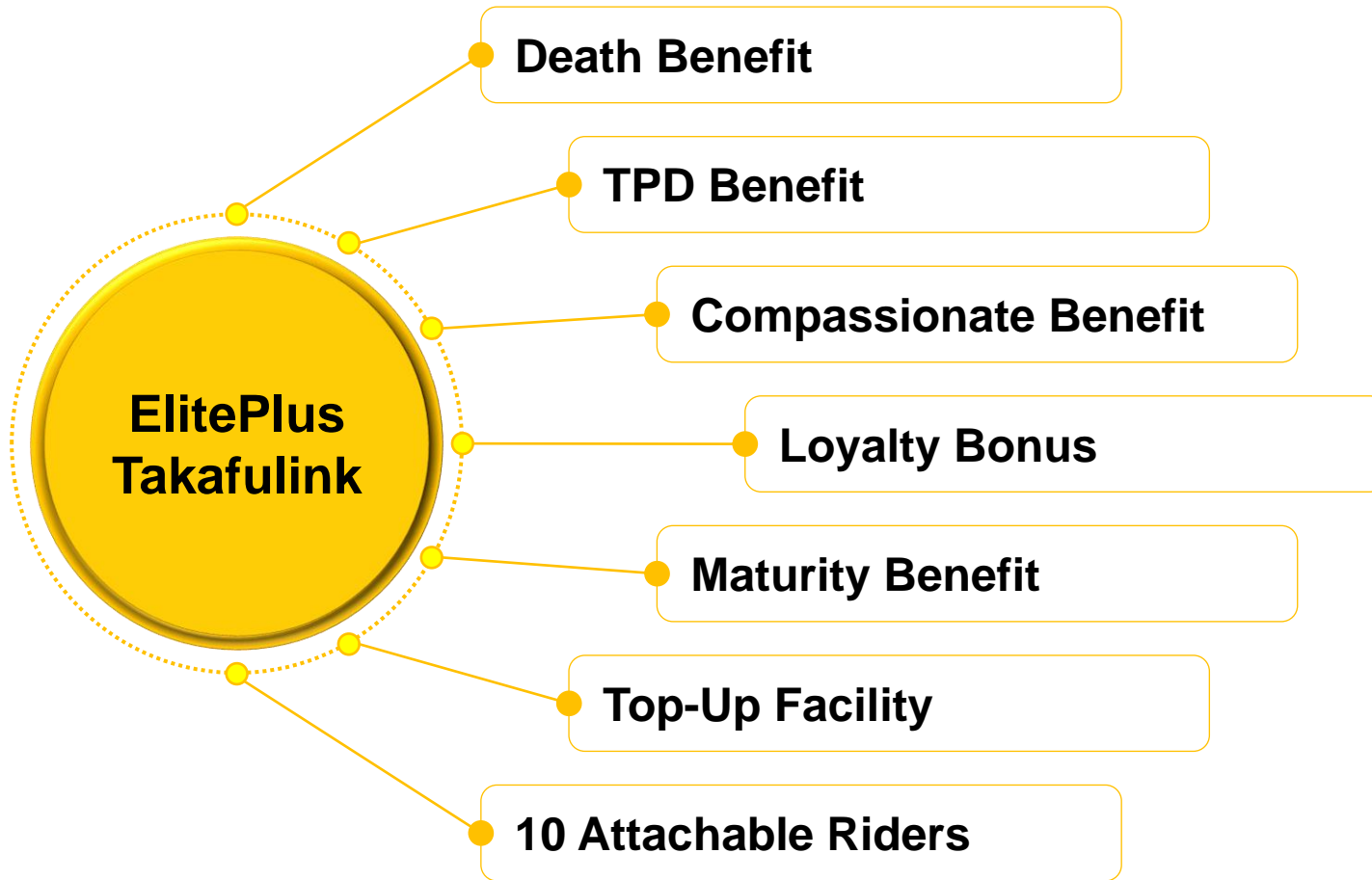
Starting from **9th year onwards**, allocation rate will be **100%** with ElitePlus Takafulink.

Protects & enhances the Account Value of the certificate owner to assist in certificate sustainability.

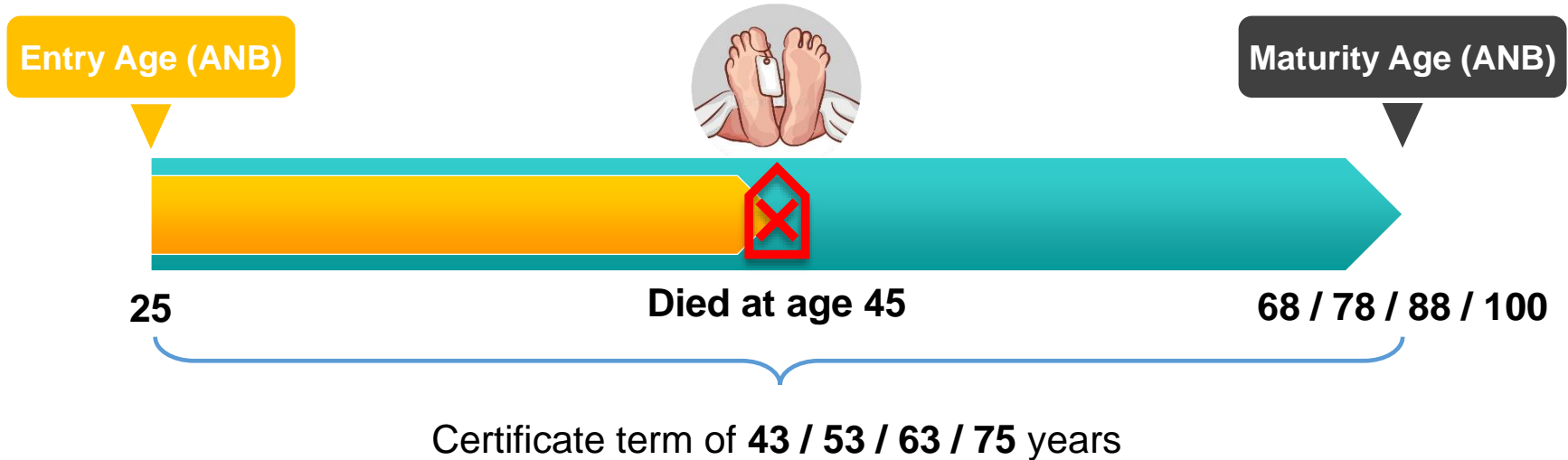
Topic 3

Benefit & Features

Benefits & Features



Benefit & Features: Death Benefit



Death Benefit

(payable in one lump sum)

= Basic Sum Covered + Account Value
at the next valuation date immediately after claim notification

Notes:

- *Juvenile Lien is applicable for juvenile certificate.*

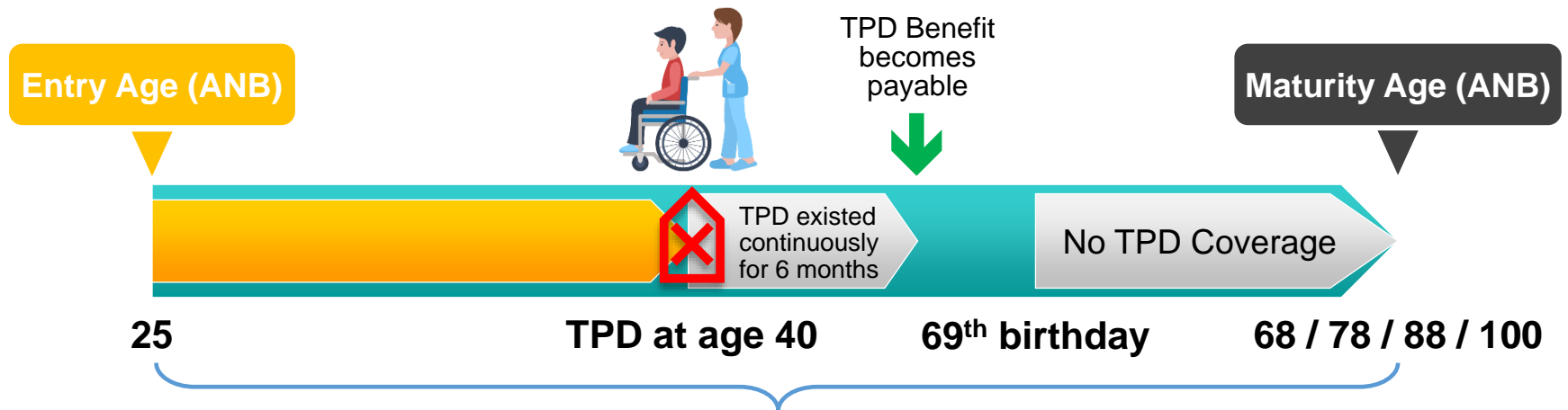
Benefit & Features: Death Benefit

Restrictions on Suicide:

If the Person Covered commits suicide while sane	<u>Within 1 year :</u> Death Benefit = Unallocated Contributions + Account Value
	<u>After 1 year :</u> Death Benefit = Basic Sum Covered + Account Value
If the Person Covered commits suicide while insane	Death Benefit = Basic Sum Covered + Account Value

Note: Account Value will be at the next valuation date immediately after the notification of claim.

Benefit & Features: TPD Benefit



Certificate term of 43 / 53 / 63 / 75 years

TPD Benefit

(upon TPD prior to 69th birthday of Person Covered, payable in one lump sum)

= Basic Sum Covered + Account Value

at the next valuation date immediately after TPD approval date

TPD Total Sum Covered is capped at RM 2 million per life per entity.

Benefit & Features: TPD Benefits

Upon TPD prior to 69th birthday of Person Covered:

If Sum Covered is **more than RM 2 million**

- RM 2 million is payable & Sum Covered is reduced.
- Certificate will still be in force.
- Contribution amount remains unchanged and Tabarru' charge will be reduced.
- Account Value is payable upon death claim, surrender or maturity of the certificate.



Unit Deducting Riders (UDRs) allow to be continued after a TPD claim

- | | |
|-------------------------------------|---|
| 1. Takafulink Junior Star CI | 6. Takafulink Payor Waiver of Contribution (Juvenile) |
| 2. Takafulink Accelerated CI | 7. Takafulink Payor Waiver of Contribution (Spouse) |
| 3. Takafulink Accidental Benefit | 8. Takafulink Waiver of Contribution for CI |
| 4. Takafulink Hospital Cash Benefit | 9. Takafulink Accidental Indemnity Benefit |
| 5. Takafulink Medical Plus | |

Benefit & Features: TPD Benefits

Upon TPD prior to 69th birthday of Person Covered:

If sum covered **less than or equal to RM2 million**

- Sum Covered payable in one lump sum, subsequently zero sum covered.
- Certificate will still be in force.
- Tabarru' charges for UDR continue.
- Account Value is payable upon death claim, surrender or maturity of the certificate.



Unit Deducting Riders (UDRs) allow to be continued after a TPD claim

- | | |
|---|---|
| 1. Takafulink Junior Star CI | 6. Takafulink Payor Waiver of Contribution (Spouse) |
| 2. Takafulink Accidental Benefit | 7. Takafulink Waiver of Contribution for CI |
| 3. Takafulink Hospital Cash Benefit | 8. Takafulink Accidental Indemnity Benefit |
| 4. Takafulink Medical Plus | |
| 5. Takafulink Payor Waiver of Contribution (Juvenile) | |

Benefit & Features: Juvenile Lien

If Aggregate Sum Covered is **greater than** RM 200,000

On death or TPD before the 2nd birthday of Person Covered:

RM 200,000 + (Excess Aggregate Sum Covered × Juvenile Lien Multiple) + Account Value

*Aggregate Sum Covered is payable in full lump sum amount if **not exceeding** RM200,000*

Age at Death / TPD	Juvenile Lien Multiple (%)
Before 1 st birthday	25
1 st birthday onwards & before 2 nd birthday	50

Example Scenario

- Basic Sum Covered: RM 270,000
- Death/TPD at 1year 6months old

RM200,000 + (70,000 x 50%) + Account Value

Total Payable:

RM235,000 + Account Value

Notes:

- Should there be any Unit Deducting Rider (UDR) remains with the certificate at the TPD approval date, then only Sum Covered is payable. Certificate remains in force with Tabarru' charges continue to be deducted from the Account Value.
- Aggregate Sum Covered: The sum, on all certificates issued by us, of the benefits payable due to similar events or conditions, affecting the Person Covered.

Benefit & Features: Compassionate Benefit



RM 3,000
will be payable.

- In the event **of death or TPD** of the Person Covered
- The benefit is payable once per certificate.

Benefit & Features: Loyalty Bonus

- Bonus units payable:

- i. **0.1% of Basic Sum Covered**

beginning 7th Certificate Year every 2 years until 19th Certificate Year.

- ii. **0.3% of Basic Sum Covered**

beginning 21st Certificate Year every 2 years onwards



Benefit & Features: Loyalty Bonus

Example 1

(7th-19th certificate)

Every 2 years

If Sum Covered is RM 100,000.

LBU will be $0.1\% \times \text{RM}100,000 =$
RM100

Example 2

(21st certificate year onwards)

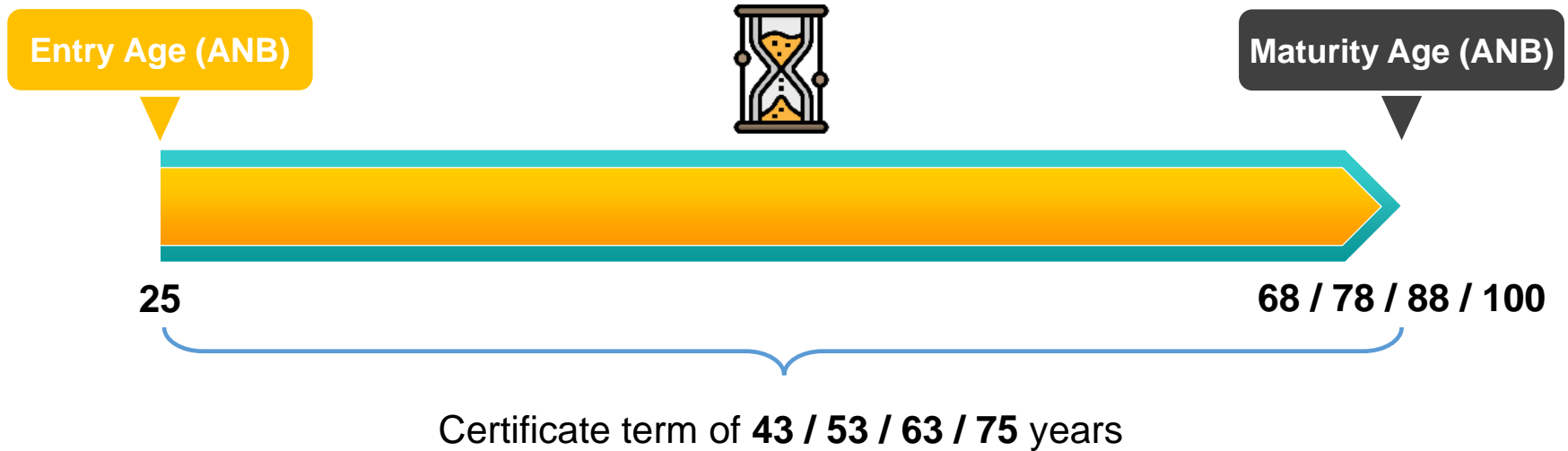
Every 2 years

If Sum Covered is RM 100,000.

LBU will be $0.3\% \times \text{RM}100,000 =$
RM300

- **Conditions** for eligibility:
 - ✓ Certificate remains in force.
 - ✓ There is no default in contribution payments.
- If there is any change to the certificate Sum Covered, the percentage of the Loyalty Bonus will be based on the latest endorsed Sum Covered.
- Loyalty Bonus is payable from PRF and will be credited into the account value.

Benefit & Features: Maturity Benefit



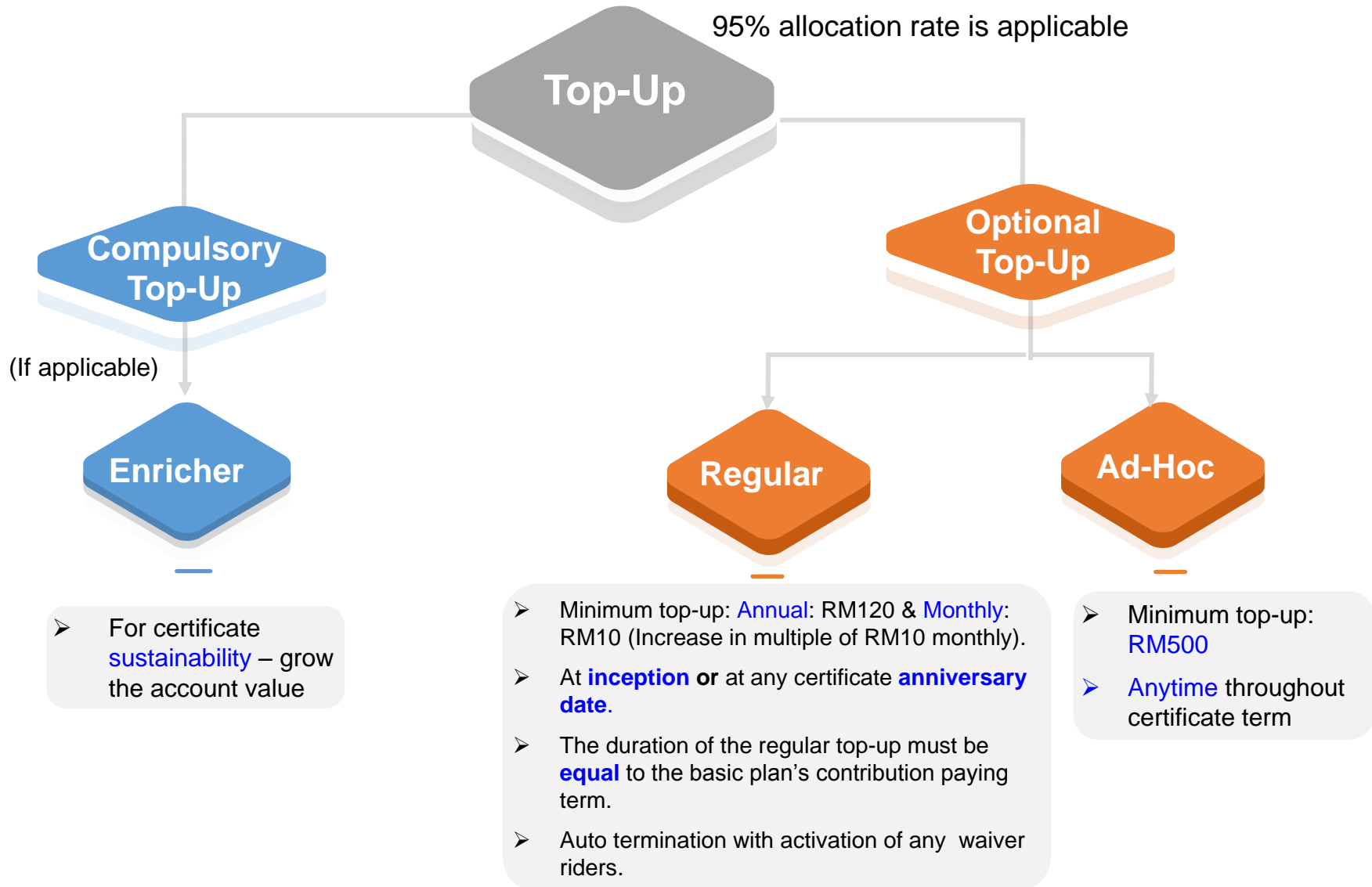
Maturity Benefit

(payable in one lump sum)

= **Account Value** *(if any)*

Benefit & Features: Top - Up

95% allocation rate is applicable



Benefit & Features: Optional Riders



- Riders are attachable at certificate inception or during certificate anniversary.
- Removal of rider during the certificate term is allowed.

1. Takafulink Junior Star Critical Illness

- a) Juvenile 15 CI Benefit
- b) Recovery Benefit
- c) Adult 39 CI Benefit

Benefit & Features: Optional Riders

01

Takafulink Junior Star Critical Illness

Juvenile 15
CI Benefit

- | | |
|---|--|
| 1. Autistic Disorder | 10. Rheumatic Fever with Valvular Impairment |
| 2. Bacterial Meningitis | 11. Severe Asthma |
| 3. Bone Marrow Transplant | 12. Severe Dengue Haemorrhagic Fever |
| 4. Brain Surgery | 13. Severe Epilepsy |
| 5. Infantile Encephalitis | 14. Severe Juvenile Rheumatoid Arthritis |
| 6. Insuline Dependent Diabetes Mellitus | 15. Severe Relapsing Nephrotic Syndrome |
| 7. Intellectual Impairment due to Illness or Accident | |
| 8. Kawasaki's Disease with heart complications | |
| 9. Leukemia | |



- Rider's Sum Covered payable in one lump sum
- Person Covered is diagnosed with any one of the 15 Juvenile Critical Illness
- Cover up to certificate anniversary prior to the 17th birthday of the Person Covered
- Converted automatically to an adult 39 CI rider prior to the 17th birthday of the Person Covered, provided no claims.
- No underwriting is required for the conversion.

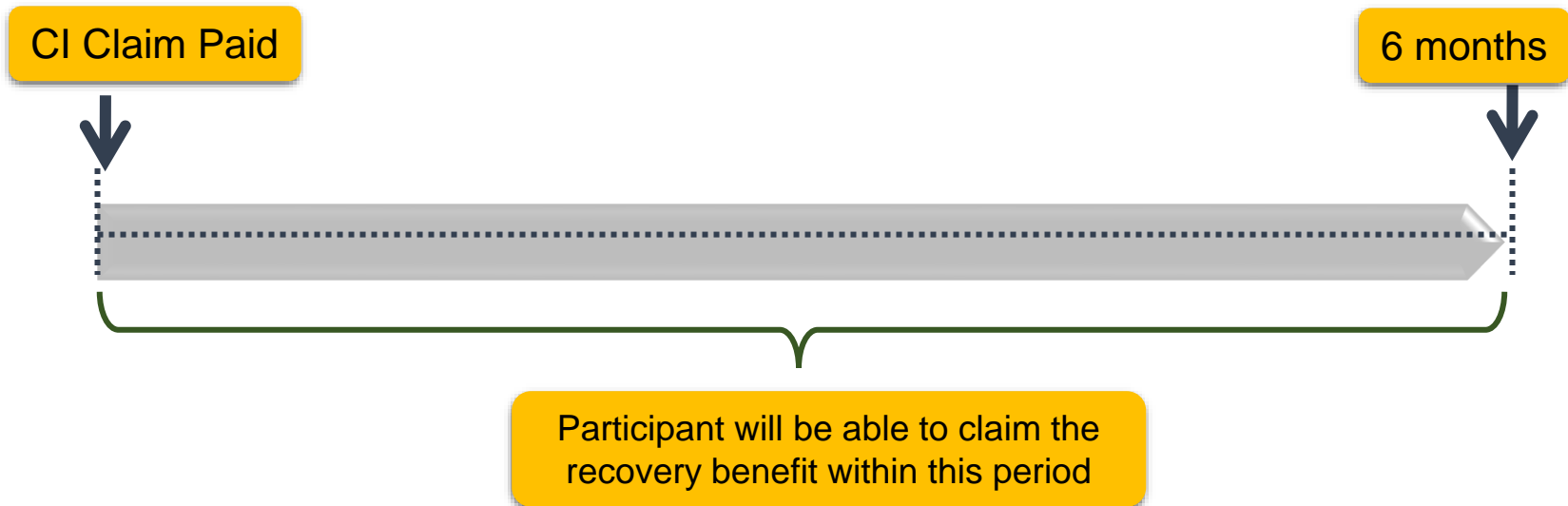
Benefit & Features: Optional Riders

01

Takafulink Junior Star Critical Illness

Recovery Benefit

- A lump sum 5% of the rider sum covered payable for hospital expenses -15 illnesses listed
- Hospitalization should take place for at least 3 consecutive days. Payment of this benefit will not reduce the rider's sum covered
- This benefit can be claimed within 6 months after Juvenile CI Benefit is paid



Benefit & Features: Optional Riders

01

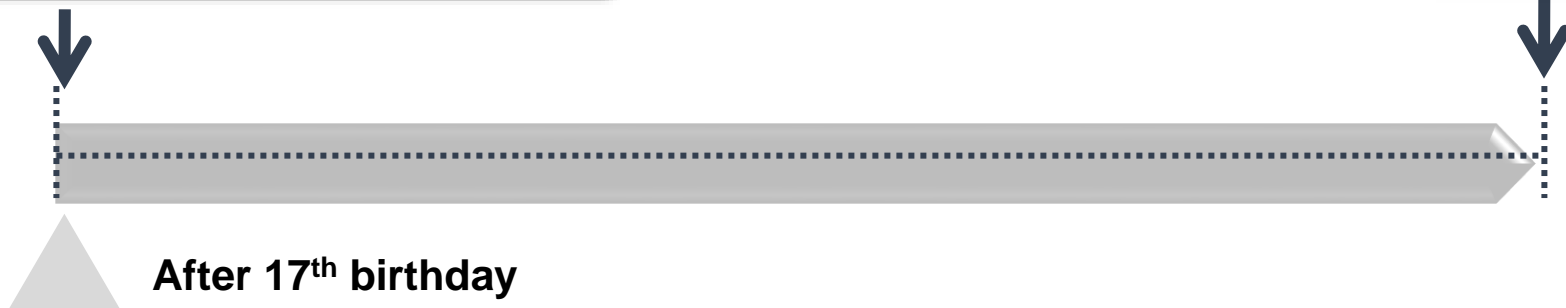
Takafulink Junior Star Critical Illness

Adult 39 CI Benefit

- Rider's Sum Covered shall be payable in **one lump sum**
- Diagnosed with any one of the **Adult 39 Critical Illness**
- **After the 17th birthday** of the Person Covered until rider expiry.
- The maximum Total Sum Covered of this CI rider plan and other existing CI riders per life subject to RM 1 million.

Convert to Adult 39 CI Benefit

Rider Expiry



Benefit & Features: Optional Riders

01

Takafulink Junior Star Critical Illness

Term	Follow Basic Plan or up to Person Covered's age 100, whichever is earlier.
Main Person Covered's Entry Age	Minimum : 14 days (age next birthday) Maximum : 16 years (age next birthday)
CI Rider Sum Covered	Minimum : RM 20,000 Maximum : RM 150,000 or up to Basic Plan Sum Covered, whichever is lower
Waiting Period	<ul style="list-style-type: none"> The covered CI occurs after 30 days The following CI occurs after 60 days: <ol style="list-style-type: none"> Cancer Coronary Heart Disease Requiring Surgery Heart Attack Other Serious Coronary Artery Disease

The Person Covered needs to survive for **at least 30 days** with any Juvenile 15 CI or Adult 39 CI.

2. Takafulink Accelerated Critical Illness

Benefit & Features: Optional Riders

02

Takafulink Accelerated Critical Illness

Coverage

Critical Illness (CI) Benefit



A lump sum payment on diagnosis of any one of 39 specific critical illnesses for **the 1st time**.



The payment is the rider sum covered (subject to juvenile lien)



On the first incident of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, **10% of the rider sum covered** or **RM25,000** whichever is lower will be payable.



Any payments under this rider **reduce payments** for the death and TPD benefits above.



Only **one claim** under this benefit.

Benefit & Features: Optional Riders

02

Takafulink Accelerated Critical Illness

Term	Follow Basic Plan or up to Person Covered's age 100, whichever is earlier.
CI Rider Sum Covered	Minimum : RM 10,000 Maximum : RM 1 million per life per entity.
Main Person Covered's Entry Age	Minimum : 14 days (age next birthday) Maximum : 65 years (age next birthday)
Waiting Period	<ul style="list-style-type: none"> The covered CI occurs after 30 days The following CI occurs after 60 days: <ol style="list-style-type: none"> Cancer Coronary Heart Disease Requiring Surgery Heart Attack Other Serious Coronary Artery Disease

*** The person covered needs to survive for at least 30 days after diagnosed with CI.**

Total Sum Covered paid under both TPD and ACI should be limited to the Basic Sum Covered of certificate.

Benefit & Features: Optional Riders

02

Takafulink Accelerated Critical Illness

Schedule of Standard 39 Critical Illnesses

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
39	Angioplasty and other invasive coronary artery disease

3. Takafulink Accidental Benefit Rider

- a) Accidental Death & Permanent Dismemberment Benefit
- b) Double Indemnity
- c) Compassionate Cash Benefit
- d) Medical Appliances / Mobility Aid Allowance

Benefit & Features: Optional Riders

03

Takafulink Accidental Benefit

a) Accidental Death & Permanent Dismemberment Benefit

The following benefit shall be payable if death or dismemberment occurs within 90 days from the date of accident:

Accident Outcome	% of Sum Covered Payable
Death	100 %
Dismemberment of two or more limbs at or above the wrist or ankle	100 %
Total and irrecoverable loss of all sight in both eyes	100 %
Total and irrecoverable loss of all sight in one eye and dismemberment of one limb at or above the wrist or ankle	100 %
Dismemberment of one limb at or above the wrist or ankle	60 %
Total and irrecoverable loss of all sight in one eye	60 %
Total and irrecoverable loss of all hearing in both ears	60 %
Total and irrecoverable loss of speech	60 %
Dismemberment of thumb and index finger of either hand at or above the knuckles	25 %

Benefit & Features: Optional Riders

03

Takafulink Accidental Benefit

b) Double Indemnity	c) Compassionate Cash Benefit	d) Medical Appliances / Mobility Aid Allowance
<p>Accidental Death & Dismemberment Benefit</p> <ul style="list-style-type: none"> Additional 100% of Sum Covered Accident while: <ol style="list-style-type: none"> riding as a fare-paying passenger on a commercially licenced public land conveyance over an established route (e.g. bus or train, other than taxi, hired vehicle or aircraft); in elevator or lifts / cable car (excluding those used in mines and on construction sites) duly certified to carry passengers; or As a direct result of the burning of the following: public building, hotel, and theatre or cinema, whilst as an occupant. 	<p>Death of the Person Covered</p> <ul style="list-style-type: none"> 5% of the Rider's Sum Covered or Up to the max. of RM 5,000 	<p>Purchase of Medical Appliances or Mobility Aids</p> <ul style="list-style-type: none"> RM 150 (per accident) as a fixed benefit E.g. crutches, wheelchair, knee braces, orthotics, splints and others)

Benefit & Features: Optional Riders

03

Takafulink Accidental Benefit

Term	Follow Basic Plan or up to Person Covered's age 70, whichever is earlier.
Main Person Covered's Entry Age	Minimum : 14 days (age next birthday) Maximum : 65 years (age next birthday)
Sum Covered	Minimum : RM 10,000 Maximum : RM 1 million or 5 times Basic Sum Covered, whichever is lower. Note: <ul style="list-style-type: none"> i. Rider Sum Covered can be higher than Basic Sum Covered. ii. Max. Sum Covered for all TPD Benefit is capped at RM 2 million per life per entity. iii. Max. Sum Covered for Accidental Death is capped at RM 1 million per life.

Benefit & Features: Optional Riders

03

Takafulink Accidental Benefit

Term	Follow Basic Plan or up to Person Covered's age 70, whichever is earlier.
Main Person Covered's Entry Age	Minimum : 14 days (age next birthday) Maximum : 65 years (age next birthday)
Sum Covered	Minimum : RM 10,000 Maximum : RM 1 million or 5 times Basic Sum Covered, whichever is lower. Note: <ul style="list-style-type: none"> i. Rider Sum Covered can be higher than Basic Sum Covered. ii. Max. Sum Covered for all TPD Benefit is capped at RM 2 million per life per entity. iii. Max. Sum Covered for Accidental Death is capped at RM 1 million per life.

Benefit & Features: Optional Riders

03

Takafulink Accidental Benefit

Monthly Tabarru' Charge per RM 10,000 Sum Covered:

	Benefit (% of the Rider Sum Covered)	Class 1	Class 2	Class 3	Class 4
Accidental Death & Dismemberment	100% of Sum Covered	1.142	1.350	1.683	2.183
Double Indemnity	100% of Sum Covered (additional)				
Compassionate Cash Allowance	5% of additional Sum Covered (max. RM 5,000)				
Medical Appliances / Morbidity Aid Allowance	RM 150 per accident				

4. Takafulink Accidental Indemnity Benefit

- a) Accidental Hospital Indemnity Benefit
- b) Indemnity Benefit for Accidental Partial Disablement

Benefit & Features: Optional Riders

04

Takafulink Accidental Indemnity Benefit

a) Accidental Hospital Indemnity Benefit	Example								
Hospitalised due to accident <ul style="list-style-type: none"> ➤ Admission - maximum 25 weeks . ➤ Daily benefit - RM 0.85 per RM 1,000 Sum Covered AIB ➤ Hospitalisation must commence: <ul style="list-style-type: none"> i. within 36 hours of accident; & ii. exceed 6 consecutive hour. 	<table> <tr> <th>Items</th><th>Description</th></tr> <tr> <td>Sum Covered</td><td>RM100,000</td></tr> <tr> <td>Daily Benefit</td><td>RM 0.85 per RM 1,000 Sum Covered</td></tr> <tr> <td>Days Admitted to Hospital</td><td>6 days</td></tr> </table> $= \frac{\text{RM100,000}}{1,000} \times 0.85 \times 6 \text{ Days}$ $= \text{RM } 85 \times 6 \text{ Days}$ $= \text{RM } 510$	Items	Description	Sum Covered	RM100,000	Daily Benefit	RM 0.85 per RM 1,000 Sum Covered	Days Admitted to Hospital	6 days
Items	Description								
Sum Covered	RM100,000								
Daily Benefit	RM 0.85 per RM 1,000 Sum Covered								
Days Admitted to Hospital	6 days								

Hospital Cash Benefit Rider co-exists with Accidental Indemnity Benefit Rider, the benefit payment is either from Hospital Cash Benefit or Accidental Hospital Indemnity Benefit, whichever is higher.

Benefit & Features: Optional Riders

04

Takafulink Accidental Indemnity Benefit

b) Indemnity Benefit for Accidental Partial Disablement	Example								
<p>Partially Disabled due to accident</p> <ul style="list-style-type: none"> ➤ Payable up to maximum 52 weeks . ➤ Daily benefit - RM 0.35 per RM 1,000 Sum Covered AIB ➤ On medical leave for at least 3 consecutive days. ➤ Maximum claim is up to RM1,000 per week. 	<table> <tr> <th>Items</th><th>Description</th></tr> <tr> <td>Sum Covered</td><td>RM100,000</td></tr> <tr> <td>A daily Benefit</td><td>RM 0.35 per RM 1,000 Sum Covered</td></tr> <tr> <td>Days MC</td><td>3 days</td></tr> </table> $= \frac{\text{RM100,000}}{1,000} \times 0.35 \times 3 \text{ Days}$ $= \text{RM } 35 \times 3 \text{ Days}$ $= \text{RM } 105$	Items	Description	Sum Covered	RM100,000	A daily Benefit	RM 0.35 per RM 1,000 Sum Covered	Days MC	3 days
Items	Description								
Sum Covered	RM100,000								
A daily Benefit	RM 0.35 per RM 1,000 Sum Covered								
Days MC	3 days								

Hospital Cash Benefit Rider co-exists with Accidental Indemnity Benefit Rider, the benefit payment is either from Hospital Cash Benefit or Accidental Hospital Indemnity Benefit, whichever is higher.

Benefit & Features: Optional Riders

04

Takafulink Accidental Indemnity Benefit

Term	<ul style="list-style-type: none">▪ Follow Basic Plan or up to Person Covered's age 70, whichever is earlier.▪ Not required to co-exist with Takafulink Accidental Rider
Sum Covered	Minimum : RM 10,000 Maximum : RM 1 million or 5 times Basic Sum Covered, whichever is lower.
Main Person Covered's Entry Age	Minimum : 14 days (age next birthday) Maximum : 65 years (age next birthday)

5. Takafulink Hospital Cash Benefit

- a) Normal Ward
- b) Intensive Care Unit (ICU) / Coronary Care Unit (CCU) / Neonatal Intensive Care Unit (NICU)
- c) Overseas Hospitalization
- d) Hospitalisation due to pregnancy-related illnesses

Benefit & Features: Optional Riders

05

Takafulink Hospital Cash Benefit

Benefits (per condition)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Normal Ward (max. stay 180 days per condition)	50	100	150	200	400
ICU / CCU / NICU (max. stay 20 days per condition)	100	200	300	400	800
Overseas hospitalization (max. stay 30 days per condition)	50	100	150	200	400
Hospitalization due to Pregnancy Related Illnesses (max. 3 days per condition)	50	100	150	200	400

Term	Follow Basic Plan or up to Person Covered's age 70, whichever is earlier.
Main Person Covered's Entry Age	Minimum : 14 days (age next birthday) Maximum : 65 years (age next birthday)

Benefit & Features: Optional Riders

05

Takafulink Hospital Cash Benefit

a) Normal Ward	b) ICU / CCU / NICU	c) Overseas hospitalization	d) Hospitalization due to Pregnancy Related Illnesses
<ul style="list-style-type: none"> Max. stay 180 days per condition Admitted to hospital (except due to pregnancy related illnesses) Hospitalised for at least six (6) consecutive hours <p>Juvenile</p> <ul style="list-style-type: none"> Max. Daily Income Benefits: RM 200 per day <p>Adult</p> <ul style="list-style-type: none"> Max. Daily Income Benefits: RM 400 per day 	<ul style="list-style-type: none"> Max. stay 20 days per condition Double Daily Cash Benefit not exceeding 20 days Hospitalised for at least six (6) consecutive hours 	<ul style="list-style-type: none"> Max. stay 30 days per condition Admitted to hospital in overseas for at least six (6) consecutive hours Due to emergency medical condition (e.g. accident / illness / disease) Daily Cash Benefit payable not exceeding 30 days 	<ul style="list-style-type: none"> Max. stay 3 days per condition Hospitalised for at least six (6) consecutive hours Due to a pregnancy-related illnesses, except for delivery and abortion. Daily Cash Benefit payable not exceeding 3 days.

Hospitalization within 14 days of a prior hospitalization, for the same condition, will be treated as the same hospitalization. The total of all benefit payments under this rider are limited to 365 days.

Note: - Per condition means one or more in-patient stays at a hospital for a specific diagnosis, treatment or care, with each stay occurring within 14 days of the previous stay and resulting from the same underlying condition.

6. Takafulink Medical Plus

Benefit & Features: Optional Riders

06

Takafulink Medical Plus



No Lifetime Limit with Coverage up to **maximum RM2.3 Million/annum**



A choice of **5 plans to choose** with various protection amount to suit your need.



Full medical coverage upon retirement



Various options according to your healthcare needs with non- deductible (full coverage) and self- covered deductible (**RM2K, 10K, RM20K or RM40K**)



A rider that covers individuals from **14 days old to 68/78/88/100 years old (ANB)**.

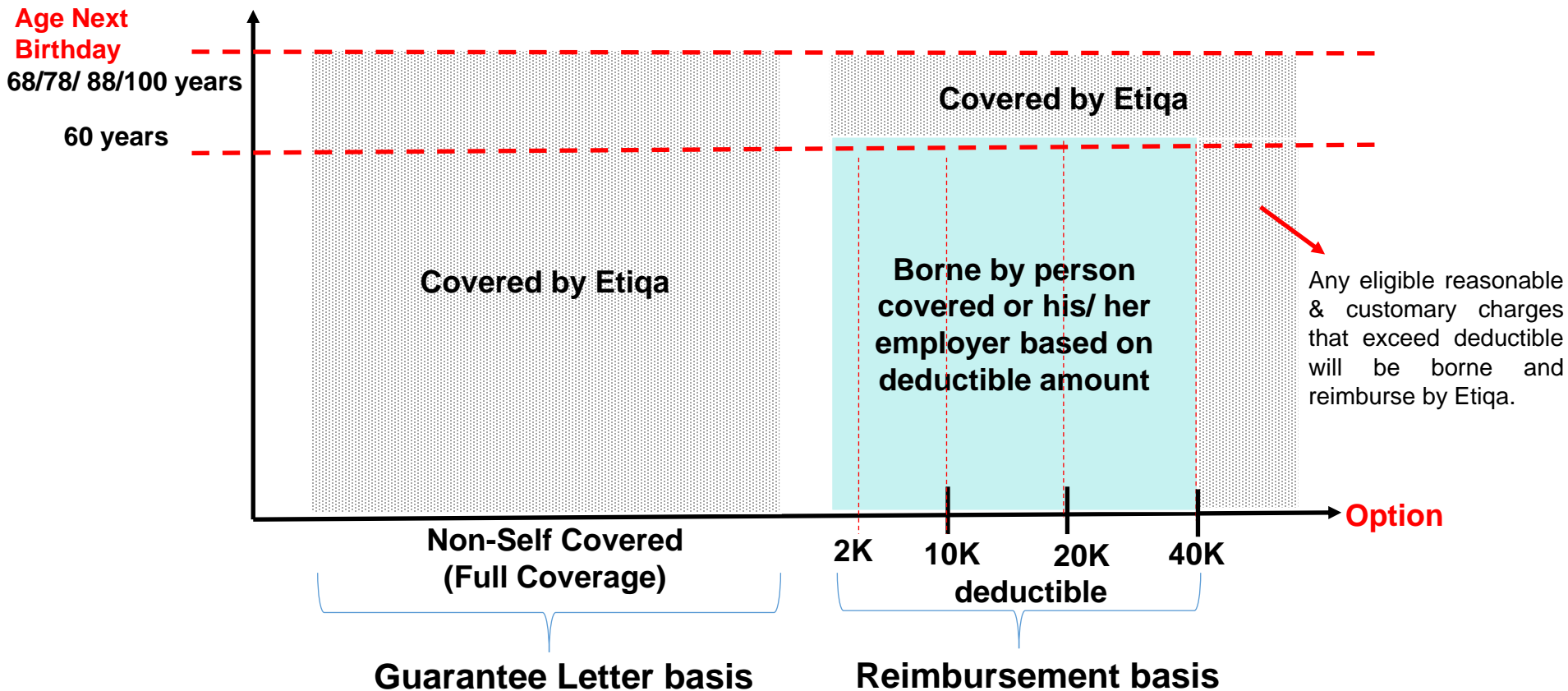
Note: Only 1 Takafulink Medical Plus per life per product

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

A **deductible** is the amount of money that you **pay before Etika** will start to help with your medical bill.



Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Overall Lifetime Limit	No Lifetime Limit				
Overall Annual Limit	RM 1,000,000	RM 1,500,000	RM 1,800,000	RM 2,000,000	RM 2,300,000
In-Patient Benefits					
Hospital Room & Board Charges (RM per day limit)	RM 150	RM 200	RM 300	RM 400	RM 500
Hospital Room & Board Charges (days per annum limit)	No Limit				
Intensive Care Unit Charges (No limit)	As Charged				
Surgical Fees, Anaesthetist Fee, Operating Theatre Fees and Hospital Supplies & Services Charges					
In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)					

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
In-Patient Benefits (continued)					
Daily Guardian Benefit (RM per day limit)			RM 150		
Daily Guardian (days per annum limit)			120 days		
Daily Cash Allowance at Government Hospital (RM per day limit)			RM 200		
Daily Cash Allowance at Government Hospital (days per annum limit)			No Limit		
Medical Report Fees (RM per Hospitalisation limit)			RM 100		

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Out-Patient Benefits					
Pre-Hospital Diagnostic Tests Charges, or Specialist Consultation Fees (within 60 days prior to Hospitalisation)			As Charged		
Post-Hospitalisation Treatment Charges (within 90 days after discharge)			As Charged		
Out-Patient Physiotherapy Treatment Charges (RM per annum limit, within 90 days after discharge or surgery)			RM 1,000		
Emergency Accidental Out-Patient Treatment Charges			As Charged		
Emergency Accidental Dental Treatment Charges					

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Out-Patient Benefits (continued)					
Ambulance Fees	As Charged				
Home Nursing Charges (RM per day limit)	RM 100				
Home Nursing Charges (days per annum limit)	60 days				
Day Surgery Fees	As Charged				
Emergency Out-Patient Sickness Treatment (per Medical Condition limit)	RM 100				

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Table of Benefits

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Cancer, Dialysis and Transplant					
Out-Patient Kidney Dialysis Treatment Charges	As Charged				
Out-Patient Cancer Treatment Charges					
Organ Transplant Charges (limited to 1 Organ Transplant per certificate)					
Other Benefits					
Alternative Medical Practitioner Charges (RM per annum limit, within 90 days after discharge)	RM 200				

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Table of Benefits

Table of Benefits					
Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Self-covered Deductible Option					
Self-covered Deductible Amount (RM per annum limit)	Yes / No				
	If Yes, self-covered deductible amount:				
	Option 1: RM2,000				
	Option 2: RM10,000				
	Option 3: RM20,000				
	Option 4: RM40,000				
	<ul style="list-style-type: none">▪ Auto-converted to non-self-covered deductible at age 60th birthday. No underwriting.▪ Self-covered deductible option not applicable for entry age between 60 and 65.▪ Change of deductible option prior to age 60 – subject to underwriting				

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

Participant's Entry Age (ANB)	17 years	
Main Person Covered's Entry Age (ANB)	Minimum	14 days
	Maximum	65 years old (expiry at 78,88 & 100 years old) 58 years (expiry at 68 years)
Rider Term	<ul style="list-style-type: none"> Option 1: 68 years Option 2: 78 years Option 3: 88 years Option 4: 100 years 	

Benefit & Features: Optional Riders

06

Takafulink Medical Plus

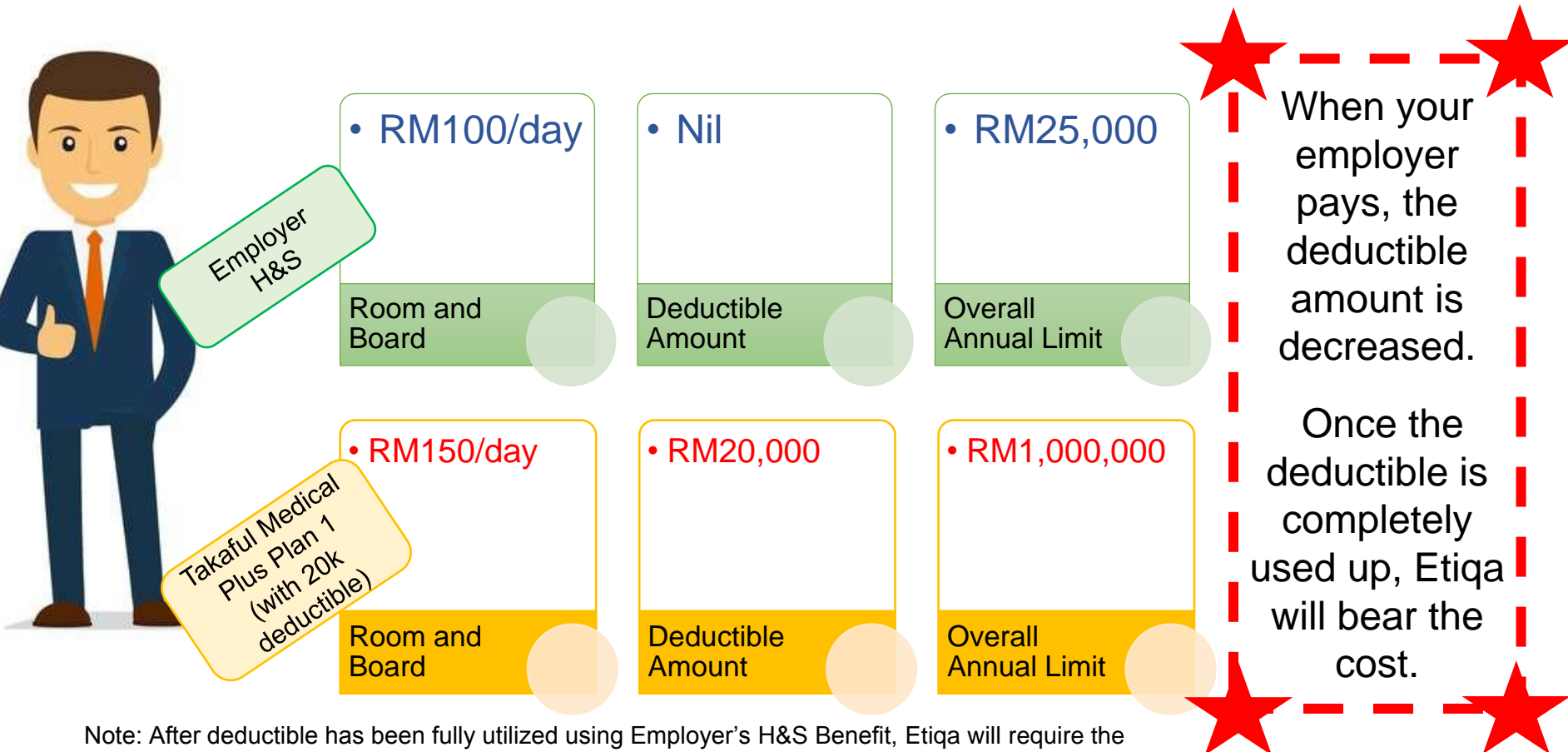
Waiting Period

- The covered illnesses occurs after 30 days
- The following specified illnesses occurs after 120 days:
 - i. Hypertension, diabetes mellitus and cardiovascular disease;
 - ii. All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
 - iii. All ear, nose (including sinuses) and throat conditions;
 - iv. Hernias, hemorrhoids, fistulae, hydrocele, and varicocele;
 - v. Endometriosis including disease of the reproduction system; or
 - vi. Vertebro-spinal disorders (including disc) and knee conditions.

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario

Following is En. Ali existing Hospital & Surgical (H&S) plan provided by his employer. He is also covered by a **Takafulink Medical Plus Plan 1 (with 20k deductible)**,



Note: After deductible has been fully utilized using Employer's H&S Benefit, Etiqa will require the respective employer to provide a letter stating that the Employer's H&S Benefit has been fully utilized.

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 1



Eligible Medical Expenses Incurred after staying in the **hospital for 10 days:**

- 1) R&B (RM150 x 10 days) = RM 1,500
- 2) Eligible Surgical Fees & Other Expenses = RM 20,000

Particulars	Eligible Medical Expenses (RM)	Amount reimbursed under respective plan and En Ali		
		Employer's H&S Plan (RM)	Takaful Medical Plus Plan 1 (with 20k deductible) (RM)	En. Ali Pays (RM)
R&B (RM150 x 10 day)	1,500	1,000 (100 x 10)	500 (50 x 10)	0
Eligible Surgical Fees & Other Expenses	20,000	20,000	0	0
Total	21,500	21,000	500	0

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 2a

Eligible Medical Expenses Incurred after staying in the **hospital for 10 days**:

- 1) R&B (RM150 x 10 days) = RM 1,500
- 2) Eligible Surgical Fees & Other Expenses = RM 35,000



Particulars	Eligible Medical Expenses (RM)	Amount reimbursed under respective plan and En. Ali		
		Employer's H&S Plan (RM)	Takaful Medical Plus Plan 1 (with 20k deductible) (RM)	En. Ali Pays (RM)
R&B (RM150 x 10 day)	1,500	1,000 (100 x 10)	500 (50 x 10)	0
Eligible Surgical Fees & Other Expenses	35,000	24,000 (25,000 – 1,000)	11,000 (35,000 – 24,000)	0
Total	36,500	25,000	11,500	0

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 2b



Within the same certificate year, En. Ali admitted to the hospital again...
(refer scenario 2a for 1st admission)

Eligible Medical Expenses Incurred after staying in the **hospital for 10 days:**

During this 2nd admission, expenses incurred:

- 1) R&B (RM150 x 10 days) = RM1500
- 2) Eligible Surgical Fees & Other Expenses = RM3,500

Particulars	Eligible Medical Expenses (RM)	Amount reimbursed under respective plan and En. Ali		
		Employer's H&S Plan (RM)	Takaful Medical Plus Plan 1 (with 20k deductible) (RM)	En. Ali Pays (RM)
Balance OAL from Company		0		
R&B (RM150 x 10 day)	1,500	0	1,500 (150 x 10)	0
Eligible Surgical Fees & Other Expenses	3,500	0	3,500	0
Total	5,000	0	5,000	0

Note: 1st admission (scenario 2a), utilized the full OAL from Company. The deductible amount of RM20k from Etiqa has also been reached. Hence, for the 2nd admission, full eligible expense incurred is payable by Etiqa.

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 3a



Eligible Medical Expenses Incurred after staying in the **hospital for 10 days:**

Claims Scenario 3a:

1) R&B (RM150 x 10 days) = RM 1,500

2) Eligible Surgical Fees & Other Expenses = RM 15,000

Particulars	Eligible Medical Expenses (RM)	Amount reimbursed under respective plan and En. Ali		
		Employer's H&S Plan (RM)	Takaful Medical Plus Plan 1 (with 20k deductible) (RM)	En. Ali Pays (RM)
R&B (RM150 x 10 day)	1,500	1,000 (100 x 10)	0	500
Eligible Surgical Fees & Other Expenses	15,000	15,000	0	0
Total	16,500	16,000	0	500

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 3b

Within the same certificate year, En. Ali admitted to the hospital again...
(refer scenario 3a for 1st admission)

Eligible Medical Expenses Incurred after staying in the **hospital for 10 days:**

During this 2nd admission, expenses incurred:

- 1) R&B (RM200 x 15 days) = RM3,000
- 2) Eligible Surgical Fees & Other Expenses = RM27,000



Particulars	Eligible Medical Expenses (RM)	Amount reimbursed under respective plan and En. Ali		
		Employer's H&S Plan (RM)	Takaful Medical Plus Plan 2 (with 20k deductible) (RM)	En Ali Pays (RM)
Balance OAL from Company		9,000 (25k – 16k)		
R&B (RM200 x 15 day)	3,000	1,500 (100 x 15)	1,500 (100 x 15)	0
Eligible Surgical Fees & Other Expenses	27,000	7,500 (9,000 – 1,500)	19,500 (27,000 – 7,500)	0
Total	30,000	9,000*	21,000	0

Note: 1st admission (scenario 3a), accumulated deductible amount is RM16,500. 2nd admission, accumulated deductible amount is RM9,000. Hence, RM20,000 deductible amount is fulfilled for that certificate year.

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 4

Pn Aida is self employed. She is covered by a **Takafulink Medical Plus Plan 3 (with no deductible – non self covered)**



Takaful Medical
Plus Plan 3
(with no
deductible)

• RM300/day

Room and
Board

• Nil

Deductible
Amount

• RM1,800,000

Overall
Annual Limit

Benefit & Features: Optional Riders

6. Takafulink Medical Plus – Claims Scenario 4



Eligible Medical Expenses Incurred after staying in the **hospital for 10 days:**

- 1) R&B (RM300 x 10 days) = RM 3,000
- 2) Eligible Surgical Fees & Other Expenses = RM 45,000

Particulars	Eligible Medical Expenses (RM)	Amount reimbursed under respective plan and Pn Aida	
		Takaful Medical Plus Plan 3 (with no deductible) (RM)	Pn Aida Pays (RM)
R&B (RM300 x 10 day)	3,000	3,000 (300 x 10)	0
Eligible Surgical Fees & Other Expenses	45,000	45,000	0
Total	48,000	48,000	0

7. Takafulink Payor Waiver of Contribution (Juvenile)

Benefit & Features: Optional Riders

07

Takafulink Payor Waiver of Contribution (Juvenile)



Waives customer's future contributions if participant **dies**, **TPD** occurs before age 69th birthday or diagnosed with any 1 of the 38 **Critical Illnesses** (*exclude Angioplasty*)



Contributions **waived** (including Enricher) until person Covered is **25 age next birthday**.



- **Top-up may be required** to keep certificate in-force if certificate account value become insufficient to sustain charges



- TPD continuity for 6 months applies except for Presumptive TPD
- Waiting Period applies for Critical Illness



- **Not allowed** to co-exist with any other Waiver or Payor Waiver of Contribution rider.

Benefit & Features: Optional Riders

07

Takafulink Payor Waiver of Contribution (Juvenile)

Term

Follow Basic Plan, or up to age 25 of the Person Covered, whichever is earlier.

Participant's Entry Age

Minimum : 17 years (age next birthday)

Maximum : 65 years (age next birthday)

Person Covered relationship to Participant

Person Covered (Age Next Birthday)	Participant		
	Self	Parent	Spouse
1 to 16	×	✓	×

8. Takafulink Payor Waiver of Contribution (Spouse)

Benefit & Features: Optional Riders

08

Takafulink Payor Waiver of Contribution (Spouse)



Waives customer's future contributions if participant **dies**, **TPD** occurs before age 69th birthday or diagnosed with any 1 of the 38 **Critical Illnesses** (exclude Angioplasty)



Contributions **waived** (including Enricher) up to rider term.



- **Top-up may be required** to keep certificate in-force if certificate account value become insufficient to sustain charges



- TPD continuity for 6 months applies except for Presumptive TPD
- Waiting Period applies for Critical Illness



- **Not allowed** to co-exist with any other Waiver or Payor Waiver of Contribution rider.

Benefit & Features: Optional Riders

08

Takafulink Payor Waiver of Contribution (Spouse)

Term	Follow Basic Plan, or up to age 100 of the Participant, whichever is earlier.													
Participant's Entry Age	Minimum : 17 years (age next birthday) Maximum : 65 years (age next birthday)													
Person Covered relationship to Participant	<table> <tr> <th rowspan="2">Person Covered (Age Next Birthday)</th><th colspan="3">Participant</th></tr> <tr> <th>Self</th><th>Spouse</th><th>Employer</th></tr> <tr> <td>17 and above</td><td>×</td><td>✓</td><td>×</td></tr> </table>			Person Covered (Age Next Birthday)	Participant			Self	Spouse	Employer	17 and above	×	✓	×
Person Covered (Age Next Birthday)	Participant													
	Self	Spouse	Employer											
17 and above	×	✓	×											

9. Takafulink Waiver of Contribution for TPD

Benefit & Features: Optional Riders

09

Takafulink Waiver of Contribution for TPD



Waives customer's future contributions in the event person covered is TPD within the rider term.



Contributions **waived** (including Enricher) up to rider term.



- **Top-up may be required** to keep certificate in-force if certificate account value become insufficient to sustain charges.



TPD continuity for 6 months applies except for Presumptive TPD



- **Not allowed** to co-exist with any other Payor Waiver of Contribution rider. Automatically terminated when **ANY ONE** of the other waiver rider is activated.

Benefit & Features: Optional Riders

09

Takafulink Waiver of Contribution for TPD

Term	Follow Basic Plan, or up to age 70 of the Person Covered, whichever is earlier.													
Participant's Entry Age	Minimum : 17 years (age next birthday) Maximum : 65 years (age next birthday)													
Main Person Covered's Entry Age	Minimum : 17 years (age next birthday) Maximum : 65 years (age next birthday)													
Person Covered relationship to Participant	<table> <tr> <th rowspan="2">Person Covered (Age Next Birthday)</th><th colspan="3">Participant</th></tr> <tr> <th>Self</th><th>Spouse</th><th>Employer</th></tr> <tr> <td>17 and above</td><td>✓</td><td>×</td><td>×</td></tr> </table>	Person Covered (Age Next Birthday)	Participant			Self	Spouse	Employer	17 and above	✓	×	×		
Person Covered (Age Next Birthday)	Participant													
	Self	Spouse	Employer											
17 and above	✓	×	×											

10. Takafulink Waiver of Contribution for Critical Illness

Benefit & Features: Optional Riders

10

Takafulink Waiver of Contribution for Critical Illness



Waives customer's future contributions if person covered is diagnosed with any 1 of the 38 **Critical Illnesses** (exclude Angioplasty)



Contributions **waived** (including Enricher) up to rider term.



- **Top-up may be required** to keep certificate in-force if certificate account value become insufficient to sustain charges



Waiting Period applies for Critical Illness



- **Not allowed** to co-exist with any other Payor Waiver of Contribution rider. Automatically terminated when **ANY ONE** of the other waiver rider is activated.

Benefit & Features: Optional Riders

10

Takafulink Waiver of Contribution for Critical Illness

Term	Follow Basic Plan, or up to age 100 of the Person Covered, whichever is earlier.													
Participant's Entry Age	Minimum : 17 years (age next birthday) Maximum : 65 years (age next birthday)													
Main Person Covered's Entry Age	Minimum : 17 years (age next birthday) Maximum : 65 years (age next birthday)													
Person Covered relationship to Participant	<table> <tr> <th rowspan="2">Person Covered (Age Next Birthday)</th><th colspan="3">Participant</th></tr> <tr> <th>Self</th><th>Spouse</th><th>Employer</th></tr> <tr> <td>17 and above</td><td>✓</td><td>×</td><td>×</td></tr> </table>			Person Covered (Age Next Birthday)	Participant			Self	Spouse	Employer	17 and above	✓	×	×
Person Covered (Age Next Birthday)	Participant													
	Self	Spouse	Employer											
17 and above	✓	×	×											

Topic 4

Product Specifications

Product Specifications: Sum Covered

Minimum Sum Covered =
Min SCM Factor x [Annual Contribution – Notional Contribution of Riders]

Sum Covered
MUST be in
 multiples of
RM 1,000

Increase/Decrease
 of Sum Covered is
allowed subject to
 terms & conditions

Multiple
 Certificates are
allowed subject
 to per life, per
 product

Entry Age	Min SCM Factor
1 – 16	60
17 – 25	55
26 – 35	50
36 – 45	35
46 – 55	25
56 and above	15

Note: Enricher, ad hoc and regular top-up contribution is not included in determining the sum covered.

Product Specifications: Sum Covered



Entry Age	Min SCM Factor
1 – 16	60
17 – 25	55
26 – 35	50
36 – 45	35
46 – 55	25
56 and above	15

No Riders attached

- Person Covered: Age 35
- Annual Contribution: RM 2,400

Min Sum Covered:

$$= 50 [\text{RM } 2,400 - 0]$$

$$= \text{RM } 120,000$$

With Riders attached

- Person Covered: Age 35
- Annual Contribution: RM 2,400
- Total Notional Contribution of Riders: RM 500

Min Sum Covered:

$$= 50 [\text{RM } 2,400 - 500]$$

$$= \text{RM } 95,000$$

Product Specification: Contribution

Contribution Formula

- Refer to Rating Factors:
 - *Age Next Birthday*
 - *Gender*
 - *Underwriting, Loading*
- Minimum Annual Contribution **RM1,200 per annum** (exclusive of Enricher portion)
- Increase & decrease of contribution allowed

Contribution Mode & Modal Factor

- **Yearly** - 12
- **Half Yearly** - 6
- **Quarterly** - 3
- **Monthly** - 1

Contribution Paying Term

Follow Certificate Term

- Min: **20 Years**
- Max: **68,78,88 & 100**

Contribution Type

2 options:

- 1) **Level Contribution**
- 2) **Stepped Contribution***

Contribution will be **increased by 50% of initial Enricher amount, every 5 years.*

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

Admin Charge: RM18.00 monthly for the first 12 months, and RM7.00 per month thereafter will be deducted from account value, at the beginning of each certificate month.

Product Specification: Funds

Shariah Compliant Funds

- ▶ Equities listed in Bursa Malaysia.
- ▶ Liquid assets.
- ▶ Fee: 1.5% of NAV per annum

Dana Ekuiti Prima Takaful

- ▶ Equities
- ▶ Fixed income securities.
- ▶ Liquid assets.
- ▶ Fee: 1.2% of NAV per annum

Dana Syariah Seimbang

- ▶ Fixed income securities.
- ▶ Liquid assets.
- ▶ Fee: 1.0% of NAV per annum

Dana Pendapatan Prima Takaful

Fund Switch

- Minimum amount for switching is RM500 per switch.
- Switching is unlimited
- No charges

Note:

- Fund mixing is allowed
- Total allocation must be 100% with a split in multiple of 1%.

Product Specifications: Eligibility Rules

Nationality

- **Malaysian**, subject to underwriting guideline.
- **Other than Malaysian**, subject to **foreigner risk guideline**.

Entry Age

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

** Note: subject to minimum 20 years certificate term for maximum entry age*

Max Entry Age	Expiry Age
48	68
58	78
65	88
65	100

3rd Party Certificate (Relationship)

Applicable for:

- **Spouse**
- **Child**
- **Employer keyman**



Product Specifications: Underwriting Guidelines



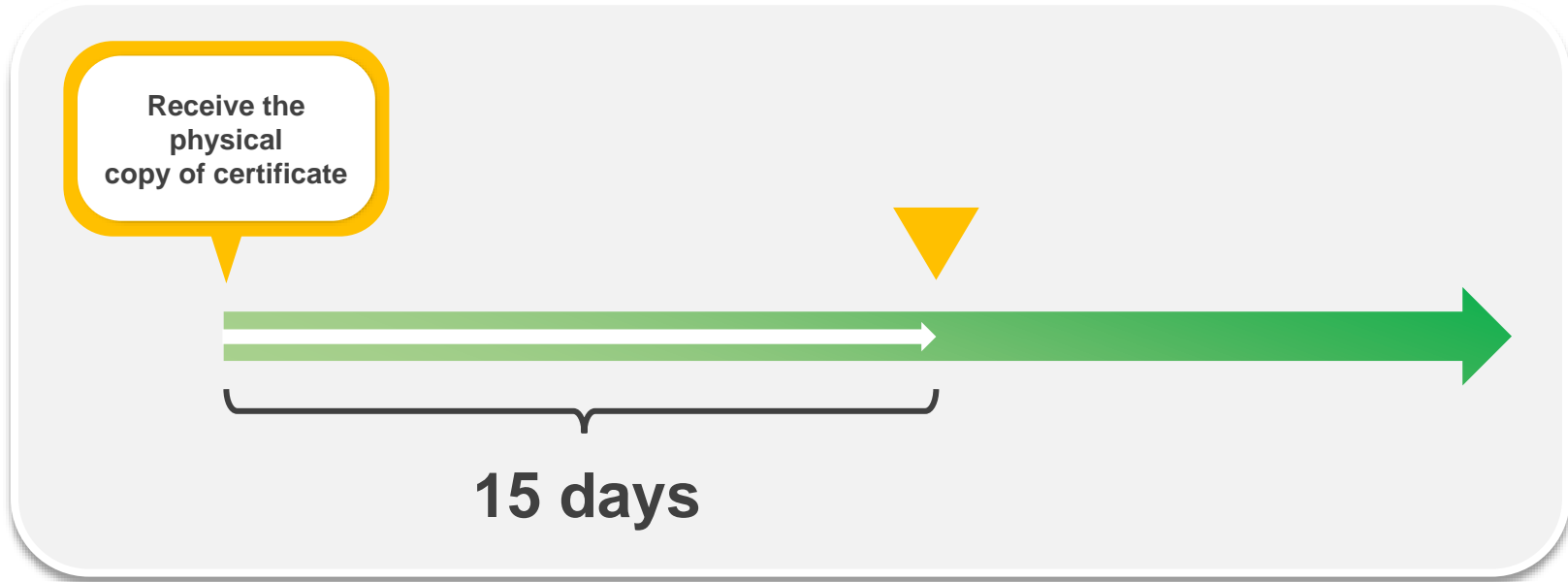
Full Underwriting

(refer appendix)

Topic 5

Certificate Operations

Certificate Operations: Free-Look Period



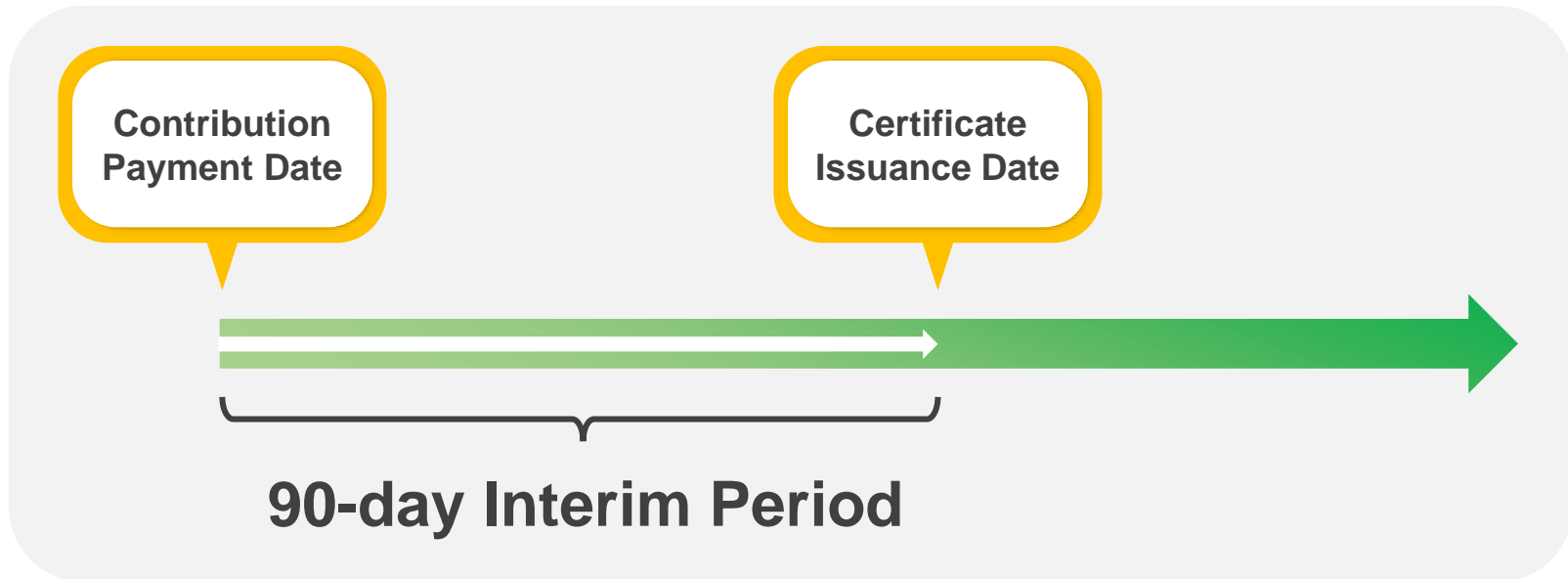
For cancellation within free-look period, following is refunded:

- i. Any non-invested / unallocated contributions;
- ii. Account Value, if any; AND
- iii. Any certificate charges that have been deducted;

MINUS

- Any medical expenses incurred in respect of underwriting, if applicable.

Certificate Operations: Interim Coverage



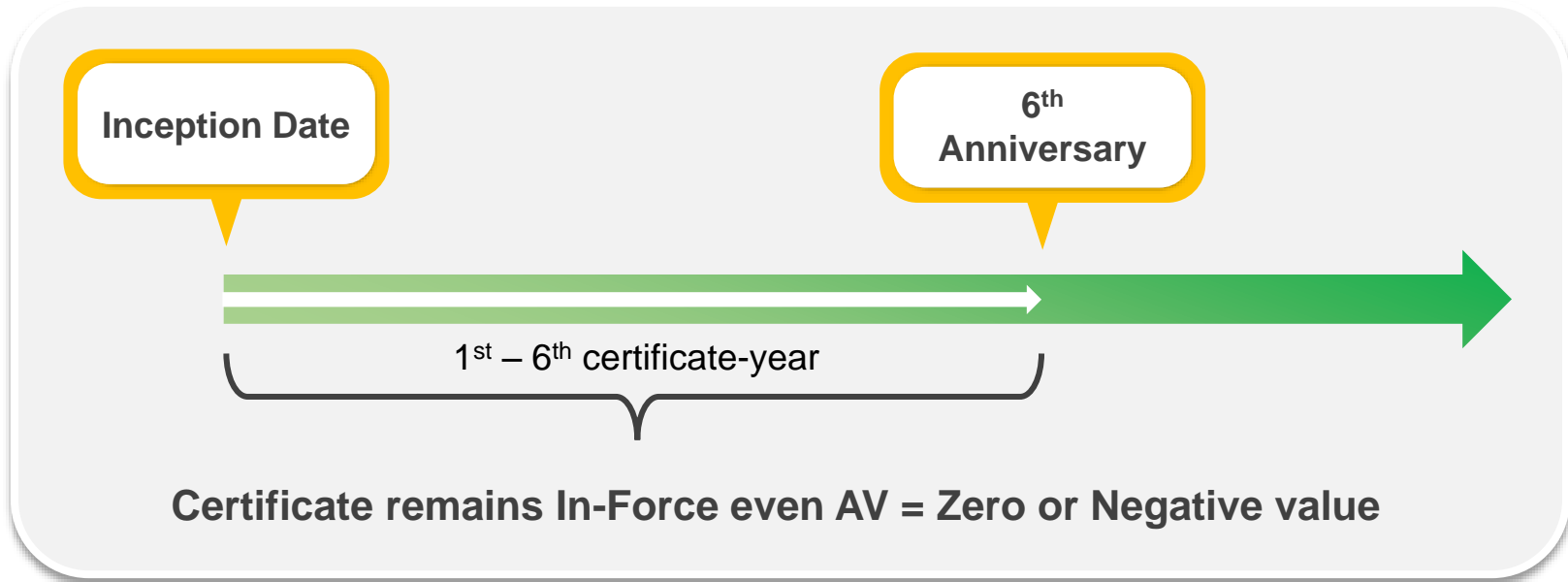
Conditions

- Payment must be received by Etiqa Family Takaful Bhd
- Amount Payable will be:
 - **Accidental Death** : Total Sum Covered
 - **Natural Death** : Refund of Contribution

Note:

1. The sum-at-risk is subject to a maximum of RM250,000 per certificate and a maximum of RM500,000 per person covered.
2. Interim cover will cease when counter offer letter issued by underwriter for substandard case

Certificate Operations: No Lapse Provision



Criteria:

- **Due contribution is paid in a timely manner within the system grace period**
- **No contribution holiday during no lapse provision period**
- **No history of partial withdrawal from AV is allowed during this period**

Note:

1. *During the NLP period, even when the AV is zero or negative all charges (cert fee, tabarru' charge) will continue to be deducted.*
2. *Top-up / extra contribution maybe required if the AV at month 73 for certificate sustainability*

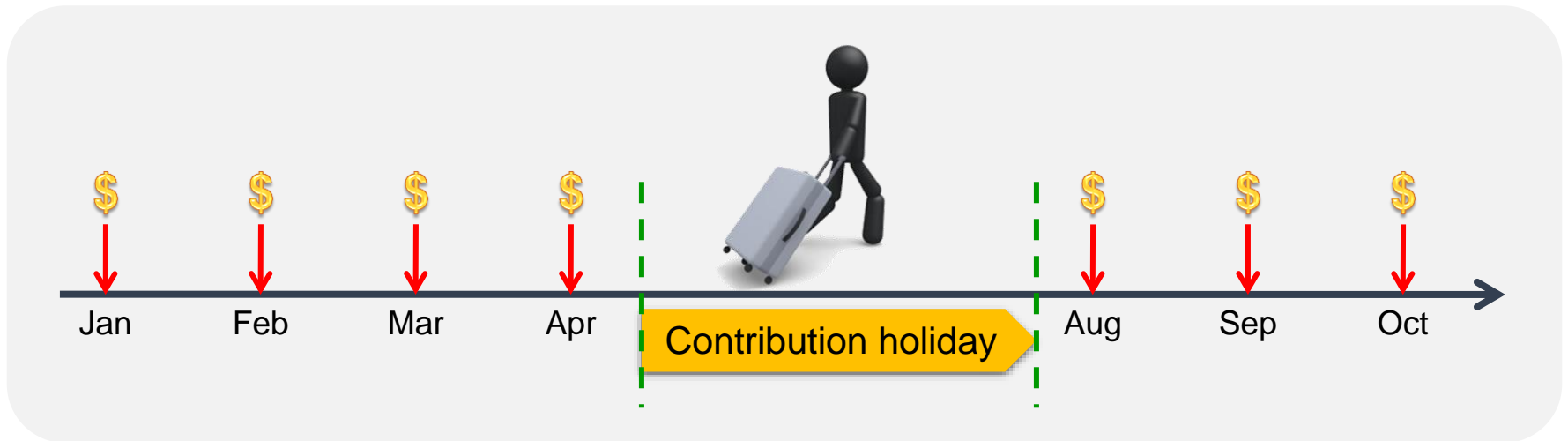
Certificate Operations : Contribution Holiday

The participant **may discontinue regular contribution** payment for a certain period if the **account value is sufficient** to pay for :

Monthly Tabarru'
Charge

Fund
Management Fee

Administration
Charge



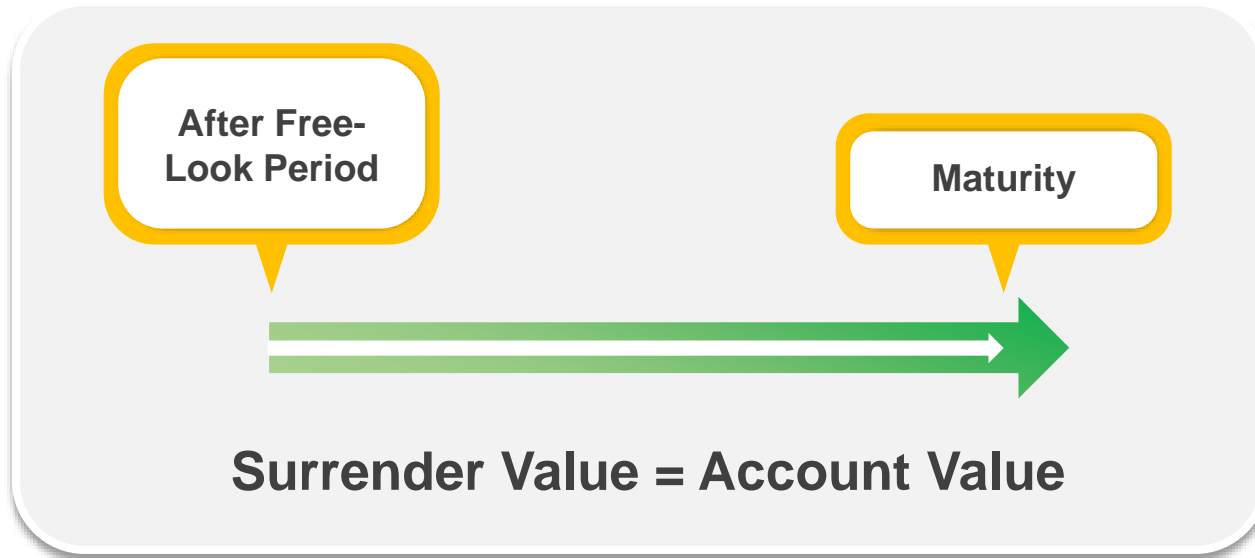
Certificate Operations: Partial Withdrawal



Partial Withdrawal can be done at any time subject to Account Value sufficiency, and the terms below:

- Minimum Partial Withdrawal is **RM 500.**
- Minimum Account Value Remaining balance must maintain at **RM5000.**
- No Charges for withdrawal

Certificate Operations: Surrender



Subject to a surrender charge.

Surrender at Certificate Year	Surrender Charge (% of Basic Annual Contribution)
1 – 6	40.0 %
7 – 10	10.0 %
10 onwards	0 %

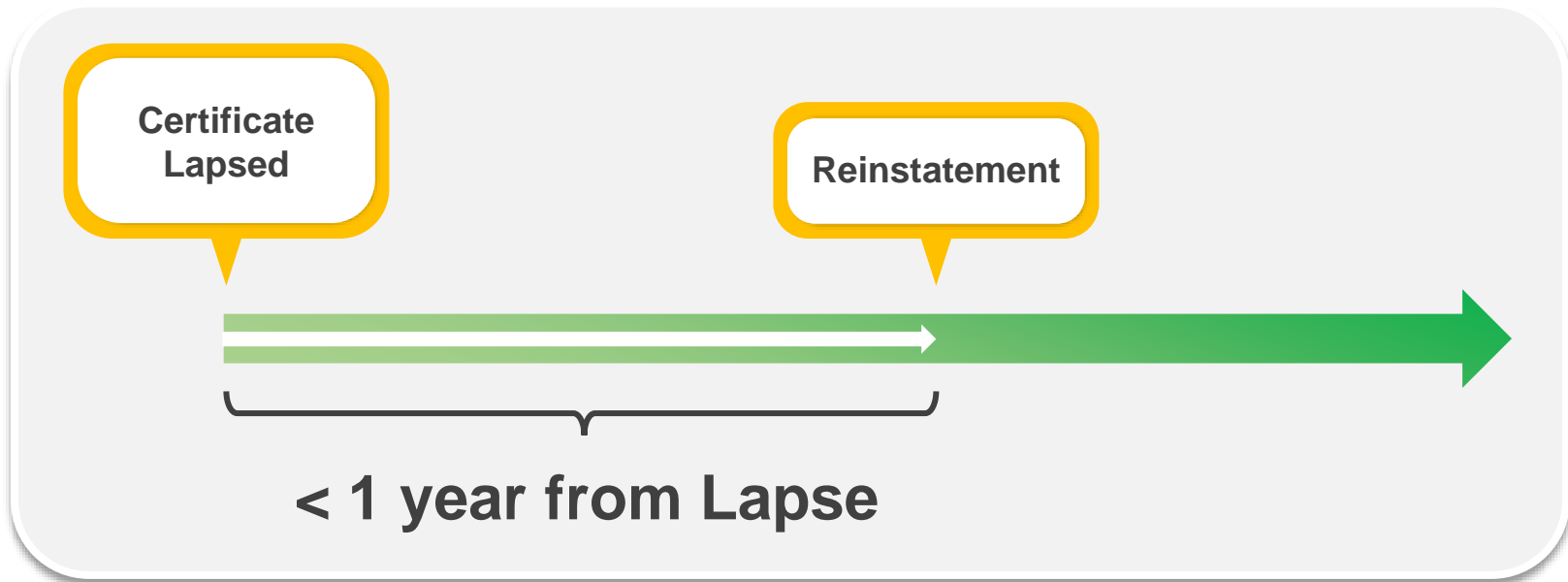
Note: Exclude Enricher contribution

Certificate Operations: Lapsation



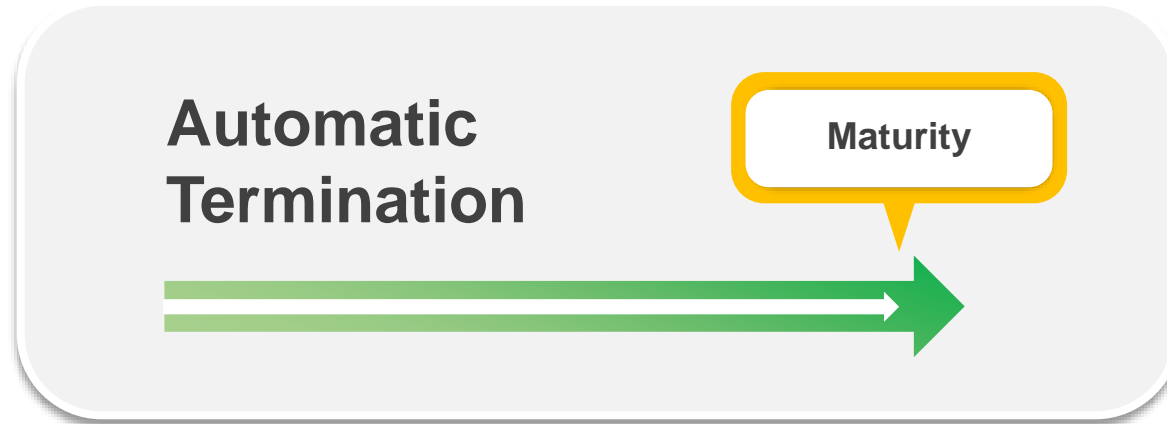
- Certificate will be lapsed when the **account value is less than or equal to zero (0)**
- This is subject to the no lapse provision period if the criteria's are fulfilled within the **first 6 certificate years**.
- Lapsed Notice will be sent to customer

Certificate Operations: Reinstatement



- Condition to **reactivate** lapse certificate to an “in-force” state if:
 - i. Person Covered – alive.
 - ii. Certificate **not** surrendered.
 - iii. Certificate **not** lapsed for more than 1 year.
 - iv. All the outstanding debts (if any) are paid.
- Evidence of satisfactory of good health is required (subject to underwriting)

Certificate Operations: Termination



- * The certificate will be automatically terminated on:
- i. Free-look cancellation.
 - ii. Surrender.
 - iii. The expiry date.
 - iv. Death of the Person Covered.
 - v. TPD of the Person Covered (if no UDR is attached).
 - vi. Lapsation upon depletion of Account Value during the certificate term.

Assessment Time!



Please login to **myKASH** for the assessment.

Thank you



Appendix

1. Exclusions
2. U/W guidelines
3. Fees & Charges

1. Intentional self-inflicted death or injury, suicide or attempted suicide, whilst sane;
2. Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
3. Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
4. Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
5. War (whether declared or not), revolution, attack by a foreign country, or invasion;
6. Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
7. Physical and violent provocation by the person covered, leading to a similar response that leads to death or injury;
8. Inhalation of poison, gas or fumes whether, voluntarily or involuntarily taken;
9. Radioactive contamination arising from fuel, weapons, waste or processing; or
10. Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

1. Any medical conditions occurring within the first 30 days from the issue date or latest reinstatement date of the rider, unless due to accident;
2. Various specified conditions occurring within the first 120 days from the issue date or latest reinstatement date of the rider, unless due to accident;
3. Pre-existing condition;
4. Any treatment or charges which are not reasonable, not medically necessary, cosmetic, diagnostic (unless leading to hospitalisation or surgery), experimental, preventative, or similar;
5. Any treatment for sleep, the eyes, or teeth, except where the dental treatment is related to an accident requiring hospital treatment;
6. Costs of over-the-counter medication, prosthetics, rest cures, sanatoria, organ or tissue donation, pregnancy, infertility, gender reassignment procedures, contraception, sterilization, circumcision, or birth / congenital / hereditary conditions;
7. Psychiatric, mental or nervous system related conditions; or
8. Benefits covered by other medical certificates or policies.

Appendix: Rider Exclusions

With critical illness benefits

1. Pre-existing Condition;
2. Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
3. AIDS, AIDS related complex or infection by the HIV except those being covered.

With hospital cash benefits

1. Hospital Confinement within 30 days from the issue date or date of reinstatement of the certificate, unless its due to Accident;
2. AIDS or HIV; or
3. Pre-existing condition.

Note: This list is non-exhaustive. Please refer to the certificate for the full list of exclusions.

Total & Permanent Disability (TPD)

1. TPD has lasted continuously for at least 6 months from the date TPD commences;
2. TPD incident or TPD related to, or as a result of any Injury or illness occurs on, or after the Issue Date or latest Reinstatement date of the Supplementary Certificate or Rider, whichever is later; and
3. The TPD meets the TPD definitions of the Basic Certificate.

Critical Illness (CI)

1. The covered CI occurs 30 days after the Issue Date or latest Reinstatement date of the Supplementary Certificate or Rider, whichever is later;
2. The Participant is diagnosed with the CI for the 1st time; and
3. Diagnosis or event of the covered CI meets the Definition of CI.
4. The following CI are only covered 60 days after the Issue Date or latest Reinstatement date of the Supplementary Certificate or Rider (whichever is later):
 - Cancer;
 - Coronary Heart Disease Requiring Surgery;
 - Heart Attack; and
 - Other Serious Coronary Artery Disease.

Appendix: Underwriting Guidelines

Underwriting Rules	Description
Medical Underwriting Requirements	Medical Underwriting Table
Financial Underwriting Requirements	<p>Full UW cases - For financial total sum at risk equal or exceeds RM2mil, the following are required:</p> <ol style="list-style-type: none"> 1) Applicant Large Amount Questionnaire; and/or 2) Certified copy of the assessment form submitted to IRD for the past 2 years (document code IRDD); and/or 3) EA Form for the past 2 years (if you are an employee); and/or 4) Financial statement submitted to IRD for the past 2 years (if the person is self-employed). and/or 5) Any other financial evidence, if required.
Occupation Underwriting Requirements	Based on occupation underwriting guideline.
Other Underwriting Requirements	<ol style="list-style-type: none"> 1) Residential Underwriting Requirements 2) Avocation/ Hobby Underwriting Requirements
Loading	<ol style="list-style-type: none"> 1) Medical Loading; 2) Occupational Loading; 3) Nationality Loading; and 4) Avocational/Hobby Loading.

Appendix: Fees & Charges

Types	Description
Wakalah Fee	<ul style="list-style-type: none"> ▪ Wakalah fee will be deducted from contributions. ▪ The Wakalah fee is 100% minus the basic component contribution allocation rates. ▪ Wakalah fee for Enricher & Optional Top-Up : 5% per certificate year
Tabarru' Charges	<ul style="list-style-type: none"> ▪ Deducted from the Account Value at the beginning of each certificate month. ▪ Based on Sum Covered MULTIPLIED BY the Tabarru' charges at the attained age. ▪ Based on attained age next birthday, gender and any underwriting loading. ▪ May be changed for in force certificates at the discretion of the Takaful Operator. ▪ Separate risk charges for riders.

Marketing Do's & Don'ts



Do's

- ☑ Understand the prospect by conducting need-based marketing using Fact Finding Forms.
- ☑ Ensure any advertisement or public announcement is clear and does not confuse or mislead the public / prospect here.
- ☑ Use brochure / leaflet / flyer / images etc. provided by Etiqa in any advertisement / announcement via print / electronic media.
- ☑ Provide Marketing Illustration (MI) & Product Disclosure Sheet (PDS) to prospect and explain all features, benefits, limitation, exclusions, charges, key terms and conditions, etc., of the recommended product.



Don'ts

- ☒ Develop and use self-made marketing materials / advertisement through any print or electronic media such as newspapers, the internet or others without the approval of Etiqa.
- ☒ To exert undue pressure, influence, use or threaten to use harassment, coercion and physical force to sign the plan.
- ☒ Recklessly make any announcement, statement, illustration, promise, forecast or comparison which is misleading, false, deceptive.
- ☒ Advertise the product before filing to BNM is completed.