

Product Knowledge

Hadiyyah Takafulink & Riders



●○○○ Preparatory

eTiQa
Academy

Disclaimer

The following training contents are for educational & development purposes designed for the marketing personnel in providing foundational understanding and general information relating to the intended knowledge and skills. It should not be considered as the only reference for the enhancement of related knowledge and skills. All product related terms and conditions should be referred to the respective certificate contract

The contents was developed based upon documents received as below:

- i. Hadiyyah Takafulink Product Spec version 1.1
- ii. Takaful Payor Waiver of Contribution (Juvenile) Product Spec version 0.4
- iii. Takaful Payor Waiver of Contribution (Spouse) Product Spec version 0.4
- iv. Takaful Waiver of Contribution for Critical Illness Product Spec ver 0.3
- v. Takafulink Savings Flexi ver 0.3

Give Respect & Earn Respect

1. punctual
2. hand phone on silent mode
3. no personal discussion
4. no sleeping, smoking & eating
5. office dress code



participate

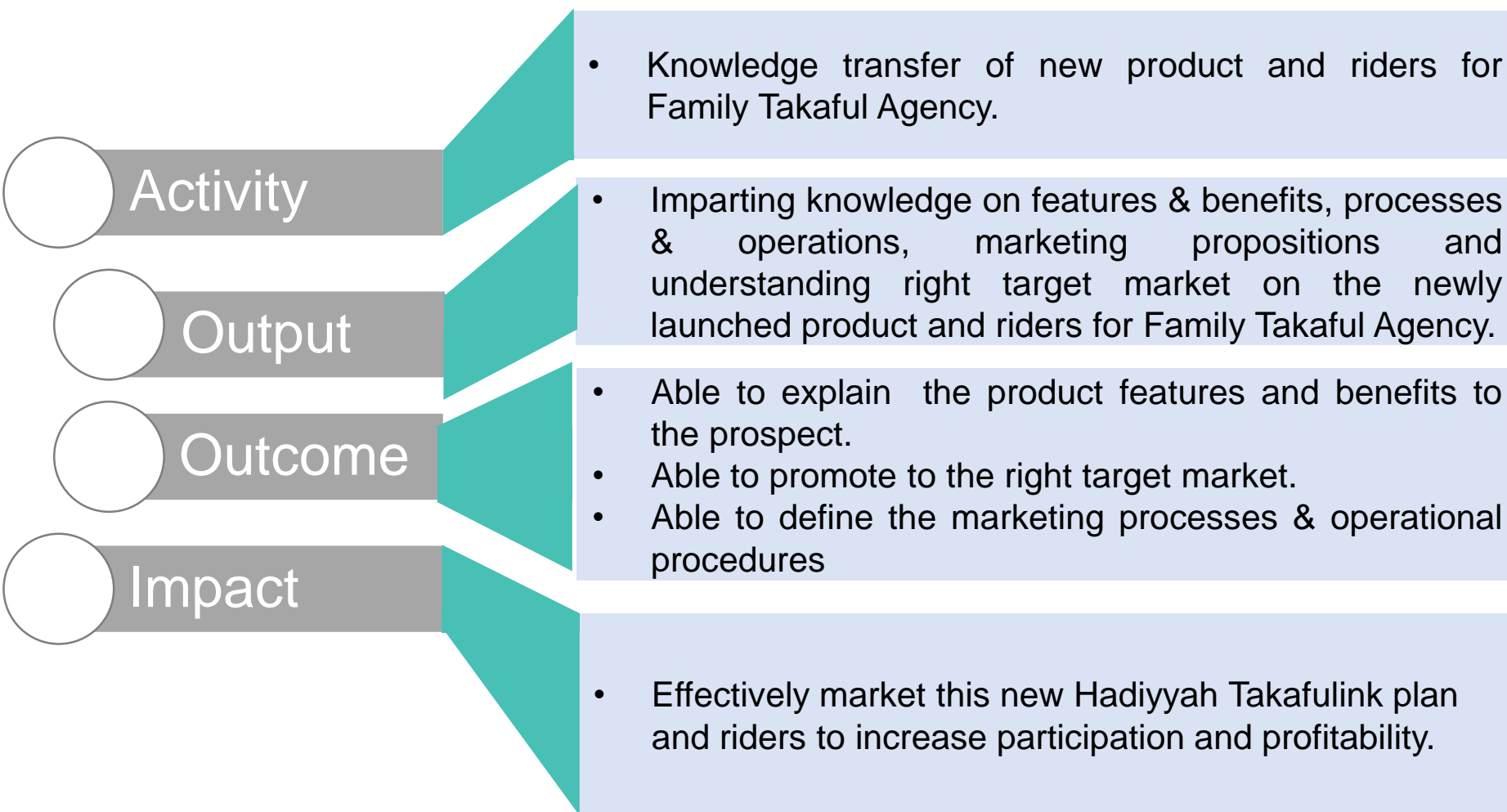


get involved



committed

Hadiyyah Takafulink and Riders



Hadiyyah Takafulink and Riders



3 Topics

No	Topics
1	Introducing Hadiyyah Takafulink and Riders
2	Marketing Propositions
3	Product Specifications
	<i>Knowledge Application</i>

Hadiyyah Takafulink and Riders

Topic 1

Introducing Hadiyyah Takafulink and Riders

1. Overview
2. Distribution Channel

Topic 2

Marketing Proposition

1. Creating Awareness
2. Why choose Hadiyyah Takafulink and Riders
3. Target Market

Topic 3

Product Specifications

1. Benefits Description
2. Eligibility Rules
3. Underwriting Guidelines
4. Certificate Operation
5. Contribution, Fees and Charges

Knowledge Application

1. Assessment



Topic 1

Introducing Hadiyyah Takafulink and Riders

No	Sub-Topics
1	Overview
2	Distribution Channel

Introducing Hadiyyah Takafulink and Riders



Sub-Topic 1

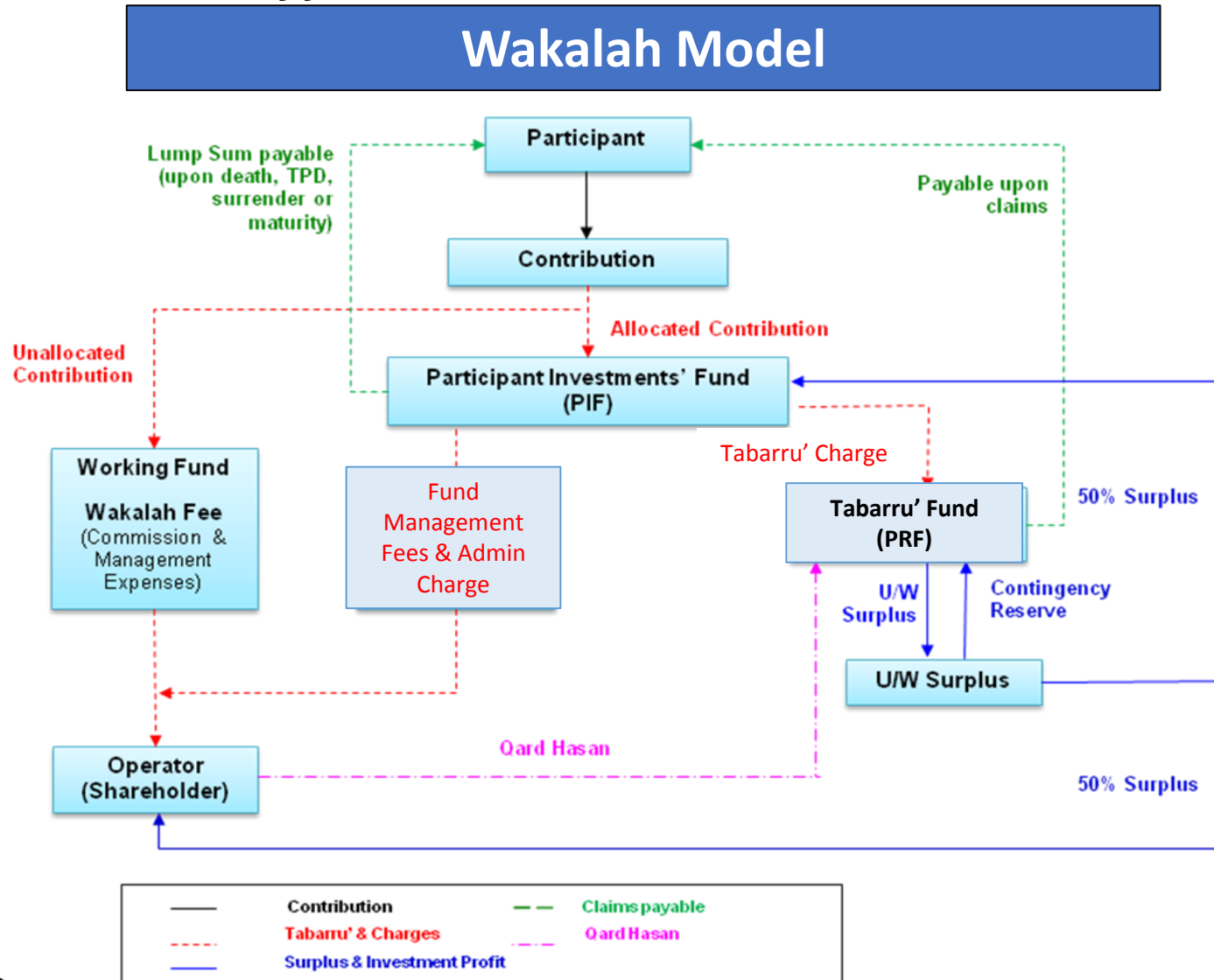
No	Sub-Topics
1	Overview
2	Distribution Channel

Overview

It is a regular
contribution
investment-linked
plan.

Introducing Hadiyyah Takafulink and Riders

Overview: How Hadiyyah Takafulink Works



Investment-linked (IL) : New Regulations for BNM

Inline with Bank Negara Malaysia (BNM) guidelines on investment linked businesses, the introduction of standards for **sustainability** is to ensure proper management of long term persistency of the certificate and to protect the account value of the certificate owner.

For regular contribution IL certificates

Certificate charges and fees will be deducted monthly from the account that is linked to the investment funds for the takaful coverage provided.

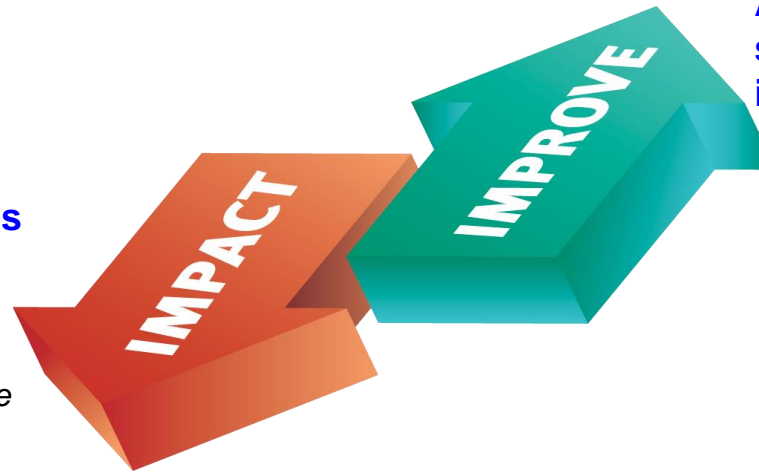
Certificate may lapse or not able to sustain until maturity

If there is insufficient units in the account for the deduction of charges and fees.

Investment-linked (IL) : New Regulations for BNM

Factors that impact sustainability of investment-linked certificates

- Contribution holiday
- Partial withdrawal
- Poor investment return
- Increase in protection coverage



Action to improve sustainability of investment-linked certificates

- Increasing contribution, including top-up contribution and/or reducing takaful cover, where applicable
- Avoid contribution holiday



Introducing Hadiyyah Takafulink and Riders

Overview

1

Investment-linked Takaful plan with Limited Pay Options and Choices of 4 Riders.

3

Coverage of Death and Total & Permanent Disability (TPD)

With Takafulink Savings Flexi, participants will enjoy :

- Guaranteed Acceptance
- Cash Payments
- Aqiqah Benefit / Khatam Benefit / Qurban Benefit

2

4

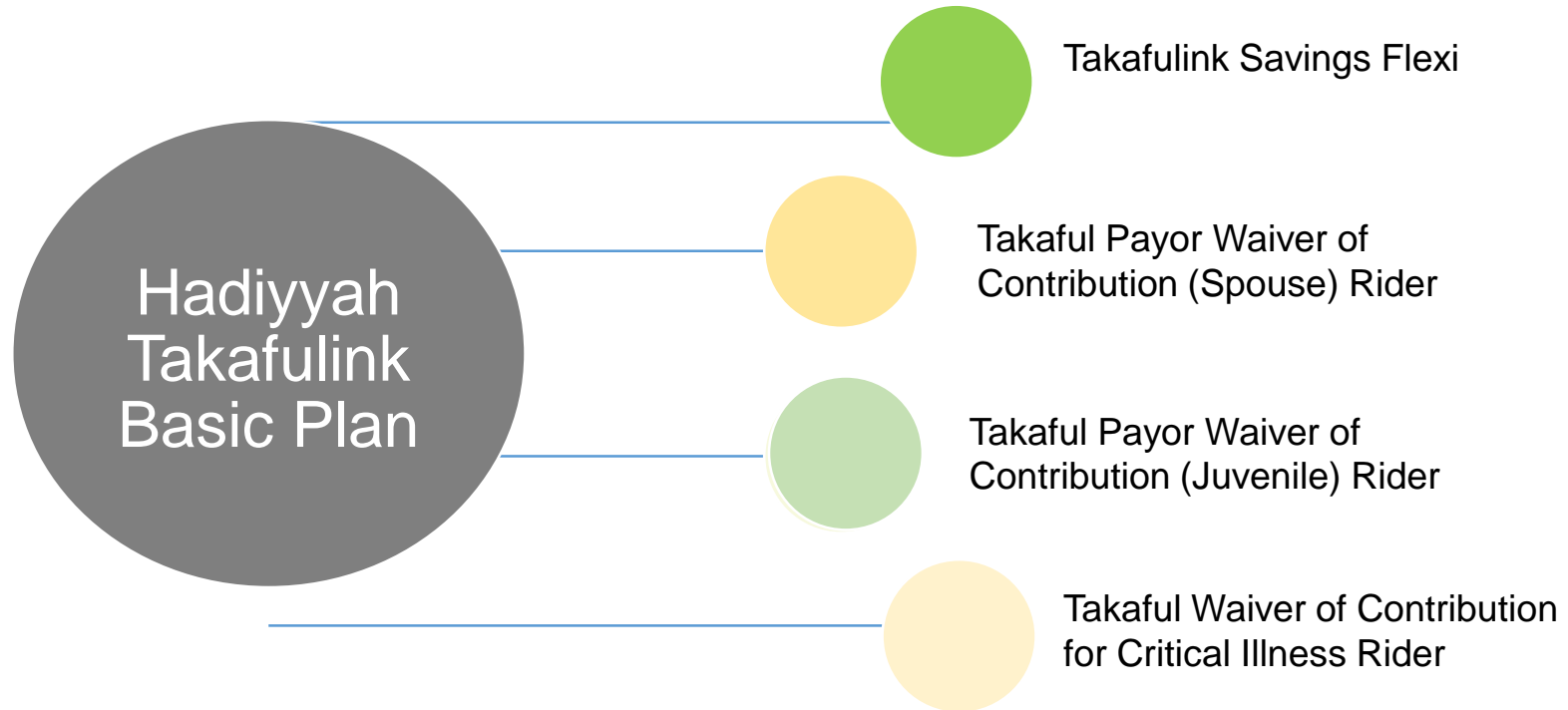
Maturity Benefit up to 2400% of Annual Contributions / Maturity payout of up to 150% of total contributions paid

** depends on contribution paying term & certificate term*

** excluding regular top-up contribution, if any*

Overview

Investment-linked Takaful Plan with Limited Pay Options



Introducing Hadiyyah Takafulink and Riders



Sub-Topic 2

No	Sub-Topics
1	Overview
2	Distribution Channel

Distribution Channel

Family Takaful Agency





Topic 2

Marketing Propositions

No	Sub-Topics
1	Creating Awareness
2	Why Choose Hadiyyah Takafulink and Riders
3	Target Market

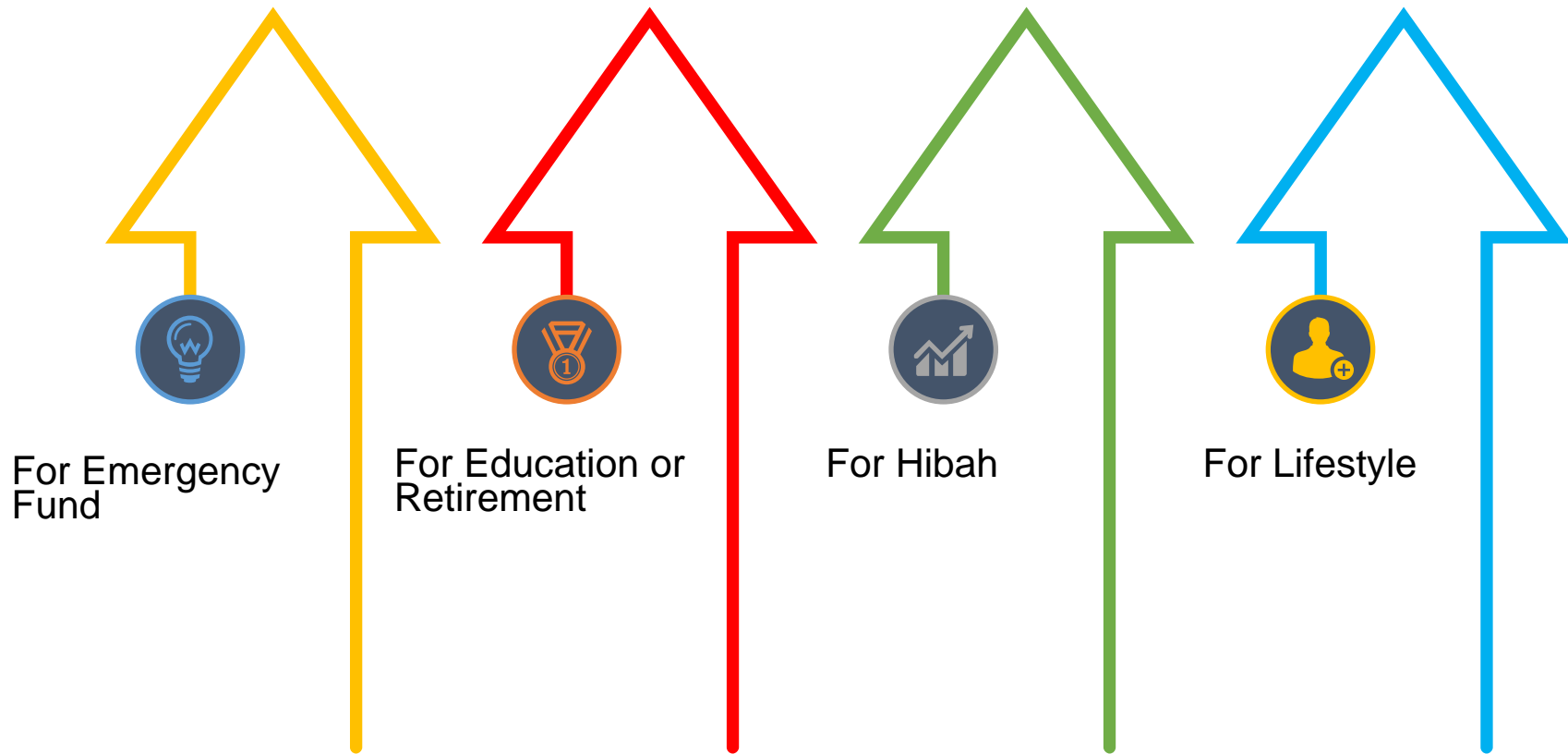
Marketing Propositions



Sub-Topic 1

No	Sub-Topics
1	Creating Awareness
2	Why Choose Hadiyyah Takafulink and Riders
3	Target Market

Creating Awareness – Why do we need to save?



Marketing Propositions

Creating Awareness – Saving for your future while enjoying additional benefits

The majority of Malaysians have LOW savings

Only 22%

Of those aged 54 actually have enough savings to retire but it is only enough to last 5 years

68% of EPF members

Aged 54 have savings of less than RM50,000.



RM240,000

Minimum basic savings for retirement has increased from RM228,000 to RM240,000 because of the higher cost of living, longer life expectancy and inflation rate

10.8%

Households in Malaysia can withstand a sudden financial shock

Source : <https://ringgitohringgit.com/>

*Effective January 1, 2019 (The Star Online, 28/11/2018)

Marketing Propositions



Sub-Topic 2

No	Sub-Topics
1	Creating Awareness
2	Why Choose Hadiyyah Takafulink and Riders
3	Target Market

Marketing Propositions

Why Choose Hadiyyah Takafulink and Riders?

Cash Payments with Takafulink Savings Flexi

- Enjoy extra cash yearly from 3rd year onwards

Maturity Benefit

- Maturity Benefit up to 2400% of Annual Contributions / Maturity payout of up to 150% of total contributions paid excluding any top-up contributions

Options for Short Contribution Paying Term

- Only 8, 10 ,15 & 20 years contribution paying term available.

Guaranteed Acceptance with Takafulink Savings Flexi

- For Sum Covered up to RM 200,000, per person covered per product with no other riders attached and no LIAM/claims history*

Legacy Benefit

- Your loved ones will receive the cash payment in lump sum after you are no longer around.
- It will help your family to continue the lifestyle with the increasing cost of living.

**Subject to terms and conditions*

Marketing Propositions



Sub-Topic 2

No	Sub-Topics
1	Creating Awareness
2	Why Choose Hadiyyah Takafulink and Riders
3	Target Market

Target Market : Who should participate in this plan?

Sole Breadwinner with Dependents (Hibah)

Individuals without Retirement Plan. E.g.: without EPF or PRS

Individuals looking for investment diversification

Career Professionals without savings plan





Topic 3

Product Specifications

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Underwriting Guidelines
4	Certificate Operation
5	Contribution, Fees and Charges

Product Specifications

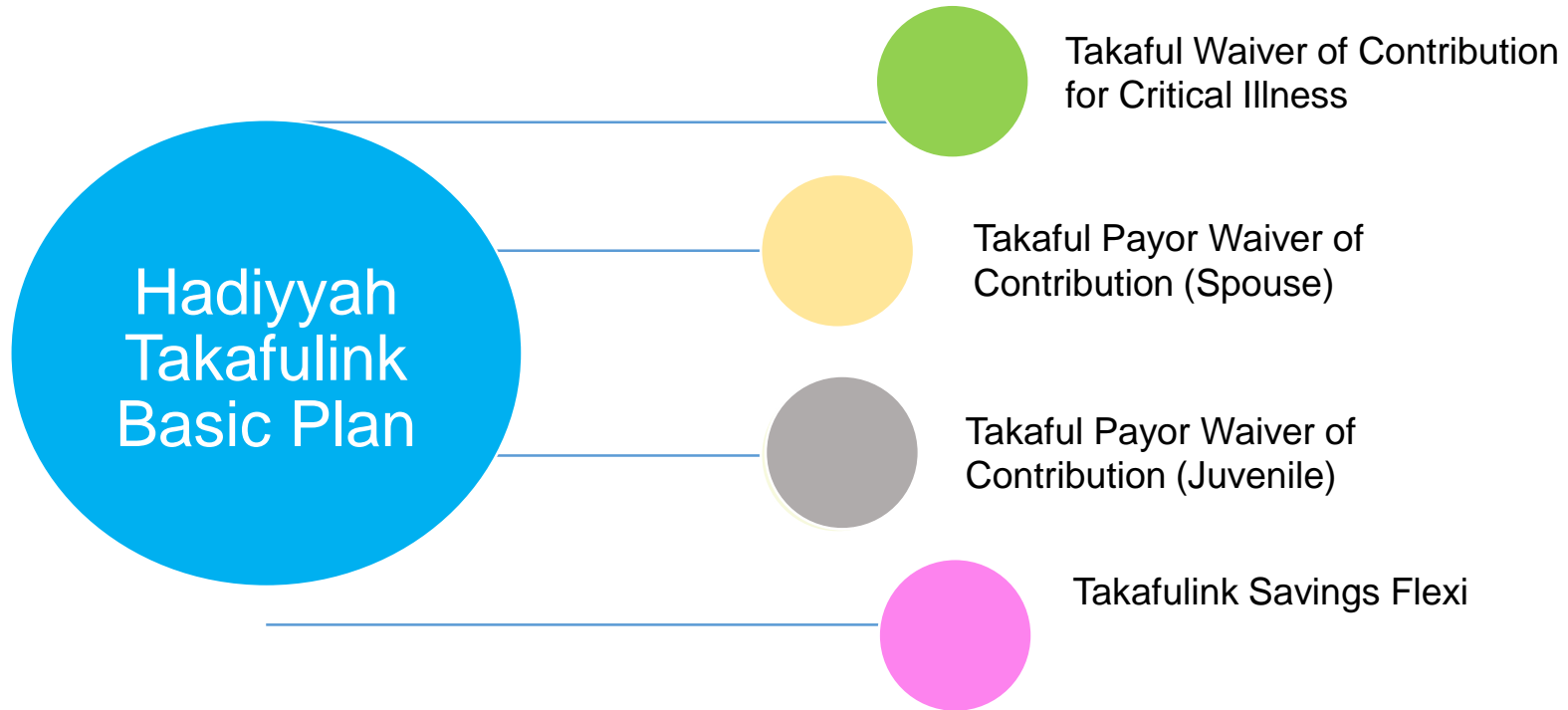


Sub-Topic 1

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Underwriting Guidelines
4	Certificate Operation
5	Contribution, Fees and Charges

Benefits and Features

Investment-linked Takaful Plan with Limited Contribution Paying Term Options



Minimum contribution : RM300 Monthly

Product Specifications

Benefits and Features

Contribution paying term and certificate term options for Hadiyyah Takafulink

Options for Contribution Paying Term & Certificate Term	
8P25T	Contribution paying term of 8 years, and certificate term of 25 years
10P25T	Contribution paying term of 10 years, and certificate term of 25 years
15P25T	Contribution paying term of 15 years, and certificate term of 25 years
10P30T	Contribution paying term of 10 years, and certificate term of 30 years
15P30T	Contribution paying term of 15 years, and certificate term of 30 years
20P30T	Contribution paying term of 20 years, and certificate term of 30 years

Minimum Paying Term : 8 years
 Maximum Paying Term : 20 years

Minimum Certificate Term : 25 years
 Maximum Certificate Term : 30 years

Benefits and Features



* Certificate type: Full underwriting or Guaranteed Acceptance

Product Specifications

Benefits and Features : Death Benefit

Certificate Type	Type of Benefit	Benefit Payable	
Certificate with Full Underwriting	Death	Sum covered or Account value*, whichever is higher	
Certificate with guaranteed acceptance (attached with Takafulink Savings Flexi)	Death	<i>Within first 2 years from the certificate issuance date</i>	<i>After first 2 years from certificate issuance date</i>
		Any non-invested/unallocated contributions and Account Value*	Sum covered or Account value*, whichever is higher

Note:
 Juvenile Lien and Suicide Clause applies
 *Account value at the next valuation immediately after the notification of claim.

Product Specifications

Benefits and Features : Total and Permanent Disability (TPD) Benefit

Certificate Type	Type of Benefit	Benefit Payable	
Certificate with full underwriting	TPD	Sum Covered or Account Value*, whichever is higher	
Certificate with guaranteed acceptance (attached with Takafulink Savings Flexi)	TPD	<i>Within first 2 years from the certificate issuance date</i>	<i>After first 2 years from certificate issuance date</i>
		Any non-invested/unallocated contributions and Account Value*	Sum Covered or Account Value*, whichever is higher

*Account value at the next valuation immediately after the approval date.

Benefits and Features : TPD Benefit (TPD Exclusions)

No benefit is payable on TPD occurring due to the following direct or indirect events or conditions:

1. Intentional self-inflicted injury or attempted suicide, whilst Sane;
2. Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
3. War (whether declared or not), revolution, attack by a foreign country, or invasion;
4. 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;
5. 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;
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 injury;
8. Inhalation of poison, gas or fumes whether, voluntarily or involuntarily taken;
9. Radioactive contamination arising from fuel, weapons, waste or processing.
10. Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

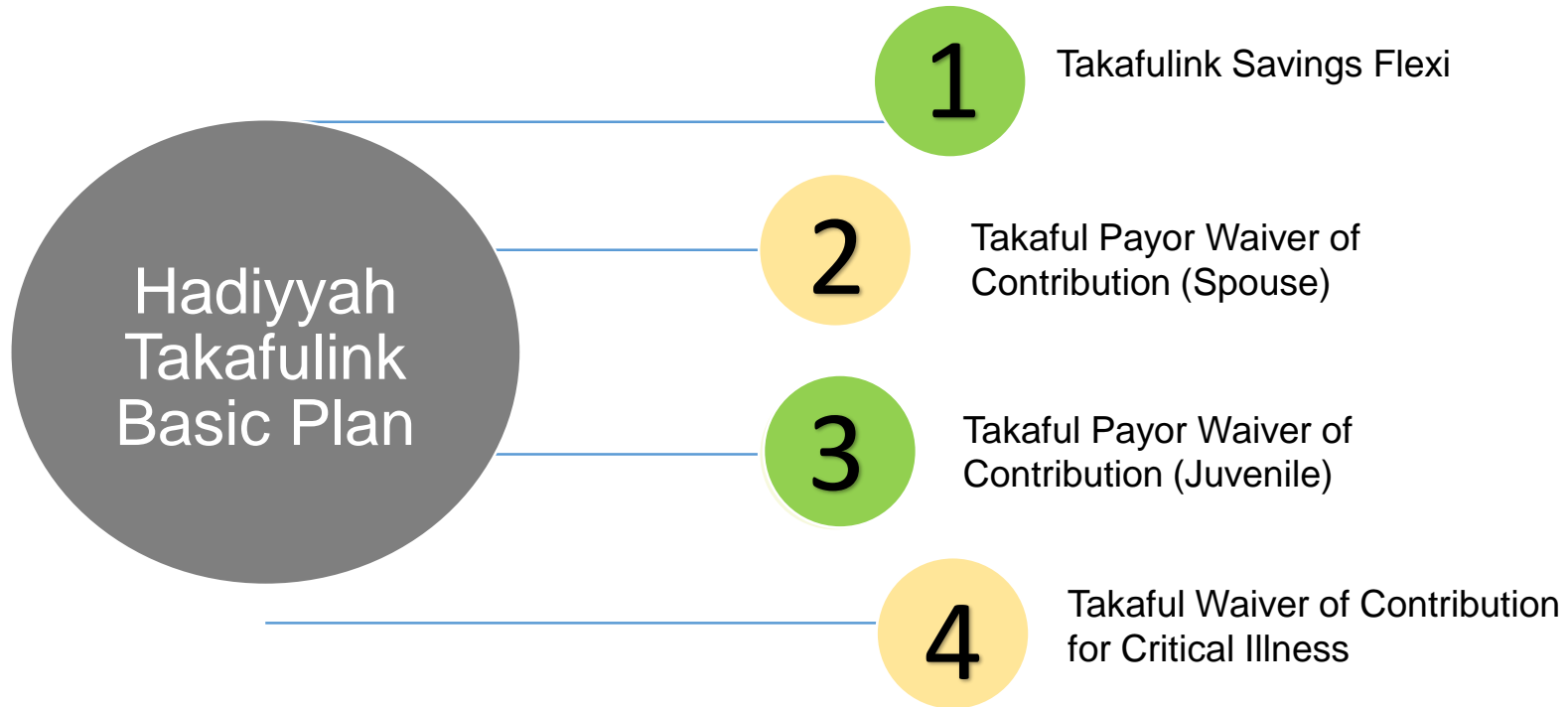
Benefits and Features : Maturity Benefit



At the end of certificate term, certificate holder will receive a maturity amount in lump sum. Maturity amount payable is the Account Value (if any) at the next valuation date.

Benefit and Features : Eligible Riders for Hadiyyah Takafulink

There are 4 riders available for Hadiyyah Takafulink



- Attachment or removal of waiver rider during the certificate inception or certificate anniversary is allowed.
- If Takafulink Savings Flexi is attached, waiver rider is only allowed to be attached during certificate inception.
- Attachment of Takafulink Savings Flexi is only allowed during certificate inception.
- For cases with sum covered below RM200,000 without Takafulink Savings Rider, or with any waiver rider to be attached, it will be treated as a full underwriting case.

Benefit and Features : Eligible Riders for Hadiyyah Takafulink

1 Takafulink Savings Flexi Benefits

Contribution paying non-unitised rider with Death and TPD Benefit.

1



Cash Payment

2



Maturity Benefit

3



4



Khatam Quran /
Qurban Benefit

5



Aqiqah /Qurban
Benefit



Benefit and Features : Eligible Riders for Hadiyyah Takafulink

Takafulink Savings Flexi (TSF) Benefits

1. Contribution paying non-unitised rider with Death and TPD Benefit

Certificate Type	Type of Benefit	Benefit Payable	
Certificate with Full Underwriting	Death* or TPD	Total contribution paid for TSF, MINUS Cash Payment (CP) paid; or TSF Surrender Value whichever is higher. <i>*Suicide Clause is Applicable</i>	
Certificate with guaranteed acceptance	Natural Death or TPD	<i>Within first 2 years from the certificate issuance date</i>	<i>After first 2 years from certificate issuance date</i>
		Total contribution paid for TSF, MINUS CP paid, will be payable	Total contribution paid for TSF, MINUS Cash Payment (CP) paid; or TSF Surrender Value whichever is higher.
	Accidental Death	Total contribution paid for TSF, MINUS Cash Payment (CP) paid; or TSF Surrender Value whichever is higher.	

Benefit and Features : Eligible Riders for Hadiyyah Takafulink Takafulink Savings Flexi Benefits

2. Cash Payment

Cash Payment are calculated based on % of annual contribution of the certificate, excluding regular top-up contribution. Schedule of Cash Payment as below.

End of certification year	Contribution Paying Term & Certificate Term					
	8P25T	10P25T	15P25T	10P30T	15P30T	20P30T
1-2	0%	0%	0%	0%	0%	0%
3-5	5%	5%	5%	5%	5%	5%
6-10	5%	5%	5%	5%	5%	5%
11-15	20%	20%	5%	20%	5%	5%
16-20	25%	40%	25%	30%	30%	5%
21-25	50%	60%	125%	40%	75%	50%
26-30				50%	100%	100%

- You may choose to receive “CP and Maturity Benefit” or “Maturity Benefit” .
- Cash Payment only applicable for certificate with Cash Payment & Maturity Benefit only.
- Option must be decided during certificate application. No change allowed after certificate issuance.
- Choice can be made in application form under **section F**

Note:
For Cash Payment (CP) product other than Hadiyyah Takafulink, please select the option:

☐ To receive CP
 ☐ To deposit CP with Etiqa Family Takaful

For Hadiyyah Takafulink only:

☐ CP & maturity benefit
 ☐ Maturity benefit

Commencement Date to be backdated to (if applicable) (DD/MM/YYYY)

Benefit and Features : Eligible Riders for Hadiyyah Takafulink Takafulink Savings Flexi Benefits

3. Maturity Benefit

Maturity payment are calculated based on % of annual contribution of the certificate excluding regular top-up contribution.

Schedule of Maturity Benefit as below.

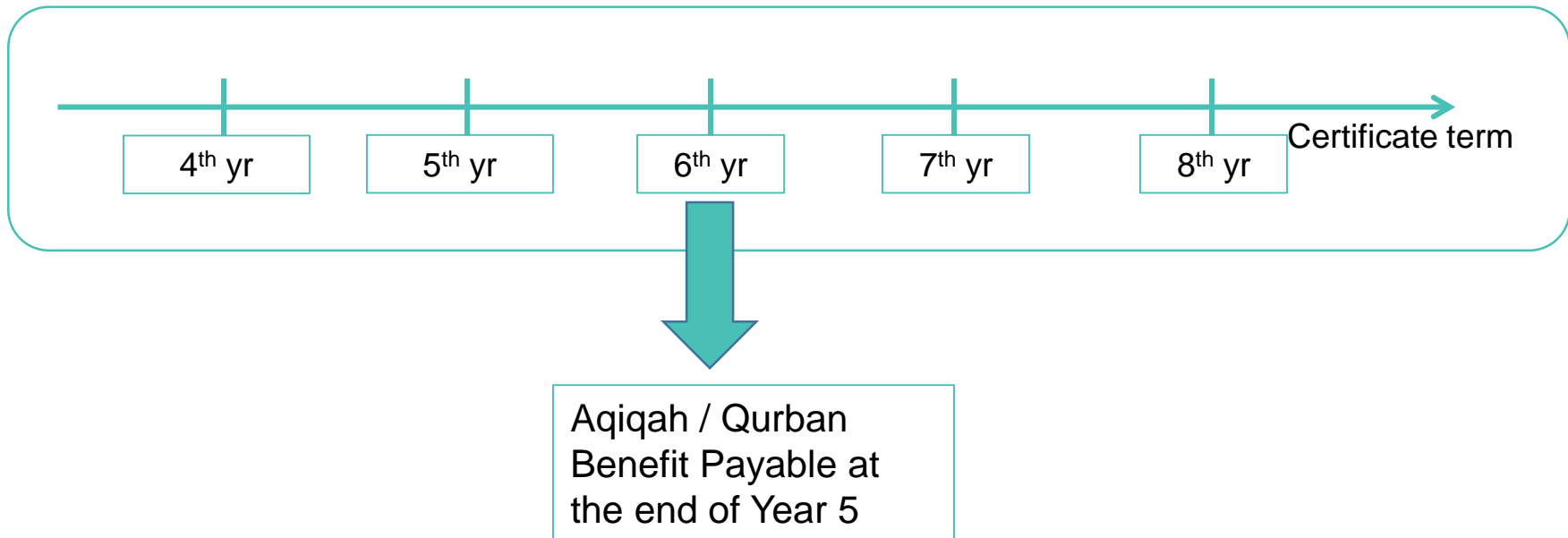
Contribution Paying Term & Certificate Term	Maturity benefit	
	With Cash Payment Option	One Time Maturity Payment
8P25T	370%	900%
10P25T	450%	1200%
15P25T	720%	1600%
10P30T	460%	1500%
15P30T	500%	2000%
20P30T	1200%	2400%

Product Specifications

Benefit and Features : Eligible Riders for Hadiyyah Takafulink Takafulink Savings Flexi Benefits

4. Aqiqah / Qurban Benefit

10% of certificate annual contribution excluding regular top-up contribution in lump sum as allowance for Aqiqah/Qurban ceremony, at the end of the 5th certificate year.



Notes :

The certificate must be in force for at least 5 full certificate years, without any certificate reinstatement done before.

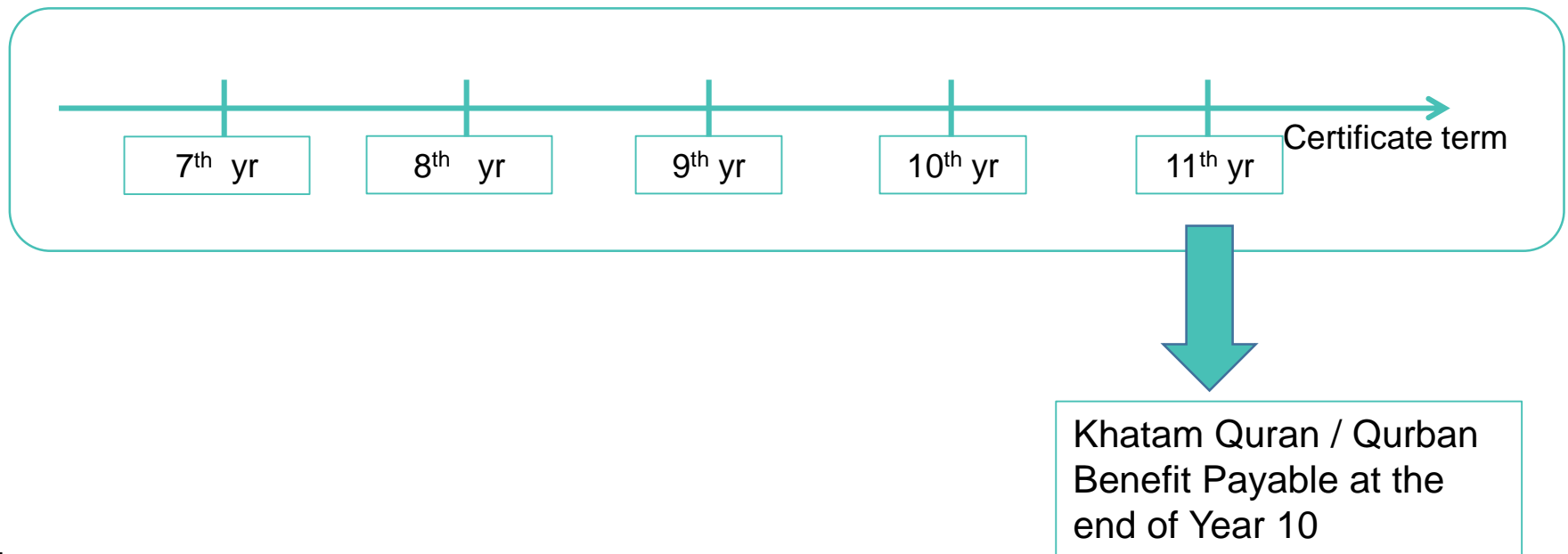
The benefit will be terminated once it has been paid.

Product Specifications

Benefit and Features : Eligible Riders for Hadiyyah Takafulink Takafulink Savings Flexi Benefits

5. Khatam Quran / Qurban Benefit

10% of certificate annual contribution excluding regular top-up contribution in lump sum as allowance for completion Khatam of the Quran/ Qurban, at the end of the 10th certificate year.



Notes :

The certificate must be in force for at least 10 full certificate years, without any certificate reinstatement done before.

The benefit will be terminated once it has been paid.

Product Specifications

Benefit and Features : Eligible Riders for Hadiyyah Takafulink

Waiver Riders Benefits

2 Takaful Waiver of Contribution for Critical Illness

- In the event the **Person Covered** is diagnosed with **any 1 of the 38 Critical Illnesses** this rider will waive customer's future contributions of the certificate (basic contribution, Takaful Savings Flexi contribution and regular top-up contribution, which applicable), and borne by the company.
- This rider is **not allowed to co-exist** with any other Waiver or Payor Waiver of Contribution rider.

3 Takaful Payor Waiver of Contribution (Juvenile)

- In the event the **Participant dies, TPD occurs, or diagnosed with any 1 of the 38 Critical Illnesses** this rider will waive customer's future contributions of the certificate (basic contribution, Takaful Savings Flexi contribution and regular top-up contribution), and borne by the company.
- This rider is **not allowed to co-exist** with any other Waiver or Payor Waiver of Contribution rider

4 Takaful Payor Waiver of Contribution (Spouse)

- In the event the **Participant dies, TPD occurs, or diagnosed with any 1 of the 38 Critical Illnesses** this rider will waive customer's future contributions of the certificate (basic contribution, Takaful Savings Flexi contribution and regular top-up contribution), and borne by the company.
- This rider is **not allowed to co-exist** with any other Waiver or Payor Waiver of Contribution rider

Note: Angioplasty and Other Invasive Treatments for Coronary Artery Disease not applicable for waiver riders



List of 38 Critical Illness

Alzheimer's Disease/ Severe Dementia	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	End-stage Lung Disease	Kidney Failure – Requiring Dialysis or Kidney Transplant
Surgery to Aorta	Cardiomyopathy – of Specified Severity	Fulminant Viral Hepatitis	Loss of Speech
Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	Heart Attack – of Specified Severity	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living
Benign Brain Tumour – of Specified Severity	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	Multiple Sclerosis	Major Organ/ Bone Marrow Transplant
Blindness – Permanent and Irreversible	Coronary Artery By-pass Surgery	Muscular Dystrophy	Medullary Cystic Disease
Brain Surgery	Deafness – Permanent and Irreversible	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms	Systemic Lupus Erythematosus with Severe Kidney Complications
Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	Third Degree Burns – of Specified Severity	Paralysis of Limbs	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
HIV Infection due to Blood Transfusion	End-stage Liver Failure	Serious Coronary Artery Disease	Heart Valve Surgery
Primary Pulmonary Arterial Hypertension – of Specified Severity	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	Terminal Illness	
NEW Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	NEW Full-blown AIDS	NEW Loss of Independent Existence	



Product Specifications

Benefits and Features : Hadiyyah Takafulink Riders

Important Notes on Hadiyyah Takafulink Riders

1. Waiting Period for Hadiyyah Takafulink Riders

- a. For Payor Waiver of Contribution (Juvenile) or (Spouse)
 - The TPD has lasted continuously for at least 6 months from the date TPD commences, except Presumptive TPD.
- b. For Waiver of Contribution for Critical Illness and Payor Waiver of Contribution (Juvenile) or (Spouse)
 - i. The CI occurs 30 days after the Issue Date, or date of Reinstatement.
 - ii. The following CI occurs 60 days after the Issue Date, or date of Reinstatement:
 - Cancer;
 - Coronary Heart Disease Requiring Surgery;
 - Heart Attack;
 - Other Serious Coronary Artery Disease.
 - iii. The Participant/Person Covered survives at least 30 days after being diagnosed with CI.

2. Top-up may still be required to keep the certificate in force if the certificate account value becomes insufficient to sustain the contribution due of the basic plan and/or the riders

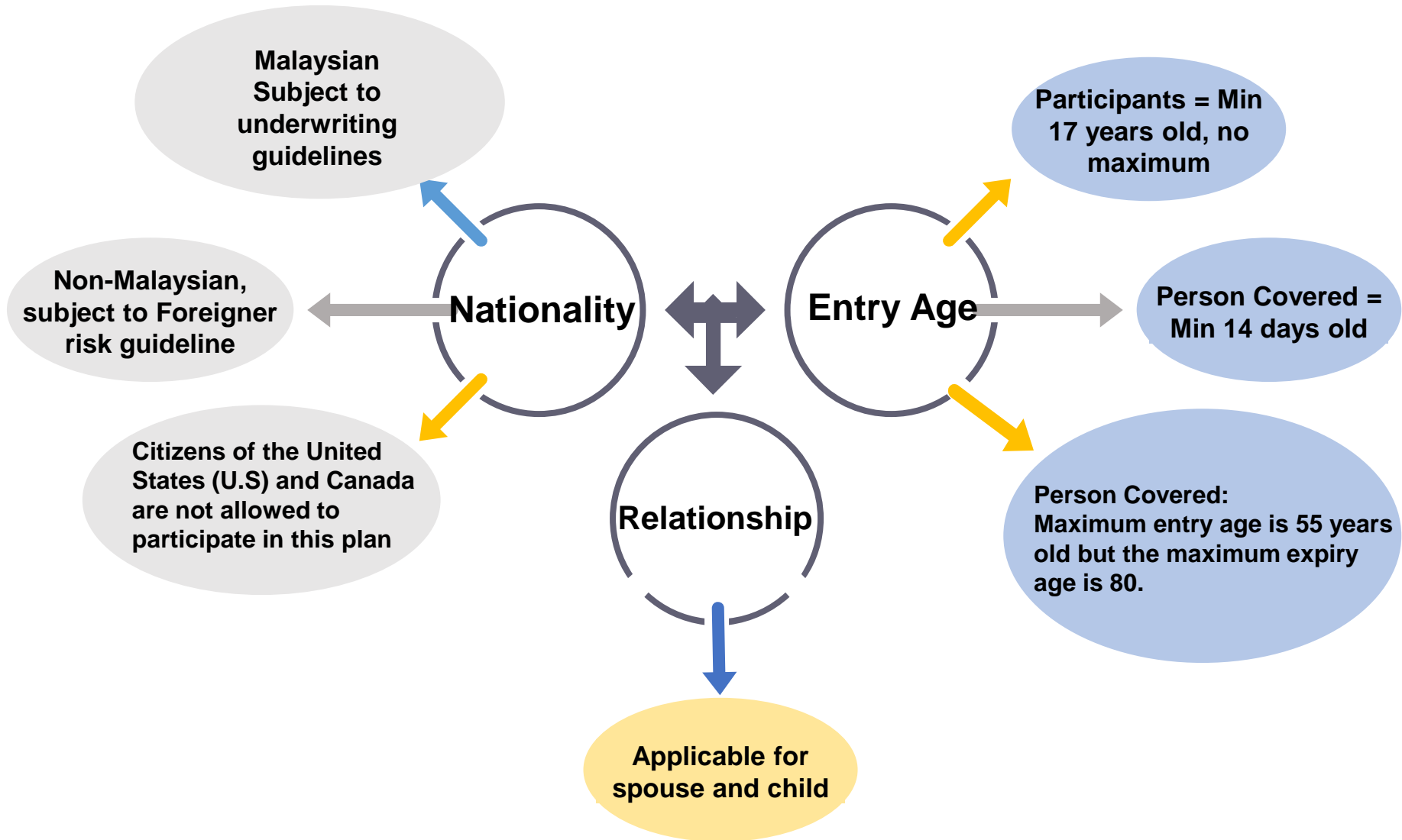
Product Specifications



Sub-Topic 2

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Underwriting Guidelines
4	Certificate Operation
5	Contribution, Fees and Charges

Eligibility



Product Specifications



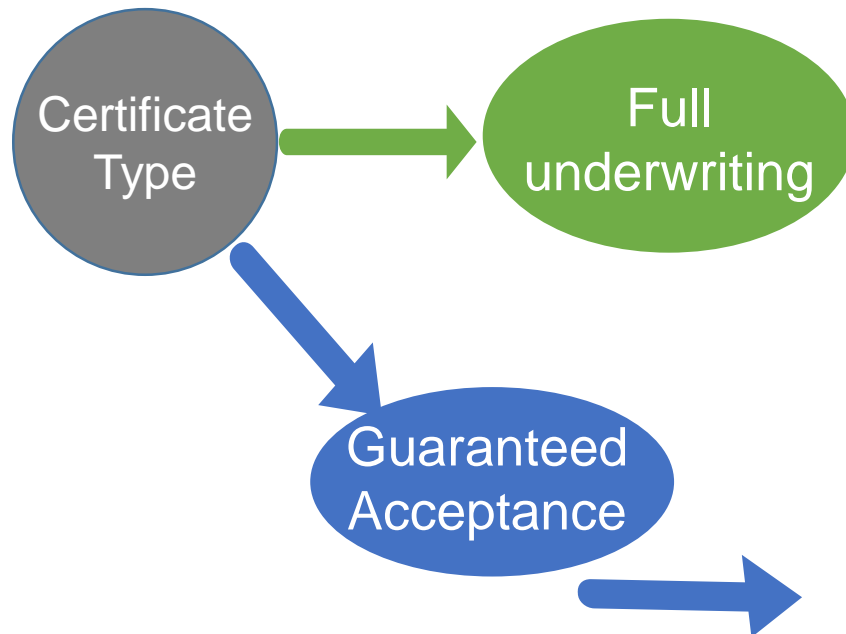
Sub-Topic 3

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Underwriting Guidelines
4	Certificate Operation
5	Contribution, Fees and Charges

Product Specifications

Underwriting Guidelines

There are 2 underwriting types for Hadiyyah Takafulink



For Guaranteed Acceptance below are the criteria:

- Takafulink Savings Flexi must be attached, and no other unit deducting riders attachment
- Only for 1st RM200,000 Sum Covered per person covered per product
- No LIAM and claim records
- With LIAM or claims records – trigger underwriting. Subject to accept and reject basis
- Malaysian, Singaporean and Bruneian who is working or residing in Malaysia.

Product Specifications

Underwriting Guidelines

Updates in Section G Health and Other Details in Application Form.

G BUTIRAN KESIHATAN DAN LAIN-LAIN

Sila berikan butiran berikut untuk setiap Orang yang Dilindungi dan Peserta. Bagi permohonan dengan jaminan penerimaan Hadiyyah Takafulink, sila kosongkan bahagian 1 hingga 4, dan teruskan ke bahagian 5 (PENUKARAN POLISI ATAU SIJIL) bagi seksyen G ini.

1	KETINGGIAN DAN BERAT		
		Orang yang Dilindungi	Peserta
	Rata-rata ketinggian anda ketika ini (dalam sentimeter)?	cm	cm

Agent declaration for Guaranteed Acceptance cases under Section K in Application Form.

K PENGAKUAN OLEH EJEN

- Dengan ini saya mengaku bahawa keterangan yang terkandung di dalam borang permohonan ini sahaja yang diberikan kepada saya oleh Orang yang Dilindungi/Peserta dan saya tidak menyembunyikan keterangan-keterangan lain yang boleh mempengaruhi keputusan Etiqa Family Takaful untuk melindungi Orang Yang Dilindungi. Oleh itu, saya mengesyorkan Etiqa Family Takaful untuk menawarkan perlindungan kepada Orang Yang Dilindungi ini.
- Selaras dengan pematuhan Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil Daripada Aktiviti Haram 2001 dan Akta Perkhidmatan Kewangan Islam 2013, saya memperakui bahawa saya telah melihat dan mengesahkan KP Asal/Sijil Kelahiran/Pasport bagi Orang yang Dilindungi/Peserta pada waktu pemasaran.
- Dengan ini saya mengakui dan mengesahkan bahawa saya telah menyampaikan dan menjelaskan kepada Orang yang Dilindungi/Peserta akan maklumat yang terkandung dalam senarai semakan Takaful Perubatan dan Kesihatan (yang mana berkenaan), brosur (yang mana berkenaan), helaian pendedahan produk dan ilustrasi Pemasaran (yang mana berkenaan) berkaitan dengan produk dan manfaat, ciri-ciri seperti yang diuraikan dalam dokumen-dokumen tersebut.
- Untuk siji jaminan penerimaan Hadiyyah:
 - Dengan ini saya mengesahkan bahawa Orang Yang Dilindungi berada dalam kesihatan baik secara umumnya bagi seseorang seusianya; tidak tertular dan mampu berjalan tanpa bantuan; dan waras dari segi mental dan berupaya memberikan butiran bagi melengkapkan borang permohonan.
 - Dengan ini saya faham dan bersetuju bahawa Etiqa Family Takaful layak menarik balik apa-apa komisen yang telah dibayar kepada saya bagi siji yang telah dikeluarkan apabila tuntutan bagi Kematian atau Hilang Upaya Menyeluruh dan Kekal yang berpunca daripada sebab-sebab Bukan Kemalangan semasa tahun siji yang pertama dan kedua.

Nama Ejen
No. Telefon Bimbit Ejen
Tarikh
Tandatangan Ejen

Product Specifications



Sub-Topic 4

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Underwriting Guidelines
4	Certificate Operation
5	Contribution, Fees and Charges

Product Specifications

Certificate Operation

Description	Values						
Free-Look Period <i>(Cancellation within 15 days of the participant received the physical copy of the certificate)</i>	Refund of <ol style="list-style-type: none"> Any non-invested/ unallocated contributions Account value Any certificate charges that have been deducted TSF contribution paid if applicable Minus any Medical Expenses incurred for u/w.						
Surrender Benefit	Account value will be payable, less any surrender charge. <table border="1"> <thead> <tr> <th>Certificate Year</th><th>Surrender Charge (% of Basic Annual Contribution)</th></tr> </thead> <tbody> <tr> <td>1 - 2</td><td>20.00</td></tr> <tr> <td>3 onwards</td><td>0.00</td></tr> </tbody> </table> TSF Surrender Value is payable.	Certificate Year	Surrender Charge (% of Basic Annual Contribution)	1 - 2	20.00	3 onwards	0.00
Certificate Year	Surrender Charge (% of Basic Annual Contribution)						
1 - 2	20.00						
3 onwards	0.00						

Product Specifications

Certificate Operation

Description	Values
Regular Top-up (An optional regular top-up forms part of the account value. The contributions of this regular top-up is in addition to the minimum contribution of RM3,600")	<ul style="list-style-type: none"> • Minimum annual top-up is RM120 or monthly RM10 • Increase in multiple of RM10 monthly. • 95% allocation rate is applicable • Customer may change the regular top-up amount at any certificate anniversary. • Duration of regular top-up equal to the contribution paying term • For attachment after the contribution paying term (e.g. reinstatement or to enhance the account value), the duration of the regular top-up is subjected to a minimum of 24 month term.
Ad Hoc Top-up (An optional single lump sum amount top-up form part of the account value)	<ul style="list-style-type: none"> • Minimum RM500 per transaction • 95% allocation rate is applicable • Anytime throughout certificate term
Partial Withdrawal	<ul style="list-style-type: none"> • Minimum partial withdrawal for account value is RM500. • Minimum account value after withdrawal must be no less than RM1000 being maintained. • There are no charges for partial withdrawal. • The sum covered will be reduced by each of the partial withdrawal amount (if any), subject to the minimum sum covered of RM5000

Product Specifications

Certificate Operation

Description	Values								
Fund Choice	<p>Funds available:</p> <table> <tr> <th>Fund Name</th><th>Fund Management Fees (% p.a.)</th></tr> <tr> <td>Dana Pendapatan Prima Takaful</td><td>1.00</td></tr> <tr> <td>Dana Syariah Seimbang</td><td>1.20</td></tr> <tr> <td>Dana Ekuiti Prima Takaful</td><td>1.50</td></tr> </table> <p>The fund mix is constrained as follows:</p> <ul style="list-style-type: none"> • The allocation into any fund must be at least 10%, in multiple of 1%. • Total allocation must be 100%. 	Fund Name	Fund Management Fees (% p.a.)	Dana Pendapatan Prima Takaful	1.00	Dana Syariah Seimbang	1.20	Dana Ekuiti Prima Takaful	1.50
Fund Name	Fund Management Fees (% p.a.)								
Dana Pendapatan Prima Takaful	1.00								
Dana Syariah Seimbang	1.20								
Dana Ekuiti Prima Takaful	1.50								
Fund Switch <i>(Participant may switch between funds at any time subject to the terms and conditions)</i>	<p>Criteria for Fund Switching</p> <ul style="list-style-type: none"> • Minimum amount for switching is RM500 per switch. • Switching is unlimited and free. • The switching fee terms and conditions may be changed at the discretion of the company. 								

Product Specifications

Certificate Operation

Description	Values
Sum Covered	<ul style="list-style-type: none"> Sum Covered not subject to change after certificate issuance if Takaful Savings Flexi attached. Sum Covered will be reduced by each of the partial withdrawal amount (if any), subject to the minimum sum covered of RM5k.
Termination	<p>Certificate will be terminated by</p> <ul style="list-style-type: none"> Free-look cancellation Surrender The expiry date Death of the person covered TPD of the person covered <p>For TSF-Auto Surrender of this rider upon depletion of account value of the basic certificate;</p>
Reinstatement (Participant may reinstate the certificate)	<p>Criteria for Reinstatement:</p> <ul style="list-style-type: none"> Outstanding contribution determined by the Takaful operator is received. The person covered is still alive; The certificate has not been surrendered; The certificate has not been lapsed for more than 1 year; and The person covered passed underwriting requirements, if required. <p>For TSF</p> <ul style="list-style-type: none"> The basic certificate is reinstated; The rider has not been surrendered; The rider has not been lapsed or auto surrendered for more than 1 year. The paid rider surrender value PLUS any outstanding rider contribution is received.

Product Specifications

Certificate Operation

Description	Values
<p>No Lapse Provision <i>(No Lapse Provision (NLP) is only applicable for the first 6 years. During this period, the certificate status will remain in force regardless if the account value is zero)</i></p>	<p>There are a few criteria to enjoy the NLP:</p> <ul style="list-style-type: none"> • All due contribution is paid in a timely manner within the system grace period; • No contribution holiday during the NLP period; or • No history of partial withdrawal from the account value during the NLP period. • During the NLP period, even when the account value is zero, all charges (certificate fee, Tabarru' charge) will continue to be deducted. • Top-up contribution may be required during or at the end of the NLP period if the account value is insufficient to sustain the certificate charge. • This debt will be repaid from future contribution, upon reinstatement or deducted from moneys payable for any claim/benefit payout.

Product Specifications

Certificate Operation

Description	Values
Suicide Clause	<p>If the person covered commits suicide while sane:</p> <ol style="list-style-type: none"> Within one (1) year from the issue date or the latest reinstatement date of the certificate, we shall pay: <ol style="list-style-type: none"> Unallocated contribution AND Account value at the next valuation immediately after the notification of claim. After one (1) year from the issue date or the latest reinstatement date of the certificate, we shall pay the : <ol style="list-style-type: none"> 60% of the sum covered; OR Account value at the next valuation immediately after the notification of claim <p>If the person covered commits suicide while insane, the amount payable is the total of:</p> <ol style="list-style-type: none"> Sum Covered; or Account Value at the next Valuation immediately after the notification of claim, whichever is higher;

Product Specifications

Certificate Operation

Description	Values						
Juvenile Lien	<p>If the DEATH or TPD occurs before the 2nd birthday, the aggregate Sum At Risk exceeds RM200,000, the amount payable is:</p> <ul style="list-style-type: none"> - RM200,000; - Account value at the next valuation; and - The excess aggregate according to the following table: <table> <tr> <th>Age Next Birthday on Death / TPD (Years)</th><th>Percentage of Aggregate Sums Covered</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> </table>	Age Next Birthday on Death / TPD (Years)	Percentage of Aggregate Sums Covered	Before 1 st birthday	25%	1 st birthday onwards and before 2 nd birthday	50%
Age Next Birthday on Death / TPD (Years)	Percentage of Aggregate Sums Covered						
Before 1 st birthday	25%						
1 st birthday onwards and before 2 nd birthday	50%						

Product Specifications



Sub-Topic 5

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Underwriting Guidelines
4	Certificate Operation
5	Contribution, Fees and Charges

Product Specifications

Contribution, Fees and Charges

Description	Values
Contribution Type	Regular and level contribution.
Contribution Amount	Minimum : RM300 monthly TSF Contribution is fixed at 4 times of the basic contribution at inception.
Contribution Mode	Yearly, Half Yearly, Quarterly, Monthly
Contribution Method	Auto Debit, Cash/Cheque, Credit Card/Debit Card and Salary Deduction
Contribution Holiday	<ul style="list-style-type: none"> • Applicable • During contribution holiday, account value will be deducted to pay rider contribution (if any), risk charges, Takaful Savings Flexi contributions due (net of commission), fund management fee and administration charge • Once the units are depleted or insufficient for the charges, the certificate will lapse. • Any balance account value will be payable to the participant.
Administration Charge	RM18 monthly for the first 12 months, and RM7 per month thereafter will be deducted from account value, at the beginning of each certificate month throughout the certificate term. Admin charge can be changed, for in force certificates at the discretion of the company.
Stamp Duty	RM10.00

Hadiyyah Takafulink

Knowledge Application

No	Sub-Topics
1	Frequently Asked Questions

1. How to manage sustainability of IL family takaful certificates?

Effective 1 July 2019, the contribution quoted for IL certificates is expected to be sustainable until maturity, based on current information and assumptions (e.g. investment return rate assumption).

A pre-lapse notice will also be sent to participant if the certificate is expected to lapse within the next 12 months.

From 1 January 2020 onwards, the sustainability for all IL certificates will be managed more actively by having annual sustainability tests and when participant wishes to make an alteration to the certificate. Participant will be informed on the expected duration of cover from the sustainability tests.

2. What is the investment return rate assumption used in the sustainability test?

Sustainability test is performed based on best estimate investment return rates below, which are different from the low/high investment return rates used in the Marketing Illustration for projections.

Fund Name	Best Estimate Gross Investment Return Rate (p.a.) - Effective 1 July 2019
Dana Pendapatan Prima Takaful	3.14%
Dana Ekuiti Prima Takaful	6.82%
Dana Syariah Seimbang	4.66%

Note: -This assumption is subject to yearly revision

Note: -Please refer to fund fact sheets for historical fund return at <https://www.etiqa.com.my>



Thank you