

Product Knowledge

Product Refresher Takaful - Traditional



●○○○ Preparatory

eTiQa
Academy

Document Control

Ver	Date	Author	Description
0.1	30 Mar 2018	Puteri	Draft slide
0.2	14 Nov 2018	Puteri	Amendment based on KCM comments
0.3	28 Jan 2019	Puteri	Review with HOD

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. Existing training slide, ETB Basic Plan 2017 0.1
- ii. Product Spec version of Takaful products

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



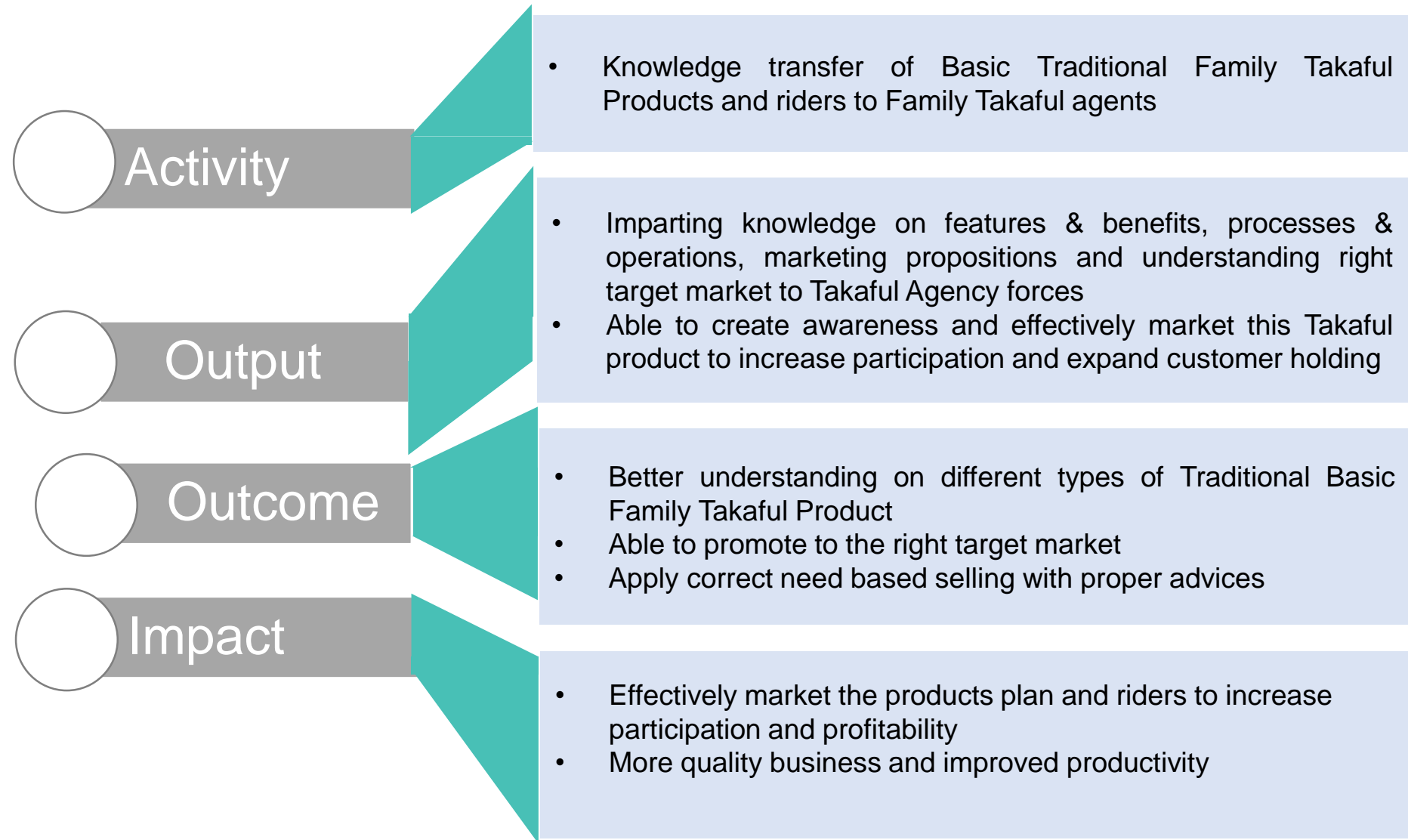
get involved



committed

Module Objectives

Product Refresher Takaful – Traditional



Product Refresher Takaful - Traditional



3 Topics

No	Topics
1	Wakalah Model
2	Wakalah Products <ul style="list-style-type: none"> - Prisma - Prisma+ - Harmoni - Intelek - Karisma - Mabzur
3	Certificate Operations
	<i>Knowledge Application</i>

Product Refresher Takaful – Traditional



Topic 1

Wakalah Model

No	Sub-Topics
1	Introduction to Wakalah Model
2	Wakalah Concept
3	What is Participant Investment Fund (PIF)
4	What is Participants Risk Fund (PRF)



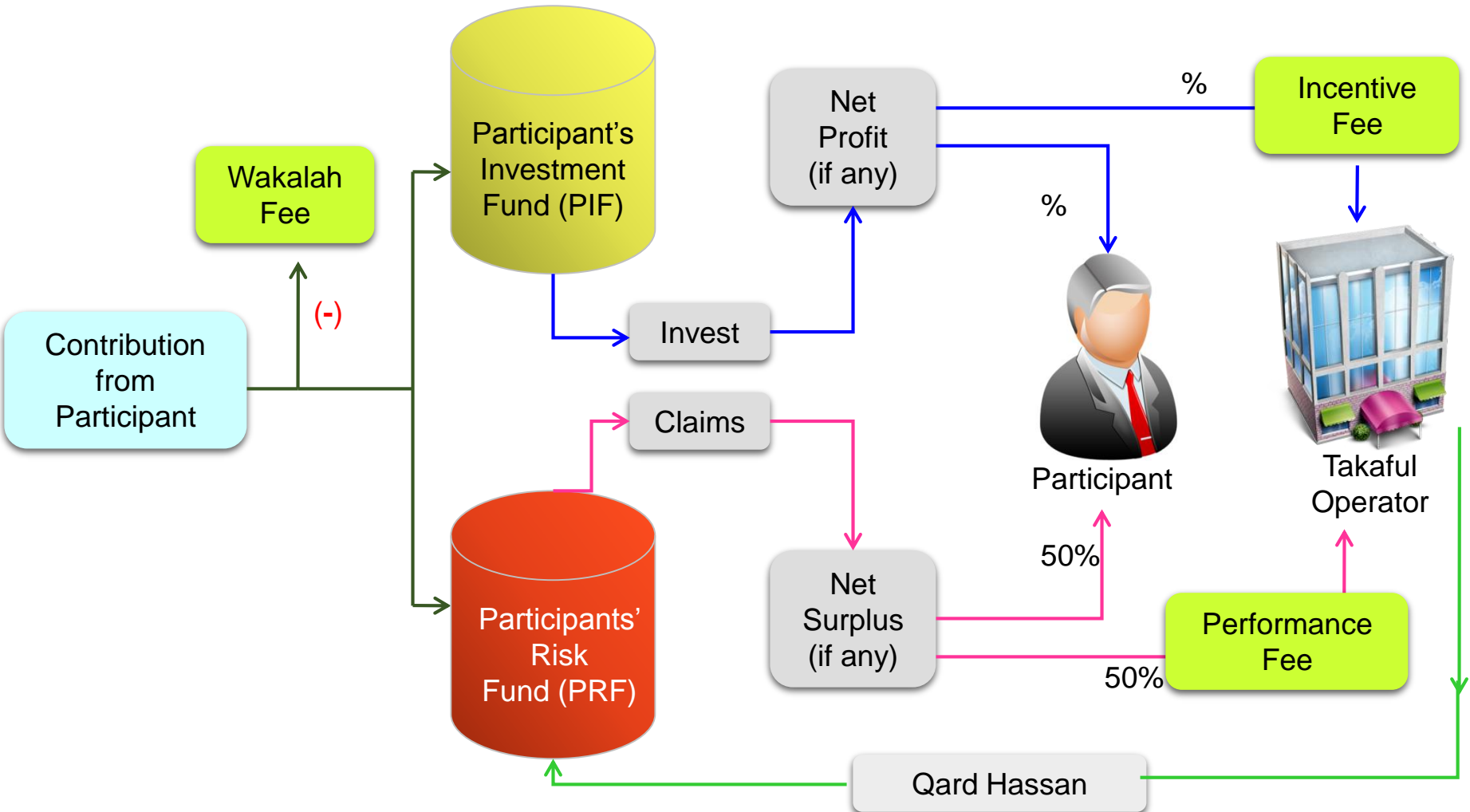
Wakalah Model



Sub-Topic 1

No	Sub-Topics
1	Introduction to Wakalah Model
2	Wakalah Concept
3	What is Participant Investment Fund (PIF)
4	What is Participant Risk Fund (PRF)

Introduction to Wakalah Model



Wakalah Model



Sub-Topic 2

No	Sub-Topics
1	Introduction to Wakalah Model
2	Wakalah Concept
3	What is Participant Investment Fund (PIF)
4	What is Participant Risk Fund (PRF)

Wakalah Concept

- ☐ Wakalah concept applies in our Takaful products. Participant nominate the Takaful Operator to act on their behalf to invest and manage both Tabarru' Fund and Investment Funds.
- ☐ Wakalah Fee will be deducted from the gross contribution for each plan.
- ☐ The balance amount will be placed in Participants' Risk Fund (PRF) and Participants' Investment Fund (PIF) based on predefined ratios.

Wakalah Model



Sub-Topic 3

No	Sub-Topics
1	Introduction to Wakalah Model
2	Wakalah Concept
3	What is Participant Investment Fund (PIF)
4	What is Participant Risk Fund (PRF)

What is Participant Investment Fund (PIF)

- This is where the savings portion of the contribution is placed for the purposes of investments and to receive any income from it.
- If the Fund is profitable, the **profit** from the **Investment Profit in Participant Investment Fund** is for Participant.
- The PIF will be accumulated and will be paid at the end of certificate term or upon termination of the certificate.



Traditional Products	Takaful Operator	Participant
Prisma+, Intelek, Harmoni	15%	85%
Karisma, Maburur	10%	90%

Wakalah Model



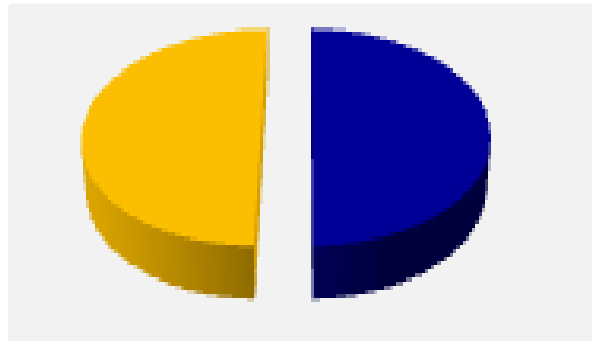
Sub-Topic 4

No	Sub-Topics
1	Introduction to Wakalah Model
2	Wakalah Concept
3	What is Participant Investment Fund (PIF)
4	What is Participant Risk Fund (PRF)

What is Participant Risk Fund (PRF)

- This is where Tabarru' concept applies.
- Whereby the Participant agree to donate or contribute a specified portion from the contribution paid to the Participant Risk Fund (Tabarru' Fund) for the purpose of mutual aid and assistance to the Participant in case of need.
- If there is any distributable **surplus from the PRF** at the end of each financial year, the participant will be entitled to receive **50%** of the surplus after deducting **50%** to Takaful Operator as performance fee.
- The surplus (if any) due to the Participant will be reinvested and accumulated in PIF.

EFTB 50%
(Performance Fee)



Participant 50%

Topic 2

Wakalah Products

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur





Wakalah Products



Sub-Topic 1

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur

PRISMA



**Protect Your Family Against Life's
Uncertainties**

PRISMA



No	Sub-Topics
1	Overview

Overview

Traditional
Takaful Plan
with Options of
riders

Funeral
expenses



Death and Total
Permanent Disability
(TPD) Coverage
Benefit

Maturity
Benefit



Marketing Propositions

No	Sub-Topics
1	Creating Awareness
2	Why Choose Prisma
3	Target Market

Marketing Propositions

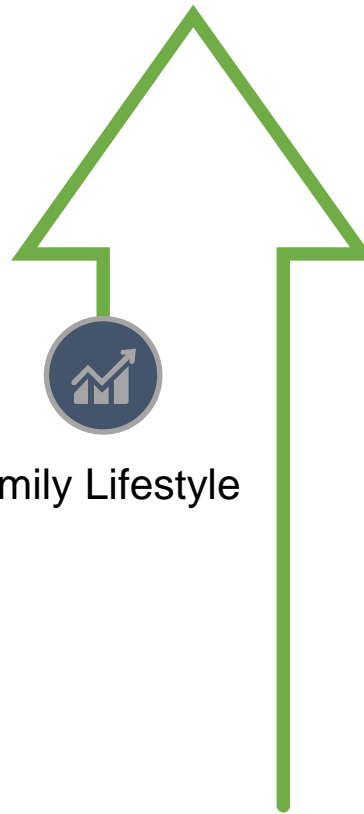


No	Sub-Topics
1	Creating Awareness
2	Why Choose Prisma
3	Target Market

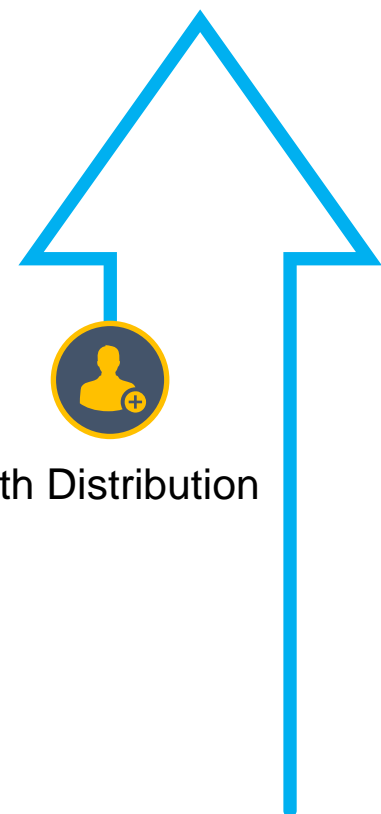
Creating Awareness – Why do we need protection?



For Settling Debts



For Family Lifestyle



For Wealth Distribution

PRISMA

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Prisma
3	Target Market

Why Choose Prisma

Substantial Financial Coverage

- Pure protection
- 100% contribution after deduction of Wakalah Fee will be allocated to PRF

Multiple choices on contribution terms

Lump sum payment for all Takaful benefits

Distribution of surplus between Etiqa and participant

Tax Relief on Contribution Paid

- Up to RM6,000 per year

Note: Tax relief subject to IRB

PRISMA





Product Specifications

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features

Death Benefit

1

Total & Permanent Disability
(TPD) Benefit

2

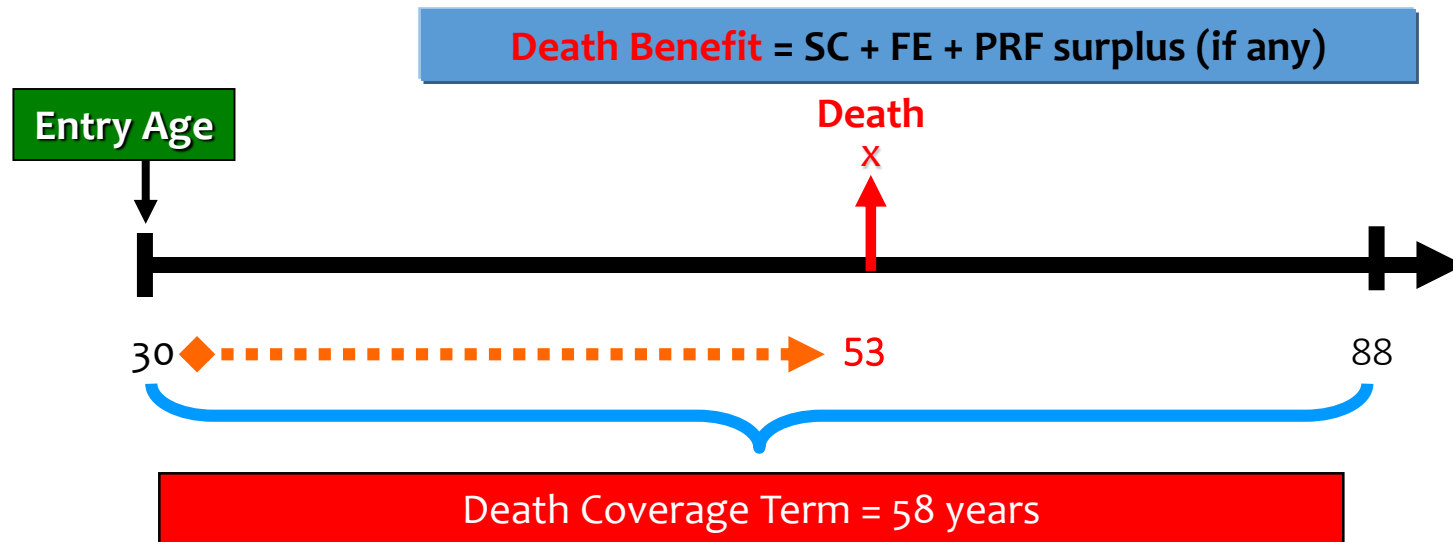
Maturity Benefit

3

PRISMA

Benefits and Features: Death Benefit

Example:

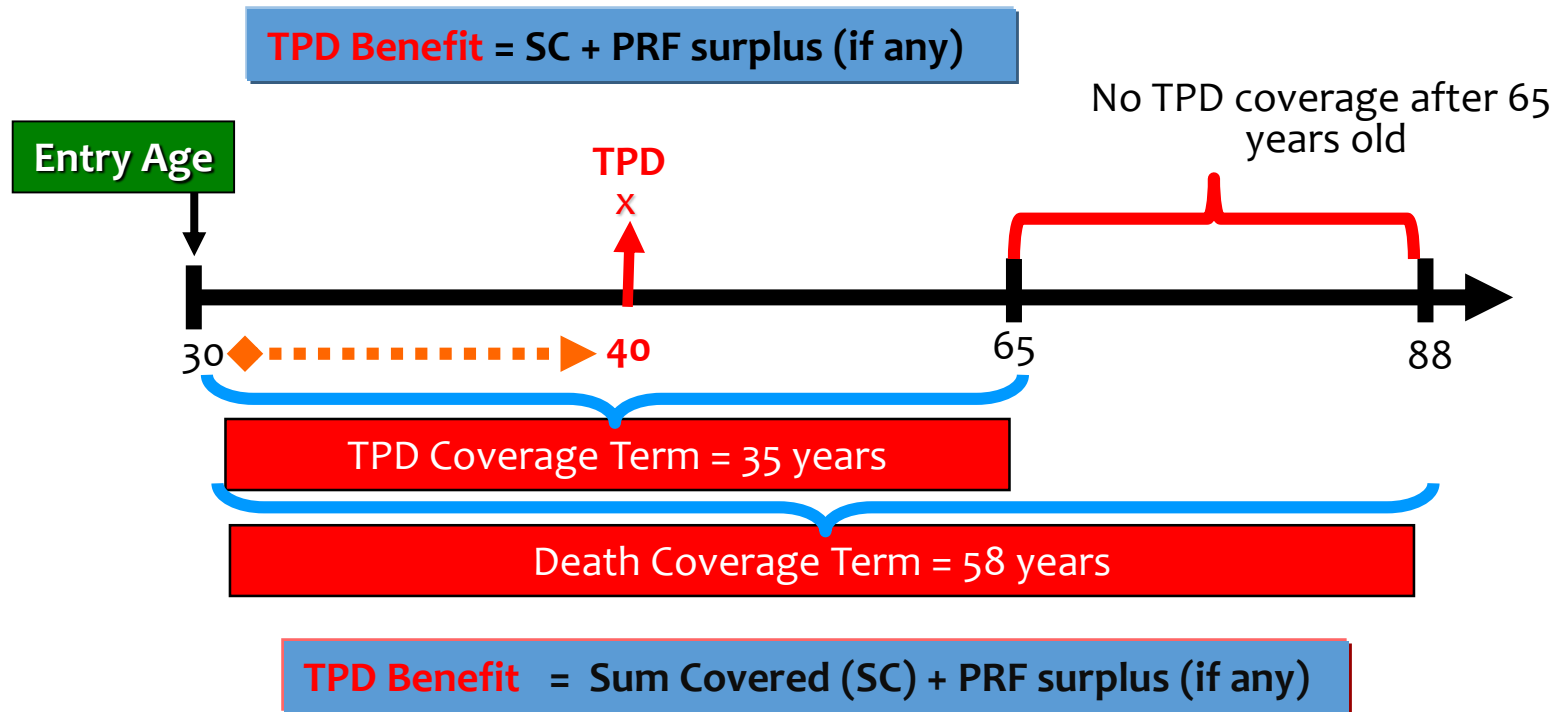


Death Benefit = Sum Covered (SC) + Funeral Expense Benefit of RM1,000 (FE) + PRF Surplus (if any)

Note: Death Benefit subject to suicide clause. Suicide clause – refer to certificate operation.

Benefits and Features: TPD Benefit

Example:



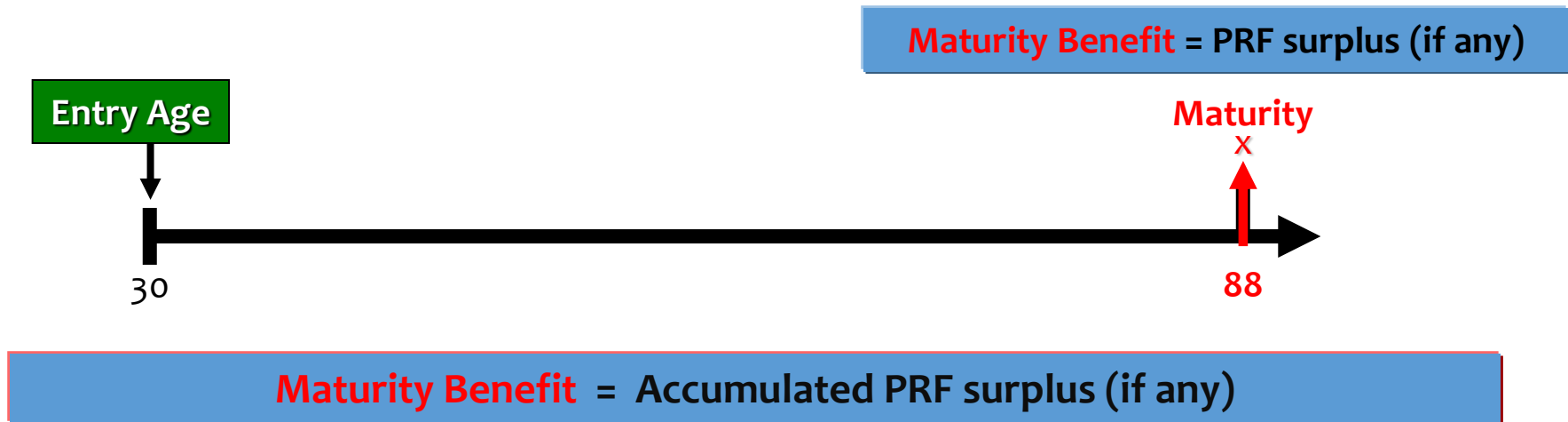
NOTE: For TPD Definition and TPD coverage subject to aggregate – refer to certificate operation.

PRISMA



Benefits and Features: Maturity Benefit

Example:



Benefits and Features: Attachable Riders

Person Covered

- | |
|--|
| 1. Accidental Death & Dismemberment Rider |
| 2. Accident Indemnity Rider |
| 3. Takaful Medical Plus |
| 4. Critical Illness Rider |
| 5. Hospital Cash Benefit Rider |
| 6. Waiver of Contribution for Critical Illness Rider |

Participant / Payor

- | |
|--|
| 1. Waiver of Contribution for Critical Illness Rider (Payor) |
|--|

NOTES:

1. Waiver of Contribution Riders can co-exist with Takaful Medical Plus under the same certificate.
2. If the certificate is in waiver of contribution mode:
 - Takaful Medical Plus will be terminated
 - No billing of contribution thereafter
3. Riders will be terminated upon maturity of the basic plan

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Eligibility

Who is eligible to sign up?

	Entry Age (age next birthday / ANB)	
	Minimum	Maximum
Person Covered	30 days	60 years old
Participant	19 years old	No maximum age

Others	
3 rd Party Certificate	Yes (Spouse only)

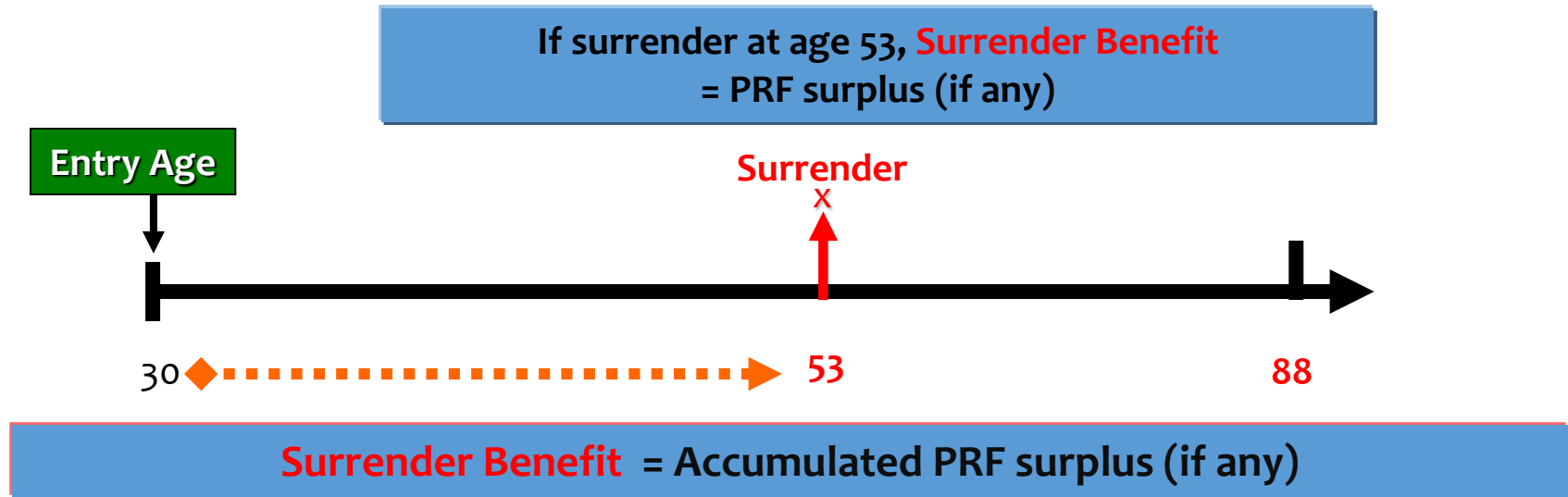
Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Surrender

Example:



Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

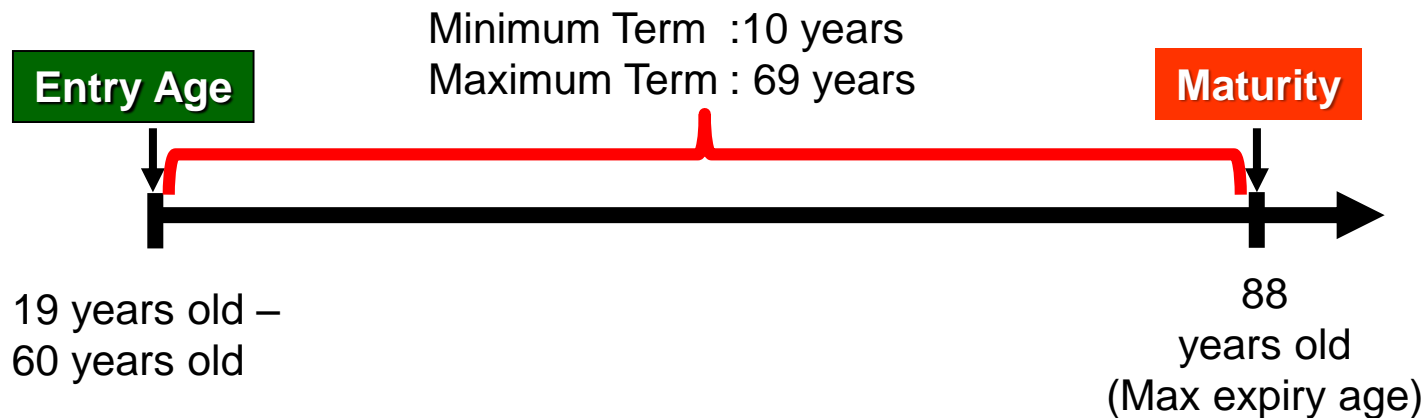
Contribution, Fees and Charges

Contribution Term

Minimum Term	10 years
Maximum Term	69 years

Expiry Age

Maximum Expiry Age (age next birthday)	88 years old
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Contribution, Fees and Charges

Contribution Amount

Minimum Contribution Amount	Annual : RM 600 Semi Annual : RM 300 Quarterly : RM 150 Monthly : RM 50
Maximum Contribution Amount	Subject to underwriting

Contribution Split

Certificate Year	Allocation Rates	
	PIF	PRF
1+	0%	100%

❖ Participant's Investment Fund (PIF)

The account where the Savings portion of the Contribution is placed for the purposes of investments and to receive any income from it

❖ Participant's Risk Fund (PRF)

The account where the Tabarru' portion is placed for the purpose of Takaful

PRISMA

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	Min Sum Covered of RM100,000 or Min Annual Contribution of RM600 , whichever is LOWER .
Maximum Sum Covered	Subject to underwriting guidelines

Contribution, Fees and Charges

Fees and Allocation

Wakalah Fee

A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF and PIF.

The percentage of Wakalah Fee varies by contribution term and certificate year. In addition to the above, A fixed Wakalah Fee of **RM72.00** will also be charged throughout the contribution term.

Certificate Year	% of contribution
1 onwards	30.0%

Wakalah Model Products



Sub-Topic 2

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur

PRISMA+



The Savings & Protection Plan For Your Family

PRISMA+



No	Sub-Topics
1	Overview

Introducing Prisma+

Overview

Traditional
Takaful Plan
with Options of
riders

Cash Savings
upon expiry



Death and Total
Permanent Disability
(TPD) Coverage
Benefit

Maturity
Benefit

Funeral expenses

PRISMA+

Marketing Propositions

No	Sub-Topics
1	Creating Awareness
2	Why Choose Prisma+
3	Target Market



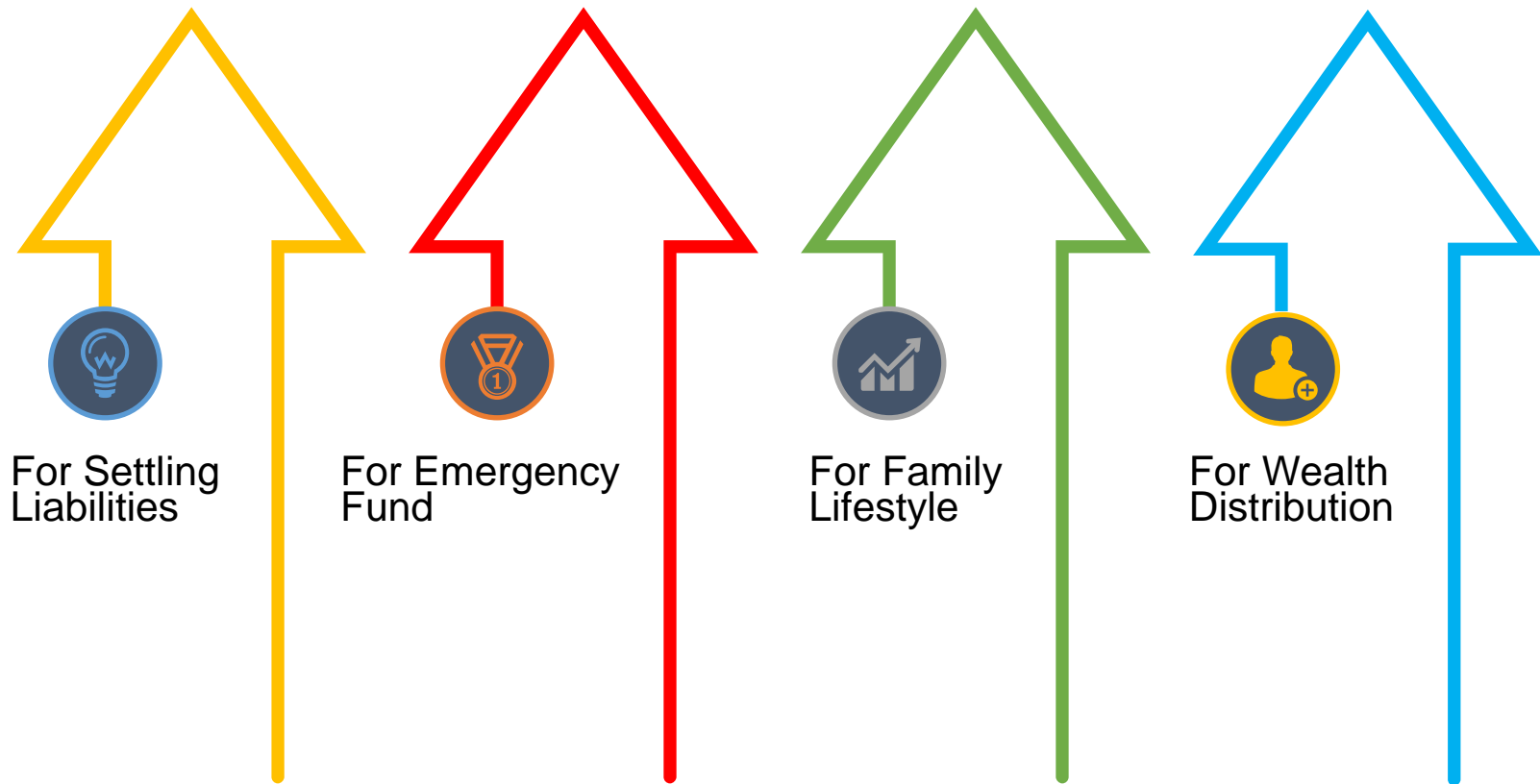
Marketing Propositions



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

Marketing Propositions

Creating Awareness – Why do we need protection & savings?



Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Prisma+
3	Target Market

Why Choose Prisma+

Substantial Financial Coverage

- High protection

Sum of Cash Upon Expiry

- Allow minimal savings
- Payable when certificate terminates

Lump sum payment for Takaful benefits

Multiple choices of contribution terms

Distribution of surplus between Etiqa and participant

Tax Relief on Contribution Paid

- Up to RM6,000 per year



Product Specifications

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features

Death Benefit

1

Total & Permanent Disability
(TPD) Benefit

2

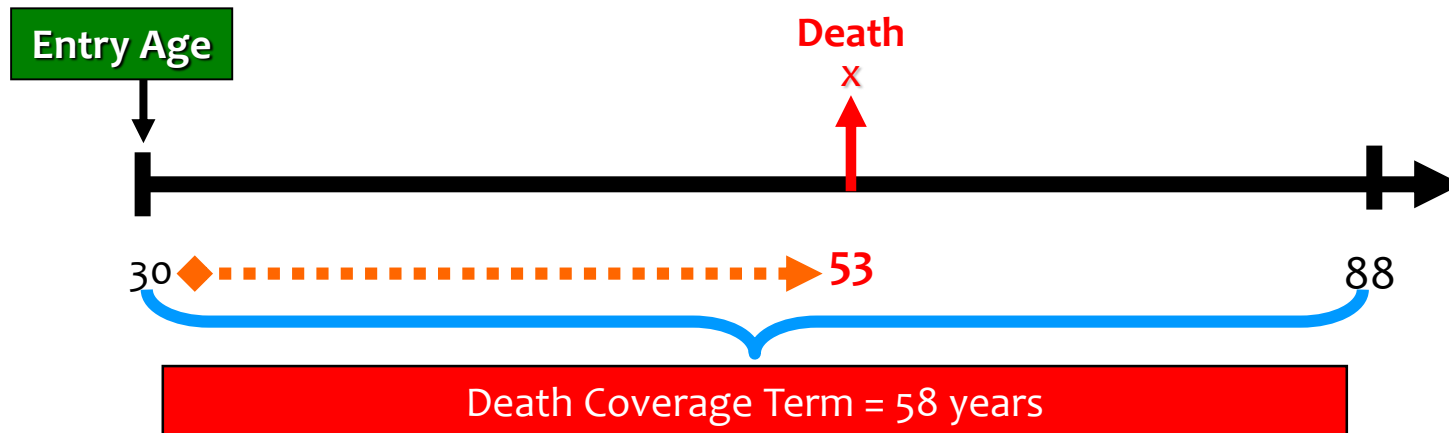
Maturity Benefit

3

Benefits and Features: Death Benefit

Example:

Death Benefit = SC + FE (RM1K) + Accumulated value in PIF* (if any)



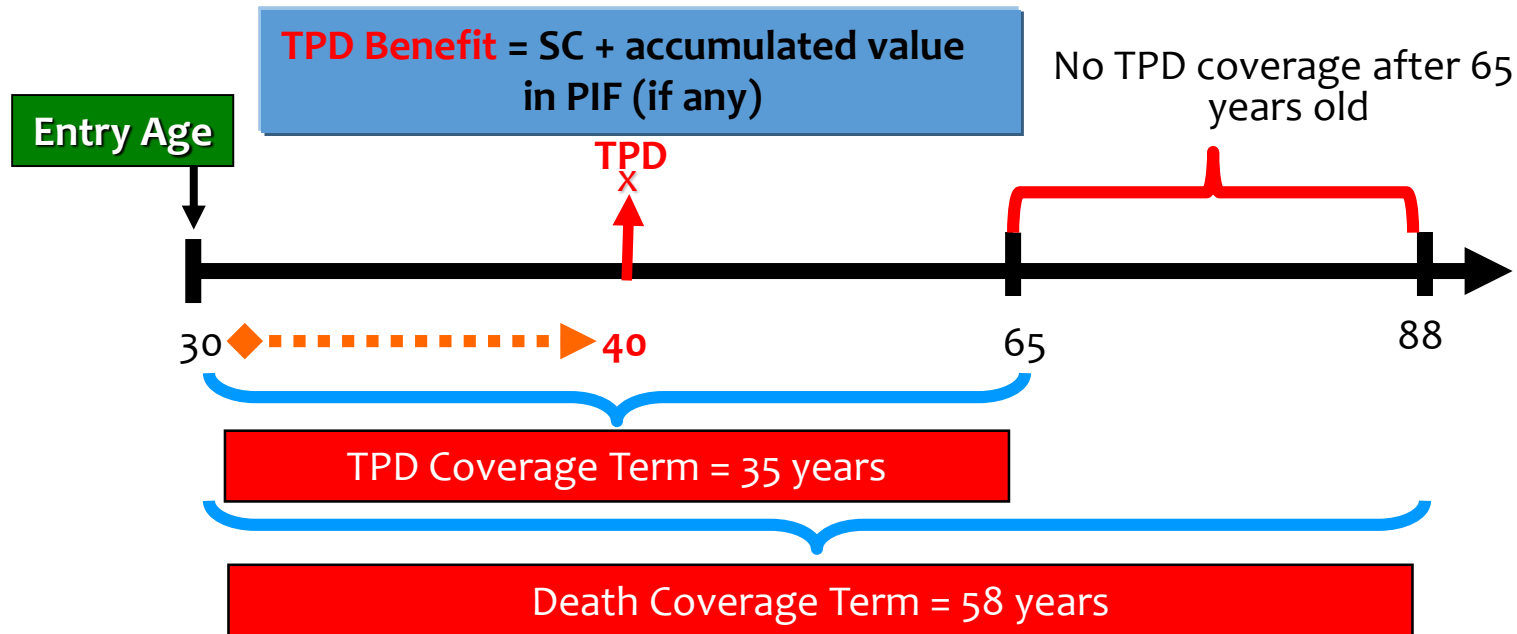
Death Benefit = SC + FE RM1K + Accumulated value in PIF * (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

Note: Death Benefit subject to suicide clause. Suicide clause – refer to certificate operation.

Benefits and Features: TPD Benefit

Example:



TPD Benefit = SC + Accumulated value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTE: For TPD Definition and TPD coverage subject to aggregate – refer to certificate operation.

Benefits and Features: Maturity Benefit

Example:



Maturity Benefit = Accumulated Value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

Benefits and Features: Attachable Riders

Person Covered

- | |
|--|
| 1. Accidental Death & Dismemberment Rider |
| 2. Accident Indemnity Rider |
| 3. Takaful Medical Plus |
| 4. Critical Illness Rider |
| 5. Hospital Cash Benefit Rider |
| 6. Waiver of Contribution for Critical Illness Rider |
| 7. Level Term Rider |

Participant / Payor

- | |
|--|
| 1. Waiver of Contribution for Critical Illness Rider (Payor) |
| 2. Level Term Rider (Payor) |

NOTES:

1. Waiver of Contribution Riders can co-exist with Takaful Medical Plus under the same certificate.
2. If the certificate is in waiver of contribution mode:
 - Takaful Medical Plus will be terminated
 - No billing of contribution thereafter
3. Riders will be terminated upon maturity of the basic plan

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Eligibility

Who is eligible to sign up?

	Entry Age (age next birthday / ANB)	
	Minimum	Maximum
Person Covered	19 years old	60 years old
Participant	19 years old	No maximum age

Others	
3 rd Party Certificate	Yes (The Participant must be spouse of the Person Covered)

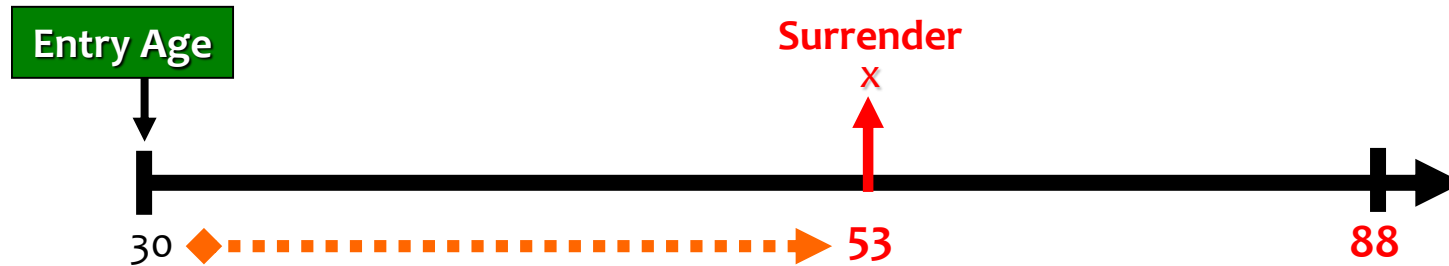
Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Surrender

Example:



Surrender Benefit = Accumulated Value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

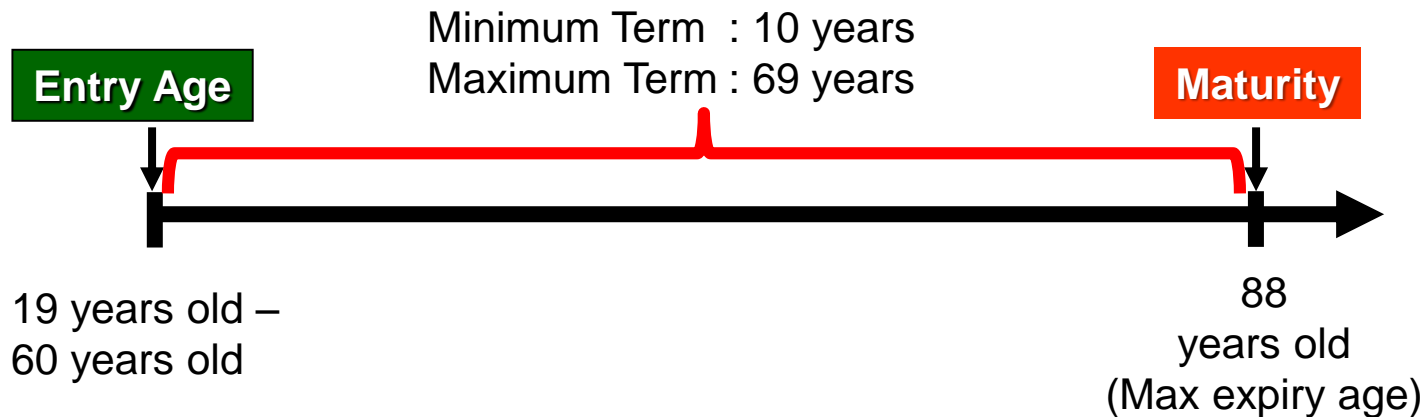
Contribution, Fees and Charges

Contribution Term

Minimum Term	10 years
Maximum Term	69 years

Expiry Age

Maximum Expiry Age (age next birthday)	88 years old
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Contribution, Fees and Charges

Contribution Amount

Minimum Contribution Amount	Annual : RM 600 Semi Annual : RM 300 Quarterly : RM 150 Monthly : RM 50
Maximum Contribution Amount	Subject to underwriting

Contribution Split

Certificate Year	Allocation Rates	
	PIF	PRF
1	0%	100%
2 >	25%	75%

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000 (Subject to a minimum contribution allowed)
Maximum Sum Covered	Subject to underwriting guidelines

Contribution, Fees and Charges

Fees and Allocation

Wakalah Fee

A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF and PIF.

The percentage of Wakalah Fee varies by contribution term and certificate year. In addition to the above, A fixed Wakalah Fee of **RM72.00** will also be charged throughout the contribution term.

Certificate Year	% of contribution	Fixed Fee per Year
1 – 3	20.0%	RM72
4 – 5	15.0%	RM72
6 – 10	10.0%	RM72
11 onwards	5.0%	RM72

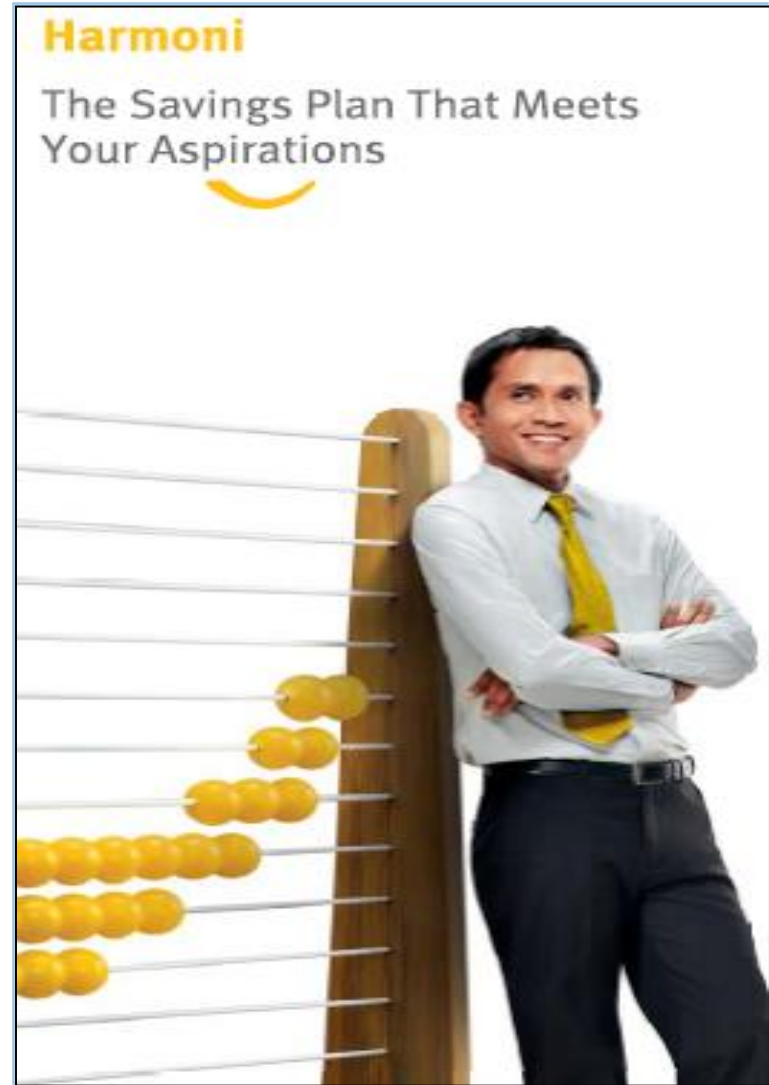
Wakalah Model Products



Sub-Topic 3

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur

HARMONI



An Exclusive Term Takaful with Savings Plan

HARMONI



No	Sub-Topics
1	Overview

Introducing Harmoni

Overview

Traditional
Takaful Plan
with Options of
riders

Maturity
Benefit

Death and Total
Permanent Disability
(TPD) Coverage
Benefit

Investment yield
accumulated until
maturity



Funeral expenses

HARMONI



Marketing Propositions

No	Sub-Topics
1	Creating Awareness
2	Why Choose Harmoni
3	Target Market

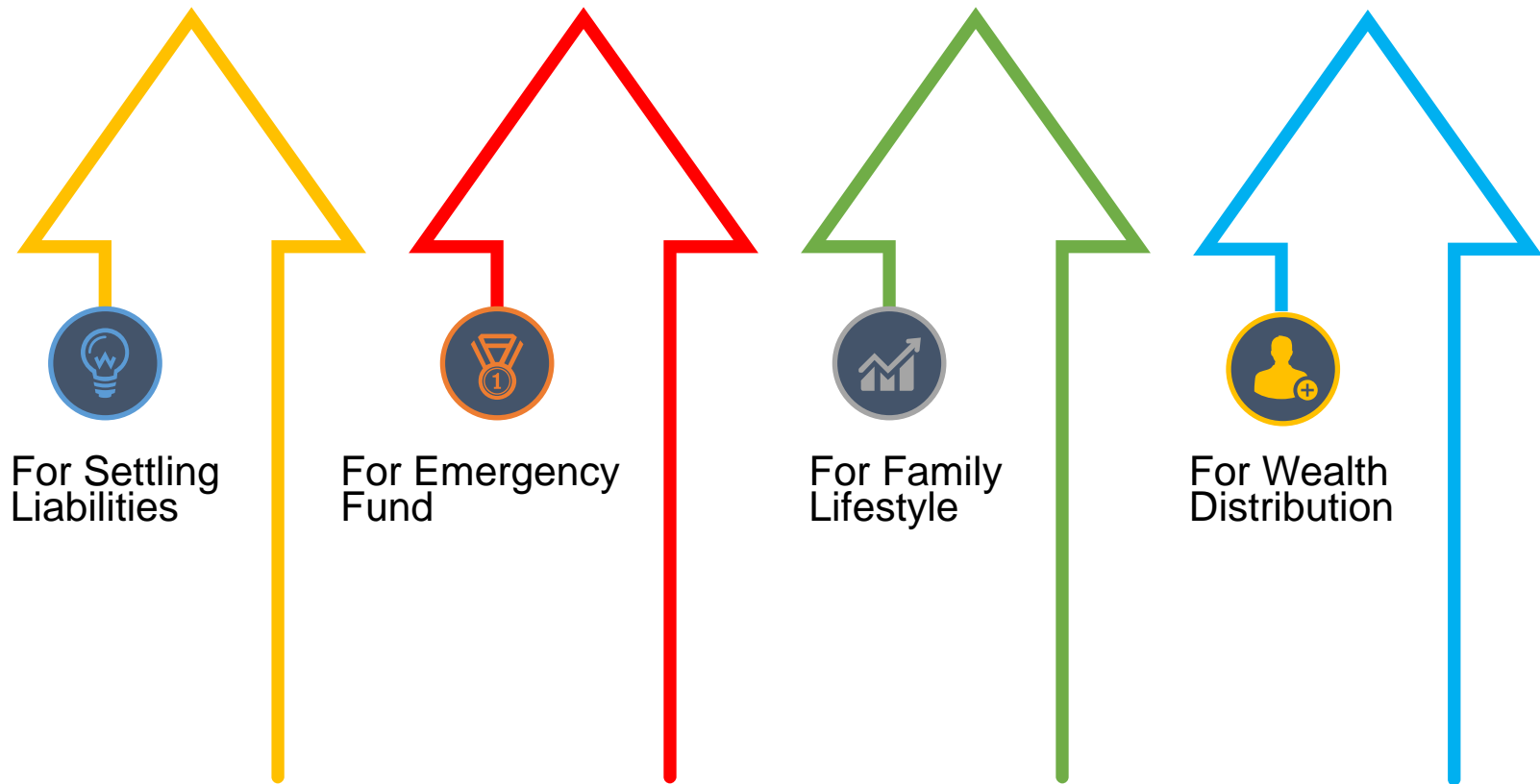
Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Harmoni
3	Target Market

Marketing Propositions

Creating Awareness – Why do we need protection & savings?



HARMONI

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Harmoni
3	Target Market

Why Choose Harmoni

High coverage and savings until maturity

- For participant or child

Flexible option for Takaful coverage with attractive investment yield accumulated until maturity

Partial cash withdrawal

- Up to 80% of Participant Investment Fund (PIF)

Family income replacement plan

Family lifestyle maintenance plan

Tax Relief on Contribution Paid

- Up to RM6,000 per year

Note: Tax relief subject to IRB

HARMONI



Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Harmoni
3	Target Market



Product Specifications

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features

Death Benefit

1

Total & Permanent Disability
(TPD) Benefit

2

Maturity Benefit

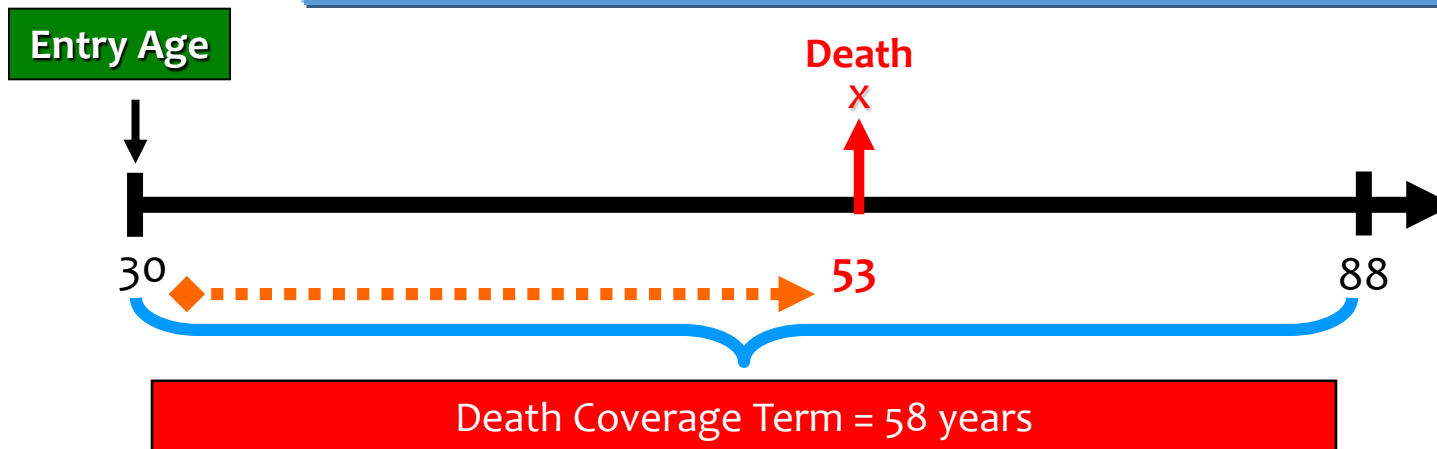
3

HARMONI

Benefits and Features: Death Benefit

Example:

$$\text{Death Benefit} = \text{SC} + \text{FE (RM1K)} + \text{Accumulated value in PIF* (if any)}$$



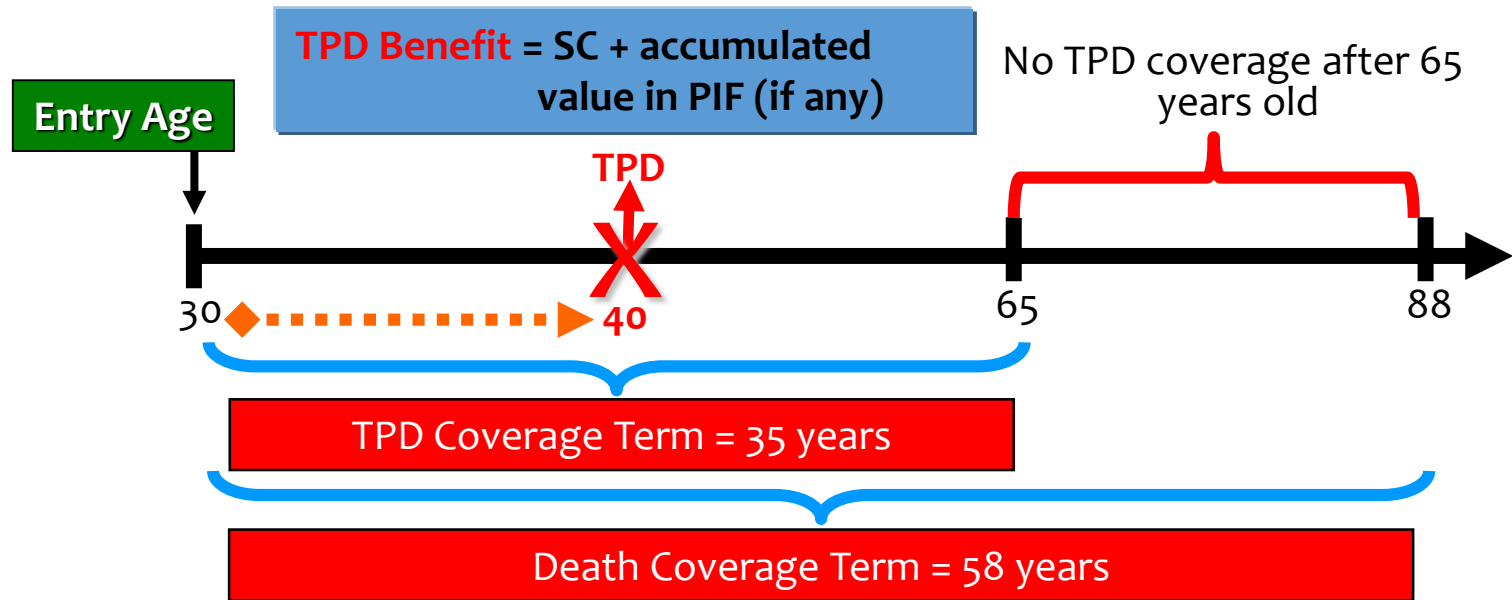
$$\text{Death Benefit} = \text{SC} + \text{FE RM1K} + \text{Accumulated value in PIF* (if any)}$$

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTE: Death benefit for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien – refer certificate operation
Death Benefit will be subjected to suicide clause – refer to certificate operation

Benefits and Features: TPD Benefit

Example:



TPD Benefit = SC + Accumulated value in PIF* (if any)

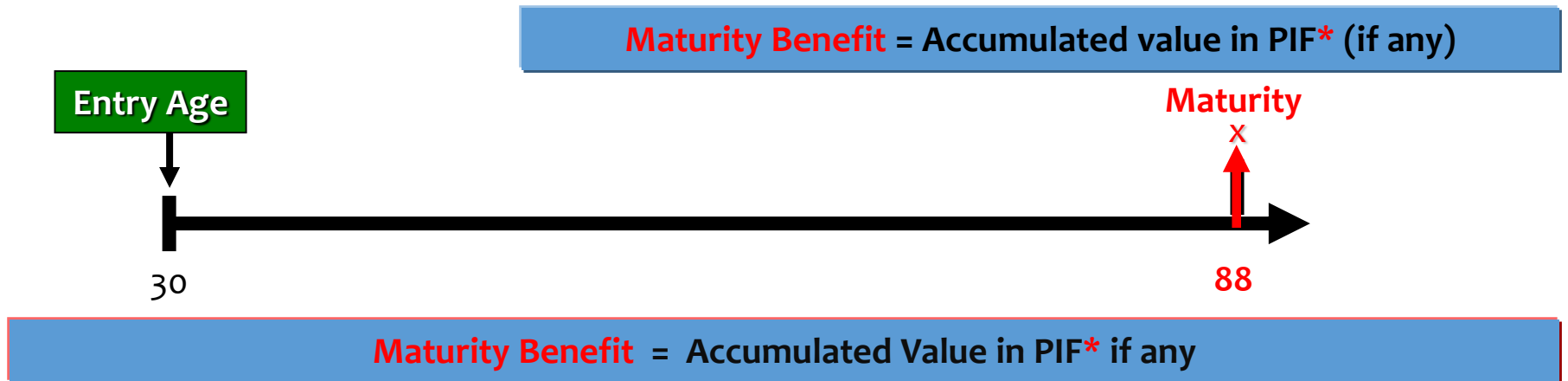
* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTES: TPD benefit for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien – refer certificate operation

TPD coverage subject to aggregate – refer to certificate operation

Benefits and Features: Maturity Benefit

Example:



* Accumulated value in PIF includes PIF investment profit and PRF surplus that have been allocated to the participant.

Benefits and Features: Attachable Riders

Person Covered

- | |
|--|
| 1. Accidental Death & Dismemberment Rider |
| 2. Accident Indemnity Rider |
| 3. Critical Illness Rider |
| 4. Hospital Cash Benefit Rider |
| 5. Waiver of Contribution for Critical Illness Rider |
| 6. Level Term Rider |
| 7. Regular Top-up Rider |
| 8. Takaful Medical Plus |

Participant / Payor

- | |
|--|
| 1. Waiver of Contribution for Critical Illness Rider (Payor) |
| 2. Waiver of Contribution for Death and TPD Rider |
| 3. Level Term Rider (Payor) |
| 4. Family Income Benefit |

NOTES:

1. Waiver of Contribution Riders cannot co-exist with Takaful Medical Plus under the same certificate.

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Eligibility

Who is eligible to sign up?

	Entry Age (age next birthday / ANB)	
	Minimum	Maximum
Person Covered	14 days old	60 years old
Participant	19 years old	No maximum age

Others	
3 rd Party Certificate	Yes (Spouse or Parent of person covered)

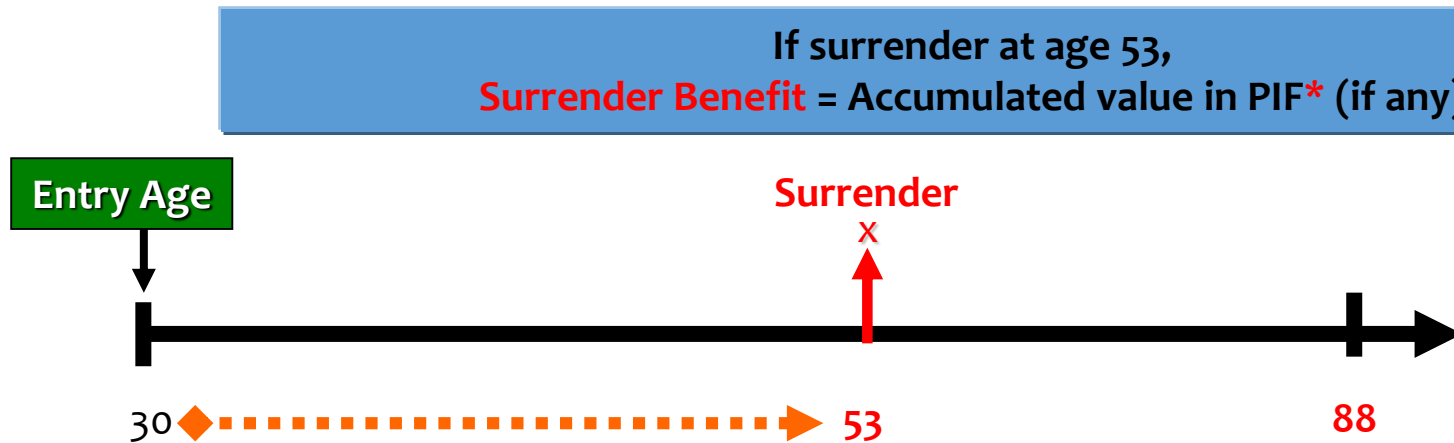
Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Surrender

Example:



Surrender Benefit = Accumulated Value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Product Specifications

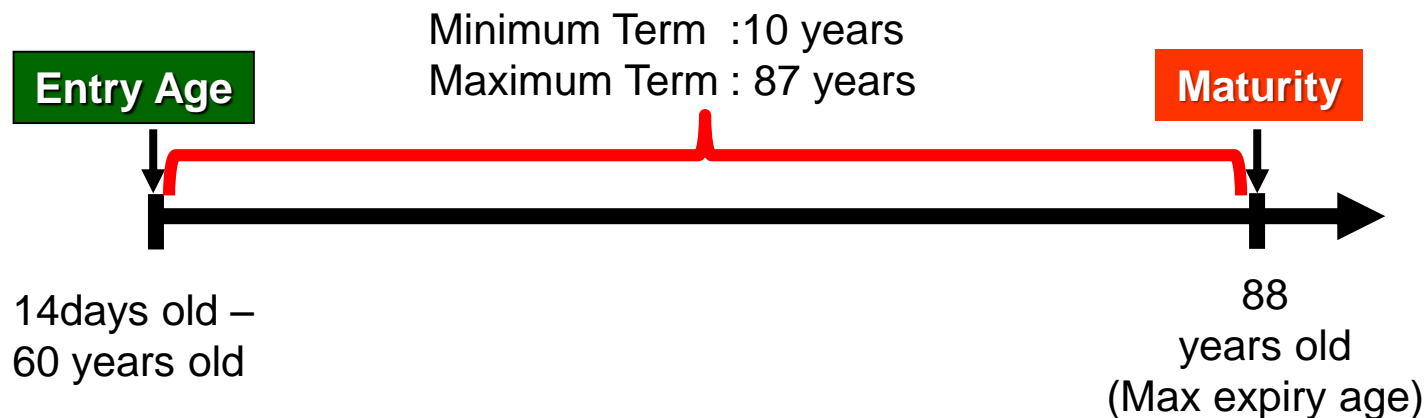
Contribution, Fees and Charges

Contribution Term

Minimum Term	10 years
Maximum Term	87 years

Expiry Age

Maximum Expiry Age (age next birthday)	88 years old
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HARMONI

Contribution, Fees and Charges

Contribution Amount

Minimum Contribution Amount	Annual : RM 840 Semi Annual : RM 420 Quarterly : RM 210 Monthly : RM 70
Maximum Contribution Amount	Subject to underwriting

Contribution Split

Certificate Year	Allocation Rates	
	PIF	PRF
1	0%	100%
2 >	75%	25%

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000 (Subject to a minimum contribution allowed)
Maximum Sum Covered	Subject to underwriting guidelines

Product Specifications

Contribution, Fees and Charges



Fees and Allocation

Wakalah Fee

A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF and PIF.

The percentage of Wakalah Fee varies by contribution term and certificate year. In addition to the above, A fixed Wakalah Fee of **RM72.00** will also be charged throughout the contribution term.

Certificate Year	% of contribution	Fixed Fee per Year
1 – 3	20.0%	RM72
4 – 5	15.0%	RM72
6 – 10	10.0%	RM72
11 onwards	5.0%	RM72

Wakalah Model Products



Sub-Topic 4

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur

INTELEK



The Education Plan For Your Children

INTELEK



No	Sub-Topics
1	Overview

Overview

Traditional
Takaful Plan
with Options of
riders

Maturity
Benefit

Death and Total
Permanent Disability
(TPD) Coverage
Benefit

Academic
Excellence
Award



Funeral expenses

INTELEK



Marketing Propositions

No	Sub-Topics
1	Creating Awareness
2	Why Choose Intelek
3	Target Market

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Intelek
3	Target Market

Marketing Propositions





Creating Awareness – Why do we need savings for child's future education?



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GUIDELINE TO COST OF STUDIES AT A LOCAL PRIVATE COLLEGE

Field of studies & level 	Three- to four-year programme fees  RM	Cost of living*  RM	Total  RM
MANAGEMENT/BUSINESS/ACCOUNTING/ ENGLISH/COMMUNICATION/ EARLY CHILDHOOD EDUCATION			
■ Foundation	10,850	6,000	16,850
■ Certified Accounting Technician	8,710	5,000	14,710
■ Diploma	18,000 – 25,000	19,000	37,000 – 44,000
■ Bachelor's Degree	48,000 – 66,000	27,000	75,000 – 93,000
■ Professional Degree (ACCA, ICASA)	23,000 – 27,000	27,000	50,000 – 54,000
COMPUTER SCIENCE/IT/MULTIMEDIA/ COMPUTER GRAPHICS/ ENGINEERING			
■ Diploma	22,000 – 24,000	19,000	41,000 – 43,000
■ Bachelor's Degree	54,000	27,000	81,000
HEALTH SCIENCES/ AGRICULTURE SCIENCES			
■ Diploma	23,000 – 40,000	19,000	42,000 – 59,000

INTELEK

Creating Awareness – Why do we need savings for child's future education?



BH ONLINE

BERITA BUKAN DUNIA HIBURAN BISNES RENCANA WANITA Hujung Minggu BHPLUS

BERITA > Nasional
Jumaat, 7 Oktober 2016 | 11:27am

Tamat pengajian tapi yuran tertunggak

Dia Mohd Azroni Sarabain
sarabain@bh.com.my

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KUALA LUMPUR: Kementerian Pendidikan Tinggi (KPT) bimbang pelajar Malaysia di Mesir yang berjaya menamatkan pengajian tidak layak menerima ijazah kerana tunggakan yuran pengajian.

Timbalan Ketua Setiausaha, Datuk Kamel Mohamed yang mengetuai delegasi kementerian itu ke Mesir, bulan lalu berkata, maklumat itu diperoleh daripada pelajar terbabit ketika lawatan berkenaan.

"Pelajar kita di Mesir bukan saja ada yang menghadapi tunggakan yuran pengajian dan bimbang tidak dapat meneruskan pengajian, malah ada yang sudah tamat pengajian menghadapi masalah tunggakan yuran.

"Ada dua atau tiga pelajar berjaya menamatkan pengajian, tetapi mempunyai tunggakan yuran sekitar AS\$5,000 (RM20,779) hingga AS\$ 6,000 (RM24,935).

"Bagaimanapun, setakat ini tiada pelajar dibuang pengajian kerana tunggakan yuran," katanya ketika menjadi ahli panel sesi dialog 'Tabung Pendidikan Pelajar Malaysia', di sini, hari ini.

Tabung yang akan dilancarkan Menteri Pendidikan Tinggi, Datuk Seri Idris Jusoh sebentar lagi untuk membantu pelajar Malaysia di Mesir yang mengalami masalah kewangan.

Seramai 150 pelajar Malaysia di Mesir gagal membayar yuran pengajian antara satu hingga dua tahun yang berjumlah keseluruhan kira-kira RM4.5 juta didedahkan BH pada 15 September lalu dan susulan itu, delegasi kementerian berkenaan dihantar ke sana bagi mendapatkan maklumat lebih terperinci.

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Intelek
3	Target Market

Why Choose Intelek?

Savings instrument with flexible option for Takaful coverage

- For participant and child

Academic Excellence Award

- For UPSR, PT3, SPM & STPM*
- Amount received varies according to monthly contribution

Partial cash withdrawal

- Up to 80% of Participant Investment Fund (PIF)

Family lifestyle maintenance plan

Family income replacement plan

Tax relief on contribution paid

- Up to RM3,000 per year

**Subject to terms and conditions. Refer product spec.*

Note: Tax relief subject to IRB

INTELEK



Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Intelek
3	Target Market



Product Specifications

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features

Death Benefit

1

Total & Permanent Disability
(TPD) Benefit

2

Maturity Benefit

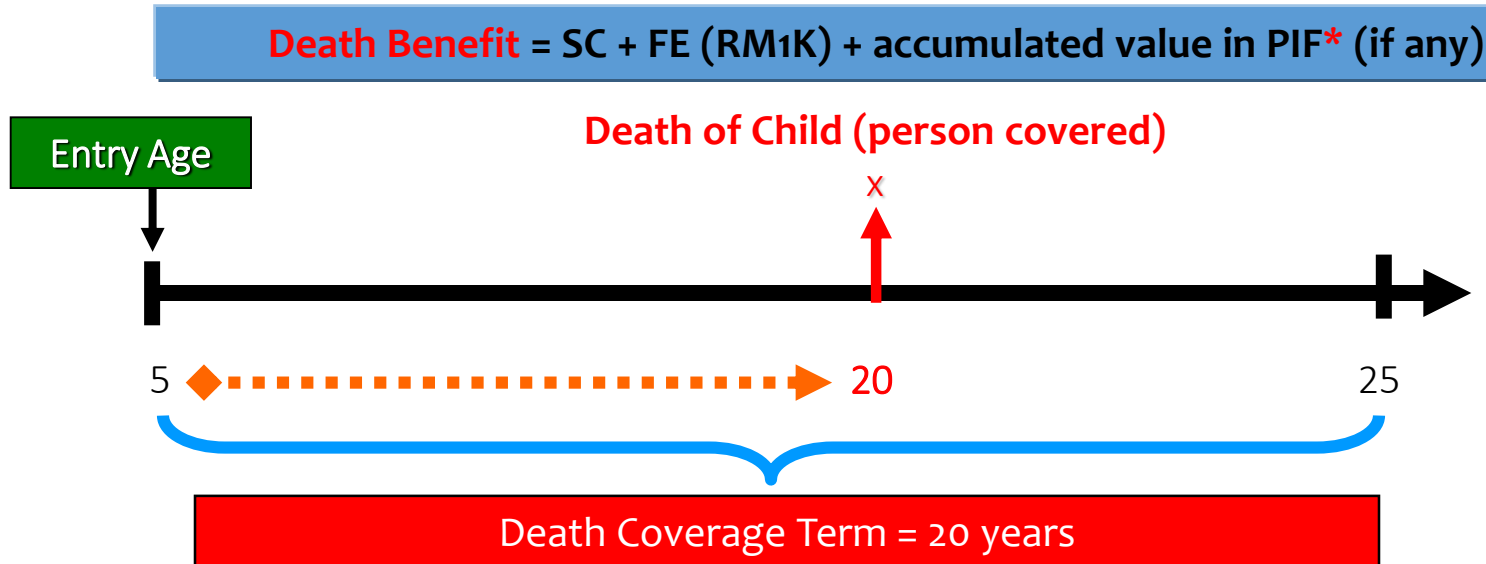
3

Academic Excellence Award

4

Benefits and Features: Death Benefit

Example:



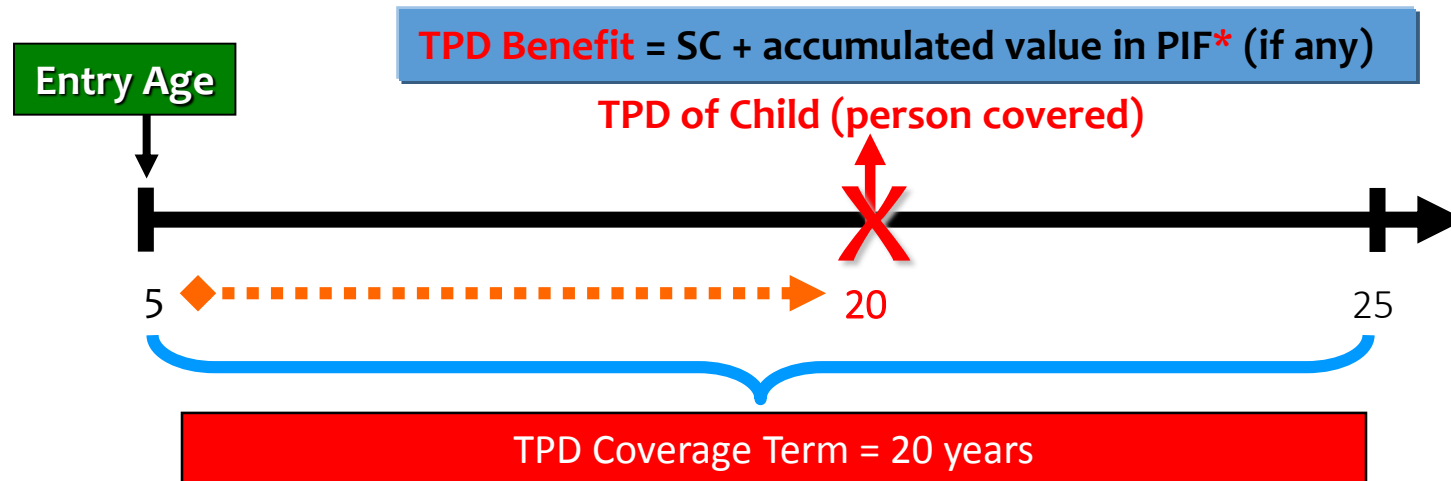
Death Benefit = SC + FE RM1K + Accumulated value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTE: Death benefit for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien – refer certificate operation

Benefits and Features: TPD Benefit

Example:



TPD Benefit = SC + Accumulated value in PIF* (if any)

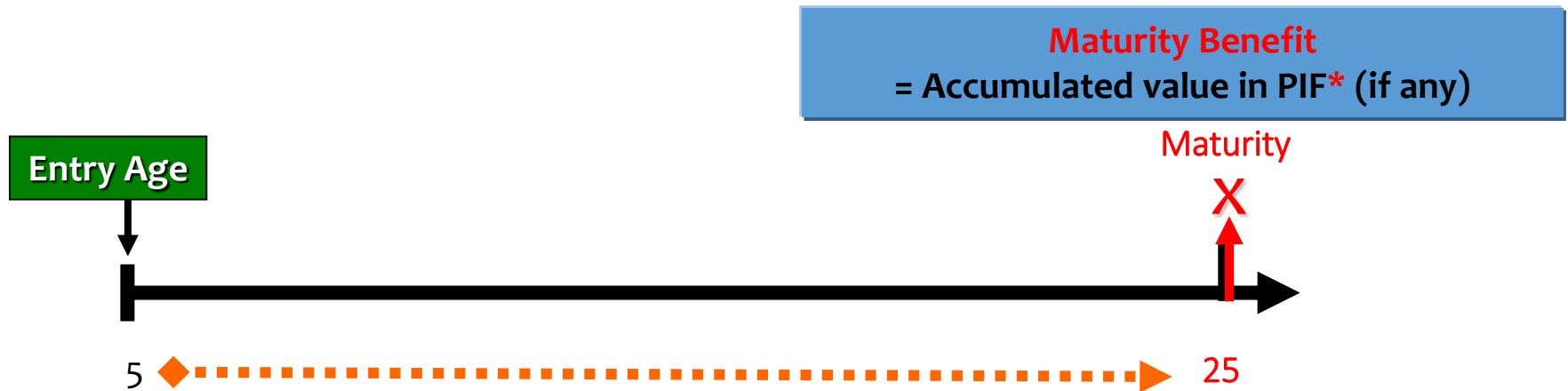
* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTES: TPD benefit for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien – refer certificate operation

Total TPD coverage subject to aggregate – refer certificate operation

Benefits and Features: Maturity Benefit

Example:



Maturity Benefit = Accumulated Value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

Benefits and Features: Academic Excellence Award

The following rewards are subjected to the following conditions:

Examination Grades	Amount (RM) for Monthly Contribution less than RM100 per month	Amount (RM) for Monthly Contribution RM100 per month and above
UPSR (5As)	250	500
PT3 (8As) *	350	750
SPM (8As and above)	500	1,000
STPM (5 Principals As)	1,000	1,500

**Applicable for core subjects only*

Notes:

The rewards are subjected to the following conditions:

- 1 Certificate must be in forced at least 1 year before the child sit for the exams.
- 2 The above benefit is on per life basis.
- 3 Number of A grade is counted based on core subjects only (grades A and A+ only).
- 4 The above benefit is subject to change according to the Malaysian Syllabus Structure.
- 5 Etiqa Family Takaful Berhad reserves the right to amend the terms and conditions of the benefit in the future.

Attachable Riders

Person Covered

- | |
|---|
| 1. Accidental Death & Dismemberment Rider |
| 2. Critical Illness Rider |
| 3. Hospital Cash Benefit Rider |
| 4. Level Term Rider |
| 5. Regular Top-up Rider |
| 6. Takaful Medical Plus |

Participant / Payor

- | |
|--|
| 1. Waiver of Contribution for Critical Illness Rider (Payor) |
| 2. Waiver of Contribution for Death and TPD Rider |
| 3. Level Term Rider (Payor) |
| 4. Family Income Benefit |

NOTES:

1. Waiver of Contribution Riders can co-exist with Takaful Medical Plus under the same certificate.
2. If the certificate is in waiver of contribution mode:
 - Takaful Medical Plus will be terminated
 - No billing of contribution thereafter
3. Riders will be terminated upon maturity of the basic plan

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Eligibility

Who is eligible to sign up?

	Entry Age (age next birthday / ANB)	
	Minimum	Maximum
Person Covered	14 days old	15 years old
Participant	19 years old	60 years old

Others	
3 rd Party Certificate	Yes (Child only)

Vesting Age	Upon the child reaching the age of 18 years old, ownership of the certificate shall be automatically transferred to him/her
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Product Specifications

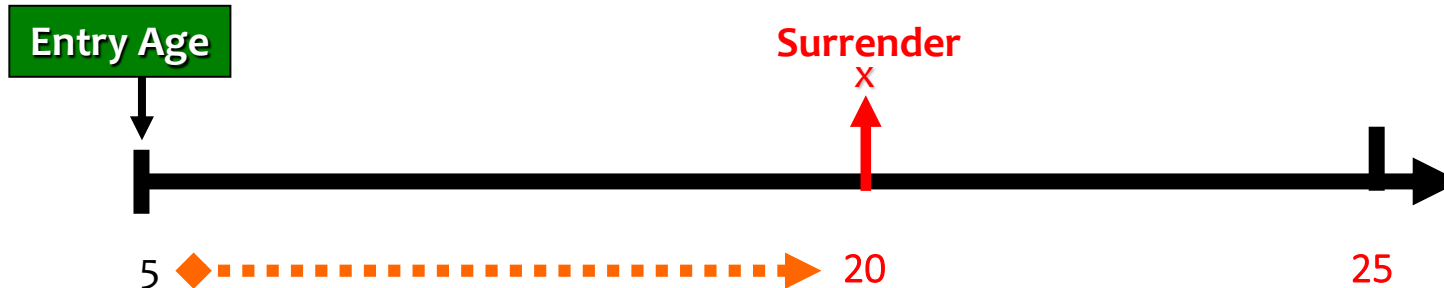


No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Surrender

Example:

If surrender at age 20, **Surrender Benefit**
= Accumulated value in PIF* (if any)



Surrender Benefit = Accumulated Value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surplus that have been allocated to the participant.

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

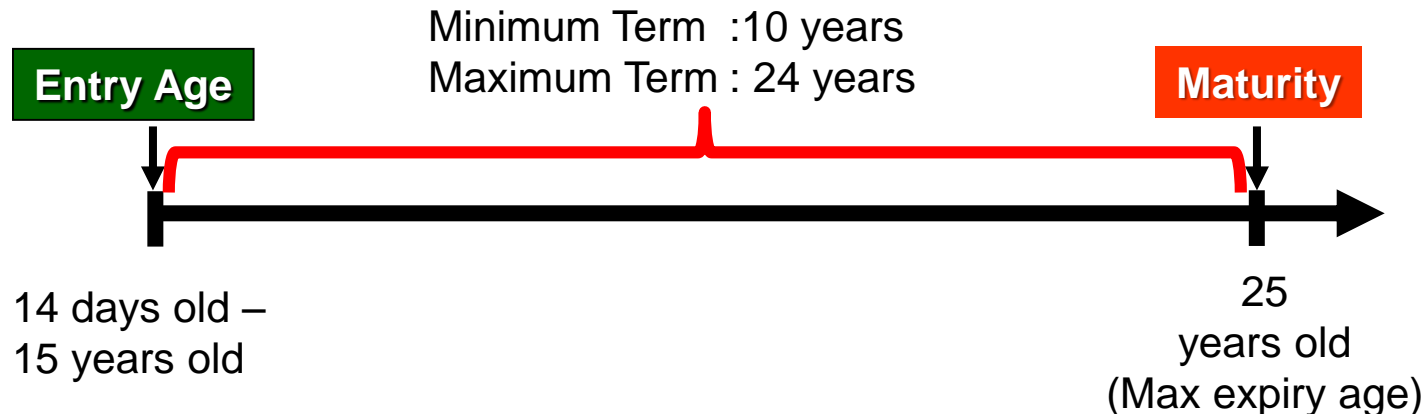
Contribution, Fees and Charges

Contribution Term

Minimum Term	10 years
Maximum Term	24 years

Expiry Age

Maximum Expiry Age (age next birthday)	25 years old
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Contribution, Fees and Charges

Contribution Amount

Minimum Contribution Amount	Annual : RM 840 Semi Annual : RM 420 Quarterly : RM 210 Monthly : RM 70
Maximum Contribution Amount	Subject to underwriting

Contribution Split

Certificate Year	Allocation Rates	
	PIF	PRF
1	0%	100%
2 >	94%	6%

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000 (Subject to a minimum contribution allowed)
Maximum Sum Covered	Subject to underwriting guidelines

Contribution, Fees and Charges

Fees and Allocation

Wakalah Fee

A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF and PIF.

The percentage of Wakalah Fee varies by contribution term and certificate year. In addition to the above, A fixed Wakalah Fee of **RM72.00** will also be charged throughout the contribution term.

Certificate Year	% of contribution	Fixed Fee per Year
1 – 3	20.0%	RM72
4 – 5	15.0%	RM72
6 – 10	10.0%	RM72
11 onwards	5.0%	RM72

Wakalah Model Products



Sub-Topic 5

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur

KARISMA



A Plan That Protects And Save For The Future

KARISMA



No	Sub-Topics
1	Overview

Overview

Death and Total
Permanent Disability
(TPD) Coverage
Benefit

Cash
Payment/Survival
Benefit every 2 years

Traditional
Takaful Plan
with Options of
riders

Maturity
Benefit



Funeral expenses

KARISMA



Marketing Propositions

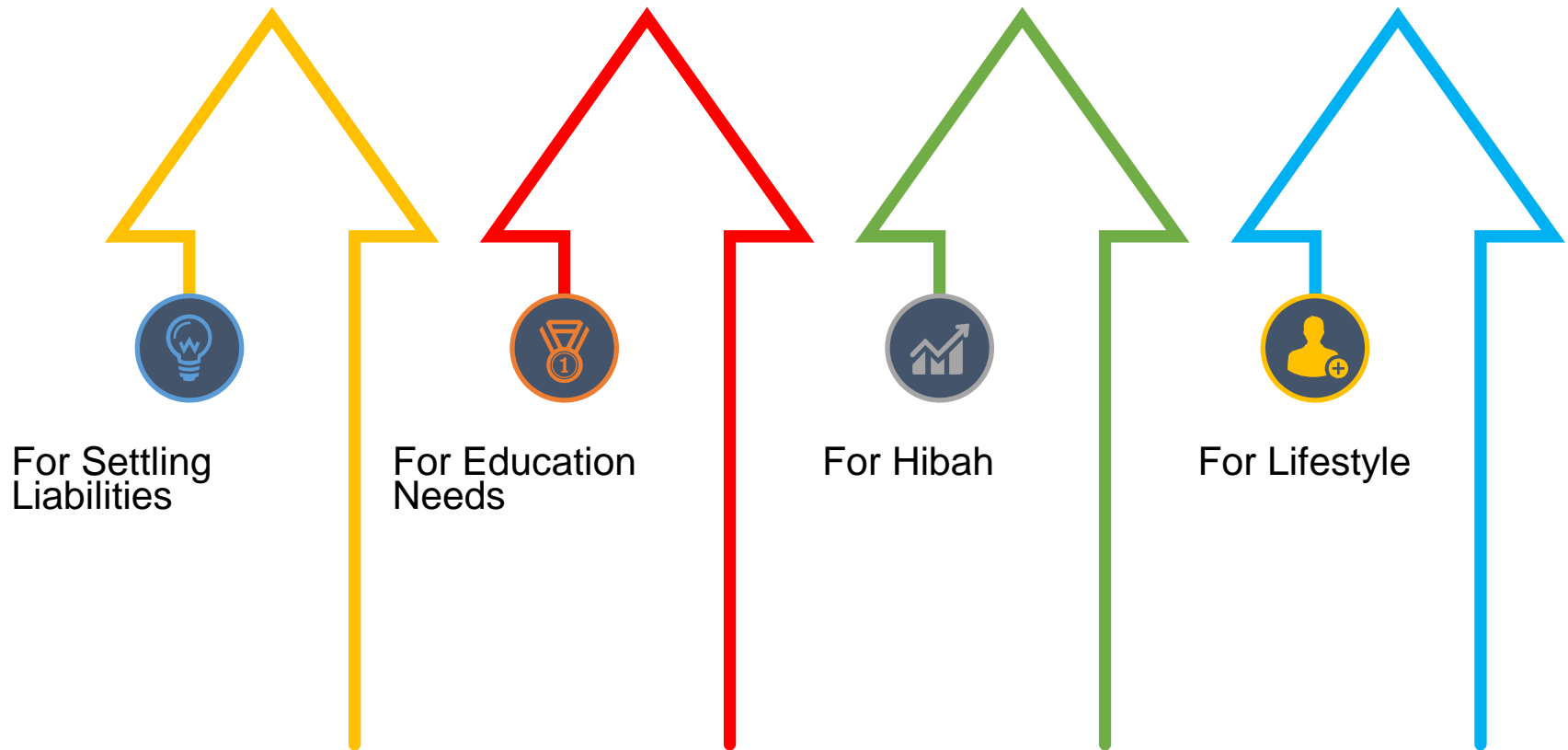
No	Sub-Topics
1	Creating Awareness
2	Why Choose Karisma
3	Target Market

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Karisma
3	Target Market

Creating Awareness – Why do we need protection and savings?



Marketing Propositions



Sub-Topic 2

No	Sub-Topics
1	Creating Awareness
2	Why Choose Karisma
3	Target Market

Why Choose Karisma?

Protection and savings

Cash payment/survival benefit

- Payable every 2 years throughout certificate duration
- Cash payment varies according to certificate year*
- Total Cash Payment is up to 112.5% of sum covered (for Term 30 years)

Choice of certificate term

- 20 years or 30 years

Contribution split

- 70% in PIF 5 years onwards

Fixed contribution during entire tenure

Flexibility in enhancing the plan with optional rider

Tax relief on contribution paid

- Up to RM6,000

**Subject to terms and conditions. Refer product spec.*

Note: Tax relief subject to IRB

KARISMA



Marketing Propositions



Sub-Topic 2

No	Sub-Topics
1	Creating Awareness
2	Why Choose Karisma
3	Target Market

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features

Death Benefit

1

Total & Permanent Disability
(TPD) Benefit

2

Maturity Benefit

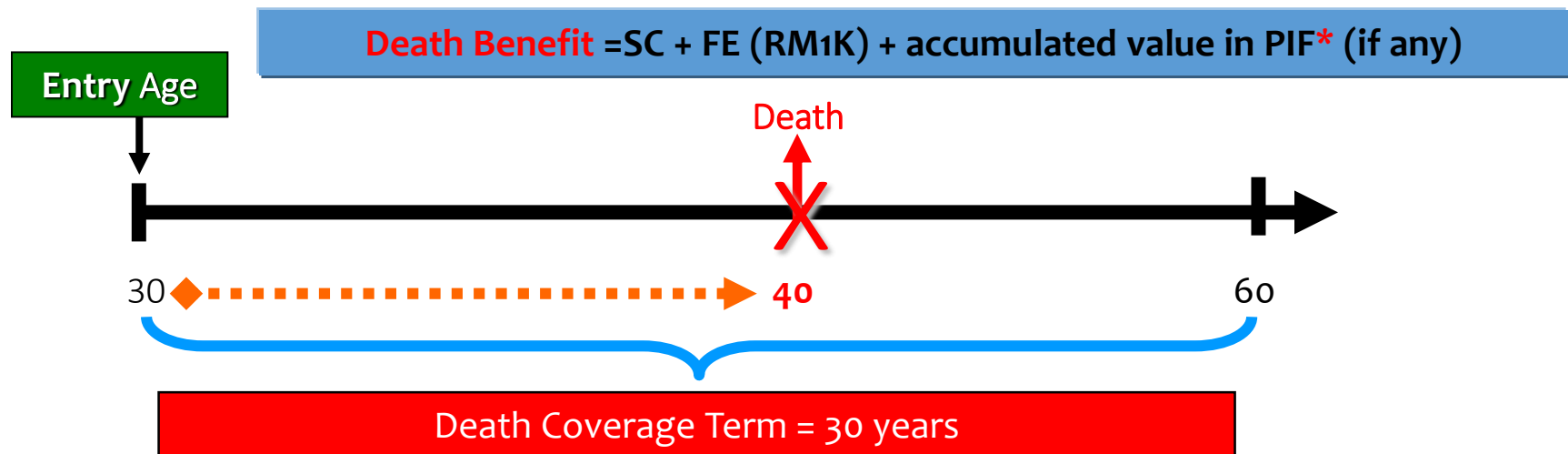
3

Cash Payment/Survival Benefit

4

Benefits and Features: Death Benefit

Example: 30 years certificate term



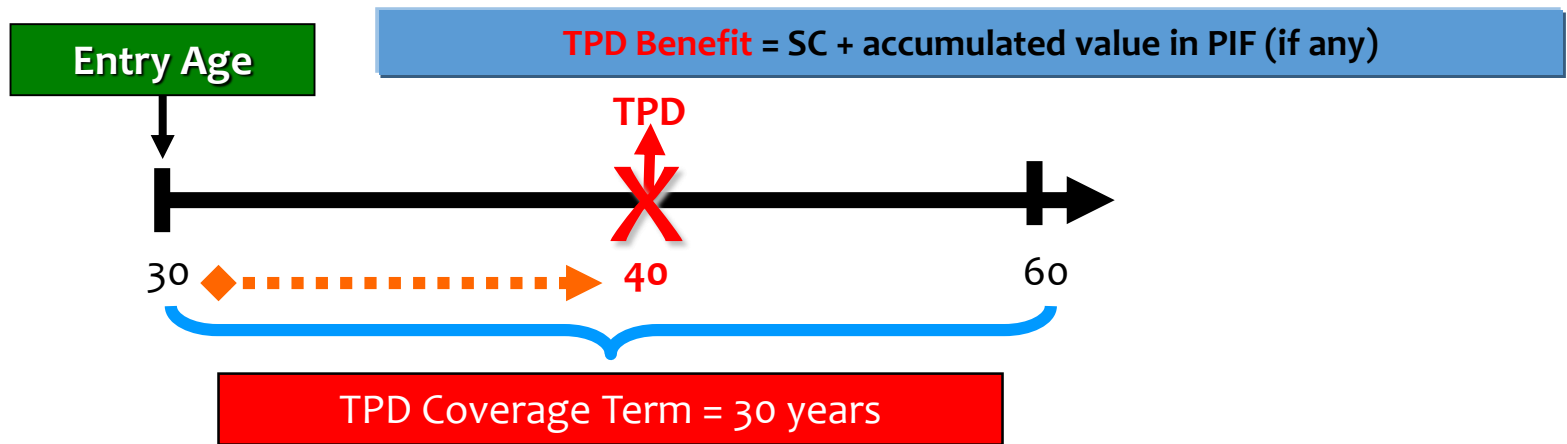
Death Benefit = SC + FE RM1K + Accumulated value in PIF* (if any)

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTE: Death for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien – refer certificate operation

Benefits and Features: TPD Benefit

Example: 30 years certificate term



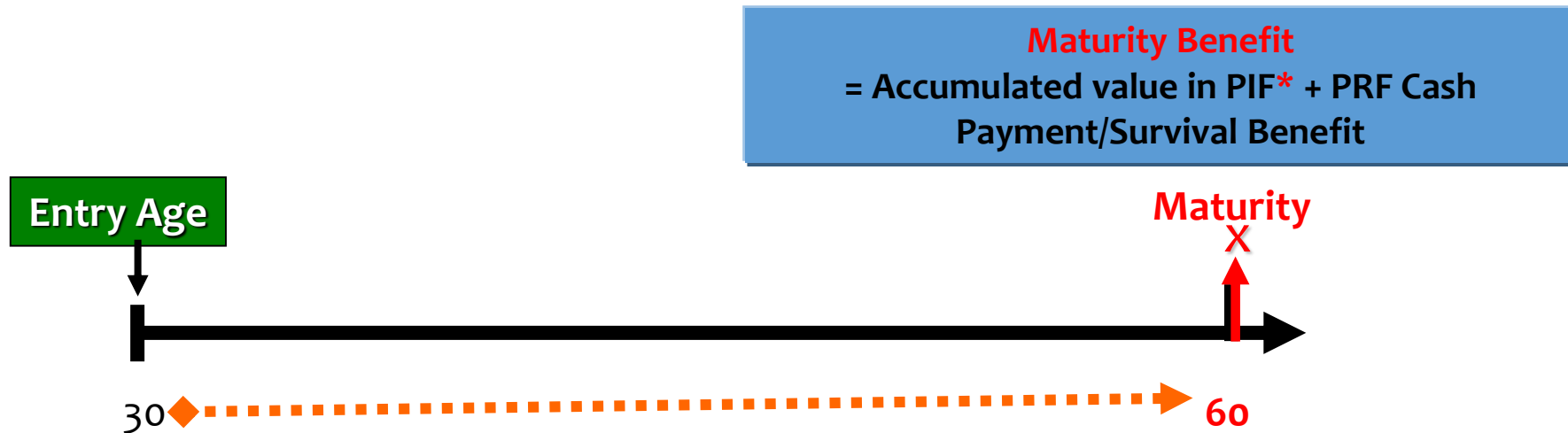
$$\text{TPD Benefit} = \text{SC} + \text{Accumulated value in PIF}^* \text{ (if any)}$$

* Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

NOTES: TPD benefit for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien – refer certificate operation
Total TPD coverage subject to aggregate – refer certificate operation

Benefits and Features: Maturity Benefit

Example: 30 years certificate term



Maturity Benefit = Accumulated Value in PIF* + PRF Cash Payment / Survival Benefit

* Accumulated value in PIF includes PIF profit and PRF surpluses that have been allocated to the participant.

Benefits and Features: Cash Payment/Survival Benefit

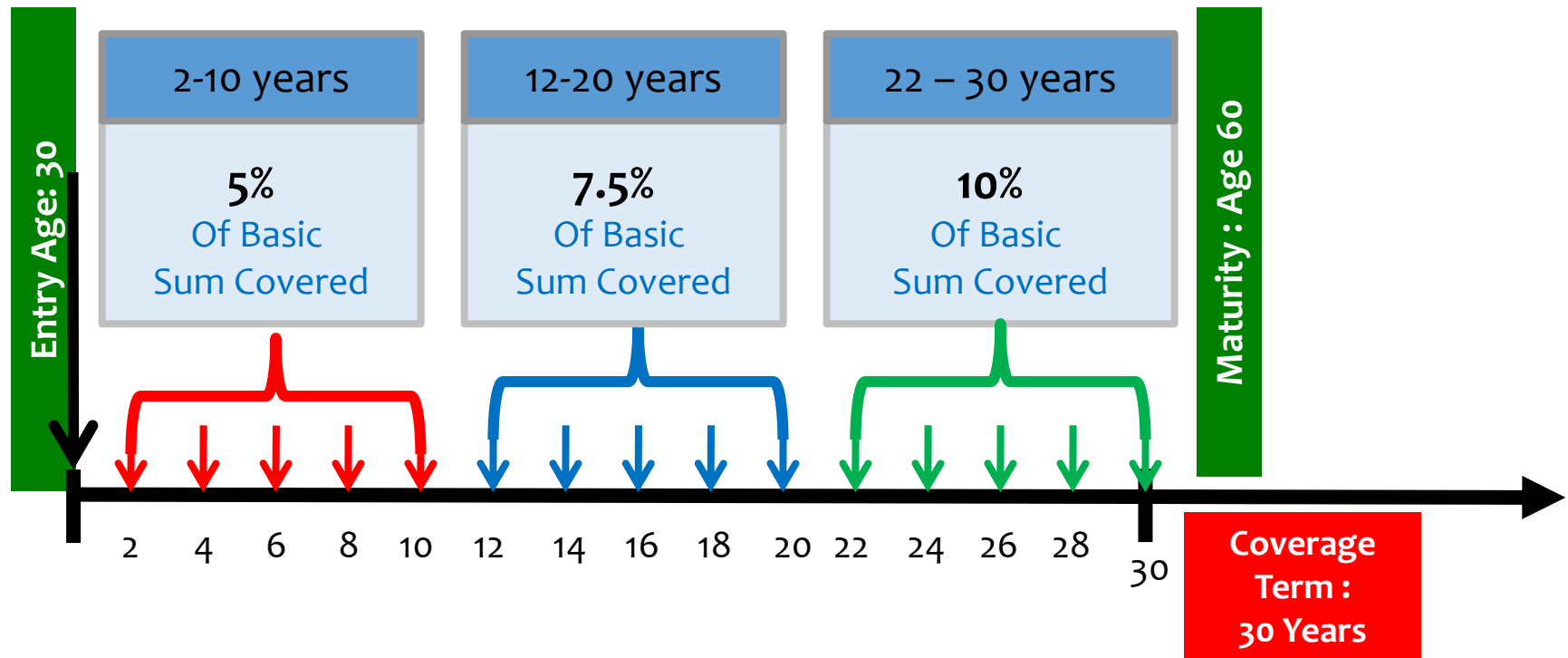
A fixed Cash Payment/Survival Benefit which is based on the percentage of Basic Sum Covered is payable from PRF every 2 completed certificate years until maturity.

Certificate Year	Cash Payment / Survival Benefit (% of Basic Sum Covered)
2 - 10 years	5 %
12 – 20 years	7.5%
22 – 30 years	10%

NOTE: *Provided certificate is in force and all contributions due are paid*

Benefits and Features: Cash Payment/Survival Benefit

Example: 30 years certificate term



Total cash payment is up to **112.5%** of sum covered

NOTE: Cash benefit is payable as long certificate is in force and all contributions due are paid

KARISMA



Benefits and Features: Attachable Riders

Person Covered

- | |
|--|
| 1. Accidental Death & Dismemberment Rider |
| 2. Accidental Indemnity Rider |
| 3. Critical Illness Rider |
| 4. Hospital Cash Benefit Rider |
| 5. Waiver of Contribution for Critical Illness Rider |
| 6. Takaful Medical Plus |
| 7. Level Term Rider |
| 8. Regular Top-up Rider |

Participant / Payor

- | |
|--|
| 1. Waiver of Contribution for Critical Illness Rider (Payor) |
| 2. Waiver of Contribution for Death and TPD Rider |
| 3. Level Term Rider (Payor) |
| 4. Family Income Benefit |

NOTES:

1. Riders will be terminated upon maturity of the basic plan
2. For payor riders, riders will be terminated upon transfer or change of ownership of the certificate

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Eligibility

Who is eligible to sign up?

	Entry Age (age next birthday / ANB)	
	Minimum	Maximum
Person Covered	14 days (1 year ANB)	Adult: 55 years old
Participant	19 years old	No maximum age

Others	
3 rd Party Certificate	Yes (The Participant must be a Spouse or Parent of the Person Covered)

Vesting Age	Upon the child reaching age of 19 years old next birthday, ownership of the certificate may be transferred to him/her, after obtaining consent from the Certificate Owner.
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Product Specifications

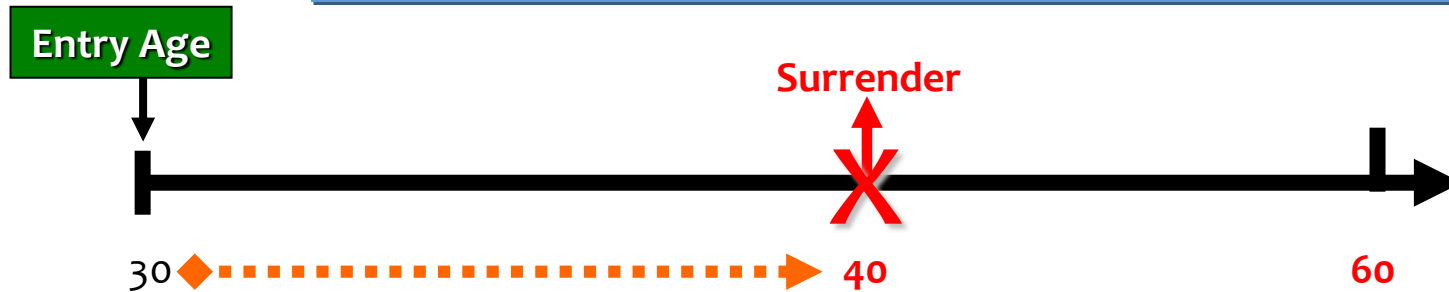


No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features: Surrender Benefit

Example: 30 years certificate term

If surrender at age 40, **Surrender Benefit**
= Accumulated value in PIF + PIF Investment Profit + PRF
Surrender Value



Surrender Benefit = Accumulated Value in PIF + PIF Investment Profit + PRF Surrender Value

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Contribution, Fees and Charges

Fees and Allocation

Wakalah Fee

A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF and PIF.

The percentage of Wakalah Fee varies by contribution term and certificate year. In addition to the above, A fixed Wakalah Fee of **RM72.00** will also be charged throughout the contribution term.

Certificate Year	% of contribution	Fixed Fee per Year
1 – 3	20.0%	RM72
4 – 5	15.0%	RM72
6 – 10	10.0%	RM72
11 onwards	5.0%	RM72

Contribution, Fees and Charges

Certificate Term

Certificate term allowable

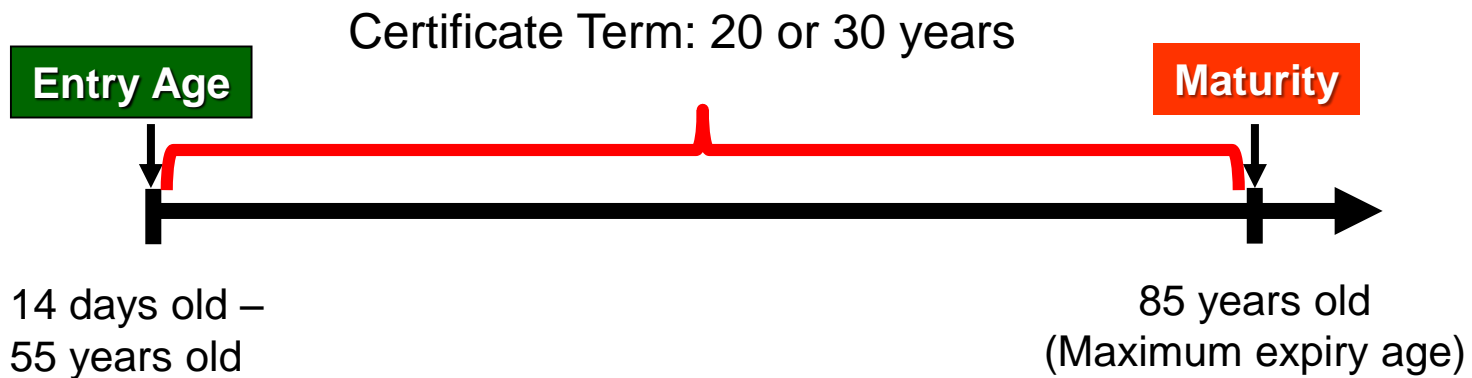
20 or 30 years

Maturity Age

Maturity Age

Maximum 85 years

Person Covered



Contribution, Fees and Charges

Contribution Amount

Minimum Contribution Amount	Subject to minimum Sum Covered of RM12,500
Maximum Contribution Amount	Subject to approved underwriting guidelines

Contribution Term

Contribution Term	Regular contribution is payable throughout the contract term
--------------------------	--

Sum Covered

Minimum Sum Covered	RM12,500
Maximum Sum Covered	Subject to underwriting guidelines

Contribution, Fees and Charges

Contribution Split

- The Basic Certificate's contribution (after deducting Wakalah Fee) will be allocated to the PRF and PIF in the following ratio:

Certificate Year	PIF (%)	PRF (%)
1 - 2	0	100
3 - 4	30	70
5 onwards	70	30



KARISMA

Wakalah Model Products



Sub-Topic 6

No	Sub-Topics
1	Prisma
2	Prisma+
3	Harmoni
4	Intelek
5	Karisma
6	Mabrur

MABRUR



A Plan That Protects And Save For Your Future

MABRUR



No	Sub-Topics
1	Overview

Introducing Maburr

Overview

Death and Total
Permanent Disability
(TPD) Coverage
Benefit

Hajj and Umrah
Allowances

Badal Hajj
Benefit

Ihsar Benefit

Funeral expenses

Cash Payment
Benefit

Double Indemnity
Benefit

Child Guardian
Allowance
Benefit

Maturity
Benefit



MABRUR



Marketing Propositions

No	Sub-Topics
1	Creating Awareness
2	Why Choose Maburr

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Mabur

Creating Awareness – Protection, future savings and benefits while perform Hajj & Umrah



Jom baca e-paper
lagi lebih **PADAT**



UTAMA MUTAKHIR GLOBAL ARENA RAP/SELEBRITI BISNES EKSTRA METROTV PRK CAMERON HIGHLAND

BESIAH ACID IIJUM'UHO SANIAI NUANSA DEKIDAMAN HATI CENY SINAI EKSPRESI VIBROH GALEHO ADUN

PHONE FREEDOM 365
Nikmati telefon pintar terbaru dengan program pemilihan telefon terhebat.

RM10
0%
PERCUMA

Ad closed by Google

RM10 sebulan dalam akaun Tabung Haji

MyMetro > Mutakhir



Siti A'isyah Sukaimi

am@hmetro.com.my

Sepang: Paling sedikit RM10. Itu jumlah wang paling sedikit pernah dimasukkan seorang peneroka FELDA ke dalam akaun Tabung Haji (TH) yang dikumpul bagi menunaikan Rukun Islam kelima itu.

Menceritakan kesungguhannya menabung, Hashim Ismail, 58, berkata, dia pernah memasukkan RM10 sebulan dalam TH memandangkan hanya itu yang mampu dilakukan berdasarkan pendapatan diterimanya sebagai peneroka.

"Ketika itu, enam anak masih kecil dan bersekolah, jadi saya dan isteri pernah hanya memasukkan wang ke dalam akaun masing-masing sebanyak RM10.

"Jumlah simpanan saya setiap bulan juga tidak menentu, mengikut kemampuan masing-masing. Pernah juga kami masukkan ke dalam akaun sebanyak RM50 bergantung kepada pendapatan diterima," katanya ditemui di Kompleks TH Sepang di sini.

Hashim yang tinggal di FELDA Chini 4 di Pekan, Pahang terpilih untuk menunaikan ibadat haji bersama isteri, Habsah Nayan, 53, seorang suri rumah.

Dalam pada itu, Hashim berkata, biarpun wang yang dimasukkan setiap bulan tidak menentu selain tidak besar jumlahnya dia dan isteri tidak berputus asa mahu ke Tanah Suci Makkah bagi menunaikan ibadat haji.

"Kami berdua tidak pernah ke sana memandangkan belum berpeluang untuk menunaikan umrah. Kami berdua juga mendaftarkan diri dengan TH pada 2008.

"Justeru, apabila menerima surat tawaran itu, syukur dan gembira rasanya kerana dapat menjadi tetamu Allah di Tanah Suci Makkah kali ini," katanya.

Artikel ini disiarkan pada : Khamis, 19 Julai 2018 @ 11:02 AM

MABRUR

Creating Awareness – Protection, future savings and benefits while perform Hajj & Umrah



BERITA | MALAYSIA

Sembilan jemaah haji Malaysia cedera ringan dalam kemalangan bas

Bernama | 24 Ogos 2018 04:06 MYT



Sembilan jemaah yang tercedera telah di bawa ke hospital berdekatan untuk mendapatkan rawatan sebelum dibenarkan pulang ke hotel mereka. - Gambar hiasan

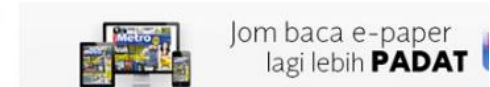
tersebut dan telah menghantar pasukan kecemasan yang terdiri daripada petugas perubatan dan kebajikan, bersama-sama pihak muassasah Asia Tenggara meninjau dan memberi pertolongan.

"Keadaan jalan ketika itu sangat sesak kerana kebanyakan jemaah haji dari seluruh dunia melakukan nafar awwal dan pulang ke Makkah pada hari yang sama," katanya kepada media selepas melawat jemaah haji yang cedera di sini, pada Khamis.

MAKKAH: Seramai sembilan jemaah Malaysia iaitu tiga lelaki dan enam wanita mengalami cedera ringan dalam kemalangan membabitkan dua buah bas yang membawa jemaah haji Malaysia ke Makkah dari Mina.

Menteri di Jabatan Perdana Menteri, Datuk Dr Mujahid Yusof Rawa berkata kemalangan tersebut berlaku kira-kira jam 8.40 pagi waktu tempatan semasa bas jemaah Malaysia dalam perjalanan pulang ke Makkah selepas melakukan nafar awwal.

"Kira-kira jam 8.40 pagi, bilik gerakan Tabung Haji (TH) telah menerima laporan mengenai kemalangan



UTAMA MUTAKHIR GLOBAL ARENA RAP/SELEBRITI BISNES EKSTRA METROTV

BESTARI AGRO IT@METRO SANTAI NUANSA DEKOTAMAN HATI GEN Y SIHAT EKSPRESI VROOM GALI



Ad closed by C

'Dia simpan duit kemenangan untuk kami tunai umrah'

MABRUR

Marketing Propositions



No	Sub-Topics
1	Creating Awareness
2	Why Choose Maburr

Why Choose Mabror?

Lump Sum Payment for Takaful Benefit

Hajj and Umrah Allowances

Cash Payment Benefit

- First cash payment payable at end of 3rd certificate year and every year thereafter until maturity
- Payment up to 10% of basic sum covered

Double Indemnity Benefit

- Due to accidental death while performing Hajj and Umrah at Makkah or Madinah

Badal Hajj Benefit

Ihsar Benefit

Child Guardian Allowance Benefit

MABRUR



Product Specifications

No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Product Specifications



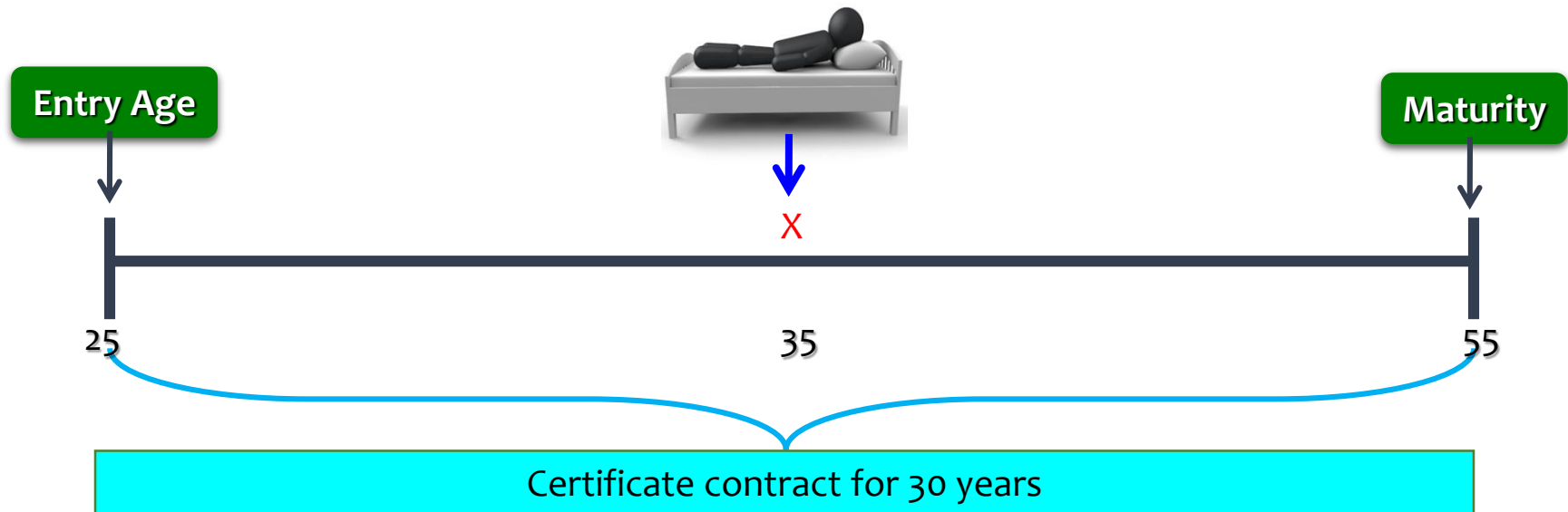
No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Benefits and Features

- 1 Death, TPD & Maturity Benefits
- 2 Hajj and Umrah Allowances Benefits
- 3 Cash Payment Benefit
- 4 Double Indemnity Benefit
- 5 Badal Hajj Benefit
- 6 Ihsar Benefit
- 7 Child Guardian Allowance Benefit

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Benefits and Features: Death Benefit



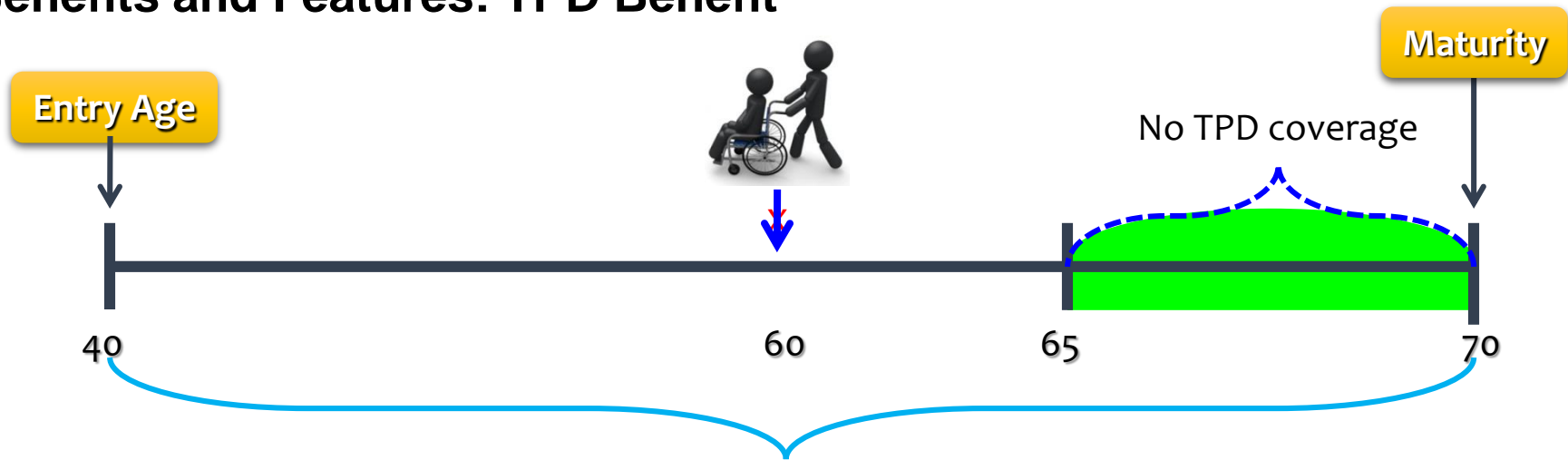
Death Benefit = Basic Sum Covered + Funeral Expenses Benefit RM1000 + Accumulated value in PIF* – any indebtedness (if any)

NOTE:

*Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

- Death Benefit subject to suicide clause – refer to certificate operation
- Death benefit for Person Covered below age 5 (ANB) will be subjected to Juvenile Lien – refer certificate operation

Benefits and Features: TPD Benefit



Certificate contract for 30 years

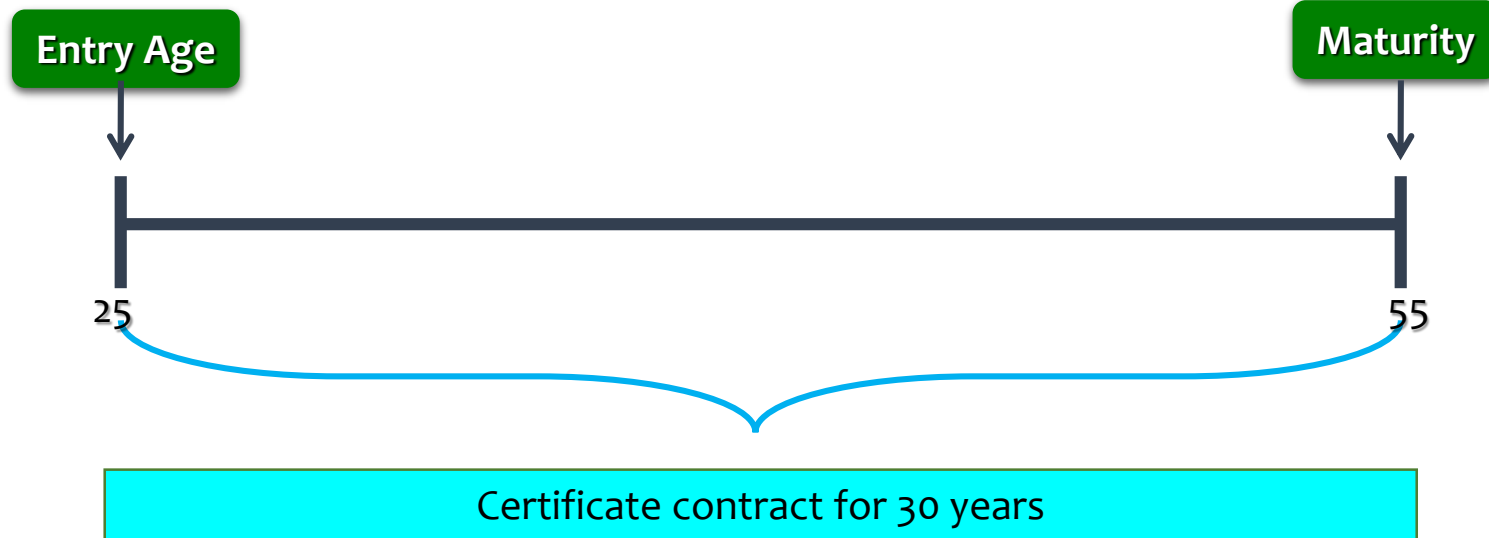
TPD Benefit = Basic Sum Covered + Accumulated value in PIF* – any indebtedness (if any)

NOTE:

*Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the participant.

Total Sum Covered payable (on all certificates covering the same Person Covered) upon TPD is subject to an aggregate – refer certificate operation.

Benefits and Features: Maturity Benefit



Maturity Benefit = Accumulated PIF*

Note:

*Accumulated value in PIF includes PIF investment profit and PRF surpluses that have been allocated to the Participant.



Benefits and Features: Hajj Allowance Benefit

RM1000

- While this Certificate is **In Force for at least five (5) full Certificate Years** and all required contributions are paid, if the Person Covered goes for Hajj, this benefit will be paid in **lump sum once throughout the certificate term**.
- If the Person Covered performs **Hajj and Umrah together** at the same time, this will be **considered as Hajj and no Umrah allowance** will be paid.
- The Hajj and Umrah benefit cannot be claimed in the same certificate year – **subject to twelve (12) months interval from the last claim made** and there is no restriction on whether Hajj or Umrah is claim first.

Note:

This benefit will be paid to the Participant (Certificate Owner).

Benefits and Features: Umrah Allowance Benefit

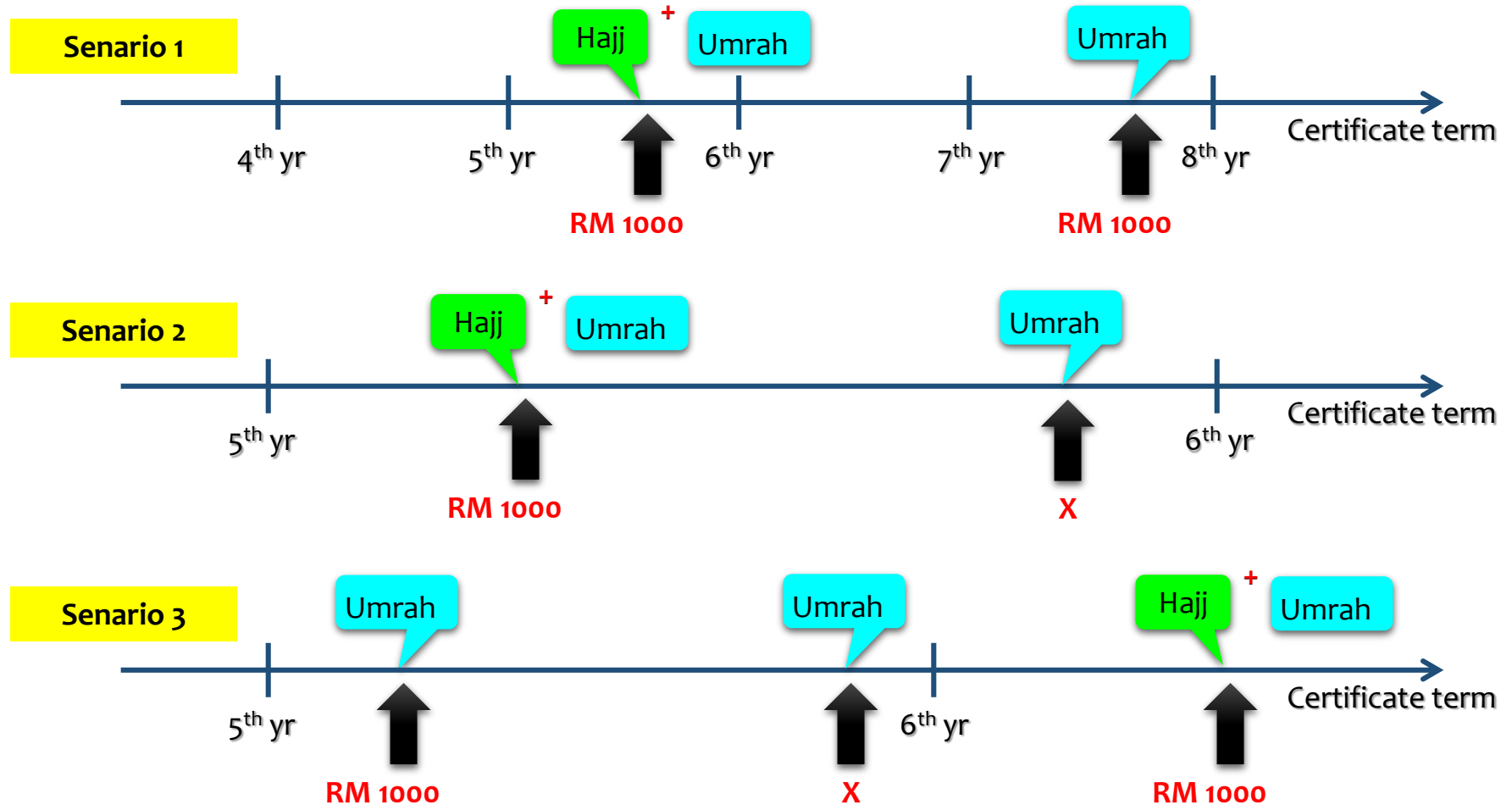
RM1000

- While this Certificate is In Force for at least five (5) full Certificate Years and all required contributions are paid, if the Person Covered goes for Umrah, this benefit will be paid in **lump sum once throughout the certificate term**.
- If the Person Covered performs **Hajj and Umrah together** at the same time, this will be **considered as Hajj and no Umrah allowance** will be paid.
- The Hajj and Umrah benefit cannot be claimed in the same certificate year – **subject to twelve (12) months interval from the last claim made** and there is no restriction on whether Hajj or Umrah is claim first.

Note:

This benefit will be paid to the Participant (Certificate Owner).

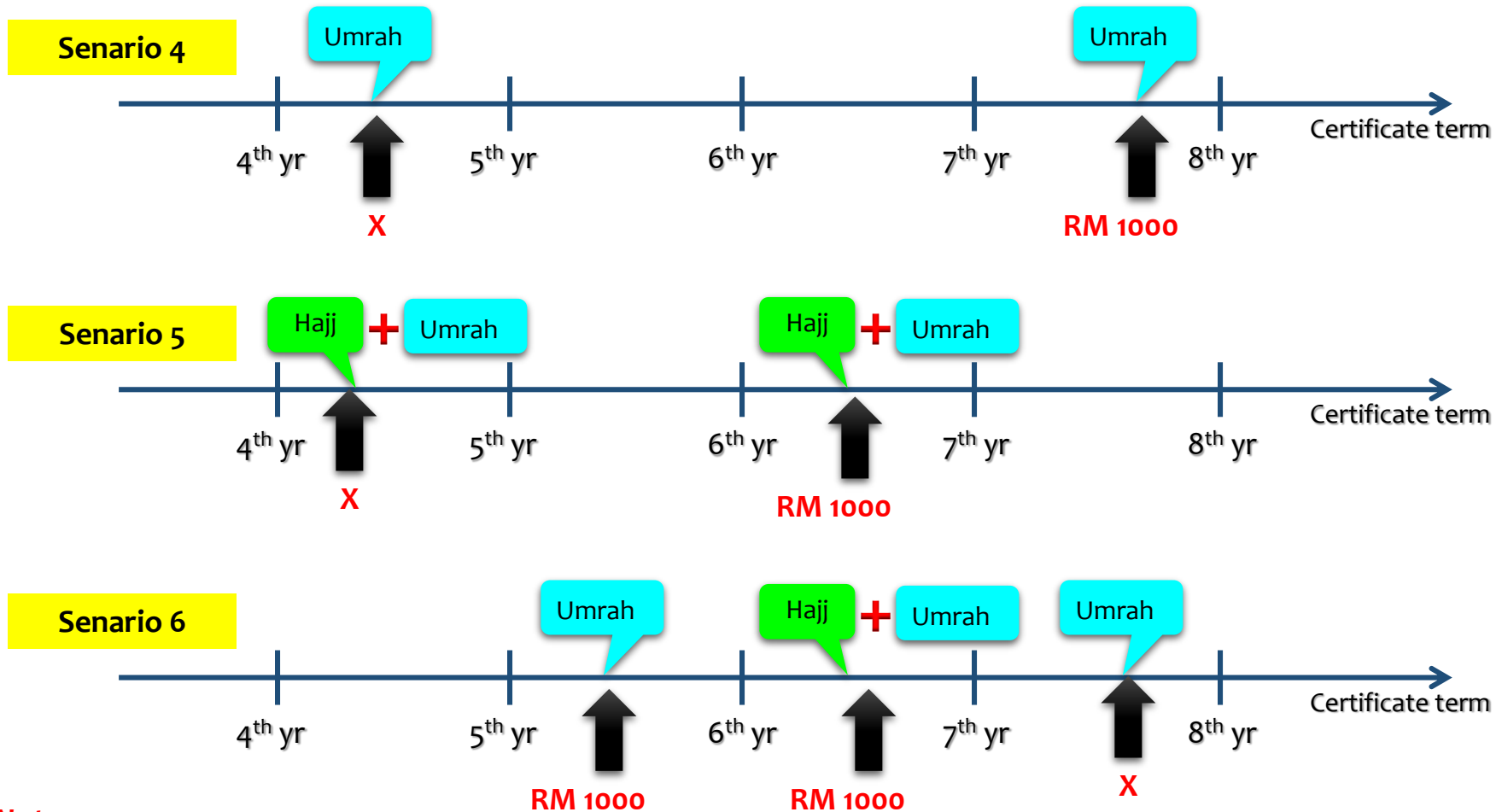
How Hajj & Umrah Allowance Benefit Work?



Note:

- The required documentary evidence satisfactory must be submitted to us.
- No outstanding contribution.

How Hajj & Umrah Allowance Benefit Work?



Note:

- The required documentary evidence satisfactory must be submitted to us.
- No outstanding contribution.

Benefits and Features: Cash Payment Benefit

How Cash Payment Benefit Works?

- Provided the certificate is in force and no outstanding contribution.
- A fixed Cash Payment which is based on the percentage of Basic Sum Covered.
- The cash payments are payable at the **end of the 3rd certificate year** and **every year thereafter**.
- Will be **credited into Person Covered's Tabung Haji account**.

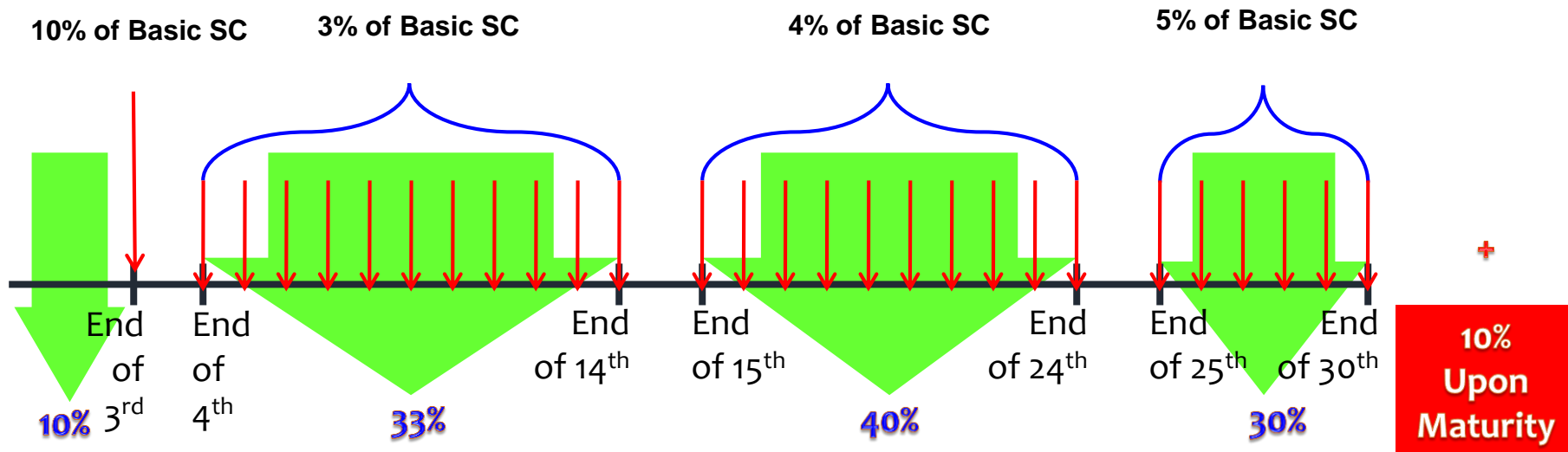
End of Certificate Year	% of Basic Sum Covered (SC)
3 rd	10%
4 th – 14 th	3%
15 th – 24 th	4%
25 th – 30 th	5%
TOTAL	113%

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Benefits and Features: Cash Payment Benefit

How Cash Payment Benefit Works?

Example for term 30 years



Cash Payment = 113% of Basic Sum Covered

Additional 10% of Basic Sum Covered Upon Maturity

Total Cash Payment = 123%

Note:

Total Cash Payment varies according to the certificate term selected, customers who select lower policy term will get less than 123%.

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Benefits and Features: Double Indemnity Benefit

additional
100%

- Upon **Death** of the Person Covered due to **accidental causes** occurs while performing Hajj or Umrah at **Makkah and Madinah**.
- An **additional 100%** of the Basic Sum Covered will be payable in lump sum on top of the Death benefit.
- The Person Covered's age must **not exceed age 70 years at the next birthday**.

Note:

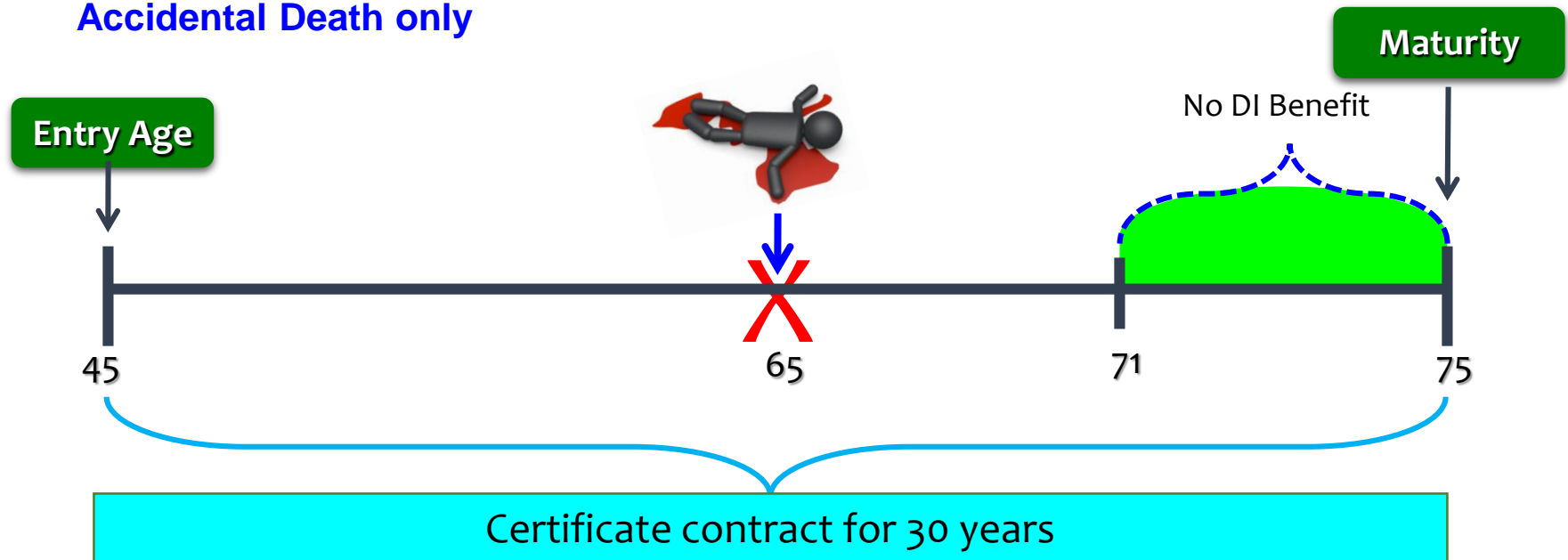
For Person's Covered age 71 and above, only Death Benefit will be payable should death happens while performing Hajj or Umrah.

Benefits and Features: Double Indemnity Benefit

How Double Indemnity Benefit Works?

Example for term 30 years

Accidental Death only



Double Indemnity Benefit = Additional 100% Basic SC on top of Death Benefit

Note:

The coverage is up to 45 days (Haji) and 15 days (Umrah) respectively from the date of departure from Malaysia.

Benefits and Features: Badal Hajj Benefit

RM3000

Badal Hajj is an arabic term. It means the **performance of the obligatory hajj on behalf** of those who have died whilst not having done so, or are unable due to illness and/or disability.

For Death and TPD:

- In the unfortunate event of Death or TPD of the Person Covered before performing hajj, **RM3,000** will be allocated for Badal Hajj Benefit (this **amount is an additional to sum covered**).
- The amount is payable to the certificate owner/nominee to perform Badal Hajj on behalf of the Person Covered.
- The **Person Covered age 16 (ANB) and above only** (upon claim event date).
- Badal Hajj Benefit will be payable as long as the Person Covered **does not make any claim for Hajj Allowance Benefit**.

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Benefits and Features: Badal Hajj Benefit

Additional requirements for TPD:

- Badal Hajj Benefit is only payable **upon full payment of TPD Benefit** i.e. together with the second TPD payment instalment (if any).
- The **Person Covered's age must not exceed age 65 years** at the next birthday and the **disability must continue uninterruptedly** for a period of at **least 6 months** before the TPD benefit can be paid.

Badal Hajj Benefit (TPD) = RM3000 on top of Full TPD Benefit payment



Benefits and Features: Ihsar Benefit

- Ihsar means **obstruction**. It is the hindrance that the pilgrims may come across when she/he is on the way to perform Hajj or Umrah.
- It is a situation in which the pilgrim who is **in the state of ihram is obstructed to perform Hajj or Umrah due to falling sick** (medical condition).



Benefits and Features: Ihsar Benefit

Up to a Maximum of RM1000

- Provided the **certificate is in force for at least 5 years** and no outstanding contribution.
- **Reimbursement basis for the actual cost of sacrificed animal.**
- The claim must be submitted to Etiqa **within three (3) months** of completion of the events with an **original official receipt** for the payment of the **sacrificed animal and medical report**.
- **Medical report** issued by a Doctor/Physician from a local and registered Hospital or clinic for consideration of the claim; and
- We shall pay the Benefit based on prevailing official exchange rate on the date of event.

Note:

This benefit will be paid to the Participant (Certificate Owner).

Benefits and Features: Child Guardian Allowance Benefit

RM1000

- Payable **once** throughout the coverage term in the event of the **Person Covered is away for performing Hajj only**.
- Certificate must be **in-force for at least 5 years** and **no outstanding** contribution.
- The child's age must **not exceed 18 years old** at the next birthday (upon claims).

Note:

This benefit will be paid to the Participant (Certificate Owner).

Benefits and Features: Attachable Riders

Person Covered

1. Regular Top-up Rider
2. Hospital Cash Benefit Rider
3. Level Term Rider
4. Critical Illness Rider
5. Accidental Indemnity Rider
6. Accidental Death and Dismemberment Rider
7. Waiver of Contribution for Critical Illness Rider
8. Takaful Medical Plus

Participant / Payor

1. Waiver of Contribution for Critical Illness Rider (Payor)
2. Waiver of Contribution for Death and TPD Rider (Payor)
3. Level Term Rider (Payor)
4. Family Income Benefit

NOTES:

1. Riders will be terminated upon maturity of the basic plan
2. To allow co-existence of Waiver of Contribution riders and Takaful Medical Plus under the same certificate.
3. If the certificate is in waiver of contribution mode:
 - a) Takaful Medical Plus will be terminated
 - b) No billing of contribution thereafter

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Eligibility

Who is eligible to sign up?

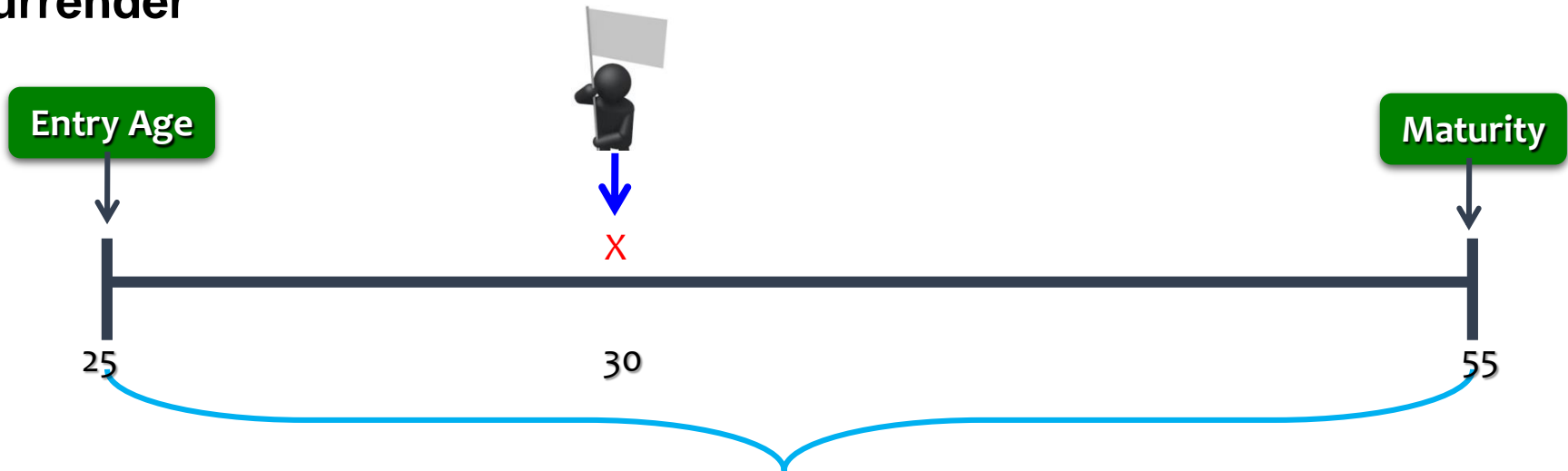
Description	Person Covered (ANB)	Payor/Certificate Owner (ANB)
Minimum entry age	14 days	19 years old
Maximum entry age	60 years old	No maximum age
3 rd party	Spouse/ Parent of the person covered	
Vesting Age	Upon the child reaching age of 19 years old next birthday, ownership of the certificate may be transferred to him/her, after obtaining consent from the Certificate Owner.	

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Surrender



Certificate contract for 30 years

**Surrender Benefit = Accumulated PIF +
Basic Cash Value in PRF**

Note:

Only applicable for certificate which has been in-force > 2 years.

Product Specifications



No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Surrender
4	Contribution, Fees and Charges

Contribution, Fees and Charges

Certificate Term

Minimum Term	20 years
Maximum Term	30 years

Expiry Age

Maximum Expiry Age (age next birthday)	80 years old
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Contribution, Fees and Charges

Contribution Amount

Minimum Contribution Amount	Subject to a minimum sum covered of RM13,500
Maximum Contribution Amount	Subject to underwriting guidelines

Sum Covered

Minimum Sum Covered	RM13,500
Maximum Sum Covered	Subject to underwriting guidelines

Contribution, Fees and Charges

Fees and Allocation

Wakalah Fee

A percentage of the contribution paid will be deducted as Wakalah Fee before the balance is allocated to the PRF and PIF.

The percentage of Wakalah Fee varies by contribution term and certificate year. In addition to the above, A fixed Wakalah Fee of **RM72.00** will also be charged throughout the contribution term.

Certificate Year	% of contribution	Fixed Fee per Year
1 – 3	20.0%	RM72
4 – 5	15.0%	RM72
6 – 10	10.0%	RM72
11 onwards	5.0%	RM72

Contribution, Fees and Charges

Fees and Allocation

Allocation to Takaful Fund

The Basic Certificate's contribution (after deducting Wakalah Fee) will be allocated to the PRF and PIF in the following ratio:

Certificate Year	Term 20 to 30	
	PRF	PIF
1 – 3	100%	0%
4 – 5	80%	20%
6 – 10	35%	65%
11 – 15	30%	70%
16 onwards	25%	75%



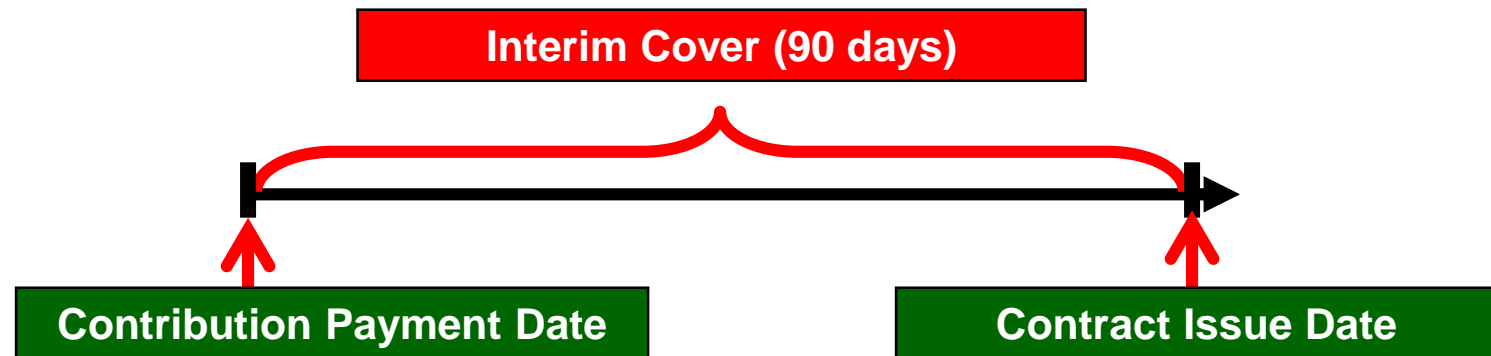
Topic 3

Certificate Operation

No	Sub-Topics
1	Interim Coverage
2	Suicide Clause
3	Juvenile Lien
4	TPD Definition & TPD exclusion
5	Free Look Period
6	Termination
7	Reinstatement
8	Underwriting Guidelines
9	Non-Forfeiture Options: Automatic Contribution Facility
10	Partial Withdrawal

Interim Coverage

- Within 90 days between Contribution payment date and contract issue date
- Contribution must receive by Etiqa Takaful
- Amount Payable will be:
 1. For Accidental Death = Total Sum Covered
 2. For Natural Death = Refund of Contribution



NOTES:

1. The Sum-at-Risk is subject to a maximum of RM 250K per Certificate and a maximum of RM 500K per life covered
2. Interim cover will cease when counter offer letter issued by Underwriter (for substandard cases)

Suicide Clause

There are 2 situations if commit suicide:

While sane

- **Within 1 year** from issue date or date of the latest Reinstatement of the Certificate will **refund total contribution**
- **After 1 year** from issue date, shall pay **60% of sum covered**

While insane

- **Basic sum covered** will be **paid in full**

Juvenile Lien

- Death / TPD benefit for Person Covered **below age 5 (ANB)** will be subjected to Juvenile Lien.
- Juvenile Lien shall only be applicable to the contract with the **total sum covered in ACCESS of RM200,000**.
- There **WILL NOT BE** any Juvenile Lien applicable for the **FIRST RM200,000** of TOTAL SUM COVERED.

A lien will apply should Death/TPD occur before age 5 years old of the person covered as follow:

Age At Death/TPD	% of Sum Covered Payable
1	20
2	40
3	60
4	80
5 and above	100

TPD Definition

- No TPD coverage after 65 years old
- Total Sum Covered payable (on all policies covering the same Person Covered) upon TPD is subject to an aggregate maximum of RM 2 million

Aggregate Sum Covered of TPD up to RM1 million	TPD Benefit will be payable in One Lump Sum
Aggregate Sum Covered of TPD more than RM1 million	TPD Benefit will be payable in 2 installments. <ol style="list-style-type: none">1) First installment of RM1 million2) Balance of TPD benefits payable one year after the first installment was made

TPD Definition

- i) A disability where the Person Covered is incapable of performing any work, occupation or profession for wages, compensation or profit, solely due to an Accident, sickness or disease, throughout the Person Covered's remaining lifetime;
- ii) A disability where the Person Covered is unable to perform at least three (3) out of six (6) Activities of Daily Living without physical assistance from another person, mechanical equipment, devices.

The six (6) **Activities of Daily Living** are:

Transfer	Ability to get in and out of a chair without requiring physical assistance.
Mobility	Ability to move from room to room without requiring any physical assistance.
Continence	Ability to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene.
Dressing	Ability to put on or take off necessary items of clothing without physical assistance from another person.
Bathing or Washing	Ability to wash or shower without physical assistance from another person.
Eating	Ability to feed without any physical assistance, once food has been prepared.

TPD Definition

iii) **Presumptive TPD**, where the Person Covered, irrespective of age or earning ability, suffers from any of the following losses:

- Total and irrecoverable loss of sight in both eyes; or
- Loss of two or more limbs, each above the wrist or ankle; or
- Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle.

If the Person Covered is unemployed at the time of disability, then only (ii) and (iii) shall apply.

TPD Exclusion

- a) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare.
- b) Participating in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
- c) 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.
- d) Self-inflicted injuries or suicide or attempted suicide, while sane or insane.
- e) Injuries or hospitalization as a result of drug addiction, or while under the influence of alcohol.
- f) Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.
- g) Committing or trying to commit any illegal act.

Component	Description
Free Look/Cooling Off Period	<ul style="list-style-type: none"> • Cancellation within 15 days of the participant received the physical copy of the certificate • Total contribution paid for sum covered • Minus medical expenses incurred, if any
Termination	<p>Certificate automatically terminated upon:</p> <ul style="list-style-type: none"> • Free-look cancellation • Surrender • The expiry/maturity date • Death of the person covered • Full settlement of the Sum Covered due to any of the Covered Event • Full utilization of PIF under the Automatic Contribution Facility (if applicable)
Reinstatement <i>(Participant may reinstate the certificate)</i>	<ul style="list-style-type: none"> • Allowed within 1 year from the date the certificate lapse provided if, • Participant settles all outstanding contributions for both Basic Certificate and riders
Underwriting Guidelines	<ul style="list-style-type: none"> • Full underwriting requirements for Family Takaful products applies

Component	Description
Non-Forfeiture Options: Automatic Contribution Facility (ACF)	<ul style="list-style-type: none"> When the contribution due is not received, Tabarru' contribution will be deducted from the PIF Hence, Basic Certificate and riders will remain in-force However, when there is insufficient fund in the PIF to deduct the PRF contribution, certificate shall automatically lapse <p><i>*Note: Not applicable for Prisma</i></p>
Partial Withdrawal	<ul style="list-style-type: none"> Option to make partial withdrawal from the amount in the Participant's Investment Fund (PIF) Criteria for partial withdrawal: <ul style="list-style-type: none"> ➤ minimum of RM 50.00, or ➤ maximum of 80% of accumulated PIF subject to <ol style="list-style-type: none"> remaining balance in PIF of not less than RM50 one withdrawal per certificate year the first withdrawal allowed is after one year of certificate being in force <p><i>*Note: Not applicable for Prisma & Prisma+</i></p>



Q&A

In group, list out the 3 benefits and 3 features of each Wakalah products you have learned.



Wakalah Products	Features	Benefits
Prisma		
Prisma+		
Harmoni		
Intelek		
Karisma		
Mabrur		

Happy Selling



Traditional Products Knowledge Application



Thank you!

