

Product Knowledge

Wakalah Model Riders



●○○○ Preparatory

eTiQa
Academy

Document Control

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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 Rider Plan 2.1
- ii. Product Spec version of Takaful Riders

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



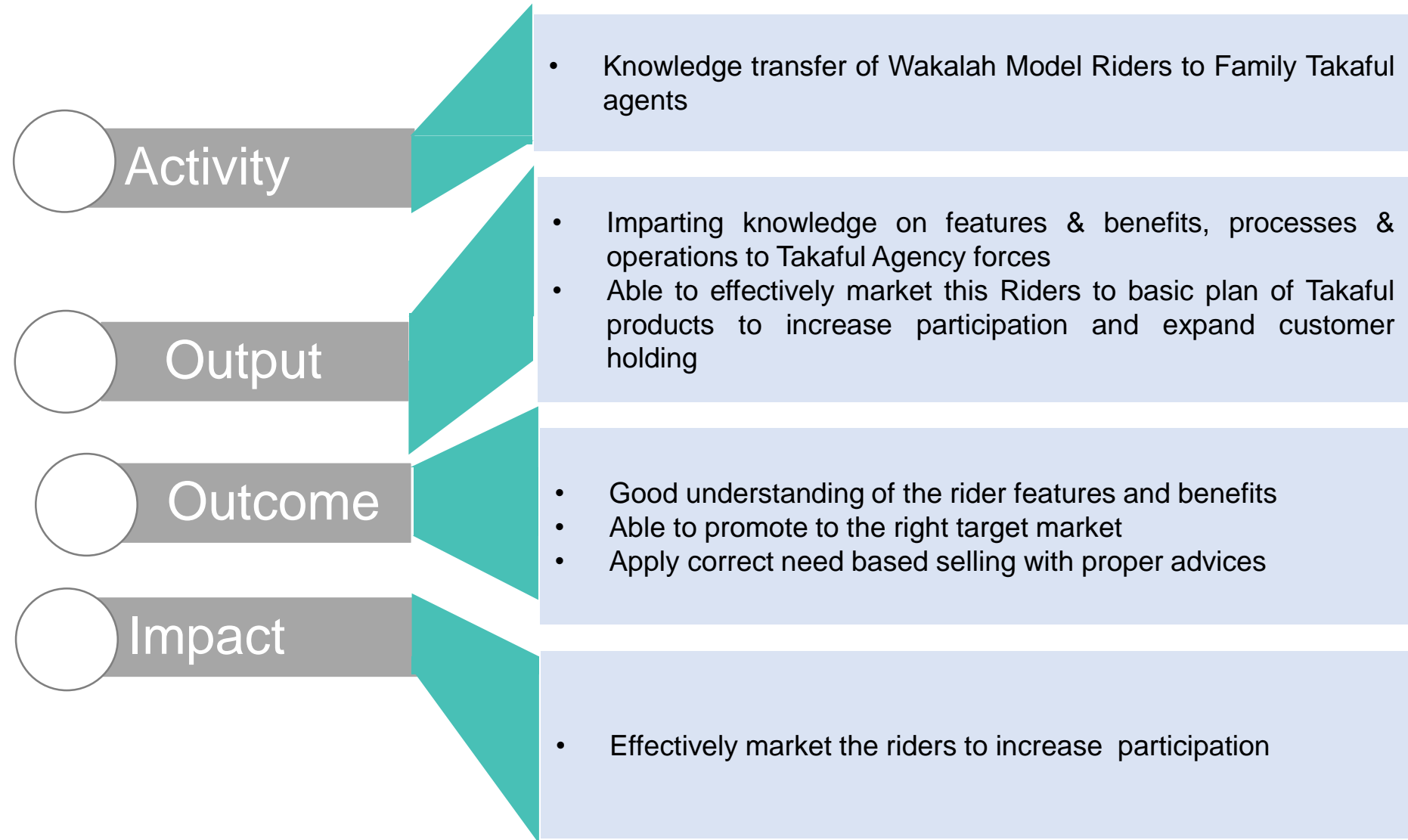
get involved



committed

Module Objectives

Wakalah Model Riders



Wakalah Model Riders



3 Topics

No	Topics
1	Wakalah Model Riders
2	Certificate Operations
	<i>Knowledge Application</i>

Product Refresher Takaful – Traditional

Topic 1

Wakalah Model Riders

1. Accidental Death & Dismemberment Rider
2. Accident Indemnity Rider
3. Hospital Cash Benefit Rider
4. Critical Illness Rider
5. Waiver of Contribution for Critical Illness Rider
6. Waiver of Contribution for Death and Total Permanent Disability Rider
7. Family Income Benefit Rider
8. Level Term Rider
9. Regular Top-up Rider

Topic 2

Certificate Operation

1. Waiting & Survival Period
2. Juvenile Lien
3. TPD Definition
4. Free Look/Cooling Off Period
5. Termination
6. Reinstatement
7. Underwriting Guidelines
8. Non-Forfeiture Options:
Automatic Contribution Facility

Knowledge Application

1. Assessment

Topic 1

Wakalah Model Riders

No	Sub-Topics
1	Accidental Death & Dismemberment Rider
2	Accident Indemnity Rider
3	Hospital Cash Benefit Rider
4	Critical Illness Rider
5	Waiver of Contribution for Critical Illness Rider
6	Waiver of Contribution for Death and Total Permanent Disability Rider
7	Family Income Benefit Rider
8	Level Term Rider
9	Regular Top-up Rider



Riders	Wakalah Products	Wakalah Products
1. Accidental Death & Dismemberment Rider	<ul style="list-style-type: none"> • Prisma • Prisma+ • Harmoni 	<ul style="list-style-type: none"> • Intelek • Karisma
2. Accident Indemnity Rider	<ul style="list-style-type: none"> • Prisma • Prisma+ • Harmoni 	<ul style="list-style-type: none"> • Karisma
3. Hospital Cash Benefit Rider	<ul style="list-style-type: none"> • Prisma • Prisma+ • Harmoni 	<ul style="list-style-type: none"> • Intelek • Karisma
4. Critical Illness Rider	<ul style="list-style-type: none"> • Prisma • Prisma+ • Harmoni 	<ul style="list-style-type: none"> • Intelek • Karisma
5. Waiver of Contribution for Critical Illness Rider	<ul style="list-style-type: none"> • Prisma (Person Covered/Payor) • Prisma+ (Person Covered/Payor) • Harmoni (Person Covered/Payor) 	<ul style="list-style-type: none"> • Intelek (Payor) • Karisma (Person Covered/Payor)

Riders	Wakalah Products	Wakalah Products
6. Waiver of Contribution for Death and Total Permanent Disability Rider	<ul style="list-style-type: none"> • Harmoni (Payor) • Intelek (Payor) 	<ul style="list-style-type: none"> • Karisma (Payor)
7. Family Income Benefit Rider	<ul style="list-style-type: none"> • Harmoni (Payor) • Intelek (Payor) 	<ul style="list-style-type: none"> • Karisma (Payor)
8. Level Term Rider	<ul style="list-style-type: none"> • Prisma+ (Person Covered/Payor) • Harmoni (Person Covered/Payor) 	<ul style="list-style-type: none"> • Intelek (Payor/Person Covered) • Karisma (Person Covered/Payor)
9. Regular Top-up Rider	<ul style="list-style-type: none"> • Harmoni • Intelek 	<ul style="list-style-type: none"> • Karisma



Accidental Death & Dismemberment Rider (ADD)



- Takaful rider that offers additional Takaful coverage for accidental death and total permanent disability (TPD) of the Person Covered.

ADD



Accidental Death & Dismemberment Rider (ADD)

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

Benefits and Features

Death Benefit

1

Total & Permanent Disability
(TPD) Benefit

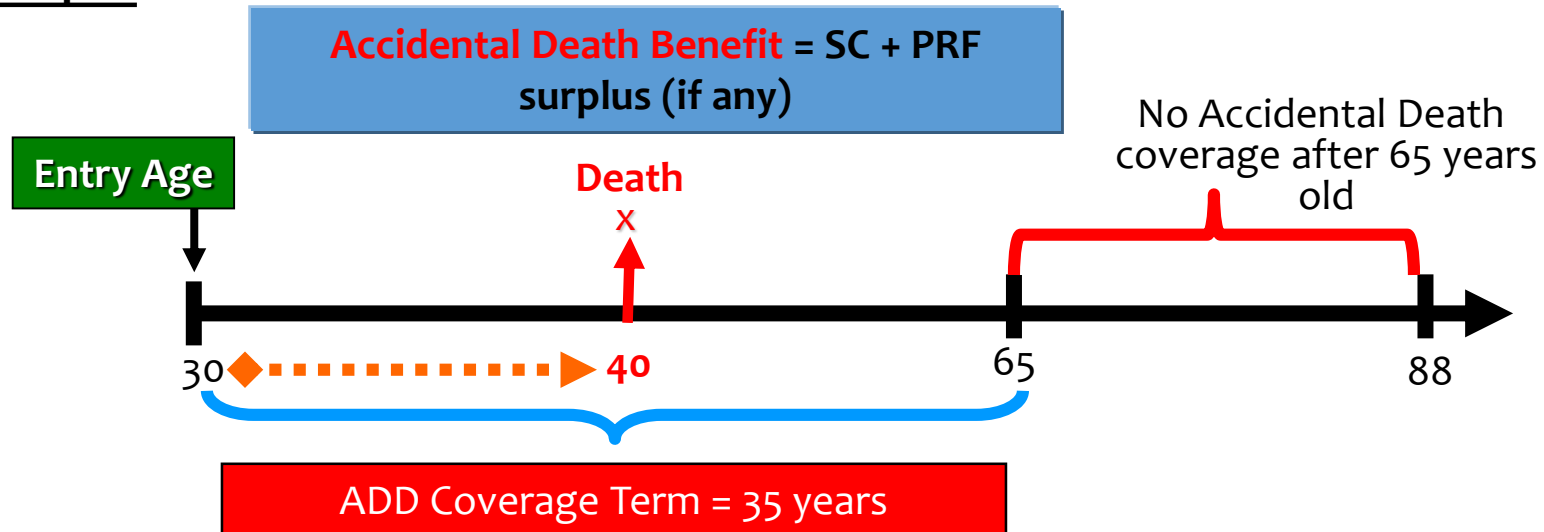
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ADD

Accidental Death & Dismemberment Rider (ADD)

Benefits and Features: Death Benefit (due to accident)

Example:



Accidental Death Benefit = Sum Covered (SC) + PRF surplus (if any)

NOTE: Death Benefit for Person Covered below age 5 (ANB) will be subjected to Juvenile Lien

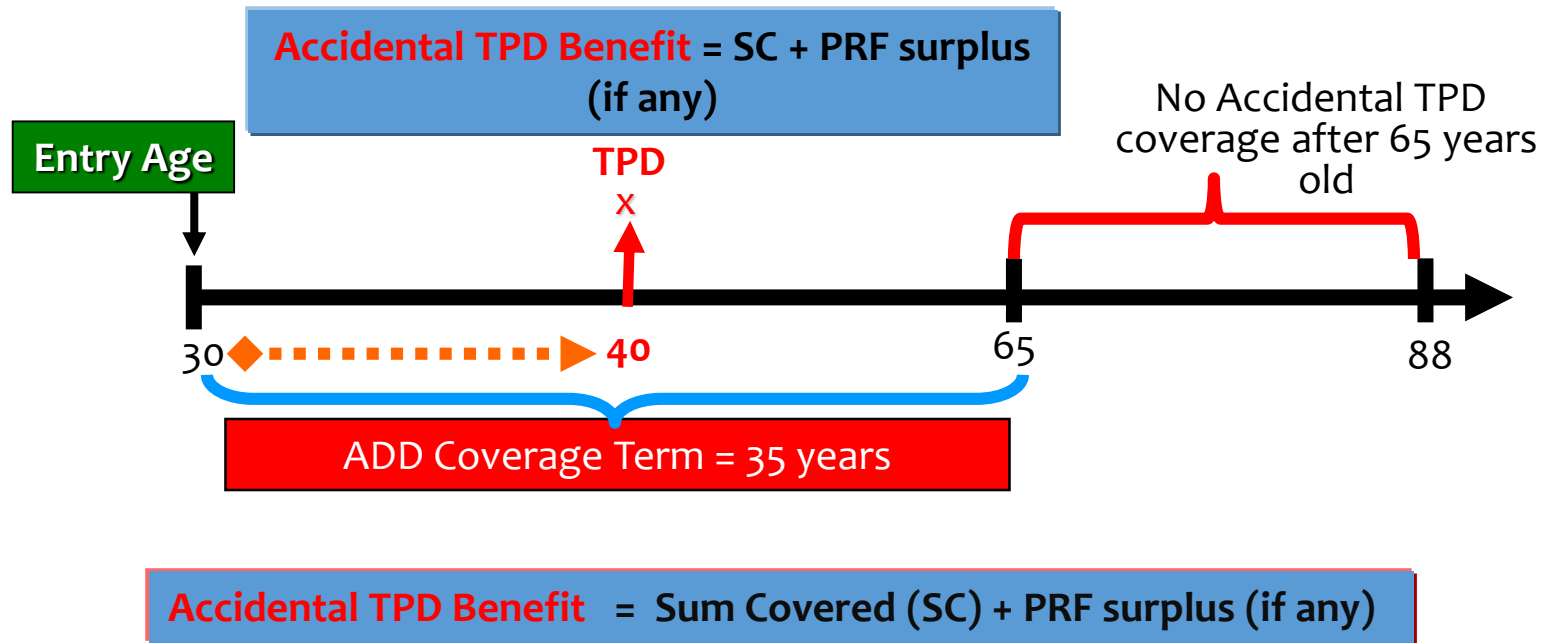
ADD



Accidental Death & Dismemberment Rider (ADD)

Benefits and Features: TPD Benefit (due to accident)

Example:



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

TPD Benefit for Person Covered below age 5 (ANB) will be subjected to Juvenile Lien

ADD



Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)	
Minimum	Maximum
1 year old subject to minimum attained age of 14 days old	60 years old

ADD

Product Specifications



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

Accidental Death & Dismemberment Rider (ADD)

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	65 years old
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Contribution Amount

Contribution Amount	Subject to occupational class and sum covered
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ADD

Contribution, Fees and Charges

Contribution Table

Accidental Death & Dismemberment Rider Contribution Rate (per RM1,000 sum covered)	Classification of Occupation			
	1	2	3	4
	RM1.40	RM1.70	RM2.10	RM2.90

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee) will be allocated to Participant's Risk Fund (PRF)

ADD

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000
Maximum Sum Covered	AIR plus ADD Sum Covered should not exceed the following maximum aggregate Sum Covered allowed per Person Covered: i) RM 1 million; or ii) 5 times Basic Sum Covered; whichever is lower

ADD

Accident Indemnity Rider (AIR)





- Takaful rider that offers additional Takaful coverage for death, disability, hospitalization or undergoing surgery due to accident of the Person Covered.
- The benefits provide relief in case of loss income or additional expenses incurred due to accident.



Accident Indemnity Rider (AIR)

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

Product Specifications



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

Benefits and Features

- 1 Accidental Death or Permanent Disability Benefit
- 2 Weekly Hospital Indemnity Benefit
- 3 Weekly Indemnity Benefit for Accidental Partial Disablement Benefit
- 4 Surgical Benefit
- 5 Extended TPD Benefit
- 6 Double Indemnity Benefit

AIR

Benefits and Features: Accidental Death or Permanent Disability Benefit

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

No.	Covered Event	Percentage of Rider's Sum Covered Payable
1	Death	100%
2	Loss of two or more limbs by amputation at or above the wrist or ankle	100%
3	Total and irrecoverable loss of all sight in both eyes	100%
4	Total and irrecoverable loss of all sight in one eye and loss of one limb by amputation at or above the wrist or ankle	100%
5	Loss of one limb by amputation at or above the wrist or ankle	60%
6	Total and irrecoverable loss of all sight in one eye	60%
7	Total and irrecoverable loss of all hearing in both ears	60%
8	Total and irrecoverable loss of speech	60%
9	Loss of thumb and index finger of either hand by amputation at or above the metacarpo-phalangeal joints	25%

Note: - The Accidental Death or Permanent Disability Benefit is only payable once.
- The Rider shall be terminated upon payment of the Accidental Permanent Disability Benefit.

AIR



Benefits and Features: Weekly Hospital Indemnity Benefit

- If the Person Covered is **hospitalised due to an accident**, the following shall be payable for each admission up to a **maximum of twenty-five (25) weeks**:
 - a. a weekly benefit of RM 6.00 per RM1,000 Sum Covered; or
 - b. a daily benefit of RM0.85 per RM1,000 Sum Covered for part week (if the Person Covered is hospitalised for less than 7 days);
- For the Benefit to be payable, the hospitalisation must:
 - a. Commence within 36 hours of the accident; and
 - b. Exceed a period of 12 consecutive hours

Note: If the Person Covered already has a Hospital Cash Benefit Rider attached to the Basic Certificate, then only the higher of this benefit or the attached Hospital Cash Benefit shall be payable.

Benefits and Features: Weekly Indemnity Benefit for Accidental Partial Disablement Benefit

- If the Person Covered becomes Partially Disabled due to an accident, the following benefit shall be payable up to a maximum of 52 weeks per accident:
 - a. a weekly benefit of RM 2.50 per RM1,000 Sum Covered; or
 - b. a daily benefit of RM 0.35 per RM1,000 Sum Covered for part week
- The benefit is only payable, provided the Person Covered is on medical leave for at least three (3) days.

Benefits and Features: Surgical Benefit

If the Person Covered has undergone a **surgical operation in a Hospital for an injury caused by the Accident**, a lump sum amount as shown in the schedule below shall be payable:

No.	Schedule of Surgery Performed	Benefit (RM) per RM1,000 of Sum Covered
1	Amputation of Thigh	35
2	Arm, Leg or entire Foot or Hand	25
3	Thumb or one or more Fingers or Toes (at least one entire Phalanx)	10
4	Chest - Cutting into Thoracic cavity for diagnosis or treatment of organ	25
	Dislocation - Reduction of	
5	Hip or Knee Joint (Patella excepted)	10
6	Shoulder, Elbow or Ankle Joint	10
7	Lower Jaw or Hand (other than Fingers)	10
8	Ear, Nose or Throat Any cutting operation	10
	Excision - Removal of	
9	Shoulder or Hip Joint	35
10	Knee Joint	35
11	Elbow, Wrist or Ankle Joint	25
12	Coccyx	10
13	Eye - Removal of Eyeball	25
14	Any cutting operation on the Eyeball	10

Benefits and Features: Surgical Benefit

No.	Schedule of Surgery Performed	Benefit (RM) per RM1,000 of Sum Covered
	Fracture - Treatment of Bones of	
15	the Pelvis (except Coccyx)	35
16	Thigh (shaft)	35
17	Arm, Leg or Knee Cap	25
18	Lower Jaw (Alveolar process excepted) Collar Bone or Shoulder Blade	10
19	Hand (other than Thumb, Finger or Fingers)	10
20	Bones of Foot (other than Toes)	10
21	Nose, Rib or Ribs	10
22	Incision for drainage	10
	Joint – Cutting into Joint for	
23	diagnosis or treatment of intra-articular structures	15
24	Skull - Cutting into Cranial cavity	35
25	Spine or Spinal Cord Operation with removal of portion of Vertebra	35

Note: - The Accidental Death or Permanent Disability Benefit is only payable once.
- The Rider shall be terminated upon payment of the Accidental Permanent Disability Benefit.

AIR



Benefits and Features: Extended TPD Benefit

- If the Person Covered suffers from **Total and Permanent Disability (TPD) due to an accident**, the following Extended TPD Benefit shall be payable, provided the TPD has continued for a consecutive period of 6 months:
 - a. If TPD Benefit under the Basic Certificate is payable in lump sum, an additional 100% of the Rider's Sum Covered shall be payable;
 - a. If TPD Benefit under the Basic Certificate is payable in two (2) instalments, We shall pay annual payment of 50% of the Rider's Sum Covered over a period of two (2) years.

Note: Payment of the Extended TPD Benefit **shall not** reduce the Sum Covered of the Basic Certificate and this Rider.

Benefits and Features: Double Indemnity Benefit

- Double Indemnity clause shall apply to **“Accidental Death or Permanent Disability Benefit”** and **“Weekly Hospital Indemnity Benefit”**, where **benefits will be doubled** if the **accidental death/disability/injury is caused** as a result of any of the following circumstances:
 - a. While the Person Covered was riding as a fare-paying passenger on a commercially licensed public land conveyance over an established route such as a bus or train (other than a taxi, hired vehicle, or an aircraft); or
 - b. While the Person Covered was in an elevator/cable car/lifts (excluding those used in mines and on construction sites) duly certified to carry passengers; or
 - c. As a direct result of the burning of the following: public building, hotel, and theatre or cinema.

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)	
Minimum	Maximum
19 years old	60 years old

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	65 years old
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Contribution Amount

Contribution Amount	Subject to occupational class and sum covered
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Contribution, Fees and Charges

Contribution Table

Accidental Indemnity Rider Contribution Rate (per RM1,000 sum covered)	Classification of Occupation			
	1	2	3	4
	RM3.80	RM4.60	RM6.40	RM8.80

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000
Maximum Sum Covered	<p>The maximum Sum Covered allowed is RM300,000, but subject to the following aggregate maximum limits per Person Covered:</p> <ul style="list-style-type: none">i. 2 times the Basic Sum Covered;orii. 1.93 times the Person Covered's annual income.

Hospital Cash Benefit Rider (HCB)





- Takaful rider that provides daily cash benefit while the Person Covered is hospitalized, which may relieve the burden of hospital expenses and possible loss of income due to hospitalization



Hospital Cash Benefit Rider (HCB)

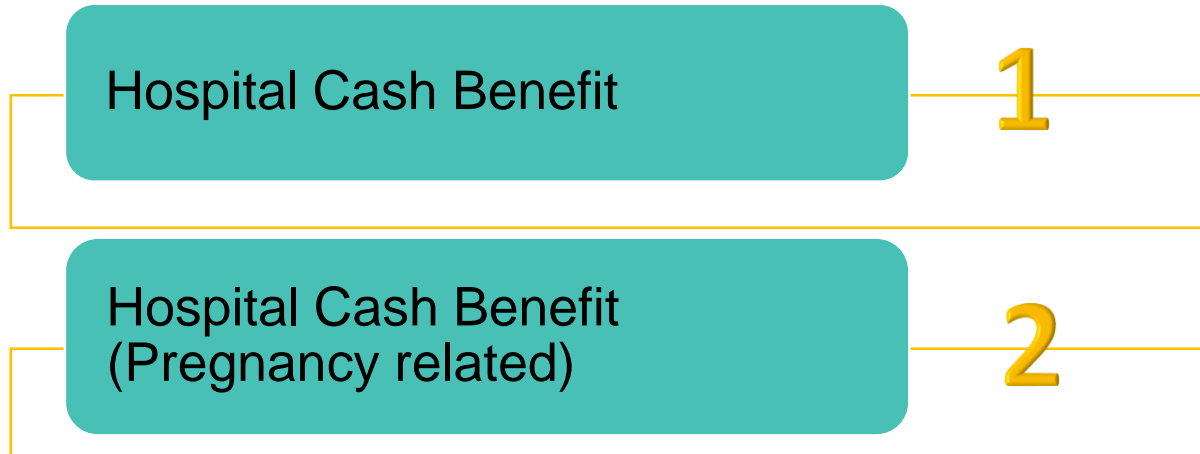
No	Sub-Topics
1	Benefits and Features
2	Eligibility Rules
3	Contribution, Fees and Charges

Product Specifications



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

Benefits and Features



Benefits and Features: Hospital Cash Benefit

- Upon **hospitalisation of the Person Covered** (except due to pregnancy-related illnesses) during the Takaful period, daily cash benefit equal to the Rider's Sum Covered (SC) shall be payable, provided: a weekly benefit of RM 2.50 per RM1,000 Sum Covered; or
 - a. the Person Covered is hospitalised for at least six (6) hours; and
 - b. the maximum limit of 180 days per hospital confinement has not been exceeded; and
 - c. the maximum aggregate limit of 365 days over the rider's term has not been exceeded.

Benefits and Features: Hospital Cash Benefit (Pregnancy related)

- All pregnancy-related illnesses are covered except for delivery and abortion, unless abortion is due to doctor's advice or health reason.
- The daily cash benefit payable for pregnancy-related hospitalisation is:
 - a. limited to fifty percent (50%) of the Rider's Sum Covered
 - b. aggregate maximum of Ringgit Malaysia Five Hundred (RM500) annually

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)	
Minimum	Maximum
1 year old subject to minimum attained age of 14 days old	60 years old

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	65 years old
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Contribution Amount

Contribution Amount	Subject to occupational class and sum covered
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HCB

Contribution, Fees and Charges

Contribution Table

Hospital Cash Benefit Rider Contribution Rate (per RM1,000 Hospital Cash Benefit)	Classification of Occupation			
	1	2	3	4
	RM12.50	RM15.00	RM18.80	RM25

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)
- The benefit shall exclude hospital confinement within 30 days from the date of issue or any reinstatement of the rider unless due to accident

HCB

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	65 years old
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Contribution Amount

- Subject to the occupational class and sum covered

Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10/day
Maximum Sum Covered	<p>Sum covered is limited to 10% of the Basic Certificate's contribution, subject to the absolute maximum (per Person Covered) as follows:</p> <ul style="list-style-type: none">i) Juvenile: RM 200 (per day)ii) Adult: RM 400 (per day)

Critical Illness Rider (CI)





- Takaful rider that pays a sum covered when the Person Covered is diagnosed to have any of the covered critical illness
- Benefit payable by the rider is additional benefit that will not affect the basic certificate

Product Specifications



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

Benefits and Features

Critical Illness Benefit

1

Benefits and Features: Critical Illness Benefit

CI Benefit = Rider's Sum Covered plus the rider's accumulated PRF Surplus (if any)

- The rider pays the above if the Person Covered is diagnosed with **any one of the covered Critical Illnesses** (except for Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease).
- If the Person Covered is diagnosed with **Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease**, the amount payable is:
 - a. 10% of the Rider's Sum Covered, up to a maximum amount of RM 50,000
 - b. The Rider's Sum Covered will subsequently be reduced by the claim amount and will only be payable upon occurrence of other covered Critical Illnesses

Note: CI Benefit for Person Covered below age of 5 will be subjected to Juvenile Lien

Benefits and Features: Critical Illness Benefit

The list of CI covered under this rider:

NO.	DESCRIPTION	NO.	DESCRIPTION
1	Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders	19	Major Burns
2	Bacterial Meningitis	20	Major Head Trauma
3	Benign Brain Tumour	21	Major Organ / Bone Marrow Transplant
4	Blindness /Total Loss Of Sight	22	Medullary Cystic Disease
5	Brain Surgery	23	Motor Neuron Disease
6	Cancer	24	Multiple Sclerosis
7	Chronic Aplastic Anaemia	25	Muscular Dystrophy
8	Coma	26	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
9	Coronary Artery By-Pass Surgery	27	Other Serious Coronary Artery Disease
10	Deafness/Total Loss Of Hearing	28	Paralysis/Paraplegia
11	Encephalitis	29	Parkinson's Disease
12	End Stage Kidney Failure	30	Primary Pulmonary Arterial Hypertension
13	End Stage Liver Failure	31	Severe Cardiomyopathy
14	End Stage Lung Disease	32	Stroke
15	Fulminant Viral Hepatitis	33	Surgery To Aorta
16	Heart Attack	34	Systemic Lupus Erythematosus With Lupus Nephritis
17	Heart Valve Surgery	35	Terminal Illness
18	Loss of Speech	36	Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)	
Minimum	Maximum
14 days old (1 year ANB)	60 years old

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	70 years old
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Contribution Amount

- Subject to age, term, gender and sum covered of the Person Covered
- Male and female has different contribution rate
- Contribution rate will based on contribution table
- **Contribution for CI rider = $\frac{\text{Total CI Sum Covered} \times \text{Contribution Rate}}{1,000}$**

Contribution, Fees and Charges

Contribution Table

(CI: Gross rate per 1,000 sum covered per male)

Age/Term	15	16	17	18	19	20
26	3.43	3.43	3.43	3.43	3.43	3.60
27	3.58	3.58	3.58	3.58	3.75	3.93
28	3.73	3.73	3.73	3.93	4.10	4.30
29	3.90	3.90	4.10	4.30	4.50	4.73

Example:

Adam is 28 years old would like to attach the basic plan with Critical Illness (CI) rider for 20 years coverage. The CI Sum Covered is RM50,000. How much is the CI contribution?

Answer:

$$\begin{aligned}\text{Contribution for CI rider} &= \frac{\text{Total CI Sum Covered} \times \text{Contribution Rate}}{1,000} \\ &= \frac{50,000 \times 4.30}{1,000} \\ &= \text{RM215 per year or RM17.93 per month}\end{aligned}$$

CI



Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000
Maximum Sum Covered	<p>The Maximum Sum Covered is 2 times the Basic Sum Covered, but subject to aggregate maximum per life of:</p> <ul style="list-style-type: none">i. RM 250,000 for Person Covered age 19 and below (next birthday)ii. RM 1 million for Person Covered age above 19 (next birthday)

Waiver of Contribution for Critical Illness (WCCI) & Waiver of Contribution for Critical Illness (Payor)





Waiver of Contribution for Critical Illness (WCCI)

- A Takaful rider that ensure the continuation of basic Takaful plan and other riders (excluding Takaful Medical Plus) if the Person Covered is diagnosed with any of the covered critical illnesses

Waiver of Contribution for Critical Illness (Payor)

- A Takaful rider that ensure the continuation of basic Takaful plan and other riders (excluding Takaful Medical Plus) if the Participant (Payor) is diagnosed with any of the covered critical illnesses

WCCI & WCCI (Payor)

Product Specifications



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

Benefits and Features

Critical Illness Benefit

1

WCCI & WCCI (Payor)

Benefits and Features: Critical Illness Benefit

<ul style="list-style-type: none"> • WAIVER OF CONTRIBUTION FOR CRITICAL ILLNESS (WCCI) 	<ul style="list-style-type: none"> • WAIVER OF CONTRIBUTION FOR CRITICAL ILLNESS (PAYOR)
<ul style="list-style-type: none"> • Rider waive future contributions of the basic certificate and riders that are attached to the basic certificate (except Takaful Medical Plus will be terminated) until expiry of the rider's coverage term • <u>Person covered</u> is diagnosed to be suffering from any one of the covered critical illnesses 	<ul style="list-style-type: none"> • Rider waive future contributions due under the basic certificate and riders that are attached to the basic certificate (except Takaful Medical Plus will be terminated) until expiry of the rider's coverage term • <u>Participant (Payor)</u> is diagnosed to be suffering from any one of the covered critical illnesses
Survives at least 30 days thereafter, during the term of the rider	

Note: Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease is **not covered** by this rider.

WCCI & WCCI (Payor)



Benefits and Features: Critical Illness Benefit

The list of CI covered under this rider:

NO.	DESCRIPTION	NO.	DESCRIPTION
1	Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders	19	Major Burns
2	Bacterial Meningitis	20	Major Head Trauma
3	Benign Brain Tumour	21	Major Organ / Bone Marrow Transplant
4	Blindness /Total Loss Of Sight	22	Medullary Cystic Disease
5	Brain Surgery	23	Motor Neuron Disease
6	Cancer	24	Multiple Sclerosis
7	Chronic Aplastic Anaemia	25	Muscular Dystrophy
8	Coma	26	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
9	Coronary Artery By-Pass Surgery	27	Other Serious Coronary Artery Disease
10	Deafness/Total Loss Of Hearing	28	Paralysis/Paraplegia
11	Encephalitis	29	Parkinson's Disease
12	End Stage Kidney Failure	30	Primary Pulmonary Arterial Hypertension
13	End Stage Liver Failure	31	Severe Cardiomyopathy
14	End Stage Lung Disease	32	Stroke
15	Fulminant Viral Hepatitis	33	Surgery To Aorta
16	Heart Attack	34	Systemic Lupus Erythematosus With Lupus Nephritis
17	Heart Valve Surgery	35	Terminal Illness
18	Loss of Speech		

Note: Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease is **not covered** by this rider.

WCCI & WCCI (Payor)



Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)		
Person Covered / Payor	Minimum	Maximum
	19 years old	60 years old

WCCI & WCCI (Payor)

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	70 years old
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Contribution Amount

- Subject to age, term, gender and waiver amount
- Male and female has different contribution rate
- Contribution rate will based on contribution table
- **Contribution for CI rider = $\frac{\text{Total Contribution (Basic \& Rider)} \times \text{Contribution Rate}}{100}$**

WCCI & WCCI (Payor)

Contribution, Fees and Charges

Contribution Table

(WCCI: Gross rate per 100 contribution per female)

Age/Term	5	6	7	8
23	1.48	1.55	1.63	1.70
24	0.43	0.50	0.60	0.68
25	0.45	0.55	0.63	0.73

Example:

Aida is 24 years old would like to attach the basic plan with Waiver of Contribution for Critical Illness (WCCI) rider for 8 years coverage. How much is the WCCI contribution?

Answer:

$$\begin{aligned}\text{Contribution for CI rider} &= \frac{200 \times 0.68}{100} \\ &= \text{RM1.36 per month}\end{aligned}$$

Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

WCCI & WCCI (Payor)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	Sum Covered must be less than or equal to the total contribution for basic plan & applicable rider(s)
Maximum Sum Covered	

WCCI & WCCI (Payor)



Waiver of Contribution for Death & Total Permanent Disability (WOCD & TPD)



A Takaful rider that ensure the continuation of basic Takaful plan and other riders (excluding Takaful Medical Plus) if the Participant (Payor) dies or suffers TPD.

Note: - Waiver of Contribution Riders can co-exist with Takaful Medical Plus under the same certificate

- If certificate in waiver of contribution mode:
 - a. Takaful Medical Plus will be terminated
 - b. No billing on contribution thereafter
- Riders will be terminated upon maturity of basic plan

WOCD & TPD



Product Specifications



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

Benefits and Features

Death Benefit Benefit

1

TPD Benefit

2

WOCD & TPD

Benefits and Features: Death Benefit

Upon **death** of the Participant (Payor) during the Takaful period, this rider will **waive future contributions of the basic certificate and riders** that are attached to the basic certificate (except Takaful Medical Plus will be terminated) until expiry of the rider's coverage term.

Benefits and Features: TPD Benefit

- Upon **TPD** of the Participant (Payor) during the Takaful period, this rider will **waive future contributions of the basic certificate and riders** that are attached to the basic certificate (except Takaful Medical Plus will be terminated) until expiry of the rider's coverage term, subject to the following:
 - a. Total Sum Covered payable (on all policies covering the same Person Covered) upon TPD is subject to an aggregate maximum of RM 2 million
 - b. The disability must continue uninterruptedly for a period of at least 6 months.

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)		
Participant (Payor)	Minimum	Maximum
	19 years old	60 years old

WOCD & TPD

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	65 years old
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Contribution Amount

- Subject to age, term, gender and waiver amount
- Male and female has different contribution rate
- Contribution rate will based on contribution table
- **Contribution for WCD rider = $\frac{\text{Total Contribution (Basic \& Rider)} \times \text{Contribution Rate}}{100}$**

WOCD & TPD

Contribution, Fees and Charges

Contribution Table

(WOCD): Gross rate per 100 contribution per male

Age/Term	17	18	19	20
29	2.75	2.85	3.05	3.25
30	2.75	2.95	3.18	3.40
31	2.88	3.10	3.35	3.60

Example:

Daniel is 30 years old would like to purchase Intelek plan for his son and is paying monthly contribution of RM200. He intends to attach with Waiver of Contribution Death & TPD (WOCD & TPD) rider for 20 years coverage. How much is the WOCD & TPD contribution?

Answer:

$$\begin{aligned}\text{Contribution for CI rider} &= \frac{200 \times 3.40}{100} \\ &= \text{RM6.80 per month}\end{aligned}$$

Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	Sum Covered must be less than or equal to the total contribution for basic plan & applicable rider(s)
Maximum Sum Covered	



Family Income Benefit Rider (FIB)



- A Takaful rider that provides annual family income upon death & TPD of the breadwinner (Participant/Payor)

Product Specifications



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

Benefits and Features

Family Income Benefit Upon
Death/TPD

1

FIB

Benefits and Features: Family Income Benefit Rider (FIB) Participant/Payor

- Rider's Sum Covered (SC) shall be payable in the form of annual income over the remaining term of the rider when:
 - a. Upon Death
 - b. TPD before the certificate anniversary following the Participant's 64th birthday
- Annual Family Income =
$$\frac{\text{Rider's Sum Covered}}{\text{Rider's Remaining Term}}$$
- The accumulated PRF surplus (if any) will be payable in one lump sum together with the first Annual Family Income

Note: - Total Sum Covered payable (on all policies covering the same Participant) upon TPD is subject to an aggregate maximum of RM 2 million
- The disability must continue uninterruptedly for a period of at least 6 months.

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)	
Minimum	Maximum
19 years old	60 years old

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	88 years old
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Contribution Amount

- Subject to age, term, gender and sum covered
- Male and female has different contribution rate
- Contribution rate will based on contribution table
- **Contribution for FIB rider = $\frac{\text{Total FIB Sum Covered} \times \text{Contribution Rate}}{100}$**

FIB

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Contribution, Fees and Charges

Contribution Table

(FIB: Gross rate per 1,000 contribution per male)

Age/Term	17	18	19	20
29	4.05	4.20	4.35	4.53
30	4.25	4.40	4.60	4.80
31	4.48	4.68	4.90	5.13

Example:

Hakim is 30 years old would like to attach the Intelek for his daughter. He intends to attach Family Income Benefit Rider (FIB) rider for 20 years coverage with RM10,000 Sum Covered. What is the amount of FIB contribution?

Answer:

$$\text{Contribution for FIB rider} = \frac{10,000 \times 4.80}{1,000}$$

$$= \text{RM48 per year or RM4 per month}$$

Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000
Maximum Sum Covered	<ul style="list-style-type: none">i. RM 1 million; orii. 5 times Basic Sum Covered; whichever is lower



Level Term Rider & Level Term Rider (Payor)



Level Term Rider

- A Takaful rider that offers additional Takaful coverage for Death & TPD of the Person Covered at a lower contribution rate

Level Term Rider (Payor)

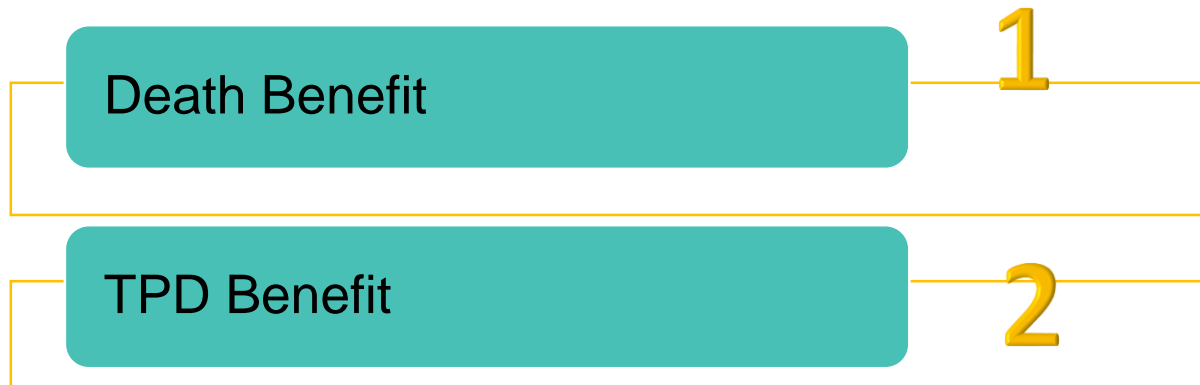
- A Takaful rider that offers additional Takaful coverage for Death & TPD of the Participant (Payor) at a lower contribution rate

Product Specifications



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

Benefits and Features



Benefits and Features: Death Benefit

LEVEL TERM RIDER	LEVEL TERM RIDER (PAYOR)
<ul style="list-style-type: none">Death benefit payable upon <u>death of Person Covered</u> during Takaful period	<ul style="list-style-type: none">Death benefit payable upon <u>death of Participant (Payor)</u> during Takaful period
Death Benefit = Rider's Sum Covered + PFR surplus (if any)	

Note: Death benefit for Person Covered below age 5 (ANB) will be subjected to Juvenile Lien.

Benefits and Features: TPD Benefit

LEVEL TERM RIDER	LEVEL TERM RIDER (PAYOR)
<ul style="list-style-type: none">Upon <u>TPD of Person Covered</u> during Takaful period and before the certificate anniversary following the Participant's 64th birthday	<ul style="list-style-type: none">Upon <u>TPD of Participant (Payor)</u> during Takaful period and before the certificate anniversary following the Participant's 64th birthday
TPD Benefit = Rider's Sum Covered + PFR surplus (if any)	

Note: TPD benefit for Person Covered below age 5 (ANB) will be subjected to Juvenile Lien and aggregate maximum of 2 millions

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)		
	Minimum	Maximum
Person Covered	1 year old subject to minimum attained age of 14 days old	60 years old
Participant (Payor)	19 years old	60 years old

Product Specifications



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

Contribution, Fees and Charges

Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	88 years old
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Contribution Amount

- Subject to age, term, gender and sum covered
- Male and female has different contribution rate
- Contribution rate will based on contribution table
- **Contribution for LTR rider = $\frac{\text{Total LTR Sum Covered} \times \text{Contribution Rate}}{100}$**

LTR

Contribution, Fees and Charges

Contribution Table

LTR: Gross rate per 1,000 contribution per male

Age/Term	17	18	19	20
29	4.05	4.20	4.35	4.53
30	4.25	4.40	4.60	4.80
31	4.48	4.68	4.90	5.13

Example:

Hakim is 30 years old would like to attach the basic plan with Level Term Rider (LTR) rider for 20 years coverage with RM10,000 Sum Covered. What is the amount of LTR contribution?

Answer:

$$\text{Contribution for LTR rider} = \frac{10,000 \times 4.80}{1,000}$$

$$= \text{RM48 per year or RM4 per month}$$

Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Risk Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	RM10,000
Maximum Sum Covered	<ul style="list-style-type: none">i. RM 1 million; orii. 5 times Basic Sum Covered; whichever is lower



Regular Top-up Rider (RTR)



A Takaful rider that offers the Participant higher allocation of the contribution to the PIF to accumulate savings faster

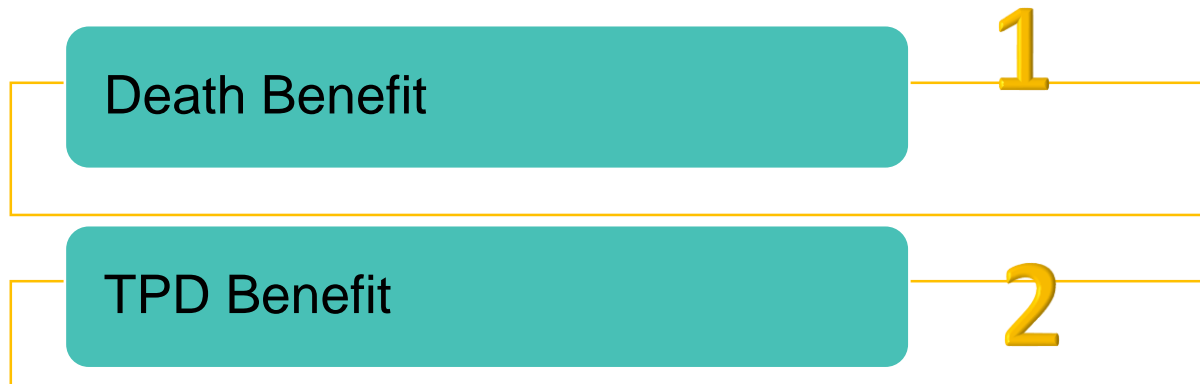
RTR

Product Specifications



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

Benefits and Features



Benefits and Features: Death Benefit

- Death benefit payable upon death of the Person Covered during Takaful period

Death Benefit = PIF + investment profit generated from top-up rider

Benefits and Features: TPD Benefit

- Upon TPD of Person Covered before age 65 years old will receive

TPD Benefit = PIF + investment profit generated from top-up rider

Product Specifications



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

Eligibility

Who is eligible to sign up?

Entry Age (age next birthday / ANB)	
Minimum	Maximum
14 days	60 years old

Product Specifications



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

Regular Top-up Rider (RTR)

Contribution, Fees and Charges Coverage Term

Minimum Term	5 years
Maximum Term	Basic Certificate Term, but subject to the maximum expiry age allowed.

Expiry Age

Maximum Expiry Age (age next birthday)	88 years old
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Contribution Amount

Minimum	RM10 monthly
Maximum	50% of basic sum covered

Contribution, Fees and Charges

Contribution Split

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

- 100% of rider's contribution (after deducting Wakalah fee will be allocated to Participant's Investment Fund (PRF)

Contribution, Fees and Charges

Sum Covered

Minimum Sum Covered	Not applicable. There is no Takaful coverage. Only the PIF is payable upon occurrence of any of the covered event.
Maximum Sum Covered	

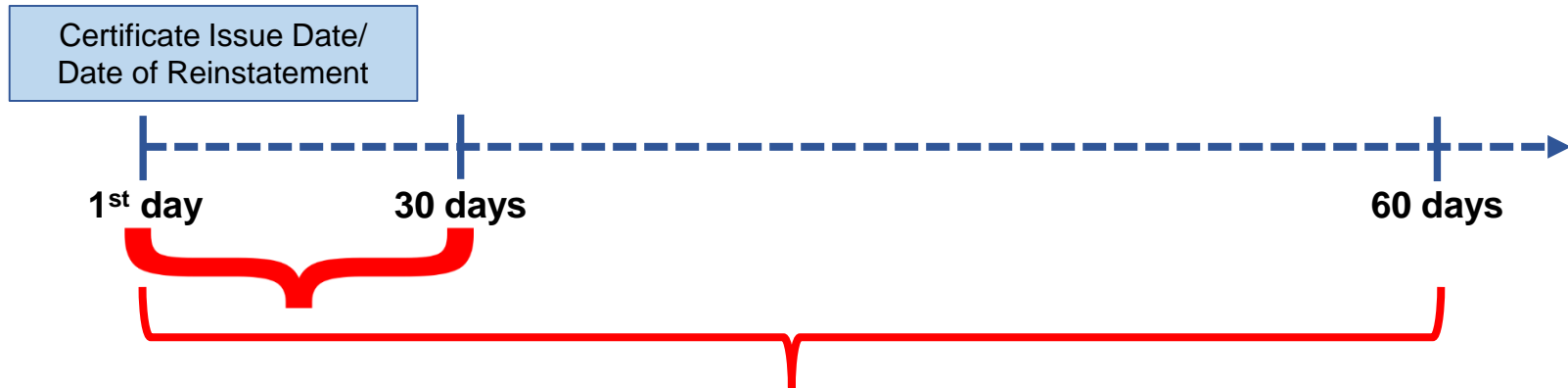
Topic 3

Certificate Operation

No	Sub-Topics
1	Waiting & Survival Period
2	Juvenile Lien
3	TPD Definition
4	Free Look/Cooling Off Period
5	Termination
6	Reinstatement
7	Underwriting Guidelines
8	Non-Forfeiture Options: Automatic Contribution Facility



Waiting & Survival Period



Waiting Period

First 30 days, benefits is not payable for any illness or contracted except for accidental injuries only

Survival Period

The following Critical Illnesses occurring during the 60 days are excluded:

- i. Cancer
- ii. Coronary Heart Disease Requiring Surgery
- iii. Heart Attack
- iv. Other Serious Coronary Artery Disease

Note: Only applicable for CI Rider and Waiver of Contribution for CI Rider

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.

Note:

- If the Person Covered is unemployed at the time of disability, then only (ii) and (iii) shall apply
- Except for presumptive TPD, the disability must continue uninterruptedly for a period of at least 6 months before TPD benefit can be paid

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
Reinstatement (Participant may reinstate the rider)	<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
Non-Forfeiture Options: Automatic Contribution Facility (ACF)	<ul style="list-style-type: none"> • When the contribution due is not received, PRF contribution will be deducted from the PIF of basic plan • Hence, riders will remain in-force • However, when there is insufficient fund in the PIF to deduct the PRF contribution, rider will lapse

Component	Description
Termination	Rider automatically terminated upon: <ul style="list-style-type: none">• Free-look cancellation• Surrender• The expiry date• Full settlement of the Sum Covered due to any of the Covered Event



Q&A

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Traditional Products Knowledge Application





Thank you!