

***IKHLAS* REGULAR TOP-UP SECURE TAKAFUL RIDER**

Protection that maximises your return.

PROTECTION THAT HELPS YOU SAVE

IKHLAS Regular Top-Up Secure Takaful Rider is a Rider that provides an additional Takaful Contribution that acts like a regular savings account by financial institution within the term of the Takaful Certificate.

This Rider plan can only be obtained when attached to a Basic Plan.

WHAT DOES IKHLAS REGULAR TOP-UP SECURE TAKAFUL RIDER COVER?

- a) **Death or Total and Permanent Disablement or Maturity Benefit** (This Benefit is not guaranteed).
In the event of death or TPD of the Takaful Participant or the maturity of the Takaful Certificate, 100% accumulated amount in the Takaful Participant Investment Account (PIA) are payable to the beneficiaries. 5.25% fee to be charged for the regular top-ups.

TERMS AND AGE LIMIT

Issue Ages:	30 days - 70 years old, age of next birthday, male/female
Expiry Age:	Upon Takaful Participant attaining 100 years old, age of next birthday
Coverage Term:	Minimum: 5 years Maximum: 99 years, subject to maximum of the Basic Plan

EXCLUSIONS

No exclusion is imposed under this Takaful Rider.

IMPORTANT NOTES

1. You should determine for yourself that this plan will best serve your needs and that the Takaful Contribution payable under the plan is an amount that you can afford.
2. You should refer to the Benefit Illustration and Product Disclosure Sheet before participating in the plan.
3. Takaful Certificate owner are given Period of Khiyar 15 days from the delivery date of the plan to review the suitability of the newly purchased plan. Deductions of expenses incurred for the medical examination would be made from the Takaful Contribution paid.
4. After payment of the first Takaful Contribution, failure to pay a Takaful Contribution to the Company on its due date or within the period of grace will constitute a default in payment of Takaful Contribution.
5. The brochure is for general information only. It is not a contract of Takaful. The conditions disclosed are not exhaustive. Please refer to the Takaful Certificate Contract for the details on important features of the Takaful Certificate.

6. The benefits of the PIA will be based on the actual performance of the fund and it is not guaranteed. The actual investment income may fluctuate based on market conditions. As a result, the balance may rise above or fall below the total Takaful Contribution made into PIA (possibly leading to early Takaful Certificate lapsation).
7. For any investment income derived from the PRIA, if any, shall be returned to the Takaful Participant (through PRIA) after deducting an Investment Performance Fee of 30% from the profit. However, the Company may at its discretion deduct less than 30% from the profit as an Investment Performance Fee. The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus declared at the end of each Financial Year. The net distributable surplus (after deducting SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant.
8. The investment risk of the investment fund will be borne solely by the Takaful Certificate Owner and the benefits may be less than the total Takaful Contributions contributed to the investment fund.
9. Total amount to be exempted for income tax relief is subject to approval from the Inland Revenue Board of Malaysia.
10. For more information, you may refer to the *insuranceinfo* booklet on 'Family Takaful', available at all our branches or you can obtain a copy from the Takaful Agent or visit www.insuranceinfo.com.my

Disclaimer:

This brochure does not form a contract. Please refer to the Takaful Certificate for full details.