

INTRODUCTION

IKHLAS HAJJ SAVINGS TAKAFUL is a packaged plan consists of **IKHLAS Savings Takaful (IST)** with top-up option, **IKHLAS Immediate Death Expense Takaful Rider (IDE)** and **IKHLAS Critical Illness Takaful Rider (CI)**.

This plan has its own target group. The plan is packaged such that it provides a means to accumulate fund for the purpose of performing Hajj or other noble intention. The coverage provided in this plan encompasses death and total permanent disability benefits as well as critical illness benefit.

WHAT DOES IKHLAS HAJJ SAVINGS TAKAFUL COVER?

1. DEATH BENEFIT [This Takaful Benefit is guaranteed by the Tabarru' fund]

Death benefit equivalent to the Sum Cover plus the accumulated amount in PIA will be payable to the Participant's nominee(s) or next of kin.

The nominee(s) or the next of kin is encourage to use part of the death benefit to pay for "Badal Hajj" on behalf of the Participant.

2. TPD BENEFIT [This Takaful Benefit is guaranteed by the Tabarru' fund]

In the event of total and permanent disablement of the Participant within the term of the Certificate, the Sum Cover plus the accumulated amount in PIA will be payable to the Participant.

3. IMMEDIATE DEATH BENEFIT [This Takaful Benefit is guaranteed by the Tabarru' fund]

Immediate Death Expense benefit equivalent to RM 2,000 will be payable within 24 hours (since submission of claim form, burial permit or death Certificate to the company) to the Participant's nominees or next of kin.

4. ACCELERATED CRITICAL ILLNESS BENEFIT [This Takaful Benefit is guaranteed by the Tabarru' fund]

RM 10,000 is payable upon Participant being diagnosed as suffering from any critical illnesses as defined in Certificates contract. Benefit payment(s) under this benefit will reduce the base Sum Cover.

* Please refer to **IKHLAS Critical Illness Rider Information Sheet and Checklist** for details.

5. TOP-UP BENEFIT [This Takaful Benefit is not guaranteed]

Top-up is an additional Contribution which functions like a regular savings account by financial institution.

The amount of top-up will be determined at the onset based on the expected (or desired) amount to be achieved at maturity.

6. MATURITY BENEFIT [This Takaful Benefit is not guaranteed]

A lump sum amount equivalent to the balance in the PIA and PRIA, is payable upon maturity.

TERMS AND AGE LIMIT

Issue Age : 30 days - 60 years old, age next birthday

Expiry Age : Minimum expiry age 20 years old and
Maximum expiry age of 65 years old

Coverage Terms : 5, 10, 15, 20 and 25 years

Plan Option :

Benefit	Option 1	Option 2	Option 3	Option 4
Death/TPD Benefit	RM 20,000	RM 30,000	RM 40,000	RM 50,000
Immediate Death Expense	RM 2,000			
Accelerated Critical Illness Benefit	RM 10,000			

WHY TAKAFUL IKHLAS?

Takaful Ikhlas Sdn. Bhd. Is a subsidiary of MNRB Holdings Berhad. Our business operations and management are in accordance with Shariah principles. We stress on ensuring equity and fairness in all our dealings as we believe in providing "**ease of doing business**" to our most important partner - **our Customers**.

We apply the contract of Tabarru', where Participants donate a pre-determined percentage of Contribution to the fund to provide assistance to fellow Participants. Our 'Wakalah' model (Takaful IKHLAS Model) ensures that Participants also benefit from investment and surplus in the risk fund.

Net investment income and net surplus arising for this product will be allocated to each PIA/PRIA.

"A plan that gives you peace of mind from knowing the Certificates of your loved one are well taken care of"

GENERAL EXCLUSIONS

1. EXCLUSION ON DEATH

No benefit shall be payable in the event of death of the Participant if the death is caused by Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Disease or Sexually

Transmitted Diseases or where the life of the Participant, were taken by operation of law or where the Participant died as a result of being involved in unlawful and/or criminal acts.

2. SUICIDE

If the Participant, whether sane or insane, commits suicide, this Certificate shall become void and the Company shall refund the balance from the PIA (Personal Investment Account) and/ or PRIA (Personal Risk Investment Account).

3. EXCLUSIONS ON TOTAL AND PERMANENT DISABILITY

Benefit under this Clause shall not be made for TPD occurred directly or indirectly from any of the following cause:-

a. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;

b. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;

c. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear.

d. Cause by or consequent upon suicide or attempted suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;

e. Disability sustained by the Participant whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang-gliding or ballooning except while the Participant is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;

f. Arising prior to inception of coverage;

g. Any breach of the law by the Participant or any assault provoked by him;

h. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;

i. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;

j. Acquired immune deficiency syndrome (AIDS) and any AIDS related conditions.

4. EXCLUSIONS ON ACCELERATED CRITICAL ILLNESS

This Supplementary Certificate shall not cover any death, loss or disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

a. 30 days waiting period;

b. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;

c. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;

d. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear.

e. Cause by or consequent upon suicide or attempted suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;

f. Disability sustained by the Participant whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang-gliding or ballooning except while the Participant is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;

g. Any breach of the law by the Participant or any assault provoked by him;

h. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;

i. Any pre-existing conditions arising prior to inception of coverage;

Pre-existing illness shall mean disabilities that the Participant has reasonable knowledge of. A Participant may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which -

i. the Participant had received or is receiving treatment;

ii. medical advice, diagnosis care or treatment has been recommended,

iii. clear and distinct symptoms are or were evident, or

iv. its existence would have been apparent to a reasonable person in the circumstances.

j. If the disease is diagnosed within three (3) months from the issue date of this Supplementary Certificate or date of reinstatement, whichever is later;

k. For Participant who is a juvenile, any congenital defects/damages are specifically excluded.

IMPORTANT NOTES:

1. You should satisfy yourself that this plan will serve your needs and that Contribution payable under the plan is an amount that you can afford.

2. You should refer to the Sales Illustration before purchasing the plan.

3. Participants are given cooling-off period of 15 days from the delivery date of the plan to review the suitability of the newly purchased plan. Deductions of expense incurred for the medical examination would be made from contribution paid.

4. After payment of the first Contribution, failure to pay a Contribution to the Company on its due date or within the period of grace will constitute a default in payment of Contribution.

If at the expiration of the Period of Grace and the payment of any Contribution is in default, then the Company reserves the right as agreed in the Aqad to advance an "equivalent amount from the respective account" to pay for the Tabarru' and the Certificate shall be continued "in force under PIA" until the amount of PIA/PRIA is less than the Contribution needed to pay for the Tabarru'. During this period the Certificate shall remain in force and if any Contribution remains unpaid after the PIA/PRIA amount become insufficient to be advanced any further, the Certificate shall lapse and have no further value.

5. The brochure is for general information only. It is not a contract of Takaful. The exclusions and limitations disclosed are not exhaustive. Please refer to the certificate contract for further information.

6. The Certificates will not provide benefit amount from the Tabarru' Fund on termination maturity or expiry of the Certificates.

7. The benefits of the investment fund will be based on the actual performance of the fund and it is not guaranteed.

8. For any investment income derived from the PIA and/ or PRIA, the Company will charge a performance fee of 10%. The resulting net investment income will be allocated in full to the Participant. The Participant will also entitle a net surplus from the Risk Fund after the deduction of 10% Surplus Administration Charge that arising every month.

9. The investment risk of the investment fund will be borne solely by the Certificate owner and the benefits may be less than the total contributions contributed to investment fund.

10. Total amount to be exempted for income tax relief for Takaful and EPF contribution is limited to RM 6,000. However, this is

still subject to approval from the Inland Revenue Board of Malaysia.

11. The Gross Annual Contribution, for new certificates and for renewals may be increased to reflect any increase in the risk charges. The past performance on increase in Contribution is not a guide to future performance which may be different.

12. The Company reserves the right to review and revise the Contributions payable by giving Participant thirty (30) days notices prior to Certificate renewal.

If there is any discrepancy between the English and Bahasa Malaysia versions, the English version shall prevail.

GROSS ANNUAL CONTRIBUTION RATE

[Based on Sum Covered RM20,000.00, Male, without Regular Top-Up contribution]

Age	Term	
	5	25
5		222.82
10		264.22
15	213.80	310.62
20	214.00	311.82
25	219.50	329.04
30	229.90	363.00
35	254.14	545.26
40	279.94	777.80
45	369.14	
50	549.26	
55	877.98	

Disclaimer:
This brochure does not firm a contract. Please refer to the contract for full details.

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For more information, please contact us at:
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**Kehidupan ibarat perjalanan.
PERSIAPKAN DIRI ANDA DAN KELUARGA
UNTUK MENUNAIKAN IBADAH HAJI.**

IKHLAS HAJJ SAVINGS TAKAFUL