

# IKHLAS IMPIANKU

Reliable scheduled payout  
every two years.  
Every dream pursued.



## What is **IKHLAS** Impianku?

**IKHLAS Impianku** is a Shariah-compliant takaful plan offering protection with a unique Impian Benefit - a scheduled cash payout every two years to help you achieve your dreams.

With the Impian Benefit, you can confidently plan for your future while being prepared for life's uncertainties. Each cash payout under the Impian Benefit provides you with structured and reliable support to pursue your goals. Whether it's funding your travels, expanding your business or fulfilling your responsibilities to your loved ones, **IKHLAS Impianku** empowers your journey with trust, transparency, and meaningful purpose.

MEMBER AHLI  
成员 உறுப்பினர்



Perbadanan Insurans Deposit Malaysia  
Protecting Your Insurance And Deposits In Malaysia



Takaful IKHLAS is a member of PIDM. The benefits payable under eligible Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Takaful IKHLAS or PIDM at [www.pidm.gov.my](http://www.pidm.gov.my)

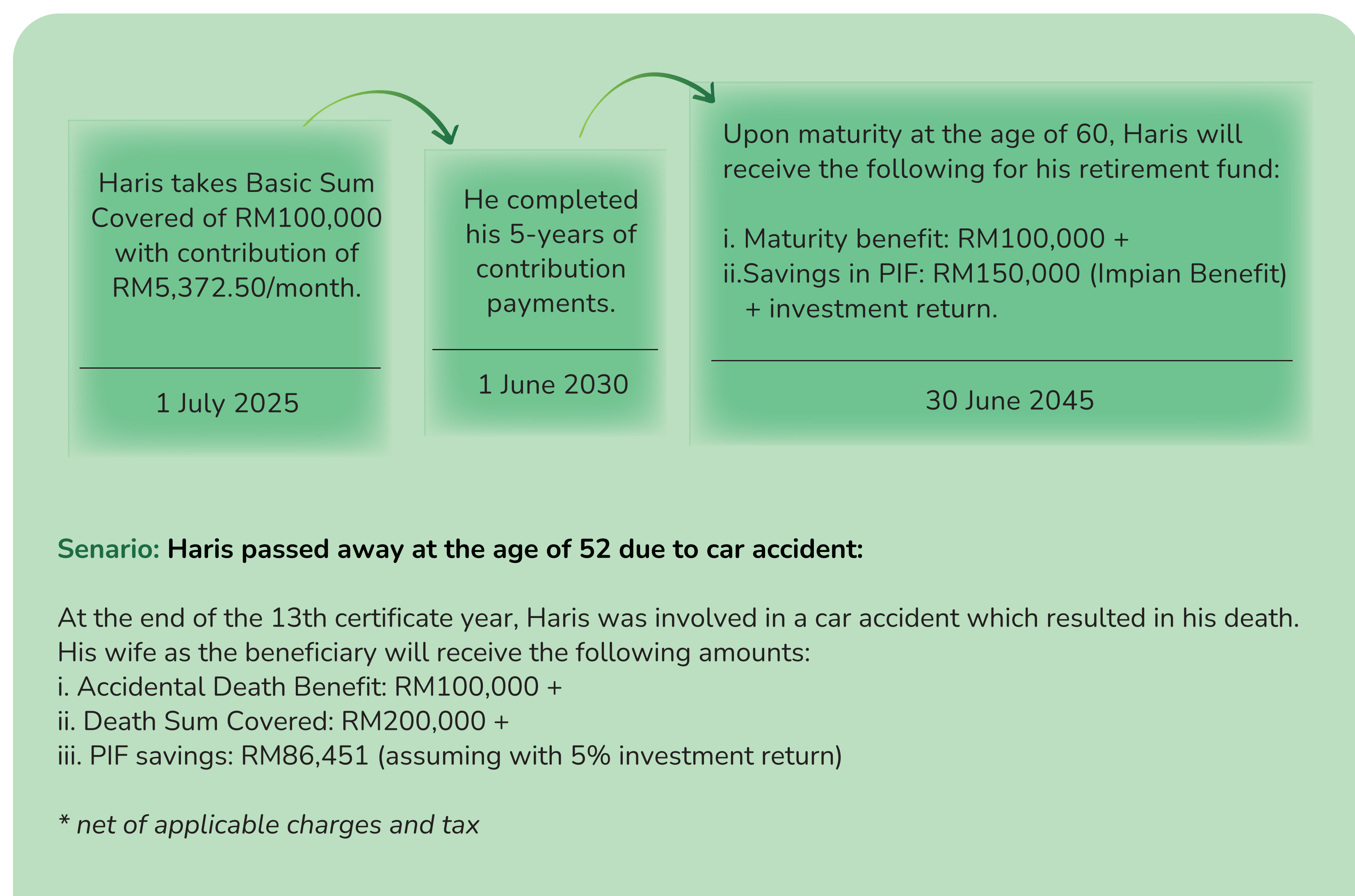
**We Protect Everyone**

## How Does it Work?

**Scenario 1:** Haris, age 40, participates in **IKHLAS Impianku** **Plan 5Pay20** as a protection for himself and retirement purposes. Hence, he opts to reinvest his *Impian* Benefit into Participant's Individual Fund (PIF) that can help to grow his savings while enjoying Takaful protection.

Throughout the 20 years coverage term, **IKHLAS Impianku** provides the following *Impian* Benefit for every 2 years:

End of Certificate Year	Impian Benefit (% of Basic Sum Covered)	Impian Benefit (RM)
2	5.00	5,000
4		5,000
6		5,000
8		5,000
10		5,000
12	25.00	25,000
14		25,000
16		25,000
18		25,000
20		25,000
<b>TOTAL</b>	<b>150.00</b>	<b>150,000</b>

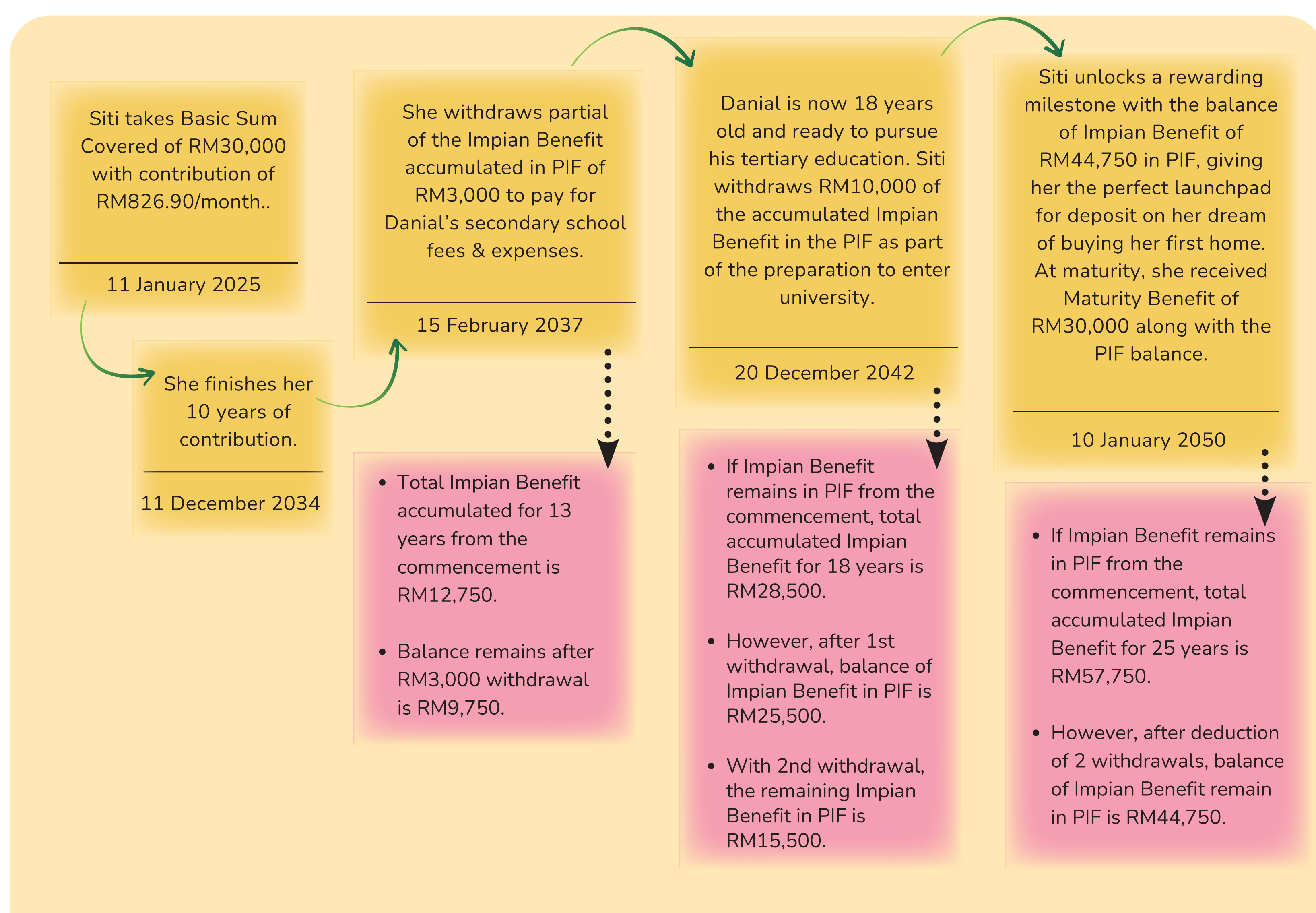


## Scenario 2:

Siti, age 27, participates in **IKHLAS Impianku Plan 10Pay25** as she aims to have sufficient savings for Danial, her newborn's education in later years and achieve her dreams to buy a house with the *Impian* Benefit. Hence, she opts to reinvest her *Impian* benefit into PIF.

Throughout the 25-year coverage term, **IKHLAS Impianku** provides the following *Impian* Benefit for every 2 years:

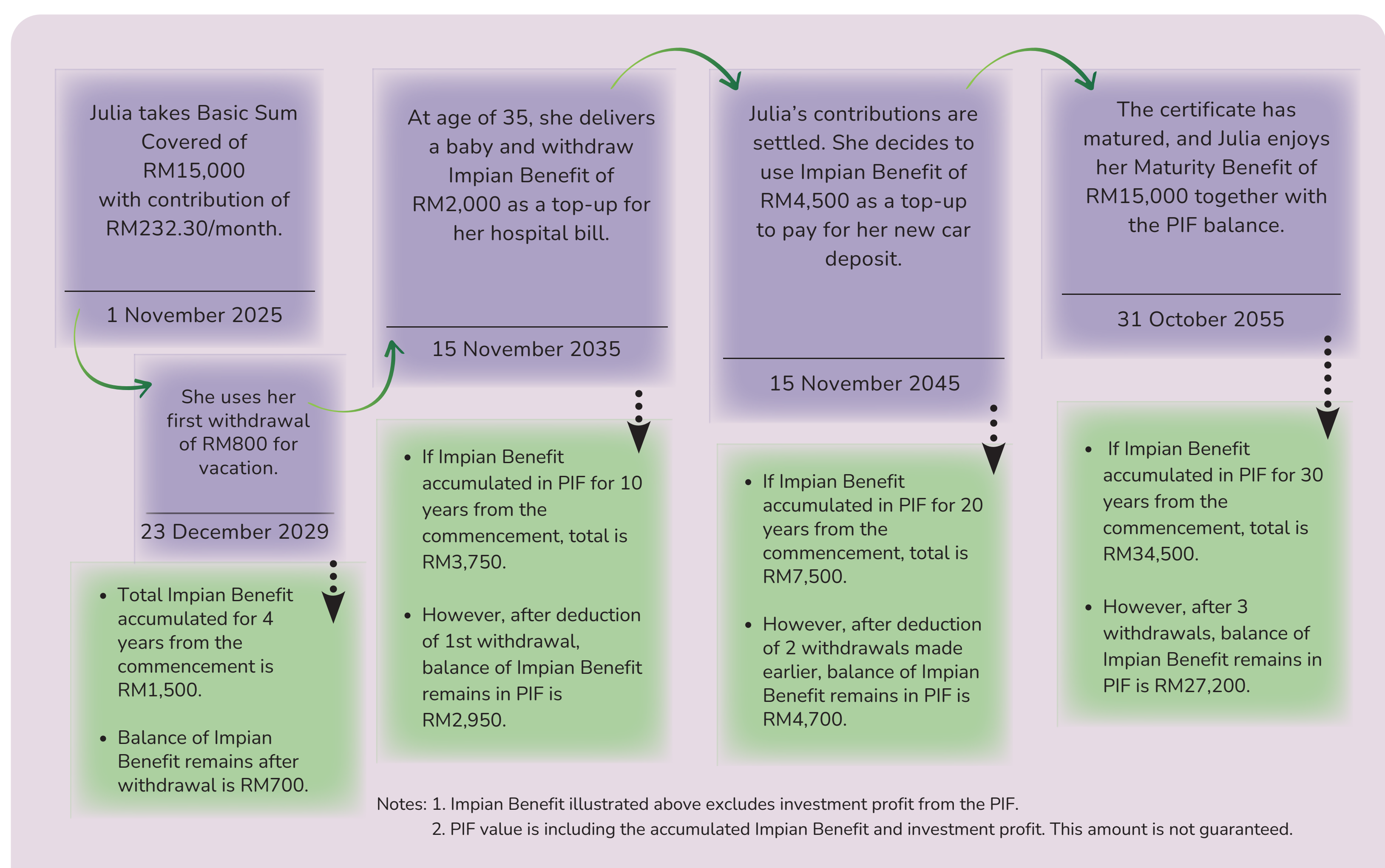
End of Certificate Year	Impian Benefit (% of Basic Sum Covered)	Impian Benefit (RM)
2	5.00	1,500
4		1,500
6		1,500
8		1,500
10		1,500
12	17.50	5,250
14		5,250
16		5,250
18		5,250
20		5,250
22	25.00	7,500
24		7,500
25	30.00	9,000
<b>JUMLAH</b>	<b>192.50</b>	<b>57,750</b>



**Scenario 3:** Julia, age 25, participates in **IKHLAS Impianku Plan 20Pay30** as she aims to achieve her dreams with the *Impian* Benefit. Hence, she opts to accumulate her *Impian* benefit into PIF.

Throughout the 30-year coverage term, **IKHLAS Impianku** provides the following *Impian* Benefit for every 2 years:

End of Certificate Year	Impian Benefit (% of Basic Sum Covered)	Impian Benefit (RM)
2	5.00	750
4		750
6		750
8		750
10		750
12		750
14		750
16		750
18		750
20		750
22	25.00	3,750
24		3,750
26		3,750
28		3,750
30	80.00	12,000
<b>JUMLAH</b>	<b>230.00</b>	<b>34,500</b>



## BENEFITS



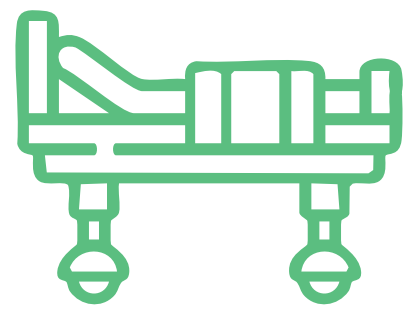
### DEATH / TPD BENEFIT

Upon death/ TPD of the Person Covered, higher of the following will be payable:

- Basic Sum Covered + outstanding Impian Benefit ; or
- 200% of Basic Sum Covered.

It will be payable from the Risk Fund and is guaranteed. The amount paid will not be subject to any fee.

In addition to the above, any balance in the Participant's Individual Fund (PIF) will also be payable. However, the amount is not guaranteed.



### ACCIDENTAL DEATH

Upon death of the Person Covered due to accidental, an additional 100% of the Basic Sum Covered will be payable on top of the Death Benefit.

It will be payable from the Risk Fund and is guaranteed.



### IMPIAN BENEFIT

Designed to give you lasting coverage with takaful contribution payment terms that suit your needs, you may opt from our flexible plan below to receive a scheduled Impian Benefit for every 2 years until the plan matures. Change of plan is not allowed after the inception.

#### Plan 5Pay20

Enjoy 20 years protection with 5 years of contribution.

End of Cert Year	% of Basic Sum Covered
2 – 10	5.00
12 – 20	25.00
<b>TOTAL</b>	<b>150.00</b>

#### Plan 10Pay25

Enjoy 25 years protection with 10 years of contribution.

End of Cert Year	% of Basic Sum Covered
2 – 10	5.00
12 – 20	17.50
22 – 24	25.00
25	30.00
<b>TOTAL</b>	<b>192.50</b>

#### Plan 20Pay30

Enjoy 30 years protection with 20 years of contribution.

End of Cert Year	% of Basic Sum Covered
2 – 20	5.00
22 – 28	25.00
30	80.00
<b>TOTAL</b>	<b>230.00</b>

**We Protect Everyone**

You may enjoy your Impian Benefit based on payout payment options below:

- Accumulate the Impian Benefit into your PIF;
- Deposit the Impian Benefit to your bank savings account; or
- Deposit the Impian Benefit into your Tabung Haji.

Takaful Participant may change the payout payment option at any time by giving written notice to us.



## MATURITY BENEFIT

When your plan matures, you will receive a lump sum payment of Basic Sum Covered PLUS the PIF.

The amount of Basic Sum Covered will be payable from the Risk Fund and is guaranteed while the PIF is subject to any available balance, and it is not guaranteed.

## FREQUENTLY ASKED QUESTIONS (FAQ)

### What is *IKHLAS Impianku*?

*IKHLAS Impianku* is a Takaful plan that gives a scheduled Impian Benefit for every 2 years, based on your Basic Sum Covered.

### Who is eligible to participate in *IKHLAS Impianku*?

Minimum Entry Age (Age Next Birthday)	Maximum Entry Age (Age Next Birthday)		
	Pelan 5 Pay 20	Pelan 10 Pay 25	Pelan 20 Pay 30
30 days old	60 years old	55 years old	50 years old

### What is the minimum and maximum sum covered?

Minimum : RM15,000

Maximum : subject to underwriting

### What is the payment mode for *IKHLAS Impianku*?

The takaful contribution can be made monthly, quarterly, semi-annually and annually.

### What is the shariah concepts applicable under *IKHLAS Impianku*?

**Tabarru'** - refer to donation by Takaful Participants contributed in the Risk Fund, for the purpose of providing mutual financial benefit payable to the Takaful Participants or their beneficiaries on the occurrence of pre-agreed events. The Tabarru' takes into effect when you contribute to the Risk Fund.

**Wakalah bil Ujah** - a contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with imposition of a fee. In the context of the Company, we are appointed as an agent (wakil) to carry out the Takaful Business and Wakalah fee (Ujah) to be paid to the Company.

## What are the fees and charges imposed for *IKHLAS Impianku*?

### Wakalah Fee

Wakalah fee is the amount that will be deducted from the Takaful Contribution paid to carry out Takaful Business. The wakalah fees imposed on this Takaful Certificate are stated in the Takaful Certificate Information Page.

### Tabarru' (donation)

The Tabarru' is the balance of Takaful Contribution paid after deduction of Wakalah Fee and will be deducted on the Contribution Due Date. This amount is allocated into the Risk Fund.

Tabarru' will be monitored periodically and compared with our experience and may be reviewed if necessary.

### Certificate Charges<sup>1</sup>

Certificate charge is deducted from the PIF based on payment mode on a monthly basis. RM4 for annual payment frequency and RM5 for other payment frequencies..

### Partial Withdrawal Charge<sup>1</sup>

A partial withdrawal fee of RM50 will be imposed on each transaction except for the first two (2) partial withdrawal.

### Surplus Performance Incentive (SPI)

Any surplus declared from the Risk Fund at the end of each financial year is subject to an SPI of 50% of the gross distributable surplus.

### Investment Performance Fee (IPF)

Any investment income derived from the PIF is subject to an IPF of up to 30%.

### Serahan Surrender Charge

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A Surrender Charge of RM100 will be deducted from the value of PIF. If the value of PIF is less than RM100, the balance will be taken from the Surrender Value upon surrender.

In the event of Surrender Value plus the PIF amount is less than RM100, no amount will be payable upon surrender.

<sup>1</sup>We reserve the right to revise the fees and charges by giving the takaful participant 30 days written notice.

### Surrender Value

Upon request of surrender, the Takaful coverage shall cease, and you shall receive:

1. Surrender Value (% of Takaful Contribution paid); and
2. The amount accumulated is based on the request date for surrender, if any, in the Participant's Individual Fund.

## What are the exclusions under *IKHLAS* Impianku?

### Exclusion on Death Benefit

The Death Benefit shall not be payable should the Person Covered passed away directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the Takaful Certificate Commencement Date or Reinstatement Date whichever is later.

In such event, the amount accumulated in the PIF will be refunded.

### Exclusions on Total Permanent and Disability (TPD)

Manfaat HUMK tidak akan dibayar jika HUMK disebabkan secara langsung atau tidak langsung oleh mana-mana yang berikut:-

1. Sebarang Kehilangan Upaya, penyakit, atau kecederaan yang Orang Yang Dilindungi telah didiagnosis atau wujud sebelum atau pada tarikh kemasukan atau tarikh penguatkuasaan semula Sijil Takaful; atau
2. Percubaan membunuh diri atau tindakan memudaratkan diri sendiri oleh Orang Yang Dilindungi ketika siuman atau tidak siuman; atau
3. Akibat penyalahgunaan dadah atau di bawah pengaruh alkohol.

### Pengecualian Manfaat Kematian Akibat Kemalangan

The Accidental Death Benefit shall not be payable if the Accidental events caused directly or indirectly by any of the followings:-

1. Any violation of law or attempted violation of the law or resistance to arrest by the Person Covered; or
2. Participation in riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, act of foreign enemies, any act of terrorism and chemical warfare; or
3. Suicide whether sane or insane within twelve (12) months from the Takaful Certificate Commencement or Reinstatement Date of this Takaful Certificate, whichever is later.

**Note: This list is non-exhaustive. You must refer to the takaful certificate for the full list of exclusions.**

## IMPORTANT NOTES

1. The brochure is for general information only. It is not a contract of takaful. The conditions disclosed are neither comprehensive nor exhaustive. Please refer to product disclosure sheet and benefit illustration for further details, and the fees and charges involved.
2. This product is an endowment takaful which combines protection and savings. The benefits will be paid either at the maturity of the takaful certificate, upon death or Total and Permanent Disability (TPD) of the person covered during the term of the takaful certificate, whichever is earlier.
3. Takaful Ikhlas Family Berhad reserves the right to revise the takaful contribution and tabarru' rates, fees and charges, benefits, terms and conditions. You will be informed in writing of the revision thirty (30) days' notice prior to the takaful certificate anniversary.
4. You should satisfy yourself that this plan will best serve your needs and the takaful contribution payable under this plan is within your level of affordability.

5. Juvenile Lien is applicable for children below five (5) years old, where the amount of benefit payable will be lower than the sum covered. The sum covered will be payable in accordance with the following schedule subject to the terms and conditions of the takaful certificate:

Age at Death/ TPD (Next Birthday)	Percentage of Benefit Payable
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years and above	100%

6. The returns from your PIF, if any, will be based on the actual performance of the funds and it is not guaranteed. In the event of non-payment of Takaful contribution, PIF balance will be used to pay for the Takaful contribution it's due date. Hence, it is possible that your PIF becomes insufficient to pay for the contribution and/or other relevant charges due to poor investment returns or any partial withdrawal made during the certificate term. In such case, you will need to pay additional contributions if you want to maintain your Takaful certificate until the maturity.

7. You are given a cooling-off period of fifteen (15) days from the date of delivery of the takaful certificate to review the suitability of participating in this plan. You may choose to cancel the Takaful certificate by returning the Takaful certificate to Takaful Ikhlas Family Berhad within the cooling-off period. Takaful Ikhlas Family Berhad shall cancel it immediately upon receipt and refund the Takaful contribution paid.

8. After payment of the first Takaful contribution, failure to pay a Takaful contribution to Takaful Ikhlas Family Berhad on its due date or within the grace period will constitute a defaulting payment of the takaful contribution.

9. If at the expiration of the grace period and your PIF remain insufficient to pay for the Takaful Contribution and charges, the takaful certificate shall lapse and have no further value.

10. In the event of lapse, reinstatement is allowed subject to Takaful Ikhlas Family Berhad terms and conditions.

11. The takaful certificate will provide the benefit amount from the risk fund on termination, maturity, surrender or expiry of the takaful certificate.

12. Change of plan is not allowed after the inception. However, you may change the payment of Impian Benefit from/ to PIF, Tabung Haji or any options introduced at later years, at any time by giving written notice to us.

13. It is important for you to provide sufficient and accurate information to enable us to advise on the suitability of the family takaful product, taking into consideration the appropriateness of such product to your needs and circumstances.

14. Total amount to be exempted for income tax relief for takaful and Employee Provident Fund (EPF) contribution is subject to approval from the Inland Revenue Board of Malaysia.

15. Takaful Ikhlas Family Berhad has the right to reject your claim in the event that your claims fall under exclusions mentioned above.

16. For more information, you may refer to the insuranceinfo booklet on 'Family Takaful', by browsing to [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

## ABOUT TAKAFUL IKHLAS FAMILY BERHAD

Takaful Ikhlas Family Berhad offers a comprehensive range of family takaful products. Its distribution channels include highly knowledgeable and well-trained agents, brokers as well as financial institutions. Takaful Ikhlas Family Berhad has 13 branch offices nationwide.




## TAKAFUL IKHLAS FAMILY BERHAD

**(20020105412) (593075-U)**


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and regulated by Bank Negara Malaysia)

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***We Protect Everyone***