

Anakku, ilhamku.

Our children are  
our inspiration.



IKHLAS Ilhamku is designed for parents with children as financial assistance that offers savings, high protection coverage and excellence rewards for both academic as well as co-curricular achievements.



### Savings for Education

Savings for your child to ensure that education and other needs are taken care of.



### Children's Well-being

High protection coverage on you as the source of financial support for your child's well being.



### Rewards for All

Excellence Rewards for your child's unique achievements in Academic, Sports, Music, or Quran-Related Study.

### Special Payout

Special Payout is designed to support any schooling expenses that may incur when your child moves from primary to secondary school. It will be paid when your child reaches 13 years old.

### Fund Value Payout

Fund Value Payout is designed to support any financial needs that may incur when your child enters tertiary education. You may choose between 18 to 25 years old, age of child, for the target fund value to be paid.




Managed by: Takaful Ikhlas Family Berhad (200201025412) (593075-U)

The eligible benefits payable under this Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact **Takaful Ikhlas Family Berhad** or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

# Ibubapaku, harapanku

*Parents are their safe harbor.*

Our children hold onto us not only for love but support in many ways. The world today moves progressively with various aspects of education. While academic is important, they excel in different areas as well. IKHLAS Ilhamku offers rewards for academic, sports, music, or quran related study achievements.




### EDUCATION


**Secondary Level**  
SPM **8A**  
STAM **8 Mumtaz**  
STPM **4A**

80% A of total subject for International exams equivalent to SPM/ STPM (i.e IGCSE, O-level, A-Level, IB)

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**University Level**  
Degree Level **First Class**


 **RM 1,000**




### QURAN RELATED STUDY

**Hafazan**  
30 Juzu'

**Tilawah**  
National level & above


 **RM 1,500**




### SKILL-BASED

**Sports Related**  
International level or hired by pro clubs (including Paralympics)

**Music**  
Professional Diploma





 **RM 1,000**







**Cash Reward of RM 200 upon university entrance!**  
Subject to university & degree level only.

## Rider Selection

### For Your Child

-  Child CI Rider
-  Cancer Rider
-  Hospital Income Rider
-  TPD Rider

### For You

-  Payor Rider
-  Simple Payor Rider
-  Payor Term Rider – with Accelerated Death Expense (ADE)
-  **IKHLAS Rider**

**Contact our Takaful Agent or Consultant now to register.**

Please refer to your takaful certificate for more details and terms & conditions of the product.

TAKAFUL IKHLAS FAMILY BERHAD (Registration No : 200201025412 (593075-U))  
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