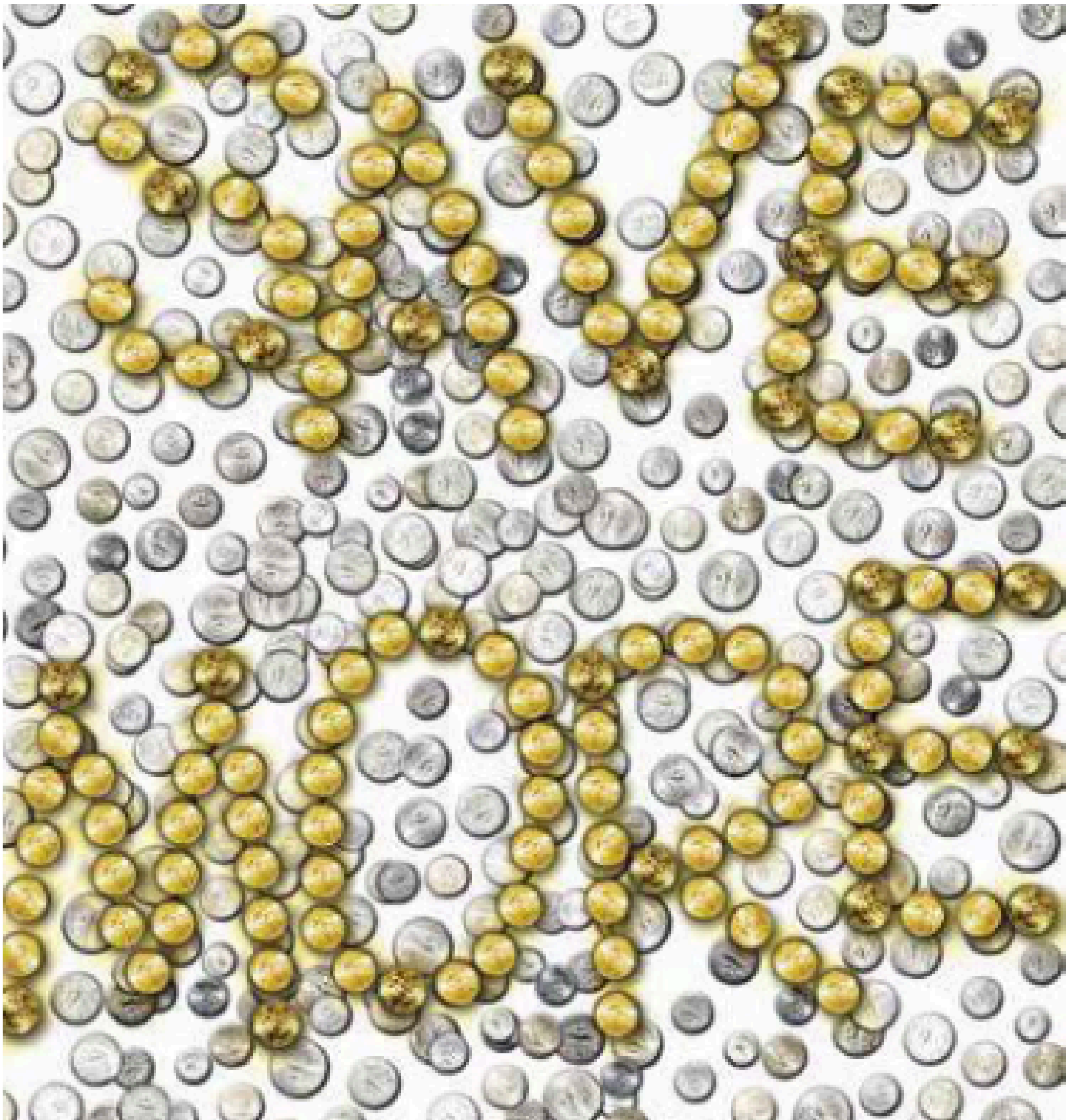




IKHLAS Saving Prime Takaful

Fulfill Your Financial Goal



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

We Protect Everyone

Savings For Your Dreams

We all have dreams and goals we aspire to achieve and realise, your dreams shouldn't be beyond your financial reach. *IKHLAS SAVINGS PRIME TAKAFUL* is a saving plan that helps you save systematically to optimise return on your investment with individual protection.

Realise your dreams and achieve your goals knowing that no matter what happens, your savings is secured for you and your loved ones.

What Does *IKHLAS SAVINGS PRIME TAKAFUL* Cover?

This plan utilises two (2) key elements that will together meet or satisfy the obligation under the plan that includes Level Term Cover and Investment Account. The plan provides the following benefits:

1. **Death or Total and Permanent Disability Benefit**

(This Takaful Benefit is guaranteed by the Risk Fund)

- In the event of death or TPD of the Takaful Participant within the term of the Takaful Certificate, the Sum Covered and the amount accumulated in the Personal Investment Account (PIA), inclusive of investment income from the PIA and net distributable surplus from the Risk Fund are payable to the Takaful Participant's beneficiaries or next of kin (in the event of death) or to the Takaful Participant (in the event of TPD).

2. **Death or Total and Permanent Disability Benefits while travelling in public conveyance or as a victim from an act of crime**

(This Takaful Benefit is guaranteed by the Risk Fund)

- In the event of death or TPD of the Takaful Participant caused solely and directly by accidents while travelling in public conveyance or as a victim from an act of crime, two (2) times of the Sum Covered plus amount accumulated in the PIA, inclusive of investment income from the PIA and net distributable surplus from the Risk Fund are payable to the Takaful Participant's beneficiaries or next of kin (in the event of death) or to the Takaful Participant (in the event of TPD).

3. **Surrender Benefit**

(This Benefit is not guaranteed)

- Upon Surrender of the Takaful Certificate, the Takaful Participant will receive the amount accumulated in the PIA, inclusive of investment income from the PIA and net distributable surplus from the Risk Fund, if any, after deducting the surrender charges as specified in the Takaful Certificate.

4. **Maturity Benefit**

(This Takaful Benefit is guaranteed by the Risk Fund)

- Upon Maturity of the Takaful Certificate, the Takaful Participant will receive the amount accumulated in the PIA, inclusive of investment income from the PIA and net distributable surplus from the Risk Fund, if any.

Why IKHLAS SAVINGS PRIME TAKAFUL?

1. **Cash Withdrawals**

- Partial cash withdrawals from the PIA are allowed after the Takaful Certificate has been in force for a minimum number of five (5) years.
- Subsequent withdrawals must satisfy a minimum gap period of two (2) years between withdrawals. Only five (5) withdrawals are allowed during the lifetime of the Takaful Certificate. A transaction fee as specified in the Takaful Certificate will be chargeable from the PIA for each withdrawal.

2. **Top-up Option**

- Top-up Takaful Contribution is allowed upon commencement of the Takaful Certificate provided the current year's Takaful Contribution is not overdue. The amount of top-up shall be subject to a minimum of RM 50. This top-up amount shall be solely allocated into the PIA.

3. **Lien Provision**

- In the event of death or TPD of the Takaful Participant prior to attaining the age of five (5) years at the next birthday and subject to the terms and conditions of the Takaful Certificate, the Sum Covered (SC) will be payable in accordance with the following schedule:

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

Terms And Age Limit

Issue Ages: 30 days - 60 years old, age of next birthday, male / female TPD cover is only available for Takaful Participants aged 65 years and below.

Sum Covered Limits: Minimum
RM10,000.00

Maximum
Subject to underwriting decision (For Takaful Participant aged 14 years and below, the maximum Sum Covered is RM 150,000.00).

Takaful Contribution Limits: Minimum
RM600.00

Maximum
Subject to underwriting approval.

Expiry Age : Up to 75 years old, age of next birthday.

Coverage Terms : Minimum
5 years old (For Takaful Participant aged 14 years and below, the minimum maturity age is 19 years old).

Maximum
74 years old.

Why Takaful Ikhlas Family Berhad?

Takaful Ikhlas Family Berhad is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. 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 partners – our Customers.

In line with international and local developments in the practice of Islamic financial protection services, the Company has adopted the Wakalah contract as our system and have modelled our operations accordingly. Wakalah is a form of representative relationship between the Company and a Takaful Participant (Principal/Customer).

The Company employs the following contract to govern our business:

- *Tabarru'* – donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the Risk Fund.
- *Wakalah* – shall mean 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 or without imposition of a fee. In the context of the Company, we are appointed as an agent (*wakil*) to carry out the Takaful Business and a Wakalah fee (*Ujrah*) to be paid to the Company.

Gross Annual Takaful Contribution Rate

(Based on Sum Covered RM 10,000)

Gross Annual Takaful Contribution varies depending on the underwriting requirements, age, term and Sum Covered (SC) applied.

For instance:

Age	Takaful Contribution Rate (RM10,000 SC)	
	Term = 10 Years	Term = 25 Years
5	RM75.40	RM102.20
15	RM86.50	RM102.20
25	RM164.00	RM222.10
35	RM164.00	RM253.00
45	RM238.00	RM478.10

The rates assume that the proposed Takaful Participant has no medical / health impairments, occupational risks or habits that may require additional loading on the Takaful Contribution.

Charges in IKHLAS SAVINGS PRIME TAKAFUL

- An administration fee of RM72 shall be charged annually to each Takaful Participant under this Takaful Certificate. Each top-up transaction on Takaful Contributions shall be subject to 5.25% fee of the gross Takaful Contribution of top-up amount.
- *IKHLAS SAVINGS PRIME TAKAFUL* is based on the *Wakalah Model* where the Company will charge a *Wakalah Fee* from the Takaful Contributions for administration of the business.

Year	1	2	3	4	5	6	7 years and above
Wakalah Fee	83.00%	66.50%	44.25%	42.75%	27.25%	27.25%	16.50%

If the term is less than 20 years, the Company will reduce the charges accordingly.

- Surrender charge of up to RM50.

Exclusions

A) GENERAL EXCLUSIONS

1. Exclusions on Death Benefit

- The Death Benefit shall not be payable should the Person Covered dies directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the Takaful Certificate Date or Reinstatement Date whichever is later. In such event, the accumulated amount in the Participant's Individual Fund will be refunded.

2. Suicide

- If the Takaful Participant, whether knowingly or unknowingly, commits suicide within a period of one year from the effective date of the Takaful Certificate, then this Takaful Certificate shall automatically be cancelled and rendered null and void, and the Company will refund the remaining balance in the PIA.

B) EXCLUSIONS ON TOTAL AND PERMANENT DISABILITY TPD BENEFIT SHALL NOT BE PAYABLE IF TPD CAUSED DIRECTLY OR INDIRECTLY BY ANY OF THE FOLLOWING:

1. War, invasion, acts of foreign enemies, hostilities, or warlike operations (whether declared or not), or civil war;
2. Rebellion, riot, military or civilian uprising, insurrection, resistance, revolution, imposition of curfew or state of emergency, or any events or causes that may lead to the declaration or maintenance of a curfew or state of emergency;
3. Any act of terrorism. For this purpose, terrorism means any act or acts, including but not limited to the use of force, violence, or brutality and/or threats thereof, by any individual or group of individuals, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or similar purposes, including the intent to influence any government or organization and/or to instill fear in the public or any segment thereof.

4. Caused by or arising from suicide or attempted suicide, or intentional self-inflicted injury, or while under the influence of alcohol, narcotics or drugs, or due to insanity, or resulting from a venereal disease;
5. Any disability suffered by the Takaful Participant while engaging in, operating, servicing, boarding, or disembarking from any aerial device or vehicle, including skydiving, parachuting, bungee jumping, hang-gliding, or hot air ballooning, except when the Takaful Participant or Takaful Certificate Owner is traveling as a passenger on a commercial airline with a regular, scheduled flight to a designated destination;
6. Any disability that commenced prior to the commencement of coverage;
7. Any violation of the law by the Takaful Participant or any offence committed by the participant;
8. Participation in any underwater activity involving the use of artificial breathing apparatus;
9. Injury caused by nuclear fission, nuclear fusion, nuclear weapons, or radioactive contamination;
10. Acquired Immune Deficiency Syndrome (AIDS) and any conditions related to AIDS.

Riders That Can Be Attached To *IKHLAS SAVINGS PRIME TAKAFUL*

1. *IKHLAS* Accidental Death and Disability Secure Takaful Rider
2. *IKHLAS* Comprehensive Personal Accident Benefit Secure Takaful Rider
3. *IKHLAS* Critical Illness Secure Takaful Rider
4. *IKHLAS* Family Income Secure Takaful Rider
5. *IKHLAS* Hospital Benefit Secure Takaful Rider
6. *IKHLAS* Immediate Death Expenses Secure Takaful Rider
7. *IKHLAS* Payor Savings Secure Takaful Rider
8. *IKHLAS* Regular Top-up Secure Takaful Rider
9. *IKHLAS* Term Secure Takaful Rider
10. *IKHLAS* Waiver of Contribution Secure Takaful Rider
11. *IKHLAS* Individual Family Medical Secure Takaful Rider

Important Notes

1. You should determine for yourself that this plan will 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 Participants are given Period of Khiyar of 15 days from the date of receipt of the Takaful Certificate to review the suitability of the NEW participation in the plan. Expenses incurred for the medical examination will be taken/ deducted 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. If at the expiration of the Period of Grace and the payment of any Takaful 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 Takaful Certificate shall be continued "in force under PIA" until the amount of PIA is less than the Takaful Contribution needed to pay for the Tabarru'. During this period the Takaful Certificate shall remain in force and if any Takaful Contribution remains unpaid after the PIA amount becomes insufficient to be advanced any further, the Takaful Certificate shall lapse and have no further value.
6. The Company has the right to repudiate liability in the event that the Takaful Participant failed to disclose relevant information that would affect the decision of the Company to accept or reject risks and on the Takaful Contribution rates and terms to be applied to the Takaful Participant.
7. 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.

8. The Takaful Certificates will not provide benefit amount from the Risk Fund on termination, maturity or expiry of the Takaful Certificates.
9. 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).
10. For any investment income derived from the PIA, if any, shall be returned to the Takaful Participant (through PIA) 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 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.
11. The investment risk of the investment fund will be borne solely by the Takaful Participant and the benefits may be less than the total Takaful Contributions contributed to investment fund.
12. Total amount to be exempted for income tax relief for Takaful and EPF Takaful Contribution is limited to RM6,000. However, this is still subject to approval from the Inland Revenue Board of Malaysia.
13. 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.
14. The charges imposed by the Company for every product and service may be subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia at the prevailing rate unless otherwise stated.

Disclaimer:

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




TAKAFUL IKHLAS FAMILY BERHAD

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(Licensed under the Islamic Financial Services Act 2013
and regulated by Bank Negara Malaysia)

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We Protect Everyone