

# IKHLAS BERSAMA

## We're All in This Together!



Comprehensive coverage that let you live your life to the fullest with your loved ones.

**S**

**Safeguard you with wide range of coverage**

**A**

**ADE - swift payment with no questions asked**

**M**

**Mix & Match riders**

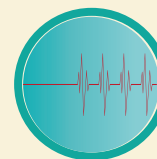
**A**

**Affordable contribution**



### Accelerated Death Expense (ADE)

Provides immediate financial assistance to your family (10% of basic sum covered or up to RM20,000).



### Death Benefit

Remaining sum covered and Participant's Individual Fund will be payable to your loved ones.



### Top-Up

You have the flexibility to choose either regular or ad-hoc top-up to grow your cash value in your savings.



### Partial Withdrawal

In times of need, you have the options to partially withdraw your cash value in your savings.



### Maturity Benefit

Enjoy your cash value in your savings upon maturity.

# Optional Benefits

## TPD Rider

Provides protection when you suffer total and permanent disability



## TPD Waiver Rider

Ease your burden by paying your future contribution once you are suffered with total and permanent disability



## ADD Rider

Provides accidental coverage which pays you lump sum benefit. 2x coverage for death due to public conveyance



## CPA Rider

Provides accidental comprehensive coverage which pays you lump sum benefit, weekly income and provides accidental benefit for medical treatment and surgical operations



## HIB Rider

Daily income will be paid if you are hospitalised



## Medical Rider

Provides comprehensive medical coverage inclusive of immunisation benefit



## CI Rider

Provides protection when you suffer any one of the 36 critical illnesses



## CI Waiver Rider

Ease your burden by paying your future contribution once you are diagnosed with critical illness



## Comprehensive CI Rider

Provides comprehensive critical illness protection from early to advanced stage



## Child CI Rider

Provides protection against child specific illnesses



## Child Waiver Rider

Future contribution will be paid once your child is diagnosed with any of the child specific illnesses



## Payor Rider

Future contribution will be paid once you died, suffered total and permanent disability or diagnosed critical illness



For more detail, terms and conditions please refer to your takaful certificate