

***IKHLAS*link Regular Top Up  
Secure Takaful Rider**

## 1. **IKHLASlink Regular Top-Up Secure Takaful Rider**

Securing life uncertainties. *IKHLASlink* Regular Top-Up Secure Takaful Rider is a Takaful Contribution paying rider which is attachable to the regular Takaful Contribution investment-linked Takaful plan. This is a rider that provides option to regularly invest in selected investment-linked funds.

This Rider plan can only be obtained when attached to a Basic Plan.

## 2. **What are the covers / benefits provided?**

This rider does not offer Takaful benefit.

## 3. **How much Takaful Contribution do I have to pay?**

Minimum Takaful Contribution of RM120.00 per annum and in multiple of RM10.00.

## 4. **What are the fees and charges that I have to pay?**

Wakalah Fee	5.25%
Commission	3.75%

\* The Wakalah fee is inclusive of the commission.

## 5. **What are some of the key terms and conditions that I should be aware of?**

- a) Importance of disclosure – you must disclose all material facts such as your age, occupation, and health condition correctly. Takaful IKHLAS has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to you.
- b) Cooling-off Period – you may cancel your Supplementary Takaful Certificate by returning the Supplementary Takaful Certificate to the Company within fifteen (15) days after you have received the Supplementary Takaful Certificate. The Company shall cancel it immediately upon receipt.
- c) The actual investment income may fluctuate based on market conditions. As a result, the amount accumulated in the Unit Fund of the Basic Takaful Certificate may rise above or fall below the total Takaful Contribution made into Unit Fund of the Basic Takaful Certificate (possibly leading to early Takaful Certificate lapsation).
- d) It is important for you to receive receipts and keep them as proof of payment of Takaful Contributions.
- e) If you do not receive the Takaful Certificate after fourteen (14) days from the date of participation, please contact us.
- f) Takaful Ikhlas Berhad is registered under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this Takaful Certificate.

## 6. **Terms and Age Limit**

### a) **Issue Age:**

30 days - 60 years old, age next birthday, male/female.

### b) **Expiry Age:**

Up to age 100 years old, age next birthday

**7. What are the major exclusions under the Takaful Certificate?**

No exclusion will be imposed on the rider.

**8. Can I cancel my Takaful Certificate?**

If you find that this rider is no longer appropriate, you may cancel it by giving us a written notice.

**9. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**10. Where can I get further information?**

Should you require additional information on Investment-Linked Takaful, please refer to insurance info booklet on 'Investment-Linked Takaful', available at all our branches or you can obtain a copy from our Takaful agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

**11. Other types of similar Takaful cover available?**

Nil

**IMPORTANT NOTE:**

**THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**