

Their excellence, your pride



Underwritten by:

eTiQa
Takaful



Member of PIDM. Eligible for protection by PIDM

**Humanising
Financial Services
Across Asia.**



Maybank

Your children are Your pride and joy. As a responsible parent, You know that education is vital to success and would have started saving for their future. But Your savings alone may not be sufficient.

Education costs are escalating. In 10 years' time a 4-year university course could cost RM72,000 in Malaysia*, RM250,000 in Australia or RM400,000 in UK**. If any unwanted incident occurs, Your children may not even get the education they deserve. That is why it is crucial to start planning for their future now.

Sources:

*Study in Malaysia Handbook (International Edition)

**Ministry of Higher Education 2009

BENEFITS

Academic Excellence Awards

Takaful Alif Plus helps build a sizeable fund for Your children's education needs and also provides protection from just RM75 contribution a month. In addition, Takaful Alif Plus rewards Your children on their achievements.

Minimum Examination Grades	Benefit payable (Contribution RM75)	Benefit payable (Contribution RM100)
UPSR : 5As	RM250	RM500
PMR : 8As	RM350	RM750
SPM : 8As	RM500	RM1,000
STPM : 5 Principal As	RM1,000	RM1,500

Please refer to the Product Disclosure Sheet for more information.

Death or Total Permanent Disability (TPD) Benefits

If Death or Total Permanent Disability occurs on the Person Covered, the amount payable is equivalent to the amount of Sum Covered plus Accumulated Value in Participants' Investment Fund (PIF), if any.

Consolation Benefit

An additional of RM1,000 on top of the Sum Covered is payable upon Death for funeral expenses upon satisfactory proof of death of the Person Covered.

Maturity Benefit

Upon survival of the Person Covered to the maturity date, 50% of the Sum Covered will be payable to the Participant in the form of *hibah* or gift plus the Accumulated Value in Participants' Investment Fund (PIF), if any.

Parents Death Benefit

A benefit of RM1,000 is payable upon satisfactory proof of the first death of any one of the parents of the Person Covered, subject to a maximum payout of RM1,000 per certificate.

ADVANTAGES OF TAKAFUL ALIF PLUS

Affordable Contribution

Choose from RM75 or RM100 a month. You also have the option to pay Your contribution by monthly, quarterly, semi-annual or annual mode.

Flexible Tenure

Choose the Takaful period that best suits You: A range from Certificate Term of ten (10) years up to a maximum term of twenty-four (24) years subject to a maximum expiry age of twenty-five (25) years old of the Person Covered.

Hassle-Free Auto Debit of Monthly Contributions

Your monthly contributions are automatically debited from Your Maybank Savings Account or Credit Card (Visa/Mastercard).

FEATURES

Person Covered Eligible Entry Age	Minimum age : 14 days old Maximum age : 15 years old
Participant / Certificate Owner Eligible Entry Age	Minimum age : 19 years old Maximum age : 60 years old
Maturity Age	Maximum age : 25 years old
Benefit Coverage	<ul style="list-style-type: none"> • Death Benefit + Consolation Benefit • Total Permanent Disability Benefit (within Takaful term or until Person Covered reach the age of 25 years old) • Maturity Benefit • Parents Death Benefit

TAKAFUL ALIF PLUS SUM COVERED TABLE

Monthly Contribution of RM75

Age	Term														
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
	RM														
1	14,900	16,500	18,100	19,800	21,600	23,400	25,300	27,100	29,100	31,100	33,000	35,200	37,500	39,800	42,200
2	14,900	16,400	18,100	19,800	21,500	23,400	25,100	27,000	29,000	31,000	32,900	35,000	37,300	39,700	
3	14,700	16,400	18,100	19,700	21,500	23,200	25,100	26,800	28,800	30,800	32,800	34,800	37,100		
4	14,700	16,400	18,000	19,600	21,400	23,200	24,900	26,700	28,600	30,600	32,500	34,700			
5	14,700	16,300	17,900	19,500	21,300	23,000	24,800	26,600	28,600	30,500	32,400				
6	14,600	16,300	17,800	19,400	21,200	22,900	24,700	26,500	28,400	30,300					
7	14,500	16,200	17,700	19,300	21,100	22,800	24,500	26,300	28,200						
8	14,500	16,100	17,600	19,200	21,000	22,700	24,400	26,200							
9	14,400	16,000	17,500	19,100	20,800	22,500	24,200								
10	14,300	15,900	17,400	19,000	20,700	22,400									
11	14,300	15,800	17,300	18,900	20,600										
12	14,100	15,700	17,100	18,700											
13	14,000	15,500	17,000												
14	13,900	15,400													
15	13,800														

Please refer to Sales Illustration for further details.

Monthly Contribution of RM100

Age	Term														
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
	RM														
1	20,900	23,100	25,300	27,700	30,200	32,800	35,400	37,900	40,700	43,500	46,200	49,300	52,500	55,700	59,100
2	20,900	23,000	25,300	27,700	30,100	32,800	35,100	37,800	40,600	43,400	46,100	49,000	52,200	55,600	
3	20,600	23,000	25,300	27,600	30,100	32,500	35,100	37,500	40,300	43,100	45,900	48,700	51,900		
4	20,600	23,000	25,200	27,400	30,000	32,500	34,900	37,400	40,000	42,800	45,500	48,600			
5	20,600	22,800	25,100	27,300	29,800	32,200	34,700	37,200	40,000	42,700	45,400				
6	20,400	22,800	24,900	27,200	29,700	32,100	34,600	37,100	39,800	42,400					
7	20,300	22,700	24,800	27,000	29,500	31,900	34,300	36,800	39,500						
8	20,300	22,500	24,600	26,900	29,400	31,800	34,200	36,700							
9	20,200	22,400	24,500	26,700	29,100	31,500	33,900								
10	20,000	22,300	24,400	26,600	29,000	31,400									
11	20,000	22,100	24,200	26,500	28,800										
12	19,700	22,000	23,900	26,200											
13	19,600	21,700	23,800												
14	19,500	21,600													
15	19,300														

Please refer to Sales Illustration for further details.

WAKALAH FEE

As a representative, Etiqa Takaful Berhad is entitled to receive a Wakalah fee. This fee is borne by the Participant through deduction from the contributions paid. Wakalah Fee is used to pay for commissions and management expenses. The Wakalah Fee amount that will be deducted from the contribution are as follows:

Certificate Year	Wakalah Fees	
	Percentage of Contribution	Annual Fee Per Certificate
1	40%	RM60
2	25%	RM60
3	20%	RM60
4 - 10	10%	RM60
≥11	5%	RM60

Please refer to the Product Disclosure Sheet for more information.

The balance amount will be placed into Participants' Risk Fund (PRF) and Participants' Investment Fund (PIF) based on predefined ratios. If there is any distributable surplus from the PRF at the end of each financial year, the Participant will be entitled to receive 50% of the surplus after deducting 50% to the Takaful Operator as Performance Fee. The surplus amount due to Participant will be accumulated in PIF. At every financial year-end, 85% of the net investment profit after tax will be reinvested into the PIF. Incentive fee of 15% (of the net investment profit after tax) will be accorded to the Takaful operator. The PIF will be accumulated and will be paid to Participant at the end of certificate term or upon termination of the certificate.

If the payable surplus is under RM10, it will be donated to a charity fund as Amal Jariah (charity) on behalf of the Participant.

SUPPLEMENTARY RIDERS

Takaful Critical Illness Rider

Provides additional Sum Covered upon the Person Covered being diagnosed with any one of the defined thirty-six (36) Critical Illnesses.

Waiver of Contribution for Critical Illness (Payor) Rider

Pays all future contributions* on behalf of the Participant throughout the term of this Rider, upon the Participant being diagnosed with any one of the defined thirty-five (35) Critical Illnesses.

Waiver of Contribution for Death / TPD (Payor) Rider

Pays all future contributions* on behalf of the Participant throughout the term of this Rider, upon Death/ TPD of the Participant.

** Contribution of Basic Certificate plus Takaful Critical Illness (if attachable). If any one of the Waiver of Contribution riders is activated, all other attachable Waiver of Contribution riders (if any) will be automatically terminated.*

FREQUENTLY ASKED QUESTIONS (FAQ)

Why should I enrol in this plan?

This plan offers You and Your immediate family Takaful coverage plus consolation benefit for Your family's peace of mind.

Who is eligible?

Maybank customers between the ages of 19 and 60 years old who wants to provide protection to their child (children) who are between the ages of 14 days old and 15 years old.

When does my Takaful coverage begins?

The Takaful coverage begins upon approval of Your proposal and the receipt of initial contribution payment by Etiqa Takaful Berhad.

How do I make a claim?

You can visit our nearest Maybank Branch for claims assistance.

IMPORTANT NOTES

- The word Age in this brochure refers to the age next birthday, unless otherwise stated.
- This product is an individual family Takaful plan with defined monthly contribution for specific terms that offers maturity benefit at the end of the Takaful. Takaful benefits will be payable in the event of Death and Total and Permanent Disability (TPD) plus the Accumulated Value in Participants' Investment Fund (PIF), if any during the Takaful period.
- If the Person Covered commits suicide while sane within one (1) year from the Issue Date or any Reinstatement Date of the certificate, Etiqa Takaful Berhad will refund the total contributions paid, or if suicide is committed after one (1) year from the Issue Date or any Reinstatement Date of the certificate, Sixty Percent (60%) of the Sum Covered will be payable. If the Person Covered commits suicide while insane, Etiqa Takaful Berhad shall pay the Basic Sum Covered in full.
- In the event of Total Permanent Disability, Total Sum Covered payable (on all certificates covering the same Person Covered) is subject to an aggregate maximum of RM2 million. For Aggregate Sums Covered up to RM1 million, the TPD benefit shall be payable in one (1) lump sum. For Aggregate Sums Covered exceeding RM1 million, the benefit shall be payable in two instalments; the first instalment is equivalent to RM1 million and the second instalment is equivalent to the balance (up to max aggregate of RM2 million). The second instalment is payable one (1) year after the first instalment is paid. The Accumulated Value in PIF, if any will be payable together with the first instalment.
- You may surrender the certificate before expiry of the Takaful term for the Accumulated Value in PIF, if any.
- You will be given a grace period of thirty-one (31) days from the contribution due date and if the contribution remains unpaid at the end of the grace period, the certificate shall lapse. Etiqa Takaful Berhad shall automatically apply the Automatic Contribution Facility if the overdue contribution at the end of the grace period is still unpaid, and if there is sufficient balance in Your PIF.
- This certificate may qualify You for personal tax relief subject to the final decision of the Inland Revenue Board Malaysia.
- Upon termination, maturity or expiry of the certificate all the benefits under this plan will cease.
- You may review the suitability of the plan and cancel Your participation within fifteen (15) days from the delivery of Your certificate, upon which You will be entitled to a refund on the full contribution made, after deducting any expenses incurred for medical examination (if applicable).
- Benefits and/or returns of investment under this plan will be based on actual performance of the Fund and are not guaranteed. The risk of the Fund will be borne solely by the Participant and the benefits yielded may be less than the total contributions made to the Participant Investment Fund (PIF).
- You are advised to refer to the *insuranceinfo* booklet on "Family Takaful", Sales Illustration, Product Disclosure Sheet and Takaful Schedule for additional information, features and benefits of the plan.
- You should be satisfied that this plan will best serve Your needs and that the contribution payable under the certificate is an amount that You can afford.

Call 1 300 88 6688, visit any Maybank branch or log on to www.maybank2u.com for more details, terms and conditions.

This plan is underwritten by Etiqa Takaful Berhad (266243D), a subsidiary of Malayan Banking Berhad (3813K). Etiqa Takaful Berhad is licensed under Takaful Act 1984 and regulated by Bank Negara Malaysia. Etiqa Takaful Berhad is located on Level 19, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad (3813K) and is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

DISCLAIMER:

This brochure is a brief description only and is not exhaustive. For complete details on exclusions, terms and conditions please refer to your Etiqa Family Takaful Certificate Version 2.0. This brochure is for reference only, not a contract.