

Give them security



Underwritten by:

eTiQa
Takaful



Member of PIDM. Eligible for protection by PIDM

**Humanising
Financial Services
Across Asia.**



Maybank

Life is filled with uncertainty. Make sure You and Your loved ones are prepared should the unexpected happens.

To help You face the future with confidence, we offer Takaful Amal Plus, a personal protection plan that covers Death and Total Permanent Disability.

BENEFITS

Death or Total Permanent Disability (TPD) Benefit

A Sum Covered plus Accumulated Distributed Surplus, if any, will be payable, if Death or Total Permanent Disability of the Person Covered occurs.

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, Participant will receive a fixed percentage X% of the Sum Covered, in a form of *hibah* or gift plus Accumulated Distributed Surplus, if any. Where 'X' is the Certificate Term.

Example:

Takaful term is 20 years.

**Maturity Benefit = 20% of Sum + Accumulated
Covered Distributed
Surplus (if any).**

ADVANTAGES OF TAKAFUL AMAL PLUS

Affordable Contribution

Choose from RM50, RM75 or RM100 a month. You also have the option to pay Your contribution by monthly, quarterly, semi-annual or annual mode.

Flexible Tenure

You have an option to choose the Takaful period that best suits You: 10 years, 15 years, 20 years, 25 years or 30 years.

Hassle-Free Auto Debit of Monthly Contributions

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

TAKAFUL AMAL PLUS SUM COVERED TABLE

Monthly Contribution of RM50

Age	Term				
	10	15	20	25	30
RM					
1-30	47,600	48,200	48,700	49,200	49,600
35	43,100	43,300	42,400	41,300	40,900
40	38,400	36,700	34,800	32,400	31,700
45	32,700	30,100	27,300	24,900	22,100
50	26,500	23,200	20,200	17,400	
55	19,200	16,400	13,700		
60	13,100	10,900			

Please refer to Sales Illustration for further details.

Monthly Contribution of RM75

Age	Term				
	10	15	20	25	30
RM					
1-30	73,200	74,100	74,900	75,600	76,300
35	66,200	66,600	65,200	63,500	62,900
40	59,100	56,400	53,500	49,800	48,700
45	50,300	46,300	42,000	38,300	34,000
50	40,700	35,700	31,100	26,800	
55	29,500	25,200	21,100		
60	20,100	16,800			

Please refer to Sales Illustration for further details.

Monthly Contribution of RM100

Age	Term				
	10	15	20	25	30
RM					
1-30	100,000	101,200	102,300	103,300	104,200
35	90,500	91,000	89,100	86,700	85,900
40	80,700	77,100	73,100	68,100	66,600
45	68,700	63,200	57,300	52,300	46,400
50	55,600	48,700	42,400	36,500	
55	40,300	34,400	28,800		
60	27,500	22,900			

Please refer to Sales Illustration for further details.

FEATURES

Person Covered Eligible Entry Age	Minimum age : 14 days old Maximum age : 60 years old
Participant / Certificate Owner Eligible Entry Age	Minimum age : 19 years old Maximum age : 60 years old
Maturity Age	Maximum age : 75 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 65 years old)• Maturity Benefit

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 of the Contribution after deduction of Wakalah Fee will be placed into Participants' Risk Fund (PRF). 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 a separate account/fund and payable upon termination of the Certificate (i.e. upon Death, TPD, Surrender or Maturity).

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 Rider

Pays all future Contribution of the Basic Certificate on behalf of the Participant throughout the term of this Rider, upon the Person Covered (adult lives only) being diagnosed with any one of the defined thirty-five (35) 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 and their spouses between the ages of 19 and 60 years old are eligible to apply. You can also apply this plan for Your child who is below age of 19 years old (subject to minimum of 14 days old).

When does my Takaful coverage begins?

The Takaful coverage begins upon approval of Your proposal and receipt of the 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 period. Takaful benefits will be payable in the event of Death and Total and Permanent Disability (TPD) plus the Accumulated Distributed Surplus (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. 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 RM2 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 Distributed Surplus, if any will be payable together with the first instalment.
- You may surrender the certificate before expiry of the Takaful term, the Cash Surrender Value and the Accumulated Distributed Surplus (if any) will be payable.
- 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.

- 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).
- 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 at 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.