

Care for their needs



Underwritten by:

eTiqa
Takaful



Member of PIDM. Eligible for protection by PIDM

**Humanising
Financial Services
Across Asia.**



Maybank

As a responsible person, You understand that life is filled with uncertainty. That's why You need to make sure Your loved ones are well taken care of should any unexpected events happen to You.

To help You safeguard Your family's future, we offer Takaful Insan Plus. With an affordable monthly contribution of RM75 or RM100, You can ensure Your family receives long-term protection and security.

BENEFITS

Death or Total Permanent Disability (TPD) Benefit

If Death or Total Permanent Disability occurs on the Person Covered, a regular monthly income will be payable for a fixed ten (10) years period which the total amount is equivalent to the amount of Sum Covered*. Accumulated Distributed Surplus, if any is payable upon payment of Sum Covered*, at the first month together with the 1st regular income payment.

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).

* Sum Covered = 120 x monthly income

ADVANTAGES OF TAKAFUL INSAN 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

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 INSAN PLUS MONTHLY INCOME TABLE

Monthly Contribution of RM75

Age	Term				
	10	15	20	25	30
	RM				
1-30	617	629	637	650	660
35	561	567	561	551	551
40	503	488	466	439	434
45	434	405	371	343	307
50	358	317	279	243	
55	264	228	192		
60	183	154			

Monthly Contribution of RM100

Age	Term				
	10	15	20	25	30
	RM				
1-30	843	859	870	889	902
35	766	775	766	754	754
40	688	666	636	600	593
45	593	555	507	469	420
50	490	434	381	332	
55	360	311	262		
60	250	210			

The above illustrated figures are rounded down to the nearest Ringgit Malaysia

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 a 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.
- 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.