Dynamic Horizon
Takaful Plan

POWER YOUR STRATEGY, SECURE YOUR FUTURE

Grow wealth and secure your financial future with hibah

Underwritten by Etiqa Family Takaful Berhad (199301011506)

Etiqa Family Takaful

Takaful
Not just Takaful, Etiqa Takaful

Humanising Financial Services

Maybank Islamic

Terms & conditions apply.

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Dynamic Horizon

This single contribution investment-linked takaful plan provides coverage up to age 100. It offers a diverse range of funds aligned with financial goals and risk tolerance, providing flexibility with multiple fund options, protection, and hibah benefits. The hibah feature ensures that, upon death, the benefits are transferred to nominated beneficiaries, offering financial security for loved ones.

Benefits

Hibah Takaful
Hibah benefit will not form part of the estate to Fara'id for Muslims, and for Non-Muslims, the benefits will not be part of the estate and subjected to debts.

Long Term Life Protection
Get coverage up to 125% of your single contribution for financial peace of mind when it matters most.

Flexibility
Various Shariah-compliant fund options available, which allow top-ups, fund switches, and partial withdrawals for greater flexibility and potential returns.

Guaranteed Acceptance
Acceptance is guaranteed for application of single contribution up to RM2,000,000. No medical check up is required.

Death and Total and Permanent Disability (TPD) Benefit
A lump sum amount* will be paid if TPD occurs before the certificate anniversary of the 69th birthday or in the event of death before the certificate anniversary of the 100th birthday.

*In the event of death or TPD, the highest of the following will be payable:

a) Account value at the next valuation immediately after the notification of claim; or

b) Initial sum covered PLUS top-up contributions MINUS the partial withdrawal amount multiplied by the initial sum covered multiplier; or

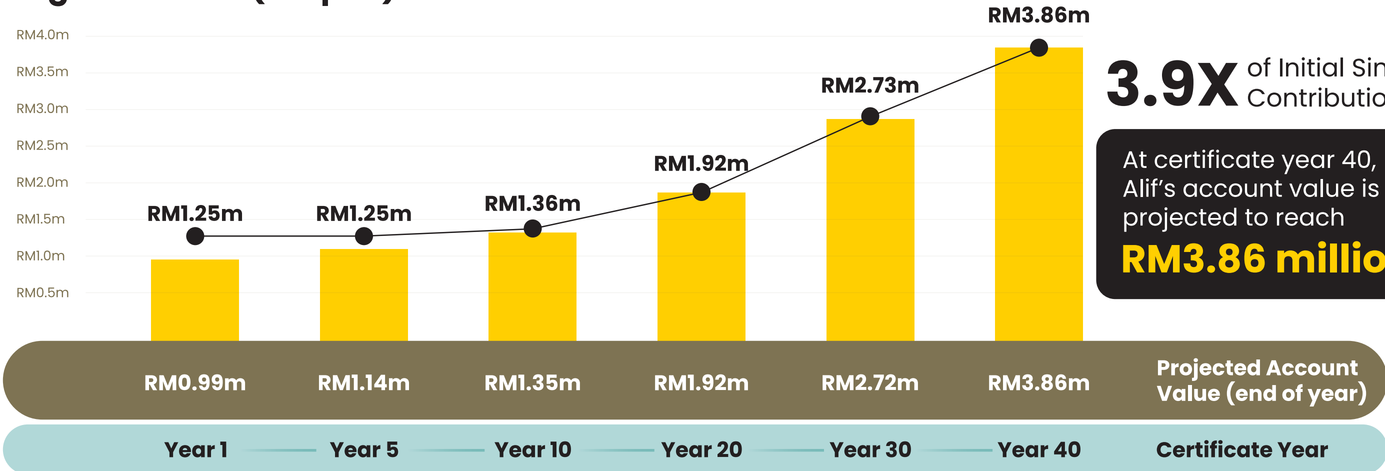
c) RM5,000

Alif, age 35 | Non-smoker

Initial Single Contribution: RM1 mil **Fund:** 100% Dana Pendapatan Prima Takaful

Alif, a successful entrepreneur, enrolled in the Dynamic Horizon takaful plan with the objective of growing his personal wealth while enhancing his estate planning through hibah. His strategy aims to secure his family's financial future and achieve long-term financial stability.

High Scenario (5% p.a.)



3.9X of Initial Single Contribution

At certificate year 40, Alif's account value is projected to reach **RM3.86 million**

Low Scenario (2% p.a.)

1.3X of Initial Single Contribution

At certificate year 40, Alif's account value is projected to reach **RM1.31 million**

Death & TPD Benefit (end of year) **Projected Account Value (end of year)**

Notes:

1. Two rates of return have been chosen, 2% p.a. (Low Scenario) and 5% p.a. (High Scenario), to show the impact of different investment returns on the account value.
2. The actual return rates may be higher or lower than the chosen rates, or even be negative.
3. Actual returns of the fund will fluctuate, i.e. rise or fall each year based on the performance of the assets of the fund(s) invested in.
4. The projected investment returns shown above are for illustrative purposes only and are not guaranteed. Please refer to marketing illustration for more details.
5. Projection rate based on 100% allocation into Dana Pendapatan Prima Takaful.

Fund Details

Fund Name	Fund Details
Dana Syariah Strategik Ekuiti Global	• The fund aims to achieve capital growth through investments in a portfolio of global Shariah-compliant equities over medium to long term. • Ideal for individuals with a higher risk appetite, seeking potential higher returns from Shariah-compliant equity volatility over the medium to long term.
Dana Syariah Sukuk Global	• The fund aims to outperform the Dow Jones Sukuk Index over the medium to long term by investing in Shariah-compliant fixed income securities (sukuk), cash, and fixed deposits. • Targeted at individuals seeking a low-risk investment strategy with exposure to sukuk and the potential for moderate returns over the medium to long term.
Dana Syariah Indeks Ekuiti Global	• The Fund aims to closely track the performance of the Dow Jones Islamic Market Titans 100 Index. • Targeted at individuals seeking a higher-risk investment strategy with exposure to Shariah-compliant equities and foreign exchange volatility, offering the potential for higher returns over the medium to long term.
Dana Pendapatan Prima Takaful	• The fund aims to outperform the 12-month Islamic Term Deposit rate over a 5-year period by investing in Shariah-compliant fixed income securities, cash, and fixed deposits. • Individuals seeking returns from Shariah-compliant bonds, and believe that the fund manager can outperform the market.
Dana Syariah Seimbang	• The fund aims to outperform the 12-month Islamic Term Deposit rate over a 5-year period through Shariah-compliant equities and fixed income securities. • It is targeted at individuals seeking higher returns with lower volatility compared to a Balanced Fund focused solely on bonds or fixed income.
Dana Ekuiti Prima Takaful	• The fund aims to outperform the FTSE Bursa Malaysia EMAS Shariah Index over a 5-year period. • It is ideal for individuals seeking equity returns and confident in the fund manager's ability to outperform the market.

Eligibility

Malaysians, Singaporeans, Bruneians, and Malaysian Permanent Residents working or residing in Malaysia.

Entry Ages	
Person Covered	**Participant***
Between 14 days old to 70 years old**	17 years old** and above

Notes:

* The relationship between Person Covered and Participant must be spouse or children only.

** Age next birthday.

Charges

Items	Charges
Initial Charge	4.5% of Single or Top-up Contribution will be deducted upfront (inclusive of 3.75% for commission).
Fund Switching (Minimum RM500 per switch)	No Charge
Partial Withdrawal (Minimum RM500 per withdrawal)	No Charge
Surrender	2.5% of single contribution for surrender within the first 6 years.
Tabarru'	The *tabarru'* charge will be deducted from your account value at the beginning of each certificate month and will increase as you age.

Fund Name	Fund Management Fee (% of NAV p.a.)
Dana Syariah Strategik Ekuiti Global	1.00
Dana Syariah Sukuk Global	1.00
Dana Syariah Indeks Ekuiti Global	1.00
Dana Pendapatan Prima Takaful	1.00
Dana Syariah Seimbang	1.20
Dana Ekuiti Prima Takaful	1.50

Important Notes

1. **This is an investment-linked takaful plan that is tied to the performance of underlying assets, and it is not a pure investment product such as unit trust or fixed deposit.**
2. This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
3. You should satisfy yourself that this plan will best serve your needs and the contribution prescribed for this plan is an amount you can afford.
4. This certificate may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
5. The returns from your investment will be based on the actual performance of the fund and is NOT GUARANTEED. Investment risks under the certificate will be borne solely by you and the benefits may be less than the total contributions contributed to the investment fund.
6. The Company reserves the right to suspend the issuance or redemption of units in any exceptional circumstances such as possible adverse effect of a general sale of investment in a short period or temporary closure of any relevant Registered Exchanges.
7. The past performance of the fund may not be a reliable guide for future performance. For further information on the fund and fund manager, please refer to the Fund Fact Sheet.
8. Participating an investment-linked plan requires a long-term commitment, as it is not advisable to hold the certificate for a short period of time in view of the high initial costs. If you surrender in the early years, you may receive an amount that is less than the amount you have paid.
9. You have the right to cancel this plan by sending written instruction to us within 15 days after you received the certificate. Should you choose to cancel within the 15 days, we will then refund including unallocated contribution plus any charges deducted, less medical examination fees incurred.
10. All fees and charges (if applicable), will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities.
11. It is important to keep any receipt that you receive as proof of payment of contribution.

Talk to our Marketing Representative now!

Call **1300 88 6688**, visit any **Maybank branch** or log on to **www.maybank2u.com.my** for more details, terms and conditions.

This plan is underwritten by Etiqa Family Takaful Berhad (199301011506), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Family Takaful Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.