

## Growing Your Wealth

Achieve your goals in wealth preservation for your heirs and your loved ones, and at the same time set aside your wealth for a comfortable retirement. Below is an illustration of how you can begin your legacy planning with assets of RM1,000,000:

	Without Smart Waris	With Smart Waris
<b>Leaving a legacy to 2 children of RM500,000 each</b>	No legacy for your children	<b>RM1,000,000</b> (Death benefit amount, total contribution of RM523,940 <sup>5</sup> paid in 5 years)  Total Children's inheritance RM1,000,000 (2children x RM500,000)
<b>Saving</b>	RM1,000,000	Your savings will be <b>RM476,060<sup>6</sup></b> (RM1,000,000 - RM523,940)
<b>Total Wealth</b>	RM1,000,000	Your wealth increases to <b>RM1,481,060<sup>7</sup></b> Your wealth has grown by <b>48%</b> , RM481,060 <sup>8</sup>
<b>Duration of Wealth distribution to beneficiaries</b>	3 months to several years, depending on nature of assets	<b>14 days from submission of claim documents</b> (for Death Benefit)

Note:

<sup>5</sup> Contribution paid in 5 years for death benefit of RM1,000,000 and Waqaf Benefit of RM30,000. The contribution amount is based on a 40 years old non-smoking male, with coverage until age 90.

<sup>6</sup> Remainder of accumulated assets after deducting RM523,940 for contribution.

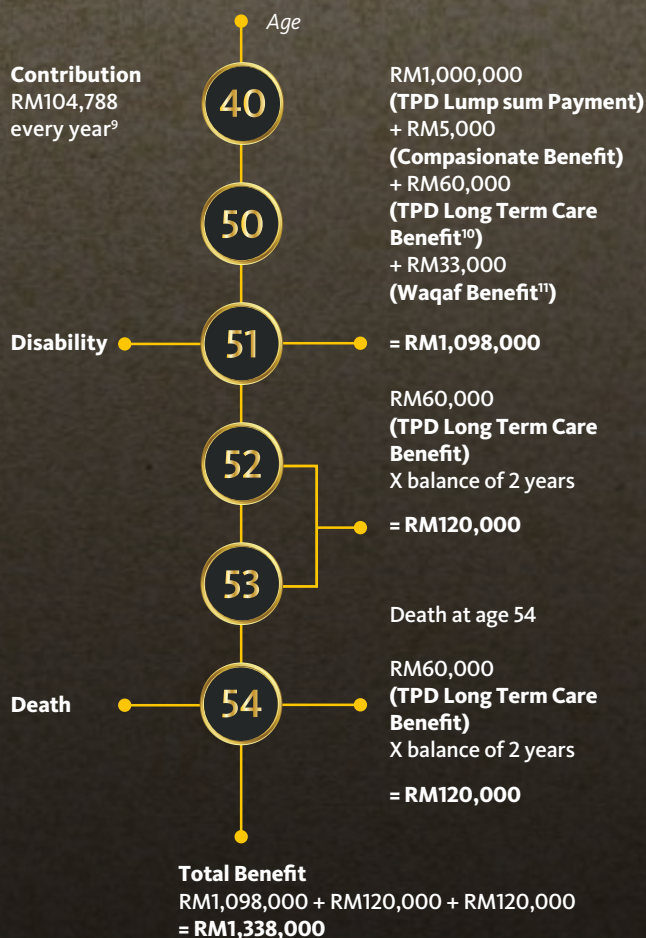
<sup>7</sup> Smart Waris death benefit (including RM5,000, of compassionate benefit) + savings for retirement.

<sup>8</sup> Total wealth increase based on allocation of contributions in Dana Syariah Seimbang. The total wealth increase and percentage of wealth increase are not guaranteed and for illustrative purposes only. It will differ if other funds are selected (Ask your sales representative for more details on the available funds).

Contributing **RM523,940** of your total assets into Smart Waris will ensure you with a Death Benefit of RM1,000,000. **Hence, your total wealth is enhanced by 48% from RM1,000,000 to RM1,481,060.**

## Protection and Potential Payouts

Here's a simple explanation of how your protection and potential payouts works. You have chosen a sum covered of RM1,000,000 and Waqaf Benefit rider of RM30,000 and selected a 5 year contribution tenure.



Note:

<sup>9</sup> The contribution amount is based on 40 year old non-smoking male, with coverage until age 90.

<sup>10</sup> TPD Long Term Care benefit, 6% of basic sum covered.

<sup>11</sup> Including additional 2% of Waqaf Benefit sum covered for every 2 years up to 10th Certificate Year.

Death/TPD benefit that will be paid out is the higher of sum covered and account value. In the above projection, it is assumed that the sum covered of Death/TPD benefit is higher than account value.

Smart Waris  
Takaful Plan


AN UNBREAKABLE  
**PROMISE**

Underwritten by:

**eTiqa**  
Family Takaful







## The most significant promises we make are to our loved ones

Now that you have positioned yourself for success, it's time to further define your wealth strategy by leaving your legacy with Smart Waris. The plan that fulfils your strategy to ensure your heirs and loved ones to inherit your legacy, and at the same time enhances your wealth.

### Hibah as a Takaful Benefit

Takaful benefit provided as Hibah to a beneficiary will not form part of the inheritance of the person covered, nor will it be subjected to the debt of the deceased person covered.

Source : Shariah Advisory Council of Bank Negara Malaysia



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The Unbreakable  
Promise Story

### Key Benefits



#### Leave a Legacy with Hibah

Hibah will not form part of the estate that is subject to Fara'id for Muslims, and for Non-Muslims, the benefits will not form part of the estate and subjected to debts.



#### ADDITIONAL Death Benefit

In the unfortunate event of Death due to accident, an ADDITIONAL amount is payable as below:

##### Within Malaysia, Singapore or Brunei

An additional 200% of the sum covered

##### In countries other than Malaysia, Singapore or Brunei<sup>1</sup>

An additional 300% of the sum covered



#### Total Permanent Disability Long Term Care Benefit<sup>2</sup>

An ADDITIONAL 6% of the sum covered will be payable yearly for up to 5 years<sup>3</sup>, on top of the Total Permanent Disability (TPD) claim.



#### No Medical Check-up<sup>4</sup>

Medical check-up will be waived if the sum covered is RM4,000,000 or below.



#### Contribute Back to Society

With Waqaf Benefit<sup>5</sup>, a donation to a waqaf body will be made upon death or Total Permanent Disability (TPD).

Note:

<sup>1</sup> Covers up to 6 consecutive months. If accidental death occurs after 6 consecutive months, only an additional 200% of the sum covered is payable.

<sup>2</sup> Subject to TPD prior to age 70, and maximum of RM2,000,000 per life per industry.

<sup>3</sup> Upon death within the 5 years of TPD claims, remainder of additional fixed cash payout will be paid in full.

<sup>4</sup> Subject to your health condition and age.

<sup>5</sup> With additional rider coverage.

You're able to choose coverage up to either 70, 80, 90 or 100 years old, and choose your contribution tenure from 5, 10, 15, 20 years or for the full duration of your coverage.

**This plan is an investment-linked takaful plan that is tied to the performance of the underlying assets, and it is not a pure investment product such as unit trust or fixed deposit.**

### Talk to our Sales Representative now!

Call **1300 88 6688**, visit any Maybank branch or log on to **[www.maybank2u.com.my](http://www.maybank2u.com.my)** for more details, terms and conditions.

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