

# PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Takaful Smart Plus?

**Takaful Smart Plus** offers a combination of takaful protection and investment. It is a regular contribution investment-linked takaful plan that covers death and Total & Permanent Disability (TPD).

### Applicable Shariah Concept

Tabarru', Wakalah, Ju'alah, Mudarabah and Hibah are the Shariah concept applicable to this plan. Please refer to the certificate for more details of the Shariah concept

### 2 Know Your Coverages/Benefits

As an illustration, for RM1,460.00 monthly, you will receive the following investment-linked takaful coverages/benefits until age of 100.		
1	Death Benefit	1) <b>RM500,000.00</b> ; and 2) Account value at the next valuation immediately after the notification of claim.
2	TPD Benefit	1) <b>RM500,000.00</b> ; and 2) Account value at the next valuation immediately after the TPD approval date, payable if the person covered suffers TPD prior to the 69th birthday.
3	Loyalty Bonus Unit	1) 0.1% of the sum covered every 2 years, starting from the beginning of the 7 <sup>th</sup> certificate year until the 19 <sup>th</sup> certificate year; and 2) 0.3% of the sum covered every 2 years, starting from the beginning of the 21 <sup>st</sup> certificate year until maturity.
4	Compassionate Benefit	RM3,000
5	Maturity Benefit	Account value
6	Surrender Benefit	Account value

**Reminder:** Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### Your investment-linked takaful **excludes**:





\* Suicide - if death was due to suicide while sane within 1 year from issue date or latest reinstatement date.

\* TPD that occurs directly or indirectly due to any of the following:

- Intentional self-inflicted injuries or attempted suicide, while sane;
- Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

**Note:** This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

#### If you have any questions or require assistance on your investment-family takaful, you can:

 Contact us at 1-300-88-6688 (Maybank Group Customer Care)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup> [https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal\\_accident/takaful\\_smart\\_link.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal_accident/takaful_smart_link.page)

### 3 Know Your Obligations

For your investment-linked takaful, you must pay a contribution of:	
Contribution	<b>RM1,460.00</b> monthly
Duration: Until the age of 100 years	
<b>The takaful operator allocates a portion of the contribution to purchase units in your chosen investment fund(s).</b>	
Contribution Allocated To Purchase Units	71.03% of 1st certificate year total contribution or <b>RM12,444.00</b> Please refer to the marketing illustration for more details.
<b>You also have to pay the following fees and charges:</b>	
Tabarru' Charge	The tabarru' charge will be deducted monthly from your account value.
Stamp Duty	<b>RM10</b> will be paid by us
Total Wakalah Fee	3.29% of total contribution or <b>RM40,320.00</b>

Other Applicable Charges	RM 15 per month for the first 12 months and RM6 thereafter.																																				
a) Administration charge																																					
b) Annual fund management fee	<table><tr><th>Fund Chosen</th><th>Investment Allocation (% of allocation amount)</th><th>Annual Fund Management Fee (% of Net Asset Value)</th></tr><tr><td>Dana Pendapatan Prima Takaful</td><td>50%</td><td>1.00%</td></tr><tr><td>Dana Syariah Indeks Ekuiti Global</td><td>50%</td><td>1.00%</td></tr></table>			Fund Chosen	Investment Allocation (% of allocation amount)	Annual Fund Management Fee (% of Net Asset Value)	Dana Pendapatan Prima Takaful	50%	1.00%	Dana Syariah Indeks Ekuiti Global	50%	1.00%																									
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Dana Syariah Indeks Ekuiti Global	50%	1.00%																																			
c) Fund switching fee	Switching is unlimited and free																																				
d) Surrender charge	Surrender charge below is applicable, if you choose to terminate the certificate before the certificate maturity date:																																				
<table><tr><th>Surrender at Certificate Year</th><th colspan="3">Surrender Charge According to Contribution Paying Term (% of Basic Component Annual Contribution)</th></tr><tr><th>5 – 9</th><th>10 - 19</th><th>20 onwards</th></tr><tr><td>1 – 2</td><td>10.0%</td><td>20.0%</td></tr><tr><td>3 – 4</td><td>5.0%</td><td>10.0%</td></tr><tr><td>5 – 6</td><td>2.5%</td><td>5.0%</td></tr><tr><td>7 onwards</td><td></td><td></td></tr></table>	Surrender at Certificate Year	Surrender Charge According to Contribution Paying Term (% of Basic Component Annual Contribution)			5 – 9	10 - 19	20 onwards	1 – 2	10.0%	20.0%	3 – 4	5.0%	10.0%	5 – 6	2.5%	5.0%	7 onwards			<table><tr><th>5 – 9</th><th>10 - 19</th><th>20 onwards</th></tr><tr><td></td><td>10.0%</td><td>20.0%</td></tr><tr><td></td><td>5.0%</td><td>10.0%</td></tr><tr><td></td><td>2.5%</td><td>5.0%</td></tr><tr><td></td><td></td><td></td></tr></table>			5 – 9	10 - 19	20 onwards		10.0%	20.0%		5.0%	10.0%		2.5%	5.0%			
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#### 4 Other Key Terms

- \* You must disclose all materials facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your certificate. Otherwise, you may risk having your certificate voided, your claim rejected or terms and conditions of the certificate being changed.
- \* You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- \* Grace period – The additional period of time that is provided for you to pay the contribution due. The grace period under this certificate is 31 days from the date the contribution is due.
- \* The account value of your investment-linked takaful depends on the performance of the investment-linked fund selected and is not guaranteed. Deduction of account units for certificate fees and charges will be throughout the certificate term, even after the contribution paying term.
- \* If the account value is sufficient, you can take a break from contribution payments. In the event the contribution is not paid, the certificate fees and charges and fees will still continue to be deducted through cancellation of units from the account value. This will reduce the account value and eventually will lapse the certificate. You have to ensure that the account value is sufficient to pay for the fees and charges in order to enjoy uninterrupted takaful coverage.
- \* To avoid certificate lapse, you may be required to top-up contribution in the future, if the account value is insufficient to sustain the tabarru' charges and fees throughout the certificate term.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

#### ? Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free look period:** You have the right to cancel the certificate by giving a written instruction to us within 15 days after the certificate has been received by you. The total sum of unallocated contribution, account value of investment funds based on the unit price at the next valuation, and any certificate fees and charges that have been deducted, less any medical fee incurred, will be refunded to you.
- **After free look period:** You may cancel your certificate by returning the certificate to us with a written surrender request. The surrender value (if any) is not guaranteed and depends on the performance of the investment-linked funds that you have selected. Please consider carefully before you surrender as the surrender value may be less than the contributions made and subject to surrender charge, if applicable.

#### Customer's Acknowledgement\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Etiqa Family Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for the Takaful Smart Plus and its riders, if any.

☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for the Takaful Smart Plus and its riders, if any.

\* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

# PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is 68 Critical Illness?

**68 Critical Illness** is a unit deducting rider that you can attach to an investment-linked plan. It pays the rider sum covered in the event that the person covered is diagnosed with one of the 68 critical illnesses.

### 2 Know Your Coverages/Benefits





As an illustration, you will receive the following medical and health takaful rider coverages/benefits until age of 100 years.	
Coverage	RM100,000.00
Critical Illness Benefit	The critical illnesses covered under this rider include 1. Cancer 2. Stroke 3. Heart attack Note: This is not a complete list. Please refer to your certificate for details on the critical illnesses covered.

**Reminder:** Please refer to the sales illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### Your rider **excludes**:

- \* Diagnosis of critical illnesses due to the following direct or indirect events or conditions:
  - a) Medical condition that you had before participating in this rider (i.e. pre-existing condition);
  - b) Intentional self-inflicted injury, while sane;
  - c) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - d) AIDS, AIDS related complex or infection by the HIV except those being covered.

If you have any questions or require assistance on your rider, you can:

 Contact us at 1-300-88-6688 (Maybank Group Customer Care)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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### 3 Know Your Obligations

For your rider attached, you must pay a contribution of:	
Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
Duration: Until the age of 100 years.	
You also have to pay the following fees and charges:	
Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.

### 4 Other Key Terms

- \* Your coverage will only start 30 days after the issue date, or latest reinstatement date, whichever is later.
- \* Your coverage for the following critical illnesses will only start 60 days after the issue date, or latest reinstatement date, whichever is later:
  - a) Cancer;
  - b) Coronary Heart Disease Requiring Surgery;
  - c) Heart Attack; and
  - d) Other Serious Coronary Artery Disease.
- \* The sum payable for Angioplasty and Other Invasive Treatment for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications is limited to 15% of your rider's sum covered, subject to a maximum of RM30,000. This rider sum covered will not accelerate the sum insured of your basic certificate.
- \* Critical Illness survival period: 30 days after diagnosis of critical illness.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

# PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Accelerated Critical Illness?

**Accelerated Critical Illness** is a unit deducting rider that you can attach to an investment-linked plan. It pays the rider sum covered in the event that the person covered is diagnosed with one of the 39 critical illnesses.

### 2 Know Your Coverages/Benefits





As an illustration, you will receive the following medical and health takaful rider coverages/benefits until age of 100 years.	
Coverage	RM100,000.00
Critical Illness Benefit	<p>The critical illnesses covered under this rider include</p> <ol style="list-style-type: none"><li>4. Cancer</li><li>5. Stroke</li><li>6. Heart attack</li></ol> <p>Note: This is not a complete list. Please refer to your certificate for details on the critical illnesses covered.</p> <p><b>Note:</b> The benefit amount payable under this rider will accelerate the basic certificate sum covered. This is not a complete list. Please refer to your certificate for details on the critical illnesses covered.</p>

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#### Your rider **excludes**:

- \* Diagnosis of critical illness due to the following direct or indirect events or conditions:
  - e) Medical condition that you had before participating in this rider (i.e. pre-existing condition);
  - f) Intentional self-inflicted injury, while sane;
  - g) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - h) AIDS, AIDS related complex or infection by the HIV except those being covered.

#### If you have any questions or require assistance on your rider, you can:

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### 3 Know Your Obligations

For your rider attached, you must pay a contribution of:	
Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
Duration: Until the age of 100 years.	
You also have to pay the following fees and charges:	
Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.

### 4 Other Key Terms

- \* Your coverage will only start 30 days after the issue date, or latest reinstatement date, whichever is later.
- \* Your coverage for the following critical illnesses will only start 60 days after the issue date, or latest reinstatement date, whichever is later:
  - e) Cancer;
  - f) Coronary Heart Disease Requiring Surgery;
  - g) Heart Attack; and
  - h) Other Serious Coronary Artery Disease.
- \* The sum payable for angioplasty and other invasive treatment for coronary artery disease is limited to 10% of your rider's sum covered, subject to a maximum of RM25,000. This payment will accelerate the sum covered of this rider and the basic certificate.
- \* Critical illnesses survival period: 30 days after diagnosis of critical illness.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

# PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Payor Waiver of Contribution (Spouse)?

**Payor Waiver of Contribution (Spouse)** is a unit-deducting rider that waives future contributions upon death, TPD or diagnosis of critical illnesses of the participant.

### 2 Know Your Coverages/Benefits

**As an illustration, you will receive the following investment-linked takaful rider coverages/benefits until the age of 38 years.**

Waiver of Contribution Benefit	Future contributions including Enricher (excludes regular top-up contribution) under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the participant passed away, becomes totally and permanently disabled prior to 69 <sup>th</sup> birthday, or is diagnosed with any 1 of the covered critical illnesses during the term of the rider.
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**Reminder:** Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### Your rider **excludes**:

- \* Suicide - if death was due to suicide while sane within a year from issue date or latest reinstatement date.
- \* TPD or any injury that occurs directly or indirectly due to any of the following:
  - i) Intentional self-inflicted injuries or attempted suicide, while sane;
  - j) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- \* Critical illness that occur directly or indirectly due to any of the following:
  - a) Medical conditions that you had, or had symptoms of before participating in the rider (i.e. Pre-existing condition);
  - b) Intentional self-inflicted injury, while sane;
  - c) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - d) AIDS, AIDS related complex or infection by the HIV except those being covered.

**Note:** This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

If you have any questions or require assistance on your rider, you can:

 Contact us at 1-300-88-6688 (Maybank Group Customer Care)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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### 3 Know Your Obligations

**For your rider attached, you must pay the following:**

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 38 years.

**You also have to pay the following fees and charges:**

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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### 4 Other Key Terms

- \* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.
- \* Your critical illness coverage will only start 30 days after the issue date, or latest reinstatement date, whichever is later.
- \* Your coverage for the following critical illnesses will only start 60 days after the issue date, or latest reinstatement date, whichever is later:
  - i) Cancer;
  - j) Coronary heart disease requiring surgery;
  - k) Heart attack; and
  - l) Other serious coronary artery disease.
- \* Critical illness survival period: 30 days after diagnosis of critical illness.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

# PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Payor Waiver of Contribution (Juvenile)?

**Payor Waiver of Contribution (Juvenile)** is a unit-deducting rider that waives future contributions upon death, TPD or diagnosis of critical illnesses of the participant.

### 2 Know Your Coverages/Benefits

**As an illustration, you will receive the following investment-linked takaful rider coverages/benefits until the age of 38 years.**

Waiver of Contribution Benefit	Future contributions including Enricher (excludes regular top-up contribution) under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the participant passed away, becomes totally and permanently disabled prior to 69 <sup>th</sup> birthday, or is diagnosed with any 1 of the covered critical illnesses during the term of the rider.
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#### Your rider **excludes**:

- \* Suicide - if death was due to suicide while sane during within 1 year from issue date or latest reinstatement date.
- \* TPD or any injury that occurs directly or indirectly due to any of the following:
  - k) Intentional self-inflicted injury or attempted suicide, while sane;
  - l) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.
- \* Critical illnesses that occur directly or indirectly due to any of the following:
  - e) Medical condition that you had before participating in this plan (i.e. pre-existing condition);
  - f) Intentional self-inflicted injury, while sane;
  - g) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
  - h) AIDS, AIDS related complex or infection by the HIV except those being covered.

**Note:** This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

#### If you have any questions or require assistance on your rider, you can:

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### 3 Know Your Obligations

**For your rider attached, you must pay the following:**

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 38 years.

**You also have to pay the following fees and charges:**

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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### 4 Other Key Terms

- \* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.
- \* Your critical illness coverage will only start 30 days after the issue date, or latest reinstatement date, whichever is later.
- \* Your coverage for the following critical illnesses will only start 60 days after the issue date, or latest reinstatement date, whichever is later:
  - m) Cancer;
  - n) Coronary heart disease requiring surgery;
  - o) Heart attack; and
  - p) Other serious coronary artery disease.
- \* Critical illness survival period: 30 days after diagnosis of critical illness.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

# PRODUCT DISCLOSURE SHEET



Family Takaful  
Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Waiver of Contribution for Critical Illness?

**Waiver of Contribution** is a unit-deducting rider that waives future contributions upon diagnosis of critical illnesses of the person covered.

### 2 Know Your Coverages/Benefits

**As an illustration, you will receive the following investment-linked takaful rider coverages/benefits until the age of 100 years.**

Waiver of Contribution Benefit	Future contributions including Enricher (excludes regular top-up contribution) under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the person covered is diagnosed with any one of the covered critical illnesses, during the term of the rider.
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Your rider **excludes**:

\* Critical illness that occur directly or indirectly due to any of the following:

- i) Medical conditions that you had, or had symptoms of before participating in the rider (i.e. Pre-existing condition);
- j) Intentional self-inflicted injury, while sane;
- k) Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
- l) AIDS, AIDS related complex or infection by the HIV except those being covered.

**Note:** This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

If you have any questions or require assistance on your rider, you can:



Contact us at 1-300-88-6688  
(Maybank Group Customer Care)



Visit us at this website<sup>1</sup>



Email us at [info@etiqa.com.my](mailto:info@etiqa.com.my)



Scan the QR code

<sup>1</sup> [https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal\\_accident/takaful\\_smart\\_link.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal_accident/takaful_smart_link.page)

### 3 Know Your Obligations

**For your rider attached, you must pay the following:**

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 100 years.

**You also have to pay the following fees and charges:**

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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### 4 Other Key Terms

\* Your critical illnesses coverage will only start 30 days after the issue date, or latest reinstatement date, whichever is later.

\* Your coverage for the following critical illnesses will only start 60 days after the issue date, or latest reinstatement date, whichever is later:

- q) Cancer;
- r) Coronary Heart Disease Requiring Surgery;
- s) Heart Attack; and
- t) Other Serious Coronary Artery Disease.

\* Critical illness survival period: 30 days after diagnosis of critical illness.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.



# PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 19/11/2025

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Waiver of Contribution for TPD?

**Waiver of Contribution for TPD** is a unit-deducting rider that waives future contributions upon TPD of the person covered during the term of the rider.

### 2 Know Your Coverages/Benefits

**As an illustration, you will receive the following investment-linked takaful rider coverages/benefits until the age of 70 years.**

Waiver of Contribution Benefit	Future contributions including Enricher (excludes regular top-up contribution) under the certificate and its rider(s) will be waived until the expiry of this rider's term, when the person covered becomes totally and permanently disabled prior to 69 <sup>th</sup> birthday, during the term of the rider.
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**Reminder:** Please refer to the marketing illustration for details of this product. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Your rider **excludes**:

\* TPD that occurs directly or indirectly due to any of the following:

- a) Intentional self-inflicted injuries or attempted suicide, while sane;
- b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

**Note:** This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

If you have any questions or require assistance on your rider, you can:



Contact us at 1-300-88-6688  
(Maybank Group Customer Care)



Visit us at this website<sup>1</sup>



Email us at [info@etiqa.com.my](mailto:info@etiqa.com.my)



Scan the QR code

<sup>1</sup> [https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal\\_accident/takaful\\_smart\\_link.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal_accident/takaful_smart_link.page)

### 3 Know Your Obligations

**For your rider attached, you must pay the following:**

Tabarru' Charge	The rider's tabarru' charge will be deducted from your account value at the beginning of each month, through cancellation of units throughout the rider term, until expiry age. You may refer to the marketing illustration for more details of the rider's tabarru' charge.
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Duration: Until the age of 70 years.

**You also have to pay the following fees and charges:**

Wakalah Fee	The wakalah fee paid forms part of your contribution for your certificate.
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### 4 Other Key Terms

\* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.

**Note:** This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.