



**Great Eastern Takaful Berhad**  
201001032332 (916257-H)

**A Family Takaful Benefit Illustration For**

**MR SAMPLE**

**Plan Name**

**M-Tiara Invest Shield**

**PRESENTED BY : GUINEVERE BECK (1506143)**  
**DATE PREPARED : 15/04/2020**

Important Notes:

1. The projected Family Takaful coverage is merely for illustration purposes, not deemed as legal document binding the participants to the Takaful Operator, and is not meant to confirm the actual Family Takaful coverage. Actual Family Takaful coverage is subject to Takaful Operator's prior approval, certificate, terms and conditions.
2. Each page of this benefit illustration forms an integral part of the benefit illustration. A prospective certificate owner is advised to read and understand the information provided on each and every page.

**Great Eastern Takaful Berhad 201001032332 (916257-H)**

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www.greateastertakaful.com



Product Name : 0846 M-Tiara Invest Shield  
 Type of Plan : Single Contribution Investment-Linked Family Takaful Plan  
 Term Of Certificate : 64 years  
 Contribution Mode : Single

**Customer's Information**

Name : MR SAMPLE  
 Gender : Male  
 Age Next Birthday : 35  
 Smoker : No  
 Occupation Class : 1

**BENEFIT TABLE:**

Basic Plan	Term (Years)	Benefit Amount (RM)	Single Contribution <sup>^</sup> (RM)	Extra Mortality (%)	Loading (RM Per 1,000)	Extra Contribution (RM)	Single Contribution (RM)
0846 - Basic Plan <sup>#</sup>							
Death Benefit (Basic Sum Covered (BSC))	64	62,500	50,000.00	0%	0.00	0.00	50,000.00
Compassionate Benefit	64	2,000					
<b>Total (RM)</b>			<b>50,000.00</b>			<b>0.00</b>	<b>50,000.00</b>

<sup>#</sup> Single Contribution for Basic Plan (Basic Single Contribution) comprises of Takaful Contribution.

<sup>^</sup> The contribution above is subject to service tax and/or other taxes, where applicable.



## Is investment-linked Takaful certificate right for you? Are you aware of the costs, benefits and risks?

Name of Takaful Operator : Great Eastern Takaful Berhad 201001032332 (91257-H)  
 Product name : M-Tiara Invest Shield  
 Type of Certificate : Regular contribution investment-linked takaful  
 Ratio of fund(s) chosen: : 0% in Dana i-Makmur  
 50.0 % in Dana i-Mekar  
 50.0 % in Dana i-Majmuk

Client's Name : MR SAMPLE  
 Gender : Male  
 Smoker : No  
 Age : 35



Do you know that ...



Have you been advised of ...



Have you been told ...



### It is flexible but you bear the investment risk?

It is a takaful product that is tied to the performance of the investment fund(s) which you selected

#### Benefits

- **Flexibility** to vary your coverage if your financial needs change.
- **Choice of funds** depending on the level of risk you are comfortable with.

#### Risks

- You bear the **investment risk entirely** including poor returns.
- If your fund performs poorly or your takaful operator increases charges -
  - You may lose your takaful cover, or
  - Your cash value may be adversely affected.
- You may need to reduce the level of takaful protection to avoid losing your takaful cover.

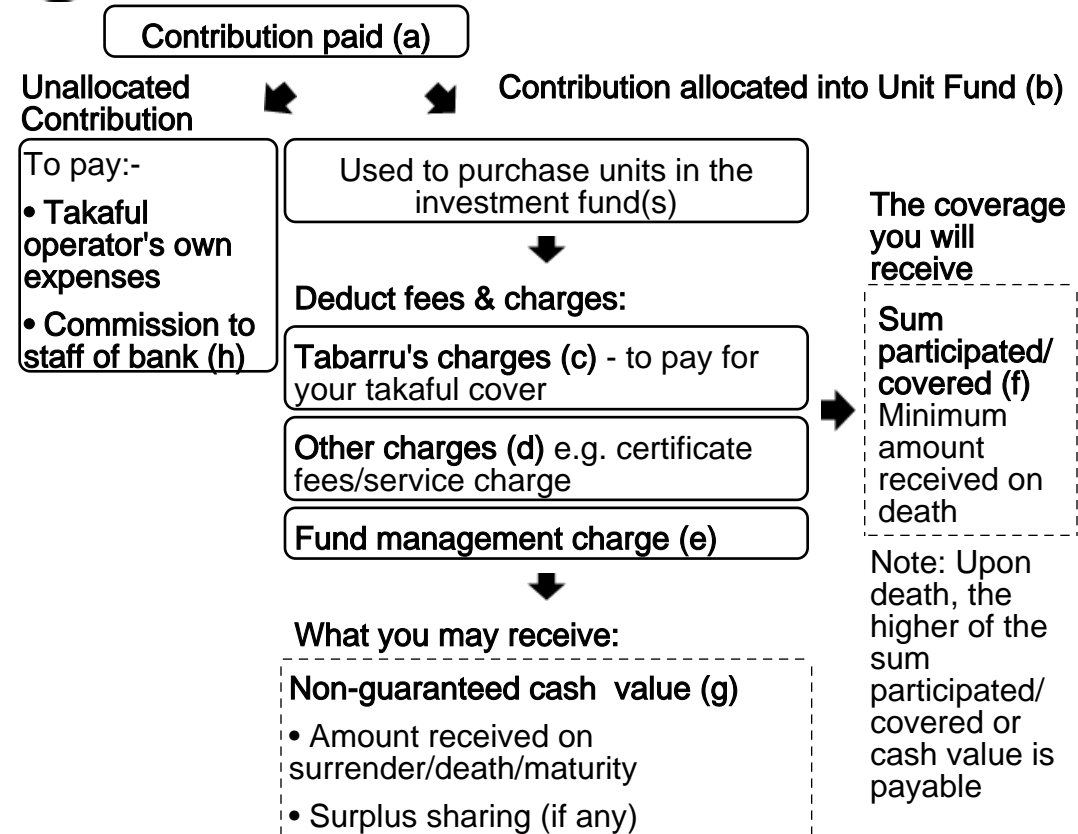


### Other products that could better meet your needs?

- **Family Takaful products:** Investment management is decided by the takaful operator on behalf of the participants. The benefits and coverage period are similar to investment-linked takaful certificate.



### How your contributions will be used?



**Fees and charges** taken out of your investment fund(s) which reduce the amount available for investment:-

- Upfront charge, Tabarru' charge, certificate fees/service charge and fund management charge.

**Table 1 : M-Tiara Invest Shield (For illustration purpose only. This may not be the benefits that you will receive)**

- The numbers in the table below illustrate the possible movements of cash flows of the certificate, including how fees and charges could impact cash values. In order to show the impact of different investment returns on the cash flows, two rates of return have been chosen, 2% (Scenario X) and 5% (Scenario Y). **The actual return rates may be higher or lower than the chosen rates, or even be negative.**
- Actual returns of the fund will fluctuate (i.e. rise or fall) each year based on the performance of the assets the fund(s) invested in.
- Please see the attached fund fact sheet(s) for the past actual annual investment returns.

The amount you need to pay

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional.

At maturity or upon early cancellation, you may receive this amount  
**(amount is not guaranteed)**

End of Certificate Year	Contribution Paid (RM) (a)	Allocated Contribution (b)		Tabarru' Charges <sup>1</sup> (RM) (c) Basic Certificate	Other Charges <sup>1</sup> (RM) (d)	Fund Management Charge (RM) (e)		Sum Participated/Covered (RM) (f)	Non-Guaranteed Cash Value (RM) (g)		Non-Guaranteed Death Benefits <sup>2</sup> (RM)		Commission <sup>3</sup> (h) (RM)	
		RM	%			Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
1	50,000.00	47,500.00	95.00%	73.63	100.00	634	626	N/A	47,558	48,865	50,132	51,439	1,875.00	3.75%
2	-	-	0.00%	73.56	N/A	636	645	N/A	47,717	50,379	50,364	53,026	-	0.00%
3	-	-	0.00%	90.55	N/A	638	665	62,500	47,860	51,929	62,500	62,500	-	0.00%
4	-	-	0.00%	92.03	N/A	640	686	62,500	48,002	53,530	62,500	62,500	-	0.00%
5	-	-	0.00%	93.62	N/A	641	707	62,500	48,144	55,185	62,500	62,500	-	0.00%
6	-	-	0.00%	95.68	N/A	643	729	62,500	48,284	56,895	62,500	62,500	-	0.00%
7	-	-	0.00%	98.02	N/A	645	751	62,500	48,422	58,662	62,500	62,500	-	0.00%
8	-	-	0.00%	100.81	N/A	647	775	62,500	48,558	60,489	62,500	62,500	-	0.00%
9	-	-	0.00%	104.34	N/A	649	799	62,500	48,692	62,379	62,500	62,500	-	0.00%
10	-	-	0.00%	108.60	N/A	651	824	62,500	48,821	64,332	62,500	64,332	-	0.00%
15	-	-	0.00%	137.54	N/A	658	962	62,500	49,397	75,082	62,500	75,082	-	0.00%
20	-	-	0.00%	181.98	N/A	664	1,123	62,500	49,797	87,667	62,500	87,667	-	0.00%
30	-	-	0.00%	335.51	N/A	663	1,532	62,500	49,683	119,615	62,500	119,615	-	0.00%
40	-	-	0.00%	728.42	N/A	631	2,096	62,500	47,051	163,619	62,500	163,619	-	0.00%
50	-	-	0.00%	2,944.91	N/A	457	2,865	62,500	32,998	223,660	62,500	223,660	-	0.00%
60	-	-	0.00%	-	N/A	-	3,901	62,500	-	304,418	-	304,418	-	0.00%
64	-	-	0.00%	-	N/A	-	4,408	62,500	-	343,940	-	343,940	-	0.00%

<sup>1</sup> The illustrated Tabarru' and other charges are not guaranteed and may be varied from time to time by giving 3 months' notice to certificate owners.

<sup>2</sup> The death benefit payable is the total of the sum participated/covered and cash value.

<sup>3</sup> Cost directly attributable to the distribution channel for the marketing of this certificate, i.e. payments to your Bank. This cost is paid from the charges that are imposed on your certificate for services that your Bank will provide to you for the duration of your certificate. Note also that production bonus (5% of the first year contribution) and persistency bonus (10% of the second and third year contribution respectively) are payable provided your Bank sales staff meets the qualifying criteria set by the Takaful Operator.



Where the non-guaranteed portion becomes zero/negative, it means that your unit fund is no longer able to pay for your takaful cover.

NOTES:-

1. Contribution paid are used to purchase units in the Unit Fund(s) according to the prescribed allocation rate and placed into the Participant's Unit Account. Tabarru' will be deducted monthly from the Participant's Unit Account into the Tabarru' Fund.

2. Underwriting Surplus, if any, will be calculated and distributed annually. The participants are entitled to receive the Underwriting Surplus (if any) arising from the Tabarru' Fund. The Underwriting Surplus will first be allocated for contingency purposes as deemed fit by the Takaful Operator before it is shared among the participants and Takaful Operator in the proportion of 50% and 50% respectively. The allocated amount for participants will be credited into the Participant's Unit Account.
3. The Investment Profit, if any, arising from the Tabarru' Fund at the end of each financial year will be shared among the participants and Takaful Operator in the proportion of 50% and 50% respectively. The allocated amount for participants will be credited into the Participant's Unit Account. When there is loss, there will be no profit distribution for that year. The losses will be carried forward and to be accounted for before arriving at Underwriting Surplus or deficit in the following year. 100% of the Investment Profit or Loss, if any, which comes from Participant's Unit Account will be reflected in the unit price.
4. Participant's Unit Account is the account where units are allocated, depending on the amount of contributions paid.
5. Tabarru' Fund refers to a pool of funds established for the purpose of solidarity and cooperation among the participants and is used to help all participants in the event of misfortunes.
6. The sustainability of this plan depends on the performance of the underlying fund(s), and termination of this plan shall be subject to the terms and conditions stipulated in the Certificate.
7. The forecast is for illustration and is not indicative or construed as likely return.

Note: Please read this Product Disclosure Sheet before you decide to take up M-Tiara Invest Shield. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad ("the Takaful Operator")  
 Name of Product : M-Tiara Invest Shield  
 Date : 15/04/2020

### 1. What is this product about?

M-Tiara Invest Shield is a single contribution investment-linked family takaful ("ILT") plan that offers a combination of takaful protection and investment up to age 99 years next birthday.

Unique product features:

- Simplified medical underwriting.
- Compassionate Benefit of RM 2,000 upon death of the Person Covered.
- Accidental Death Benefit of a percentage of the Basic Sum Covered will be payable in addition to Death Benefit in accordance with the table below :

Age Next Birthday of the Person Covered on Certificate Anniversary preceding Death	Accidental Death Benefit(% of the Basic Sum Covered)
1 to 64	300%
65 to 75	150%
76 to 99	0%

Note: Subject to terms and conditions stated in the certificate issued by the Takaful Operator.

The value of the ILT depends on the price of underlying units, which in turn depends on the performance of your chosen Unit Fund(s).

### 2. What are the Shariah concepts applicable?

- *Tabarru'*: The amount of donation that the participants willingly relinquish in order to help each other in the event of misfortunes.
- *Wakalah bi al-Ujrah*: The contract of agency where:
  - (i) Participant appoints the Takaful Operator to manage the Tabarru' Fund.
  - (ii) The Takaful Operator will invest the monies in accordance with *Wakalah bi al-Istithmar* principle.
 The Takaful Operator is entitled to receive the fees as pre-agreed at the beginning of the contract upon the services rendered.
- *Ju'alah*: Literally, it means compensation for a given service. Legally, it is a contract for performing a given task against a prescribed fee in a given period. *Ju'alah* concept is used in a situation where Underwriting Surplus is shared among the participants and the Takaful Operator. Entitlement to Underwriting Surplus depends on completion of work and delivery of result.
- *Qard Hasan* (Benevolent Loan): A loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business. For the purpose of takaful, in the event of deficit in the Tabarru' Fund, Takaful Operator will arrange for *Qard Hasan*. The *Qard Hasan* is repayable from the future Underwriting Surplus of the Tabarru' Fund.
- *Mudharabah*: Profit sharing between Person Covered and Takaful Operator on the investment return of Tabarru' Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year.

### 3. What are the covers/benefits provided?

Description	Amount Payable (RM) / Plan
<b>Basic Plan:M-Tiara Invest Shield</b>	
<p><b>Death Benefit:</b>                      In the event of death (except for death occurring within the first two (2) certificate years and is resulting from any cause other than an accident) of the Person Covered, subject to the terms and conditions, the following shall be payable, whilst the Certificate is in force:</p> <ul style="list-style-type: none"> <li>•the Total Account Value (“TAV”) in the Participant’s Unit Account (“PUA”); or</li> <li>•the Basic Sum Covered at the time of death which consists of Sum At Risk from Tabarru’ Fund plus TAV in PUA,</li> </ul> <p>whichever is higher. However, if death occurs before age 5 years next birthday, a child lien on the Sum at Risk shall apply.</p> <p>Note: Sum At Risk means the excess of Basic Sum Covered less TAV at the beginning of the certificate year plus allocated contribution of the year, minus the Service Charge, subject to a minimum of zero, plus Compassionate Benefit.</p> <p>Duration of cover: 64 years or upon termination, whichever occurs first.</p>	62,500.00 + TAV in PUA, if any
<p><b>Accidental Death Benefit</b>                      The Takaful Operator will pay the Accidental Death Benefit from Tabarru’ Fund in addition to the Death Benefit upon occurrence of death resulting solely and directly from an accident in any certificate year prior to age 76 next birthday.</p> <p>However, if death occurs before age 5 years next birthday, a child lien on the Basic Sum Covered shall apply.</p> <p>Duration of cover: 40 years or upon termination, whichever occurs first.</p>	62,500.00 + TAV in PUA, if any
<p><b>Compassionate Benefit</b>                      Upon death of the Person Covered (except for death occurring within the first 2 certificate years and resulting from any cause other than accident), a lump sum amount of RM2,000 will be payable from Tabarru’ Fund, on top of the death benefit.</p> <p>Payment of Compassionate Benefit does not guarantee that Death Benefit will be payable.</p> <p>Duration of cover: 64 years or upon termination, whichever occurs first.</p>	2,000
<p><b>Maturity Benefit</b>                      Upon maturity of this plan, the TAV in PUA, if any, will be payable.</p> <p>Maturity: At the end of the 64 th year.</p>	TAV in PUA.

The Unit Fund(s) that you have chosen are stated below:

Unit Fund(s) Selected		Unit Fund(s) Apportionment (%)
F1	Dana i-Makmur	-
F2	Dana i-Mekar	50.00
F3	Dana i-Majmuk	50.00

Reminder: Terms and conditions apply. Please read the Benefit Illustration which includes product benefits and objectives of the Unit Fund(s). It is important to select a plan or a combination of Unit Fund(s) that suit your financial goals and risk profile.

**4. How much contribution do I have to pay?**

- The estimated contribution for this plan that you have to pay: Single contribution of RM50,000.00 Yearly .

Notes:

- The contribution that you have to pay and the certificate terms may vary depending on the underwriting requirements of the Takaful Operator.
- The Takaful Operator allocates a portion of the contribution to purchase units in the Shariah-compliant Unit Fund(s) that you have chosen. Any unallocated amount will be used to pay for Upfront Charge which include commission to the Bank and other expenses of the Takaful Operator. You are advised to refer to the allocation rate and other details given in the Benefit Illustration.

**5. What are the fees and charges that I have to pay?**

- **Upfront Charge** (unallocated contributions) is deducted according to the percentage of contribution paid, to pay for the total distribution cost and other expenses. You are advised to refer to the Benefit Illustration for the details on Upfront Charge and total distribution cost. Other expenses include Stamp Duty of RM 10. After the deduction of the Upfront Charge, the balance will be allocated into the PUA to purchase units in the Investment-Linked Fund(s) that has been chosen for savings and investment purposes.
- After the deduction of the Upfront Charge, the balance will be allocated into the PUA to purchase units in the Investment-Linked Fund(s) that has been chosen for savings and investment purposes.

- **Tabarru'** is deducted monthly from the value of your units in PUA, for the purpose of providing protection and meeting claims on the events/risks covered under the Takaful Certificate. You are advised to refer to the Benefit Illustration for the details of Tabarru'.
- The Tabarru' will increase as you grow older. The Tabarru' rates vary by attained age, gender, smoker status and occupation classification at each certificate anniversary. Details of Tabarru' and other charges for the ILT are given in the Benefit Illustration and/or certificate.
- **Service Charge** of RM6.00 will be deducted monthly from PUA for administration purpose.
- **Fund Management Charge** will be deducted daily on the respective funds and is reflected in the daily unit pricing.
- **Tax(es)**: the contribution quoted in Question 4 above may be subjected to service tax and/or other tax(es), if applicable.

Note: This list is non-exhaustive. Please refer to the certificate for more details on the fees and charges under this plan and the respective attachable riders.

#### 6. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - you must disclose all material facts such as medical condition, and state your age correctly.
- **Free-look period** - you may cancel the certificate by returning the certificate within 15 days after its delivery. The Takaful Operator will refund to you the unallocated contributions, the value of the units that have been allocated (if any) at unit price at the next valuation date and any Tabarru' and Service Charge that have been deducted less any medical fee incurred.
- **Cash value (CV)** - the cash value of the ILT depends on the performance of the Unit Fund(s) selected. The higher the level of Takaful coverage selected, the more units will be absorbed to pay for the Tabarru' and the fewer units will remain to accumulate cash values under your plan.
- **Grace period** - a grace period of 30 days from each contribution due date is given for you to pay the subsequent contributions.
- **Certificate lapse** - The ILT will lapse when the value of investment units is insufficient to pay the Tabarru' and other charges.
- **Claim Procedures** - Claim forms can be obtained from Takaful Operator's website: [www.greateastertakaful.com](http://www.greateastertakaful.com). Proof of claim must be accepted and approved by Takaful Operator to facilitate payment of any benefit. In the event of a death claim, it is advisable to notify Takaful Operator immediately.
- **Partial surrender** - upon partial surrender of the certificate, subject to the terms and conditions stated in the certificate, the sum covered will be reduced by the amount withdrawn. If the sum covered is reduced to an amount lower than RM6,250, the sum covered will be set to RM6,250.

Note: This list is non-exhaustive. Please refer to the certificate for the full list of terms and conditions under this plan.

#### 7. What are the major exclusions under this certificate?

- Exclusion for Death Benefit:
- No death benefit shall be payable during the first certificate year as a result of suicide, while sane or insane.
- Exclusion for Accidental Death Benefit:
- No benefit shall be payable as a result of the following, whether directly or indirectly:
  - suicide, attempted suicide or self-inflicted injuries, while sane or insane; or
  - bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequences of an accidental cut or wound; or
  - mosquito bite which leads to any illness including but not limited to dengue fever, malaria, viral encephalitis or worm infestations such as "Hookworms" and allergic reaction to insect bites; or
  - war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection; or
  - from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict.

Note: This list is non-exhaustive. Please refer to the certificate for the full list of exclusions under this plan.

#### 8. Can I cancel my certificate?

Yes. If you find the Unit Fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch the Unit Fund(s) without any charge.

#### 9. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that you inform the Takaful Operator of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

#### 10. Where can I get further information?

Should you require additional information, please refer to relevant *insuranceinfo* booklet available at all the Takaful Operator's branches or you can obtain a copy from the Bank sales staff or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact the Takaful Operator at:

##### **GREAT EASTERN TAKAFUL BERHAD (916257-H)**

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office	:	Level 3, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur
Careline	:	1 300 13 8338
Tel	:	(603) 4259 8338
Fax	:	(603) 4259 8808
Email	:	<a href="mailto:i-greatcare@greateastertakaful.com">i-greatcare@greateastertakaful.com</a>
Website	:	<a href="http://www.greateastertakaful.com">www.greateastertakaful.com</a>

Or you may contact:

##### **BANK MUAMALAT MALAYSIA BERHAD (6175-W)**



Head Office : Ibu Pejabat, Menara Bumiputera,  
21 Jalan Melaka,  
50100 Kuala Lumpur.  
Careline : 1300 88 8787  
E-mail : feedback@muamalat.com.my  
Website : www.muamalat.com.my

**11. Other similar types of cover available**

You may check with your Bank sales staff or contact the Takaful Operator directly for other similar types of cover currently available.

**IMPORTANT NOTICE:**

**THIS IS A FAMILY TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND BE CONVINCED THAT THE SHARIAH-COMPLIANT INVESTMENT-LINKED FAMILY TAKAFUL PLAN CHOSEN MEETS YOUR RISK APPETITE. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL CONTRIBUTION AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. YOU ARE HIGHLY ENCOURAGED TO APPOINT A NOMINEE(S)/TRUSTEE(S) AND ENSURE THAT YOUR NOMINEE(S)/TRUSTEE(S) IS(ARE) AWARE OF THE PLAN THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND YOUR TAKAFUL CERTIFICATE AND DISCUSS WITH YOUR BANK SALES STAFF OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The term "Bank" shall refer to Bank Muamalat Malaysia Berhad (6175-W).

The information provided in this disclosure sheet is valid as at 15/04/2020.

## Guide to Investment-linked Takaful Participants on Takaful Coverage

- ✓ You have participated in an investment-linked takaful certificate which is a takaful product that is tied to the performance of the investment fund(s) which you selected.
- ✓ This Guide gives you general information on factors that may reduce your fund value and steps that you can take to enjoy takaful coverage for the full term of your certificate.
- ✓ Please contact your servicing representative or contact us at 1300 13 8338 or [i-greatcare@greateastertakaful.com](mailto:i-greatcare@greateastertakaful.com) if you have any questions.

### Let's recap how your investment-linked takaful certificate works...

- ✓ A portion of your contributions (i.e. allocated contribution) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your investment funds, including charges to pay for your takaful cover.
- ✓ **Your fund value needs to be sufficient to ensure continued takaful coverage for the full certificate term.** If your fund value is insufficient and reduces to zero, you can take steps to maintain your takaful cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked takaful certificate works.

### What could reduce your fund value\*?



- ✓ **Not paying contributions** when it is due<sup>1</sup>



- ✓ **Choosing not to increase contributions** when increasing protection cover (e.g. adding riders)<sup>1</sup>



- ✓ **Poor investment return**



- ✓ **Choosing not to increase contributions or perform top up** when the takaful operator increases Tabarru'/ other charges



- ✓ **Making partial withdrawals** from the fund

### What do you need to do\*?

#### Step 1: Review your takaful coverage regularly

- ✓ **For the year 2019**, we will inform you if your certificate is expected to be at risk of insufficient balance to pay for charges due.
- ✓ **From 1 January 2020 onwards**, your annual statement will contain information on the expected duration of your takaful cover based on your fund value.

#### Step 2: Take necessary actions\* if there is a risk that your fund may become insufficient, to ensure continued takaful coverage for the full certificate term



- ✓ **Increase contribution payment or perform top up**



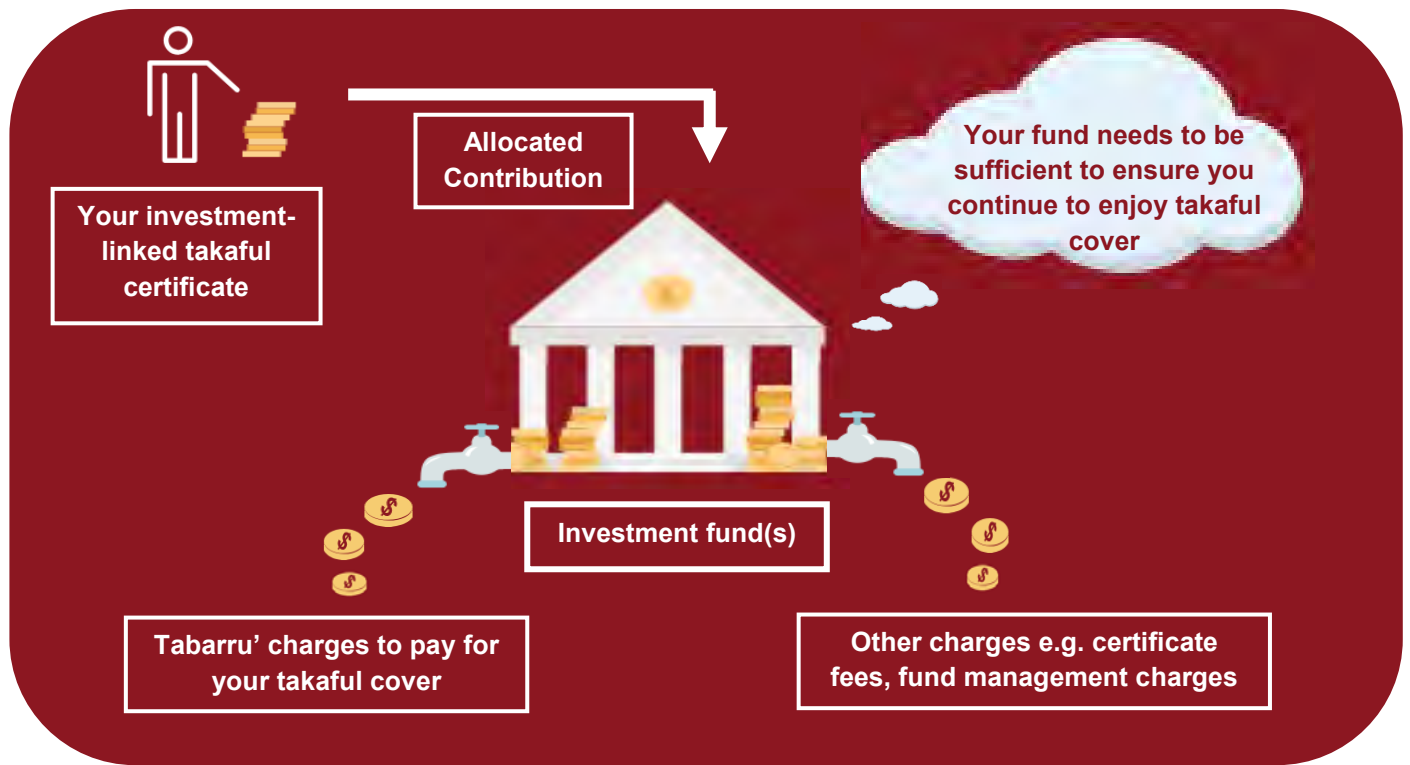
- ✓ **Reduce your takaful coverage<sup>1</sup>**

**WARNING:** If you choose not to perform any of the actions above, your certificate may not be able to remain in-force until full certificate term.

\* *Disclaimer: Some of these information and options may not apply to you. For information and options specific to your certificate, please contact us for further details.*

<sup>1</sup> *Not applicable to single contribution certificate*

## Appendix A: How an investment-linked takaful certificate works



## Members of MTA



AIA PUBLIC Takaful Bhd.

Hotline : 1 300 88 8922  
Tel : (603) 2037 1333  
Fax : (603) 2056 3690  
Email: my.customer@aiapublic.com.my  
<https://www.aia.com.my/>



FWD Takaful Berhad

Hotline : 1300 13 7988  
Fax : 603 2710 7800  
Email : contact.my@fwd.com  
<https://www.fwd.com.my/en/>



Prudential BSN Takaful Berhad

Tel : 03-2053 7188  
Fax : 03-2026 7688  
Email : customer@prubsn.com.my  
<http://www.prubsn.com.my>



Takaful Ikhlas Family Berhad

Tel : 03-2723 9696  
Fax : 03-2723 9998  
Email : ikhlascare@takaful-ikhlas.com.my  
<http://www.takaful-ikhlas.com.my>



AmMetLife Takaful Berhad

Hotline : 1300 88 8800  
Tel : 603-2271 8000  
Fax : 603-2171 3000  
Email: customercare@ammelifetakaful.com  
<https://www.ammelifetakaful.com/>



Great Eastern Takaful Berhad

Hotline : 1-300-13-8338  
Tel : 03-4259 8338  
Fax : +603 4259 8808  
Email : i-greatcare@i-great.com.my  
<http://www.i-great.com>



Sun Life Malaysia Takaful Berhad

Hotline : 1-300-88-5055  
Tel : 03-2612 3600  
Fax : 03-2614 3550  
Email : wecare@sunlifemalaysia.com  
<http://www.sunlifemalaysia.com/>



Zurich Takaful Malaysia Berhad

Hotline : 1-300-888-622.  
Tel : 03-2109 6000  
Fax : 03-2109 6888  
Email : callcentre@zurich.com.my  
<https://www.zurich.com.my/>



Etiqa Family Takaful Berhad

Hotline : 1-300-13-8888  
Tel : 03-2297 1888  
Fax : 03-2297 1800  
Email : info@etiqa.com.my  
<http://www.etiqa.com.my>



Hong Leong MSIG Takaful Berhad

Tel : 603 7650 1800  
Fax : 603 7620 6730  
Email : ReachUs@takaful.hongleong.com.my  
<http://www.hlmsigtakaful.com.my/>



Syarikat Takaful Malaysia Keluarga Berhad

Hotline : 1300-8-TAKAFUL(825 2385)  
Tel : 603-2268 1984  
Fax : 03-2274 0237  
Email : csu@takaful-malaysia.com.my  
<http://www.takaful-malaysia.com.my>



21st Floor, Main Block, Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur, Malaysia

Website: <http://www.malaysiantakaful.com.my>  
e-Mail: [enquiries@malaysiantakaful.com.my](mailto:enquiries@malaysiantakaful.com.my)

## SERVICE GUIDE (w.e.f. 1<sup>st</sup> January 2017)

We offer Takaful products through our agency force, bank partners, etc. If you intend to participate in a Takaful product from Bank Representative/Financial Executive, you can enjoy these value-added services.

### What Services can you expect from Bank Representative/Financial Executive?

#### BEFORE YOU PARTICIPATE IN A TAKAFUL PLAN

##### Assist you in Choosing the Right Takaful Plan

- Go through the Prospective Certificate Owner Fact Find form with you to understand your financial needs and risk appetite.
- Recommend suitable Takaful plan(s) after assessing your needs.

##### Explain Product Features

- Explain the product features, benefits payable, exclusions, contributions and charges.
- Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison.

#### WHEN YOU DECIDE TO PARTICIPATE IN A TAKAFUL PLAN

##### Assist you in completing the Takaful Application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- Explain the importance of making a nomination and/or hibah to ensure benefits payable are received by your nominee or beneficiaries in the event of death.
- Submit your Takaful application for underwriting after you have signed the proposal form.

##### Explain the Certificate Terms and Conditions

- Your Takaful certificate will be delivered to you within 28 days subject to approval.
- Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in.



## SERVICE GUIDE (w.e.f. 1<sup>st</sup> January 2017)

<b>DURING THE TERM OF THE TAKAFUL PLAN</b>
--

### Continuous Certificate Servicing

- Assist in submitting your service requests to Great Eastern Takaful Berhad e.g. certificate modifications, change of address and frequency of contributions payments.

### Assist you in making a Takaful Claim

- Guide you through the standard procedures on how to file a Takaful claim.

### Customer's Portal

Please visit our Customer Portal at <https://www.igetintouch.com.my/web/i-getintouch> for online access to your Takaful certificate information.

### ***Important Note:***

- 1. If you are not satisfied with the services of Bank Representatives/ Financial Executive, or require additional support from the Takaful Operator, you may contact the Takaful Operator at 03 4259 8338.***
- 2. Great Eastern Takaful Berhad will make the necessary modification based on the service agreement made by respective bank partners.***



**Great Eastern Takaful Berhad**  
201001032332 (916257-H)

**Ilustrasi Manfaat Takaful Keluarga Bagi**

**MR SAMPLE**

**Nama Pelan**

**M-Tiara Invest Shield**

**DISEDIAKAN OLEH : GUINEVERE BECK (1506143)**  
**TARIKH DISEDIAKAN : 15/04/2020**

Nota Penting:

1. Unjuran perlindungan takaful keluarga ini hanyalah untuk tujuan ilustrasi sahaja, tidak dianggap sebagai dokumen sah yang mengikatkan peserta-peserta kepada Pengendali Takaful, dan tidak bermaksud untuk mengesahkan perlindungan takaful keluarga yang sebenar. Perlindungan takaful keluarga yang sebenar adalah tertakluk kepada pengesahan Pengendali Takaful, sijil, terma-terma dan syarat-syarat.
2. Setiap muka surat daripada ilustrasi manfaat ini membentuk sebahagian daripada ilustrasi manfaat. Bakal pemilik sijil dinasihatkan untuk membaca dan memahami maklumat yang disediakan pada setiap muka surat.

**Great Eastern Takaful Berhad 201001032332 (916257-H)**

Tingkat 3, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

+603 4259 8338

+603 4259 8808

i-greatcare@greateastertakaful.com

www.greateastertakaful.com



Nama Produk	: 0846 M-Tiara Invest Shield	Tempoh Sijil	: 64 tahun
Jenis Pelan	: Pelan Takaful Keluarga Berkaitan Pelaburan dengan Caruman Tunggal	Jenis Caruman	: Tunggal

**Maklumat Pelanggan**

Nama : MR SAMPLE  
 Jantina : Lelaki  
 Umur Hari Lahir : 35  
 Berikutnya  
 Merokok : Tidak  
 Kelas Perkerjaan : 1

**JADUAL MANFAAT:**

Pelan Asas	Tempoh (Tahun)	Jumlah Manfaat (RM)	Caruman <sup>^</sup> Tunggal (RM)	Mortaliti Tambahan (%)	Beban (RM Per 1,000)	Caruman Tambahan (RM)	Caruman Tunggal (RM)
0846 - Pelan Asas #							
Manfaat Kematian (Jumlah Perlindungan Asas)	64	62,500	50,000.00	0%	0.00	0.00	50,000.00
Manfaat Ihsan	64	2,000					
<b>Jumlah (RM)</b>			<b>50,000.00</b>			<b>0.00</b>	<b>50,000.00</b>

# Caruman Tunggal bagi Pelan Asas (Caruman Tunggal Asas) termasuk Caruman Takaful.

^ Caruman di atas tertakluk kepada cukai perkhidmatan dan/atau lain-lain cukai yang berkenaan.



Nama Pengendali Takaful : Great Eastern Takaful Berhad 201001032332 (91257-H)  
 Nama produk : M-Tiara Invest Shield  
 Jenis Pelan : Caruman Berkala Takaful Berkait Pelaburan  
 Nisbah dana yang dipilih: : 0% dalam Dana i-Makmur  
 50.0 % dalam Dana i-Mekar  
 50.0 % dalam Dana i-Majmuk

Nama Pelanggan : MR SAMPLE  
 Jantina : Lelaki  
 Merokok : Tidak  
 Umur : 35

**Tahukah anda ...**

**Adakah anda dinasihatkan ...**

**Adakah anda telah diberitahu ...**

**ia fleksibel tetapi anda menanggung risiko pelaburan?**

Ini merupakan produk takaful yang terikat dengan prestasi dana(-dana) pelaburan yang anda pilih.

**Manfaat**

- **Fleksibiliti** untuk mengubah perlindungan anda jika keperluan kewangan anda berubah.
- **Pilihan dana** bergantung pada tahap risiko yang anda selesa.

**Risiko**

- Anda menanggung **risiko pelaburan sepenuhnya** termasuk pulangan yang kurang memuaskan.
- Sekiranya prestasi dana anda kurang memuaskan atau pengendali takaful anda meningkatkan caj-caj anda -
  - Perlindungan takaful anda mungkin berhenti, atau
  - Nilai tunai anda mungkin terjejas.
- Anda mungkin perlu mengurangkan perlindungan takaful untuk mengelakkan kehilangan perlindungan takaful anda.

**Produk-produk lain memenuhi keperluan anda dengan lebih baik?**

- **Produk Takaful Keluarga:** Pengurusan pelaburan ditentukan oleh pengendali takaful bagi pihak peserta. Manfaat dan tempoh perlindungan adalah sama dengan sijil takaful berkaitan pelaburan.

**Bagaimana caruman anda digunakan ?**

Jumlah Caruman yang Dibayar (a)

Caruman tidak diperuntukkan

Untuk bayar :-  
 • Perbelanjaan pengendali takaful  
 • Komisen kakitangan bank \*(h)

Caruman diperuntukkan kepada Dana Unit (b)

Digunakan untuk membeli unit-unit dalam dana (-dana) pelaburan

Menolak yuran dan caj :

Caj-caj Tabarru' (c) - untuk membayar perlindungan takaful anda

Caj-caj lain (d) seperti yuran-yuran sijil/caj perkhidmatan

Caj Pengurusan Dana (e)

Perlindungan yang akan anda terima

Jumlah yang disertai/perindungan (f)  
 Jumlah minimum yang diterima apabila berlaku kematian

Apa yang anda mungkin dapat:

Nilai tunai tidak dijamin(g)

- Jumlah yang diterima semasa penyerahan/kematian/kematangan
- Perkongsian Lebihan (jika ada)

Nota: Apabila berlaku kematian, jumlah tertinggi antara jumlah yang disertai/perindungan atau nilai tunai akan dibayar.

Yuran dan caj yang ditolak daripada dana(-dana) pelaburan anda yang mengurangkan amaun tersedia untuk pelaburan:-

- Caj pendahuluan, caj Tabarru', yuran-yuran sijil/caj perkhidmatan dan caj pengurusan dana.



**Jadual 1 : M-Tiara Invest Shield (Untuk tujuan ilustrasi sahaja. Ini mungkin bukan manfaat yang akan anda terima)**

1. Nombor-nombor di dalam jadual di bawah menunjukkan kemungkinan perubahan aliran tunai bagi sijil, termasuk bagaimana yuran dan caj-caj memberi kesan ke atas nilai tunai. Bagi menunjukkan kesan pulangan pelaburan yang berbeza, dua kadar pulangan telah dipilih, 2% (Senario X) dan 5% (Senario Y). **Kadar pulangan sebenar mungkin lebih tinggi atau rendah daripada kadar-kadar yang dipilih, atau mungkin negatif.**
2. Pulangan sebenar bagi pelaburan mungkin naik turun (naik atau turun) pada setiap tahun berdasarkan prestasi aset bagi dana(-dana) yang dilaburkan.
3. Sila lihat risalah pernyataan dana yang dilampirkan bagi pulangan pelaburan tahunan sebenar yang lepas

Amaun yang anda perlu bayar

Anda sepatutnya menyertai rider yang anda perlukan sahaja kerana kos bagi rider tersebut adalah ditanggung oleh anda. Rider(-rider) ialah pilihan

Apabila matang atau apabila berlaku penamatan awal, anda mungkin menerima amaun ini (amaun tidak dijamin)

Akhir Tahun Sijil	Caruman yang Dibayar (RM) (a)	Caruman yang Diperuntukkan (b)		Caj-caj Tabarru' <sup>1</sup> (RM) (c)	Caj-caj Lain <sup>1</sup> (RM) (d)	Caj Pengurusan Dana (RM) (e)		Jumlah yang Disertai/Perlindungan (RM) (f)	Nilai Tunai Tidak Dijamin (RM) (g)		Manfaat Kematian Tidak Dijamin <sup>2</sup> (RM)		Komisen <sup>3</sup> (h) (RM)		
		RM	%			Sijil Asas	Senario X		Senario Y	Senario X	Senario Y	Senario X	Senario Y	RM	%
1	50,000.00	47,500.00	95.00%	73.63	100.00	634	626	N/A	47,558	48,865	50,132	51,439	1,875.00	3.75%	
2	-	-	0.00%	73.56	N/A	636	645	N/A	47,717	50,379	50,364	53,026	-	0.00%	
3	-	-	0.00%	90.55	N/A	638	665	62,500	47,860	51,929	62,500	62,500	-	0.00%	
4	-	-	0.00%	92.03	N/A	640	686	62,500	48,002	53,530	62,500	62,500	-	0.00%	
5	-	-	0.00%	93.62	N/A	641	707	62,500	48,144	55,185	62,500	62,500	-	0.00%	
6	-	-	0.00%	95.68	N/A	643	729	62,500	48,284	56,895	62,500	62,500	-	0.00%	
7	-	-	0.00%	98.02	N/A	645	751	62,500	48,422	58,662	62,500	62,500	-	0.00%	
8	-	-	0.00%	100.81	N/A	647	775	62,500	48,558	60,489	62,500	62,500	-	0.00%	
9	-	-	0.00%	104.34	N/A	649	799	62,500	48,692	62,379	62,500	62,500	-	0.00%	
10	-	-	0.00%	108.60	N/A	651	824	62,500	48,821	64,332	62,500	64,332	-	0.00%	
15	-	-	0.00%	137.54	N/A	658	962	62,500	49,397	75,082	62,500	75,082	-	0.00%	
20	-	-	0.00%	181.98	N/A	664	1,123	62,500	49,797	87,667	62,500	87,667	-	0.00%	
30	-	-	0.00%	335.51	N/A	663	1,532	62,500	49,683	119,615	62,500	119,615	-	0.00%	
40	-	-	0.00%	728.42	N/A	631	2,096	62,500	47,051	163,619	62,500	163,619	-	0.00%	
50	-	-	0.00%	2,944.91	N/A	457	2,865	62,500	32,998	223,660	62,500	223,660	-	0.00%	
60	-	-	0.00%	-	N/A	-	3,901	62,500	-	304,418	-	304,418	-	0.00%	
64	-	-	0.00%	-	N/A	-	4,408	62,500	-	343,940	-	343,940	-	0.00%	

<sup>1</sup> Ilustrasi Tabarru' dan caj-caj lain adalah tidak dijamin dan mungkin berubah dari semasa ke semasa, dengan memberi notis bertulis 3 bulan kepada pemilik sijil.

<sup>2</sup> Manfaat kematian yang dibayar adalah jumlah yang disertai dan nilai tunai.

<sup>3</sup> Kos langsung yang berkaitan dengan saluran agihan untuk tujuan pemasaran yang dilakukan untuk sijil ini, contohnya pembayaran kepada Bank anda. Kos ini dibayar daripada caj yang dikenakan ke atas sijil anda bagi perkhidmatan yang diberi oleh Bank sepanjang tempoh sijil anda. Sila ambil perhatian bahawa bonus pengeluaran (5% daripada caruman bagi tahun pertama) dan bonus berterusan (10% daripada caruman tahun kedua dan tahun ketiga masing-masing) akan dibayar dengan syarat Bank anda memenuhi kriteria kelayakan yang ditetapkan oleh Pengendali Takaful.



Apabila bahagian yang tidak dijamin menjadi kosong/negatif, ini bermaksud dana unit anda tidak lagi cukup untuk membayar perlindungan takaful anda.

NOTA-NOTA:-

1. Caruman yang dibayar akan digunakan untuk membeli unit di dalam Dana Unit mengikut kadar peruntukan yang telah ditentukan dan diletakkan ke dalam Akaun Unit Peserta. Tabarru' akan ditolak secara bulanan daripada Akaun Unit Peserta ke dalam Dana Tabarru'.

2. Lebihan Pengunderaitan, jika ada, akan dikira dan dibahagikan setiap tahun. Peserta-peserta berhak menerima Lebihan Pengunderaitan (jika ada) yang terhasil daripada Dana Tabarru'. Lebihan Pengunderaitan akan diperuntukkan dahulu untuk tujuan kecemasan yang difikirkan wajar oleh Pengendali Takaful sebelum ia dikongsi di antara peserta-peserta dan Pengendali Takaful dengan kadar 50% dan 50% masing-masing. Jumlah yang diperuntukkan kepada peserta-peserta akan dikreditkan ke dalam Akaun Unit Peserta.
3. Keuntungan Pelaburan, jika ada, yang terhasil daripada Dana Tabarru' pada penghujung tiap-tiap tahun kewangan akan dikongsi di antara Peserta-peserta dan Pengendali Takaful dengan kadar 50% dan 50% masing-masing. Jumlah yang diperuntukkan kepada peserta-peserta akan dikreditkan ke dalam PUA. Sekiranya berlaku kerugian, tiada pembahagian keuntungan pada tahun tersebut. Kerugian akan dibawa ke hadapan dan akan diambilkira sebelum dimasukkan dalam pengiraan Lebihan Pengunderaitan atau defisit pada tahun seterusnya. 100% daripada Keuntungan Pelaburan atau Kerugian Pelaburan, jika ada, yang datang daripada Akaun Unit Peserta akan dinyatakan dalam harga unit.
4. Akaun Unit Peserta merupakan akaun yang mana unit akan diperuntukkan, bergantung kepada jumlah caruman yang dibayar.
5. Dana Tabarru' merujuk kepada kumpulan dana yang disediakan demi kesejahteraan dan menjalin kerjasama di antara peserta-peserta. Ia digunakan untuk membantu peserta-peserta sekiranya berlaku perkara yang tidak diingini.
6. Kelangsungan pelan ini bergantung kepada prestasi aset dasar, dan penamatan pelan ini tertakluk kepada terma dan syarat yang ditetapkan di dalam Sijil.
7. Ramalan ini adalah untuk ilustrasi dan tidak ditunjukkan atau ditafsirkan sebagai pulangan.

Nota: Sila baca Risalah Pemberitahuan Produk ini sebelum anda memutuskan untuk memilih M-Tiara Invest Shield. Sila pastikan juga anda telah membaca terma umum dan syarat.

Nama Penyedia Perkhidmatan Kewangan : Great Eastern Takaful Berhad ("Pengendali Takaful")  
 Nama Produk : M-Tiara Invest Shield  
 Tarikh : 15/04/2020

### 1. Apakah produk ini?

M-Tiara Invest Shield ialah takaful keluarga berkaitan pelaburan ("ILT") dengan caruman tunggal yang menawarkan kombinasi perlindungan takaful dan pelaburan sehingga umur 99 tahun hari lahir berikutnya.

Ciri-ciri unik produk:

- Pengunderitan perubatan yang dipermudahkan.
- Manfaat Ihsan sebanyak RM 2,000 apabila berlaku kematian ke atas Orang yang Dilindungi.
- Manfaat Kematian akibat Kemalangan akan dibayar berdasarkan peratusan Jumlah Perlindungan Asas akan dibayar sebagai tambahan kepada Manfaat Kematian seperti jadual di bawah:

Umur Hari Lahir Berikutnya Orang yang Dilindungi pada Ulang Tahun Sijil Sebelum Kematian	Manfaat Kematian Akibat Kemalangan (% daripada Jumlah Perlindungan Asas)
1 sehingga 64	300%
65 sehingga 75	150%
76 sehingga 99	0%

Nota: Tertakluk kepada terma dan syarat yang dinyatakan dalam sijil yang dikeluarkan oleh Pengendali Takaful.

Nilai ILT bergantung kepada harga yang mendasari aset, mengikut prestasi Dana Unit pilihan anda.

### 2. Apakah konsep Syariah yang bersesuaian?

- *Tabarru'*: Jumlah yang sanggup disumbangkan oleh peserta-peserta untuk tujuan kebaikan bersama semua peserta yang layak menerima manfaat tersebut apabila ditimpa kesusahan.
- *Wakalah bi al-Ujrah*: Kontrak agensi di mana:
  - (i) Peserta melantik Pengendali Takaful untuk mengurus Dana Tabarru'.
  - (ii) Pengendali Takaful akan melaburkan wang tersebut mengikut prinsip *Wakalah bi al-Istithmar*.  
 Pengendali Takaful layak menerima upah tertentu seperti yang telah dipersetujui pada awal kontrak di atas perkhidmatan yang telah diberikan.
- *Ju'alah*: Dari sudut bahasa ia adalah suguhati untuk perkhidmatan yang diberikan. Dari sudut istilah, ia adalah kontrak untuk melaksanakan tugas yang diberikan dengan upah yang ditetapkan dalam tempoh tertentu. Konsep *Ju'alah* digunakan dalam situasi di mana Lebihan Pengunderitan dikongsi antara peserta-peserta dan Pengendali Takaful. Hak untuk mendapat Lebihan Pengunderitan adalah bergantung kepada pelaksanaan tugas dengan lengkap dan keputusan yang diperolehi.
- *Qard Hasan* (Pinjaman Kebajikan): Pinjaman yang dikembalikan pada akhir tempoh yang dipersetujui tanpa faedah atau perkongsian dalam keuntungan atau kerugian daripada perniagaan. Bagi tujuan takaful, jika Dana Tabarru' mengalami defisit, Pengendali Takaful akan mengatur *Qard Hasan*. *Qard Hasan* tersebut akan dibayar dari Lebihan Pengunderitan akan datang dari Dana Tabarru'.
- *Mudharabah*: : Perkongsian keuntungan di antara Orang yang Dilindungi dan Pengendali Takaful ke atas pulangan pelaburan dari Dana Tabarru' berdasarkan nisbah peratusan 50:50 masing-masing yang dipersetujui sebelumnya yang diagihkan selepas setiap tahun kewangan.

### 3. Apakah perlindungan/manfaat yang disediakan?

Penerangan	Jumlah Bayaran (RM) / Pelan
<b>Pelan Asas:M-Tiara Invest Shield</b>	
<p><b>Manfaat Kematian:</b></p> <p>Sekiranya berlaku kematian (kecuali kematian berlaku dalam masa dua (2) tahun pertama sijil dan akibat sebarang sebab selain daripada kemalangan), tertakluk kepada terma dan syarat, perkara yang berikut akan dibayar:</p> <ul style="list-style-type: none"> <li>•nilai unit di dalam Akaun Unit Peserta (“PUA”); atau</li> <li>•Jumlah Perlindungan Asas semasa berlaku kematian yang terdiri daripada Jumlah Atas Risiko daripada Dana Tabarru’ dan Jumlah Nilai Akaun dalam PUA, mana-mana yang tertinggi. Namun, jika kematian berlaku di bawah umur 5 tahun hari lahir berikutnya, lien kanak-kanak ke atas Jumlah Atas Risiko akan digunakan.</li> </ul> <p>Nota: Jumlah Atas Risiko bermaksud lebih Jumlah Perlindungan Asas ditolak Nilai Tunai Berkumpul pada permulaan tahun Sijil termasuk sebarang caruman yang diperuntukkan bagi tahun tersebut, ditolak Caj Perkhidmatan, tertakluk kepada minimum sifar, ditambah Manfaat Ihsan.</p> <p>Tempoh perlindungan: 64 tahun atau selepas penamatan, yang mana terdahulu.</p>	62,500.00 + Jumlah Nilai Akaun dalam PUA, jika ada
<p><b>Manfaat Kematian Akibat Kemalangan</b></p> <p>Pengendali Takaful akan membayar Manfaat Kematian Akibat Kemalangan daripada Dana Tabarru’ sebagai tambahan kepada Manfaat Kematian apabila berlaku kematian yang disebabkan secara langsung dan semata-mata akibat kemalangan dalam mana-mana tahun sijil sebelum umur 76 tahun pada tarikh lahir berikutnya.</p> <p>Namun, jika kematian berlaku di bawah umur 5 tahun hari lahir berikutnya, lien kanak-kanak ke atas Jumlah Perlindungan Asas akan digunakan.</p> <p>Tempoh perlindungan: 40 tahun atau selepas penamatan, yang mana terdahulu.</p>	62,500.00 + Jumlah Nilai Akaun dalam PUA, jika ada
<p><b>Manfaat Ihsan</b></p> <p>Apabila berlaku kematian Orang yang Dilindungi (kecuali kematian berlaku dalam masa dua (2) tahun pertama sijil dan akibat sebarang sebab selain daripada kemalangan), amaun sebanyak RM2,000 akan dibayar sekaligus daripada Dana Tabarru’, sebagai tambahan kepada manfaat kematian.</p> <p>Pembayaran Manfaat Ihsan tidak menjamin Manfaat Kematian akan dibayar.</p> <p>Tempoh perlindungan: 64 tahun atau selepas penamatan, yang mana terdahulu.</p>	2,000
<p><b>Manfaat Matang</b></p> <p>Apabila pelan ini matang, Jumlah Nilai Akaun dalam PUA, jika ada, akan dibayar.</p> <p>Kematangan: Di akhir tahun Sijil yang ke 64.</p>	Jumlah Nilai Akaun dalam PUA, jika ada

Dana Unit pilihan anda dinyatakan seperti di bawah:

Dana Unit yang Dipilih		Pengagihan Dana Unit (%)
F1	Dana i-Makmur	-
F2	Dana i-Mekar	50.00
F3	Dana i-Majmuk	50.00

Peringatan: Tertakluk kepada terma dan syarat. Sila baca Ilustrasi Manfaat kerana ia memberi penerangan berkenaan manfaat produk dan objektif Dana Unit. Pemilihan pelan atau kombinasi Dana Unit yang sesuai dengan matlamat kewangan dan profil risiko anda adalah amat penting.

#### 4. Berapakah caruman yang perlu saya bayar?

- Anggaran caruman yang anda perlu bayar bagi pelan ini ialah: Caruman tunggal sebanyak RM50,000.00 Tahunan .

Nota:

- Caruman yang anda perlu bayar dan terma sijil mungkin berbeza mengikut keperluan pengunderitan Pengendali Takaful.
- Pengendali Takaful memperuntukkan sebahagian caruman untuk membeli unit dalam Dana Unit yang berlandaskan Syariah yang anda pilih. Sebarang jumlah yang tidak diperuntukkan akan digunakan untuk membayar Caj Pendahuluan yang termasuk komisen kepada Bank dan perbelanjaan lain oleh Pengendali Takaful. Anda dinasihatkan untuk merujuk kadar peruntukan dan huraian lain yang dinyatakan dalam Ilustrasi Manfaat.

#### 5. Apakah yuran dan caj yang perlu saya bayar?

- **Caj Pendahuluan** (caruman tidak diperuntukkan) akan ditolak berdasarkan peratusan caruman yang dibayar, untuk pembayaran komisen dan perbelanjaan lain. Anda dinasihatkan untuk merujuk kepada Ilustrasi Manfaat untuk maklumat mengenai Caj Pendahuluan dan jumlah kos pengagihan. Perbelanjaan lain termasuk Duti Setem sebanyak RM 10.

- Selepas penolakan Caj Pendahuluan, baki akan diperuntukkan ke dalam PUA untuk membeli unit di dalam Dana(-dana) Unit yang telah dipilih untuk tujuan penyimpanan dan pelaburan.
- **Tabarru'** akan ditolak secara bulanan daripada jumlah unit di dalam PUA, sebagai tujuan menyediakan perlindungan dan menampung tuntutan ke atas kejadian/risiko yang dilindungi di bawah Sijil Takaful. Anda dinasihatkan untuk merujuk kepada Ilustrasi Manfaat untuk butiran Tabarru'.
- Tabarru' akan meningkat mengikut umur anda. Kadar Tabarru' berbeza mengikut umur, jantina dan status merokok dan klasifikasi pekerjaan pada setiap ulang tahun sijil. Huraian Tabarru' dan caj lain bagi ILT dinyatakan dalam Ilustrasi Manfaat dan/atau sijil.
- **Caj Perkhidmatan** akan dikenakan sebanyak RM6.00 secara bulanan ditolak daripada PUA untuk tujuan pentadbiran.
- **Caj Pengurusan Dana** akan ditolak setiap hari dari dana masing-masing dan ditunjukkan dalam harga unit harian.
- **Cukai:** Caruman yang dinyatakan dalam Soalan 4 di atas mungkin tertakluk kepada cukai perkhidmatan dan/atau cukai-cukai lain, jika berkenaan.

*Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk sijil bagi maklumat lanjut berkenaan yuran dan caj di bawah pelan ini dan rider yang dilampirkan.*

#### 6. Apakah terma dan syarat yang perlu saya ketahui?

- **Kepentingan untuk membuat pendedahan** - anda mestilah mendedahkan semua fakta material seperti keadaan perubatan dan menyatakan umur anda dengan betul.
- **Tempoh rujukan percuma** - anda boleh membatalkan pelan sijil dengan memulangkan sijil dalam tempoh 15 hari selepas penghantarannya. Pengendali Takaful akan membayar balik caruman yang tidak diperuntukkan, nilai unit yang telah diperuntukkan (jika ada) mengikut harga unit pada tarikh penilaian yang berikutnya dan sebarang Tabarru' serta Caj Perkhidmatan yang dikenakan setelah ditolak sebarang bayaran perubatan yang ditanggung.
- **Nilai tunai** - nilai akaun ILT bergantung kepada prestasi Dana Unit yang dipilih. Lebih tinggi perlindungan Takaful yang dipilih, lebih banyak unit akan digunakan untuk membayar caj Tabarru' dan unit yang tinggal hanya sedikit bagi mengumpul nilai tunai di bawah pelan anda.
- **Tempoh tenggang** - anda mempunyai tempoh tenggang selama 30 hari dari setiap tarikh caruman berikut perlu dibayar untuk membayar caruman.
- **Sijil luput** - ILT akan luput apabila nilai unit tidak mencukupi bagi membayar Tabarru' dan caj-caj lain.
- **Prosedur tuntutan** - borang tuntutan boleh didapati daripada laman web Pengendali Takaful: [www.greateastertakaful.com](http://www.greateastertakaful.com). Bukti tuntutan mesti diterima dan diluluskan oleh Pengendali Takaful untuk memudahkan pembayaran sebarang faedah. Bagi tuntutan kematian, adalah dinasihatkan untuk memberitahu Pengendali Takaful serta merta.
- **Serahan tidak menyeluruh** - Apabila sijil diserahkan secara tidak menyeluruh, tertakluk kepada terma dan syarat yang dinyatakan di dalam sijil, jumlah perlindungan akan dikurangkan mengikut jumlah penarikan tersebut. Jika jumlah perlindungan dikurangkan kepada jumlah yang lebih rendah daripada RM6,250, jumlah perlindungan akan ditetapkan kepada RM6,250.

*Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk sijil bagi senarai penuh terma dan syarat di bawah pelan ini.*

#### 7. Apakah pengecualian utama di bawah sijil ini?

- Pengecualian untuk Manfaat Kematian:
- Tiada manfaat kematian akan dibayar dalam tahun pertama sijil yang diakibatkan oleh bunuh diri, ketika waras atau tidak waras.
- Pengecualian untuk Manfaat Kematian Akibat Kemalangan:
- Tiada manfaat akan dibayar sekiranya diakibatkan oleh perkara-perkara berikut, sama ada secara langsung atau tidak langsung:
  - i. bunuh diri, percubaan bunuh diri atau kecederaan yang dilakukan sendiri, ketika waras atau tidak waras; atau
  - ii. penyakit badan atau gangguan mental atau fungsian atau sebarang jenis sakit atau penyakit, atau sebarang jangkitan, selain daripada jangkitan yang berlaku serentak dengan dan akibatnya belahan atau luka kemalangan; atau
  - iii. sebarang kemalangan akibat gigitan nyamuk, serangan cacing seperti "Cacing Kerawit" dan reaksi alahan terhadap gigitan serangga; atau
  - iv. peperangan atau sebarang tindakan perang, sama ada diisytiharkan atau tidak, aktiviti jenayah, bertugas secara aktif dalam mana-mana angkatan bersenjata, penglibatan langsung dalam mogok, rusuhan dan kekacauan awam atau pemberontakan; atau
  - v. daripada tindakan sebarang angkatan bersenjata, atau daripada Kemalangan atau keganasan yang berlaku kerana kewujudan keadaan konflik bersenjata.

*Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk sijil bagi senarai penuh pengecualian di bawah pelan ini.*

#### 8. Bolehkah saya membatalkan sijil ini?

Ya. Jika anda dapati Dana Unit yang dipilih tidak lagi bersesuaian, anda mempunyai fleksibiliti untuk menukar Dana Unit tanpa sebarang caj.

#### 9. Apakah yang saya perlu lakukan jika terdapat perubahan butiran perhubungan saya/penama?

Anda hendaklah memaklumkan kepada Pengendali Takaful jika terdapat sebarang perubahan butiran perhubungan anda/penama bagi memastikan semua surat-menyurat dapat diserahkan kepada anda/penama dengan sepatutnya.

#### 10. Di manakah saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat lanjut, sila rujuk buku *infoinsurans* yang relevan yang terdapat di semua cawangan Pengendali Takaful atau anda boleh mendapatkan salinan daripada pegawai jualan Bank atau layari [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi Pengendali Takaful di:

**GREAT EASTERN TAKAFUL BERHAD (916257-H)**

(Pengendali Takaful yang didaftarkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia)

Ibu Pejabat : Tingkat 3, Menara Great Eastern,  
303 Jalan Ampang,  
50450 Kuala Lumpur

Careline : 1 300 13 8338  
Tel : (603) 4259 8338  
Faks : (603) 4259 8808  
Emel : i-greatcare@greateastertakaful.com  
Laman web : www.greateastertakaful.com

Atau anda boleh hubungi:

**BANK MUAMALAT MALAYSIA BERHAD (6175-W)**

Ibu Pejabat : Ibu Pejabat, Menara Bumiputera,  
21 Jalan Melaka,  
50100 Kuala Lumpur.

Careline : 1300 88 8787  
E-mel : feedback@muamalat.com.my  
Laman Web : www.muamalat.com.my

**11. Jenis perlindungan lain yang serupa**

Sila semak dengan pegawai jualan Bank anda atau terus menghubungi Pengendali Takaful bagi mendapatkan maklumat berkenaan jenis perlindungan lain yang serupa.

**NOTA PENTING:**

**INI MERUPAKAN PRODUK TAKAFUL KELUARGA DENGAN BERLANDASKAN PRESTASI YANG MENDASARI ASET DAN BUKAN SUATU PRODUK PELABURAN SEMATA-MATA SEPERTI UNIT AMANAH. ANDA MESTILAH MENILAI PILIHAN ANDA DENGAN SEBAIKNYA DAN BERPUAS HATI BAHAWA TAKAFUL BERKAITAN PELABURAN BERLANDASKAN SYARIAH YANG DIPILIH MEMENUHI RISIKO PELABURAN YANG ANDA PILIH. BAGI MENINGKATKAN NILAI PELABURAN PADA BILA-BILA MASA, ANDA DINASIHATKAN UNTUK MEMBAYAR CARUMAN TAMBAHAN SEBAGAI "PENAMBAHAN". PULANGAN KE ATAS DANA BERKAITAN PELABURAN ADALAH TIDAK DIJAMIN. ANDA SANGAT DIGALAKKAN UNTUK MELANTIK PENAMA/PEMEGANG AMANAH DAN MEMASTIKAN PENAMA/PEMEGANG AMANAH ANDA DIMAKLUMKAN BERKENAAN PELAN YANG ANDA SERTAI. ANDA HENDAKLAH MEMBACA DAN MEMAHAMI SIJIL ANDA SERTA BERBINCANG DENGAN PEGAWAI JUALAN BANK ANDA ATAU TERUS MENGHUBUNGI PENGENDALI TAKAFUL BAGI MENDAPATKAN MAKLUMAT LANJUT.**

Jika terdapat percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia untuk Risalah Pemberitahuan Produk ini, versi Bahasa Inggeris akan digunakan.

Istilah "Bank" merujuk kepada Bank Muamalat Malaysia Berhad (6175-W).

Maklumat yang disediakan dalam risalah pemberitahuan ini adalah sah pada 15/04/2020.

## Panduan kepada Peserta Takaful berkaitan Pelaburan mengenai Perlindungan Takaful

- ✓ Anda telah menyertai sijil takaful berkaitan pelaburan yang merupakan produk takaful yang terikat dengan prestasi dana-dana pelaburan yang anda pilih.
- ✓ Panduan ini memberikan anda maklumat umum mengenai faktor-faktor yang mungkin boleh mengurangkan nilai dana anda dan langkah-langkah yang anda boleh ambil untuk menikmati perlindungan takaful sepanjang tempoh sijil anda.
- ✓ Sila hubungi wakil anda atau hubungi kami di 1300 13 8338 atau [i-greatcare@greateastertakaful.com](mailto:i-greatcare@greateastertakaful.com) jika anda mempunyai sebarang pertanyaan.

### Mari kita imbas kembali bagaimana sijil takaful berkaitan pelaburan anda berfungsi...

- ✓ Sebahagian daripada sumbangan anda (iaitu sumbangan yang diperuntukkan) akan digunakan untuk membeli unit-unit dalam dana-dana pelaburan.
- ✓ **Caj-caj akan ditolak** daripada dana pelaburan anda, termasuk caj-caj untuk membayar perlindungan takaful anda.
- ✓ **Nilai dana anda perlu cukup untuk memastikan perlindungan takaful berterusan sepanjang tempoh sijil anda.** Sekiranya nilai dana anda tidak cukup dan berkurangan sehingga sifar, anda boleh mengambil langkah-langkah untuk mengekalkan perlindungan takaful anda.

Sila rujuk rajah di Lampiran A untuk gambaran bagaimana sijil takaful berkaitan pelaburan berfungsi.

### Apakah faktor-faktor yang boleh mengurangkan nilai dana anda\*?



- ✓ **Tidak membayar sumbangan** apabila tiba masanya<sup>1</sup>



- ✓ **Memilih untuk tidak meningkatkan sumbangan apabila meningkatkan perlindungan** (seperti menambah rider)<sup>1</sup>



- ✓ **Pulangan pelaburan yang tidak memuaskan**



- ✓ **Memilih untuk tidak meningkatkan sumbangan atau membuat penambahan apabila pengendali takaful meningkatkan caj-caj Tabarru'/lain**



- ✓ **Membuat pengeluaran separa** daripada dana

### Apakah yang perlu anda lakukan\*?

#### Langkah 1: Semak perlindungan takaful anda secara berkala

- ✓ **Untuk tahun 2019**, kami akan memaklumkan kepada anda jika sijil anda dijangka berisiko untuk mempunyai baki yang tidak mencukupi untuk membayar caj-caj yang perlu dibayar.
- ✓ **Mulai 1 Januari 2020 dan seterusnya**, penyata tahunan anda akan mengandungi maklumat mengenai jangkaan tempoh perlindungan takaful anda berdasarkan nilai dana anda.

#### Langkah 2: Ambil tindakan yang sepatutnya\* jika wujud risiko di mana dana anda mungkin tidak cukup, untuk memastikan perlindungan takaful berterusan sepanjang tempoh sijil



- ✓ **Meningkatkan bayaran sumbangan atau membuat penambahan**



- ✓ **Mengurangkan perlindungan takaful anda**<sup>1</sup>

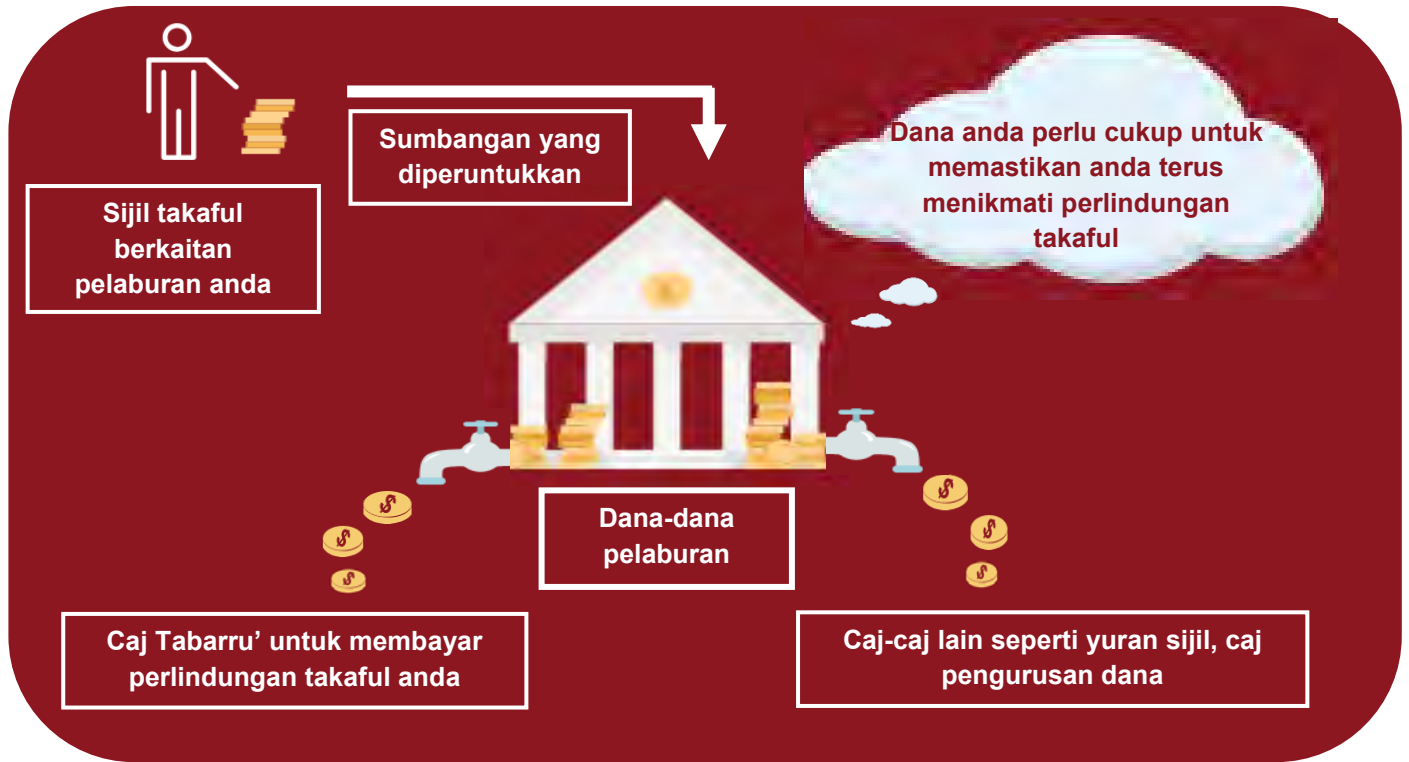
**AMARAN:** Jika anda memilih untuk tidak melakukan tindakan diatas, sijil anda mungkin tidak akan berkuatkuasa sehingga akhir tempoh sijil.

\* Penafian: Sebahagian maklumat dan pilihan ini mungkin tidak berkaitan dengan anda. Untuk mendapatkan maklumat dan pilihan yang khusus untuk sijil anda, sila hubungi kami untuk maklumat lanjut.

<sup>1</sup> Tidak berkenaan untuk sijil sumbangan tunggal.



## Lampiran A: Bagaimana sijil takaful berkaitan pelaburan berfungsi



### Ahli-Ahli MTA



AIA PUBLIC Takaful Bhd.

Hotline : 1 300 88 8922  
Tel : (603) 2037 1333  
Fax : (603) 2056 3690  
Email : my.customer@aiapublic.com.my  
<https://www.aia.com.my/>



FWD Takaful Berhad

Hotline : 1300 13 7988  
Fax : 603 2710 7800  
Email : contact.my@fwd.com  
<https://www.fwd.com.my/en/>



Prudential BSN Takaful Berhad

Tel : 03-2053 7188  
Fax : 03-2026 7688  
Email : customer@prubsn.com.my  
<http://www.prubsn.com.my>



Takaful Ikhlas Family Berhad

Tel : 03-2723 9696  
Fax : 03-2723 9998  
Email : ikhlaicare@takaful-ikhlas.com.my  
<http://www.takaful-ikhlas.com.my>



AmMetLife Takaful Berhad

Hotline : 1300 88 8800  
Tel : 603-2271 8000  
Fax : 603-2171 3000  
Email : customercare@ammelifetakaful.com  
<https://www.ammelifetakaful.com/>



Great Eastern Takaful Berhad

Hotline : 1-300-13-8338  
Tel : 03-4259 8338  
Fax : +603 4259 8808  
Email : i-greatcare@i-great.com.my  
<http://www.i-great.com>



Sun Life Malaysia Takaful Berhad

Hotline : 1-300-88-5055  
Tel : 03-2612 3600  
Fax : 03-2614 3550  
Email : wecare@sunlifemalaysia.com  
<http://www.sunlifemalaysia.com/>



Zurich Takaful Malaysia Berhad

Hotline : 1-300-888-622.  
Tel : 03-2109 6000  
Fax : 03-2109 6888  
Email : callcentre@zurich.com.my  
<https://www.zurich.com.my/>



Etiqa Family Takaful Berhad

Hotline : 1-300-13-8888  
Tel : 03-2297 1888  
Fax : 03-2297 1800  
Email : info@etiqa.com.my  
<http://www.etiqa.com.my>



Hong Leong MSIG Takaful Berhad

Tel : 603 7650 1800  
Fax : 603 7620 6730  
Email : ReachUs@takaful.hongleong.com.my  
<http://www.hmsigtakaful.com.my/>



Syarikat Takaful Malaysia Keluarga Berhad

Hotline : 1300-8-TAKAFUL(825 2385)  
Tel : 603-2268 1984  
Fax : 03-2274 0237  
Email : csu@takaful-malaysia.com.my  
<http://www.takaful-malaysia.com.my>



Tingkat 21, Blok Utama, Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur, Malaysia

Laman Sesawang : <http://www.malaysiantakaful.com.my>  
e-mel : [enquiries@malaysiantakaful.com.my](mailto:enquiries@malaysiantakaful.com.my)



## PANDUAN PERKHIDMATAN (berkuatkuasa 1 Januari 2017)

Kami menawarkan produk Takaful melalui tenaga agensi, rakan kongsi bank dan lain-lain. Jika anda berminat untuk menyertai produk Takaful yang dipasarkan oleh Wakil/Eksekutif Kewangan Bank, anda boleh menikmati perkhidmatan seperti yang dinyatakan.

### Apakah Perkhidmatan yang boleh anda harapkan dari Wakil/Eksekutif Kewangan Bank?

#### SEBELUM ANDA MENYERTAI PELAN TAKAFUL

##### Membantu anda dalam Memilih Pelan Takaful yang sesuai

- Meneliti kandungan Borang Maklumat Bakal Pemilik Sijil untuk memahami keperluan kewangan dan keperluan risiko anda.
- Mencadangkan pelan Takaful yang sesuai selepas menilai keperluan anda.

##### Menerangkan Ciri-Ciri Produk

- Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, caruman dan caj-caj.
- Menyediakan Risalah Pemberitahuan Produk, untuk membantu anda dalam membuat keputusan yang tepat dan untuk memudahkan perbandingan produk.

#### APABILA ANDA MEMBUAT KEPUTUSAN UNTUK MENYERTAI PELAN TAKAFUL

##### Membantu anda dalam melengkapkan Permohonan Takaful

- Menerangkan kepentingan menjawab soalan-soalan di dalam borang cadangan dengan lengkap dan tepat.
- Menerangkan kepentingan membuat penamaan dan/atau hibah untuk memastikan manfaat yang perlu dibayar diterima oleh penama atau benefisiari anda sekiranya berlaku kematian.
- Mengemukakan permohonan Takaful anda untuk pengunderaitan selepas anda menandatangani borang cadangan.

##### Menerangkan Terma-terma dan Syarat-syarat Sijil

- Sijil Takaful akan dihantar kepada anda dalam masa 28 hari tertakluk kepada kelulusan.
- Menerangkan syarat-syarat dan terma-terma sijil untuk memastikan bahawa ini adalah pelan Takaful yang sesuai yang telah disertai oleh anda.

## PANDUAN PERKHIDMATAN (berkuatkuasa 1 Januari 2017)

### SEMASA TEMPOH PELAN TAKAFUL

#### Perkhidmatan Sijil Berterusan

- Membantu dalam mengemukakan permintaan perkhidmatan kepada Great Eastern Takaful Berhad seperti pengubahsuaian sijil, pertukaran alamat dan kekerapan pembayaran caruman.

#### Membantu anda dalam membuat Tuntutan Takaful

- Membimbing anda melalui prosedur standard mengenai tatacara untuk membuat tuntutan Takaful.

#### Portal Pelanggan

Sila layari Portal Pelanggan kami di <https://www.igetintouch.com.my/web/i-getintouch> untuk mengakses maklumat sijil Takaful anda secara dalam talian.

#### **Nota Penting:**

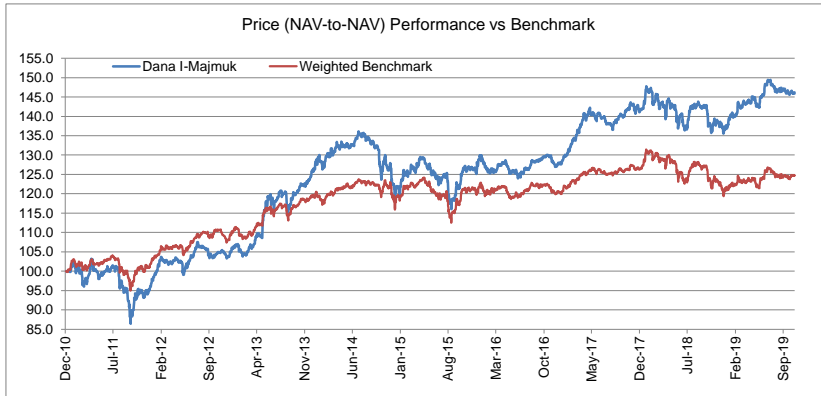
- 1. Jika anda tidak berpuas hati dengan perkhidmatan Wakil/ Eksekutif Kewangan Bank, atau memerlukan sokongan tambahan daripada Pengendali Takaful, anda boleh menghubungi Pengendali Takaful di 03 4259 8338.**
- 2. Great Eastern Takaful Berhad akan membuat pengubahsuaian yang diperlukan berdasarkan perjanjian perkhidmatan yang dibuat oleh rakan kongsi bank masing-masing.**

**Fund Objective**

A fund which invests in a mixture of Shariah-compliant equities, Islamic fixed income securities and Islamic deposits. There is flexibility in asset allocation as this fund may invest solely in Islamic fixed income securities or Shariah-compliant equities. This fund seeks to provide medium to long-term capital appreciation, with a moderate level of volatility. Dana i-Majmuk only invests in Shariah-compliant securities.

**Investment Strategy**

The fund shall be actively managed, investing in Malaysian Shariah-compliant equities with good fundamentals and growth potential. The fund also can strategically be invested in defensive instruments such as Islamic government securities and/or Corporate sukuk in response to the market and economic changes. The fund aims to provide consistent long-term return above the benchmark.

**Performance from 10 December 2010 - 31 October 2019**

Notice: Past Performance of the fund is not an indication of its future performance.

	Percentage Return (NAV to NAV)						
	YTD	1-mth	6-mth	1Y	3Y	5Y	Since Inception
Dana i-Majmuk	6.2%	(0.2%)	0.9%	6.6%	12.5%	13.0%	46.2%
Weighted Benchmark*	2.6%	0.4%	0.7%	1.7%	2.3%	2.4%	24.8%

\*Change of benchmark: 50% FBME Shariah Index + 50% 12 month Islamic Deposit Rate, approved by GETSB BOD with effective from 14 March 2013.

Bloomberg source: FBMS - Bursa Malaysia

**Risk**

The fund is classified under the moderate risk category as this fund offers partial or all pure Shariah-compliant equity investment, which is volatile in the short term. The funds can be strategically be invested in Islamic fixed income securities if equities market conditions are not favorable. Risk is managed through (i) active management in response to market and economic conditions and (ii) portfolio diversification, by investing in numerous stocks across different industries.

**Target Market**

The fund is suitable for investors with moderate risk appetite and medium to long-term investment horizon.

**Other Information**

The company reserves the right to suspend the fund in the event of exceptional circumstances, for example the suspension of trading in the stock exchange.

**Fund Info (as at 31-Oct-2019 )**

Inception Date	10 December 2010
Fund Size (RM mil)	61.5
Management Fee	1.25% p.a. on NAV
Fund Manager	GELM Investment
NAV per unit (RM)	1.462
Risk Profile	Moderate
Valuation	Daily based on market prices

**Sector Allocation (as at 31-Oct-2019 )**

	% of NAV
Fixed Income Securities	24.4%
Cash & Deposits	23.5%
Utilities / Infrastructure	11.6%
Oil & Gas	11.0%
Telecommunication	5.6%
Agriculture & Mining	4.2%
Others - Mfg	3.5%
Motor	3.4%
Property	3.2%
Conglomerate	2.2%
Others	7.4%
	100.0%

**Top 5 Holdings (as at 31-Oct-2019)**

	% of NAV
Government Investment Issue	22.7%
Tenaga Nasional Bhd	6.8%
Axiata Group Bhd	3.0%
Petronas Chemicals Group Bhd	2.9%
Petronas Gas Bhd	2.4%

The fund fact sheets presented by Great Eastern Takaful Berhad ("GETB") are to be used as an information source only. GETB makes no statements, representations, or warranties about the accuracy or completeness of any information contained in this publication.

GETB disclaims all responsibility and all liability (including without limitation, liability in negligence) for all expenses, losses, damages and costs you might incur as a result of the information being inaccurate or incomplete in any way, and for any reason.

Please read and understand the contents of the fact sheets before investing.

There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Also consider the management fees and charges involved before investing.

Past performance of the fund is not an indication of its future performance (warning statement: this is strictly the performance of the unit fund, and not the returns earned on the actual contributions paid of the IL takaful product).

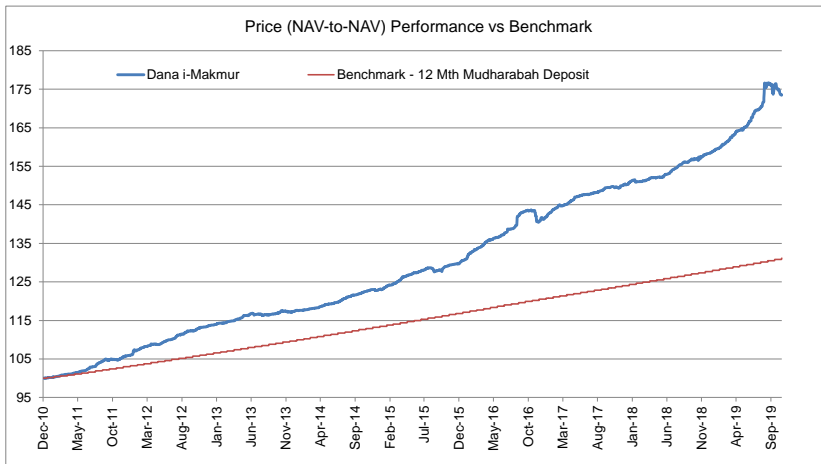
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**Fund Objective**

A fund which invests in Islamic fixed income securities, for example government and corporate sukuk (ranging from 40% to 100%) as well as Islamic deposits. This fund seeks to provide consistent return at low levels of volatility. Although the fund invests mainly in Malaysia, it may also partially invest in foreign Shariah approved fixed income securities (up to 50%) to enhance the fund's returns. Dana i-Makmur only invests in Shariah-compliant securities.

**Investment Strategy**

A fund which is actively managed to outperform the benchmark.

**Performance from 13 December 2010 - 31 October 2019**

Notice: Past Performance of the fund is not an indication of its future performance.

	Percentage Return (NAV to NAV)						
	YTD	1-mth	6-mth	1Y	3Y	5Y	Since Inception
Dana i-Makmur	9.2%	(1.5%)	5.5%	10.2%	21.0%	41.6%	73.5%
Benchmark - 12 month Islamic Deposit	2.4%	0.2%	1.5%	2.9%	9.1%	16.1%	31.1%

Source: 12mth Mudharabah Deposit - Hong Leong Bank

**Risk**

This fund is classified under the low-risk category as it offers pure Islamic fixed income investment, which has typically low price volatility. Risk management techniques include actively managing portfolio duration in attempting to respond to market and economic conditions, as well as ensuring a diversified portfolio profile to limit concentration risk. Credit risk is managed by targeting only investment grade papers.

**Target Market**

This fund is suitable for investors with low-risk appetite and medium to long-term investment horizon.

**Other Information**

The company reserves the right to suspend the fund in the event of exceptional circumstances, for example the suspension of regulated trading activities due to a major crisis.

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Please read and understand the contents of the fact sheets before investing.

There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Also consider the management fees and charges involved before investing.

Past performance of the fund is not an indication of its future performance (warning statement: this is strictly the performance of the unit fund, and not the returns earned on the actual premiums/contributions paid of the IL insurance product).

**Fund Info (as at 31-Oct-2019)**

Inception Date	13 December 2010
Fund Size (RM mil)	70.2
Management Fee	0.5% p.a. on NAV
Fund Manager	GELM Investment
NAV per unit (RM)	1.735
Risk Profile	Low
Valuation	Daily based on market prices

**Sector Allocation (as at 31-Oct-2019)**

	% of NAV
Government	49.2%
Cash & Deposits	9.5%
Power	13.0%
Financial	11.1%
Construction	8.9%
Property	3.9%
Transport	1.9%
Retail	1.4%
Highway	1.1%
	100.0%

**Top 5 Holdings (as at 31-Oct-2019)**

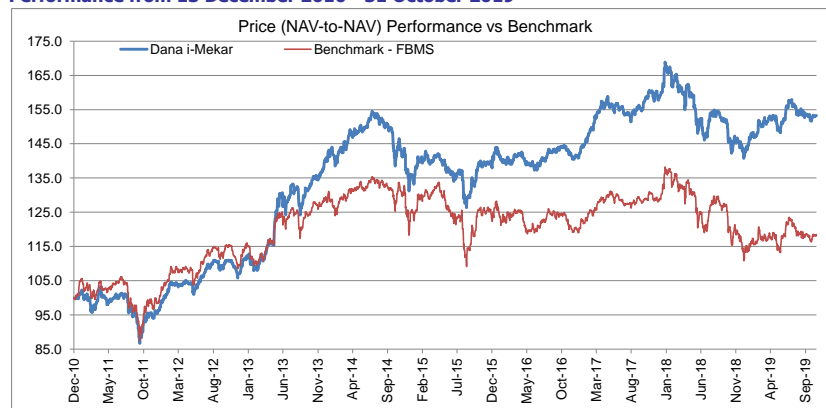
	% of NAV
Government Investment Issue	49.2%
WCT Holdings Bhd	8.9%
Affin Islamic Bank Bhd	7.4%
Edra Solar Sdn Bhd	7.1%
Tadau Energy Sdn Bhd	4.0%

**Fund Objective**

A fund where investments are in Shariah-compliant equities (ranging from 80% to 100%), which may be volatile in the short term, as well as Islamic deposits. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia, it may partially invest in Singapore (up to 25%) and Hong Kong (up to 25%), if and when necessary, to enhance the fund's returns. Dana i-Mekar only invests in Shariah-compliant securities.

**Investment Strategy**

This fund shall be actively managed, investing mainly in Malaysian Shariah-compliant equities with good fundamentals and growth potential. The fund may also invest in Shariah-compliant equities in Singapore and Hong Kong to enhance its returns. The fund aims to provide consistent long-term return above the benchmark.

**Performance from 13 December 2010 - 31 October 2019**

Notice: Past Performance of the fund is not an indication of its future performance.

	Percentage Return (NAV to NAV)						
	YTD	1-mth	6-mth	1Y	3Y	5Y	Since Inception
Dana i-Mekar	6.2%	(0.2%)	0.3%	6.1%	6.2%	5.4%	53.3%
Benchmark - FTSE M'sia Emas Shariah (FBMS)	2.8%	0.5%	(0.1%)	0.5%	(4.5%)	(11.4%)	18.5%

Bloomberg source: FBMS - Bursa Malaysia

**Risk**

This fund is classified under the high-risk category as this fund offers pure Shariah-compliant equity investment plus some foreign Shariah-compliant equity exposure, which can be very volatile in nature. Risk is managed through (i) active management in response to market and economic conditions and (ii) portfolio diversification, by investing in numerous stocks across different industries and countries.

**Target Market**

The fund is suitable for investors with high risk appetite and medium to long-term investment horizon.

**Other Information**

The company reserves the right to suspend the fund in the event of exceptional circumstances, for example the suspension of trading in the stock exchange.

**Fund Info (as at 31-Oct-2019)**

<b>Inception Date</b>	13 December 2010
<b>Fund Size (RM mil)</b>	163.1
<b>Management Fee</b>	1.45% p.a. on NAV
<b>Fund Manager</b>	GELM Investment
<b>NAV per unit (RM)</b>	1.533
<b>Risk Profile</b>	High
<b>Valuation</b>	Daily based on market prices

**Sector Allocation (as at 31-Oct-2019)**

	% of NAV
Oil & Gas	17.6%
Utilities / Infrastructure	16.6%
Cash & Deposits	15.3%
Telecommunication	11.8%
Property	8.8%
Agriculture & Mining	6.0%
Transport	5.0%
Conglomerate	4.5%
Building Materials & Construction	3.8%
Others - Mfg	3.3%
Others	7.3%
	<b>100.0%</b>

**Top 5 Holdings (as at 31-Oct-2019)**

	% of NAV
Tenaga Nasional Bhd	9.1%
Petronas Chemicals Group Bhd	5.1%
Axiata Group Bhd	4.9%
MISC Bhd	3.8%
Dialog Group Bhd	3.6%

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Plan Name: 0846M-Tiara Invest Shield

I hereby acknowledge that the disclosure of commission and charges/expenses for this product has been provided to me and that features of the investment-linked product, including the allocation rates, commissions and expenses have been satisfactorily explained to me.

*Saya dengan ini mengesahkan bahawa pemberitahuan komisen dan caj/perbelanjaan untuk produk ini telah diberikan kepada saya dan ciri produk berkaitan pelaburan, termasuk kadar peruntukan, komisen dan perbelanjaan telah diterangkan kepada saya dengan tahap yang memuaskan.*

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Name of Certificate Owner  
*Nama Pemilik Sijil*

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NRIC No.  
*No. Kad Pengenalan*

---

Signature  
*Tandatangan*

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Date  
*Tarikh*