

Embrace the
journey of life
with confidence

M-Zahra INCOME PLUS TAKAFUL

A Takaful protection plan tailored to help you achieve your desired financial status within the timeframe you set.

- Guaranteed Annual Cash
- Flexibility
- Short-Term Contribution



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 **Have you heard the saying, 'Money is not everything, but everything needs money?'** Try to analyse your current financial status. Is your financial situation aligned with your lifestyle?

With a well-organised financial plan, you would not have to worry about achieving your dream lifestyle.

So, never let your financial status weigh you down. Introducing **M-Zahra Income Plus Takaful**, a Takaful protection plan that helps you achieve your desired financial status within the timeframe you set.

 Benefits of **M-Zahra Income Plus Takaful**:

- **Guaranteed Annual Cash** | Receive Guaranteed Cash Benefit (GCB) every year starting from the first year until its maturity.
- **Flexibility** | You can do top-up into your Participant Accounts (PA) for investment purposes when you have extra cash.
- **Short-Term Contribution** | You can pay for the contribution in a short period of time while enjoying long-term protection.

 Let's participate in **M-Zahra Income Plus Takaful** today to embrace life's journey in confidence.

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Learn more about the benefits of M-Zahra Income Plus Takaful

• RECEIVE GUARANTEED CASH EVERY YEAR

Through **M-Zahra Income Plus Takaful**, you will receive Guaranteed Cash Benefit (GCB) every year, starting from the end of the first certificate year until the occurrence of:

- i. Death;
- ii. Total and Permanent Disability (TPD);
- iii. Surrender; or
- iv. Maturity;

whichever occurs first.

End of Certificate Year	Payable GCB (% of Sum Covered)	
	Contribution Payment Term: 3 Years	Contribution Payment Term: 5 Years
Year 1-4	5%	10%
Year 5	30%	35%
Year 6-9	5%	10%
Year 10	55%	85%
Year 11-14	5%	10%
Year of Maturity	105%	160%

You have 2 options to choose from when GCB has been fulfilled:

- i. Receive GCB payment; or
 - ii. Allow GCB to accumulate for higher return potential.
- If you choose the first option, you can use the money received to pay off small-scale loans such as credit cards or personal loans.
 - For the second option, you can save up the GCB until the accumulated amount meets your long-term financial goals such as the down payment for your dream home.

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• CHOOSE THE CONTRIBUTION PAYMENT TERM ACCORDING TO YOUR NEEDS

You have the option of paying your **M-Zahra Income Plus Takaful** plan contributions for 3 or 5 years and enjoy a fixed coverage term of 15 years. With this option, it will be much easier for you to set your financial goals regardless of whether they are short-term or long-term.

• RECEIVE MATURITY BENEFIT PAYMENT IN THE FINAL YEAR OF THE CERTIFICATE

If you remain in good health and live until the end of the certificate term, you will receive a lump sum payment of the maturity benefit that was set when you apply for **M-Zahra Income Plus Takaful**. This amount will include any balance that has accumulated in both the Guaranteed Benefit Account (GBA) and Participant Account. With this payment, you could fulfil your dream of renovating your house!

• RECEIVE DEATH OR TOTAL AND PERMANENT DISABILITY (TPD) BENEFIT

Although some events such as death, Total and Permanent Disability due to an accident, critical illness, and others are unexpected, you can still prepare yourself to deal with the consequences of the unexpected. Some of the ways to prepare for such events include:

- i. ensuring that your family can maintain their standard of living even after your passing; or
- ii. ensuring that your family has the means to take care of you if you suffer from Total and Permanent Disability.

Both of these can be fulfilled when you and your family receive a death or Total and Permanent Disability benefit payment.

In the event of death, your family will receive a lump sum death benefit payment which is an amount equivalent to

- i. The amount in the Guaranteed Benefit Account; or
- ii. An amount that is equivalent to the percentage (A%) that has been set based on the Sum Covered or the amount of contributions received by us deduct the amount of Guaranteed Cash Benefit paid by us;
whichever is higher; and
- iii. The amount in the Participant Account, if any. Please refer to the following table.

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Death	Benefit Payment	
	Before the age of 70 next birthday	At or after the age 70 next birthday
Not due to accidents	A% = 100%	A% = 100%
Due to accidents	A% = 200%	A% = 100%
Due to accidents while abroad	A% = 300%	A% = 100%

In the event of Total and Permanent Disability before the age of seventy (70) next birthday, you will receive a lump sum benefit payment equivalent to:

- The amount in the Guaranteed Benefit Account; or
- An amount that is equivalent to the percentage (A%) that has been set based on the Sum Covered or the amount of contributions received by us deduct the amount of Guaranteed Cash Benefit paid by us;
whichever is higher; and
- The amount in the Participant Account, if any. Where;

Total and Permanent Disability	Benefit Payment
	Before the age of 70 next birthday
Not due to accidents	A% = 100%
Due to accidents	A% = 200%
Due to accidents while abroad	A% = 300%

**TPD benefits are provided prior to age 70 next birthday. For death due to accidents (including while abroad) that occurs on or after the age of 70 next birthday, the benefit payout is limited to 100%. In addition, we will pay 10% of the sum covered as a compassionate allowance upon death of the person covered.*

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- **RECEIVE COMPASSIONATE ALLOWANCE**

Additionally, in the event of your death, your family will receive 10% of the Sum Covered as a compassionate allowance.

- **EASE OF APPLICATION**

The application for **M-Zahra Income Plus Takaful** is easy and fast as the submission of health records is not required.

- **PROTECT YOUR FAMILY WITH HIBAH OF UP TO RM500,000**

Hibah refers to the transfer of ownership of an asset from the donor to the recipient without any consideration. This plan gives you the freedom to nominate anyone as your beneficiary under the conditional *Hibah* to receive the death benefit payment.

The purpose of *Hibah* is to ensure that your beneficiary receive the death benefit payment without having to go through lengthy inheritance procedures or wait for the benefit to be distributed as part of the estate, in addition to other assets.

Therefore, when you nominate a beneficiary during your **M-Zahra Income Plus Takaful** application, the death benefit will be automatically transferred to the said individual upon your passing, provided that all the required documents are submitted correctly.

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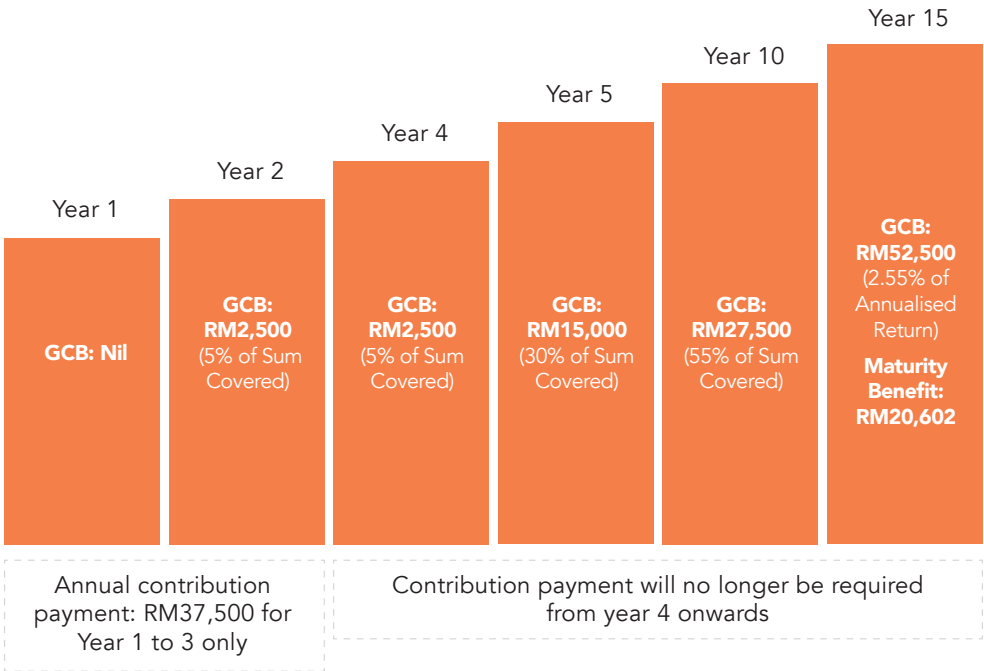


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So, how does the M-Zahra Income Plus Takaful plan help you achieve your desired financial status?

Name: Zahra Dahlia	Annual contribution: RM37,500
Age: 30 years next birthday	Contribution payment term: 3 years
Marital status: Married and has a child	Coverage term: 15 years
Occupation: Marketing manager	Sum Covered (Savings amount): RM50,000
Total contribution for 3 years: RM112,500	



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Basic features of M-Zahra Income Plus Takaful

DESCRIPTION	DETAILS										
Age of eligibility	<p>For Participant: Minimum: 19 years next birthday</p> <p>For Person Covered: Minimum: 14 days (age to date) Maximum: 65 years next birthday</p> <p>As a Participant, you must be 19 years of age or older.</p>										
Sum Covered	<p>Minimum: RM10,000 Maximum: RM500,000</p> <p>For person covered aged 61 to 65 years next birthday, the maximum sum covered is RM250,000.</p>										
Coverage term	15 years										
Contribution payment term	3 or 5 years										
Contribution	<table> <tr> <th>Mode of Contribution Payment</th><th>Contribution Rate (per RM1,000 Sum Covered)</th></tr> <tr> <td>Monthly</td><td>RM62.50</td></tr> <tr> <td>Quarterly</td><td>RM187.50</td></tr> <tr> <td>Half-yearly</td><td>RM375</td></tr> <tr> <td>Annually</td><td>RM750</td></tr> </table>	Mode of Contribution Payment	Contribution Rate (per RM1,000 Sum Covered)	Monthly	RM62.50	Quarterly	RM187.50	Half-yearly	RM375	Annually	RM750
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Fees and charges for M-Zahra Income Plus Takaful

DESCRIPTION	DETAILS			
Wakalah Fee	Wakalah refers to a contract where one party as the principal authorises another party to act on their behalf to perform certain tasks in matters that can be delegated. Under this plan, we have been authorised to manage their plan and in return, we will receive a fee for our services.			
	Year	Wakalah Fee (as % of the contribution)		
		Contribution Payment Term: 3 years	Contribution Payment Term: 5 years	
		1	20%	25%
		2	10%	20%
		3	10%	10%
		4	Nil	5%
		5	Nil	5%
		Total	40%	65%
Tabarru'	Tabarru' refers to donation for charitable purposes. Under this plan, participants donate part of their contributions to help other participants.			
	Contribution Payment Term		Tabarru' (as % of the gross monthly contribution)	
	3 years		0.6%	
	5 years		0.9%	

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Frequently Asked Questions (FAQ)

Q: What is Takaful?

A : Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of *Tabarru'* (donation) to a common fund, namely the Participant's Special Account (PSA), which will be used to assist each other. Takaful Malaysia will invest and manage this fund on behalf of the participants with an investment strategy that complies with Shariah principles.

Q: How much is the contribution to be paid?

A : The contribution varies depending on your sum covered, coverage term, contribution payment term and contribution payment mode.

Q: How do I pay my contribution?

A : You can pay the contribution via credit card or debit card on a monthly, quarterly, half-yearly or annually basis. We will automatically deduct the contribution from your credit or debit card based on the chosen contribution payment mode on each contribution payment date.

Q: Can I get tax relief when I participate in this plan?

A : Yes, you may be eligible for income tax relief, subject to the approval of the Inland Revenue Board.

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Important Notes:

You should make sure that this plan will best serve your needs. You should ensure that the requirements and contribution payable under **M-Zahra Income Plus Takaful** is the amount that you can afford:

- i. The contributions that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for a takaful certificate with savings/investment element, you may wish to compare the return of this plan with the effective returns of other investment alternatives.
- ii. The amount placed under the PA or GBA and the investment profit arising from the PA or GBA are not guaranteed and will be based on the actual fund performance.
- iii. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
- iv. The total benefits payout upon death or TPD shall not be less than the balance in the GBA.
- v. Payment of the Guaranteed Maturity Benefit is guaranteed as any shortfall in the payment will be payable from the PSA based on the concept of *Tabarru'* (donation) and *Ta'awun* (cooperation) among the participants. However, the Guaranteed Maturity Benefit will not be guaranteed if you do not make the contribution for more than three (3) consecutive months.
- vi. If you opt to accumulate the annual Guaranteed Maturity Benefit with Takaful Malaysia, the Guaranteed Maturity Benefit will be distributed to the PA and will be paid together with the balance in the PA upon death, TPD, surrender or maturity, whichever occurs first.
- vii. You are advised to ensure the contribution payment is made regularly to enjoy continuous coverage. Your certificate will lapse, and no coverage will be provided when your balance in the GBA is exhausted.
- viii. You may receive the balance in the GBA and PA (if any) upon surrender or maturity, which may be less than the total amount of contributions that you have paid.
- ix. Any revision of the fees and charges or contributions will be made on the certificate anniversary, and we will notify you by giving you thirty (30) days advance notice.

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- x. There is a free look period of fifteen (15) calendar days from the delivery date of the e-Certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund for the contributions paid.
- xi. This brochure provides general information only. It is not a Takaful contract. You are advised to refer to the product disclosure sheet, marketing illustration and certificate for detailed features and important benefits of the plan before deciding to participate in this plan. The exclusions and limitations of the benefits stated are not exhaustive. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer any loss by relying on the information contained herein.

Exclusions:

We will not be liable to pay any benefits under your certificate caused directly or indirectly, in whole or in part, by any one (1) of the following events:

DEATH

We will not be liable to pay any benefits under your certificate in the event of Person Covered's death by suicide, while sane or insane, within the first (1) year from the effective date of the certificate. However, all contributions made to date will be refunded.

In cases where the Person Covered passes away before reaching the age of two (2) on the anniversary of their birth, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.

If the death of the Person Covered is not caused by an accident within two (2) years from the effective date of the certificate, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.

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TOTAL AND PERMANENT DISABILITY

1. If TPD for the Person Covered occurs for any reason before reaching the age of two (2) on the anniversary of their birth, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.
2. If TPD of the Person Covered is not caused by an accident within two (2) years from the effective date of the certificate, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.
3. We will not be liable to pay any benefits under your certificate for TPD for a Person Covered which existed before or on the effective date of the certificate, or which resulted directly or indirectly from any of the following reasons:
 - i. Attempted suicide or self-harm, while sane or insane;
 - ii. Aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognised airline or charter service;
 - iii. War (whether the war is declared or not), revolution or any warlike operation;
 - iv. Any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him; or
 - v. Acquired Immunodeficiency Syndrome (AIDS), infection by the Human Immunodeficiency Virus (HIV) or related conditions.

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This brochure is for general information only and is not a contract for this product. You are advised to refer to the benefit illustration and product description sheet for detailed information regarding the important features and benefits of the plan for understanding before applying for this plan.

M-Zahra Income Plus Takaful is a Shariah-compliant product.

This takaful plan is distributed by: **Bank Muamalat Malaysia Berhad**
196501000376 (6175-W)
Menara Bumiputra, Jalan Melaka,
50100 Kuala Lumpur.

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This plan is managed by:
Syarikat Takaful Malaysia Keluarga Berhad
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27th Floor, Annexe Block, Menara Takaful Malaysia,
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www.takaful-malaysia.com.my

About Takaful Malaysia

Syarikat Takaful Malaysia Berhad ("STMB") was established on 29 November 1984. In accordance with the Islamic Financial Services Act 2013 ("IFSA"), STMB's composite licence was separated into two (2) licensed entities on 1 June 2018. STMB, now known as Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia" or "Takaful Malaysia Keluarga") manages the Takaful Keluarga business while Syarikat Takaful Malaysia Am Berhad ("Takaful Malaysia Am") manages the General Takaful business. Takaful Malaysia Keluarga is the parent company and owns 100% of Takaful Malaysia Am. Takaful Malaysia Keluarga and General Takaful Malaysia operate through a combined network of service centres in 24 locations nationwide.

For further information, terms and conditions regarding this plan, please refer to your Takaful certificate.

RISK STATEMENT

TAKAFUL MALAYSIA IS A MEMBER OF THE MALAYSIA DEPOSIT INSURANCE CORPORATION (PIDM). AS A PIDM MEMBER, A PART OF THE BENEFITS PROTECTED UNDER THE TAKAFUL CERTIFICATE OFFERED BY TAKAFUL MALAYSIA IS PROTECTED FROM THE LOSS OF EITHER A PORTION OR ALL OF THE TAKAFUL BENEFITS BY PIDM, IN THE EVENT OF FAILURE OF THE TAKAFUL OPERATOR MEMBER. FOR MORE INFORMATION ON COVERAGE LIMITS AND COVERAGE SCOPE, PLEASE GET THE PIDM INFORMATION LEAFLET FROM TAKAFUL MALAYSIA OR VISIT THE PIDM WEBSITE (WWW.PIDM.GOV.MY) OR CALL THE PIDM TOLL FREE LINE (1-800-88-1266).

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