

**A choice that  
will empower  
the future of  
your loved ones**

# M-Zahra INVEST PRIME TAKAFUL

**A single contribution plan that provides protection for your legacy creation and investment options to prepare your retirement savings for future usage.**

- Double Protection
- Potential Investment Return
- Single Payment
- Flexibility
- Hassle-Free Application



**Scan to apply**

or visit the nearest branch



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**DRB-HICOM**

## M-Zahra Invest Prime Takaful provides



### Double Protection

You are well protected. This plan offers up to 200% single contribution paid as the protection amount against death and Total and Permanent Disability (TPD). With 200% protection, this plan is ideal for securing your legacy and ensuring financial security for your loved ones.



### Potential Investment Return

You have the freedom to choose your investments. Opt for our selection of 7 Shariah-approved funds to enhance your investment performance.



### Single Payment

You only need to make a one-time contribution. This provides convenience and simplicity for your financial planning.



### Flexibility

You have full control of your investment. Perform ad hoc top-up or withdrawal in times of need. You can even do fund switching with no charges and limitation.



### Hassle-Free Application

Your application made easy. No medical underwriting for application with equal or less than RM200,000\* single contribution!

*\*With option sum covered of 125% and up to age 50 next birthday.*



### Donation

You are spiritually lifted. The underwriting surplus of this plan will be donated to Wakaf Muamalat. It is a charity crowdfunding platform where potential donors and charity projects meet at a common point facilitated by Bank Muamalat.

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## The Power of Sadaqah

In Islam, Sadaqah refers to a voluntary act of charity performed with the sole purpose of pleasing Allah and without expecting a substitute in return. In Arabic the word 'Sadaqah' literally means 'righteousness' and stems from the root word 'sidq', which also means sincerity; implying that Sadaqah is the sincerity of faith and a righteous behavior which leads to a healthy and balanced society.

### SADAQAH BENEFITS

There are also numerous other Hadith which highlight its importance and benefits of charity in Islam. Sadaqah can act as a barrier between a person and a calamity that is destined for them.

#### DURING HARDSHIP

**Narrated Haritha bin Wahab: I heard the Prophet (SAW) saying,**

*"O people! Give in charity as a time will come upon you when a person will wander about with his object of charity and will not find anybody to accept it, and one (who will be requested to take it) will say, "If you had brought it yesterday, would have taken it, but today I am not in need of it." (Hadith Narrated by Bukhari)*

#### DOES NOT DECREASE WEALTH

**Narrated Abu Huraira: The Prophet (SAW) said,**

*"Every day two angels come down from Heaven and one of them says, 'O Allah! Compensate every person who spends in Your Cause,' and the other (angel) says, 'O Allah! Destroy every miser.'" (Hadith Narrated by Bukhari)*

#### IN THE HEREAFTER

**The benefits of Sadaqah also extend to the reward that lies in the hereafter for the believer who spends for the sake of Allah (SWT).**

*"Indeed, the men who practice charity and the women who practice charity and [they who] have loaned Allah a goodly loan – it will be multiplied for them, and they will have a noble reward." [Qur'an 57:18]*



Commonly, underwriting surplus is typically distributed in a 50:50 ratio between the Participant and the takaful operator. However, this plan stands out as it commits to donating 100% of the annual underwriting surplus (if any) to Wakaf Muamalat, managed by Bank Muamalat.

### WHAT IS WAKAF MUAMALAT?

Wakaf Muamalat is a collaboration in the management of waqf between Bank Muamalat Malaysia Berhad and Majlis Agama Islam Negeri-negeri (MAIN). Through this collaboration, Wakaf Muamalat collects waqf from the public, which is then channeled towards waqf projects in the sectors of education, health, and economic empowerment. Bank Muamalat has entered into partnerships with 5 states: Selangor, Negeri Sembilan, Kelantan, Kedah, and Pahang. These states are represented by Perbadanan Waqaf Selangor (PWS), Majlis Agama Islam Negeri Sembilan (MAINS), Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK), Majlis Agama Islam Negeri Kedah Darul Aman (MAIK), and Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP).

Waqf is an Islamic concept where a person dedicates property or wealth for religious, charitable, or community purposes. The generated income supports projects like schools, mosques, healthcare, and aiding the needy. It's a way of ensuring ongoing social and philanthropic benefits.

To know more, please visit <https://www.muamalat.com.my/wakafmuamalat/index.html>

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## How does M-Zahra Invest Prime Takaful work?

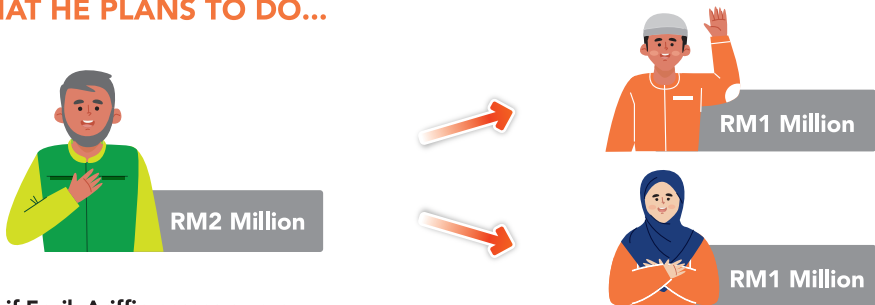
### DIVERSIFY YOUR WEALTH FOR YOUR LOVED ONES

This plan provides you option to focus on protection, or investment. Here is a scenario for you to understand better.

#### SCENARIO 1 - IF YOU ARE MORE INTERESTED IN LEGACY PLANNING/PROTECTION

This is Encik Ariffin, 50 years old. He currently holds RM2 million in his savings account and plans to leave behind RM1 million to each of his children, Ariff and Alina. There are two ways on how he can achieve it.

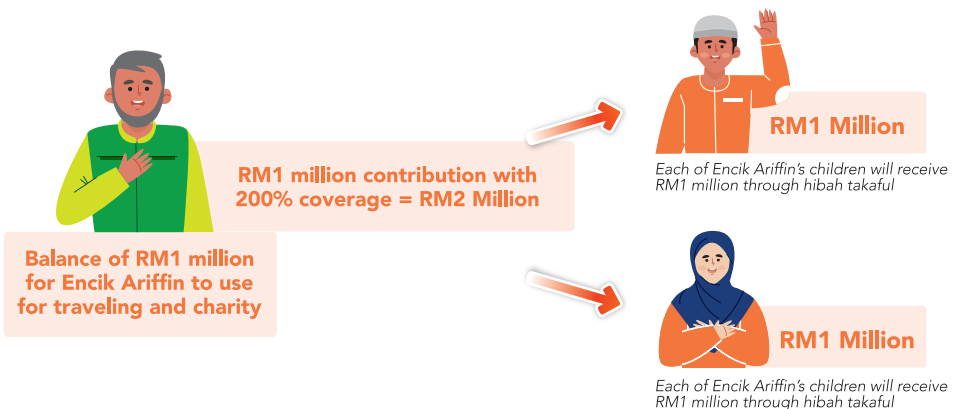
#### WHAT HE PLANS TO DO...



#### BUT, if Encik Ariffin passes away;

- His children need to settle off all of his debts.
- The wealth needs to be distributed in accordance with the applicable law.
- Then his children will get the remaining balance.

#### BUT, WITH M-ZAHRA INVEST PRIME TAKAFUL...



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## How does M-Zahra Invest Prime Takaful work?

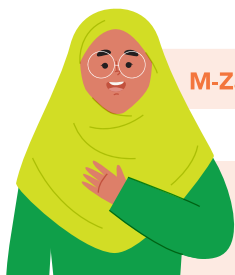
### A PEACEFUL LIFE AFTER YOUR RETIREMENT

This plan provides you option to focus on protection, or investment. Here is a scenario for you to understand better.

#### SCENARIO 2 - IF YOU ARE MORE INTERESTED IN INVESTMENTS

This is Puan Shima. She is 40 years old. She wanted to live a long life with sustained income for her future usage.

Puan Shima has RM 500,000 in her savings account. Upon her retirement, she wanted to travel and enjoy life, and at the same time, she wants to diversify her income with the investment so that she can sustain herself until the age of 75. She decided to participate to M-Zahra Invest Prime Takaful with a single contribution of RM 200,000 and no medical check-up required.



**M-Zahra Invest Prime Takaful = RM200,000 one-time contribution**

**Sum Covered is 125% = RM250,000**

**Coverage Term**

**35 years**

**Maturity**

**75 Age Next Birthday**

**Upon maturity, if nothing happens, Puan Shima will receive RM539,446\* cash value which she can use for:**



**Debt settlement**



**Holidays**



**Buying property**



**Donation or charity**



**Funds for children or grandchildren**

*\*The above example is for illustrative purposes only. The projected amount is based on assumption that 100% allocation is made to myEquity Index Fund with 5% investment profit per annum and it is for illustration purposes only, not indicative or construed as returns.*

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## Basic Features

Item	Description						
Entry Age	<p><b>Person Covered : Minimum Age 14 days Maximum Age 70 years old</b></p> <p><b>If you are participating in this plan for your spouse or children, your age must be 17 years old and above.</b></p> <p><i>Note: The age above is referring to Age Next Birthday (ANB).</i></p>						
Contribution	<b>Minimum RM50,000</b>						
Contribution Term	<b>Single pay – one time</b>						
Sum Covered Multiplier	<p><b>You can choose to be covered for 125% of your single contribution, or 200% of your single contribution</b></p> <table> <tr> <th>Sum Covered Multiplier</th><th>Maturity</th></tr> <tr> <td>125%</td><td>Up to Age 100</td></tr> <tr> <td>200%</td><td>Up to Age 90</td></tr> </table>	Sum Covered Multiplier	Maturity	125%	Up to Age 100	200%	Up to Age 90
Sum Covered Multiplier	Maturity						
125%	Up to Age 100						
200%	Up to Age 90						
Sum Covered	<p><b>Sum covered is a percentage of total contributions paid, opted by customer, and</b></p> <p><b>(+) 100% total single top-up contribution (if any)</b></p> <p><b>(-) 100% total withdrawal (if any)</b></p>						
Underwriting	<table> <tr> <th>Guaranteed Issuance Offer (GIO)*</th><th>Full Underwriting</th></tr> <tr> <td> <ol style="list-style-type: none"> <li>The single contribution is up to RM200,000 per life</li> <li>Sum Covered = 125% of contribution paid</li> <li>The entry age is up to 50 years old</li> </ol> </td><td> <p><b>If any GIO criteria is not complied.</b></p> </td></tr> </table> <p><i>*For GIO application, no medical underwriting required.</i></p>	Guaranteed Issuance Offer (GIO)*	Full Underwriting	<ol style="list-style-type: none"> <li>The single contribution is up to RM200,000 per life</li> <li>Sum Covered = 125% of contribution paid</li> <li>The entry age is up to 50 years old</li> </ol>	<p><b>If any GIO criteria is not complied.</b></p>		
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## Basic Features

Item	Description
<b>Death Benefit</b>	<p>In the event of death of the person covered during the coverage term, we will pay a lump sum amount equivalent to:</p> <ul style="list-style-type: none"> <li>i. Sum Covered; or</li> <li>ii. Total Account Value,</li> </ul> <p>whichever is higher.</p> <p>However, if the certificate is issued under Guaranteed Issuance Offer (GIO) and the person covered dies due to natural causes within the first two (2) years, the death benefit payable will be limited to the higher of the following amount:</p> <ul style="list-style-type: none"> <li>a. Total Contribution Paid; or</li> <li>b. Total Account Value.</li> </ul>
<b>Total and Permanent Disability Benefit</b>	<p>In the event of TPD of the person covered prior to age 70 and during the coverage term, we will pay a lump sum amount equivalent to:</p> <ul style="list-style-type: none"> <li>i. Sum Covered; or</li> <li>ii. Total Account Value based on unit price at the date of approval of TPD claim,</li> </ul> <p>whichever is higher.</p> <p>However, if the certificate is issued under GIO and upon the person covered's occurrence of TPD due to natural causes within the first two (2) years, the TPD benefit payable will be limited to the higher of the following amount:</p> <ul style="list-style-type: none"> <li>a. Total Contribution Paid; or</li> <li>b. Total Account Value.</li> </ul>

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## Basic Features

Item	Description
Investment-Linked Funds Available	<ul style="list-style-type: none"> <li>i. <b>myBalanced Fund</b></li> <li>ii. <b>myBlue Chips Fund</b></li> <li>iii. <b>myDividend Fund</b></li> <li>iv. <b>myEquity Index Fund</b></li> <li>v. <b>myGrowth Fund</b></li> <li>vi. <b>myGlobal Sukuk Fund</b></li> <li>vii. <b>myGlobal Sustainable Fund</b></li> </ul>
Maturity	100% of Total Account Value based on unit price at the point of Maturity Date, will be payable.
Fund Switching	Allowable subject to the minimum amount sold to purchase units in another Investment-Linked Fund is RM1,000 per transaction.
Partial Withdrawal	Allowable subject to the minimum withdrawal of RM500 per transaction. Minimum balance of the fund after such withdrawal is RM10,000.
Single Top-up	Allowable. The minimum amount is RM500 per transaction.

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## Fees and Charges

Item	Description
<b>Wakalah Fee (Upfront Charge) - Single Contribution &amp; Single Contribution Top-up</b>	<p>5% of Contribution.</p> <p><i>Wakalah</i> refers to a contract where one party as the principal authorises another party to act on his/her behalf to perform certain tasks in matters that can be delegated. Under this plan, Takaful Malaysia has been authorised to manage your plan and in return, Takaful Malaysia will receive a <i>Wakalah</i> fee for services provided.</p>
<b>Fund Management Charge</b>	<p>Minimum: 1.0% of NAV per annum</p> <p>Maximum: 1.5% of NAV per annum</p>
<b>Partial Withdrawal &amp; Surrender Charge</b>	1% of withdrawal/surrender value for the first 2 years
<b>Service Charge</b>	No charge
<b>Fund Switching Fee</b>	No charge
<b>Top-up Fee</b>	No charge

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## Important Notes:

- Takaful is a mutual assistance scheme based on solidarity, brotherhood, and cooperation principles. Each participant agrees to contribute based on *Tabarru'* (donation) to a pool fund, namely the Investment-Linked Risk Fund ("Risk Fund"), which will be used to assist each other. *Tabarru'* refers to donation for charitable purposes. Under this plan, participants donate part of their contributions to help other participants. Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia") will manage this fund on behalf of the participants in line with Shariah principles.
- You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this plan is the amount that you can afford.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
- You may receive the balance in the Investment-linked Fund (ILF) (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
- Any revision of the fees and charges or contribution will be made on the certificate anniversary, and we will notify you by giving you thirty (30) calendar days advance notice.
- 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 within the free-look period and you may get back the *Wakalah Fee*, the value of units that have been allocated at the Unit Price on the next Valuation Date after such request for cancellation has been approved, the value of the units which have been deducted to pay for any *Tabarru'* and less any expenses which may have been incurred for your medical examination.
- This brochure provides general information only. It is not a Takaful certificate. You are advised to refer to the product disclosure sheet, marketing illustration, and the certificate wording for detailed important features and benefits of the plan before you decide to participate in the plan. The exclusions and limitations of the benefits highlighted are not exhaustive. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.
- You may qualify for income tax relief under the family takaful (life) category, subject to the approval of the Inland Revenue Board of Malaysia.
- Takaful Malaysia reserve the right to change the charity partner by giving you thirty days (30) notice.
- This is a takaful product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.

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## Exclusions:

M-Zahra Invest Prime Takaful does not cover any of the following situations:

1. Death caused by suicide within the first year from the effective date of the certificate.
2. TPD:
  - a. that existed prior to or on the effective date of the certificate;
  - b. that is directly or indirectly, caused by, a consequence of, arises in connection with, or is contributed to by any pre-existing condition where:
    - i. The Participant or the Person Covered had reasonable knowledge of the Pre-existing Condition within one hundred and eighty (180) days prior to effective date of the certificate, including condition(s) unknown and/or made known to Us; and
    - ii. the TPD occurred within the first twelve (12) months from the effective date of the certificate; or
  - c. which is resulting directly or indirectly from any of the following causes;
    - i. attempted suicide or self-inflicted injuries, 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 chartered service;
    - iii. war (whether war be declared or not), revolution or any war-like operation;
    - iv. any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him;
    - v. while under the influence of alcohol, narcotics, or mind altering substance; or
    - vi. Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.
3. You should refer to the Takaful certificate for further information.

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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 marketing illustration and product disclosure sheet for detailed information regarding the important features and benefits of the plan for understanding before applying for this plan.

**M-Zahra Invest Prime 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**  
198401019089 (131646-K)

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No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
[www.takaful-malaysia.com.my](http://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 license 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](http://WWW.PIDM.GOV.MY)) OR CALL THE PIDM TOLL FREE LINE (1-800-88-1266).

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