

M-Zahra PROTECT ELITE TAKAFUL

A plan that goes beyond coverage - offering legacy planning alongside a suite of extra advantages, ensuring your family thrives for generations.

- Up to 300% coverage for death and 200% for total and permanent disability (TPD)
- Additional coverage up to 50%

- Spiritual fulfillment via charity

TAKAFUL MALAYSIA IS A MEMBER OF PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM), THE BENEFIT(S) (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM (<u>TIPS</u>") BROCHURE OR CONTACT TAKAFUL MALAYSIA OR PIDM (VISIT WWW.PIDM.GOV.MY).



DRB-HICOM











Will the legacy you leave be a long-lasting one?

In this life full of uncertainties, one cannot be too sure about what the future holds. Therefore, some build the wondrous legacy from scratch, till it becomes the legacy they can be proud of. All for their and their loved ones' comfort.

	Are you leaving sufficient l	leg	gacy for	your family?
	YES			NO
\otimes	Beneficiaries may face challenges in managing the legacy left behind by the deceased themselves.		\otimes	The deceased's estate has to settle the debts left by the deceased.
\otimes	The family's financial stability could be impacted without proper legacy planning.		\otimes	They may have to pawn assets to continue with life.
\otimes	Family's lack of understanding of wealth distribution concepts.		\otimes	Risk of insolvency of the deceased's estate due to burdensome debts left by the deceased.
\otimes	Dependants may experience delays in accessing the deceased's assets.		\otimes	Need to ask and rely on help from other people.

Due to the above issues, as of 2024, the issue of frozen assets in Malaysia has now reached RM90 billion!* *https://www.hmetro.com.my/bisnes/2024/02/1058007/tingkat-kesedaran-ambil-hibah

How can you protect and preserve your legacy? Here's how you can distribute your legacy with ease.

Introducing M-Zahra Protect Elite Takaful, a forward-looking and customisable takaful plan precisely crafted to meet your family's unique needs. With its high coverage and proactive approach, you can be rest assured that your loved ones' future is safeguarded, allowing you to live worry-free. Fulfil your spiritual needs while securing a certain and prosperous tomorrow for your family.



High Coverage for Maximum Protection

Be protected up to 4 times of the basic sum covered, with no medical check up to RM3 million.



Flexibility to Enhance Your Coverage

Enhance your protection according to your needs and affordability with 7 optional benefits.



Short Payment Option for Coverage Up to 80 Years Old

You have the flexibility to choose how long you want to contribute - as short as 5 years - and you'll still enjoy full coverage until the end of the plan's duration.



Boost your Investment Potential

With mySaver, you can opt to invest in any of 7 Shariah-compliant funds locally and globally.



Beyond Takaful Coverage through **myCharity**

With myCharity rider, the benefit will be donated to any 7 charitable categories you selected to help the community in need.



Life Achievement Rewards

Get a life achievement reward when you get married, childbirth, buying a property, or graduate from tertiary education.













Enhance your protection with the following riders:

Tailor your plan with additional riders that offer unique benefits to meet your specific needs. Each rider enhances your coverage, giving you peace of mind and greater control over your future.





DRB-HICOM



You can also donate to charity or boost your investment with these riders:

େ	
(C)	

myCharity - Make a lasting difference through giving

Abu Hurairah RA reported: The Messenger of Allah Peace Be Upon Him (PBUH) said, "When a man dies, his deeds come to an end except for three things: Sadagah Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)." [Muslim].

In the event of death or total and permanent disability (TPD), a lump sum will be channelled to the charity category of your choice. You can select from meaningful causes, including:

- Health and Medical
- Elderly Care

- Poverty Eradication
- Waaf/Foundation
- Education/Orphanage/Special Needs (children)
- Environmental Protection

This rider allows you to leave a legacy by ensuring your contribution continues to make a difference, even when you're no longer here.



mySaver - Boost your investment for future financial growth

mySaver offers regular top-ups, adding an investment element to your basic plan, which helps increase your financial gains over time. You have the option to choose from a diverse range of Shariah-compliant funds, allowing you to maximise your returns:

Local Funds

- *my*Balanced Fund
- *my*Blue Chips Fund
- myDividend Fund
- myEquity Index Fund
- myGrowth Fund

Global Funds

- myGlobal Sukuk Fund
- myGlobal Sustainable Fund

By incorporating this rider, you'll not only enhance your protection but also benefit from the long-term financial security that comes from strategic investing.

Note: Please refer to the Master Fund Fact Sheet for more details about the investment-linked funds offered.













Let's see how M-Zahra Protect Elite Takaful helps you..



Name: Ryqarl Reza bin Dato Mustapha

Age Next Birthday (ANB): 35 years old

Occupation: Regional Sales Manager

As a future-driven man, Reza has focused his youth on career-building. As he succeeded in gaining a stable high income, he looks forward to his next phase in life, along with other opportunities that the future holds for him.

Recognising the need for financial security, Reza chose a contribution plan that offers comprehensive protection. He decided that the M-Zahra Protect Elite Takaful plan was the ideal solution for safeguarding his future.

Reza's protection priority:		What can he opt in this plan?
Contribution:	 20% of his annual income Short-term and annual	 RM206,425 yearly 5 years payment
Protection period:	Long term protection	Expiry age 80 (45 years)
Basic Sum Covered (BSC):	Highest sum covered available	 BSC: RM3 Million Higher of: BSC; or AV in PA fund; Plus Additional BSC, if any; and AV in IL fund(s) as at notification date
Extra benefit(s):	 Additional protection every year Opportunity for charity Contribution waiver 	Selectable Rider(s): • myProtect Booster, myCharity, myWaiver

Note: AV - Account Value, PA - Participant Account Scenario above is for illustration purposes only.



DRB-HICOM





Note: Scenario above is for illustration purposes only.



DRB-HICOM



Basic Features

The basic information that you should know.

ltem	Description		
Entry Age	Person Covered : Minimum Age 14 days Maximum Age 70 years old If you are participating in this plan for your children, your age must be 17 years old and above. Note: The age above is referring to ANB.		
	Coverage term option of 30 years,	Expiry 70, and Expiry 80.	
	Person Covered's Age (ANB)	Coverage Term Offered	
Coverage Term	14 days - Age 50	30 years, expiry age 70 and 80	
	Age 51 - 60	Expiry age 70 and 80	
	Age 61 - 70	Expiry age 80	
Sum Covered	Minimum: • RM250,000 – for age 14 days - age 16 • RM500,000 – for age 17 and above Maximum: Subject to underwriting		
Contribution Mode	Monthly, quarterly, half-yearly and annually		



()

DRB-HICOM

G









Basic Features

ltem	Descrip	tion	
Death Benefit	In the event of death of the person of this plan will pay a lump sum amount The higher of: • Basic sum covered; or • Account values in PA fund; Plus • The account value in IL fund as at r This plan also pays additional death Event (s) Accidental death Accidental death Accidental death	t equivalent to: notification date, if any.	
	during the Major Festive Season Accidental death while travelling outside Malaysia Death while performing Hajj/Umrah due to all causes	300%	
	*Public conveyance means a licensed commercial airline operating on a regular scheduled route or a commercially licensed public transportation (limited to vehicles and trains that are operating on the road and railway only) over an established route with regular schedule such as bus, train or monorail. A cable car, taxi, hired car or any form of transport chartered for private travel, is excluded. **In the event of death of the person covered due to a motor vehicle accident occurring during Malaysia National Public Holiday, which are Hari Raya Aidilfitri, Hari Raya AidilAdha, Chinese New Year, Deepavali and Christmas.		
Total and Permanent Disability Benefit	In the event of TPD of the person covered prior to age 70 years next birthday and during the coverage term, this plan will pay a lump sum amount equivalent to: The higher of: • Basic sum covered; or • Account values in PA fund; Plus • Account value in IL fund as at approval date, if any. This plan also pays an additional 100% basic sum covered if the TPD happens due to accident.		



DRB-HICOM

G ۲









Basic Features

ltem	Description
Life Celebration Rewards Benefit	 Upon the following events, this plan will pay 50% of annualized contribution to the participant as Life Celebration Rewards: Marriage (person covered or person covered's child); Childbirth (person covered or person covered's child); Buying a Property (person covered); or Graduated from Tertiary Education (person covered or person covered or person covered's child). The benefit is limited to RM2,000 per claim up to 5 times. This benefit may be claimed from the Certificate Year 4 onwards, with a waiting period of 3 years required for each subsequent claim. Contribution should be up to date and claim must be made within 90 days from the event date.
Investment-Linked Funds Available	 <i>my</i>Balanced Fund <i>my</i>Blue Chips Fund <i>my</i>Dividend Fund <i>my</i>Dividend Fund <i>my</i>Equity Index Fund <i>my</i>Growth Fund <i>my</i>Global Sukuk Fund <i>my</i>Global Sustainable Fund Note: Please refer to the Master Fund Fact Sheet for more details about the investment-linked funds offered.
Maturity Benefit	On the maturity date, this plan will pay the total account values, if any. Total account values refer to any balance in PA fund plus any balance in IL fund(s), if applicable.
Fund Switching	Allowable, subject to the minimum amount sold to purchase units in another IL fund is RM1,000 per transaction.
Partial Withdrawal	Allowable from IL fund(s) only, subject to the minimum withdrawal of RM500 per transaction. No minimum balance of the fund after such withdrawal.
Contribution Top-up	Single Top-up :Allowable - The minimum amount of RM500 per transaction. Regular Top-up:Allowable - This is applicable via <i>my</i> Saver rider.



۲

DRB-HICOM









Fees and Charges

ltem	Description
Service Charge	RM5 per month
Fund Management Charge	Minimum : 1.0% of NAV [*] per annum Maximum : 1.5% of NAV [*] per annum *NAV - Net Asset Value
Fund Switching Fee	No charge
Partial Withdrawal Fee	No charge
Top-up Fee	No charge



DRB-HICOM

Ø ۲









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 Participant's Special Account ("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") as an agent will invest in and manage this fund on behalf of the participants with an investment strategy that complies 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 principal amount placed under the PA and the investment profit arising from the PA is not guaranteed and will be based on the actual fund performance
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
- You are advised to make the contribution payment regularly to enjoy continuous coverage.
- Your certificate will lapse and no coverage will be provided when your balance in the PA is exhausted.
- You may receive the balance in the PA (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, contribution, or Tabarru' will be made on the certificate anniversary, and Takaful Malaysia will notify you by giving you thirty (30) 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 and get a full refund of your contributions paid, except for mySaver. For mySaver, the cancellation amount payable shall equal to the sum of the Wakalah fee, and value of units that have been allocated (if any) at the unit price on the next valuation date after Takaful Malaysia approves your cancellation request.
- 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 reserves the right to change our charity partner by giving you thirty (30) days' notice.
- 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.



DRB-HICOM









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 Protect Elite 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.

To apply, please contact 03-2600 5500, visit any Bank Muamalat branch or visit www.muamalat.com.my for more information and the terms and conditions.



Managed by: Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K) ("Takaful Malaysia") 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

Published in: February 2025



DRB-HICOM









