

Your First Step
to Secure
Your Future



M-Zahra FIRST TAKAFUL

Your first step to comprehensive protection and savings all in one Takaful plan.

- Comprehensive
- Affordable
- Hibah
- Sadaqa/Charity



Scan to apply

or visit the nearest branch



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Better lives, together

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A Member of

DRB-HICOM

Have you taken steps to protect yourself?

Everyone, regardless of age or gender, deserves financial security. However, despite its importance, the takaful penetration rate in 2022 remained low at only 20.1%, based on active certificates in Malaysia's total population. Alarmingly, a notable portion of those lacking takaful coverage are the **youth**¹.

You may wonder why this happens.

I don't have enough money.

I'm single and self-sufficient. No one depends on me at the moment.

I'm young and healthy, why do I need a protection plan?

It doesn't add value for me.

Does being young make you invincible?

Consider these facts:



From 2019 to 2021, **50% of the road accident fatalities** were youths².



Since September 2022, there has been a notable **increase in stroke incidents** among adults, particularly among men aged between 30 and 40³.



Heart diseases are on the rise among young adults, with cases of heart attacks occurring in individuals in their 20s and 30s⁴.

Are you adequately prepared for unforeseen events? It's time to think about what your future holds.

Sources:

- ¹ <https://www.thestar.com.my/business/business-news/2023/09/25/takaful-industrystrengthens-foothold>
- ² <https://www.malaymail.com/news/malaysia/2022/03/13/youths-record-the-highest-road-accident-fatalities-in-zmalaysia-says-pm-isma/2047201>
- ³ <https://www.nst.com.my/news/nation/2022/09/831631/increase-stroke-patients-especially-males-aged-30-40>
- ⁴ <https://codeblue.galencentre.org/2022/08/19/age-is-just-a-number-malaysian-millennials-and-gen-z-at-risk-of-heart-disease/>



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Explore the Benefits of M-Zahra First Takaful

Introducing **M-Zahra First Takaful**, tailored to meet your protection needs. It's formulated for simplicity and affordability, yet gives you comprehensive coverage.

Why choose M-Zahra First Takaful?



Affordable

This plan is designed to reduce your financial worries. Starting at just RM50 a month, **M-Zahra First Takaful** offers extensive protection and is budget-friendly.



Simple but Comprehensive

M-Zahra First Takaful offers comprehensive benefits, including coverage for Death, Total and Permanent Disability (TPD), Critical Illness, and Hospital Cash Benefit, all complemented by the Sadaqa Benefit and combined into one inclusive plan.



Benefits of Hibah Takaful

With *Hibah* Takaful, your designated beneficiaries (under a conditional *Hibah*) will receive the death benefits directly, bypassing the lengthy legal processes.



Shariah-compliant Solutions

Uphold your values with a plan that matches your spiritual and financial goals. **M-Zahra First Takaful** meets your needs for Shariah-compliant protection, allowing you to participate with confidence and peace of mind.



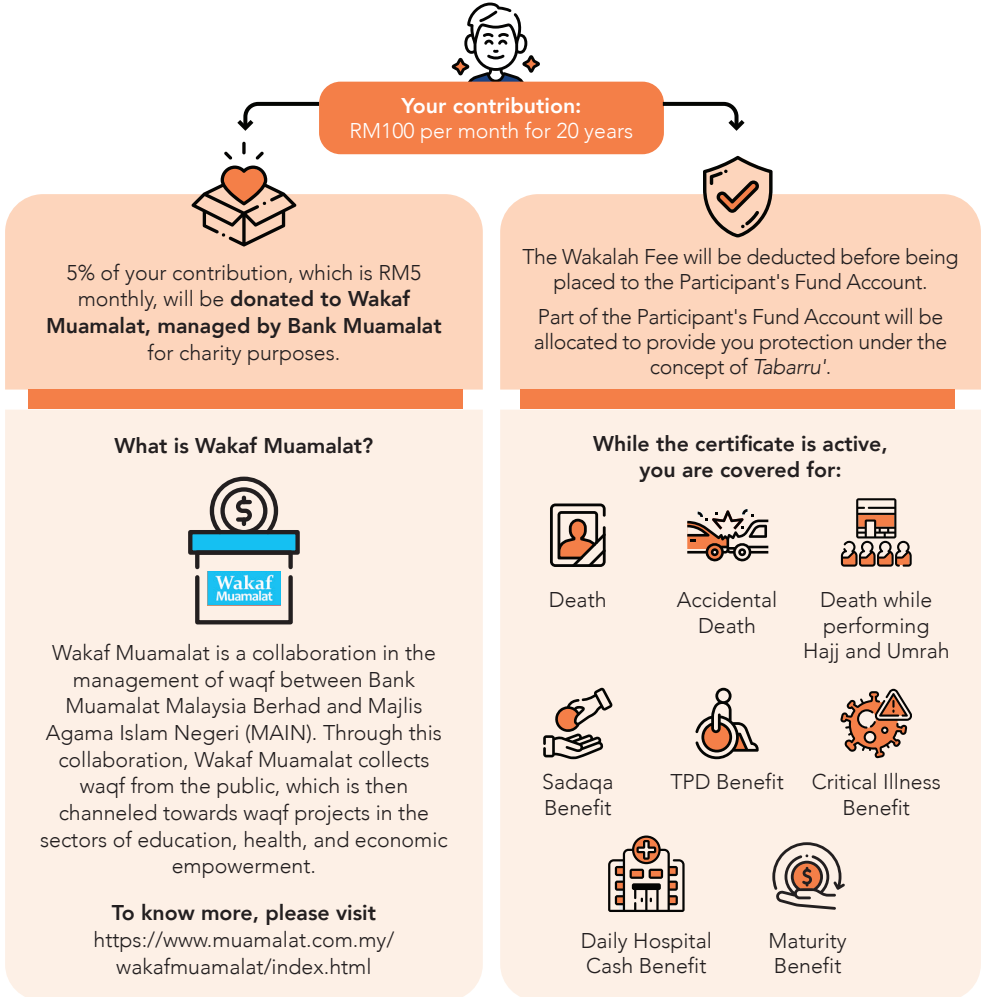
Donation

You will be spiritually uplifted. 5% of your contribution will be donated on a regular basis to Wakaf Muamalat, a charity crowdfunding platform where potential donors and charity projects meet at a common point facilitated by Bank Muamalat.

How does it work?

Consider this scenario:

You're a 23-year-old male who recently graduated from university and is stepping into your career path with a private company. With a plan that offers **comprehensive coverage** and **regular donation to charity**, you decide to join this plan by **contributing RM100 monthly**.



Would your savings suffice in case of unforeseen events?

Continuing with the scenario above, suppose you earn **RM2,500** a month and decide to **set aside 20% of your salary** for savings, amounting to RM500.

WITHOUT M-Zahra First Takaful...



You allocated RM500 every month for savings



After 6 years, your total accumulated savings is **RM36,000**.

! What if unforeseen events occur?

Diagnosed with Critical Illness



Use up your savings for treatment

Admitted to hospital



No coverage

Death or suffer from TPD



RM36,000 savings for your family



Your beneficiary will need to settle all your debts.



Any remaining balance must be distributed according to the applicable laws.

WITH M-Zahra First Takaful...



You split your savings

RM400 every month for savings
RM100 every month for protection under **M-Zahra First Takaful**, including Sadaqa contribution



After 6 years, your total accumulated savings is **RM28,800**.

! What if unforeseen events occur?

Diagnosed with Critical Illness



RM75,000 will be paid in a lump sum for your treatment

Admitted to hospital



Daily hospital cash benefit of RM100

Death or suffer from TPD



Up to RM450,000* payable for your family, excluding the plan's cash value



The takaful benefit will be directly paid to your family via **Hibah Takaful**.



The balance of the unpaid Sadaqa contribution will be paid in a lump sum to **Wakaf Muamalat, managed by Bank Muamalat**.

*If cause of death is due to an accident outside of Malaysia.

Product Overview

Q: What does "extensive" protection entail?

A: Simply put think of the 5Ds:

Death

Disability

Diseases
(Critical Illness)

Daily Cash

Donation and
Savings

Death & Disability



Protection Against Death and TPD

You receive robust coverage in the event of Death or Total and Permanent Disability (TPD). Throughout the coverage period, Takaful Malaysia will issue a lump sum payment equivalent to:

- the basic sum covered; and
- the Participant Account (PA) value, if any.



Worldwide Accidental Death Benefit

Takaful Malaysia provides coverage **if your demise is caused by an accident**. An additional 100% of the basic sum covered, on top of the death benefit is payable if the accident occurs within Malaysia, while an additional 200% of the basic sum covered is provided if the accident occurs outside Malaysia.



Hajj and Umrah Coverage

Perform your Hajj or Umrah with peace of mind, knowing that Takaful Malaysia has you covered. If **death occurs while performing Hajj or Umrah** from any cause, an additional 200% of the basic sum covered will be paid, in addition to the death benefit.

Diseases



Critical Illness Coverage

Rest assured that you're comprehensively protected against **47 critical illnesses**. If you're diagnosed with any of these illnesses during the coverage period, you'll receive 50% of the basic sum covered.

The basic sum covered will be adjusted proportionately based on the amount paid out.

Daily Cash



Daily Hospital Cash Benefit

Financial support during hospital stays is possible with Takaful Malaysia. If you are hospitalised due to illness or accidental injury, Takaful Malaysia will provide:

- Hospitalisation Benefit** that pays a fixed daily cash amount equivalent to your monthly contribution.
- Intensive Care Unit (ICU) Benefit** that offers a double daily cash payout, equivalent to 200% of your monthly contribution.

Donation



Wakaf Muamalat

Upon receiving your contribution, 5% will be deducted and **donated to Wakaf Muamalat, managed by Bank Muamalat.**

Besides that, after your death, Takaful Malaysia will pay the balance of the unpaid Sadaqa for the remaining certificate term in a lump sum to **Wakaf Muamalat, managed by Bank Muamalat.**

"When a son of Adam (i.e. any human being) dies his deeds are discontinued, with three exceptions: Sadaqah, whose benefit is continuous; or knowledge from which benefit continues to be reaped, or a righteous child who supplicates for him." [Reported by Muslim].

Savings



Maturity

If no incidents occur by the end of the coverage term, **Takaful Malaysia will pay out any cash value from the PA.**

Q: What is M-Zahra First Takaful?

A: This plan is a regular contribution takaful plan that provides coverage for Death, Death while performing Hajj/Umrah, Accidental Death within and outside Malaysia, TPD, Critical Illness, and Daily Hospital Cash Benefits.

At the same time, 5% of the regular contribution paid will be donated as Sadaqa. In the event of death, the balance of unpaid Sadaqa for the remaining coverage term will be donated in a lump sum to Wakaf Muamalat, managed by Bank Muamalat.

This plan is ideal for you if **you are seeking simple yet extensive protection in a single plan as your first takaful solution.**

Q: Am I eligible to register?

A: You must be at least 18 years next birthday to apply for this plan. This plan provides coverage to individuals between the ages of 18 (attained age) and 50 years next birthday.

Q: Can I register for other people?

A: Yes, you can register for your spouse.

Q: What is the basic sum covered amount that I can get?

A: The basic sum covered varies depending on the entry age. Please refer to the table below:

Entry Age (ANB)	Contribution RM50/month	Contribution RM75/month	Contribution RM100/month
18-30	RM50,000	RM100,000	RM150,000
31-40	RM30,000	RM60,000	RM90,000
41-50	RM10,000	RM20,000	RM30,000

ANB - Age Next Birthday



Terms and conditions apply. Please visit Bank Muamalat Malaysia Berhad's website for more information.

About Contribution

Q: How much do I have to pay? Can I afford it?

A: Our product takes your affordability into account. You can choose to pay a monthly contribution of RM50, RM75 or RM100 per month or you can opt for a different payment frequency, such as quarterly, half-yearly or even yearly. You can manage and utilise your earnings more meaningfully!

Q: How long do I have to pay the contribution?

A: You will pay the contribution for 20 years.

Q: How do I pay the contribution?

A: You can pay your contribution via credit/debit card or current/savings account on a monthly, quarterly, half-yearly or yearly basis.

Q: Are there any additional charges & fees that I need to pay?

A: Yes, the charges & fees are as below:

Fees & Charges	Description								
Wakalah Fee	<table border="1"> <thead> <tr> <th>Certificate Year</th> <th>1 to 4</th> <th>5 to 10</th> <th>11 and above</th> </tr> </thead> <tbody> <tr> <td>Wakalah Fee (%)</td> <td>50.00%</td> <td>30.00%</td> <td>-</td> </tr> </tbody> </table>	Certificate Year	1 to 4	5 to 10	11 and above	Wakalah Fee (%)	50.00%	30.00%	-
	Certificate Year	1 to 4	5 to 10	11 and above					
Wakalah Fee (%)	50.00%	30.00%	-						
	<p>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, Takaful Malaysia has been authorised to manage this plan and in return, Takaful Malaysia will receive a fee for the services.</p>								
Service Charge	RM3 per month.								
Surrender Charge	No charge.								

Other Info

Q: What are the exclusions that I should know about?

A: This plan does not cover any of the following situations:

Death caused by suicide, while sane or insane within the first year from the effective date or reinstatement date of the certificate, whichever is later.

TPD

- i. that existed prior to or on the effective date or reinstatement date of the certificate, whichever is later;
- ii. is directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any pre-existing condition where:
 - the person covered had reasonable knowledge of the pre-existing condition within one hundred and eighty (180) days prior; or
 - TPD occurring within the first twelve (12) months from the effective date or reinstatement date of the certificate, whichever is later;
- iii. is resulting directly or indirectly from any of the following causes:
 - attempted suicide or self-inflicted injuries, while sane or insane;
 - 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;
 - War (whether war be declared or not) and intentional participation in criminal activities, unauthorised strikes, riots, or insurrection, but not to routine military duties and trainings;
 - while under the influence of alcohol, narcotics, or mind-altering substance; or
 - Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.

For detailed information, please refer to the certificate wording, which provides comprehensive details regarding the coverage and exclusions of this plan.

Q: How can I make a claim?

A: Please refer to the Claim Guide at <http://www.takaful-malaysia.com.my/en/claim-guide> for the step-by-step claim process and the required documents.

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

A: Yes, you may qualify for income tax relief under the family takaful (life) category, subject to the approval of the Inland Revenue Board of Malaysia.

Q: What would I get from this plan if I did not make any claims?

A: If there is no claim on your side, you will receive cash value from the PA, if any, during maturity.

Q: How many plans can I participate?

A: You can only have a maximum of two certificates.

Q: Thank you for the information! How can I participate in this plan?

A: Visit any Bank Muamalat branch near you.



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Important Notes

1. 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") will invest in and manage this fund on behalf of the participants with an investment strategy that complies with Shariah principles.
2. 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.
3. 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.
4. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
5. 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.
6. 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.
7. 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.
8. 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.
9. Takaful Malaysia reserves the right to change our charity partner by giving you thirty (30) days' notice.
10. 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.

This brochure is for general information only and is not a contract for this product. You are advised to refer to the marketing illustration, certificate wording 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 First Takaful is a Shariah-compliant product.

This takaful plan is distributed by: **Bank Muamalat Malaysia Berhad**
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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.



This plan is managed by:
Syarikat Takaful Malaysia Keluarga Berhad
198401019089 (131646-K)

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and regulated by Bank Negara Malaysia.
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 separated its composite license 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 Family Takaful business while Syarikat Takaful Malaysia Am Berhad ("Takaful Malaysia Am") manages the General Takaful business. Takaful Malaysia Keluarga is the holding company and owns 100% of Takaful Malaysia Am. Takaful Malaysia Keluarga and Takaful Malaysia Am operate through a combined network of branches in 24 locations nationwide.

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

TAKAFUL MALAYSIA IS A MEMBER OF PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM). THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("TIPS") BROCHURE OR CONTACT TAKAFUL MALAYSIA OR PIDM (VISIT WWW.PIDM.GOV.MY).

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