



AFFIN Takaful myWealth Secure
Future planning with a versatile protection plan



AFFIN Takaful *myWealth* Secure

Embark on the journey of financial stability that empowers your future by nurturing your financial security for you and your loved ones. With AFFIN Takaful *myWealth* Secure, you get to experience the convenience and stability of its yearly payout features under a short-term contribution payment term.

Key Benefits



No Medical Underwriting

You do not have to worry about your medical conditions as this plan does not require any medical check-ups.



Short and Flexible Contribution Term

The short-term payment allows you to manage your financial planning while protecting you for 15 years.



Guaranteed Cash Benefits

You will receive a yearly cash payout of up to 160% of the Sum Covered! You can choose to reinvest and let the money grow for a potentially higher return. The yearly cash payout is payable until the end of maturity or death/Total and Permanent Disability (TPD) or surrender, whichever occurs first.

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



Hibah Takaful : Gift of Love

Translated as 'gift' or 'legacy', refers to a transfer of ownership of an asset from a donor to a recipient without any consideration, an act encouraged in Islam.

Hibah allows donors to distribute more of their wealth to anyone-blood-related or not, regardless of race and religion, while through Faraid, only legal heirs of the deceased are eligible to receive the inheritance.

Key Benefits



Coverage Against Unexpected Events

Peace of mind for you and your family. Securing your financial security net in the unfortunate event with a benefit payout as follows:

Event	Benefits Payout*	
Death / TPD due to non accidental causes	100%	of the sum covered; or total contribution received less any GCB paid (whichever is higher)
Death / TPD due to accidental causes	200%	
Death / TPD due to accidental causes while overseas	300%	
		+ balance in the Participant Account (if any)

**TPD benefits are provided before age of 70 years next birthday.*

For death due to accidental causes (including while overseas) that occurs on or after 70 years' next birthday, the benefit payout is limited to 100%.



Compassionate Benefit

Ease up your family's burden in the event of death with 10% of the sum covered as a compassionate allowance upon the death of the person covered.



Maturity Benefit

Get any remaining cash value in the Participant Account (PA) and Guaranteed Benefits Account (GBA) as a lump sum upon certificate maturity.

Plan Features

Type	Details												
Entry age	<p>Person Covered's age is within 14 days to 65 years old. If you are participating in this plan for your spouse or children, your age must be 19 years old and above.</p> <p><i>Note : The age above is referring to Age Next Birthday (ANB).</i></p>												
Sum covered	<table border="1"> <thead> <tr> <th>Entry Age (Next Birthday)</th> <th>14 days-60 years</th> <th>61 years-65 years</th> </tr> </thead> <tbody> <tr> <td>Minimum Sum Covered</td> <td>RM10,000</td> <td>RM10,000</td> </tr> <tr> <td>Maximum Sum Covered</td> <td>RM500,000</td> <td>RM250,000</td> </tr> </tbody> </table>	Entry Age (Next Birthday)	14 days-60 years	61 years-65 years	Minimum Sum Covered	RM10,000	RM10,000	Maximum Sum Covered	RM500,000	RM250,000			
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Maximum Sum Covered	RM500,000	RM250,000											
Period of coverage	15 years												
Contribution payment term	3 or 5 years												
Rate of contribution	<p>Depending on your sum covered and contribution payment mode, your total contribution that you have to pay varies accordingly.</p> <table border="1"> <thead> <tr> <th>Payment Modes</th> <th>Contribution Rates (RM) (per RM1,000 Sum Covered)</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>62.50</td> </tr> <tr> <td>Quarterly</td> <td>187.50</td> </tr> <tr> <td>Half-yearly</td> <td>375.00</td> </tr> <tr> <td>Yearly</td> <td>750.00</td> </tr> </tbody> </table>			Payment Modes	Contribution Rates (RM) (per RM1,000 Sum Covered)	Monthly	62.50	Quarterly	187.50	Half-yearly	375.00	Yearly	750.00
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Tabarru'	<p><i>Tabarru'</i> refers to donation, where under this plan, participants donate part of their contributions to help other participants.</p> <p>During the coverage period, <i>Tabarru'</i> is set as a percentage of the gross monthly contribution for all ages. According to the chart below, it differs based on your contribution payment term:</p> <table border="1"> <thead> <tr> <th>Contribution Payment Term</th> <th><i>Tabarru'</i> (as a % of the Gross Monthly Contribution)</th> </tr> </thead> <tbody> <tr> <td>3 years</td> <td>0.6%</td> </tr> <tr> <td>5 years</td> <td>0.9%</td> </tr> </tbody> </table>			Contribution Payment Term	<i>Tabarru'</i> (as a % of the Gross Monthly Contribution)	3 years	0.6%	5 years	0.9%				
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How Does the Plan Work?



Contribution Term

You can choose your contribution payment term for 3 years or 5 years



Guaranteed Cash Benefit

You shall receive the Guaranteed Cash Benefit amount yearly and this amount can be withdrawn or kept for accumulation



Protection

Coverage against Death or TPD, with 10% compassionate allowance for death benefit



Maturity

At the end of the 15th certificate year, you will receive the total cash value (if any) if there is no claim made

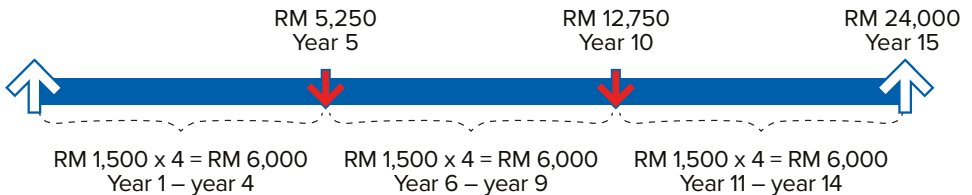
Scenario

This is Adam, 40 years old and married. He is planning to go for an anniversary vacation at the age of 55 with his wife and his son. His dream vacation has always been to visit a European country. Adam decided to sign up for the AFFIN Takaful *myWealth* Secure plan to fulfil his dream.

Annual Contribution : RM 11,250
 Total Contribution (5 years) : RM 56,250
 Sum Covered (Death or TPD) : RM 15,000
 Payment Term : 5 years
 Coverage Term : 15 years



End of Certificate Year	GCB (% of the Sum Covered)	
	Contribution Payment Term : 5 Years	GCB Amount
1 - 4	10% x 4	RM 1,500 x 4 = RM 6,000
5	35%	RM 5,250
6 - 9	10% x 4	RM 1,500 x 4 = RM 6,000
10	85%	RM 12,750
11 - 14	10% x 4	RM 1,500 x 4 = RM 6,000
15 (Maturity)	160%	RM 24,000



Adam will receive RM 81,140.53* on the 15th certificate year

*Note : Total of GBA plus PA, assuming an illustrated gross investment rate of return 5% per annum with accumulation option. The above illustrated values assuming an illustrated gross investment rate of return of 5% per annum for the PA.

Charges and Fees

Wakalah Fee

Wakalah 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, we have been authorised to manage your plan and in return, we'll receive a *Wakalah* fee for our services.

Wakalah Fee will be deducted (upfront charge) by a percentage of the contribution based on table below:

Year	<i>Wakalah</i> Fee (as a % 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%

The *Wakalah* Fee for a single contribution top-up is 5% of the contribution.

Withdrawal Fee

No Charges

Service Fee

No Charges

Surrender Fee

No Charges

Important Notes

- 1.** 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) into a pool fund, namely the Participant's Special Account, which will be used to assist each other. *Tabarru'* refers to donation, where under this plan, participants donate part of their contributions to help other participants. Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia") will invest 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 the contribution payable under this plan is the amount that you can afford.
- 3.** The total benefits payout upon death or TPD shall not be less than the balance in the Guaranteed Benefits Account.
- 4.** Payment of the GCB is guaranteed as any shortfall in the GCB payment will be payable from the Participant Special Account based on the concept of *Tabarru'* (donation) and *ta'awun* (cooperation) among the participants. The GCB will not be guaranteed if you do not make the contribution for more than three (3) consecutive months.
- 5.** If you have selected to accumulate the yearly GCB with Takaful Malaysia, the GCB will be allocated to the PA, and it is payable together with any balance in the PA upon death, TPD, surrender or maturity, whichever occurs first.
- 6.** The principal amount and the investment profit arising from the PA and GBA are not guaranteed and will be based on the actual fund performance.
- 7.** The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
- 8.** 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 GBA and PA are exhausted.
- 9.** You may receive the total account values (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
- 10.** Any revision of the fees and charges or contribution will be made on the certificate anniversary, and Takaful Malaysia will notify you by giving you thirty (30) days advance notice.
- 11.** 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.
- 12.** 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.
- 13.** You may qualify for income tax relief under the family Takaful (life) and education category. The tax relief is subject to the approval of the Inland Revenue Board of Malaysia.

Exclusion

This plan does not cover any of the following situations:

Death caused by suicide within the first year from the effective date of the certificate or date of certificate reinstatement date.

TPD which is directly or indirectly caused by:

- i. Attempting suicide or self-inflicted bodily injuries while sane or insane.
- ii. Committing or attempting to commit a criminal offence by the covered person.
- iii. Drugs or stimulators abuse or their complications.
- iv. War or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation.
- v. Engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regularly scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and skydiving), unless Takaful Malaysia agrees in a special endorsement.
- vi. Any pre-existing conditions that were not disclosed to Takaful Malaysia about the covered person's health status.
- vii. Any congenital disorder, birth trauma and its residual complications, for a certificate or annexes approved while the covered person is still in the womb.

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

This brochure is for general information only and is not a contract for this plan. You are advised to refer to benefit illustrations and product disclosure sheets for detailed information regarding the important features and benefits of the plan for understanding before joining this plan.

AFFIN Takaful *myWealth* Secure is a Shariah compliant product.



This Plan is distributed by:

Affin Islamic Bank Berhad 200501027372 (709506-V)

Level 19, Menara AFFIN Lingkaran TRX,
Tun Razak Exchange, 55188 Kuala Lumpur.

To participate please call **03-8230 2222**, visit any of our branches or visit **AffinAlways.com** for more info, as well as terms and conditions.

Managed by:



Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K)

Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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www.takaful-malaysia.com.my

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