FAMILY TAKAFUL PLAN
Takaful *my*Growth Plus

Plan ahead
for brighter future.



A family takaful solution to achieve your life goals.

RHB

PERBANKAN ISLAM

PIDM

Version 1.0

This page intentionally left blank.

Takaful *my*Growth Plus

Boost your savings with potential growth while getting annual cash payments.

Whether you are saving for your child's education or building your wealth for retirement, it is important to plan ahead with a good financial plan.

Introducing **Takaful *my*Growth Plus**, a limited pay family takaful endowment plan that offers high potential returns and flexible contribution payment options so that you can plan better and achieve your life goals faster with certainty.

FEATURES & BENEFITS

SHORT CONTRIBUTION PAYMENT TERM

You have the flexibility to choose your contribution payment term of 8 or 12 years with a coverage term of 20 or 25 years.

GUARANTEED CASH EVERY YEAR

You will receive guaranteed cash payments yearly starting from the end of 2nd certificate year until death / Total and Permanent Disability (TPD), surrender or maturity, whichever occurs first.

End of Certificate Year	Guaranteed Cash Payments Payable
Year 2 – 5	8% of Sum Covered
Year 6 – 10	10% of Sum Covered
Year 11 & above	12% of Sum Covered

HIGH COVERAGE FOR PEACE OF MIND

In the event of death or TPD, your family will be taken care of financially with the lump sum payment as below:

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

**TPD due to non-accidental causes and Death / TPD due to accidental causes are provided prior to age 70 years next birthday.*

ADDITIONAL COVERAGE UPON DEATH

On top of the death benefit payout, we will pay 10% of sum covered as compassionate allowance upon death of the person covered.



LIFE EVENT ALLOWANCE

Let us celebrate the most precious moment in your life's journey. You will receive a cash allowance at 5% of your sum covered as a life event allowance upon marriage or childbirth.

This benefit is payable only once throughout the coverage term and provided that the certificate is in force for at least 2 certificate years. If there is no claim for this benefit during the coverage term, this will be payable upon maturity.



GUARANTEED MATURITY BENEFIT

When your plan reaches the maturity, you will receive the maturity benefit which is equivalent to the higher of:

a. 150% of the sum covered + 5% of the sum covered (if no claims on the Life Event Allowance); or

b. balance in the Guaranteed Benefits Account;

In addition, any balance in the Participant Account will also be payable.



GUARANTEED ACCEPTANCE

Achieving your financial goals is easy and hassle-free with NO medical underwriting asked upon application.



FLEXIBLE INVESTMENT OPTION

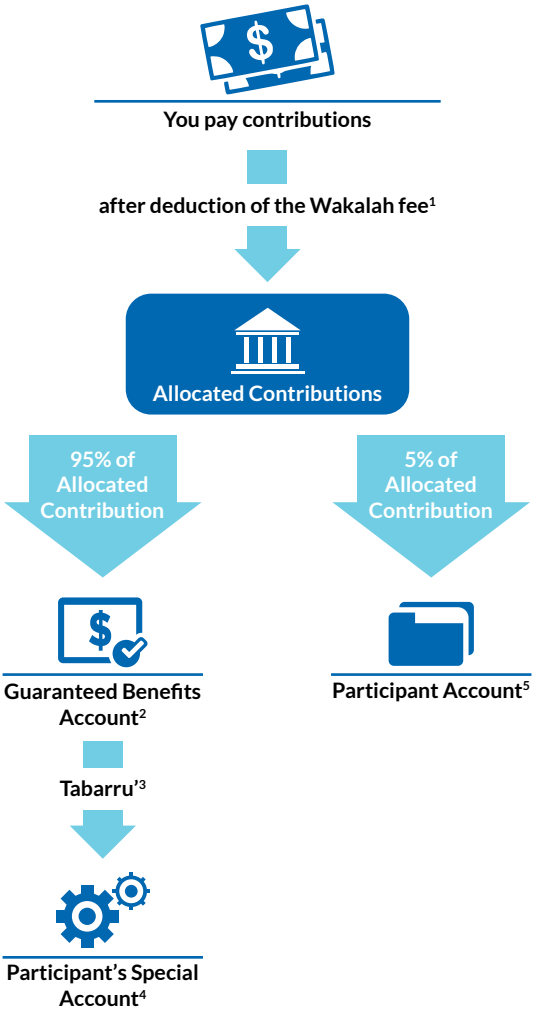
You have the option of topping up your Participant Account value with single contribution top-up when you have extra money. This option is available after 15 days from the coverage effective date.



POTENTIAL INVESTMENT PROFIT

With life being so unpredictable, having extra cash can go a long way in helping you to cope during difficult times. With Takaful *my*Growth Plus, any investment profit arising from the Participant Account or any investment profit arising from the Guaranteed Benefits Account where the annual amount of investment profit in excess of 3.9% will be distributed between the participant and the takaful operator in the ratio of 85:15.

HOW THIS PLAN WORKS



[1] *Wakalah Fee (upfront charge) is the unallocated contributions and is used to meet Takaful Operator's management expenses and direct distribution cost, including the commissions payable to the intermediary.*

[2] *Guaranteed Benefits Account (GBA) means your holding account into which 95% of the contribution after deduction of the Wakalah Fee will be credited. All benefits other than compassionate allowance will be payable from the GBA.*

[3] *Tabarru' (donation) will be deducted from the GBA into the PSA on a monthly basis.*

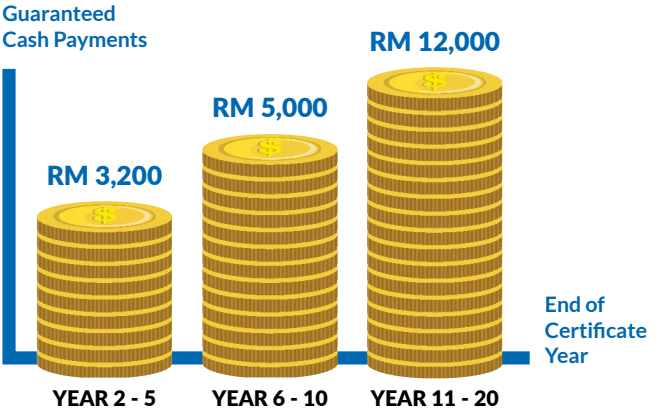
[4] *Participant's Special Account (PSA) means a pool of funds established for the purpose of solidarity and cooperation among all participants. Compassionate allowance and any shortfall from the GBA will be payable from the PSA.*

[5] *Participant Account (PA) means your holding account into which 5% of the contribution after deduction of the Wakalah Fee will be credited. Any of your portion of the investment profit generated from the PA or GBA will also be credited to this account.*

SEE HOW YOUR MONEY GROWS WITH TAKAFUL *my*GROWTH PLUS



Hilmi, 30 years next birthday
Monthly contribution: RM 325
Contribution payment term: 8 years
Coverage term: 20 years
Basic sum covered: RM 10,000









The above infographic is for illustration purposes only and non-guaranteed. They do not represent upper and lower limits on the investment performance of the PA and GBA. Terms and conditions apply.

CONTRIBUTION

The total contribution that you have to pay may vary depending on your sum covered, coverage term, contribution payment term and payment mode.

Schedule of Contribution Rates (per RM1,000 Sum Covered)

Coverage Term	20 Years		25 Years	
Contribution Payment Term	**8 Years**	**12 Years**	**8 Years**	**12 Years**
Monthly	32.50	23.50	35.00	25.00
Quarterly	97.50	70.50	105.00	75.00
Half-Yearly	195.00	141.00	210.00	150.00
Yearly	390.00	282.00	420.00	300.00

FEES AND CHARGES

- A percentage of the contribution will be deducted as a wakalah fee (upfront charge) in accordance with the table below.

Schedule of Wakalah Fee (as a % of Contribution)

Years	Wakalah Fee	
	Contribution Payment Term: 8 Years	**Contribution Payment Term: 12 Years**
1	30.00%	35.00%
2	25.00%	25.00%
3	25.00%	25.00%
4	10.00%	15.00%
5	10.00%	15.00%
6	8.00%	10.00%
7	8.00%	10.00%
8	8.00%	10.00%
9	Nil	10.00%
10	Nil	10.00%
11	Nil	5.00%
12	Nil	5.00%
Total	**124.00%**	**175.00%**

The wakalah fee for single contribution top-up is 5% of the contribution.

- Tabarru' is fixed at 1.5% of the gross monthly contribution for all attained ages throughout the coverage term.

FREQUENTLY ASKED QUESTIONS

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) into a pool fund, namely the Participant's Special Account, 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: Who can apply for this plan?

A: You must be at least 19 years next birthday to apply for this plan. This plan provides coverage to individuals between the age of 14 days (attained age) and 55 years next birthday.

Q: What is the minimum and maximum sum covered for this plan?

A: The minimum sum covered is RM10,000 and the maximum sum covered is RM300,000.

Q: How much is the contribution?

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

Q: How do I pay my contributions?

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

Q: What are the exclusions under this plan?

A: Some of the major exclusions under this plan include:

i. If the person covered commits suicide, while sane or insane, within one (1) year from the effective date of the coverage, no benefit will be payable. However, all contributions paid will be refunded; or

ii. If death / TPD of the person covered occurs prior to 2nd birthday, no benefit will be payable. However, all contributions paid will be refunded; or

iii. If death / TPD of the person covered due to non-accidental causes within two (2) years from the effective date of the coverage, no benefit will be payable. However, all contributions paid will be refunded.

The above list is non-exhaustive. Please refer to the certificate for the full list of exclusions.

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

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

IMPORTANT NOTES:

- 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.
- The principal amount placed under the PA or GBA and the investment profit arising from PA or GBA are not guaranteed and will be based on the actual investment returns.
- The Life Event Allowance, Guaranteed Cash Benefit and Guaranteed Maturity Benefit will not be guaranteed if you did not make the contribution for more than three (3) consecutive months.
- You are advised to ensure the contribution payment is made regularly to enjoy continuous coverage. Your certificate will lapse when your balance in the GBA becomes zero.
- You may receive the balance in the GBA and PA (if any) upon surrender, which may be less than the total amount of contribution that you have paid. Maturity benefit may be payable from the Participant Special Account if there is any shortfall from the GBA, subject to the terms and conditions of the certificate.
- Any revision of the fees and charges or contribution will be made on the certificate anniversary and we will notify you by giving you 30-day 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.
- 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 documents for detailed important features and benefits of the plan before you decide to participate in a plan. The exclusions and limitations of the benefits highlighted are not exhaustive. Syarikat Takaful Malaysia Keluarga Berhad hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.
- In the event of inconsistency between English and Bahasa Malaysia versions, the English version will prevail.

This page intentionally left blank.

Managed by:



Syarikat Takaful Malaysia Keluarga Berhad
198401019089 (131646-K)
Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

27th Floor, Annexe Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
www.takaful-malaysia.com.my

Disclaimer: The information contained herein is strictly meant to be general information and reference only. It does not constitute a contract of takaful. For further details on the product's benefits, exclusions, terms and conditions, please refer to the Master Fund Fact Sheet, Marketing Illustration, Product Disclosure Sheet (PDS) and Certificate wording. Managed by Syarikat Takaful Malaysia Keluarga Berhad. RHB Bank and RHB Islamic Bank are merely acting as distributors.

Takaful Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM). Protection by PIDM on benefits payable from the unit portion of this product is subject to limitations. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) brochure or contact Takaful Malaysia or PIDM (visit www.pidm.gov.my).

For avoidance of doubt, RHB Islamic Bank only promotes and manages promotions in relation to RHB Islamic Bank products and its related proposition only. Member of Perbadanan Insurans Deposit Malaysia. For more information, please refer to **www.rhbgroup.com**.

Distributed by:

RHB Bank Berhad 196501000373 (6171-M)
RHB Islamic Bank Berhad 200501003283 (680329-V)