

**FAMILY TAKAFUL PLAN**  
Takaful myLife Enriched

*Your life*  
matters the most.

A family takaful solution to  
prepare for unexpected life events

**RHB** 



Takaful *myLife* Enriched

Focus on living your life to the fullest while being covered for unexpected events.

Whether you are choosing a protection solution that is most comprehensive, suitable or value for money, it is essential to choose a solution that can keep your mind at ease during surprising times like critical illness, sudden death or total and permanent disability.

Introducing **Takaful *myLife* Enriched**, a packaged Takaful plan that allows you to tailor your protection needs according to your priority. You can choose your preferred additional benefits to accommodate your financial diversity because we know, your life matters the most.

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## KEY BENEFITS



### Comprehensive

You deserve peace of mind. With that, we specially designed the Takaful *myLife* Enriched plan for you who wanted a **complete Takaful protection plan** against death, Total and Permanent Disability (TPD), critical illness (CI), medical bills and personal accidents with savings elements, all in one comprehensive plan.



### Customisable

You decide the best for yourself. You can attach up to **10 additional benefits** based on what you value the most, making the coverage plan unique, just like you. Furthermore, you can choose the Coverage Term Offered based on your age group.



### Legacy

You secure their future. Even when you are no longer around, you know that your loved ones can live their lives comfortably. With **Hibah Takaful**, your loved ones that you name as beneficiaries (under the conditional Hibah) will receive the death benefits without going through prolonged inheritance procedures like Fara'id Law or Distribution Act (for non-Muslims).



### Wealth Optimisation

You deserve more. Takaful *myLife* Enriched plan **comes with 5 investment-linked funds**. We allow you to decide the percentage allocation of funds based on your risk appetite. The returns of the investments will amplify the cash value that you can enjoy for your retirement, your child's education expenses or simply for your world exploration.



### Rewarding

You celebrate achievement. If you participate in Takaful *myLife* Enriched plan for your children, we will **reward them for their success in education** at SPM, STPM/STAM and A-Level. Let the rewards encourage your children to excel further.



### Shariah Compliant Solutions

You embrace spirituality. Takaful *myLife* Enriched is a plan that is able to meet your Shariah-compliant protection needs. It will allow you to achieve your financial goals through Shariah compliant investments.

## CUSTOMISE YOUR PROTECTION

Personalise your plan to meet your exact needs and budget with our extensive range of additional benefits. Our customisable options allow you to create a plan that is tailored specifically to you, ensuring you get the best value in this plan\*.

### Medical

Focus on your recovery and let us manage the medical cost like hospitalisation and surgery when you attach:

- myMedic
- myHospital Cash

### Critical Illness

Nowadays, CI is common. When you have been diagnosed with any one of 48 CI, we will pay the sum covered to you. So, save your money to pay for the treatments and procedures when you attach:

- myCritical Illness
- myMultiPay Critical Illness

Please note that 48 CI includes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, but this condition is not applicable for myMultiPay Critical Illness, myWaiver, and myPayor Plus.

### Personal Accident

If you are involved in an accident that causes disability or death, the agreed percentage of the sum covered will be paid to you or your beneficiary when you attach:

- myPA
- myIhram

### Savings

Boost your savings and investment when you attach **mySaver**.

From as low as RM10/month, you can decide the allocation percentage for these existing Investment-Linked Funds:

- myBalanced Fund
- myBlue Chips Fund
- myDividend Fund
- myEquity Index Fund
- myGrowth Fund

### Contribution Waiver

Your coverage will remain active until maturity and you do not have to pay for your contribution when you have been diagnosed with any one of the 47 critical illnesses or confirmed TPD (Total and Permanent Disability) when you attach:

- myWaiver
- myPayor
- myPayor Plus

If you participate in Takaful *myLife* Enriched for your spouse or children, you do not have to worry about their coverage if you attach the same additional benefits in the event of your death.

*\*Terms and conditions apply.*

## DID YOU KNOW...

**12%**

According to Aon's 2022 Global Medical Trend Rates report, the current medical inflation rate in Malaysia is 12%, which is six times higher than the annual general inflation rate<sup>1</sup>.

**16%**

16% of Malaysians have no plans to set aside money for insurance or Takaful<sup>2</sup>.



1 in 3 Malaysians in age 20 – 45, do not have insurance or Takaful<sup>2</sup>.



<sup>1</sup><https://themalaysianreserve.com/2022/10/24/high-time-for-malaysia-s-healthcare-system-to-improve/>

<sup>2</sup>Based on a survey conducted by one of the Takaful Operators in Malaysia, 2021



General cost of some of the most common medical treatments in Malaysia<sup>3</sup>.

Type of Treatment	Cost of Medical Care in Private Hospital
Angiogram / One Stent Angioplasty	Up to RM45,000
Knee Replacement	Up to RM45,000
Coronary Bypass	Up to RM80,000
Chemotherapy	Up to RM4,000 per cycle
Stroke Treatment	Up to RM75,000
Cataract	Up to RM6,000
Dengue	Up to RM3,000
Kidney Stone	Up to RM40,000
Hip Replacement	Up to RM55,000



The costs of the medical treatments above are not the only thing you will need to pay for. Here is a table of the additional charges that may be added to your bill, depending on the type of hospital you prefer to visit<sup>3</sup>.

Other Charges	Other Charges in Private Hospital
Consultation Fee	Up to RM250 per session
Admission Fee	Up to RM2,000
Room and Board	RM150 - RM800 per day
X-Ray	More than RM100
Ultra Sound	RM150 - RM300
CT Scan	More than RM80
MRI Scan	More than RM1,200
Ambulance	More than RM200

Therefore, can you afford to pay the medical costs if you get sick?

<sup>3</sup><https://ringgitplus.com/en/blog/insurance/government-and-private-hospitals-in-malaysia-how-much-do-they-really-cost.html>

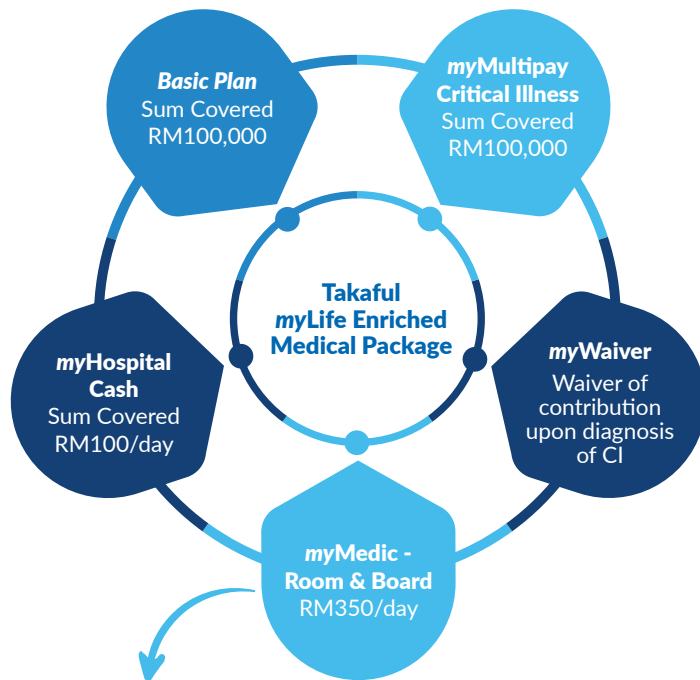
# SEE HOW YOU CAN CUSTOMISE YOUR OWN PLAN

We understand that all of us have different protection needs. Hence, we prepared these 2 scenarios for you to understand better.

## 1. Khairul, 35 years old next birthday, is looking for a comprehensive protection plan with medical coverage



A loveable father & husband. He is working as a marketing manager, non-smoker, has a normal BMI and lives a healthy lifestyle. He is aware that life is full of uncertainties, so he participates in Takaful *myLife* Enriched plan for himself. When an unexpected event happens, he will have less to worry about because he has prepared the necessary. Here is his plan which he contributes RM420 per month until he is 70 years old.



### About myMedic

- Cashless medical coverage
- Claims of up to RM1 million per year with no lifetime limit
- Unlimited days for daily room and board
- No deductible payments
- Outpatient treatment for cancer and kidney dialysis at an as-charged rate

So, what does his plan cover?



### Death (for any reason)

His family (beneficiaries) will receive;

- RM10,000 as Death Expense Benefit in advance to cover the funeral expenses, and
- the sum covered balance of RM90,000 in lump sum as Hibah.



### Total and Permanent Disability

He will receive RM100,000 as compensation which he can use to support his living expenses and pay for his treatment since he is no longer fit to work.



### Hospitalisation due to accident or illness

His hospital bill will be paid up to RM700,000 a year. He is eligible to stay in a room for RM350/day. At the same time, he will receive a daily cash benefit of RM100/day according to the admission period.



### Diagnosis with any one of the 47 covered Critical Illnesses

He will receive a lump sum of RM100,000 which he can use as

- an income replacement since he has to quit his job, or
- pay for the medical treatments and equipment

Either one, he can focus on his recovery. Furthermore, the future contribution will be waived and Khairul can still enjoy the remaining benefit until certificate maturity at the age of 70.



### If alive until maturity (70 years old)

If he is healthy until the age of 70, he will receive 100% of his remaining account value, including the savings portion that he has contributed on a monthly basis upon the expiry of his certificate.

## 2. Ikhwan, 35 years old next birthday, is looking for a savings plan for his retirement



He aims to retire at the age of 60. He is currently working as the head of a department. He is a non-smoker, has a normal BMI, loves to travel, and most importantly, practices work-life balance. He wants by the time he retires, he will receive an amount to start a new chapter in his life. Thus, he participates in Takaful myLife Enriched. Here is his plan which he contributes RM662 per month until he is 60 years old:



So, what does his plan cover?



### Death (for any reason)

His family (beneficiaries) will receive;

- RM10,000 as Death Expense Benefit in advance to cover the funeral expenses, and
- the sum covered balance of RM340,000 in lump sum as Hibah.



ACCIDENT

### Death (due to an accidental event)

His family will receive additional compensation of RM350,000. Thus, the total compensation that his family will receive is RM690,000 in one lump sum.



TRAVEL ACCIDENT

### Death (due to an accidental event while travelling as a passenger in a public conveyance)

He will receive additional compensation of RM700,000. Thus, his family will receive a total of RM1,090,000 in one lump sum.



### Total and Permanent Disability

He will receive RM350,000 as compensation which he can use to support his living expenses and pay for his treatment since he is no longer fit to work.



### Diagnosis with any one of the 47 covered Critical Illnesses

Future contribution will be waived and savings will continue to grow up to maturity.



### If alive until maturity (60 years old)

Upon maturity at the age of 60, he will receive 100% of his remaining account value. He can receive a lump sum of approximately RM263,750\* including the savings that he has contributed on a monthly basis upon the expiry of his certificate.

Ikhwan can use the money to enjoy his retirement.

\*The projected amount is based on 100% allocation to myBalance Fund with 5% investment profit per annum. Please note the actual return might differ based on actual performance of the fund.

This plan offers flexibility, as demonstrated by the above examples. Remember, with Takaful myLife Enriched, you customise your Takaful plan based on your own needs and affordability!

## BASIC FEATURES

The basic information that you should know about this plan.

Item	Description										
<b>Entry Age</b>	For person covered: 14 days to age 70 For participants: 19 years old and above  <b>Note:</b> The age above is referring to Age Next Birthday (ANB). The child's age is between 14 days to 18 years next birthday.										
<b>Sum Covered</b>	For basic coverage of death and TPD: <ul style="list-style-type: none"> <li>• minimum: RM10,000</li> <li>• maximum: Subject to underwriting</li> </ul> <b>Note:</b> Each additional benefit has its own minimum and maximum sum covered too.										
<b>Coverage Term</b>	Choose to be covered up to age 25, 60, 70 or 80 years old. <table border="1"> <thead> <tr> <th>Person Covered Age ANB</th> <th>Coverage Term Offered (Years)</th> </tr> </thead> <tbody> <tr> <td>14 days – 18</td> <td>Expiry 25, 60, 70, 80</td> </tr> <tr> <td>19 – 50</td> <td>Expiry 60, 70, 80</td> </tr> <tr> <td>51 – 60</td> <td>Expiry 70, 80</td> </tr> <tr> <td>61 – 70</td> <td>Expiry 80</td> </tr> </tbody> </table>	Person Covered Age ANB	Coverage Term Offered (Years)	14 days – 18	Expiry 25, 60, 70, 80	19 – 50	Expiry 60, 70, 80	51 – 60	Expiry 70, 80	61 – 70	Expiry 80
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<b>Contribution Payment Term</b>	Monthly, quarterly, semi-annually or annually.										
<b>Death Benefit</b>	In the event of death during the coverage term, your beneficiary will receive a lump sum amount which is equivalent to: i. the basic sum covered; and ii. the *total account values, if any.  <b>Note:</b> *Total account values refer to any balance in Participant Account (PA) plus any balance in Investment-linked Fund (s), if applicable.										
<b>TPD Benefit</b>	In the event of TPD before the age of 70 on the next birthday and during the coverage term, you will receive a lump sum amount which is equivalent to: i. the basic sum covered; and ii. the total account values, if any.										

Item	Description															
<b>Death Expense Benefit</b>	In the event of death during the coverage term, your beneficiary will receive immediate financial assistance which is equivalent to: i. 10% of your basic sum covered or ii. up to RM10,000 with no questions being asked  This benefit will be paid in advance immediately <b>after the death claim notification</b> and the amount will be accelerated from the Basic Sum Covered.															
<b>Education Excellent Rewards Benefit (for child cases only - compulsory to attach myPayor or myPayor Plus)</b>	<table border="1"> <thead> <tr> <th>Public Exams</th> <th>Min requirement</th> <th>Reward per distinction<sup>3</sup></th> </tr> </thead> <tbody> <tr> <td>SPM/GSCE<sup>1</sup></td> <td>7A</td> <td>RM125</td> </tr> <tr> <td>STPM</td> <td>3A</td> <td>RM125</td> </tr> <tr> <td>STAM<sup>2</sup></td> <td>7 Mumtaz</td> <td>RM125</td> </tr> <tr> <td>A Level</td> <td>3A</td> <td>RM125</td> </tr> </tbody> </table> <b>Note:</b> <sup>1</sup> GSCE stands for General Certificate of Secondary Education, equivalent to SPM. <sup>2</sup> STAM stands for Sijil Tinggi Agama Malaysia, equivalent to STPM; which is offered to Lower 6 students. <sup>3</sup> Grade A refers to A-, A, and A+.  The reward payout is subject to these conditions: i. The certificate must be in force at least 1 year before the child sits for the exam. ii. The contribution payment is up-to-date. iii. The reward for each exam is on a per-life basis.	Public Exams	Min requirement	Reward per distinction <sup>3</sup>	SPM/GSCE <sup>1</sup>	7A	RM125	STPM	3A	RM125	STAM <sup>2</sup>	7 Mumtaz	RM125	A Level	3A	RM125
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A Level	3A	RM125														
<b>Maturity Benefit</b>	We will pay the total account values on the maturity date if any.															
<b>Contribution</b>	i. The contribution rates different by the sum-covered amount, entry age, gender, and the smoking status of the person covered. ii. Extra contributions due to medical loading and/or occupation loading may be imposed subject to the underwriting decision.															



## FEES AND CHARGES

The segregation of your contribution.

Fee	Description
<b>Wakalah Fee</b>	This is for us to manage your coverage. The fee is derived from your paid contribution minus the contribution allocation rate.
<b>Service Charge</b>	Applicable for basic coverage and additional benefits. - RM5/month for a basic certificate. - RM1/month for additional benefit (except top-up additional benefit).
<b>Surrender Charge</b>	Free
<b>Partial Withdrawal Charge</b>	Free
<b>Fund Switching Fee</b>	Free
<b>Top-up Charge</b>	Free
<b>Credit Card Charge</b>	Free
<b>Managed Care Charge (only for myMedic)</b>	Additional RM4 per month
<b>Fund Management Charge (only for Investment-Linked Funds)</b>	Minimum: 1.0% of Net Asset Value per annum. Maximum: 1.05% of Net Asset Value per annum.

## FREQUENTLY ASKED QUESTIONS

### Q: What is Takaful?

A: 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, which will be used to assist each other. 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.

### Q: Who can apply for this plan?

A: You must be at least 19 years old (Age Next Birthday) to apply for this plan. This plan provides coverage to individuals between the ages of 14 days and 70 years next birthday.

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

A: The minimum sum covered is RM10,000 and there is no pre-defined maximum as it will be subject to underwriting.

### Q: How do I pay my contributions?

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

### 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) and education category. For the education category, you must attach myPayor or myPayor Plus. The tax relief is subject to the approval of the Inland Revenue Board. Kindly consult your tax representative before submitting your income tax return to the Inland Revenue Board.



## IMPORTANT NOTES

We suggest you read the Important Notes carefully.

1. 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.
2. The principal amount placed under the Participant Account Fund (PAF) and the investment profit arising from the PA is not guaranteed and will be based on the actual fund performance.
3. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
4. 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.
5. You may receive the balance in the PAF (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
6. 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.
7. There are 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 get a full refund of your contributions paid.
8. 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 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.

## EXCLUSIONS

The Takaful *myLife* Enriched does not cover any of the following situations:

1. Death caused by suicide within the first year from the effective date of the certificate or date of certificate Reinstatement Date.
2. 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 sky-diving), 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.

The exclusions and limitations stated above are not exhaustive and you should refer to the certificate document for further information.

Managed by:



**Syarikat Takaful Malaysia Keluarga Berhad**

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