



ANNOUNCEMENT: Launch of Takaful *mySmart* Income Plus.

Dear Valued Customers,

We are glad to update on the launch of Takaful *mySmart* Income Plus effective 1 July 2022.

What is Takaful *mySmart* Income Plus?

- Takaful *mySmart* Income Plus gives you the confidence to meet different goals for yourself and your family with guaranteed yearly cash benefits and maximises the full potential of your savings.
- With the option of a short contribution payment term of 3 or 5 years, you can enjoy peace of mind and financial security for a coverage term of 15 years.
- Hibah to your loved ones, ensuring they are well taken care of.
- This is a limited pay family takaful endowment plan with guaranteed cash benefits that help support your financial needs to achieve your life goals.

Benefits of Takaful *mySmart* Income Plus:

- Short contribution payment term of 3 or 5 years.
- Yearly Guaranteed Cash Benefits with Accumulation Option.
- Greater Takaful protection up to 300% for accidental causes.
- Potential investment profit.
- Lump sum Maturity Benefit.
- Hassle-free enrolment with no medical check-up.
- Nomination under conditional Hibah.

Product Information

Entry Age	Person Covered: Minimum age: 14 days old Maximum age: 65 years old (next birthday) Proposed Participant / Certificate Owner: Minimum age: 19 years old (next birthday)
Coverage Term	15 years

Guaranteed Cash Benefits (GCB)

End of Certificate Year	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%
Total	250%	400%

For more information on the Takaful *mySmart* Income Plus, please refer to:



- [Product Brochure](#)
- [Product Disclosure Sheet \(English\)](#)
- [Product Disclosure Sheet \(BM\)](#)

Terms & Conditions Apply.

Disclaimer: This product is underwritten by Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K), a company licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information contained herein are strictly meant to be as general information and reference only. It does not constitute as a contract of takaful. For further details on the benefits, exclusion and terms and conditions of the product, please refer to the Product Brochure, Sales Illustration, Product Disclosure Sheet (PDS) and certificate contract. Underwritten by Syarikat Takaful Malaysia Keluarga Berhad, RHB Bank and RHB Islamic Bank are merely acting as distributor.
