

# eTiqa

Family Takaful

Karisma

## Save today for a secure tomorrow



**Takaful**

*Not just Takaful,  
Etika Takaful*

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etika Family Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). I Member of PIDM

Underwritten by Etika Family Takaful Berhad (Co. Reg. No.: 199301011506)

In today's rapidly changing world and unpredictable twists in life, a savings and takaful plan is not just a wise choice but a necessity. Whether you are planning for a family holiday, spiritual fulfilment, or safeguarding against unforeseen emergencies, Etiqa's Karisma plan is the key to provide peace of mind and secure a brighter future for your family.



### Cash Payouts

Cash payouts of up to 10% of the covered amount will be payable every two (2) years until your certificate matures. Cash payouts can be auto credited into the participant's Tabung Haji account or bank account.



### Maturity Payout

Receive cash payout upon maturity, subject to accumulated values allocated.



### Flexible Coverage

Flexibility to improve your protection with a wide range of optional takaful add-on benefits.



### Death and TPD Coverage

Payout for death or total & permanent disability (TPD).

#### Note:

Benefits are subject to terms and conditions.

### Eligibility

The plan is available for you or your spouse aged between 19 to 55 years old, and your children aged between 14 days to 18 years old.

## Cash Payouts & Maturity Payout with coverage of 30 years



**Adam, 25 years old**  
Signed up for an Etiqa Karisma plan.



**Adam, 27 years old**  
Receives a **5% cash payout** of the covered amount, and will continue to receive this amount every 2 years for 10 years. Adam plans to cover his son's tutorials fees with the payout received.



**Adam, 37 years old**  
Receives a **7.5% cash payout** of the covered amount, and will continue to receive this amount every 2 years for 10 years. Adam purchased digital learning materials for his son.



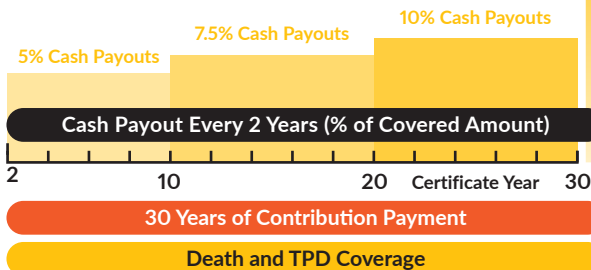
**Adam, 47 years old**  
Receives a **10% cash payout** of the covered amount, and will continue to receive this amount every 2 years until maturity. Adam brings his family for a vacation.



**Adam, 55 years old**  
Receives a maturity payout in conjunction with his retirement.



**Maturity Payout**  
Accumulated value in PIF investment profit and PRF surpluses



Maturity payout refers to the accumulated value in the Participant's Investment Fund (PIF) including the PIF profit and Participants' Risk Fund (PRF) surpluses, if any.

**Etiqua Online 1300 13 8888**  
**www.etiqua.com.my**



**Etiqua Family Takaful Berhad** (199301011506)  
(Licensed under Islamic Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

Dataran Maybank, No. 1, Jalan Maarof,  
59000 Kuala Lumpur, Malaysia.

**T** +603 2297 3888

**F** +603 2297 3800

**E** info@etiqua.com.my

Connect with us at

   **Etiqua**  myetiqua