

Basis of Contract

This plan applies the Tabarru' concept, whereby the Participant agrees to donate or contribute a specified portion from the contribution paid to the PRF (Tabarru' Fund) for the purpose of mutual aid and assistance to the participants in case of need.

This plan also applies the Wakalah concept, whereby the Participant nominates Etiqa Family Takaful Berhad to act on their behalf to invest and manage both PRF and PIF. The Wakalah fee will be deducted from the contribution paid. The balance amount will be placed into PRF and PIF.

Certificate Year	Wakalah Fee as % of the Contribution	Fixed Wakalah Fee per Year
1	90%	RM60
2	50%	RM60
3	31%	RM60
4	25%	RM60
5	15%	RM60
6	15%	RM60
7 onwards	5%	RM60

Surplus in PRF is split between You (50%) and Etiqa (50%) as a Performance Fee.

Investment profit in PIF is split between You (90%) and Etiqa (10%) as an Incentive Fee.



Important Notes

If the Person Covered commits suicide while sane within one (1) year from the Issue Date or the latest Reinstatement Date of the Certificate, we shall refund the total contributions paid. However, if the suicide is committed after one (1) year from the Issue Date or the latest Reinstatement of the Certificate, we will only pay 60% of the Sum Covered.

The Participant will be given a grace period of thirty one (31) days from the contribution due date to pay the contribution. If the contribution remains unpaid at the end of the grace period, the Certificate will be continued under the Automatic Contributions Facility (ACF). The Certificate will be terminated if the amount in the Participant Investment Fund (PIF) is fully utilized by the ACF.

The Certificate may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board Malaysia.

You should understand this plan thoroughly to ensure that it best serves your needs and that the contribution payable under the Certificate is an amount that you can afford.

Upon termination, maturity or expiry of the Certificate, all the benefits under this plan will cease. If you terminate the Certificate in the early years, you may get back less than the amount that you have contributed.

You have the right to return this Certificate with written instruction to us within fifteen (15) days after the Certificate has been received by you, for any reason. If returned, the Certificate will be considered void from the beginning and any Contribution paid will be refunded to you, less any medical examination fee incurred.

Please note that for the purpose of determining the period of fifteen (15) days, this Certificate will be deemed to be returned to us on the date we have received this Certificate if personally delivered or on the date of posting if this Certificate is sent to us by registered post or on the date of transmission if this Certificate is electronically transmitted.

Benefits and/or returns of investment under this plan will be based on actual performance of the fund and are not guaranteed. The risk of the fund will be borne solely by the Participant and the benefits yielded may be less than the total contributions made to the Participant Investment Fund.

All contribution (if applicable) will be subjected to relevant charges or taxes including Goods and Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

Please ensure that you refer to the Sales Illustration pertaining to your Certificate provided to you by Etiqa Family Takaful Berhad.

This brochure is intended for reference only and shall not constitute a contract. Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

01/18/EVE

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Underwritten by:
eTiqa
Takaful

Ahli Kumpulan  **Maybank**

eTiqa
Takaful

Karisma
**A Plan That Protects
And Saves For The
Future.**

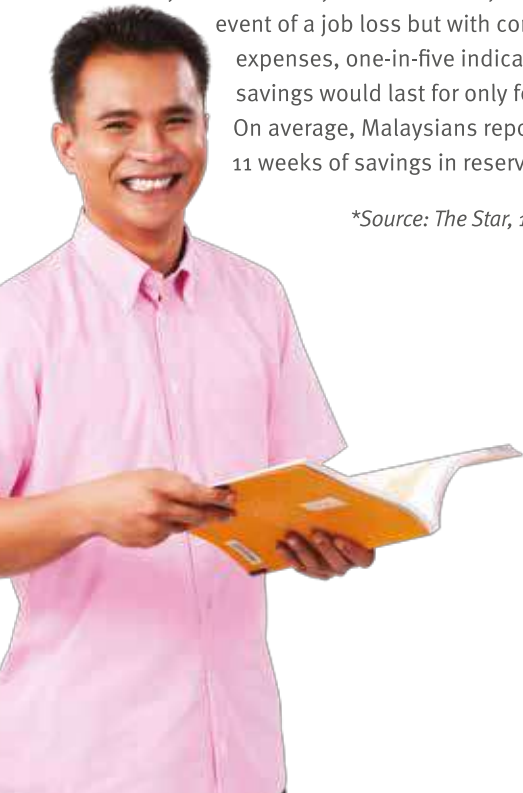


Start Protecting and Saving Today to Prepare for Tomorrow

We often rejoice in the happiness we experience by the moment. To ensure that these moments remain as a constant occurrence in our lives, it is important to prepare ourselves and our family from unexpected situations. And that preparation can only come from proper savings. With a proper preparation and protection plan, we ensure the future of our family even when we can no longer be there for them.

“Malaysians are not saving enough and they are not prepared to face a financial meltdown should they lose their job or be retrenched. According to the latest findings from Citi’s Financial Quotient (Fin-Q) 2008 survey, 12% of the Malaysians said they do not save anything at all. In the event of a job loss but with continued regular expenses, one-in-five indicated their savings would last for only four weeks. On average, Malaysians reported having 11 weeks of savings in reserve.”*

*Source: The Star, 19 February 2009



Total Protection with Added Long Term Benefits

Karisma is a Takaful protection and savings plan. The plan comes with a Cash Payout of up to 10% of Basic Sum Covered payable every two (2) years throughout the contract duration. Providing flexible coverage for Participant and Person Covered, you also have a tenure choice of 20 and 30 years.

Key Benefits

Survival Benefits

Enjoy a fixed Cash Payout up to 10% of Basic Sum Covered at the end of every two (2) Certificate years throughout the Certificate duration.

Certificate Year	% of Basic Sum Covered
2 - 10	5%
12 - 20	7.5%
22 onwards	10%

Death Benefits

Upon Death of the Person Covered due to natural or accidental causes, the amount of Sum Covered, Funeral Expenses of RM1,000 plus accumulated value in Participants' Investment Fund (PIF), including any profit from its investment (if any) shall be payable in one lump sum.

Total and Permanent Disability (TPD) Benefits

Upon TPD of the Person Covered before age 65, the amount of Sum Covered plus all accumulated value in PIF, including any profit from its investment (if any) shall be payable.

If the aggregate Sum Covered payable (per person covered) is up to RM1 million, it shall be paid in one lump sum. Should the Sum Covered be more than RM1 million, then the balance of Sum Covered shall be payable one (1) year after the first payment was made, subject to the terms and conditions stated in Certificate contract.

Maturity Benefits

Upon survival of the Person Covered at the end of the Takaful term, the accumulated value in PIF including PIF profit and Participant’s Risk Fund (PRF) surpluses, if any, that have been allocated to the Participant shall be payable.

Flexible Coverage

Flexibility to improve protection with a range of riders for both Person Covered and Participant.

Riders for Person Covered

Accidental Death and Dismemberment Benefit Rider	Death or TPD benefit due to Accidental Cause.
Accidental Indemnity Rider	Accidental indemnity for Death or TPD, Partial Permanent Disability (PPD), Total Temporary Disability (TTD) (weekly), surgical and medical expenses. Double indemnity clause applies.
Critical Illness Rider	Additional benefit upon diagnosis of 36 standard types of Critical Illnesses.
Waiver of Contribution for Critical Illness Rider	Future contribution will be waived upon diagnosed of critical illness of any 35 standard types of Critical Illnesses.
Hospital Cash Benefit Rider	Daily Cash benefit due to hospitalization.
Ultra Medic Rider	Hospital and Surgical Plan.
Level Term Rider	Additional coverage due to Death and TPD.
Regular Top-up Rider	Facility for investment top-up.

Riders for Participant

Waiver of Contribution for Critical Illness Rider (Payor)	Future contribution will be waived upon diagnosed of critical illness of any 35 standard types of Critical Illnesses.
Waiver of Contribution for Death and TPD Rider (Payor)	Future contribution will be waived upon Death and TPD.
Level Term Rider (Payor)	Additional coverage due to Death and TPD.
Family Income Benefit Rider	Term benefit payable annually over the remaining rider’s term.

Key Features

Eligible Entry Age*	Minimum: 14 days Maximum: 55 years old
Participant/Certificate Owner Entry Age*	Minimum: 19 years old Maximum: No maximum age
Maturity Age*	Maximum: 85 years old
Terms Available	20 or 30 years
Sum Covered	Minimum: RM12,500 Maximum: Subject to Underwriting
Minimum Contribution	Subject to minimum Sum Covered
Payment Mode	Monthly, Quarterly, Half-yearly or Annually

*Age next birthday

