

Guide to Investment-linked Takaful Participants on Takaful Coverage

- ✓ You have participated in an investment-linked certificate which is a takaful product that is tied to the performance of the investment fund(s) which you selected.
- ✓ This Guide gives you general information on factors that may reduce your account value and steps that you can take to enjoy takaful coverage for the full term of your certificate.
- ✓ Please contact your takaful agent or contact us via Etiqa Online at 1300 13 8888 or email us at info@etiqa.com.my if you have any questions.

Let's recap how your investment-linked certificate works...

- ✓ A portion of your contributions (i.e. allocated contribution) are used to purchase units in the investment fund(s).
- ✓ **Charges will be deducted** from your account value, including charges to pay for your takaful cover.
- ✓ **Your account value needs to be sufficient to ensure continued takaful coverage for the full certificate term.** If your account value is insufficient and reduces to zero, you can take steps to maintain your takaful cover.

Please refer to the diagram in Appendix A for an illustration of how an investment-linked certificate works.

What could reduce your account value*?



- ✓ **Not paying contributions** when it is due¹



- ✓ **Choosing not to increase contributions when increasing protection cover** (e.g. adding riders)¹



- ✓ **Poor investment return**



- ✓ **Choosing not to increase contributions or perform top up** when the takaful operator increases Tabarru'/ other charges



- ✓ **Making partial withdrawals** from the fund

What do you need to do*?

Step 1: Review your takaful coverage regularly

- ✓ **For the year 2019**, we will inform you if your certificate is expected to be at risk of insufficient balance to pay for charges due.
- ✓ **From 1 January 2020 onwards**, your annual statement will contain information on the expected duration of your takaful cover based on your account value.

Step 2: Take necessary actions* if there is a risk that your account value may become insufficient, to ensure continued takaful coverage for the full certificate term



- ✓ **Increase contribution payment or perform top up**



- ✓ **Reduce your takaful coverage**¹

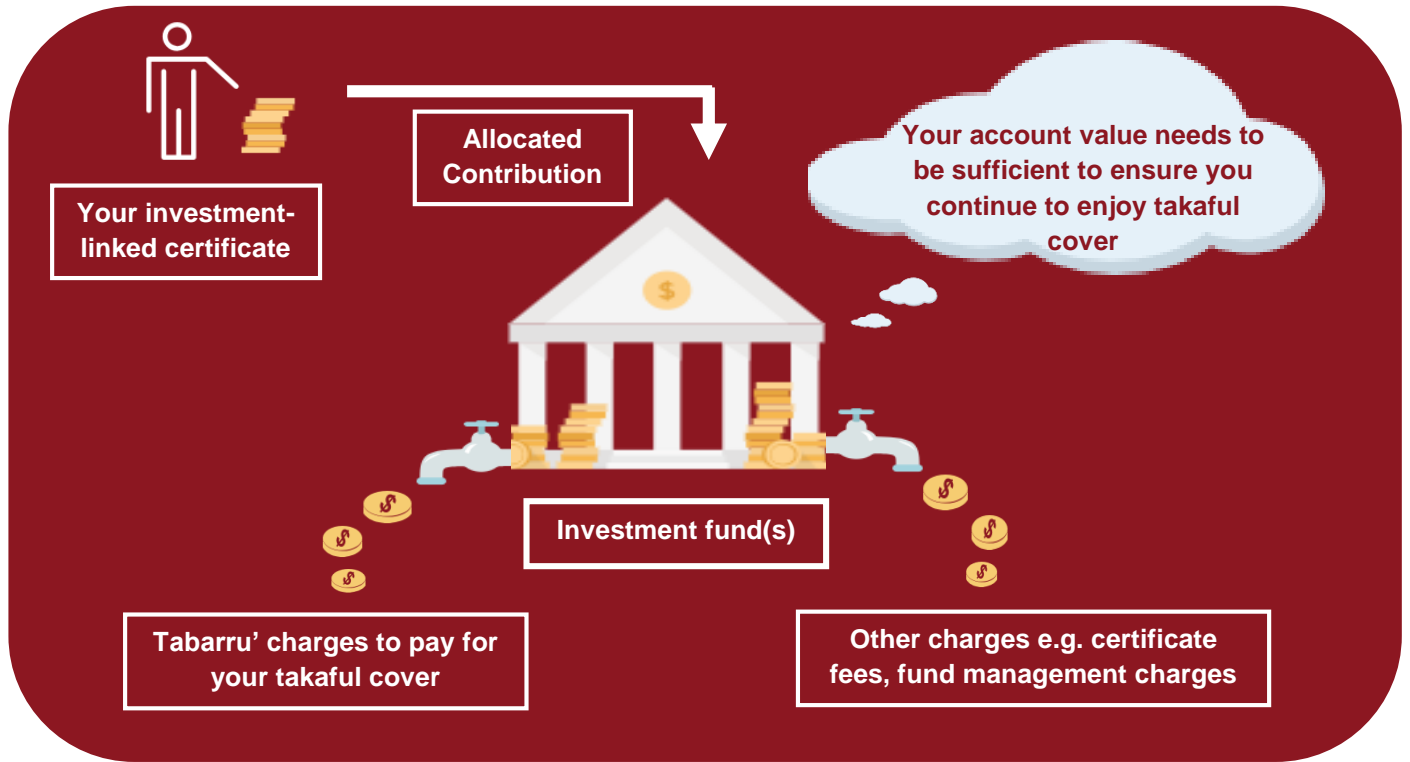
OR

After reviewing your needs and financial circumstances, you may choose not to perform any of the actions above. However, your certificate may not be able to remain in-force until full certificate term.

* Disclaimer: Some of these information and options may not apply to you. For information and options specific to your certificate, please contact us for further details.

¹ Not applicable to single contribution certificate

Appendix A: How an investment-linked certificate works



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