



**Zurich Takaful Malaysia Berhad**  
Registration No. 200601012246 (731996-H)

## **A Personalised Family Takaful Solution For**

**Mr.Z**

## **Takaful ProEssential**

**Presented By**

**KAMARUL HISHAM**

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## A. SUMMARY

This is a summary of what this certificate offers and how much it costs you to participate in this certificate. It also displays the option that you should consider before participating in this certificate.

**Takaful Operator** : Zurich Takaful Malaysia Berhad  
**Product Name** : Takaful ProEssential  
**Person Covered** : Mr.Z  
**Gender** : Male  
**Age** : 30 years old  
**Occupational Class** : 1  
**Smoker** : No  
  
**Participant** : Mr.Z  
**Gender** : Male  
**Age** : 30 years old  
**Smoker** : No

Plan	Sum Covered (RM)	Coverage Term (years)	Contribution Term (years)	Contribution (RM)
Takaful ProEssential	150,000	30	30	75.17
KritikalCare Essential Plus	150,000	30	30	65.03
KritikalCare Waiver Plus	868	30	30	4.08
MediPro	-	30	30	158.75
Total Monthly Contribution				303.03

**Type of Certificate** : Ordinary Family Takaful Plan (Protection)

### Brief Description

- 1) Takaful ProEssential is an Ordinary Family Takaful Plan with level and regular contribution that provides Death, Total and Permanent Disability (TPD) and Golden Age Disability Benefit (GAD).
- 2) Contribution for the Takaful certificate you have participated, after deducting for Wakalah fee, will be allocated to the Participant Investment Account (PIA).
- 3) Upon death/TPD/GAD of the Person Covered, 100% of Basic Sum Covered and PIA value will be payable, less any amount due to Us. TPD coverage is up to the end of certificate year immediately following the 75th birthday of the Person Covered while GAD coverage begins in the next certificate year immediately following the 75th birthday of the Person Covered until the end of the basic coverage term. Only one of TPD/GAD is claimable.
- 4) Upon maturity of this certificate, the maturity benefit equivalent to Participant Investment Account value will be payable, less any amount due to Us.
- 5) This plan comes with Family Care Privilege. With this privilege, in the event of death of the Person Covered, Person Covered's family members (legal spouses and children, up to 4 family members), are entitled to participate in a Takaful certificate as determined by us, which covers death and TPD for coverage amount of up to 25% of the Basic Sum Covered each, subject to a maximum of RM300,000 per life, without any evidence of coverability.
- 6) If there is any surplus declared from the Participant Risk Investment Account (PRIA), 50% of the surplus will be shared with the eligible Participant based on the Hibah (gift) contract.
- 7) 90% of net investment profit from PIA fund is allocated to the Participant via crediting into PIA. The remaining 10% is paid to us as an incentive fee for good performance in managing the PIA.

**What you should know?****What you should consider?****What you should be aware of?****What does this Takaful Certificate offers?**

- Protection against death, TPD and GAD during the coverage term.
- Non-guaranteed maturity value payable upon maturity.

**Have you considered EZI Term?**

- EZI Term offers protection against death and TPD with lower contributions.
- You can invest the balance on other savings/investment alternatives.

<b>Takaful ProEssential</b>		<b>EZI Term</b>
RM 902 X 30 years = RM 27,061	<b>Contribution</b> How much will you need to contribute	RM 804 X 15 years = RM 12,060
30 years	<b>Coverage Period</b> How long will you be covered	15 years
RM 1,542	<b>Total Direct Commission</b> Amount paid to intermediaries from your contribution	RM 0

<b>Takaful ProEssential</b>	<b>Guaranteed Benefits</b> Amount promised to be paid	<b>EZI Term</b>
RM 150,000	• If you die or suffer TPD	RM 200,000
Not applicable	• Cash every year	Not applicable
Not applicable	• At maturity	Not applicable

<b>Takaful ProEssential</b>	<b>Non-Guaranteed Benefits</b> The following amount may or may not be paid	<b>EZI Term</b>
Not applicable	Total cash received	Not applicable
Scenario 1: RM 17,274 Scenario 2: RM 36,297	At maturity	Not applicable

<b>Takaful ProEssential</b>	<b>Your Annualised Return*</b> [Net gain/loss] if held to maturity	<b>EZI Term</b>
Not applicable	• Guaranteed benefits only	Not applicable
Scenario 1: -26.58% p.a. Scenario 2: -13.35% p.a.	• Total benefits (inclusive of non-guaranteed payments)	Not applicable

\* Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the certificate until its maturity **with respect to the contribution that you have made**. However, the actual annualised return of your certificate can only be determined when your certificate matures.



If you are looking for Takaful certificate with savings element, you may wish to compare the return of this certificate with the effective returns of other investment alternatives.



You may only receive the guaranteed amount upon death.



A benefit is considered guaranteed as in the event the PRIA is unable to meet your claims, there is an arrangement made by us to address deficiency in PRIA such as qard (loan) or outright transfer.



Should you require additional information about EZI Term, please refer to our website [www.zurich.com.my](http://www.zurich.com.my)

## B. MARKETING ILLUSTRATION TABLE

This table shows the amount of contribution each year and the yearly cash flow on our certificate until the end of the certificate period.

How much are you contributing?



What can you cash out periodically?



End of Certificate Year / Age	Contribution Each Year	Survival Benefits		
		Guaranteed Cash Payment Each Year	Non-Guaranteed Cash Dividend Each Year	
	(RM)	(RM)	Scenario 1 (RM)	Scenario 2 (RM)
1/31	3,636	-	-	-
2/32	3,642	-	-	-
3/33	3,642	-	-	-
4/34	3,642	-	-	-
5/35	3,642	-	-	-
6/36	3,642	-	-	-
7/37	3,977	-	-	-
8/38	3,977	-	-	-
9/39	3,977	-	-	-
10/40	3,977	-	-	-
11/41	3,977	-	-	-
12/42	4,313	-	-	-
13/43	4,313	-	-	-
14/44	4,313	-	-	-
15/45	4,313	-	-	-
16/46	4,313	-	-	-
17/47	4,722	-	-	-
18/48	4,722	-	-	-
19/49	4,722	-	-	-
20/50	4,722	-	-	-
25/55	5,133	-	-	-
30/60	6,759	-	-	-
Cash Payment at the end of the certificate period (at maturity)		-	17,274	36,297



Please refer to the notes in the next page for the assumptions used in the illustration table.

## How do the benefits compare against the total contributions made to-date?

How much would you have contributed?	How much is paid to the intermediaries?	How much will you receive if you cancel the certificate early?	What is payable upon death?
↓	↓	↓	↓

End of Certificate Year / Age	Total Contribution Made to-date (refers to cumulative contribution to be made from inception)	Total Fee		Surrender Value			Death Benefit		
		Management Expenses (refers to cumulative expenses to be paid from certificate inception)	Total Direct Commission to-date (refers to cumulative commission to be paid from inception)	Guaranteed	Non-Guaranteed [excluding guaranteed benefits amount and any survival benefits kept with takaful operator]		Guaranteed	Non-Guaranteed	
					Scenario 1	Scenario 2		Scenario 1	Scenario 2
	(RM)	(RM)	(RM)		(RM)	(RM)	(RM)	(RM)	(RM)
1/31	3,636	441	1,405	-	190	196	150,000	190	196
2/32	7,278	1,102	2,378	-	649	675	150,000	649	675
3/33	10,919	1,831	3,108	-	1,282	1,345	150,000	1,282	1,345
4/34	14,561	2,450	3,735	-	2,184	2,309	150,000	2,184	2,309
5/35	18,202	3,059	4,188	-	3,225	3,443	150,000	3,225	3,443
6/36	21,844	3,494	4,642	-	4,444	4,793	150,000	4,444	4,793
7/37	25,821	3,922	4,972	-	5,900	6,425	150,000	5,900	6,425
8/38	29,797	4,351	5,303	-	7,359	8,107	150,000	7,359	8,107
9/39	33,774	4,779	5,633	-	8,811	9,832	150,000	8,811	9,832
10/40	37,750	5,208	5,964	-	10,243	11,589	150,000	10,243	11,589
11/41	41,727	5,637	6,294	-	11,631	13,354	150,000	11,631	13,354
12/42	46,039	6,109	6,675	-	12,991	15,145	150,000	12,991	15,145
13/43	50,352	6,962	6,675	-	14,295	16,936	150,000	14,295	16,936
14/44	54,664	7,815	6,675	-	15,536	18,719	150,000	15,536	18,719
15/45	58,977	8,668	6,675	-	16,705	20,488	150,000	16,705	20,488
16/46	63,290	9,521	6,675	-	17,795	22,234	150,000	17,795	22,234
17/47	68,012	10,489	6,675	-	18,811	23,964	150,000	18,811	23,964
18/48	72,735	11,457	6,675	-	19,726	25,650	150,000	19,726	25,650
19/49	77,457	12,425	6,675	-	20,528	27,282	150,000	20,528	27,282
20/50	82,179	13,393	6,675	-	21,205	28,843	150,000	21,205	28,843
25/55	107,432	18,692	6,675	-	22,031	34,873	150,000	22,031	34,873
30/60	139,599	25,927	6,675	-	17,274	36,297	150,000	17,274	36,297



You may only receive the guaranteed amount upon death.



\*If you cancel the certificate **before maturity**, the amount that you will receive will be **much less** than the total amount of contribution that you have contributed.



The illustrations of Non-Guaranteed benefits have been prepared on two hypothetical investment scenarios

a. Scenario 1 = Assumes the PIA earns gross 2% every year, which is net 1.84% every year.

b. Scenario 2 = Assumes the PIA earns gross 5% every year, which is net 4.60% every year.

The two rates used are purely for illustrative purposes to show the variability of non-guaranteed benefits under the different investment scenarios and are NOT GUARANTEED. They do not represent upper and lower limits on the investment performance of the PIA, and are not the returns earned on the actual contributions made for the family takaful product.



The investment return rates earned i.e performance of the PIA fund in the previous 5 years are as follows:

Year 2016:	Year 2017:	Year 2018:	Year 2019:	Year 2020:
5.65% per annum	4.63% per annum	3.86% per annum	4.29% per annum	3.90% per annum



The past investment performance of the fund is not an indication of its future performance. This is strictly the investment performance of the PIA, and not the returns earned on the contributions. The actual returns earned on contributions at maturity/surrender will be lower due to cost of takaful coverage and expenses.



Total fee is the amount received by the intermediary and takaful operator for the marketing of the certificate and services that the intermediary and takaful operator will provide to you for the duration of your certificate.



The accumulated PIA values illustrated are before the addition of PRIA Surplus which may be distributed yearly depending on the actual claims experience of the PRIA fund.



For PIA, the fund will be invested to achieve stable level of income by investing into sukuk and other Islamic debt instruments, Shariah permissible deposits/Islamic money market instrument with defensive strategy over medium to long-term investment horizon. The PIA may also invest into shariah-compliant equities to increase returns if necessary.

Tabarru' applicable for the basic plan and rider(s) if any.

End of Certificate Year / Age	Basic	Optional Riders						
	Takaful ProEssential (RM)	KritikalCare Essential Plus (RM)	KritikalCare Waiver Plus (RM)	KritikalCare Prime Plus (RM)	Accidental Care (RM)	Disability Income (RM)	Accidental MediBill Reimbursement (RM)	Hospital Income (RM)
1/31	114	99	11	NA	NA	NA	NA	NA
2/32	114	102	11	NA	NA	NA	NA	NA
3/33	114	112	12	NA	NA	NA	NA	NA
4/34	116	121	13	NA	NA	NA	NA	NA
5/35	119	131	14	NA	NA	NA	NA	NA
6/36	123	142	15	NA	NA	NA	NA	NA
7/37	129	157	16	NA	NA	NA	NA	NA
8/38	137	172	17	NA	NA	NA	NA	NA
9/39	147	193	18	NA	NA	NA	NA	NA
10/40	162	221	20	NA	NA	NA	NA	NA
11/41	185	266	24	NA	NA	NA	NA	NA
12/42	204	305	26	NA	NA	NA	NA	NA
13/43	227	358	30	NA	NA	NA	NA	NA
14/44	252	416	33	NA	NA	NA	NA	NA
15/45	282	475	36	NA	NA	NA	NA	NA
16/46	317	536	39	NA	NA	NA	NA	NA
17/47	353	602	42	NA	NA	NA	NA	NA
18/48	393	677	44	NA	NA	NA	NA	NA
19/49	438	756	47	NA	NA	NA	NA	NA
20/50	486	845	49	NA	NA	NA	NA	NA
25/55	794	1,467	51	NA	NA	NA	NA	NA
30/60	1,338	2,213	14	NA	NA	NA	NA	NA

Note:

- 1) If you have attached riders to your basic plan, you can refer to PDS for the rider's wakalah fee and commission, as well as the contribution amount of the rider.
- 2) "NA" indicates the rider is not applicable, as it is not selected.

End of Certificate Year / Age	Optional Riders
	MediPro (RM)
1/31	1,288
2/32	1,293
3/33	1,293
4/34	1,293
5/35	1,293
6/36	1,293
7/37	1,525
8/38	1,525
9/39	1,525
10/40	1,525
11/41	1,525
12/42	1,757
13/43	1,757
14/44	1,757
15/45	1,757
16/46	1,757
17/47	2,040
18/48	2,040
19/49	2,040
20/50	2,040
25/55	2,324
30/60	3,449

**Note:**

- 1) If you have attached riders to your basic plan, you can refer to PDS for the rider's wakalah fee and commission, as well as the contribution amount of the rider.
- 2) "NA" indicates the rider is not applicable, as it is not selected.



<b>PRODUCT DISCLOSURE SHEET</b>  <b>Read this Product Sheet before you decide to participate in Takaful ProEssential. Be sure to also read the general terms and conditions.</b>	<b>Takaful ProEssential</b>  <b>Date : 08/09/2021</b>
<b>1. What is this product about?</b>	
<p>Takaful ProEssential is a regular contribution ordinary family takaful plan that provides Death, Total Permanent Disability (TPD) and Golden Age Disability (GAD) coverage. Additionally, this product also comes with Maturity Benefit and Family Care Privilege.</p>	
<b>2. What are the Shariah Concept available?</b>	
<ul style="list-style-type: none"> <li>• <b>TAKAFUL</b> It means an arrangement based on mutual assistance under which Takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the Takaful participants or their beneficiaries on the occurrence of pre-agreed events.</li> <li>• <b>WAKALAH</b> It means a Shariah concept where a representative is appointed to undertake transactions on another person's behalf.</li> <li>• <b>TABARRU'</b> It means donation and in Takaful the sum amount of money being contributed by participants to Participant Risk Investment Account (PRIA) based on donation contract.</li> <li>• <b>QARD</b> It means an interest-free loan provided by the takaful operator in the event of deficit in the PRIA.</li> <li>• <b>HIBAH<sup>1</sup></b> If there is a surplus declared from the PRIA at the end of each financial year, 50% of the surplus will be shared with the eligible Participant based on the Hibah (gift) contract.</li> <li>• <b>CONDITIONAL HIBAH</b> It is a conditional gift where the participant agrees to transfer his/her ownership of the Takaful benefits payable to the nominee(s) upon the death of the Person Covered based on the Conditional Hibah contract.</li> <li>• <b>JUA'LAH</b> It is a commission (reward) for good performance in managing the PRIA where the Takaful operator shall be entitled to an incentive equal to 50% of any surplus sharing from the PRIA after the end of each financial year. The Takaful operator is also entitled to an incentive of 10% of any profit in PIA for its good performance in managing the PIA fund.</li> </ul> <p><sup>1</sup>Only to those Participants who have not incurred any claim and/or not received any benefits payable under each type of cover under this Certificate.</p>	

**3. What are the coverage / benefits provided?**

Basic Sum Covered : RM 150,000

Coverage Term : 30 years

Benefits	Description
Death/TPD/GAD Benefit	Upon death, TPD or GAD of the Person Covered, RM 150,000 and the PIA Amount, if any less any amount due to us, shall be payable.
Maturity Benefit	PIA, if any less any amount due to us, will be payable.
Family Care Privilege	<p>In the event of death of the Person Covered, Person Covered's family members (legal spouses and children, up to 4 family members), are entitled to participate in a takaful certificate which covers Death or TPD for a coverage amount of up to 25% of Basic Sum Covered each, up to maximum of RM300,000 per life, without evidence of coverability.</p> <p>Participant may register his Family members at any point in time during the coverage term and Family members must exercise this privilege not later than 5 years after the death of Person Covered. If no Family members being registered with us prior to the death of the Person Covered, any subsequent registration will not be entitled to this Family Care Privilege.</p> <p>There shall be no benefit payable for death or TPD (other than death or TPD due to an Accident) of the family member within 1 year from the commencement date of the new certificate, after exercising this privilege. In such incident, we shall return all contribution made from the commencement date of the new certificate.</p>

**Note:**

1. The coverage of TPD is up to the end of certificate year immediately following the 75th birthday of the Person Covered. TPD per life limit is RM10 million.
2. The coverage of GAD begins at the next certificate year immediately following the 75th birthday of the Person Covered until the end of the coverage period. GAD per life limit is RM2 million.
3. Only one of TPD/GAD Benefit is payable.

Optional riders attached:

Riders	Coverage Term (Years)	Sum Covered (RM)	Description
KritikalCare Essential Plus	30	150,000	Upon diagnosis of any of the 51* Critical Illnesses as listed, the rider sum covered will be payable.
KritikalCare Waiver Plus	30	868	Upon diagnosis of any of the 50 Critical Illnesses as listed, we will waive basic contribution throughout the rider's coverage term. Terms and conditions apply.
MediPro	30	-	This is a hospital and surgical plan that provides reimbursement of hospitalisation and surgical expenses incurred in the event of hospitalisation or out-patient treatment due to illness or injury. The benefits covered is stated in the Schedule of Benefits - MediPro. Please refer to certificate for the full definitions.

\*As for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, payment under this clause is limited to 10% of the rider's sum covered subject to a maximum of RM25,000 will be payable upon first incidence. This payment is only payable once and the rider sum covered will be reduced by the claims amount paid. Terms and conditions apply.

#### List of Critical Illnesses Covered

1. Alzheimer's Disease/Severe Dementia
2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease\*\*
3. Apallic Syndrome
4. Bacterial Meningitis - Resulting in permanent inability to perform activities of daily living
5. Benign Brain Tumour - of specified severity
6. Blindness - Permanent and Irreversible
7. Brain Surgery
8. Cancer - of specified severity and does not cover very early cancers
9. Cardiomyopathy - of specified severity
10. Chronic Aplastic Anemia - resulting in permanent bone marrow failure
11. Chronic Autoimmune Hepatitis
12. Chronic Relapsing Pancreatitis
13. Coma - resulting in permanent neurological deficit with persisting clinical symptoms
14. Coronary Artery By-Pass Surgery
15. Creutzfeldt-Jakob Disease
16. Crohn's Diseases with Fistula
17. Deafness - Permanent and Irreversible
18. Elephantiasis
19. Encephalitis - resulting in permanent inability to perform activities of daily living
20. End-Stage Liver Failure
21. End-Stage Lung Disease
22. Full-blown AIDS
23. Fulminant Viral Hepatitis
24. Heart Attack - of specified severity
25. Heart Valve Surgery
26. HIV Infection Due To Blood Transfusion
27. Infective Endocarditis
28. Kidney Failure - requiring dialysis or kidney transplant
29. Loss of Independent Existence
30. Loss of Speech
31. Major Head Trauma
32. Major Organ / Bone Marrow Transplant
33. Medullary Cystic Disease
34. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
35. Multiple Sclerosis
36. Muscular Dystrophy
37. Myasthenia Gravis
38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
39. Paralysis of limbs
40. Parkinson's Disease - resulting in permanent inability to perform activities of daily living
41. Pheochromocytoma
42. Poliomyelitis
43. Primary Pulmonary Arterial Hypertension - of specified severity
44. Progressive Scleroderma
45. Serious Coronary Artery Disease
46. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
47. Surgery to Aorta
48. Systemic Lupus Erythematosus with Severe Kidney Complications
49. Terminal Illness
50. Third Degree Burns - of specified severity
51. Ulcerative Colitis with Total Colectomy

\*\*Angioplasty and Other Invasive Treatments for Coronary Artery Disease is not covered under KritikalCare Waiver Plus.

Note: the same critical illnesses are also covered under Second Medical Opinion in MediPro.

**Schedule of Benefits - MediPro**

Plans	Bronze	Silver	Gold	Platinum
Overall Limit	Limit (RM)			
Annual Limit <sup>1</sup>	1,000,000	1,300,000	1,500,000	2,000,000
Lifetime Limit	No Lifetime Limit			
Hospital Benefit				
Daily Hospital Room & Board (Unlimited number of days)	200	300	500	1,000
Intensive Care Unit or High Dependency Unit (Max. 120 days per annum)	As Charged, subject to Deductible <sup>2</sup>			
Hospital Supplies & Services				
Surgical Fees				
Anaesthetist Fee				
Operating Theatre				
Ambulance Fee				
Pre-Hospitalisation Diagnostic Tests (within 90 days prior to admission)				
• Diagnostic Tests				
• Specialist and Consultation				
• Medication and Treatment				
In-Hospital Physician Visit				
Post-Hospitalisation Treatment (within 180 days after discharge)				
Organ Transplant (once per lifetime)				
Day-Care Surgery				
Intraocular Lens (once per lifetime on each eye)	As Charged			
Out-patient Benefit				
Out-Patient Kidney Dialysis Treatment	As Charged, subject to Deductible <sup>2</sup>			
Out-Patient Cancer Treatment				
Out-Patient Physiotherapy Treatment (within 180 days from discharge/surgery)				
Emergency Accidental Out-Patient Treatment (within 72 hours and follow-up treatment up to a maximum of 31 days)				
Out-Patient Dengue Fever Treatment (max. limit per event)				
	Not Applicable		5,000	
Special Benefits				
Hospitalisation to a Psychiatric Hospital due to Mental Illness (per annum)	1,500	2,000	2,500	3,000
Cancer Survivor Benefit (per annum)	Not Applicable		2,500	3,000
Infectious Disease Benefit <sup>3</sup> (per Infectious Disease)			2,500	3,000
Other Benefits				
Second Medical Opinion (per annum)	1,000			
Daily Cash Allowance at Government Hospital (Max. 200 days per annum)	75	100	150	200
Guardian Benefit <sup>4</sup> (Max. per Any One Disability)	200	250	300	450
Home Nursing Care (Max. per Any One Disability)	500	750	1,000	1,500
Medical Report Fees	As Charged			
Emergency Assistance Program (EAP)	In accordance with the benefit provisions in EAP agreement			

<sup>1</sup> Out-Patient Dengue Fever Treatment, Special Benefits and EAP are not included into the annual limit and will continue even if the annual limit is reached.

<sup>2</sup> A deductible is a fixed amount that must be paid by the Person Covered per rider year before any Hospitalisation and Surgical Benefits are payable by us. Deductible of RM500 shall apply for 2 rider years from the commencement of this rider. Thereafter, the deductible shall be zero. However, if there is claim being made for the event in any one rider year, the deductible of RM 500 will be reapplied in the next 2 rider years.

<sup>3</sup> Infectious Disease Benefit covers up to age 70.

<sup>4</sup> Only applicable if Person Covered is 15 years old and below.

#### 4. How much do I have to contribute?

- The total contribution you will have to make and the certificate terms may vary depending on the contribution mode, coverage term, entry age, attained age, gender, smoker status, coverage amount, underwriting decisions and if any optional riders are selected.
- The estimated total contribution that you have to make is as follows:

Plan Details	Contribution Term (Years)	Annual Contribution (RM)	Semi-Annual Contribution (RM)	Quarterly Contribution (RM)	Monthly Contribution (RM)
Takaful ProEssential	30	867.00	433.50	216.75	75.17
KritikalCare Essential Plus	30	750.00	375.00	187.50	65.03
KritikalCare Waiver Plus	30	47.05	23.52	11.76	4.08
MediPro	30	1,831.00	915.50	457.75	158.75
<b>Total Contribution</b>		3,495.05	1,747.52	873.76	303.03

#### MediPro - Bronze Plan (Male)

Attained Age (Age Last Birthday)	Annual Contribution (RM)
0 - 5	3,567.00
6 - 10	2,705.00
11 - 15	1,842.00
16 - 20	1,788.00
21 - 25	1,825.00
26 - 30	1,831.00
31 - 35	1,836.00
36 - 40	2,158.00
41 - 45	2,481.00
46 - 50	2,875.00
51 - 55	3,269.00
56 - 60	4,832.00
61 - 65	7,191.00
66 - 70	10,491.00
71 - 75	14,745.00
76 - 79	20,252.00

#### Note:

- The contribution for Takaful ProEssential and rider(s) attached, if any, are NOT GUARANTEED and we reserve the right to revise the contribution rates applicable to all participants at the time of Certificate renewal by giving you a 3 months' notice prior to implementing the revised rates.
- We reserve the right to collect taxes, if any, as may be imposed from time to time by the Government of Malaysia. Your obligation to pay such taxes at the prevailing rate shall form part of the terms and conditions of your Takaful certificate.
- The total contribution amount shown is for the first certificate year. The amount may change in the following years.

## 5. What are the fees and charges that I have to pay?

### • Wakalah Fee

- The remaining balance of Contribution after deducting Wakalah Fee will be allocated to PIA.

Certificate Year	Takaful ProEssential		
	% of Contribution	Fixed Amount (RM)	Total Wakalah Fee Amount (RM)
1	75.00%	26.01	702.54
2	65.00%	26.01	612.34
3	55.00%	26.01	522.13
4	45.00%	26.01	431.93
5	35.00%	15.61	331.32
6	25.00%	15.61	241.12
7 & onwards	10.00%	10.40	100.61

Certificate Year		1	2	3	4	5	6	7 & onwards
KriticalCare Essential Plus	% of Contribution	75.00%	60.00%	50.00%	35.00%	25.00%	15.00%	5.00%
	Amount (RM)	585.27	468.22	390.18	273.13	195.09	117.05	39.02
KriticalCare Waiver Plus	% of Contribution	75.00%	60.00%	50.00%	35.00%	25.00%	15.00%	5.00%
	Amount (RM)	36.72	29.38	24.48	17.14	12.24	7.34	2.45
MediPro	% of Contribution	28.00%	28.00%	28.00%	28.00%	28.00%	28.00%	28.00%
	Amount (RM)	521.74	523.19	523.19	523.19	523.19	523.19	617.00*

\*The Wakalah amount after 7 years may differ from the stated figure.

• **Commission as % of Contributions**

Certificate Year	1	2	3	4	5	6	7 & onwards
Takaful ProEssential	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%
KritikalCare Essential Plus	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%
KritikalCare Waiver Plus	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%

• **Commission Amount (RM)**

Certificate Year	1	2	3	4	5	6	7 & onwards
Takaful ProEssential	586.33	360.82	234.53	180.41	90.20	90.20	0.00
KritikalCare Essential Plus	507.23	312.14	202.89	156.07	78.04	78.04	0.00
KritikalCare Waiver Plus	31.82	19.58	12.73	9.79	4.90	4.90	0.00

Certificate Year	MediPro	
	As % of Contributions	Amount (RM)
1	15.00%	279.50
2	15.00%	280.28
3	15.00%	280.28
4	15.00%	280.28
5	15.00%	280.28
6	15.00%	280.28
7	15.00%	330.53
8	15.00%	330.53
9	15.00%	330.53
10	15.00%	330.53
11	15.00%	330.53
12	15.00%	380.93
13 & onwards	0.00%	0.00

The commission incurred is not an additional deduction from your contribution. It is part of the Wakalah Fee.

• **TABARRU'**

The Tabarru' will be deducted from the PIA at every monthly anniversary of the certificate up to maturity of the certificate and will be credited into the PRIA. The amount depends on the Person Covered's attained age, gender, smoker status and coverage amount, as well as underwriting decision and will be used for mutual aid and assistance.

As your Tabarru' charges increase as you get older, it is possible that the PIA value is not sufficient to pay for your Tabarru' from poor investment returns. Your certificate may lapse if contribution is not made before the end of grace period.

• **MANAGED CARE ORGANIZATION (MCO) FEE**

A fee of RM2.6 will be imposed monthly for charges relating to MCO on MediPro rider.

• **EMERGENCY ASSISTANT PROGRAM (EAP) FEE**

A fee of RM0.87 will be imposed monthly for charges relating to EAP on MediPro rider.

• **SURRENDER CHARGE**

RM 50 fee will be imposed if the surrender is done within the first 3 certificate years. There will be no fees charged on the 4th year onwards.



#### 6. What are some of the key terms and conditions that I should be aware of?

- Tax - All contribution and fees shown in the document may subject to tax or other government levies.
- Importance of disclosure - you have the duty to take reasonable care not to make a misrepresentation to us. Hence you must disclose all material facts such as to state your age correctly. If it is proven there is suppression of material fact and that it was fraudulently made or omitted, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.
- Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time of your contract of Takaful is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.
- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make any misrepresentation in answering the questions in the Proposal Form (or when you apply for this Takaful). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. In addition to answering to questions in the Proposal Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.
- Free-look period - you may cancel your certificate by returning the certificate within 15 days after the delivery date of the certificate. The contributions that you have made (less any medical expenses incurred by Us) will be returned to you.
- Grace period - you have a grace period of 31 days from contribution due date to contribute to the certificate. The certificate will remain in force during the grace period.
- We may revise the applicable fees and charges at certificate anniversary date. Such changes, if any, shall be applicable to all Participants, by giving you a 3 months prior notice.
- Withdrawal from PIA is not allowed. Contribution Top-Up into PIA is also not allowed.

*Note :*

*This list is non-exhaustive. Please refer to the Takaful certificate for the full terms and conditions under this certificate.*

## 7. What are the major exclusions/limitations under this certificate?

- **Exclusion for Death Benefit**

Death from suicide within 1 year from the commencement date or date of reinstatement, whichever is later, whether the Person Covered is sane or insane, shall limit our liability to the PIA value on the date of death.

- **Exclusions for TPD and GAD Benefit**

- Any self-inflicted injuries while sane or insane;
- Travel or flight in or on any type of aircraft except on a regularly scheduled passenger flight of a commercial aircraft;
- Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war whilst under orders for warlike operations or restoration of public order;
- War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war;
- Pre-Existing Illness;
- Being involved in unlawful/illegal act;
- Being under the influence of any alcohol, narcotic and/or drug.

- **Exclusions for KritikalCare Essential Plus and KritikalCare Waiver Plus**

- Pre-Existing Illness;
- The signs or symptoms of the Critical Illness has manifested prior to or:
  - Within 60 days from the commencement date, effective date of this rider or reinstatement date, whichever is later for:
    - Angioplasty and Other Invasive Treatments for Coronary Artery Disease
    - Cancer
    - Coronary Artery By-Pass Surgery
    - Heart Attack
    - Serious Coronary Artery Disease
  - Within 30 days from the commencement date, effective date of this rider or reinstatement date, whichever is later for all other Critical Illness.
- Other than the first incidence of the Critical Illness;
- Any injury or illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, wilful misuse of alcohol and/or the taking of drugs other than under the direction of a registered medical practitioner;
- Any Critical Illness was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which manifested or was diagnosed before the Person Covered attained age 17;
- The Critical Illness, where in our sole and absolute opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Person Covered to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. The exception is when HIV infection is due to blood transfusion, as defined in this rider. For the purpose of this rider:
  - the definition of AIDS shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of that definition; and
  - infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in the Company's sole and absolute opinion, either the presence of any Human Immunodeficiency Virus or antibodies to such virus;

- **Exclusions for MediPro**

- Pre-existing illness;
- Specified Illnesses occurring during the first one hundred twenty (120) days of continuous cover;
- Any medical or physical conditions arising within the first 30 days of the Commencement Date or Reinstatement date whichever is latest except for accidental injuries;
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Supplementary Certificate;
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law;
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.

**Note:**

*This list is non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions under this certificate.*

<b>8. Can I cancel my certificate?</b>
Yes, you may cancel your certificate. However, participating in a family takaful plan is a long-term financial commitment. If there is no contribution made within the grace period, your certificate may lapse. The PIA value that will be payable when you cancel the certificate before the maturity will be much less than the total amount of contribution that you have made. You may cancel your certificate by giving a written notice and returning the original certificate to us.
<b>9. What do I need to do if there are changes to my contact details?</b>
It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. You may write or email to us at the below address or e-mail.
<b>10. Where can I get further information?</b>
<ul style="list-style-type: none"> <li>Should you require additional information about family takaful and medical and health takaful, please refer to the insuranceinfo booklet on 'Family Takaful' and 'Medical and Health Takaful', available at all our branches or you can obtain a copy from your wealth planner or visit <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a>.</li> </ul> <p>If you have any enquiries, please contact us at:  Zurich Takaful Malaysia Berhad  Level 23A, Mercu 3,  No. 3, Jalan Bangsar, KL Eco City,  59200, Kuala Lumpur, Malaysia.</p> <p>Tel : 03-2109 6000  Fax : 03-2109 6888  Email : <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a></p>
<b>11. Other similar types of plan available</b>
Takaful Family Hero, Takaful Term 80
<p><b>IMPORTANT NOTE:</b>  <b>PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE WEALTH PLANNER OR CONTACT US DIRECTLY FOR MORE INFORMATION.</b></p>
<p><i>Zurich Takaful Malaysia Berhad is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.  The information provided in this disclosure sheet is valid as at 08/09/2021.</i></p>