

4. How much do you have to contribute?

- The total contribution you will have to make and the certificate term may vary depending on the contribution mode and basic sum assured.
- Your contribution is anticipated to be level until end of contribution term and it is not guaranteed.
- An additional 6% tax will be added in the contribution made by business organization
- The estimated total contribution term that you have to contribute is as follow:

Plan Details	Contribution Term (years)	Annual Contribution (RM)	Semi-Annual Contribution (RM)	Quarterly Contribution (RM)	Monthly Contribution (RM)
Takaful Mumtaz	8	10,000.00	5,000.00	2,500.00	900.00
Total Contribution		10,000.00	5,000.00	2,500.00	900.00

Note:

1. The contribution of takaful mumtaj are NOT GUARANTEED and Zurich Takaful Malaysia Berhad reserves the right to revise the contribution rates applicable to all participants at the time of certificate renewal by giving the participants a 90 days written notice prior to implementing the revised rates
2. Zurich Takaful Malaysia Berhad reserves 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.

5. What are the fees and charges I have to contribute?

. Wakalah Fee*

Certificate Year	% of Contribution	Amount (RM)
1	50.00%	5,000.00
2	40.00%	4,000.00
3	35.00%	3,500.00
4	25.00%	2,500.00
5	10.00%	1,000.00
6	10.00%	1,000.00
7 & 8	5.00%	500.00

Note: *The Wakalah Fee incurred is based on the contribution. The remaining balance of Contribution after deducting table 2 Wakalah Fee will be allocated to PIA.

. Commission*

Certificate Year	% of Contribution	Amount (RM)
1	33.00%	3,300.00
2	19.00%	1,950.00
3	15.00%	1,500.00
4	8.00%	800.00
5	2.00%	250.00
6	2.00%	250.00
7 & 8	0.00%	0.00

Note: *The commission incurred is not an additional deduction from the contribution to pay the commission. It is part of Wakalah Fee.

. Tabarru'

The Tabarru' will be dripped from the PIA on every monthly anniversary of the Certificate & credited into the PIA. The amount depends on the Sum Covered, attained age and gender of Person covered and will be used for mutual aid and assistance.

. Surrender Charge

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

. Reinstatement Fee

RM50 fee will be imposed on certificate reinstatement.

participant needs to pay any outstanding contribution from the last contribution due date upon reinstatement. The Cash back next entitlement date will be on the next anniversary after the reinstatement.