

TAKAFUL SCHEDULE

Takaful Contract No : TGTW001218/2
Takaful Contract Holder : KOPERASI POLIS DIRAJA MALAYSIA BERHAD
Address : NO.1, BANGUNAN KOPERASI POLIS
 JALAN SULAIMAN
 KUALA LUMPUR
 50000 WILAYAH PERSEKUTUAN
Period of Coverage : 01/03/2019 TO 29/02/2020
Renewal : 01/03/2020
Group Benefits Scheme : GROUP FAMILY TAKAFUL
Covered Members : AS PER LIST LODGED TO THE COMPANY

Scope of Coverage & Contribution:

| No. | Benefits | Plan | Eligible Age of Entry | Maximum Age of Cover | Free Cover Limit (Up to age 69 years old) | Total Sum Covered (RM) | Contribution Rate Per Unit Per Person (Annual) | Contribution (RM) |
|-----|--|-------|-------------------------|----------------------|--|------------------------|--|-------------------|
| 1 | Death (Natural) | Plan1 | 3 months – 69 years old | 70 | 78,000.00 (up to 6 units) | 13,000.00 | 132.00 | 1,658,161.95 |
| | Permanent Total Disability Benefit (Natural) | | | | | 13,000.00 | | |
| | Death (Accidental) | | | | | 33,000.00 | | |
| | Permanent Total Disability Benefit (Accidental) | | | | | 33,000.00 | | |
| | Permanent Partial Disability Benefit (Accidental) | | | | | 33,000.00 | | |
| | Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) up to 150 days | | | | | 125.00 | | |
| | Accidental Daily Hospital Allowance up to 30 days | | | | | 20.00 | | |
| | Funeral Expense (RM 3000/life) | | | | N/A | 3,000.00 | | |
| 2 | Death (Natural) | Plan2 | 3 months – 69 years old | 70 | 78,000.00 (up to 6 units) | 26,000.00 | 264.00 | |
| | Permanent Total Disability Benefit (Natural) | | | | | 26,000.00 | | |
| | Death (Accidental) | | | | | 66,000.00 | | |
| | Permanent Total Disability Benefit (Accidental) | | | | | 66,000.00 | | |
| | Permanent Partial Disability Benefit (Accidental) | | | | | 66,000.00 | | |
| | Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) up to 150 days | | | | | 200.00 | | |
| | Accidental Daily Hospital Allowance up to 30 days | | | | | 40.00 | | |
| | Funeral Expense (RM 5000/life) | | | | N/A | 5,000.00 | | |

| No. | Benefits | Plan | Eligible Age of Entry | Maximum Age of Cover | Free Cover Limit (Up to age 69 years old) | Total Sum Covered (RM) | Contribution Rate Per Unit Per Person (Annual) | Contribution (RM) |
|-----|--|-------|-------------------------|----------------------|--|------------------------|--|-------------------|
| 3 | Death (Natural) | Plan3 | 3 months – 69 years old | 70 | 78,000.00 (up to 6 units) | 39,000.00 | 396.00 | |
| | Permanent Total Disability Benefit (Natural) | | | | | 39,000.00 | | |
| | Death (Accidental) | | | | | 99,000.00 | | |
| | Permanent Total Disability Benefit (Accidental) | | | | | 99,000.00 | | |
| | Permanent Partial Disability Benefit (Accidental) | | | | | 99,000.00 | | |
| | Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) up to 150 days | | | | | 250.00 | | |
| | Accidental Daily Hospital Allowance up to 30 days | | | | | 60.00 | | |
| | Funeral Expense (RM 7000/life) | | | | N/A | 7,000.00 | | |
| 4 | Death (Natural) | Plan4 | 3 months – 69 years old | 70 | 78,000.00 (up to 6 units) | 52,000.00 | 528.00 | |
| | Permanent Total Disability Benefit (Natural) | | | | | 52,000.00 | | |
| | Death (Accidental) | | | | | 132,000.00 | | |
| | Permanent Total Disability Benefit (Accidental) | | | | | 132,000.00 | | |
| | Permanent Partial Disability Benefit (Accidental) | | | | | 132,000.00 | | |
| | Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) up to 150 days | | | | | 300.00 | | |
| | Accidental Daily Hospital Allowance up to 30 days | | | | | 80.00 | | |
| | Funeral Expense (RM 9000/life) | | | | N/A | 9,000.00 | | |
| 5 | Death (Natural) | Plan5 | 3 months – 69 years old | 70 | 78,000.00 (up to 6 units) | 65,000.00 | 660.00 | |
| | Permanent Total Disability Benefit (Natural) | | | | | 65,000.00 | | |
| | Death (Accidental) | | | | | 165,000.00 | | |
| | Permanent Total Disability Benefit (Accidental) | | | | | 165,000.00 | | |
| | Permanent Partial Disability Benefit (Accidental) | | | | | 165,000.00 | | |
| | Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) up to 150 days | | | | | 400.00 | | |
| | Accidental Daily Hospital Allowance up to 30 days | | | | | 100.00 | | |
| | Funeral Expense (RM 11000/life) | | | | N/A | 11,000.00 | | |

| No. | Benefits | Plan | Eligible Age of Entry | Maximum Age of Cover | Free Cover Limit (Up to age 69 years old) | Total Sum Covered (RM) | Contributi on Rate Per Unit Per Person (Annual) | Contribution (RM) |
|---------------------|---|-------|--|----------------------------|---|------------------------------|--|----------------------|
| 6 | Death (Natural) | Plan6 | 3 months – 69 years old | 70 | 78,000.00 (up to 6 units) | 78,000.00 | 792.00 | |
| | Permanent Total Disability Benefit (Natural) | | | | | 78,000.00 | | |
| | Death (Accidental) | | | | | 198,000.00 | | |
| | Permanent Total Disability Benefit (Accidental) | | | | | 198,000.00 | | |
| | Permanent Partial Disability Benefit (Accidental) | | | | | 198,000.00 | | |
| | Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) up to 150 days | | | | | 500.00 | | |
| | Accidental Daily Hospital Allowance up to 30 days | | | | | 120.00 | | |
| | Funeral Expense (RM 13000/life) | | | | N/A | 13,000.00 | | |
| Contribution | | | | | | | | 1,658,161.95 |
| Sales & Service Tax | | | | | | | | 0.00 |
| Stamp Duty | | | | | | | | 10.00 |
| Total Contribution | | | | | | | | 1,658,171.95 |



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50000 WILAYAH PERSEKUTUAN

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Renewal : 01/03/2020

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Covered Members : AS PER LIST LODGED TO THE COMPANY

Wakalah Fee

| Type | % of Contribution | Fixed Wakalah Fee |
|--------------|-------------------|-------------------|
| Wakalah Fee* | 12.00 % | 0.00 |
| Commission | 10.00 % | 0.00 |

*The Wakalah Fee is inclusive of Commission

Net Surplus Allocation Ratio

| Takaful Contract Holder | Takaful Operator |
|-------------------------|------------------|
| 50 % | 50 % |

Dated 30/APR/2019 in KUALA LUMPUR

FOR ETIQA FAMILY TAKAFUL BERHAD

AUTHORISED SIGNATORY