

TAKAFUL SCHEDULE

Takaful Contract No : TGTW001426/1
Takaful Contract Holder : PHARMANIAGA BERHAD
Address : NO. 7, LORONG KELULI 1B
 KAWASAN PERINDUSTRIAN BUKIT RAJA SELATAN
 SEKSYEN 7, SHAH ALAM
 40000 SELANGOR
Period of Coverage : 01/05/2019 TO 30/04/2020
Renewal : 01/05/2020
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 65 years old)	Total Sum Covered	Contribution Rate Per 1000 Sum covered	Contribution (RM)
1	Death (Non-Accidental)	GTW	16 - 65	66	1,000,000.00	As per listing attached	1.78	454,002.00
2	Permanent Total Disability Benefit (Non-Accidental)	TPW	16 - 65	66	1,000,000.00	As per listing attached	0.16	
3	Terminal Illness	TIW	16 - 65	66	N/A	As per listing attached	0.04	
Contribution								454,002.00
Services Tax								27,244.92
Stamp Duty								10.00
Total Contribution								481,256.92

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Wakalah Fee

Type	% of Contribution	Fixed Wakalah Fee
Wakalah Fee*	17.00 %	0.00
Commission	7.00 %	0.00


*The Wakalah Fee is inclusive of Commission

Net Surplus Allocation Ratio

Takaful Contract Holder	Takaful Operator
50 %	50 %

Dated 10/JUNE/2019 in KUALA LUMPUR

FOR ETIQA FAMILY TAKAFUL BERHAD



 AUTHORISED SIGNATORY