

Intelek

The Education Plan For Your Children.



Provide a Brighter Future for Your Children

Your children are your pride and joy. As a responsible parent, you know that education is vital to success and would have started saving for their future. But your savings alone may not be sufficient.

Education costs are escalating. In 10 years' time, a 4-year university course could cost RM72,000.00 in Malaysia*, RM250,000.00 in Australia or RM400,000.00 in UK**. If any unwanted incident occurs, your children may not even get the education they deserve. That is why it is crucial to start planning for their future now.

Sources: *Study in Malaysia Handbook
(International Edition)

**Ministry of Higher Education 2009

Securing Your Children's Higher Education

Intelek helps build a sizeable fund for your children's education needs and also provides protection from just RM70.00 contribution a month. In addition, Intelek rewards your children on their achievements.

Examination Grades	Reward (RM) for Monthly Contribution of Less Than RM100.00	Reward (RM) for Monthly Contribution of RM100.00 and Above
UPSR – 5As	250.00	500.00
PMR – 8As	350.00	750.00
SPM – 8As	500.00	1,000.00
STPM – 5 Principal As	1,000.00	1,500.00

The rewards are subjected to the following conditions:

- 1 Certificate must be in force at least one (1) year before your children sit for the exams.
- 2 The benefit is on per life basis.
- 3 Number of A grade is counted based on core subjects only (grades A and A+ only).
- 4 The benefit is subject to change according to the Malaysian Syllabus Structure.
- 5 Etiqa Takaful Berhad reserves the right to amend the terms and conditions of the benefit in the future.

You may also withdraw up to 80% of the available amount in your account to meet unexpected expenses. In times of misfortune, we will continue paying your contributions in your absence. Your family will have peace of mind knowing that your children's future education will not be compromised.

Plan Features

Your investment principles are fully respected by way of Takaful – a Shariah-compliant plan in which participants agree to help each other by making contributions in the form of Tabarru' (donation) to a Family Takaful Fund. As managers of this Fund (according to the Wakalah concept), we are responsible for ensuring that it is well positioned to honestly provide returns and benefits; and that it delivers prompt payments to the participants in times of need.

As representative, Etiqa Takaful Berhad is entitled to receive a Wakalah fee as a service charge. This fee is borne by the Participant through deduction from the contributions paid. The actual fees vary depending on the Certificate year and contribution term selected. Please refer to the Sales Illustration for more information.

If there is any distributable surplus at the end of each financial year, it will be shared on a 50:50 basis between the Participant and the Takaful Operator. The amount will be credited to a separate account/fund and payable when the Certificate ceases.

A Participant will not be entitled to the distributed surplus if he/she has made a claim under this Certificate in that particular financial year. If the payable surplus is under RM10.00, it will be donated to a charity fund as Amal Jariah (charity) on behalf of the Participant.

Key Features

Eligible Entry Age*	Minimum age: 14 days Maximum age: 15 years
Participant/Certificate Owner Entry Age*	Minimum age: 19 years Maximum age: 60 years
Maturity Age*	Maximum age: 25 years
Benefit Coverage*	<ul style="list-style-type: none"> • Death (within Takaful term or until Person Covered is 25 years old) • Total and Permanent Disability (within Takaful term or until Person Covered is 25 years old)
Sum Covered	Minimum Sum Covered: RM10,000.00 (subject to minimum contribution) Maximum Sum Covered: subject to underwriting
Minimum Contribution	RM70.00 monthly or RM840.00 annually
Terms Available	From 10 years onwards
Payment Modes	Monthly, quarterly, half-yearly or annually

*Age next birthday

Performance Fee from Surplus in Participant Risk Fund is split between you (50%) and Etiqa (50%).

Incentive Fee from Investment Profit in Participant Investment Fund is split between you (85%) and Etiqa (15%).

Enhancing Your Plan

Should you wish to enhance Intelk with more coverage and flexibility, just choose from the following riders:

- 1 Accidental Death and Dismemberment Benefit Rider
- 2 Critical Illness Rider
- 3 Waiver of Contribution for Critical Illness Rider
- 4 Waiver of Contribution for Death and Total Permanent Disability Rider
- 5 Hospital Cash Benefit Rider
- 6 Ultra Medic Rider
- 7 Level Term Rider
- 8 Family Income Benefit Rider
- 9 Regular Top-up Rider



Important Notes

If the Person Covered commits suicide while sane within one (1) year from the issue date or the date of the latest reinstatement of the Certificate, Etiqa Takaful Berhad will refund the total contributions paid.

However, the Person Covered will only be entitled to 60% of the Sum Covered if he/she commits suicide while sane after one (1) year from the issue date or date of the latest reinstatement of the Certificate.

Etiqa Takaful Berhad will not cover any disability caused by war, breach of law by the Person Covered or participation in dangerous sports.

The Participant will be given a grace period of thirty-one (31) days from the contribution due date. However, if the contribution remains unpaid at the end of the grace period, the Certificate will be continued under the Automatic Contribution Facility (ACF). The Certificate will be terminated if the amount in the Participant Investment Fund is fully utilized by the ACF.

This Certificate may qualify the Participant for personal tax relief subject to the final decision of the Inland Revenue Board Malaysia. This brochure is intended for reference only and shall not constitute a contract or invitation to participate. Etiqa Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

You should understand this Plan thoroughly to ensure that it best serves your needs and that the contribution payable under the Certificate is an amount that you can afford.

Upon termination, maturity or expiry of the Certificate, all the benefits under this Plan will cease.

The investment performance of the Fund will be based on the actual performance of the Fund and it is not guaranteed.

All contribution (if applicable) will be subjected to relevant charges or taxes including Goods and Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

You have the right to return this Certificate with written instruction to us within fifteen (15) days after the Certificate has been received by you, for any reason. If returned, the Certificate will be considered void from the beginning and any Contribution paid will be refunded to you, less any medical examination fee incurred.

Please note that for the purpose of determining the period of fifteen (15) days, this Certificate will be deemed to be returned to us on the date we have received this Certificate if personally delivered or on the date of posting if this Certificate is sent to us by registered post or on the date of transmission if this Certificate is electronically transmitted.

Benefits and/or returns of investment under this Plan will be based on actual performance of the Fund and are not guaranteed. The risk of the Fund will be borne solely by the Participant and the benefits yielded may be less than the total contributions made to the Participant Investment Fund.

Please ensure that you refer to the Sales Illustration pertaining to your Certificate provided to you by Etiqa Takaful Berhad.



Etiqa Online 1300 13 8888
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Underwritten by:
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Takaful