

## ETIQA TERM TAKAFUL PLUS – FREQUENTLY ASKED QUESTIONS (FAQ)

### SECTION 1 - ABOUT THE PLAN

<b>1.</b>	<p><b>What is Etiqa Term Takaful Plus</b></p> <p>Etiqa Term Takaful Plus is a Takaful plan provides death, and Total and Permanent Disability (TPD) benefits up to age 70 years old. An additional sum covered is payable if death or TPD is due to an accident. Etiqa Term Takaful Plus is a Shariah-compliant product.</p> <p>Please refer to the product disclosure sheet or certificate on detailed exclusions, terms and conditions of the Etiqa Term Takaful Plus.</p>								
<b>2.</b>	<p><b>What benefit does Etiqa Term Takaful Plus provide?</b></p> <p>The benefits are as below, subject to exclusions, terms and conditions stated in the certificate:</p> <table border="1" style="width: 100%; border-collapse: collapse; background-color: #FFD700;"> <thead> <tr style="background-color: black; color: white;"> <th style="text-align: left; padding: 5px;">Benefits</th> <th style="text-align: left; padding: 5px;">Benefit Payable</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"><b>Death Benefit</b></td> <td style="padding: 5px;">100% of sum covered is payable upon death of the person covered.</td> </tr> <tr> <td style="padding: 5px;"><b>TPD Benefit</b></td> <td style="padding: 5px;">100% of sum covered is payable upon TPD of the person covered. <i>Note: payment of this benefit will reduce the death benefit.</i></td> </tr> <tr> <td style="padding: 5px;"><b>Accidental Benefit</b></td> <td style="padding: 5px;"> <p><b><u>Accidental Death:</u></b></p> <p>1) Additional 100% of sum covered is payable, on top of death benefit, if death of the person covered is due to an accident; or</p> <p>2) Additional 200% of sum covered is payable on top of death benefit, if death of the person covered is due to an accident in overseas.</p> <p><b><u>Accidental TPD:</u></b></p> <p>Additional 100% of sum covered is payable, on top of TPD benefit, if TPD of the person covered is due to an accident.</p> </td> </tr> </tbody> </table>	Benefits	Benefit Payable	<b>Death Benefit</b>	100% of sum covered is payable upon death of the person covered.	<b>TPD Benefit</b>	100% of sum covered is payable upon TPD of the person covered. <i>Note: payment of this benefit will reduce the death benefit.</i>	<b>Accidental Benefit</b>	<p><b><u>Accidental Death:</u></b></p> <p>1) Additional 100% of sum covered is payable, on top of death benefit, if death of the person covered is due to an accident; or</p> <p>2) Additional 200% of sum covered is payable on top of death benefit, if death of the person covered is due to an accident in overseas.</p> <p><b><u>Accidental TPD:</u></b></p> <p>Additional 100% of sum covered is payable, on top of TPD benefit, if TPD of the person covered is due to an accident.</p>
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<b>3.</b>	<p><b>Who is this product suitable for?</b></p> <p>This product is suitable for those who are looking for basic protection plan with affordable contribution for own self, spouse and children.</p>								
<b>4.</b>	<p><b>Who is eligible to participate in this plan?</b></p> <p>Malaysians who are also members of Kumpulan Wang Simpanan Pekerja (KWSP) can participate in this plan. Contribution will be deducted from the KWSP account, subject to terms and conditions by KWSP.</p> <p>At the same time, as the member of KWSP, you can participate in this plan together with your family members. Please refer to the <i>Section 6 - Family Package</i> for more details.</p>								
<b>5.</b>	<p><b>What is the eligible age to be covered under this plan?</b></p> <p>The eligible age for you to be covered are as followed:</p> <table border="1" style="width: 100%; border-collapse: collapse; background-color: #FFD700;"> <thead> <tr style="background-color: black; color: white;"> <th style="text-align: center; padding: 5px;">Person Covered</th> <th style="text-align: center; padding: 5px;">Entry Age (Age Next Birthday)</th> <th style="text-align: center; padding: 5px;">Expiry Age (Age Next Birthday)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 5px;"><b>KWSP Member</b></td> <td style="text-align: center; padding: 5px;">17 – 65 years old</td> <td style="text-align: center; padding: 5px;">70 years old</td> </tr> </tbody> </table>	Person Covered	Entry Age (Age Next Birthday)	Expiry Age (Age Next Birthday)	<b>KWSP Member</b>	17 – 65 years old	70 years old		
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6.	<p><b>What is age next birthday?</b></p> <p>The acceptance of this application is based on your age next birthday. Age next birthday simply means the age of your next birthday. For example, if you have celebrated your 30th birthday, your next birthday will be 31st, so your age next birthday will be 31 years old.</p>
7.	<p><b>How do I know how much the coverage amount that I need under this plan?</b></p> <p>Please visit <a href="https://www.mycoverage.my/en/calculator/term_coverage">https://www.mycoverage.my/en/calculator/term_coverage</a> to find out more on the coverage that you may need and factors to be considered based on your current income, expenditure and financial obligations with the calculator provided.</p>
8.	<p><b>How do I participate in Etiqa Term Takaful Plus?</b></p> <p>Sign-in to KWSP i-Akaun Portal -&gt; go to i-Lindung tab -&gt; select Etiqa Term Takaful Plus -&gt; complete details at Etiqa portal -&gt; complete authorisation for withdrawal from KWSP Account via KWSP i-Akaun Transfer Gateway</p>
9.	<p><b>How will I receive confirmation on my application? When does the cover start?</b></p> <p>The confirmation of your application is immediate. The cover will start on the day your application is accepted, subject to contribution received by us. The certificate documents and payment receipt will be emailed to you.</p> <p>You may view your active certificate coverage from the i-Lindung platform within KWSP i-Akaun (Member). Alternatively, you may also get the certificate details by downloading the Etiqa+ application from App Store or Google Play.</p> <p>However, unsuccessful contribution <a href="#">payment</a> will result in voidance of your certificate from the day your application was accepted.</p>
10.	<p><b>Will there be any medical examination on my application?</b></p> <p>Etiqa Term Takaful Plus is a guaranteed acceptance product, you do not need to answer any health questions or go through any medical examination.</p>
11.	<p><b>What is the minimum and maximum sum covered for this plan?</b></p> <p>The minimum sum covered of this plan is RM10,000, with every increase of RM5,000.</p> <p>The maximum sum covered of this plan is RM200,000.</p> <p><b>Note:</b> Please referred to Q44 under <i>Section 6 – Family Package</i> for family members’ eligibility.</p>
12.	<p><b>Can I change the sum covered for Etiqa Term Takaful Plus certificate?</b></p> <p>You are not allowed to increase the sum covered for Etiqa Term Takaful Plus. if you wish to get additional protection, you may consider participating in another Etiqa Term Takaful certificate.</p> <p>Reduce of sum covered is allowed, underwriting and medical examination are not required. The revised sum covered will take effect from the next certificate anniversary.</p>
13.	<p><b>Do I get to enjoy surplus for this plan?</b></p> <p>The distributable portion of surplus arising from the Participants’ Risk Fund (PRF) will be determined and distributed annually by us. The surplus, if any, will be 50% paid to us, and the other 50% will be shared amongst the eligible participants.</p>
14.	<p><b>Is waiting period applicable for Etiqa Term Takaful Plus before I am eligible for a claim?</b></p>

	Yes, for suicide while sane, non-accidental death or TPD that happen within 1 year from the certificate issue date, we will refund the total contributions that you have paid to us.
15.	<p><b>What are the exclusions for Etiqa Term Takaful Plus?</b></p> <p>Please refer to the Product Disclosure Sheet (PDS) and certificate for details.</p>
16.	<p><b>Can a foreigner participate in this plan?</b></p> <p>No, this plan is only available to Malaysians.</p>
17.	<p><b>Can I participate in this plan through an agent?</b></p> <p>This plan is not offered through an agent, you can only enroll this plan through- KWSP i-Akaun portal. There is no commission charged on this plan.</p>
18.	<p><b>If I have already existing participated in Etiqa Term Takaful Plus certificate, can I participate in another one?</b></p> <p>You can participate in multiple Etiqa Term Takaful Plus certificates up to a combined coverage amount of RM 200,000.</p>
19.	<p><b>Can I cancel my certificate?</b></p> <p>You may cancel the plan with a written instruction to us within 15 days of free look period after the certificate has been received by you. We will then refund your contribution to your KWSP account. If you have attained 55<sup>th</sup> birthday, we will credit the refunded contribution to your bank account.</p> <p>You may access to KWSP portal to view your cancellation transaction. If you have attained 55<sup>th</sup> birthday, your cancellation transaction may not be available at the KWSP portal immediately. However, you may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>, or call Etiqa Oneline at 1-300-13-8888 for the enquiry of your transaction. A 24-hour Live Chat is also available on our website for enquiry.</p>
20.	<p><b>Do I receive any surrender value if I surrender my certificate?</b></p> <p>No, there is no surrender value payable under the certificate, you may be entitled to the PRF surplus, if any.</p>
21.	<p><b>What will I receive if no claim is made throughout the certificate term?</b></p> <p>This is a pure protection term Takaful plan that does not provide any maturity benefit.</p>
22.	<p><b>Are the contributions paid for Etiqa Term Takaful Plus eligible for Income Tax Relief?</b></p> <p>Yes, 100% of the contribution paid for this plan may qualify you for personal income tax relief under Life Insurance/Family Takaful category, subject to the terms and conditions of the Inland Revenue Board of Malaysia.</p>
<b>SECTION 2 – CONTRIBUTIONS AND CHARGES</b>	
23.	<p><b>How much contribution do I need to pay?</b></p> <p>Please refer to the PDS or Takaful Schedule for the contribution required for this plan. Your age (age next birthday), gender, individual/family package and sum covered selected at the time of application determine the contribution that you need to pay.</p> <p>The contribution will increase on the 1st day of the next certificate year, in accordance to your attained age.</p>
24.	<p><b>How do I pay the contribution?</b></p> <p>Contribution will be paid via your KWSP account auto deduction, subject to terms and conditions by KSWP.</p>

	<p>However, if the KWSP member is age 55 and above, and has insufficient fund in the KWSP account, they can opt to pay the contributions by:</p> <ol style="list-style-type: none"> <li>1) online banking;</li> <li>2) credit/debit card; or</li> <li>3) banking account auto debit service (MBB and BSN)</li> </ol> <p>Once the above contribution paying method is opted, no reversion to KWSP account is allowed.</p> <p>Please refer to KWSP website for detailed terms and conditions.</p>
25.	<p><b>How frequent do I need to pay the contribution?</b></p> <p>The contribution is to be paid yearly, and you are required to pay the contribution throughout the certificate term.</p>
26.	<p><b>What happen if I stop paying the contribution?</b></p> <p>There is a grace period of 31 days from the contribution due date given to you to pay the contribution. You are still covered within the grace period. If the contribution due is not paid within the grace period, your certificate may lapse thereafter and you will not be entitled for the benefits should any of the covered event occurs.</p>
27.	<p><b>What are the charges under Etiqa Term Takaful Plus?</b></p> <p>Upfront Wakalah fee of 25% per certificate will be taken from your yearly contribution to cover the costs of distributing and managing the plan. The remaining will be allocated into the Participants' Risk Fund (PRF).</p>
<b>SECTION 3 – CERTIFICATE SERVICING</b>	
28.	<p><b>Who can I contact if I want to update my personal information or contact details?</b></p> <p>You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Online at 1-300-13-8888.</p>
29.	<p><b>What should I do if I lose or do not receive my certificate documents of this plan?</b></p> <p>You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Online at 1-300-13-8888.</p>
30.	<p><b>Who can I contact for further information?</b></p> <p>You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>, call Etiqa Online at 1-300-13-8888, or visit our website at <a href="http://www.etiqa.com.my">www.etiqa.com.my</a> for further information. A 24-hour Live Chat is also available on our website for enquiry.</p>
<b>SECTION 4 - NOMINATION</b>	
31.	<p><b>Why is it important to make a nomination?</b></p> <p>Nomination is important to ensure that your loved ones will receive the protection as intended by you and that certificate benefits can be paid out by Etiqa without any delay. The nominee can be either an executor (wasi) or a beneficiary under a conditional Hibah (Gift).</p> <p>It is important for you to notify your nominee regarding the certificate benefits and nomination.</p>
32.	<p><b>Who can I nominate for my certificate?</b></p> <ol style="list-style-type: none"> <li>1) The nominee has to be an individual. Nomination of an organization is not allowed.</li> <li>2) If your nominee is below the age of 18 at the point of claim, the benefits will be paid to the surviving parent or a proper claimant i.e. legal guardian, subject to the relevant legal evidence/supporting documents.</li> </ol>
33.	<p><b>How can I do nomination?</b></p>

	Fill up a nomination form provided in <a href="http://www.etiqa.com.my">www.etiqa.com.my</a> . Sign the completed nomination form, scan and send it to <a href="mailto:getonline@etiqa.com.my">getonline@etiqa.com.my</a> or send to our postal address at Etiqa Family Takaful Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000, Kuala Lumpur. A 24-hour Live Chat is also available on our website for enquiry.
34.	<b>Who will receive the benefit if I become TPD or die within the cover period?</b>
	Where the participant is also the person covered, you may nominate an individual or more, to receive the benefit upon your death. However, the benefit is payable to you if TPD occurs.  In the event that participant and person covered are different, all the benefit will be payable to the participant should death or TPD happened to the person covered.
<b>SECTION 5 - CLAIMS</b>	
35.	<b>How to claim in case of covered events happen (Death or TPD)?</b>
	For more information on how to make a claim and the additional documents required, please visit <a href="https://www.etiqa.com.my/v2/claims/life-family">https://www.etiqa.com.my/v2/claims/life-family</a> . We can be contacted via email at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Online at 1-300-13-8888.
36.	<b>How long will it takes to process a claim?</b>
	Upon receiving the complete documents, the claim payment will be processed within 7 working days.
<b>SECTION 6 – FAMILY PACKAGE</b>	
37.	<b>What is Etiqa Term Takaful Plus family package?</b>
	Etiqa Term Takaful Plus family package allows you to obtain Takaful protection for your family members in a single Takaful package. However, each family member still has the flexibility to select his/her own sum covered where individual certificate will be issued to each family member, with the condition that the sum covered cannot be more than the principal person covered. As the KWSP member, you will be the principal person covered as well as the participant for all the certificates that you apply under the family package.
38.	<b>Who can be included in the family package?</b>
	The Etiqa Term Takaful Plus family package must consist of at least 2 persons in any of the following combinations: <ul style="list-style-type: none"> <li>• KWSP member and spouse</li> <li>• KWSP member and child(ren)</li> <li>• KWSP member, spouse and child(ren)</li> </ul>
39.	<b>Who is eligible to sign up or participate?</b>
	Malaysians with age range as below are eligible to participate. Age ranges are defined as follows: <ul style="list-style-type: none"> <li>• KWSP member: 17 years old to 65 years old (age next birthday)</li> <li>• Spouse: 17 years old to 65 years old (age next birthday)</li> <li>• Children: 14 days old to 16 years old (age next birthday)</li> </ul>
40.	<b>What is the coverage term for me and family member(s) under the Etiqa Term Takaful Plus family package?</b>
	KWSP member: up to age 70 years old Spouse: up to person covered age 70, or KWSP member age 70 years old, whichever is earlier.

	Children: up to person covered age 25, or KWSP member age 70 years old, whichever is earlier.
41.	<b>How many family members can be included in the family plan?</b>
	The total allowable number of family members in a family package is up to 12 (only 1 spouse is allowed), e.g. KWSP member with 10 children, or KWSP member and spouse with 10 children. <i>Note: maximum 1 spouse and 10 children are allowed in one family package.</i>
42.	<b>Do my family members need to undergo any medical or health assessment to participate in Etiqa Term Takaful Plus?</b>
	Etiqa Term Takaful Plus is a guaranteed acceptance product, your family members do not need to answer any health questions or go through any medical examination.
43.	<b>If I have already participated in an individual Etiqa Term Takaful Plus certificate for myself, can I convert it to a family package?</b>
	No, conversion is not available for this plan. Should you want to extend the coverage to your family members, up to a maximum of 11 members (1 spouse & 10 children), you are required to sign up a new plan together with your family members, subject to the individual maximum sum covered of RM200,000.
44.	<b>What is the eligible sum covered for my family member?</b>
	The minimum eligible sum covered of this plan is RM10,000, with every increase of RM5,000. The maximum eligible sum covered of this plan is RM200,000. <i>Note:</i> 1. Family member(s)'s sum covered can either be equal to or lower than KWSP member's sum covered. 2. Should there be any change in KWSP member's sum covered leads to a lower sum covered than his/her family member(s), as a result, the sum covered of the family member(s) will be adjusted accordingly
45.	<b>Is the sum covered shared by all family members?</b>
	It is not shared. Each family member will have their own individual sum covered according to the sum covered chosen. Any claim from a family member will not affect the sum covered of the other family member(s).
46.	<b>How much do I need to pay for a family package?</b>
	It depends on the number of family members you sign up for the family package. The contribution for each family member's certificate is based on the respective sum covered, gender and age next birthday at the commencement date. You are required to pay the total contribution of the family package throughout the certificate term.
47.	<b>What if my child is 17 years old and above? Can he / she be included under my family package?</b>
	A child at 17 years old (age next birthday) and above is considered as an adult and cannot be included under your family package. However, if he / she is a KWSP member, he/she may apply an individual Etiqa Term Takaful Plus plan. If your child is married, then he/she may consider applying for his/her own family package.
48.	<b>After participating in the family package, can I add or remove family members?</b>
	Adding new member is not allowed. You will need to participate in a new family plan with the additional family member. Removal of family member(s) is allowed on the subsequent contribution due date following the request.

49.	<p><b>What will happen to the certificates of my family member(s) if I pass away or claim for TPD benefit during the certificate term?</b></p>
	<p>As the participant and also the principal person covered, upon termination of your certificate due to death or TPD claim, the certificate of your family member(s) within the same family package will also be terminated subsequently at the end of the prevailing certificate year.</p> <p><b>Scenario 1:</b></p> <p>Ali participates in Etiqa Term Takaful Plus family package for himself, his spouse (Sofia) and child (Anis), with coverage amount of RM100k each. Unfortunately, Ali passes away in an accident 6 years later.</p> <p>Certificate commencement date – 1/1/2024</p> <p>Ali passes away with death claim payment made in June 2030, Ali’s certificate is terminated.</p> <p><b>Note</b> – <i>The certificates of Sofia and Anis will still in force with coverage provided until the end of that certificate year, which is on 31/12/2030, and will be terminated thereafter.</i></p> <p><i>However, should Sofia and Anis be also KWSP members, they are able to participate in Etiqa Term Takaful Plus on their own.</i></p>
50.	<p><b>What will happen to the other certificates in my family package if my certificate has expired?</b></p>
	<p>Upon termination of the KWSP member’s certificate due to certificate expiry, coverage of your family members within the same family package will also be terminated.</p> <p><b>Scenario 1:</b></p> <p>Ali, age 50, participates in Etiqa Term Takaful Plus for himself, and his spouse (Sofia, age 43), with coverage amount of RM100k each.</p> <p>Certificate commencement date – 1/1/2024</p> <p>Ali’s certificate expired on 31/12/2044</p> <p><b>Note</b> – <i>Sofia’s certificate shall expire at her age 70, or at Ali’s age 70, whichever comes earlier. Ali’s certificate expires and terminated at his age 70, as a result, Sofia’s certificate will also be terminated.</i></p> <p><i>However, should Sofia be also a KWSP member, she is able to participate in Etiqa Term Takaful Plus on her own.</i></p>