

Etiqua Term Takaful **Plus**   
One term plan for your entire family



Takaful

Not just Takaful,  
**Etiqua Takaful**

Life is unpredictable, but you can be ready for any twists and turns with Etiqa Term Takaful Plus – an affordable term plan that offers coverage for you and your family. Enjoy peace of mind knowing that you're protected, no matter what comes your way.

## Key Benefits

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### No Cash Payments

Enjoy the convenience of automatic contribution payments directly from your EPF Account 2 for yourself and your family.



### Coverage for Death and Disability

A lump sum amount of up to RM200,000 will be paid in the event of death or total and permanent disability (TPD).



### Accidental Death Benefit

- i. An additional 100% of the sum covered will be paid in the event of death due to an accident;
- ii. An additional 200% of the sum covered will be paid in the event of death due to an accident while travelling overseas.



### Accidental Total and Permanent Disability (TPD) Benefit

An additional 100% of the sum covered will be paid in the event of total and permanent disability (TPD) due to an accident.



### Guaranteed Approval

Get immediate coverage without the hassle of a medical examination.



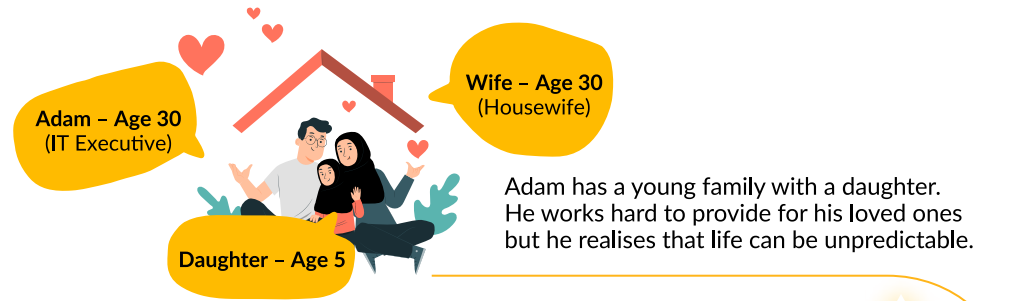
### Flexible Coverage

Choose your preferred coverage amount, from as little as RM10,000 up to RM200,000.

#### Notes:

1. This product is marketed in the form of units.
2. The minimum sum covered is RM10,000 and may be increased at RM5,000 per unit increments up to a maximum of RM200,000.
3. Terms and conditions apply.

# How It Works



Adam signs up for Etiqa Term Takaful Plus with a coverage of RM100,000 for himself, RM100,000 for his spouse, and RM50,000 for his daughter. The sign-up process is Fast & Easy.

With Etiqa Term Takaful Plus, NO cash payment is required. The total contribution deducted from his EPF Account 2 is RM400 in the first year.



5 years later, Adam takes his family for an overseas vacation.

Unfortunately, the family meets with an accident. Adam ends up passing away while his daughter is left with a broken leg, unable to ever walk again. With Etiqa Term Takaful Plus, a lump sum amount of RM400,000 will be paid in cash to Adam's wife to help with her expenses, as he has named her as the beneficiary of his certificate.



## Calculation of the First-Year Annual Contribution

Adam (30 years old)	RM220
Wife (30 years old)	RM120
Daughter (5 years old)	RM60
<b>Total</b>	<b>RM400</b>

## Calculation of the Payout

<b>Adam's payout:</b>	
Death benefit	RM100,000
Overseas accidental death benefit	RM200,000
<b>Daughter's payout:</b>	
Accidental TPD benefit	RM100,000
<b>Total Payout</b>	<b>RM400,000</b>

*Disclaimer: The scenario depicted above is for illustrative purposes only. Terms and conditions apply.*

# Eligibility

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	Entry Age	Expiry Age
EPF Member	17 – 65 years old (ANB)	70 years old (ANB)
Spouse	17 – 65 years old (ANB)	70 years old (ANB) or when EPF Member reaches expiry age, whichever earlier
Children	14 days – 16 years old (ANB)	25 years old (ANB) or when EPF Member reaches expiry age, whichever earlier

ANB – Age next birthday

**Etiqua Online 1300 13 8888**  
**[www.etiqua.com.my](http://www.etiqua.com.my)**



**Etiqua Family Takaful Bhd (199301011506)**

(Licensed under Islamic Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

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