

Mabrur

Be with us to prepare for your spiritual needs.

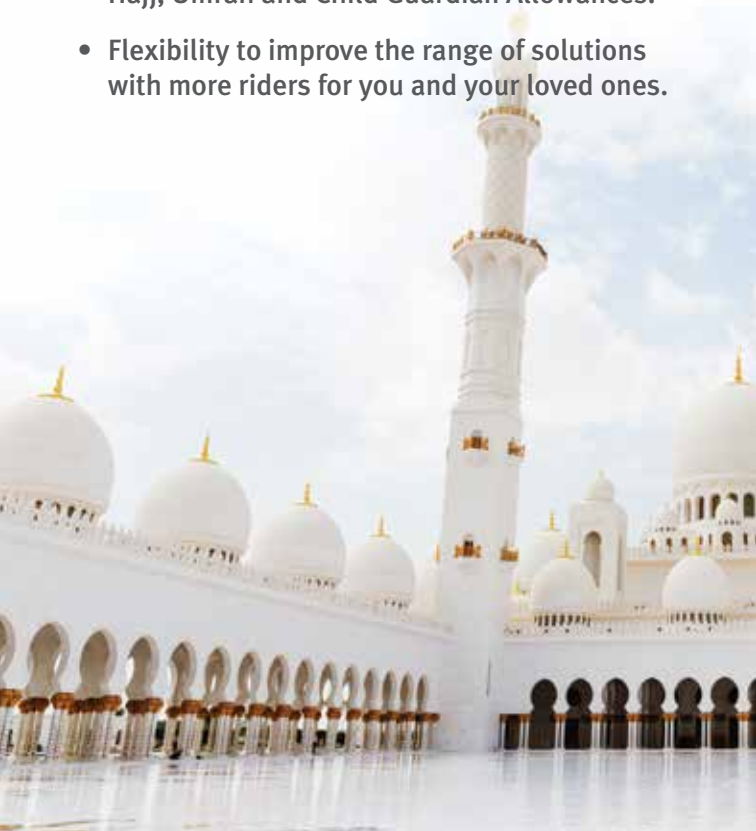


Alhamdulillah, we are grateful
to be in Makkah. We'll keep
you in our du'a. Take care
and see you soon.

Salam,
Mom and Dad

Be Blessed with Mabrur

- Assist in opening tabung haji account and Hajj registration.
- Total Cash Payment up to 123% of the Basic Sum Covered is payable directly to your tabung haji account starting from the end of 3rd certificate year.
- Comprehensive benefits for Badal Hajj and Ihsar.
- Additional 100% of the Basic Sum Covered is payable in the event of Accidental Death while performing Hajj or Umrah in Makkah or Madinah.
- Hajj, Umrah and Child Guardian Allowances.
- Flexibility to improve the range of solutions with more riders for you and your loved ones.



A Step Closer to Spiritual Fulfilment

The search of peacefulness is more than an ambition; it is a way of life. Adorn your path with a savings and protection plan that understands your desire for a harmonious well-being, as you embark on your journey to fulfill one of the five pillars of Islam. With Etiqa Mabrur, you are one step closer to performing Hajj, to be the guest of God at least once in your lifetime.

Making a Difference to Your Spiritual Journey

Mabrur is a Takaful Savings and comprehensive protection plan that complements your preparation for Hajj and Umrah.

At Etiqa, we provide assistance in opening your tabung haji account. In addition, we assist your Hajj registration when the first Cash Payment is paid, at the end of the 3rd Certificate year.



Key Benefits

Start Growing Your Savings

Start growing your savings with total Cash Payment up to 123% of the Basic Sum Covered. The Cash Payment will be paid to you at the end of every certificate year, starting from the end of 3rd certificate year.

End of Certificate Year	% of Basic Sum Covered
3	10%
4 to 14	3%
15 to 24	4%
25 to 30	5%
Subtotal	113%
Additional 10% upon maturity	10%
Total*	123%

* For a certificate term below 30 years, the total Cash Payment received will be less than 123%.

All Cash Payment will be credited to your tabung haji account for Hajj or Umrah and you have the flexibility to withdraw for your family needs. Upon maturity, an additional Cash Payment of 10% of the Basic Sum Covered will be paid to you.

Maturity Benefit

Upon survival of the Person Covered at the end of the Takaful term, the accumulated value in the Participant Investment Fund (PIF) including PIF profit and the distributable surplus from the Participant Risk Fund (PRF), if any, that have been allocated to the Participant, shall be payable.

Comprehensive Protection Coverage

Death Benefit

Upon death of the Person Covered, due to natural or accidental causes, the amount of the Basic Sum Covered, Funeral Expenses of RM1,000 plus the accumulated value in PIF, including any profit from its investment, minus any indebtedness, shall be payable.

Double Indemnity on Accidental Death Benefit

Upon death of the Person Covered, due to accidental causes whilst performing Hajj or Umrah at Makkah or Madinah before the 70th birthday, an additional 100% of the Basic Sum Covered is payable.

Total and Permanent Disability (TPD) Benefit

Upon TPD of the Person Covered, and the disability continues uninterruptedly for a period of at least 6 months, the amount of the Basic Sum Covered plus all accumulated value in PIF, including any profit from its investment, minus any indebtedness, shall be payable.

If the aggregate Sum Covered payable (per Person Covered) is up to RM1 million, it shall be paid in one lump sum. Should the Sum Covered be more than RM1 million, the balance shall be payable 1 year after the first payment was made, subject to the terms and conditions stated in the Takaful Certificate.

No benefits are paid on TPD after the certificate anniversary following the 64th birthday.

Badal Hajj Benefit

Upon death or TPD before performing Hajj, a RM3,000 Badal Hajj Benefit will be payable. This benefit is only applicable if Hajj Allowance is not claimed and the Person Covered's age must be at least 15 and above. For TPD, Badal Hajj Benefit is only payable upon full payment of TPD Benefit.

Hajj and Umrah Allowances Benefit*

For performing Hajj and Umrah, RM1,000 will be payable respectively. If the Person Covered performs Hajj and Umrah at the same time, only Hajj Allowance will be paid. The Hajj and Umrah Allowances cannot be claimed within the same certificate year and subject to 12 months intervals from the last claim made.

Ihsar Benefit*

When the Person Covered is in the state of Ihram and is prevented from performing Hajj or Umrah due to medical condition, a lump sum or accumulative amount of up to RM1,000 Ihsar Benefit will be payable throughout the Takaful term, for the reimbursement of the cost of sacrificed animal.

Child Guardian Allowance Benefit*

During Hajj performance, the Person Covered will have a peace of mind as his or her child will be taken care of. A Child Guardian Allowance Benefit of RM1,000 is payable with the condition that the child must not exceed the 17th birthday.

* These benefits are payable provided that the certificate has been in-force for at least 5 certificate years and all contributions due are paid. Should you require further details on the information above, please refer to the Takaful Certificate.

Additional Coverage

Flexibility to improve the range of solutions with more riders for you and your loved ones.

Riders for Person Covered

Ultra Medic Rider	Covers hospital and surgical expenses of Person Covered.
Regular Top Up Rider	Provides facility to increase investment element of contribution.
Hospital Cash Benefit Rider	Daily Cash Benefit due to hospitalization.
Level Term Rider	Rider Sum Covered is payable upon death or TPD of Person Covered.
Critical Illness Rider	Rider Sum Covered is payable if Person Covered is diagnosed with any 1 of the 36 covered Critical Illnesses.

Accidental Indemnity Benefit Rider	<ol style="list-style-type: none">1. Rider Sum Covered is payable on death or disability with a percentage depending on severity of the disability, due to an accident. An additional 100% of Rider Sum Covered is payable on extended TPD. The extended TPD must be at least 6 consecutive months.2. Double of the Rider Sum Covered is payable should death, disability or hospitalization arise due to an accident involving public transport or fire in public building; or3a. Hospital Indemnity benefit is payable when Person Covered is hospitalized due to an accident;3b. Partial Disablement Indemnity benefit is payable when Person Covered becomes partially disabled due to an accident; and3c. Surgical benefit is payable in lump sum when Person Covered undergoes surgery due to an accident.
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Accidental Death & Dismemberment Rider	Rider Sum Covered is payable upon death or TPD of Person Covered due to an accident.
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Waiver of Contribution for Critical Illness Rider	Waives basic plan and rider future contribution (except for other waiver riders, Critical Illness Rider and Ultra Medic Rider, if any, which will be terminated) if Person Covered is diagnosed with any 1 of the 35 covered Critical Illnesses (exclude Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease).
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Riders for Participant

Waiver of Contribution for Critical Illness Rider (Payor)	Waives basic plan and rider future contribution (except for other waiver riders, Critical Illness Rider and Ultra Medic Rider, if any, which will be terminated) if Participant is diagnosed with any 1 of the 35 covered Critical Illnesses (exclude Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease).
Waiver of Contribution for Death and TPD Rider (Payor)	Waives basic plan and rider future contribution (except for other waiver riders and Ultra Medic Rider, if any, which will be terminated) upon death or TPD of Participant.
Level Term Rider (Payor)	Rider Sum Covered is payable upon death or TPD of Participant.
Family Income Benefit Rider	Rider Sum Covered in the form of annual income over the remaining term of the rider is payable upon death or TPD of Participant.

Note: For details of the Wakalah Fee and PRF and PIF allocation for riders, please refer to Marketing Illustration and Product Disclosure Sheet.

Key Features

Person Covered Entry Age	Minimum: 14 days Maximum: Before 60 th birthday
Participant / Certificate Owner Entry Age	Minimum: Attained 18 years old Maximum: No maximum age
Maturity	Maximum: Certificate anniversary prior to 80 th birthday
Certificate Terms Allowable	20 to 30 years
Basic Sum Covered	Minimum: RM13,500 Maximum: Subject to underwriting
Minimum Contribution	Subject to minimum Basic Sum Covered
Payment Mode	Monthly, Quarterly, Half-yearly or Yearly
Religion	Islam

Basis of Contract

This plan applies the Tabarru' concept, whereby the Participant agrees to donate or contribute a specified portion from the contribution paid to the PRF (Tabarru' Fund) for the purpose of mutual aid and assistance to the Participants in case of need. This plan also applies the Wakalah concept, whereby the Participant nominates Etiqa Family Takaful Berhad to act on the Participant's behalf to invest and manage both PRF and PIF.

Certificate Year	Wakalah Fee as % of the Contribution	Fixed Wakalah Fee per Year
1	85%	RM72
2	60%	RM72
3	46%	RM72
4	35%	RM72
5	25%	RM72
6	20%	RM72
7 to 10	10%	RM72
11 onwards	5%	RM72

Any distributable surplus from the PRF will be distributed in proportion of 50% to Etiqa Family Takaful Berhad as Performance Fee. The remaining 50% will be allocated to the Participant and reinvested in the PIF.

Any distributable surplus from the PIF will be distributed in proportion of 10% to Etiqa Family Takaful Berhad as an Incentive Fee for managing the PIF. The remaining 90% will be allocated to the Participant and reinvested in the PIF.

If the amount of any sum payable to you or any person entitled under this Certificate is less than RM10, we shall credit such sum into a charitable fund, which will be utilised as Amal Jariah on behalf of the Participants. The charitable fund will be distributed to registered charitable organisations.

Exclusions

To keep the benefits affordable, the benefits are not paid in the following instances.

If the Person Covered commits suicide while sane, our liability shall be limited to the following:

- Refund of the contribution made if suicide is committed within 1 year from the issue date or the date of the latest reinstatement of the certificate, or
- Payment of 60% of the Basic Sum Covered if suicide is committed after 1 year from the issue date or the date of the latest reinstatement of the certificate.

If the Person Covered commits suicide while insane, full amount of the Basic Sum Covered is payable.

This certificate or riders (if any) shall not cover any Disability resulting from:

- Participation in any dangerous or hazardous sport or hobby;
- Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports;
- Self-inflicted injuries or suicide or attempted suicide, unless proven insane; or
- Injuries or hospitalization as a result of drugs or alcohol.

The riders (if any) attached to this certificate shall not cover Critical Illness arising from:

- Critical Illness occurs within 30 days after the issue date or date of reinstatement of the supplementary certificate/rider;
- Cancer, Coronary Heart Disease Requiring Surgery, Heart Attack and Other Serious Coronary Artery Disease occurring within 60 days after the issue date or date of reinstatement of the supplementary certificate/rider;
- Disease(s) resulting from AIDS and any AIDS related conditions; or
- Critical Illness occurs prior to the issue date or date of reinstatement of the supplementary certificate/rider.

The Hospitalisation and Surgical riders (if any) shall not cover:

- Pre-existing illness;
- Specified Illnesses occurring during the first 120 days of continuous cover; or
- Any medical or physical conditions arising within the first 30 days of the Person Covered's cover except for accidental injuries.

The above list is non-exhaustive, please refer to the Takaful Certificate for a full list of exclusions. Should you require further details on the information above, or wish to participate in this plan, please request a Product Disclosure Sheet and Marketing Illustration from your Etiqa Takaful agent, or contact Etiqa Online at **1300 13 8888**.

Important Notes

1. This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. Before participating in these plan and riders, you should satisfy yourself that the plan and riders will best serve your needs and that the contribution prescribed for this plan is an amount you can afford.
3. The returns from your investment will be based on the actual performance of the fund and is 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 contributed to the Participant Investment Fund.
4. We have the right to amend the Tabarru' fees and charges under this certificate by giving 3 months (except for optional Medical benefit by giving 30 days) prior notice and such amendments will be applicable from the next anniversary date of this certificate. The rates will be increased due to medical cost inflation, and may be revised for other adverse experience.
5. You are given a grace period of 31 days from the contribution due date to pay the contribution. If the contribution remains unpaid at the end of the grace period, the Certificate will be continued under the Automatic Contributions Facility (ACF). The Certificate will be terminated if the amount in the Participant Investment Fund (PIF) is fully utilized by the ACF.
6. You have the right to cancel this plan by sending written instruction to us within 15 days after you have received the certificate. Should you choose to cancel within the 15 days, we will then refund the contribution received, less any medical examination fees incurred.
7. It may not be advantageous to switch from one health rider to another, as you may be subject to new underwriting requirements, full waiting period, and any applicable period for the exclusion of specific illnesses and pre-existing conditions of the new certificate.
8. This plan may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
9. Should you require additional information about Family Takaful, and Medical and Health Takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful' and 'Medical and Health Takaful', available at all our branches or you can obtain a copy from the Etiqa Takaful agent or visit www.insuranceinfo.com.my.
10. 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.

Etiqa Online 1300 13 8888
www.etiqa.com.my



 www.facebook.com/etiqa

Etiqa Family Takaful Berhad (266243-D)

(Formerly known as Etiqa Takaful Berhad)

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

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Underwritten by:

eTiqa
Takaful