

# eTiqa

Family Takaful

Hadiyyah Takafulink

**Protecting you while  
growing your savings**



**Takaful**

*Not just Takaful,  
Etiqa Takaful*

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Underwritten by Etiqa Family Takaful Berhad (Co. Reg. No.: 199301011506)

# A gift of financial peace of mind for you and your family

Save for more than just a rainy day - but also for the things that truly matter to you and your family. With Hadiyyah Takafulink, an investment-linked takaful plan and Takafulink Savings Flexi, a savings benefit add-on (contribution paying), you are rewarded with incremental cash payout. You'll be growing your savings every step of the way, from education and retirement to never missing a special family moment, and also leaving your next generation with Hibah.



## Guaranteed Approval

Approval of all applications are guaranteed for covered amounts of up to RM200,000.\*



## Annual Cash Payout

Annual cash payout from the end of the 3rd certificate year until certificate matures.\*



## Maturity Payout

Maturity payout of up to 150% of total contributions paid.\*#



## Aqiqah, Khatam & Qurban Benefits

10% cash payout of total annual contribution at the end of the 5th certificate year for Aqiqah/Qurban ceremony and completion of reciting the Quran (Khatam)/Qurban at the end of the 10th certificate year respectively.\*#



## Death and TPD Cover

Payout for death or total and permanent disability (TPD).



## Hibah

Leave behind a legacy or gift to the ones closest and dearest to you in the event of death.



## Flexible Contribution Payment and Certificate Terms

Choice of 6 plans with minimum payment term of 8 years and long-term coverage of up to 30 years.

\* Benefits applicable with Takafulink Savings Flexi.

# Excluding any top-up of contributions.

**Note:** The key benefits above are subject to terms and conditions.

## Eligibility

You are eligible to apply for the plan for yourself, or your spouse before age 55, or children before age 17.

## Savings with Short-Term Contribution Payment, Annual Cash Payout and Maturity Payout

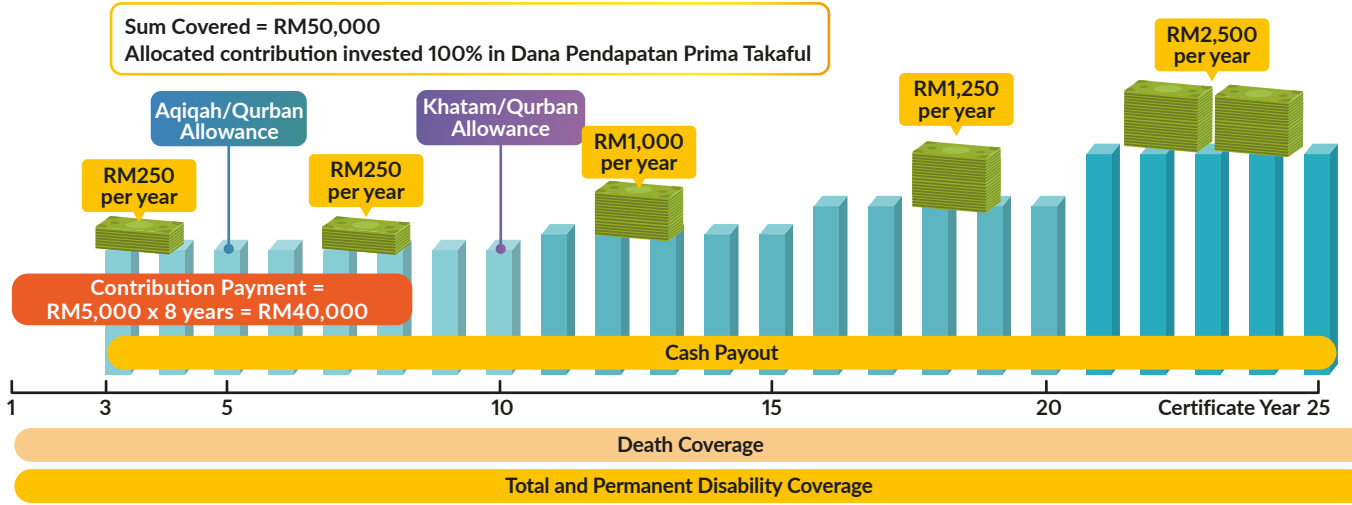


Adam, age 30

Participated in Hadiyyah Takafulink with Takafulink Savings Flexi to plan for his family's growing needs like education fund and family vacation. He chose a plan that pays 8 years of contribution for 25-year coverage with 23 years of annual cash payout and a maturity payout at the end of certificate term.



Maturity Payout + Potential Investment Payout



Details	Payout	Potential Investment Payout At Maturity (Non-Guaranteed)	
		Low Scenario (2% per annum)	High Scenario (5% per annum)
Total Annual Cash Payout	RM25,750	RM2,183	RM6,838
Maturity Payout	RM18,500		
<b>Total Potential Payout</b>		<b>RM46,433</b>	<b>RM51,088</b>

## Savings with Long-Term Contribution Payment, Annual Cash Payout and Maturity Payout

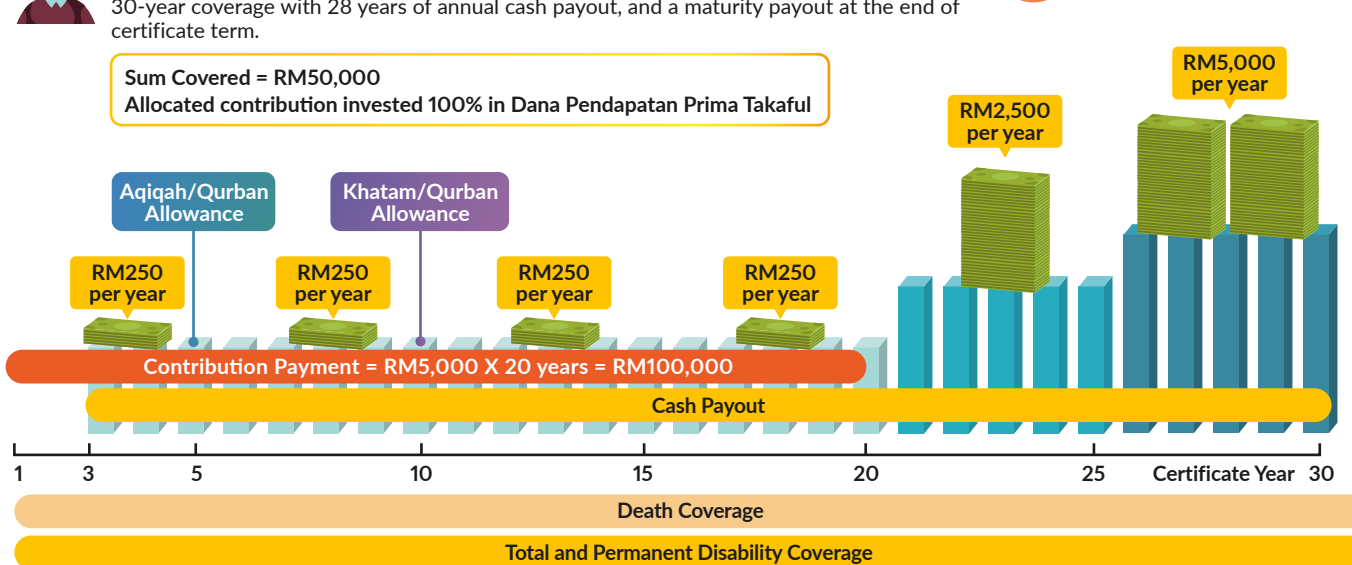


Aliff, age 35

Participated in Hadiyyah Takafulink with Takafulink Savings Flexi to save for a bigger home to meet his family's growing needs. He chose a plan that pays 20 years of contribution for 30-year coverage with 28 years of annual cash payout, and a maturity payout at the end of certificate term.



Maturity Payout + Potential Investment Payout



Details	Payout	Potential Investment Payout At Maturity (Non-Guaranteed)	
		Low Scenario (2% per annum)	High Scenario (5% per annum)
Total Annual Cash Payout	RM42,000	RM8,986	RM21,605
Maturity Payout	RM60,000		
<b>Total Potential Payout</b>		<b>RM110,986</b>	<b>RM123,605</b>

Note: Potential investment payout is non-guaranteed and subject to the performance of selected fund.

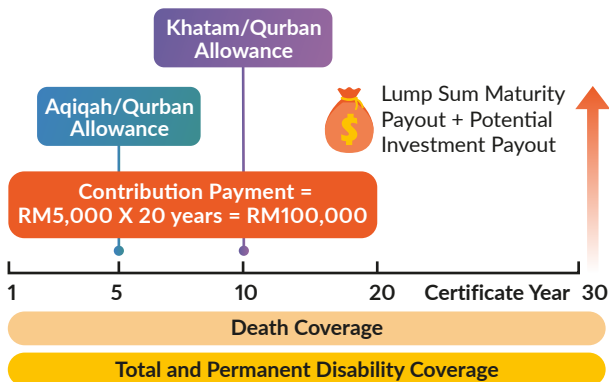
# Savings with Lump Sum Maturity Payout



Hanna, age 30

Participated in Hadiyyah Takafulink with Takafulink Savings Flexi to prepare for her future retirement plans. She chose to invest in a plan with 20-year contribution term, 30-year coverage, and pays a lump sum at maturity.

Sum Covered = RM50,000  
 Allocated contribution invested 100% in  
 Dana Pendapatan Prima Takaful



Details	Guaranteed Payout	Potential Investment Payout At Maturity (Non-Guaranteed)	
		Low Scenario (2% per annum)	High Scenario (5% per annum)
Lump Sum Maturity Payout	RM120,000	RM14,287	RM27,061
Total Potential Payout		RM134,287	RM147,061

**Note:** Potential investment payout is non-guaranteed and subject to the performance of selected fund.

This is a takaful product that is tied to the performance of underlying assets and is not a pure investment product such as unit trusts.

For more details, terms and conditions, please refer to your Etika Family Takaful Agent below:



**Etiqua Online 1300 13 8888**  
**www.etiqua.com.my**



**Etiqua Family Takaful Berhad** (199301011506)  
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