

Important Notes

1. 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 Family Takaful Berhad will refund the total contributions paid.
2. 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.
3. Etiqa Family Takaful Berhad will not cover any disability caused by war, breach of law by the Person Covered or participation in dangerous sports.
4. 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 terminated.
5. 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 Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.
6. You should understand this Plan thoroughly to ensure that it best serves your needs and that the Contribution payable under this Certificate is an amount that you can afford.
7. Upon termination, maturity or expiry of the Certificate, all the benefits under this Plan will cease.
8. All contributions (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.
9. It is important to keep any receipt that you receive as proof of payment of contribution.
10. 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.
11. 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.
12. 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.
13. Please ensure that you refer to the Marketing Illustration pertaining to your Certificate provided to you by Etiqa Family Takaful Berhad.



06/30/06ST

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Prisma The Protection Plan For Your Family.



Underwritten by:
etiqa
 Takaful

Ahli Kumpulan  **Maybank**

eTiqa
 Takaful

Protect Your Family Against Life's Uncertainties

Nothing is more important than family. As a responsible spouse and parent, you would have set aside some savings for your family's future security. But it may not be sufficient to see them through if something tragic were to suddenly befall you now.

Statistics prove that an accident occurs every 60 minutes*. Nobody can foresee the future but you have the power to make sure that your family is taken care of. We can assure that you and your loved ones will be well protected at an affordable contribution.

Source: *Royal Malaysian Police and Road Transport Department, 2013.



Securing Your Family's Financial Future

In times of misfortune, your family will get the total Sum Covered to help ease their financial worries.

Basis of Contract

This Plan applies the Tabarru' concept, whereby the Participant agrees to donate or contribute a specified portion of the Contribution paid to the Participants' Risk Fund (PRF) 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 manage the Plan. The Wakalah fee is paid to us to cover the costs of distributing and managing the Plan.

The Wakalah fee varies depending on the Certificate year and Contribution term selected. Please refer to the Marketing Illustration for more information.

The Contribution less the Wakalah fee is paid into the PRF. Underwriting surplus arising within the PRF, and may be distributed according to the surplus policy approved by our Shariah Committee. 50% of any distributed surplus will be shared amongst the Participants with in-force Certificates, who have not made any claim within the financial year. The remaining 50% is paid to Etiqa Family Takaful Berhad for operating and managing the PRF, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus.

The distributed surplus shared to Participants is accumulated within a segregated fund. 85% of any investment profits on the segregated fund will be shared amongst the Participants with in-force Certificates, and the remaining 15% to be paid to us, based on the contract of Mudarabah. Mudarabah is a mutual contract between us and the Participant for the investment profit or losses.

The segregated fund is paid together with the benefits, on expiry of the Certificate, or should the Participant requests at any time prior to expiry of the Certificate, provided that the amount requested is least RM500.

If the amount of any sum payable under this Certificate is less than RM10, it shall be credited into a charitable fund, which will be utilized as Amal Jariah on behalf of the Participants.

Key Features

Eligible Entry Age*	Minimum age: 14 days Maximum age: 60 years
Maturity Age*	Maximum age: 88 years
Benefit Coverage*	<ul style="list-style-type: none"> Death (within Takaful term or until Person Covered is 88 years old) Total and Permanent Disability (within Takaful term or until Person Covered is 65 years old)
Sum Covered	Minimum Sum Covered: RM100,000 or minimum annual contribution of RM600, whichever is lower Maximum Sum Covered: subject to underwriting
Terms Available	From 10 years onwards
Payment Modes	Monthly, quarterly, half-yearly or annually

*Age next birthday

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

Enhancing Your Plan

Should you wish to enhance Prisma 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 (Payor)
- 4 Accidental Indemnity Rider
- 5 Hospital Cash Benefit Rider
- 6 Medical Plus
- 7 Waiver of Contribution for Critical Illness Rider (Payor)

Exclusions

We shall not pay the TPD Benefit or waive any Contributions if TPD occurs due to:

1. Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare.
2. Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
3. 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 such as (but not limited to) skydiving, parachuting, bungee jumping, hang-gliding and ballooning.
4. Self-inflicted injuries or suicide or attempted suicide, unless proven insane.
5. Injuries or hospitalization as a result of drug addiction, or while under the influence of alcohol.
6. Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.
7. Committing or trying to commit any illegal act.