

i-Lifetime Critical Illness Benefit Term Rider & i-Early Lifetime Critical Illness Benefit Term Rider

A Plan That Protects Your Critical Needs For A Lifetime



**56 Critical Illness
Coverage for
Child and Adult
in One Plan**

**Multiple Claims
Payout in the
Event of
Critical Illness**

**Protection for 2
Levels of Severity**



A PLAN THAT TAKES CARE OF YOUR CRITICAL HEALTHCARE FROM THE EARLY STAGE IN YOUR LIFE.

In May 2021, Adzan was diagnosed with Coronary Artery Disease and received Angioplasty and Other Invasive Treatment. The claim amount is **minimum** (10% of Rider Sum Covered, RM25,000) = Minimum (10% x RM100,000, RM25,000) = **RM10,000**




Rider Sum Covered
RM100,000


Basic Plan Sum Covered
RM200,000

**i-Lifetime
Critical Illness
Benefit Term
Rider**

Adzan, 30 years old, male, non-smoker, attached i-Lifetime Critical Illness Benefit Term Rider to his basic Takaful plan in December 2020.

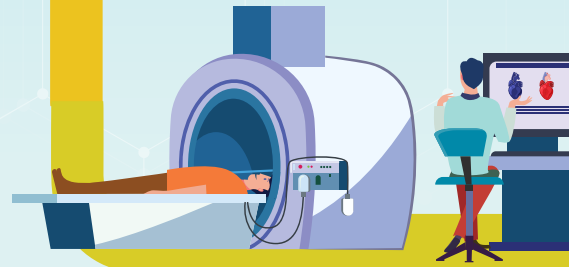


**i-Lifetime
Critical Illness
Benefit Term
Rider**

Adzan's daughter participated in Takaful basic plan and attached i-Lifetime Critical Illness Benefit Term Rider.

**i-Early Lifetime
Critical Illness
Benefit Term
Rider**

Adzan added i-Early Lifetime Critical Illness Benefit Term Rider on top of his Critical Illness Rider at the age of 35 years age next birthday. His coverage under i-Early Lifetime Critical Illness Benefit Term Rider is **RM100,000**.



He then was diagnosed with early stage cancer at Severity 25 with benefit limit of **RM50,000 = minimum of (25% x RM100,000, RM50,000) = RM25,000**.

**i-Lifetime
Critical Illness
Benefit Term
Rider**

**i-Early Lifetime
Critical Illness
Benefit Term
Rider**

Since sum of the two claims has not reached the full sum covered of both riders, he will continue to be protected.

At the age 19 years age next birthday and above, his daughter is still able to claim under Adult Critical Illness with the balance of her Rider Sum Covered.

Adzan's daughter was admitted to the hospital due to Kawasaki Disease. With protection of RM50,000 under his daughter's i-Lifetime Critical Illness Benefit Term Rider, her daughter is paid with Rider Sum Covered of **RM25,000 (50% x RM50,000)** for his daughter expenses.



BENEFITS AND FEATURES

at a Glance

Flexible coverage term between 25 or 80 years age next birthday



11 Child Specific Critical Illness and 45 Adult Critical Illness Coverage



Continuous cover for Child Person Covered upon reaching 19 years age next birthday and above.



**i-Lifetime
Critical Illness
Benefit Term
Rider**



Terms and conditions apply.

BENEFITS AND FEATURES

at a Glance



**i-Early Lifetime
Critical Illness
Benefit Term
Rider**



Flexible coverage term between 25 or 80 years age next birthday



45 Critical Illness Coverage



Allows for multiple claim of Critical Illness subject to severity level



Terms and conditions apply.

ASK YOUR TAKAFUL ADVISOR BEFORE YOU PARTICIPATE IN THIS PLAN

01

What type of coverage do I need?

02

What is the suitable coverage for me?

03

What are the benefits/ services offered in this plan?

04

Will the contribution increase, as I get older?

05

Can I upgrade my plan in the future?
(Add more riders, top-up, upgrade package)

06

What is not covered in this plan?

09

Can I afford the contribution?

07

What are the documents/ reports I need to have to apply for this plan?
(e.g. Medical report or a copy of IC). Do I bear the cost for these documents/ reports?

08

How long do I have to wait before my coverage starts?

10

What is the best method of payment so that I don't forget to pay my contribution?



Summary of Schedule of Benefits i-Lifetime Critical Illness Benefit Term Rider

Covered Event	Amount Payable
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Maximum of RM25,000 per person or 10% of Rider Sum Covered, whichever is lower.
Person Covered age 1 to 18 years age next birthday: Any one of the 11 Child Critical Illness and 44* Adult Critical Illness diagnosed on the Person Covered. <i>*not including Angioplasty and Other Invasive Treatments for Coronary Artery Disease.</i>	50% of the Rider Sum Covered.
Person Covered age 19 years age next birthday up to the expiry of the Rider: Any one of the 44* Adult Critical Illness or the remaining Adult Critical Illness (after Child Critical Illness claim above, where applicable) diagnosed on the Person Covered. <i>*not including Angioplasty and Other Invasive Treatments for Coronary Artery Disease.</i>	100% of Rider Sum Covered or the balance of the Rider Sum Covered, where applicable.

Terms and conditions apply.

Notes:

- 1. Rider Sum Covered will be payable from Tabarru' Fund. Tabarru' Fund refers to a pool of funds established for the purpose of solidarity and cooperation among the Participants that is used to help all Participants in the event of misfortune.*
- 2. The Rider and Basic Plan's Sum Covered will be reduced by the amount paid under Critical Illness claim payout.*
- 3. Please refer to Appendix for the full list of Critical Illnesses.*
- 4. 30/60 days waiting period shall apply, depending on the types of Critical Illness.*



Summary of Schedule of Benefits i-Early Lifetime Critical Illness Benefit Term Rider

i-Early Lifetime Critical Illness Benefit Term Rider offers coverage for Critical Illnesses of various severity levels, which are classified into 2 categories:

Item	List of Core Critical Illnesses (CI)	Severity Level	
		Severity 25 (Payout 25%)	Severity 50 (Payout 50%)
1.	Alzheimer's Disease / Severe Dementia	√	√
2.	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	N/A	N/A
3.	Apallic Syndrome	√	√
4.	Bacterial Meningitis	√	√
5.	Benign Brain Tumor	√	N/A
6.	Blindness	√	√
7.	Brain Surgery	√	√
8.	Cancer	√	√
9.	Cardiomyopathy	√	√
10.	Chronic Aplastic Anemia	√	√
11.	Chronic Relapsing Pancreatitis	√	√
12.	Coma	√	√
13.	Coronary Artery By-Pass Surgery	√	N/A
14.	Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease)	√	√
15.	Deafness	√	√
16.	Elephantiasis	√	√
17.	Encephalitis	√	√
18.	Full-Blown AIDS	√	N/A
19.	Fulminant Viral Hepatitis	√	√
20.	Heart Attack	√	√
21.	Heart Valve Surgery	√	√
22.	HIV Infection Due to Blood Transfusion	N/A	√

Item	List of Core Critical Illnesses (CI)	Severity Level	
		Severity 25 (Payout 25%)	Severity 50 (Payout 50%)
23.	Kidney Failure	√	√
24.	End-Stage Liver Failure	√	√
25.	Loss of Independent Existence	√	√
26.	Loss of Speech	√	√
27.	End-Stage Lung Disease	√	√
28.	Major Head Trauma	√	√
29.	Major Organ / Bone Marrow Transplant	√	√
30.	Medullary Cystic Disease	√	√
31.	Motor Neuron Disease	√	√
32.	Multiple Sclerosis	√	√
33.	Muscular Dystrophy	√	√
34.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	N/A	N/A
35.	Paralysis of Limbs	√	√
36.	Parkinson's Disease	√	√
37.	Poliomyelitis	√	√
38.	Primary Pulmonary Arterial Hypertension	√	√
39.	Progressive Scleroderma	N/A	√
40.	Serious Coronary Artery Disease	√	√
41.	Stroke	√	√
42.	Surgery to Aorta	√	N/A
43.	Systemic Lupus Erythematosus with Severe Kidney Complications	√	√
44.	Terminal Illness	N/A	N/A
45.	Third Degree Burns	√	√

- Notes:
- Benefit under the Severity 25 condition is 25% of Rider Sum Covered or RM 50,000 **per Person Covered**, whichever is lower.
 - Benefit under the Severity 50 condition is 50% of Rider Sum Covered or RM 100,000 **per Person Covered**, (including the benefit payable under Severity 25 condition, if any, due to the same illness), whichever is lower.
 - 30/60 days waiting period shall apply, depending on the types of Critical Illness.

Annual Contribution Rates (RM)

i-Lifetime Critical Illness Benefit Term Rider

Contribution Rates per RM1,000 Sum Covered

Expiry 25 Age Next Birthday		
Entry Age Next Birthday	Male	Female
1	2.04	1.68
2	1.92	1.68
3	1.56	1.80
4	1.92	2.16
5	2.04	2.52
6	1.92	2.04
7	1.68	1.92
8	1.44	1.68
9	1.32	1.32
10	1.20	1.32
11	1.20	1.20
12	1.20	1.20
13	1.08	1.08
14	0.96	1.08
15	0.96	0.96



Expiry 80 Age Next Birthday

Entry Age Next Birthday	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	N/A	2.04	N/A	1.80
2	N/A	1.92	N/A	1.80
3	N/A	2.04	N/A	1.92
4	N/A	2.04	N/A	2.16
5	N/A	2.16	N/A	2.52
6	N/A	2.16	N/A	2.04
7	N/A	2.28	N/A	2.04
8	N/A	2.40	N/A	2.16
9	N/A	2.40	N/A	2.16
10	N/A	2.52	N/A	2.28
11	N/A	2.64	N/A	2.40
12	N/A	2.64	N/A	2.40
13	N/A	2.76	N/A	2.52
14	N/A	2.88	N/A	2.64
15	N/A	3.00	N/A	2.64
16	5.40	3.12	3.96	2.76
17	5.64	3.24	4.08	2.88
18	5.88	3.36	4.32	3.00
19	6.12	3.48	4.44	3.12
20	6.36	3.60	4.68	3.24
21	6.72	3.84	4.80	3.36
22	6.96	3.96	5.04	3.48
23	7.32	4.08	5.28	3.72
24	7.56	4.32	5.52	3.84
25	7.92	4.44	5.76	3.96
26	8.28	4.68	6.00	4.20
27	8.64	4.92	6.24	4.32
28	9.12	5.04	6.48	4.44
29	9.48	5.28	6.72	4.68
30	9.96	5.52	7.08	4.92
31	10.32	5.76	7.32	5.04
32	10.80	6.00	7.68	5.28
33	11.28	6.36	8.04	5.52

N/A – Contribution rates is not applicable for Juvenile (smoker).

Expiry 80 Age Next Birthday

Entry Age Next Birthday	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
34	11.88	6.60	8.40	5.76
35	12.36	6.84	8.64	6.00
36	12.96	7.20	9.00	6.24
37	13.56	7.44	9.36	6.48
38	14.16	7.80	9.84	6.72
39	14.76	8.16	10.20	6.96
40	15.36	8.52	10.56	7.20
41	16.08	8.88	10.92	7.44
42	16.80	9.24	11.40	7.80
43	17.52	9.60	11.76	8.28
44	18.24	10.08	12.60	9.12
45	19.08	10.44	14.04	10.20
46	19.92	10.92	15.76	11.28
47	20.76	11.40	17.04	12.12
48	21.60	11.88	18.12	12.96
49	22.44	12.36	18.72	13.32
50	23.40	12.84	19.32	13.32
51	24.96	13.44	21.00	14.88
52	27.24	14.52	21.48	15.00
53	29.76	15.72	22.56	15.12
54	32.16	16.92	23.64	15.12
55	34.80	18.24	24.48	15.60
56	37.44	19.68	25.82	16.08
57	40.32	21.12	26.76	16.56
58	43.20	22.68	28.08	17.16
59	45.96	24.24	29.28	17.88
60	48.84	25.68	30.72	18.60
61	49.32	26.16	30.84	18.60
62	49.80	26.52	31.08	18.84
63	50.28	27.00	31.20	19.44
64	50.76	27.36	31.44	20.16
65	53.28	28.68	31.56	21.00

Note: Contribution rates are not guaranteed and subject to revision on Certificate anniversary. The Takaful Operator may revise the Contribution rates by giving 30 days' advance written notice to the Participant.

Annual Contribution Rates (RM)

i-Early Lifetime Critical Illness Benefit Term Rider

Contribution Rates per RM1,000 Sum Covered

Expiry 25 Age Next Birthday		
Entry Age Next Birthday	Male	Female
1	2.76	2.64
2	2.76	2.64
3	2.88	2.76
4	2.64	2.64
5	2.52	2.40
6	2.16	1.95
7	1.80	1.68
8	1.56	1.44
9	1.44	1.20
10	1.20	1.08
11	1.08	0.96
12	1.08	0.96
13	0.96	0.84
14	0.96	0.84
15	0.84	0.72



Expiry 80 Age Next Birthday

Entry Age Next Birthday	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	N/A	2.76	N/A	2.64
2	N/A	2.76	N/A	2.64
3	N/A	2.88	N/A	2.76
4	N/A	2.64	N/A	2.64
5	N/A	2.52	N/A	2.4
6	N/A	2.28	N/A	2.04
7	N/A	1.92	N/A	1.80
8	N/A	1.68	N/A	1.56
9	N/A	1.56	N/A	1.32
10	N/A	1.56	N/A	1.44
11	N/A	1.56	N/A	1.44
12	N/A	1.68	N/A	1.44
13	N/A	1.68	N/A	1.56
14	N/A	1.80	N/A	1.56
15	N/A	1.80	N/A	1.68
16	2.88	1.92	2.64	1.68
17	3.00	1.92	2.76	1.80
18	3.12	2.04	2.76	1.80
19	3.24	2.04	2.88	1.92
20	3.36	2.16	3.00	1.92
21	3.48	2.16	3.12	2.04
22	3.72	2.28	3.24	2.04
23	3.84	2.40	3.36	2.16
24	3.96	2.40	3.48	2.16
25	4.08	2.52	3.60	2.28
26	4.32	2.64	3.72	2.40
27	4.44	2.76	3.96	2.40
28	4.68	2.76	4.08	2.52
29	4.80	2.88	4.20	2.64
30	5.04	3.00	4.44	2.64
31	5.28	3.12	4.56	2.76
32	5.40	3.24	4.68	2.88
33	5.64	3.36	4.92	3.00

N/A – Contribution rates is not applicable for Juvenile (smoker).

Expiry 80 Age Next Birthday

Entry Age Next Birthday	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
34	5.88	3.60	5.04	3.12
35	6.24	3.72	5.28	3.12
36	6.48	3.84	5.52	3.24
37	6.72	3.96	5.64	3.36
38	7.08	4.20	5.88	3.48
39	7.32	4.32	6.00	3.60
40	7.68	4.56	6.24	3.84
41	8.04	4.80	6.72	4.20
42	8.40	4.92	7.32	4.56
43	8.76	5.16	8.04	4.92
44	9.12	5.40	8.64	5.28
45	9.60	5.64	9.00	5.40
46	9.96	5.88	9.36	5.52
47	10.44	6.12	9.72	5.64
48	10.92	6.48	10.08	5.88
49	11.40	6.72	10.56	6.12
50	11.88	7.08	10.92	6.24
51	12.48	7.32	11.52	6.60
52	12.96	7.68	12.00	6.72
53	13.56	8.04	12.48	7.08
54	14.16	8.40	12.84	7.20
55	14.76	8.76	12.84	7.20
56	15.48	9.12	12.87	7.23
57	16.08	9.60	12.90	7.26
58	16.92	10.08	12.93	7.29
59	18.36	10.56	12.96	7.32
60	19.92	11.16	13.68	7.68
61	21.00	11.76	14.04	7.80
62	22.08	12.48	14.40	8.16
63	23.40	13.20	14.76	8.40
64	24.48	13.92	15.24	8.64
65	25.80	14.64	15.60	8.88

Note: Contribution rates are not guaranteed and subject to revision on Certificate anniversary. The Takaful Operator may revise the Contribution rates by giving 30 days' advance written notice to the Participant.

Rewards You with Underwriting Surplus and Investment Profit

With **i-Lifetime Critical Illness Benefit Term Rider** and **i-Early Lifetime Critical Illness Benefit Term Rider**, underwriting surplus (if any) from the Tabarru' Fund after a suitable amount is held back for contingency purposes will be shared among the Participants and us in the ratio of 50:50. Your share of the surplus will be credited into your Participant's Individual Account.



The investment profit (if any) from the Tabarru' Fund will be shared among the Participants and us in the ratio of 50:50. Any investment profit derived from Participant's Individual Account will be shared among the Participants and us in the ratio of 75:25. Your share of the investment profit will be credited into your Participant's Individual Account. Any losses from Tabarru' Fund will be carried forward and accounted for before arriving at the underwriting surplus or deficit in the following year and any losses from Participant's Individual Account will be reflected in the account.

Note:

- 1) The underwriting surplus and investment profits are determined yearly.
- 2) Participant's Individual Account refers to the individual account into which the contribution and underwriting surplus (if any) and/or investment profit (if any) arising shall be allocated.

Enjoy Tax Relief

You may be eligible for personal tax relief when you attach **i-Lifetime Critical Illness Benefit Term Rider** and **i-Early Lifetime Critical Illness Benefit Term Rider**. The maximum tax relief allowed for Medical is RM3,000 (together with Education).

Note: Tax benefits are subject to the Malaysian Income Tax Act 1967 and final decision of the Inland Revenue Board.



Frequently Asked Questions



Q

What is the minimum and maximum entry age?

A

The minimum and maximum age at entry is as follows:

		Min	Max	Expiry Age Next Birthday
		Entry Age Next Birthday		
Person Covered	Child	14 days attained age	15 years	25 or 80 years
	Adult	16 years	70 years	80 years
Participant		19 years	-	-

Q

How much contribution do I have to pay?

A

These are contribution paying riders. Contribution amount depends on your chosen Rider Sum Covered, age, gender and smoking status. Please refer to the Product Disclosure Sheet to know the actual contribution amount.

Q

Does i-Early Lifetime Critical Illness Benefit Term Rider enhance my current critical illness plan?

A

i-Early Lifetime Critical Illness Benefit Term Rider ensures that your current critical illness plan remains as it is, and enhanced with early stage critical illness protection.

Q

How do I make my contribution?

A

You may arrange to make your contribution by GIRO/Autodebit, DDA, Banker's Order or credit card on an annually, half-yearly, quarterly or monthly basis. Cheque and cash are allowed for yearly, half-yearly and quarterly basis only.



Q

What are the fees and charges?

A

Upfront Charge

Upfront Charge is the amount deducted upfront from the Participant's Individual Account (as a percentage of Contribution), which consist of:

- the direct distribution cost including agent's commission, and
- the management expenses for administration of your certificate, including Stamp Duty of RM10 (payable per Certificate).

Contribution Year	Term										
	10	11	12	13	14	15	16	17	18	19	≥20
1	51%	54%	56%	59%	60%	60%	61%	62%	63%	64%	65%
2	32%	34%	35%	37%	39%	41%	43%	45%	46%	48%	50%
3	23%	24%	25%	26%	28%	29%	30%	31%	32%	33%	34%
4	19%	20%	21%	22%	23%	24%	25%	26%	27%	28%	29%
5	13%	14%	14%	15%	15%	16%	16%	17%	17%	18%	19%
6	13%	14%	14%	15%	15%	16%	16%	17%	17%	18%	19%
7	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
8	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
9	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
10	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
11		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
12			5%	5%	5%	5%	5%	5%	5%	5%	5%
13				5%	5%	5%	5%	5%	5%	5%	5%
14					5%	5%	5%	5%	5%	5%	5%
15						5%	5%	5%	5%	5%	5%
16							5%	5%	5%	5%	5%
17								5%	5%	5%	5%
18									5%	5%	5%
19										5%	5%
≥20											0%

Note: The upfront charge above is applicable for both i-Lifetime Critical Illness Benefit Term Rider and i-Early Lifetime Critical Illness Benefit Term Rider.

Tabarru'

Tabarru' is deducted monthly at the beginning of each Certificate month from Participant's Individual Account and it varies by entry age next birthday and gender of the Person Covered.

Note: The above fees and charges are subject to revision on Certificate anniversary by us providing you at least with a 30 days written notice. For further information on the fees and charges, please refer to the Product Disclosure Sheet, Benefit Illustration and Certificates issued by us.



Exclusions

We will not pay any benefit under these riders as a result of, including of any of the following whether directly or indirectly if illness:

- a. has existed prior to or on the Effective Date; or
- b. is caused directly or indirectly by a self-inflicted injury; or
- c. is resulted from the Person Covered committing, attempting or provoking an assault or a felony from any violation of law by Person Covered; or
- d. is resulted from war, whether declared or undeclared; or
- e. is diagnosed, and the Person Covered survives less than seven (7) days after the day of diagnosis.

Note: The exclusions and limitations of benefits highlighted above may not be exhaustive. Full details are in the Certificate issued by us.



Appendix – List of Critical Illnesses

45 Critical Illness (1 year age next birthday and above)

Waiting Period: 30 Days	
1. Alzheimer's Disease / Severe Dementia	23. Motor Neuron Disease
2. Bacterial Meningitis	24. Multiple Sclerosis
3. Benign Brain Tumor	25. Muscular Dystrophy
4. Blindness	26. Paralysis of Limbs
5. Brain Surgery	27. Parkinson's Disease
6. Cardiomyopathy	28. Primary Pulmonary Arterial Hypertension
7. Chronic Aplastic Anemia	29. Stroke
8. Coma	30. Surgery to Aorta
9. Deafness	31. Systemic Lupus Erythematosus with Severe Kidney Complications
10. Encephalitis	32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
11. Kidney Failure	33. Terminal Illness
12. End-Stage Liver Failure	34. Medullary Cystic Disease
13. End-Stage Lung Disease	35. Apallic Syndrome
14. Full-Blown AIDS	36. Poliomyelitis
15. Fulminant Viral Hepatitis	37. Progressive Scleroderma
16. Heart Valve Surgery	38. Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease)
17. HIV Infection Due to Blood Transfusion	39. Elephantiasis
18. Loss of Independent Existence	40. Chronic Relapsing Pancreatitis
19. Loss of Speech	
20. Third Degree Burns	
21. Major Head Trauma	
22. Major Organ/ Bone Marrow Transplant	

Waiting Period: 60 Days
1. Cancer
2. Coronary Artery By-Pass Surgery
3. Heart Attack
4. Serious Coronary Artery Disease
5. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

11 Child Critical Illness (1 year – 18 years age next birthday)

Waiting Period: 30 Days
1. Asthma
2. Type 1 Diabetes
3. Kawasaki
4. Juvenile Rheumatoid Arthritis
5. Epilepsy
6. Glomerulonephritis with Nephrotic Syndrome
7. Intellectual Impairment due to Illnesses or Accident
8. Adolescent Morbid Obesity
9. Nephrotic Syndrome
10. Cholangitis
11. Aplastic Anaemia

Important Notices

1. **i-Lifetime Critical Illness Benefit Term Rider** and **i-Early Lifetime Critical Illness Benefit Term Rider** are regular contribution paying Medical and Health Takaful riders attachable to selected regular contribution Term Family Takaful Plans that provides coverage in the event of Critical Illness.
2. i-Early Lifetime Critical Illness Benefit Term Rider can be attached only if i-Lifetime Critical Illness Benefit Term Rider is attached. Claims on i-Early Lifetime Critical Illness Benefit Term Rider will deplete Sum Covered of i-Lifetime Critical Illness Benefit Term Rider which subsequently will deplete basic plan's Sum Covered as well.
3. You should satisfy yourself that these riders will best serve your needs and that the contribution payable until the end of the Certificate term is an amount you can afford.
4. You may stop paying contributions and still enjoy protection as long as there are sufficient amount of money in the Participant's Individual Account to pay for the Tabarru', where applicable. However, there is a possibility of Certificate lapsing when the required charges, including Tabarru', exceed the money available in Participant's Individual Account. Participating in too many riders or choosing high protection levels may deplete the cash values. Depending on the fund's performance, the Participant's Individual Account value may decrease and the certificate may potentially lapse.
5. When riders are terminated or laid-off upon rider expiry date, no benefit will be paid from the Tabarru Fund.
6. A "Free-Look Period" of 15 days from the **delivery date of the Certificate** is given for you to review the suitability of these Medical and Health Takaful riders. If the Certificate is returned to us during this period, we shall refund an amount equal to the amount of contributions paid minus medical expenses (if any).
7. If you switch your rider from one Takaful Operator to another or if you exchange your rider with basic plan, or vice versa, within the same Takaful Operator, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of switching or replacement.

This brochure merely provides general information only and is not a contract of family takaful. You are advised to refer to the Benefit Illustration, Product Disclosure Sheet and sample Certificate for detailed features and benefits of the plan before participating in the plan. You may also refer to the consumer education booklet on Medical & Health Takaful issued under the Consumer Education Programme for more information.

i-Lifetime Critical Illness Benefit Term Rider and **i-Early Lifetime Critical Illness Benefit Term Rider** are Shariah-compliant product.

If there is a discrepancy between the English and Malay versions of this brochure, the English version shall prevail.



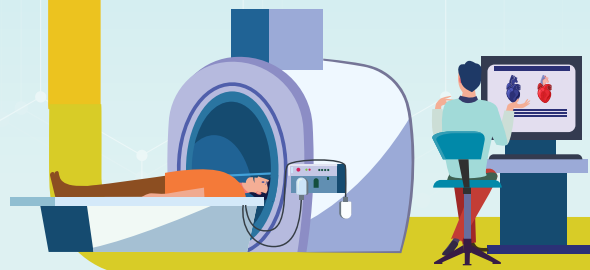
PELAN YANG MENGAMBIL BERAT TENTANG PENJAGAAN KESIHATAN KRITIKAL ANDA DARI PERINGKAT AWAL KEHIDUPAN.

Pada Mei 2021, Adzan telah didiagnos dengan Penyakit Koronari Arteri dan menjalani rawatan Angioplasti dan Rawatan Invasif Lain. Amaun tuntutan ialah **minimum (10% daripada Jumlah Perlindungan Rider, RM25,000) = Minimum (10% x RM100,000, RM25,000) = RM10,000**



i-Early Lifetime Critical Illness Benefit Term Rider

Adzan menambah Rider i-Early Lifetime Critical Illness Benefit Term atas Rider Penyakit Kritikalnya pada usia 35 tahun. Perlindungannya di bawah Rider i-Early Lifetime Critical Illness Benefit Term adalah sebanyak **RM100,000**.



Jumlah Perlindungan Rider: **RM100,000**

Jumlah Perlindungan Pelan Asas: **RM200,000**

i-Lifetime Critical Illness Benefit Term Rider

Pada usia 30 tahun, Adzan, lelaki bukan perokok dan seorang eksekutif telah menyertai i-Lifetime Critical Illness Benefit Term Rider yang dilampirkan pada Pelan Asasnya (cth: i-Great Evo) pada Disember 2020



i-Lifetime Critical Illness Benefit Term Rider

Anak perempuan Adzan menyertai pelan Takaful asas dan melampirkan i-Lifetime Critical Illness Benefit Term Rider.

Anak perempuan Adzan telah dimasukkan ke hospital akibat Penyakit Kawasaki. Dengan perlindungan sebanyak RM50,000 di bawah i-Lifetime Critical Illness Benefit Term Rider anaknya itu, anak perempuannya telah dibayar dengan Jumlah Perlindungan Rider sebanyak **RM25,000 (50% x RM50,000)** untuk perbelanjaan anak perempuannya.



i-Lifetime Critical Illness Benefit Term Rider

i-Early Lifetime Critical Illness Benefit Term Rider

Oleh kerana jumlah tuntutan kedua-duanya masih belum mencapai jumlah penuh perlindungan kedua-dua rider, dia akan terus dilindungi.

Dia kemudiannya telah didiagnos dengan kanser peringkat awal pada Tahap Serius 25 dengan had manfaat **RM50,000 = minimum (25% x RM100,000, RM50,000) = RM25,000**.

Pada umur 19 tahun hari lahir berikutnya dan ke atas, anak perempuannya masih lagi layak membuat tuntutan di bawah Penyakit Kritikal Dewasa dengan baki Jumlah Perlindungan Ridernya

MANFAAT DAN CIRI-CIRI

Sepintas Lalu

Kelonggaran untuk memilih tempoh perlindungan di antara 25 atau 80 tahun hari lahir berikutnya

Perlindungan 11 Penyakit Khusus Kritikal Kanak-kanak dan 45 Penyakit Kritikal Dewasa

Perlindungan yang berterusan untuk Orang Yang Dilindungi Kanak-Kanak apabila mencapai umur 19 tahun Hari Lahir Berikutnya dan ke atas.

**i-Lifetime
Critical Illness
Benefit Term
Rider**

MANFAAT DAN CIRI-CIRI

Sepintas Lalu



**i-Early Lifetime
Critical Illness
Benefit Term
Rider**



Kelonggaran untuk memilih tempoh perlindungan di antara 25 atau 80



Perlindungan 45 Penyakit Kritikal



Membenarkan beberapa tuntutan Penyakit Kritikal bergantung kepada tahap serius



Tertakluk pada terma dan syarat

TANYA PERUNDING TAKAFUL ANDA SEBELUM MENYERTAI PELAN INI

01

Apakah jenis perlindungan yang saya perlukan?

02

Apakah jenis perlindungan yang sesuai untuk saya?

03

Apakah manfaat/ perkhidmatan yang diberikan oleh pelan ini?

04

Adakah caruman saya meningkat seiring dengan umur saya?

05

Bolehkah saya tingkatkan pelan saya di masa hadapan?
(Tambahan rider, penambahan sumbangan, naik taraf pakej)?

06

Apakah yang tidak dilindungi di dalam pelan ini?

09

Adakah saya mampu untuk membayar caruman ini?

07

Apakah jenis dokumen/ laporan yang saya perlu ada untuk menyertai pelan ini? (cth: laporan perubatan atau salinan Kad Pengenalan)

08

Berapa lamakah perlu saya tunggu sebelum perlindungan saya bermula?

10

Apakah kaedah bayaran yang paling berkesan supaya saya tidak lupa membayar caruman saya?



Ringkasan Jadual Manfaat i-Lifetime Critical Illness Benefit Term Rider

Kejadian Yang Dilindungi	Amaun Dibayar
Angioplasti dan Rawatan Invasif Lain untuk Penyakit Koronari Arteri	RM25,000 maksimum setiap seorang atau 10% daripada Jumlah Perlindungan Rider, yang mana lebih rendah.
Orang yang Dilindungi berumur 1 sehingga 18 tahun Hari Lahir Berikutnya: Salah satu daripada 11 Penyakit Kritikal Kanak-Kanak dan 44* Penyakit Kritikal Dewasa yang didiagnos ke atas Orang yang Dilindungi. <i>*tidak termasuk Angioplasti dan Rawatan Invasif Lain untuk Penyakit Koronari Arteri.</i>	50% daripada Jumlah Perlindungan Rider.
Orang yang Dilindungi berumur 19 tahun Hari Lahir Berikutnya sehingga rider matang: Salah satu daripada 44* atau baki Penyakit Kritikal Dewasa (selepas tuntutan Penyakit Kritikal Kanak-Kanak di atas, yang mana terpakai) yang didiagnos ke atas Orang Dewasa Yang Dilindungi. <i>*tidak termasuk Angioplasti dan Rawatan Invasif Lain untuk Penyakit Koronari Arteri.</i>	100% daripada Jumlah Perlindungan Rider atau baki Jumlah Perlindungan Rider, yang mana terpakai.

Tertakluk pada terma dan syarat.

Nota:

1. Jumlah Perlindungan Rider dibayar daripada Dana Tabarru. Dana Tabarru' merujuk kepada kumpulan dana yang diwujudkan bagi tujuan perpaduan dan kerjasama antara Peserta yang digunakan untuk membantu semua Peserta seandainya berlaku perkara yang tidak diingini.
2. Jumlah Perlindungan Rider dan Pelan Asas akan berkurang dengan amaun yang dibayar di bawah pembayaran tuntutan Penyakit Kritikal.
3. Sila rujuk Apendiks untuk senarai penuh Penyakit Kritikal.
4. 30/60 hari tempoh menunggu terpakai, bergantung kepada jenis Penyakit Kritikal.



Ringkasan Jadual Manfaat i-Early Lifetime Critical Illness Benefit Term Rider

i-Early Lifetime Critical Illness Benefit Term Rider menawarkan perlindungan untuk Penyakit Kritikal bagi pelbagai jenis tahap, yang dikategorikan kepada 2 kategori berikut:

Item	Senarai Penyakit Kritikal (CI)	Tahap Serious	
		Tahap Serious 25 (Pembayaran 25%)	Tahap Serious 50 (Pembayaran 50%)
1.	Penyakit Alzheimer / Demensia Teruk	√	√
2.	Angioplasti dan Rawatan Invasif Lain Untuk Penyakit Arteri Koronari	N/A	N/A
3.	Sindrom Apallic	√	√
4.	Meningitis Bakteria	√	√
5.	Tumor Otak Benign	√	N/A
6.	Buta	√	√
7.	Pembedahan Otak	√	√
8.	Kanser	√	√
9.	Kardiomiopati	√	√
10.	Anemia Aplastik Kronik	√	√
11.	Keradangan Pankreas Berulang dan Kronik	√	√
12.	Koma	√	√
13.	Pembedahan Pintasan Arteri Koronari	√	N/A
14.	Penyakit Creutzfeldt-Jakob (Penyakit Lembu Gila)	√	√
15.	Pekak	√	√
16.	Elefantiasis	√	√
17.	Ensefalitis	√	√
18.	AIDS Dengan Gejala Penuh	√	N/A
19.	Hepatitis Viral Fulminan	√	√
20.	Serangan Jantung	√	√
21.	Pembedahan Injap Jantung	√	√
22.	Jangkitan HIV Melalui Transfusi Darah	N/A	√

Item	Senarai Penyakit Kritikal (CI)	Tahap Serious	
		Tahap Serious 25 (Pembayaran 25%)	Tahap Serious 50 (Pembayaran 50%)
23.	Kegagalan Buah Pinggang	√	√
24.	Kegagalan Hati Tahap Akhir	√	√
25.	Kehilangan Upaya Hidup Sendiri	√	√
26.	Hilang Keupayaan Bertutur	√	√
27.	Penyakit Paru-Paru Tahap Akhir	√	√
28.	Trauma Kepala Major	√	√
29.	Transplan Organ Utama/ Sumsum Tulang	√	√
30.	Penyakit Sistik Medular	√	√
31.	Penyakit Neuron Motor	√	√
32.	Skeloris Multipel	√	√
33.	Distrofi Otot	√	√
34.	Virus Kurang Daya Tahan Manusia (HIV) Dijangkiti Melalui Pekerjaan	N/A	N/A
35.	Kelumpuhan Anggota	√	√
36.	Penyakit Parkinson	√	√
37.	Poliomielitis	√	√
38.	Hipertensi Arteri Pulmonari Primer	√	√
39.	Skleroderma Progresif	N/A	√
40.	Penyakit Arteri Koronari Serious	√	√
41.	Strok/ Angin Ahmar	√	√
42.	Pembedahan Aorta	√	N/A
43.	Lupus Eritematosus Sistemik Dengan Komplikasi Buah Pinggang Yang Teruk	√	√
44.	Penyakit Terminal	N/A	N/A
45.	Kelecuran Tahap Ketiga	√	√

- Nota:
1. Manfaat di bawah Tahap Serious 25 adalah 25% daripada Jumlah Perlindungan awal atau RM50,000 **setiap Orang Yang Dilindungi**, yang mana lebih rendah.
 2. Manfaat di bawah Tahap Serious 50 adalah 50% daripada Jumlah Perlindungan awal atau RM100,000 **setiap Orang Yang Dilindungi**, yang mana lebih rendah (termasuk manfaat yang dibayar di bawah Tahap Serious 25, jika ada, akibat penyakit yang sama), yang mana lebih rendah.
 3. 30/60 hari tempoh menunggu terpakai, bergantung kepada jenis Penyakit Kritikal.

Kadar Caruman Tahunan (RM)

i-Lifetime Critical Illness Benefit Term Rider

Kadar Caruman setiap RM1,000 Jumlah Perlindungan

Umur Matang 25 Tahun Hari Lahir Berikutnya		
Umur Penyertaan Hari Lahir Berikutnya	Lelaki	Perempuan
1	2.04	1.68
2	1.92	1.68
3	1.56	1.80
4	1.92	2.16
5	2.04	2.52
6	1.92	2.04
7	1.68	1.92
8	1.44	1.68
9	1.32	1.32
10	1.20	1.32
11	1.20	1.20
12	1.20	1.20
13	1.08	1.08
14	0.96	1.08
15	0.96	0.96



Umur Matang 80 Tahun Hari Lahir Berikutnya

Umur Penyertaan Hari Lahir Berikutnya	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	N/A	2.04	N/A	1.80
2	N/A	1.92	N/A	1.80
3	N/A	2.04	N/A	1.92
4	N/A	2.04	N/A	2.16
5	N/A	2.16	N/A	2.52
6	N/A	2.16	N/A	2.04
7	N/A	2.28	N/A	2.04
8	N/A	2.40	N/A	2.16
9	N/A	2.40	N/A	2.16
10	N/A	2.52	N/A	2.28
11	N/A	2.64	N/A	2.40
12	N/A	2.64	N/A	2.40
13	N/A	2.76	N/A	2.52
14	N/A	2.88	N/A	2.64
15	N/A	3.00	N/A	2.64
16	5.40	3.12	3.96	2.76
17	5.64	3.24	4.08	2.88
18	5.88	3.36	4.32	3.00
19	6.12	3.48	4.44	3.12
20	6.36	3.60	4.68	3.24
21	6.72	3.84	4.80	3.36
22	6.96	3.96	5.04	3.48
23	7.32	4.08	5.28	3.72
24	7.56	4.32	5.52	3.84
25	7.92	4.44	5.76	3.96
26	8.28	4.68	6.00	4.20
27	8.64	4.92	6.24	4.32
28	9.12	5.04	6.48	4.44
29	9.48	5.28	6.72	4.68
30	9.96	5.52	7.08	4.92
31	10.32	5.76	7.32	5.04
32	10.80	6.00	7.68	5.28
33	11.28	6.36	8.04	5.52

N/A – Kadar caruman tidak terpakai bagi Juvana (perokok).

Umur Matang 80 Tahun Hari Lahir Berikutnya

Umur Penyertaan Hari Lahir Berikutnya	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
34	11.88	6.60	8.40	5.76
35	12.36	6.84	8.64	6.00
36	12.96	7.20	9.00	6.24
37	13.56	7.44	9.36	6.48
38	14.16	7.80	9.84	6.72
39	14.76	8.16	10.20	6.96
40	15.36	8.52	10.56	7.20
41	16.08	8.88	10.92	7.44
42	16.80	9.24	11.40	7.80
43	17.52	9.60	11.76	8.28
44	18.24	10.08	12.60	9.12
45	19.08	10.44	14.04	10.20
46	19.92	10.92	15.76	11.28
47	20.76	11.40	17.04	12.12
48	21.60	11.88	18.12	12.96
49	22.44	12.36	18.72	13.32
50	23.40	12.84	19.32	13.32
51	24.96	13.44	21.00	14.88
52	27.24	14.52	21.48	15.00
53	29.76	15.72	22.56	15.12
54	32.16	16.92	23.64	15.12
55	34.80	18.24	24.48	15.60
56	37.44	19.68	25.82	16.08
57	40.32	21.12	26.76	16.56
58	43.20	22.68	28.08	17.16
59	45.96	24.24	29.28	17.88
60	48.84	25.68	30.72	18.60
61	49.32	26.16	30.84	18.60
62	49.80	26.52	31.08	18.84
63	50.28	27.00	31.20	19.44
64	50.76	27.36	31.44	20.16
65	53.28	28.68	31.56	21.00

Nota: Kadar Caruman adalah tidak dijamin dan tertakluk pada semakan semula pada ulang tahun Sijil. Pengendali Takaful boleh menyemak semula kadar Caruman dengan memberi 3 bulan notis bertulis terlebih dahulu kepada Peserta.

Kadar Caruman Tahunan (RM)

i-Early Lifetime Critical Illness Benefit Term Rider

Kadar Caruman setiap RM1,000 Jumlah Perlindungan

Umur Matang 25 Tahun Hari Lahir Berikutnya		
Umur Penyertaan Hari Lahir Berikutnya	Lelaki	Perempuan
1	2.76	2.64
2	2.76	2.64
3	2.88	2.76
4	2.64	2.64
5	2.52	2.40
6	2.16	1.95
7	1.80	1.68
8	1.56	1.44
9	1.44	1.20
10	1.20	1.08
11	1.08	0.96
12	1.08	0.96
13	0.96	0.84
14	0.96	0.84
15	0.84	0.72



Umur Matang 80 Tahun Hari Lahir Berikutnya

Umur Penyertaan Hari Lahir Berikutnya	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	N/A	2.76	N/A	2.64
2	N/A	2.76	N/A	2.64
3	N/A	2.88	N/A	2.76
4	N/A	2.64	N/A	2.64
5	N/A	2.52	N/A	2.4
6	N/A	2.28	N/A	2.04
7	N/A	1.92	N/A	1.80
8	N/A	1.68	N/A	1.56
9	N/A	1.56	N/A	1.32
10	N/A	1.56	N/A	1.44
11	N/A	1.56	N/A	1.44
12	N/A	1.68	N/A	1.44
13	N/A	1.68	N/A	1.56
14	N/A	1.80	N/A	1.56
15	N/A	1.80	N/A	1.68
16	2.88	1.92	2.64	1.68
17	3.00	1.92	2.76	1.80
18	3.12	2.04	2.76	1.80
19	3.24	2.04	2.88	1.92
20	3.36	2.16	3.00	1.92
21	3.48	2.16	3.12	2.04
22	3.72	2.28	3.24	2.04
23	3.84	2.40	3.36	2.16
24	3.96	2.40	3.48	2.16
25	4.08	2.52	3.60	2.28
26	4.32	2.64	3.72	2.40
27	4.44	2.76	3.96	2.40
28	4.68	2.76	4.08	2.52
29	4.80	2.88	4.20	2.64
30	5.04	3.00	4.44	2.64
31	5.28	3.12	4.56	2.76
32	5.40	3.24	4.68	2.88
33	5.64	3.36	4.92	3.00

N/A – Kadar caruman tidak terpakai bagi Juvana (perokok).

Umur Matang 80 Tahun Hari Lahir Berikutnya

Umur Penyertaan Hari Lahir Berikutnya	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
34	5.88	3.60	5.04	3.12
35	6.24	3.72	5.28	3.12
36	6.48	3.84	5.52	3.24
37	6.72	3.96	5.64	3.36
38	7.08	4.20	5.88	3.48
39	7.32	4.32	6.00	3.60
40	7.68	4.56	6.24	3.84
41	8.04	4.80	6.72	4.20
42	8.40	4.92	7.32	4.56
43	8.76	5.16	8.04	4.92
44	9.12	5.40	8.64	5.28
45	9.60	5.64	9.00	5.40
46	9.96	5.88	9.36	5.52
47	10.44	6.12	9.72	5.64
48	10.92	6.48	10.08	5.88
49	11.40	6.72	10.56	6.12
50	11.88	7.08	10.92	6.24
51	12.48	7.32	11.52	6.60
52	12.96	7.68	12.00	6.72
53	13.56	8.04	12.48	7.08
54	14.16	8.40	12.84	7.20
55	14.76	8.76	12.84	7.20
56	15.48	9.12	12.87	7.23
57	16.08	9.60	12.90	7.26
58	16.92	10.08	12.93	7.29
59	18.36	10.56	12.96	7.32
60	19.92	11.16	13.68	7.68
61	21.00	11.76	14.04	7.80
62	22.08	12.48	14.40	8.16
63	23.40	13.20	14.76	8.40
64	24.48	13.92	15.24	8.64
65	25.80	14.64	15.60	8.88

Nota: Kadar Caruman adalah tidak dijamin dan tertakluk pada semakan semula pada ulang tahun Sijil. Pengendali Takaful boleh menyemak semula kadar Caruman dengan memberi 3 bulan notis bertulis terlebih dahulu kepada Peserta.

Dapatkan Ganjaran dengan Lebih Pengunderaitan dan Keuntungan Pelaburan

Dengan **i-Lifetime Critical Illness Benefit Term Rider** dan **i-Early Lifetime Critical Illness Benefit Term Rider**, sebarang lebih pengunderaitan daripada Dana Tabarru' setelah melakukan penyalarsan yang sesuai untuk tujuan kecemasan, akan dikongsi antara semua Peserta dan kami dengan nisbah 50:50. Bahagian anda daripada lebih tersebut akan dikreditkan ke dalam Akaun Individu Peserta anda.



Semua keuntungan pelaburan (jika ada) daripada Tabarru' akan dikongsi di antara Peserta dan kami dengan nisbah 50:50. Sebarang keuntungan daripada Akaun Individu Peserta akan dikongsi antara Peserta dan kami dengan nisbah 75:25. Bahagian anda daripada pelaburan tersebut akan dikreditkan ke dalam Akaun Individu Peserta. Sebarang kerugian daripada Dana Tabarru' akan dibawa ke hadapan dan akan diambil kira sebelum dimasukkan dalam pengiraan lebih pengunderaitan atau defisit pada tahun seterusnya dan sebarang kerugian daripada Akaun Individu Peserta akan ditunjukkan di dalam akaun tersebut.

Nota:

- 1) Lebih pengunderaitan dan keuntungan pelaburan akan dikira secara tahunan
- 2) Akaun Individu Peserta merujuk kepada akaun individu yang mana caruman dan lebih pengunderaitan (jika ada) dan/atau keuntungan pelaburan (jika ada) yang terhasil akan diperuntukkan.

Nikmati Pelepasan Cukai

Anda layak menerima pelepasan cukai apabila anda menyertai **i-Lifetime Critical Illness Benefit Term Rider** dan **i-Early Lifetime Critical Illness Benefit Term Rider**. Pelepasan cukai yang dibenarkan untuk Perubatan adalah terhad kepada RM3,000 (termasuk Pendidikan).

Nota: Pelepasan Cukai tertakluk kepada Akta Cukai Pendapatan Malaysia 1967 dan keputusan muktamad Lembaga Hasil Dalam Negeri.



Soalan Lazim



S Berapakah umur penyertaan minimum dan maksimum?

J Umur penyertaan minimum dan maksimum adalah seperti berikut:

		Min	Maks	Umur Matang Hari Lahir Berikutnya
		Umur Penyertaan Hari Lahir Berikutnya		
Orang Yang Dilindungi	Kanak- Kanak	14 hari umur dicapai	15 tahun	25 atau 80 tahun
	Dewasa	16 tahun	70 tahun	80 tahun
Peserta		19 tahun	-	-

S Berapakah caruman yang perlu saya bayar?

J Ini adalah rider dengan pembayaran caruman. Amaun caruman bergantung kepada Rider Jumlah Perlindungan yang anda pilih, umur, jantina dan status merokok. Sila rujuk pada Risalah Pemberitahuan Produk untuk mengetahui amaun caruman sebenar.

S Adakah i-Early Lifetime Critical Illness Benefit Term Rider mempertingkatkan pelan penyakit kritikal saya yang sedia ada?

J i-Early Lifetime Critical Illness Benefit Term Rider memastikan pelan penyakit kritikal anda kekal sedia ada, dan dipertingkatkan dengan perlindungan peringkat awal penyakit kritikal.

S Bagaimanakah saya boleh membuat caruman?

J Anda boleh membuat caruman melalui GIRO/Autodebit, Kebenaran Debit Terus, Arahan Bank atau kad kredit secara tahunan, separuh tahunan, suku tahunan atau bulanan. Cek dan tunai hanya dibenarkan bagi caruman tahunan, separuh tahunan atau suku tahunan sahaja.



Apakah yuran dan caj yang dikenakan?



Caj Pendahuluan

Caj Pendahuluan adalah amaun yang ditolak terdahulu dari Akaun Individu Peserta (sebagai peratusan Caruman ditolak Cukai Perkhidmatan dan / atau cukai-cukai lain, jika ada), yang terdiri daripada:

- kos pengedaran langsung termasuk komisen ejen, dan
- perbelanjaan pengurusan bagi menguruskan sijil anda, termasuk Duti Setem sebanyak RM10 (dibayar bagi setiap Sijil).

Tahun Caruman	Tempoh											
	10	11	12	13	14	15	16	17	18	19	≥20	
1	51%	54%	56%	59%	60%	60%	61%	62%	63%	64%	65%	
2	32%	34%	35%	37%	39%	41%	43%	45%	46%	48%	50%	
3	23%	24%	25%	26%	28%	29%	30%	31%	32%	33%	34%	
4	19%	20%	21%	22%	23%	24%	25%	26%	27%	28%	29%	
5	13%	14%	14%	15%	15%	16%	16%	17%	17%	18%	19%	
6	13%	14%	14%	15%	15%	16%	16%	17%	17%	18%	19%	
7	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
8	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
9	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
10	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
11		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	
12			5%	5%	5%	5%	5%	5%	5%	5%	5%	
13				5%	5%	5%	5%	5%	5%	5%	5%	
14					5%	5%	5%	5%	5%	5%	5%	
15						5%	5%	5%	5%	5%	5%	
16							5%	5%	5%	5%	5%	
17								5%	5%	5%	5%	
18									5%	5%	5%	
19										5%	5%	
≥20											0%	

Nota: Caj pendahuluan di atas digunapakai untuk kedua-dua i-Lifetime Critical Illness Benefit Term Rider dan i-Early Lifetime Critical Illness Benefit Term Rider.

Tabarru'

Tabarru' akan ditolak secara bulanan pada setiap awal bulan Sijil daripada Akaun Individu Peserta dan ia berbeza mengikut umur penyertaan hari lahir berikutnya dan jantina Orang Yang Dilindungi.

Nota: Yuran dan caj di atas adalah tertakluk kepada semakan semula pada ulang tahun Sijil oleh kami dengan memberikan anda notis bertulis sekurang-kurangnya 30 hari. Untuk maklumat lanjut mengenai yuran dan caj, sila rujuk kepada Risalah Pemberitahuan Produk, Ilustrasi Manfaat dan Sijil yang dikeluarkan oleh kami.



Pengecualian

Kami tidak akan membayar sebarang manfaat di bawah rider-rider ini ini disebabkan dan termasuk mana-mana perkara berikut, secara langsung atau tidak langsung sekiranya penyakit:

- a. wujud sebelum atau pada Tarikh Berkuat Kuasa; atau
- b. disebabkan kecederaan badan yang dilakukan sendiri secara langsung atau tidak, ketika waras atau tidak waras; atau
- c. akibat Orang Yang Dilindungi melakukan, mencuba atau membangkitkan keganasan atau feloni atau sebarang pelanggaran undang-undang oleh Orang Yang Dilindungi; atau
- d. akibat daripada peperangan, sama ada diisytiharkan atau tidak; atau
- e. didiagnosis, dan Orang Yang Dilindungi bertahan hidup kurang dari tujuh (7) hari setelah hari diagnosis.

Nota: Pengecualian dan had manfaat yang dinyatakan di atas adalah tidak menyeluruh. Maklumat penuh dinyatakan dalam Sijil yang dikeluarkan oleh kami.



Apendiks – Senarai Penyakit Kritikal

45 Penyakit Kritikal (1 tahun hari lahir berikutnya dan ke atas)

Tempoh Menunggu: 30 Hari	
1. Penyakit Alzheimer / Demensia Teruk	23. Penyakit Neuron Motor
2. Meningitis Bakteria	24. Skeloris Multipel
3. Tumor Otak Benign	25. Distrofi Otot
4. Buta	26. Kelumpuhan Anggota
5. Pembedahan Otak	27. Penyakit Parkinson
6. Kardiomiopati	28. Hipertensi Arteri Pulmonari Primer
7. Anemia Aplastik Kronik	29. Strok / Angin Ahmar
8. Koma	30. Pembedahan Aorta
9. Pekak	31. Lupus Eritematosus Sistemik Dengan Komplikasi Buah Pinggang Yang Teruk
10. Ensefalitis	32. Virus Kurang Daya Tahan Manusia (HIV) Dijangkiti Melalui Pekerjaan
11. Kegagalan Buah Pinggang	33. Penyakit Terminal
12. Kegagalan Hati Tahap Akhir	34. Penyakit Sistik Medular
13. Penyakit Paru-Paru Tahap Akhir	35. Sindrom Apallic
14. AIDS Dengan Gejala Penuh	36. Poliomiellitis
15. Hepatitis Viral Fulminan	37. Skleroderma Progresif
16. Pembedahan Injap Jantung	38. Penyakit Creutzfeldt-Jakob (Penyakit Lembu Gila)
17. Jangkitan HIV Melalui Transfusi Darah	39. Elefantiasis (Penyakit Untut)
18. Kehilangan Upaya Hidup Sendiri	40. Keradangan Pankreas Berulang dan Kronik
19. Hilang Keupayaan Bertutur	
20. Kelecuman Tahap Ketiga	
21. Trauma Kepala Major	
22. Transplan Organ Utama/ Sumsum Tulang	

Tempoh Menunggu: 60 Hari
1. Kanser
2. Pembedahan Pintasan Arteri Koronari
3. Serangan Jantung
4. Penyakit Arteri Koronari Serius
5. Angioplasti dan Rawatan Invasif Lain Untuk Penyakit Arteri Koronari

11 Penyakit Kritikal Kanak-Kanak (1 – 18 tahun hari lahir berikutnya)

Tempoh Menunggu: 30 Hari
1. Asma
2. Diabetes Jenis 1
3. Kawasaki
4. Juvenile Rheumatoid Arthritis
5. Epilepsi
6. Glomerulonefritis Dengan Sindrom Nefrotik Berterusan
7. Kecacatan Intelektual Berterusan Disebabkan Penyakit Atau Kemalangan
8. Obesiti Morbid Remaja
9. Sindrom Nefrotik
10. Kolangitis
11. Anemia Aplastik

Notis Penting

1. **i-Lifetime Critical Illness Benefit Term Rider dan i-Early Lifetime Critical Illness Benefit Term Rider** adalah rider Takaful Perubatan dan Kesihatan dengan pembayaran caruman yang dilampirkan pada pelan Takaful Keluarga bertempoh dengan caruman berkala yang terpilih yang menyediakan perlindungan bagi penyakit kritikal.
2. i-Early Lifetime Critical Illness Benefit Term Rider boleh dilampirkan hanya jika i-Lifetime Critical Illness Benefit Term Rider juga dilampirkan. Tuntutan bagi i-Early Lifetime Critical Illness Benefit Term Rider akan mengurangkan Jumlah Perlindungan i-Lifetime Critical Illness Benefit Term Rider yang mana akan mengurangkan Jumlah Perlindungan pelan asas pada masa yang sama juga.
3. Anda seharusnya berpuas hati bahawa rider-rider ini akan memenuhi keperluan anda dengan sebaiknya dan caruman yang dibayar sehingga akhir tempoh Sijil ini adalah amaun yang anda mampu bayar.
4. Anda boleh berhenti membayar caruman dan masih menikmati perlindungan selagi terdapat jumlah amaun yang mencukupi di dalam Akaun Individu Peserta untuk membayar Tabarru', jika berkenaan. Namun terdapat kemungkinan Sijil menjadi luput apabila caj yang dikenakan, termasuk Tabarru', melebihi jumlah amaun yang ada di dalam Akaun Individu Peserta. Menyertai terlalu banyak rider atau memilih tahap perlindungan yang terlalu tinggi mungkin akan mengurangkan nilai tunai. Bergantung kepada prestasi dana, Nilai Akaun Individu Peserta mungkin menurun dan Sijil berpotensi untuk luput.
5. Apabila rider-rider ditamatkan atau diberhentikan sebelum tarikh matang rider, tiada manfaat akan dibayar daripada Dana Tabarru'.
6. "Tempoh Rujukan Percuma" selama 15 hari **daripada tarikh anda menerima Sijil** diberikan kepada anda untuk meneliti kesesuaian rider-rider Takaful Perubatan dan Kesihatan ini. Jika Sijil ini dikembalikan kepada kami dalam tempoh ini, kami akan mengembalikan suatu amaun yang bersamaan dengan jumlah caruman yang dibayar ditolak dengan belanja perubatan (jika ada).
7. Jika anda menukar rider daripada satu Pengendali Takaful kepada yang lain atau jika anda menukar rider semasa anda dengan pelan asas, atau sebaliknya, dengan Pengendali Takaful yang sama, anda mungkin perlu menghantar permohonan yang mana penerimaan cadangan anda adalah tertakluk pada terma dan syarat yang ditetapkan pada masa penukaran atau penggantian.

Risalah ini adalah untuk maklumat am sahaja dan bukanlah satu kontrak takaful keluarga. Anda dinasihatkan untuk merujuk Ilustrasi Manfaat, Risalah Pemberitahuan Produk dan contoh Sijil bagi mendapatkan maklumat terperinci berkenaan ciri penting dan manfaat pelan sebelum menyertai pelan ini. Anda juga boleh merujuk kepada risalah pendidikan pengguna mengenai Takaful Perubatan & Kesihatan yang dikeluarkan di bawah Program Pendidikan Pengguna untuk maklumat lanjut.

i-Lifetime Critical Illness Benefit Term Rider dan i-Early Lifetime Critical Illness Benefit Term Rider merupakan produk yang patuh Syariah.

Jika terdapat percanggahan di antara versi Bahasa Inggeris dan Bahasa Malaysia untuk risalah ini, versi Bahasa Inggeris akan diguna pakai.



This plan is underwritten by/ *Pelan ini ditajajamin oleh:*

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About Great Eastern Takaful Berhad

Great Eastern Takaful Berhad is a Takaful Operator providing coverage for Family Takaful, medical & health takaful plans. The Takaful Operator was established in December 2010 and is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is backed by 2 major institutions in Malaysia, Great Eastern Group, which is the largest and oldest insurance group in Malaysia with over 100 years of experience and Koperasi Angkatan Tentera Malaysia Berhad, one of the largest co-operative societies in Malaysia with more than 140,000 members.

Mengenai Great Eastern Takaful Berhad

Great Eastern Takaful Berhad merupakan Pengendali Takaful yang menyediakan perlindungan bagi pelan Takaful Keluarga dan pelan perubatan & kesihatan. Pengendali Takaful ini telah ditubuhkan pada Disember 2010 dan didaftarkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia. Ianya disokong oleh 2 institusi utama di Malaysia, Kumpulan Great Eastern, yang merupakan kumpulan insurans terbesar dan tertua di Malaysia dengan pengalaman melebihi 100 tahun dan Koperasi Angkatan Tentera Malaysia Berhad, salah satu syarikat koperasi yang terbesar di Malaysia dan mempunyai lebih daripada 140,000 ahli.



MEMBER



Great Eastern Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Great Eastern Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Great Eastern Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

AHLI



Great Eastern Takaful Berhad ialah ahli Perbadanan Insurans Deposit Malaysia (PIDM). Sebagai ahli PIDM, sebahagian daripada manfaat yang dilindungi di bawah sijil takaful yang ditawarkan oleh Great Eastern Takaful Berhad dilindungi daripada kehilangan sebahagian atau kesemua manfaat takaful oleh PIDM, sekiranya berlaku kegagalan Pengendali Takaful. Untuk maklumat lanjut mengenai had dan skop perlindungan ini, sila dapatkan risalah maklumat PIDM daripada Great Eastern Takaful Berhad atau layari laman web PIDM (www.pidm.gov.my) atau hubungi talian bebas tol PIDM (1-800-88-1266).