



AFFIN Takaful *myFlexi*

All-in-One Protection Plan

 **AFFIN ISLAMIC**

always about **you**

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Terms and conditions apply.

Affin Islamic Bank Berhad 200501027372 (709506-V)

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Introducing AFFIN Takaful *myFlexi*

Every moment of your life is precious and it is important to safeguard those moments with your loved ones.

We understand that everyone's protection needs are unique. Hence, you get to customise your plan according to your priorities. With its wide range of additional benefits that complement your financial protection needs.

AFFIN Takaful *myFlexi*, is an exceptional Takaful plan designed to provide comprehensive protection against unforeseen events such as death, disability, critical illness, unexpected medical expenses, and more.

Take the first step towards securing your future today with AFFIN Takaful *myFlexi*.

Key Benefits



Comprehensive

A Takaful plan that is made for you that comes with a complete protection against death, total and permanent disability (TPD), 48 covered Critical Illnesses (CI), medical bills, and personal accidents with savings elements, all in one plan.



Personalised

There are 10 riders that you can choose from according to your priority. Furthermore, you can choose the coverage term offered based on your age.



Gift of Love

With Hibah Takaful, you may nominate your loved ones as beneficiaries to receive the death benefits. With a peace mind, your loved ones will continue to have a comfortable living life even without you by their side.



Potential Investment Returns

If you choose savings or investment options, you can add *mySaver* rider. This rider will grant you access to five (5) Shariah-approved investment-linked funds. Depending on your risk tolerance, you can decide the percentage of the investment. The investment returns will potentially increase the cash value you may use for your retirement, your child's college costs, or to travel around the globe.



Reward

When your children are covered with the AFFIN Takaful *myFlexi* plan, they will be rewarded for their excellent results in key examinations such as SPM, STPM/STAM, and A-Level.



Shariah Compliant

This plan allows you to meet your financial goals through the principles of Shariah.

Customise Your Plan

AFFIN Takaful myFlexi offers a variety of riders to suit your personal needs and affordability. You have the flexibility to attach any of the following riders:



MEDICAL

Focus on your recovery and let us manage the medical cost such as hospitalisation and surgery when you attach:

- myMedic
- myHospital Cash



CRITICAL ILLNESS

When you have been diagnosed with any one of the 48* critical illnesses, a lump sum amount shall be paid to you. You can use the money for treatments and procedures when you attach:

- myCritical Illness
- myMultipay Critical Illness



PERSONAL ACCIDENT

Death or TPD due to accident, the agreed percentage of the sum covered will be paid to you or your beneficiary when you attach:

- myPA
- myIhram



SAVINGS

Increase your savings and investment portion, when you attach mySaver. As low as RM10/month, you can decide the percentage of the investment for these Investment-Linked Funds:

- myBalanced Fund
- myEquity Index Fund
- myBlue Chips Fund
- myGrowth Fund
- myDividend Fund



CONTRIBUTION WAIVER

Your coverage is continuously active until the end of the certificate term and no contribution is required when you've been diagnosed with any one of the 47 critical illnesses or confirmed TPD when you attach:

- myWaiver
- myPayor Plus
- myPayor

If you participate in the AFFIN Takaful myFlexi plan to cover your spouse or children, you do not have to worry about their coverage if you attached myPayor or myPayor Plus in the event of your death, TPD or CI.

**Notes: 48 CI includes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, but this condition is not applicable for myMultiPay Critical Illness, myWaiver, myPayor and myPayor Plus.*

How does the plan work?

To help you understand better about the plan, here are two scenarios that you can refer to:

Protection Plan

Mr. Jeffery - A loveable father & husband. He is working as a marketing manager, is not a smoker, and lives a healthy lifestyle. He is aware that life is full of uncertainties. Hence, on his 35th birthday, he participates in the AFFIN Takaful *myFlexi* plan. When an unexpected event happens, he will be free from worries because he has prepared the necessary. Here is his plan which he contributes RM420 per month until he is 70 years old.



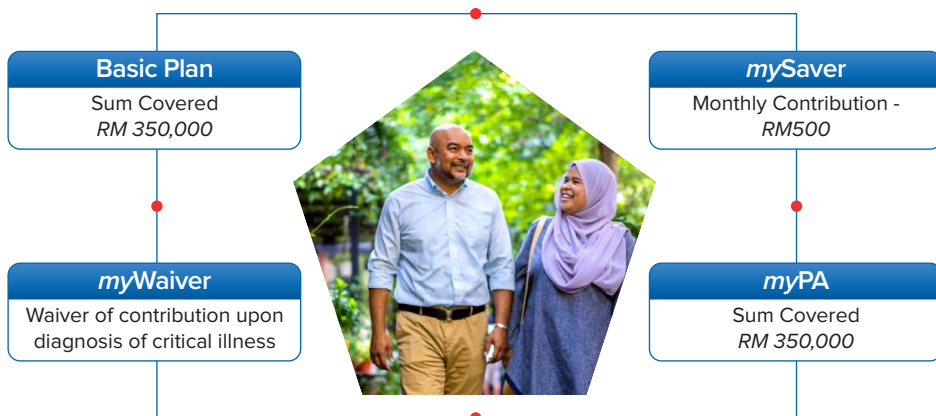
Death (for any reason)	His family (beneficiaries) will receive <ol style="list-style-type: none">RM10,000 as Accelerated Death Expense Benefit in advance to cover the funeral expenses; andRM90,000 as the balance of the sum covered for them to live their life comfortably.
Suffer from TPD	He will receive RM100,000 as compensation which he can use to support his living expenses and pay for his treatment since he is no longer fit to work.
Hospitalisation (due to accident or illness)	His hospital bill will be paid up to RM700,000 a year. He is eligible to stay in a room for RM350/day. At the same time, he will receive a daily cash benefit of RM100/day according to the admission period.
Critical Illnesses	He will receive a lump sum of RM100,000 which he can use as <ol style="list-style-type: none">an income replacement since he has to quit his job; orpay for the medical treatments and equipment The future contribution will be waived and Mr. Jeffery can still enjoy the remaining benefit until certificate maturity at the age of 70.
Alive until Maturity (70 years old)	If he is healthy until the age of 70, he will receive 100% of his remaining account value, if any.

The above scenario is for illustration purposes only.

How does the plan work?

Retirement Plan

Mr. Salam – Age 45 years old, work as head of department and planning to retire at the age of 60 years old. He is a non-smoker, and loves to travel but most importantly practices work-life balance. By the time he retires, he wants to receive an amount to start a new chapter in his life. Thus, he participates in AFFIN Takaful myFlexi. Here is his plan which he contributes RM737 per month until he is 60 years old.



Death (for any reason)	His family (beneficiaries) will receive <ol style="list-style-type: none">RM10,000 as Accelerated Death Expense Benefit in advance to cover the funeral expenses; andRM340,000 as the balance of the sum covered for them to live their life comfortably.
Death (due to an accidental event)	His family will receive additional compensation of RM350,000. Thus, the total compensation that his family will receive is RM700,000.
Death (due to an accidental event while travelling as a passenger in a public conveyance)	His family will receive additional compensation of RM700,000. Thus, the total compensation that his family will receive is RM1,050,000.
Suffer from TPD	He will receive RM350,000 as compensation which he can use to support his living expenses and pay for his treatment since he is no longer fit to work.
Critical Illnesses	Future contribution will be waived and savings will continue to grow up to maturity.
Alive until maturity (60 years old)	If he is healthy until the age of 60, he will receive 100% of his remaining account value. He can receive a lump sum of approximately RM124,314* including the savings that he has contributed on a monthly basis upon the expiry of his certificate. Mr. Salam will use the money to enjoy his retirement.

**The projected amount is based on 100% allocation to myBalance Fund with 5% investment profit per annum. Please note the actual return might differ based on actual performance of the fund.*

The above scenario is for illustration purposes only.

Plan Features

Item	Description
Entry Age	<p>Person Covered's age is from 14 days to 70 years old.</p> <p>If you are participating in this plan for your spouse or children, your age must be 19 years old and above.</p> <p><i>Note: The age above is referring to Age Next Birthday (ANB).</i></p>
Sum Covered	<p>For basic coverage of death and TPD:</p> <ul style="list-style-type: none">• minimum: RM10,000• maximum: Subject to underwriting <p><i>Note: Each additional benefit has its own minimum and maximum sum covered too.</i></p>
Coverage Term	<p>Choose to be covered up to age 25, 60, 70 or 80 years old.</p>
Contribution Payment Term	<p>Monthly, quarterly, half-yearly or yearly.</p>
Death Benefit	<p>In the event of death during the coverage term, your beneficiary will receive a lump sum amount which is equivalent to:</p> <ul style="list-style-type: none">• the balance of basic sum covered after deducting Death Expense Benefit; and• the *total account values, if any. <p><i>Note: *Total account values refer to any balance in Participant Account (PA) plus any balance in Investment-linked Fund(s), if applicable.</i></p>
TPD Benefit	<p>In the event of TPD before the age of 70 on the next birthday and during the coverage term, you will receive a lump sum amount that is equivalent to:</p> <ul style="list-style-type: none">• the basic sum covered; and• the total account values, if any.

Plan Features

Item	Description															
Death Expense Benefit	<p>In the event of death during the coverage term, your beneficiary will receive immediate financial assistance which is equivalent to:</p> <ul style="list-style-type: none">• 10% of your basic sum covered; or• up to RM10,000 <p>with no questions being asked.</p> <p>This benefit will be paid in advance and it will be accelerated from the basic sum covered.</p>															
Education Excellent Rewards Benefit <i>(for child cases only - compulsory to attach myPayor or myPayor Plus)</i>	<table><tr><th>Public Exams</th><th>Min. requirement</th><th>Reward per distinction³</th></tr><tr><td>SPM/GCSE¹</td><td>7A</td><td>RM125</td></tr><tr><td>STPM</td><td>3A</td><td>RM125</td></tr><tr><td>STAM²</td><td>7 Mumtaz</td><td>RM125</td></tr><tr><td>A-Level</td><td>3A</td><td>RM125</td></tr></table> <p>Note:</p> <p>¹GCSE stands for General Certificate of Secondary Education, equivalent to SPM.</p> <p>²STAM stands for Sijil Tinggi Agama Malaysia, equivalent to STPM; which is offered to Lower 6 students.</p> <p>³Grade A refers to A-, A, and A+.</p> <p>The reward payout is subject to these conditions:</p> <ul style="list-style-type: none">• The certificate must be in force at least 1 year before the child sits for the exam.• The contribution payment is up-to-date.• The reward for each exam is on a per-life basis.	Public Exams	Min. requirement	Reward per distinction ³	SPM/GCSE ¹	7A	RM125	STPM	3A	RM125	STAM ²	7 Mumtaz	RM125	A-Level	3A	RM125
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SPM/GCSE ¹	7A	RM125														
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A-Level	3A	RM125														
Maturity Benefit	We will pay the total account value on the maturity date, if any.															
Contribution	<ul style="list-style-type: none">• The contribution rates are different by the sum-covered amount, entry age, gender, and the smoking status of the person covered.• Extra contributions due to medical loading and/or occupation loading may be imposed subject to the underwriting decision.															

Charges and Fees

Fee	Description
Wakalah Fee	<p>This is to manage your coverage. The fee is derived from your paid contribution minus the contribution allocation rate.</p> <p><i>Wakalah</i> refers to a contract where one party as the principal authorises another party to act on his/her behalf to perform certain tasks in matters that can be delegated. Under this plan, we have been authorised to manage your plan and in return, we'll receive a <i>Wakalah</i> Fee for our services.</p>
Service Charge	<p>Applicable for basic coverage and riders.</p> <p>RM5/month for a basic certificate and <i>myMedic</i></p> <p>RM1/month for other additional benefit (except <i>mySaver</i>)</p>
Fund Management Charge (only for Investment-Linked Funds)	<p>Minimum: 1.0% of NAV per annum</p> <p>Maximum: 1.5% of NAV per annum</p>
Surrender Charge	No Charges
Partial Withdrawal Charge	No Charges
Fund Switching Fee	No Charges
Top-up Charge	No Charges

Important Notes

1. Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of *Tabarru'* (donation) into a pool fund, namely the Participant's Special Account, which will be used to assist each other. *Tabarru'* refers to donation, where under this plan, participants donate part of their contributions to help other participants. Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia") will invest and manage this fund on behalf of the participants with an investment strategy that complies with Shariah principles.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this plan is the amount that you can afford.
3. The principal amount and the investment profit arising from the PA and Investment-linked Funds are not guaranteed and will be based on the actual fund performance.
4. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
5. You are advised to make the contribution payment regularly to enjoy continuous coverage. Your certificate will lapse and no coverage will be provided when your balance in the PA and Investment-linked Funds are exhausted.
6. You may receive the total account values (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
7. Any revision of the fees and charges or contribution will be made on the certificate anniversary, and Takaful Malaysia will notify you by giving you thirty (30) days advance notice.
8. There is a free-look period of fifteen (15) calendar days from the delivery date of the e-Certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund of your contributions paid.
9. The exclusions and limitations of the benefits highlighted are not exhaustive. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.
10. You may qualify for income tax relief under the family Takaful (life) and education category. For the education category, you must attach *myPayor* or *myPayor* Plus. The tax relief is subject to the approval of the Inland Revenue Board of Malaysia.

Exclusion

Death

Takaful Malaysia will not be liable to pay any benefit under the Certificate for death of the person covered due to suicide, while sane or insane, within the first (1) year from the Commencement Date or any Reinstatement Date whichever is later.

TPD

Takaful Malaysia will not be liable to pay any benefit under the Certificate for TPD of the person covered:

- i. that existed prior to or on the Commencement Date or any Reinstatement Date of the Certificate whichever is later;
- ii. is directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any Pre-existing Condition where TPD occurring within the first twelve (12) months from the Commencement Date or any Reinstatement Date of the Certificate whichever is later; or
- iii. is resulting directly or indirectly from any of the following causes:
 - attempted suicide or self-inflicted injuries, while sane or insane;
 - aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognized airline or chartered service;
 - war (whether war be declared or not), revolution or any war like operation;
 - any violation of law by the person covered or any assault or felony as committed, attempted or provoked by him;
 - while under the influence of alcohol, narcotics, or mind altering substance or;
 - Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.

The exclusions and limitations stated above are not exhaustive and you should refer to the certificate document for further information.

This brochure is for general information only and is not a contract for this plan. You are advised to refer to benefit illustrations and product disclosure sheets for detailed information regarding the important features and benefits of the plan for understanding before joining this plan.

AFFIN Takaful *myFlexi* is a Shariah compliant product.



This Plan is distributed by:

Affin Islamic Bank Berhad 200501027372 (709506-V)

Level 19, Menara AFFIN Lingkaran TRX,
Tun Razak Exchange, 55188 Kuala Lumpur.

To participate please call **03-8230 2222**, visit any of our branches or visit **AffinAlways.com** for more info, as well as terms and conditions.

Managed by:



Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K)

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27th Floor, Annexe Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

www.takaful-malaysia.com.my

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