



## **AFFIN Takaful *myWealth* Invest**

A single-contribution Takaful plan tailored for protection and investment.



always about **you**

 **03-8230 2222**    **AffinMy**  **AffinAlways.com**

Terms and conditions apply.

Affin Islamic Bank Berhad 200501027372 (709506-V)

Member of PIDM





## AFFIN Takaful *myWealth* Invest

Enhance the diversity of your investment portfolio and potentially boost the value of your investments, all while tailoring your strategy to your risk tolerance.

Introducing AFFIN Takaful *myWealth* Invest - an investment-linked plan designed to grow your wealth through strategic investments, while also safeguarding your family's financial well-being in the event of unforeseen circumstances such as disability or loss of life.

# AFFIN Takaful *myWealth Invest*



## One-Time Pay

Only a one-time contribution is required to be protected and leave wealth behind. You don't have to worry about recurring payments.

## Potential Investment Return

There are seven Shariah-compliant funds for you to choose from to boost your investment for a potential higher return.



## Get up to 200% protection

Choose coverage of up to 200% of your single contribution for death or total and permanent disability (TPD).

## Investment Flexibility

Whenever you have extra cash, you can make a single top-up at your convenience. This increases your investment allocation, ensuring you can access the funds when needed.



## Easy Application

Enjoy a hassle-free application process with \*no medical questionnaires required for contribution under RM200,000.

## Wealth Creation

Leave behind wealth for your loved ones with Hibah Takaful incontestable by any written laws to ensure financial security for your loved ones.



## Charity

The surplus that arises from this plan will be given to the chosen charity organisation to help those who are in need.

\*With option sum covered of 125% of single contribution and up to age 50 next birthday.

AFFIN Takaful *myWealth* Invest can help you with this scenario

## Retire peacefully

This plan provides you with the option to focus on investments for retirement. Here is a scenario for you to understand better.

### Scenario 1 - If you are more interested in investments

This is Mr. Alex. He is 40 years old. He wants to live a long life with sustained income for his future usage. Mr. Alex has RM500,000 in his savings account. Upon his retirement, he wants to travel and enjoy life, and at the same time, he wants to diversify his income with investment so that he can sustain himself until the age of 75. He decided to participate in AFFIN Takaful *myWealth* Invest with a single contribution of RM200,000 and no medical check-up required.



Mr. Alex

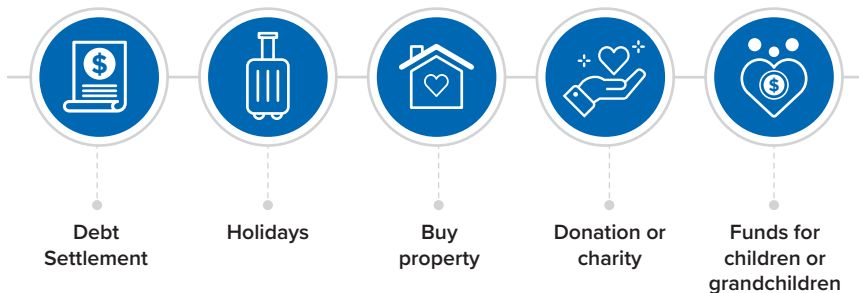
AFFIN Takaful *myWealth* Invest  
► RM200,000 single contribution

Sum Covered is 125% = RM250,000

Coverage Term ► 35 years

Maturity ► 75 Age Next Birthday

**Upon maturity, if nothing happens, Mr. Alex will receive RM539,153\* cash value which he can use for:**



*\*The above example is for illustrative purposes only. The projected amount is based on assumption that 100% allocation is made to myEquity Index Fund with 5% investment profit per annum and it is for illustration purposes only, not indicative or construed as returns.*

AFFIN Takaful *myWealth* Invest can help you with this scenario

## Diversification of your wealth

This plan provides you with the option to focus on wealth planning. Here is a scenario for you to understand better.

### Scenario 2 - If you are more interested in wealth planning and protection

This is Puan Farah, 50 years old. She currently holds RM2 million in her savings account and plans to leave behind RM1 million for each of her daughters, Fifi and Fanny. There are two ways she can achieve it.

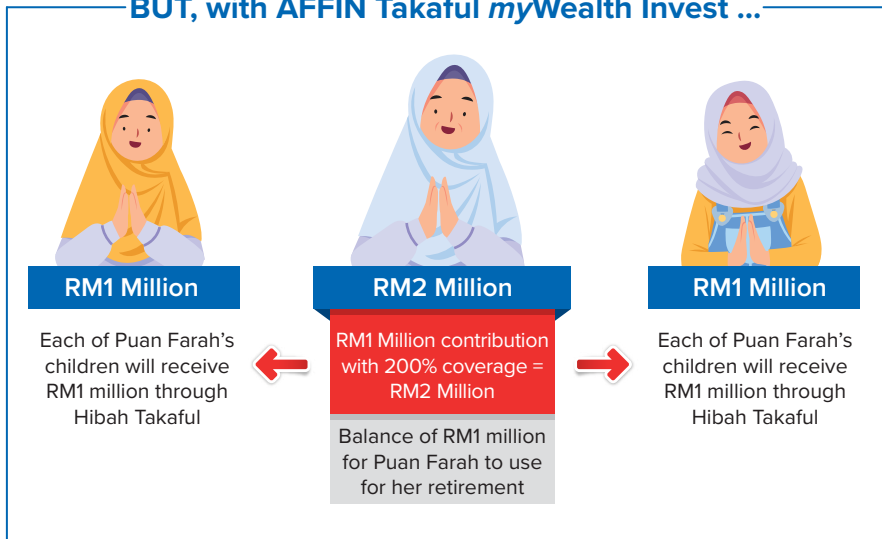
#### What she plans to do...



#### **BUT, if Puan Farah passes away;**

- i. Her children need to settle all of her debts.
- ii. The wealth needs to be distributed in accordance with the applicable law.
- iii. Then her daughters will get the remaining balance.

#### **BUT, with AFFIN Takaful *myWealth* Invest ...**



# Basic Features

Item	Description							
Entry Age	Person Covered : Minimum Age 14 days Maximum Age 70 years old  If you are participating in this plan for your spouse or children, your age must be 17 years old and above. <i>Note: The age above is referring to Age Next Birthday (ANB).</i>							
Contribution	Minimum RM50,000							
Contribution Term	Single pay - one time							
Sum Covered Multiplier	<div>You can choose to be covered for 125% of your single contribution, or 200% of your single contribution.</div> <table><tr><th>Sum Covered Multiplier</th><th>Maturity</th></tr><tr><td>125%</td><td>Up to Age 100</td></tr><tr><td>200%</td><td>Up to Age 90</td></tr></table>		Sum Covered Multiplier	Maturity	125%	Up to Age 100	200%	Up to Age 90
Sum Covered Multiplier	Maturity							
125%	Up to Age 100							
200%	Up to Age 90							
Sum Covered	Sum covered is a percentage of total contributions paid, opted by you, and (+) 100% total single top-up contribution (if any) (-) 100% total withdrawal (if any)							
Underwriting	<table><tr><th>Guaranteed Issuance Offer (GIO)*</th><th>Full Underwriting</th></tr><tr><td><div>1. The single contribution is up to RM200,000 per life.</div><div>2. Sum Covered = 125% of contribution paid.</div><div>3. The entry age is up to ANB 50.</div></td><td><div>If any GIO criteria is not complied.</div></td></tr></table>		Guaranteed Issuance Offer (GIO)*	Full Underwriting	<div>1. The single contribution is up to RM200,000 per life.</div> <div>2. Sum Covered = 125% of contribution paid.</div> <div>3. The entry age is up to ANB 50.</div>	<div>If any GIO criteria is not complied.</div>		
Guaranteed Issuance Offer (GIO)*	Full Underwriting							
<div>1. The single contribution is up to RM200,000 per life.</div> <div>2. Sum Covered = 125% of contribution paid.</div> <div>3. The entry age is up to ANB 50.</div>	<div>If any GIO criteria is not complied.</div>							
*For GIO application, no medical underwriting required.								

# Basic Features

Item	Description
Death Benefit	<p>In the event of the death of the person covered during the coverage term, Takaful Malaysia will pay a lump sum amount equivalent to:</p> <ul style="list-style-type: none"> <li>i. Sum Covered; or</li> <li>ii. Total Account Value,</li> </ul> <p>whichever is higher.</p> <p>However, if the certificate is issued under GIO and the person covered dies due to natural causes within the first two (2) years, the death benefit payable will be limited to the higher of the following amount:</p> <ul style="list-style-type: none"> <li>a. Total Contribution Paid; or</li> <li>b. Total Account Value.</li> </ul>
TPD Benefit	<p>In the event of TPD of the person covered prior to age 70 and during the coverage term, Takaful Malaysia will pay a lump sum amount equivalent to:</p> <ul style="list-style-type: none"> <li>i. Sum Covered; or</li> <li>ii. Total Account Value based on unit price at the date of approval of TPD claim,</li> </ul> <p>whichever is higher.</p> <p>However, if the certificate is issued under GIO and upon the person covered's occurrence of TPD due to natural causes within the first two (2) years, the TPD benefit payable will be limited to the higher of the following amounts:</p> <ul style="list-style-type: none"> <li>a. Total Contribution Paid; or</li> <li>b. Total Account Value.</li> </ul>

# Basic Features

Item	Description
Maturity Benefit	100% of Total Account Value based on unit price at the point of Maturity Date, will be payable.
Investment-Linked Funds Available	<ul style="list-style-type: none"> <li>i. myBalanced Fund</li> <li>ii. myBlue Chips Fund</li> <li>iii. myDividend Fund</li> <li>iv. myEquity Index Fund</li> <li>v. myGrowth Fund</li> <li>vi. myGlobal Sukuk Fund</li> <li>vii. myGlobal Sustainable Fund</li> </ul> <p><i>Note: Please refer to the Master Fund Fact Sheet for more details about the investment-linked funds offered.</i></p>
Fund Switching	Allowable subject to the minimum amount sold to purchase units in another Investment-Linked Fund is RM1,000 per transaction.
Partial Withdrawal	Allowable subject to the minimum amount withdrawal of RM500 per transaction. Minimum balance of the fund after such withdrawal is RM10,000.
Single Top-up	Allowable. The minimum amount is RM500 per transaction.



# Fees and Charges

Item	Description
<p><i>Wakalah Fee (Upfront Charge) - Single Contribution &amp; Single Contribution Top-up</i></p>	<p>5% of Contribution.</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, Takaful Malaysia has been authorised to manage your plan and in return, Takaful Malaysia will receive a <i>Wakalah</i> fee for services provided.</p>
<p>Fund Management Charge</p>	<p>Minimum: 1.0% of NAV* per annum Maximum: 1.5% of NAV per annum</p> <p><i>*NAV - Net Asset Value</i></p>
<p>Partial Withdrawal &amp; Surrender Charge</p>	<p>1% of withdrawal/surrender value for the first 2 anniversary years. No fee on 3rd year onward.</p>
<p>Service Charge</p>	<p>No charge</p>
<p>Fund Switching Fee</p>	<p>No charge</p>

# Important Notes

- Takaful is a mutual assistance scheme based on solidarity, brotherhood, and cooperation principles. Each participant agrees to contribute based on *Tabarru'* (donation) to a pool fund, namely the Investment-Linked Risk Fund ("Risk Fund"), which will be used to assist each other. *Tabarru'* refers to donation for charitable purposes. Under this plan, participants donate part of their contributions to help other participants. Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia") will invest in and manage this fund on behalf of the participants with an investment strategy that complies with Shariah principles.
- 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.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
- You may receive the balance in the Investment-linked Fund (ILF) (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
- Any revision of the fees and charges or contribution will be made on the certificate anniversary, and we will notify you by giving you thirty (30) calendar days' advance notice.
- 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 within the free-look period and you may get back the *Wakalah* Fee, the value of units that have been allocated at the Unit Price on the next Valuation Date after such request for cancellation has been approved, the value of the units which have been deducted to pay for any *Tabarru'* and less any expenses which may have been incurred for your medical examination.
- This brochure provides general information only. It is not a Takaful certificate. You are advised to refer to the product disclosure sheet, marketing illustration, master fund fact sheet and certificate wording for detailed important features and benefits of the plan before you decide to participate in the plan. 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.
- You may qualify for income tax relief under the family takaful (life) category, subject to the approval of the Inland Revenue Board of Malaysia.
- Takaful Malaysia reserves the right to change our charity partner by giving you thirty (30) days' notice.
- 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.

# Exclusion

AFFIN Takaful *myWealth Invest* does not cover any of the following situations:

1. Death caused by suicide within the first year from the effective date of the certificate.
2. For TPD:
  - a. that existed prior to or on the effective date of the certificate;
  - b. that is directly or indirectly, caused by, a consequence of, arises in connection with, or is contributed to by any pre-existing condition where:
    - i. the participant or the person covered had reasonable knowledge of the pre-existing condition within one hundred and eighty (180) days prior to effective date of the certificate including condition(s) unknown and/or made known to Takaful Malaysia; and
    - ii. the TPD occurred within the first twelve (12) months from the effective date of the certificate; or
  - c. which is resulting directly or indirectly from any of the following causes:
    - i. attempted suicide or self-inflicted injuries, while sane or insane;
    - ii. aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognised airline or chartered service;
    - iii. war (whether war be declared or not), revolution or any war-like operation;
    - iv. any violation of law by the person covered or any assault or felony as committed, attempted or provoked by him;
    - v. while under the influence of alcohol, narcotics, or mind altering substance; or
    - vi. Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.
3. The exclusions and limitations stated above are not exhaustive and you should refer to the certificate wording for further information.

This brochure is for general information only and is not a contract for this plan. You are advised to refer to marketing illustration, master fund fact sheet, certificate wording and product disclosure sheet for detailed information regarding the important features and benefits of the plan for understanding before joining this plan.

AFFIN Takaful *myWealth Invest* 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](http://AffinAlways.com)** for more info, as well as terms and conditions.

Managed by:



**Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K)**

Licensed under the Islamic Financial Services Act 2013 and regulated by  
Bank Negara Malaysia.

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

**[www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my)**

TAKAFUL MALAYSIA IS A MEMBER OF PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM). PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) ON BENEFIT(S) PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("TIPS") BROCHURE OR CONTACT TAKAFUL MALAYSIA OR PIDM (VISIT **[WWW.PIDM.GOV.MY](http://WWW.PIDM.GOV.MY)**)