



# **i-Additional Lifetime Critical Illness Term Rider & i-Lifetime Critical Illness Term Rider**

**A Plan That Protects Your  
Critical Needs For A Lifetime**

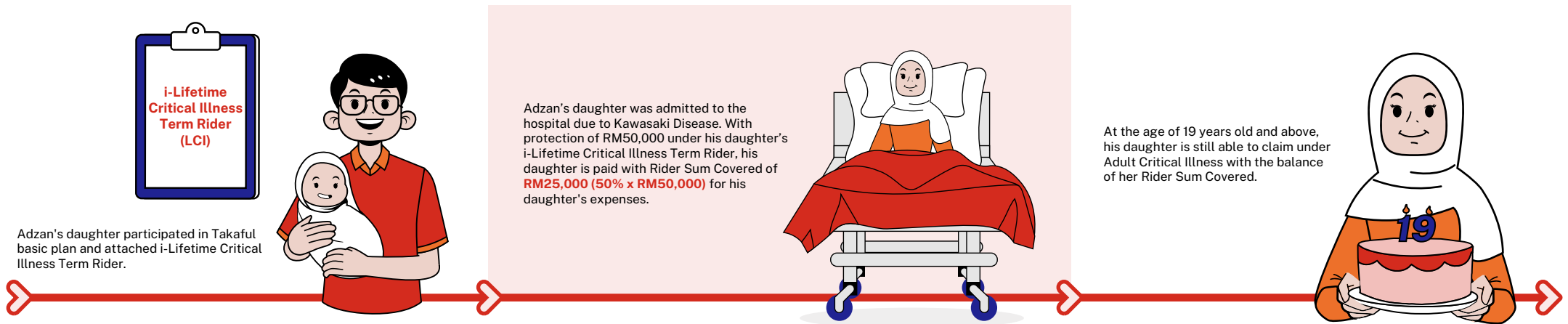
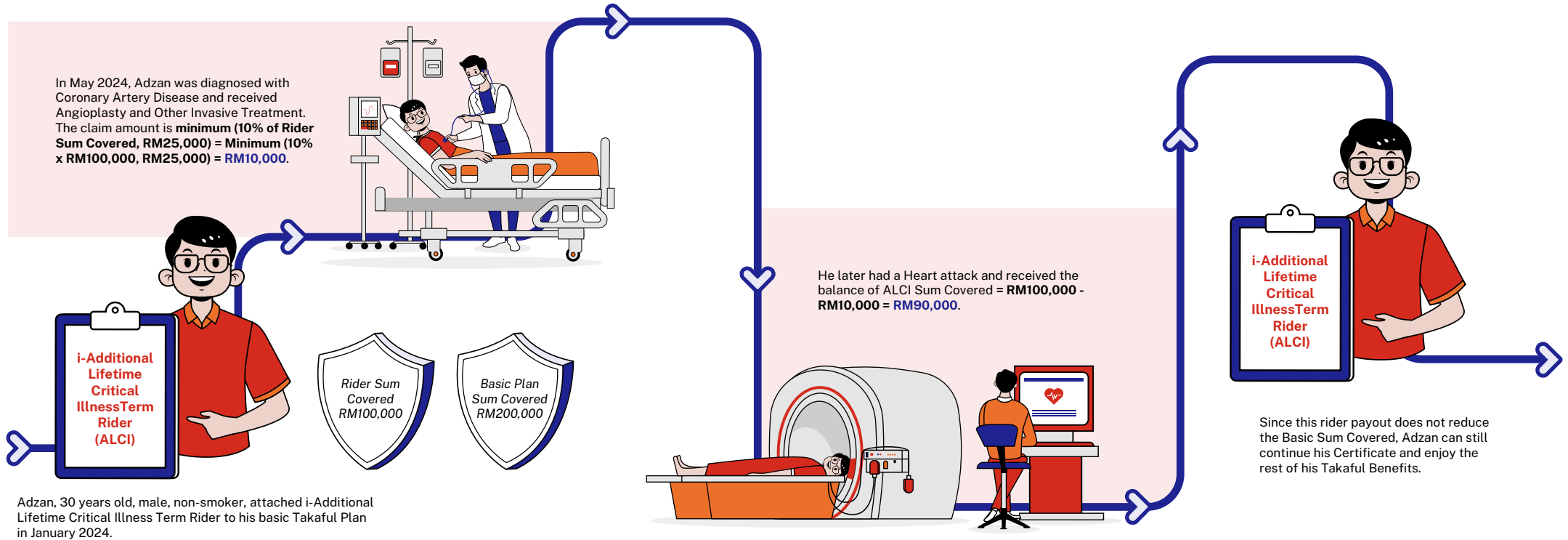


Great Eastern Takaful Berhad is a member of PIDM.

The benefit(s) payable under eligible certificate/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Great Eastern Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# A Plan that Protects Your Critical Needs for a Lifetime

Getting afflicted with a critical illness often threatens more than just your physical health, it can also endanger your financial stability regardless of how old you are. Arm yourself and your children and receive a lump sum benefit upon diagnosis of any of our covered critical illnesses when you attach our Critical Illness Riders to you and your children's basic Takaful plan. Alleviate your financial worries so you and your children can focus on recovery.



# Benefits and Features

## at a Glance

61 Critical Illness  
Coverage from Child  
to Adult in One Plan

Coverage of up  
to 5x Basic Sum  
Covered

2 Options  
of Claims  
Payout

### i-Additional Lifetime Critical Illness Term Rider



Coverage of up to 5 times  
Basic Sum Covered or  
RM5 million!



Coverage against 11 Child  
Specific Critical Illness and  
50 Adult Critical Illness



**ADDITIONAL** claim payout on top  
of the basic plan Sum Covered.  
Hence, your basic coverage will  
still continue to be in force!



### i-Lifetime Critical Illness Term Rider



Coverage up to Basic Sum  
Covered or RM5 million,  
whichever is lower



Coverage against 11 Child  
Specific Critical Illness and  
50 Adult Critical Illness



The claim payout will  
**REDUCE** the Sum Covered  
of the Basic Plan

# Ask Your Takaful Advisor

## Before You Participate in This Plan



Takaful  
Advisor

What type of coverage do I need?

01

02

What is the suitable coverage for me?

What are the benefits/services offered in this plan?

03

04

Will the contribution increase as I get older?

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

05

06

What is not covered in this plan?

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?

07

08

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

Can I afford the contribution?

09

10

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



# Summary of Schedule of Benefits

## i-Additional Lifetime Critical Illness Term Rider (ALCI) and i-Lifetime Critical Illness Term Rider (LCI)

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 49* 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 49* 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.

- 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.
- Upon covered CI event and payout of claims,
  - the LCI and BSC will be reduced by the amount paid out,
  - the ALCI on the other hand will be reduced by the amount paid out but will not affect the BSC amount.
- Please refer to Appendix for the full list of Critical Illnesses.
- 30/60/120 days waiting period shall apply, depending on the types of Critical Illness.

# Annual Contribution Rates (RM)

## i-Additional Lifetime Critical Illness Term Rider

Contribution Rates for each RM1,000 Sum Covered - Expiry 60

10 pay @ Expiry 60 years old					20 pay @ Expiry 60 years old					Full pay @ Expiry 60 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	8.10	5.70	8.55	5.75	1	4.15	4.14	4.35	2.95	1	3.60	3.60	2.45	2.45
2	8.20	5.70	8.75	5.85	2	4.20	3.68	4.45	3.00	2	3.55	3.20	2.35	2.15
3	8.35	5.75	8.95	5.90	3	4.25	3.22	4.55	3.00	3	3.55	2.80	2.40	1.95
4	8.50	5.80	9.15	6.05	4	4.30	3.05	4.65	3.10	4	3.55	2.65	2.50	1.85
5	8.65	5.85	9.40	6.15	5	4.40	3.00	4.80	3.15	5	3.55	2.55	2.55	1.75
6	8.85	5.95	9.70	6.30	6	4.50	3.05	4.95	3.20	6	3.55	2.55	2.65	1.75
7	9.05	6.05	9.95	6.45	7	4.60	3.10	5.10	3.30	7	3.55	2.55	2.75	1.80
8	9.25	6.15	10.25	6.60	8	4.70	3.15	5.25	3.35	8	3.55	2.55	2.85	1.85
9	9.50	6.25	10.55	6.75	9	4.85	3.20	5.40	3.45	9	3.55	2.55	2.95	1.90
10	9.75	6.40	10.90	6.95	10	4.95	3.25	5.55	3.55	10	3.55	2.55	3.05	1.95
11	10.00	6.50	11.20	7.10	11	5.10	3.30	5.70	3.65	11	3.55	2.55	3.20	2.05
12	10.25	6.65	11.55	7.30	12	5.25	3.40	5.90	3.70	12	3.55	2.55	3.30	2.10
13	10.55	6.75	11.90	7.50	13	5.35	3.45	6.05	3.80	13	3.55	2.55	3.45	2.15
14	10.85	6.90	12.30	7.70	14	5.50	3.50	6.25	3.90	14	3.55	2.55	3.60	2.25
15	11.10	7.05	12.65	7.90	15	5.65	3.60	6.45	4.05	15	3.55	2.55	3.75	2.35
16	11.40	7.20	13.05	8.10	16	5.80	3.65	6.65	4.15	16	3.55	2.55	3.90	2.40
17	11.70	7.30	13.45	8.30	17	5.95	3.75	6.85	4.25	17	3.55	2.55	4.05	2.50
18	12.05	7.45	13.90	8.55	18	6.15	3.80	7.05	4.35	18	3.65	2.55	4.25	2.60
19	12.35	7.60	14.30	8.75	19	6.30	3.85	7.30	4.45	19	3.80	2.35	4.40	2.70
20	12.70	7.75	14.75	9.00	20	6.45	3.95	7.50	4.60	20	3.95	2.45	4.60	2.80
21	13.05	7.95	15.20	9.25	21	6.65	4.05	7.75	4.70	21	4.15	2.50	4.80	2.95
22	13.40	8.15	15.70	9.50	22	6.85	4.15	8.00	4.85	22	4.30	2.60	5.00	3.05
23	13.80	8.35	16.15	9.75	23	7.00	4.25	8.20	4.95	23	4.50	2.70	5.25	3.20
24	14.15	8.55	16.60	10.05	24	7.20	4.35	8.45	5.10	24	4.70	2.85	5.50	3.30
25	14.55	8.80	17.10	10.30	25	7.40	4.50	8.70	5.25	25	4.90	2.95	5.75	3.45
26	14.95	9.00	17.60	10.60	26	7.60	4.60	8.95	5.40	26	5.10	3.10	6.00	3.60
27	15.35	9.25	18.10	10.90	27	7.80	4.70	9.20	5.55	27	5.35	3.20	6.30	3.80
28	15.75	9.50	18.60	11.20	28	8.00	4.85	9.45	5.70	28	5.60	3.35	6.60	3.95
29	16.20	9.75	19.10	11.50	29	8.25	4.95	9.70	5.85	29	5.85	3.55	6.90	4.15
30	16.60	10.00	19.60	11.80	30	8.45	5.10	9.95	6.00	30	6.15	3.70	7.25	4.35
31	17.00	10.25	20.10	12.10	31	8.65	5.20	10.20	6.15	31	6.45	3.90	7.60	4.60
32	17.45	10.50	20.55	12.35	32	8.85	5.35	10.45	6.30	32	6.75	4.10	7.95	4.80
33	17.85	10.75	21.00	12.65	33	9.10	5.50	10.70	6.45	33	7.10	4.30	8.35	5.05

10 pay @ Expiry 60 years old					20 pay @ Expiry 60 years old					Full pay @ Expiry 60 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
34	18.25	11.00	21.40	12.90	34	9.30	5.60	10.90	6.55	34	7.45	4.50	8.75	5.30
35	18.65	11.25	21.80	13.15	35	9.50	5.70	11.10	6.70	35	7.85	4.75	9.20	5.55
36	19.05	11.45	22.20	13.35	36	9.70	5.85	11.30	6.80	36	8.30	5.00	10.05	6.05
37	19.40	11.70	22.50	13.55	37	9.90	5.95	11.45	6.90	37	8.75	5.30	11.15	6.70
38	19.75	11.90	22.80	13.75	38	10.05	6.05	12.45	7.50	38	9.25	5.60	12.45	7.50
39	20.10	12.10	23.05	13.90	39	10.20	6.15	13.90	8.40	39	10.05	6.10	13.90	8.40
40	20.35	12.25	23.25	14.00	40	11.45	6.90	15.55	9.40	40	11.45	6.90	15.55	9.40
41	20.55	12.40	23.35	14.05						41	12.45	7.50	16.65	10.05
42	20.70	12.45	23.35	14.05						42	13.40	8.10	17.80	10.70
43	20.75	12.50	23.72	14.70						43	14.20	8.55	18.70	11.25
44	21.74	13.07	23.92	14.82						44	15.05	9.05	19.70	11.90
45	21.84	13.14	24.06	14.88						45	15.85	9.55	20.70	12.45
46	21.93	13.28	24.14	14.89						46	16.80	10.10	21.95	13.25
47	22.11	13.31	24.30	14.89						47	17.30	10.45	22.25	13.40
48	22.26	13.33	24.36	14.93						48	18.00	10.85	22.30	13.45
49	22.31	13.34	24.73	15.02						49	18.65	11.20	22.40	13.50
50	22.48	13.51	26.11	15.83						50	22.48	13.51	26.11	15.83

Contribution Rates for each RM1,000 Sum Covered - Expiry 70

10 pay @ Expiry 70 years old					20 pay @ Expiry 70 years old					Full pay @ Expiry 70 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	13.34	8.89	12.56	8.18	1	6.02	4.35	5.67	3.70	1	3.78	3.93	3.03	2.57
2	13.63	8.99	12.91	8.36	2	6.16	4.07	5.83	3.77	2	3.73	3.36	3.11	2.26
3	13.97	9.13	13.30	8.54	3	6.30	4.13	6.00	3.85	3	3.73	2.94	3.23	2.07
4	14.35	9.31	13.71	8.76	4	6.48	4.21	6.20	3.96	4	3.73	2.78	3.34	2.13
5	14.77	9.51	14.17	9.00	5	6.67	4.29	6.39	4.06	5	3.73	2.68	3.45	2.20
6	15.20	9.72	14.64	9.24	6	6.86	4.39	6.60	4.18	6	3.73	2.68	3.58	2.27
7	15.68	9.97	15.15	9.52	7	7.08	4.50	6.83	4.30	7	3.86	2.68	3.72	2.34
8	16.20	10.24	15.67	9.82	8	7.31	4.63	7.08	4.44	8	3.99	2.68	3.86	2.42
9	16.72	10.52	16.22	10.11	9	7.55	4.76	7.33	4.57	9	4.14	2.68	4.02	2.51
10	17.29	10.82	16.80	10.43	10	7.81	4.89	7.58	4.71	10	4.30	2.69	4.18	2.60
11	17.87	11.11	17.40	10.77	11	8.06	5.03	7.86	4.86	11	4.46	2.79	4.35	2.69
12	17.41	10.78	16.99	10.47	12	8.34	5.17	8.14	5.02	12	4.64	2.87	4.52	2.80
13	17.25	10.63	16.87	10.35	13	8.63	5.33	8.43	5.18	13	4.82	2.98	4.71	2.89
14	17.49	10.72	17.15	10.49	14	8.92	5.48	8.74	5.35	14	5.00	3.07	4.91	3.01
15	17.92	10.94	17.60	10.73	15	9.22	5.64	9.06	5.52	15	5.20	3.19	5.12	3.11
16	18.44	11.20	18.14	11.01	16	9.54	5.80	9.39	5.70	16	5.41	3.29	5.33	3.24
17	19.02	11.48	18.74	11.35	17	9.87	5.97	9.73	5.89	17	5.64	3.41	5.56	3.37
18	19.64	11.80	19.40	11.70	18	10.21	6.15	10.08	6.09	18	5.87	3.53	5.79	3.50
19	20.29	12.13	20.07	12.06	19	10.55	6.32	10.44	6.27	19	6.10	3.65	6.04	3.63
20	20.99	12.49	20.80	12.45	20	10.93	6.52	10.83	6.49	20	6.37	3.79	6.31	3.77
21	21.72	12.90	21.54	12.86	21	11.26	6.69	11.16	6.67	21	6.63	3.95	6.58	3.93
22	22.49	13.32	22.31	13.29	22	11.53	6.84	11.43	6.81	22	6.92	4.11	6.86	4.09
23	23.27	13.76	23.11	13.73	23	11.84	7.01	11.75	6.99	23	7.23	4.28	7.17	4.27
24	24.09	14.22	23.91	14.20	24	12.19	7.21	12.09	7.19	24	7.54	4.46	7.48	4.45
25	24.93	14.71	24.76	14.69	25	12.57	7.42	12.47	7.41	25	7.87	4.66	7.81	4.65
26	25.81	15.21	25.62	15.20	26	12.97	7.66	12.86	7.64	26	8.23	4.86	8.16	4.84
27	26.70	15.73	26.49	15.72	27	13.39	7.90	13.28	7.88	27	8.61	5.08	8.53	5.06
28	27.64	16.29	27.41	16.26	28	13.83	8.17	13.71	8.13	28	8.99	5.31	8.91	5.29
29	28.60	16.85	28.34	16.80	29	14.31	8.44	14.16	8.41	29	9.40	5.55	9.31	5.53
30	29.59	17.44	29.28	17.35	30	14.79	8.72	14.64	8.68	30	9.84	5.80	9.74	5.78
31	30.61	18.03	30.23	17.92	31	15.29	9.02	15.11	8.96	31	10.30	6.08	10.17	6.03
32	31.65	18.64	31.18	18.48	32	15.82	9.33	15.58	9.24	32	10.78	6.36	10.62	6.30
33	32.70	19.26	32.14	19.04	33	16.35	9.64	16.07	9.53	33	11.29	6.66	11.09	6.58
34	33.80	19.89	33.09	19.59	34	16.92	9.98	16.56	9.82	34	11.84	6.98	11.59	6.87
35	34.90	20.54	34.03	20.16	35	17.49	10.31	17.06	10.10	35	12.40	7.31	12.10	7.16
36	36.02	21.19	34.98	20.71	36	18.08	10.65	17.55	10.40	36	13.00	7.67	12.62	7.48



10 pay @ Expiry 70 years old					20 pay @ Expiry 70 years old					Full pay @ Expiry 70 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
37	37.16	21.85	35.91	21.26	37	18.70	11.02	18.06	10.70	37	13.64	8.03	13.17	7.80
38	38.32	22.53	36.82	21.79	38	19.33	11.38	18.58	10.99	38	14.31	8.43	13.75	8.14
39	39.47	23.20	37.70	22.30	39	19.99	11.76	19.08	11.30	39	14.52	8.64	14.60	8.82
40	40.60	23.85	38.55	22.80	40	20.65	12.15	19.60	11.60	40	15.00	8.80	15.55	9.40
41	41.72	24.50	39.33	23.26	41	21.33	12.55	20.11	11.90	41	16.55	9.73	17.48	10.55
42	42.79	25.12	40.05	23.67	42	22.02	12.95	20.61	12.18	42	17.35	10.20	18.69	11.24
43	43.81	25.70	40.70	24.03	43	22.75	13.37	21.13	12.48	43	18.19	10.68	20.04	12.07
44	44.78	26.27	41.26	24.36	44	23.33	13.70	21.75	13.10	44	19.08	11.20	21.75	13.10
45	45.73	26.81	41.74	24.62	45	23.82	13.98	23.59	14.22	45	20.02	11.75	23.59	14.22
46	46.63	27.31	42.15	24.85	46	24.27	14.24	25.48	15.34	46	21.00	12.33	25.48	15.34
47	47.48	27.79	42.45	25.01	47	24.69	14.48	27.25	16.41	47	22.07	13.00	27.25	16.41
48	48.28	28.24	42.66	25.11	48	25.08	14.69	28.89	17.38	48	23.44	14.14	28.89	17.38
49	49.01	28.63	42.76	25.15	49	25.49	15.37	30.50	18.35	49	25.49	15.37	30.50	18.35
50	49.67	29.00	42.79	25.65	50	27.71	16.72	32.19	19.36	50	27.71	16.72	32.19	19.36
51	50.26	29.31	43.65	26.16										
52	50.78	29.58	44.52	26.68										
53	51.24	29.81	45.41	27.21										
54	51.65	30.01	46.32	27.75										
55	52.07	30.20	47.25	28.31										
56	52.60	30.44	48.20	28.88										
57	53.48	30.89	49.16	29.46										
58	55.22	31.80	50.14	30.05										
59	54.42	31.35	51.14	30.65										
60	56.53	34.02	52.16	31.26										

10 pay @ Expiry 80 years old					20 pay @ Expiry 80 years old					Full pay @ Expiry 80 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	20.18	12.66	17.48	10.90	1	9.28	5.84	8.04	5.02	1	4.83	4.13	4.19	2.70
2	20.76	12.93	18.04	11.19	2	9.55	5.96	8.30	5.14	2	4.99	3.53	4.33	2.68
3	21.39	13.24	18.64	11.50	3	9.84	6.09	8.57	5.29	3	5.15	3.19	4.49	2.76
4	22.09	13.60	19.29	11.84	4	10.17	6.26	8.87	5.45	4	5.33	3.28	4.65	2.85
5	22.84	13.97	19.97	12.21	5	10.51	6.43	9.19	5.61	5	5.52	3.38	4.83	2.95
6	23.62	14.38	20.69	12.60	6	10.87	6.63	9.52	5.79	6	5.72	3.49	5.01	3.05
7	24.46	14.82	21.45	13.01	7	11.25	6.83	9.87	5.98	7	5.94	3.60	5.20	3.16
8	25.33	15.29	22.25	13.46	8	11.66	7.04	10.23	6.19	8	6.16	3.72	5.41	3.28
9	26.27	15.79	23.08	13.91	9	12.09	7.27	10.62	6.40	9	6.41	3.86	5.64	3.39
10	27.22	16.31	23.95	14.38	10	12.53	7.52	11.02	6.62	10	6.66	4.00	5.86	3.52
11	26.21	15.65	23.08	13.82	11	12.99	7.77	11.44	6.85	11	6.93	4.14	6.10	3.65
12	26.14	15.55	23.03	13.75	12	13.47	8.03	11.87	7.08	12	7.20	4.29	6.35	3.79
13	26.68	15.82	23.52	14.02	13	13.97	8.30	12.33	7.34	13	7.49	4.45	6.62	3.94
14	27.48	16.24	24.25	14.40	14	14.49	8.57	12.79	7.60	14	7.80	4.62	6.88	4.09
15	28.40	16.72	25.08	14.85	15	15.03	8.86	13.28	7.87	15	8.11	4.79	7.17	4.24
16	29.40	17.25	25.99	15.35	16	15.59	9.17	13.79	8.14	16	8.45	4.97	7.47	4.41
17	30.46	17.82	26.95	15.87	17	16.18	9.47	14.32	8.43	17	8.80	5.15	7.78	4.59
18	31.58	18.41	27.96	16.44	18	16.45	9.61	14.58	8.56	18	9.16	5.35	8.12	4.77
19	32.76	19.02	29.02	17.00	19	16.84	9.80	14.92	8.75	19	9.55	5.55	8.46	4.95
20	34.00	19.69	30.13	17.61	20	17.33	10.06	15.37	8.98	20	9.95	5.77	8.81	5.15
21	35.28	20.41	31.27	18.25	21	17.90	10.36	15.87	9.25	21	10.38	6.00	9.20	5.37
22	36.63	21.15	32.47	18.91	22	18.51	10.70	16.41	9.56	22	10.82	6.25	9.59	5.59
23	38.02	21.92	33.69	19.59	23	19.16	11.06	16.98	9.88	23	11.30	6.51	10.01	5.83
24	39.47	22.74	34.96	20.30	24	19.85	11.45	17.58	10.22	24	11.78	6.80	10.44	6.06
25	40.96	23.58	36.26	21.06	25	20.57	11.85	18.21	10.58	25	12.30	7.09	10.89	6.32
26	42.52	24.47	37.61	21.84	26	21.33	12.28	18.87	10.95	26	12.83	7.39	11.36	6.59
27	44.14	25.38	39.00	22.63	27	22.12	12.73	19.56	11.35	27	13.40	7.72	11.84	6.87
28	45.81	26.34	40.44	23.46	28	22.94	13.21	20.27	11.76	28	13.99	8.06	12.36	7.18
29	47.54	27.34	41.94	24.32	29	23.80	13.70	21.00	12.18	29	14.63	8.42	12.90	7.48
30	49.33	28.36	43.46	25.21	30	24.69	14.21	21.75	12.62	30	15.28	8.79	13.46	7.80
31	51.18	29.42	45.00	26.09	31	25.62	14.74	22.53	13.06	31	15.97	9.19	14.04	8.14
32	53.10	30.51	46.59	27.01	32	26.57	15.28	23.32	13.52	32	16.69	9.59	14.65	8.49
33	55.08	31.64	48.19	27.92	33	27.56	15.85	24.11	13.98	33	17.45	10.04	15.26	8.85
34	57.11	32.80	49.82	28.86	34	28.57	16.42	24.93	14.44	34	18.23	10.48	15.91	9.22
35	59.21	33.99	51.47	29.81	35	29.62	17.02	25.77	14.92	35	19.07	10.96	16.59	9.60
36	61.36	35.22	53.15	30.77	36	30.70	17.64	26.61	15.39	36	19.95	11.47	17.29	10.00

10 pay @ Expiry 80 years old					20 pay @ Expiry 80 years old					Full pay @ Expiry 80 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
37	63.57	36.47	54.85	31.75	37	31.82	18.27	27.47	15.89	37	20.86	11.98	18.01	10.42
38	65.85	37.77	56.57	32.71	38	32.97	18.93	28.33	16.38	38	21.83	12.54	18.76	10.86
39	68.17	39.09	58.29	33.69	39	34.13	19.59	29.20	16.88	39	22.85	13.11	19.54	11.30
40	70.52	40.42	60.00	34.67	40	35.33	20.27	30.06	17.37	40	23.90	13.71	20.34	11.76
41	72.90	41.76	61.69	35.63	41	36.54	20.96	30.93	17.86	41	25.01	14.35	21.17	12.22
42	75.29	43.11	63.36	36.57	42	37.77	21.65	31.78	18.35	42	26.16	14.99	22.01	12.70
43	77.69	44.45	64.98	37.47	43	39.00	22.34	32.63	18.82	43	27.35	15.67	22.88	13.19
44	80.09	45.80	66.55	38.35	44	40.24	23.04	33.45	19.28	44	28.59	16.37	23.77	13.76
45	82.52	47.17	68.10	39.21	45	41.50	23.75	34.26	19.73	45	29.90	17.11	24.77	14.93
46	84.96	48.53	69.60	40.05	46	42.79	24.47	35.07	20.18	46	31.27	17.88	26.75	16.11
47	87.42	49.90	71.06	40.84	47	44.10	25.20	35.86	20.60	47	32.71	18.69	28.61	17.23
48	89.88	51.27	72.44	41.59	48	45.43	25.94	36.62	21.03	48	34.22	19.54	30.33	18.25
49	92.32	52.61	73.76	42.30	49	46.77	26.68	37.39	21.43	49	34.63	19.74	32.03	19.27
50	94.75	53.95	75.05	43.00	50	48.15	27.45	38.15	21.85	50	34.95	19.90	33.40	20.10
51	97.17	55.27	76.30	43.66	51	49.56	28.22	38.93	22.27	51	39.28	22.37	34.76	20.88
52	99.53	56.57	77.48	44.28	52	51.00	29.01	39.71	22.69	52	41.15	23.41	36.73	22.05
53	101.85	57.82	78.61	44.85	53	52.49	29.83	40.52	23.12	53	43.12	24.50	38.83	23.32
54	104.10	59.02	79.66	45.39	54	54.05	30.68	41.37	23.57	54	45.23	25.67	41.10	24.68
55	106.26	60.17	80.63	45.86	55	55.71	31.57	42.28	25.30	55	47.44	26.89	43.49	26.13
56	108.31	61.25	81.51	46.28	56	57.49	32.54	45.94	27.61	56	49.78	28.74	45.97	27.62
57	110.22	62.23	82.29	46.63	57	58.50	33.06	48.46	29.13	57	52.28	31.30	48.46	29.13
58	111.97	63.11	82.95	46.89	58	59.39	34.01	50.96	30.63	58	56.51	34.01	50.96	30.63
59	113.57	63.88	83.48	47.10	59	61.34	36.92	53.51	32.13	59	61.34	36.92	53.51	32.13
60	114.98	64.54	83.93	47.23	60	66.59	40.08	56.19	33.74	60	66.59	40.08	56.19	33.74
61	116.21	65.06	84.28	47.30										
62	117.24	65.47	84.52	48.25										
63	118.07	65.74	84.69	49.22										
64	118.73	65.89	84.80	50.20										
65	119.27	65.93	84.90	51.20										
66	119.87	66.26	85.14	52.22										
67	120.87	66.86	85.80	53.26										
68	123.12	68.17	87.52	54.33										
69	125.17	69.35	89.20	55.42										
70	130.05	71.08	90.17	56.53										

# Annual Contribution Rates (RM)

## i-Additional Lifetime Critical Illness Term Rider

Contribution Rates for each RM1,000 Sum Covered - Term 30 years

10 pay @ Term 30 years					20 pay @ Term 30 years					Full pay @ Term 30 years				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	4.36	4.36	2.96	2.96	1	3.96	3.96	2.70	2.70	1	3.60	3.60	2.45	2.45
2	3.87	3.87	2.60	2.60	2	3.52	3.52	2.37	2.37	2	3.20	3.20	2.15	2.15
3	3.39	3.39	2.36	2.36	3	3.08	3.08	2.15	2.15	3	2.80	2.80	1.95	1.95
4	3.21	3.21	2.40	2.24	4	2.92	2.92	2.04	2.04	4	2.65	2.65	1.85	1.85
5	3.09	3.03	2.50	2.12	5	2.81	2.75	1.93	1.93	5	2.55	2.50	1.75	1.75
6	3.09	3.03	2.65	2.05	6	2.81	2.75	1.76	1.76	6	2.55	2.50	1.60	1.60
7	3.09	3.03	2.85	2.15	7	2.81	2.75	1.76	1.76	7	2.55	2.50	1.60	1.60
8	3.09	3.03	3.05	2.25	8	2.81	2.75	1.76	1.76	8	2.55	2.50	1.60	1.60
9	3.15	3.03	3.25	2.35	9	2.81	2.75	1.76	1.76	9	2.55	2.50	1.60	1.60
10	3.30	3.03	3.50	2.50	10	2.81	2.75	1.80	1.76	10	2.55	2.50	1.60	1.60
11	3.50	3.03	3.80	2.65	11	2.81	2.75	1.95	1.76	11	2.55	2.50	1.60	1.60
12	3.70	3.03	4.15	2.85	12	2.81	2.75	2.15	1.82	12	2.55	2.50	1.65	1.65
13	3.95	3.03	4.55	3.05	13	2.81	2.75	2.35	1.87	13	2.55	2.50	1.70	1.70
14	4.25	3.03	5.00	3.30	14	2.81	2.75	2.55	1.93	14	2.55	2.50	1.85	1.75
15	4.60	3.10	5.50	3.55	15	2.81	2.75	2.80	1.93	15	2.55	2.50	2.05	1.75
16	4.95	3.30	6.00	3.85	16	2.81	2.75	3.05	2.04	16	2.55	2.50	2.25	1.85
17	5.35	3.50	6.60	4.20	17	2.81	2.81	3.35	2.15	17	2.55	2.55	2.45	1.85
18	5.80	3.70	7.25	4.55	18	2.95	2.64	3.70	2.30	18	2.45	2.40	2.70	1.85
19	6.25	3.95	7.90	4.90	19	3.20	2.26	4.05	2.50	19	2.35	2.05	2.95	1.85
20	6.85	4.25	8.65	5.35	20	3.50	2.15	4.40	2.70	20	2.55	2.00	3.20	2.00
21	7.45	4.60	9.50	5.80	21	3.80	2.35	4.85	2.95	21	2.75	1.95	3.50	2.15
22	8.10	4.95	10.35	6.30	22	4.15	2.55	5.25	3.20	22	3.00	1.95	3.85	2.35
23	8.85	5.40	11.25	6.80	23	4.50	2.75	5.75	3.45	23	3.30	2.00	4.15	2.55
24	9.70	5.85	12.20	7.40	24	4.95	3.00	6.20	3.75	24	3.60	2.20	4.50	2.75
25	10.55	6.40	13.25	8.00	25	5.40	3.25	6.75	4.10	25	3.90	2.35	4.90	2.95
26	11.55	6.95	14.35	8.65	26	5.90	3.55	7.30	4.40	26	4.30	2.60	5.30	3.20
27	12.65	7.60	15.55	9.35	27	6.45	3.90	7.90	4.75	27	4.70	2.85	5.75	3.45
28	13.85	8.35	16.80	10.15	28	7.05	4.25	8.55	5.15	28	5.10	3.10	6.20	3.75
29	15.15	9.15	18.15	10.95	29	7.70	4.65	9.25	5.60	29	5.60	3.40	6.70	4.05
30	16.60	10.00	19.60	11.80	30	8.45	5.10	9.95	6.00	30	6.15	3.70	7.25	4.35
31	18.15	10.95	21.10	12.70	31	9.25	5.60	10.75	6.45	31	6.70	4.05	7.80	4.70
32	19.85	11.95	22.65	13.65	32	10.10	6.10	11.50	6.95	32	7.35	4.45	8.35	5.05
33	21.75	13.10	24.30	14.60	33	11.05	6.65	12.35	7.45	33	8.05	4.85	8.95	5.40

10 pay @ Term 30 years					20 pay @ Term 30 years					Full pay @ Term 30 years				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
34	23.75	14.30	26.00	15.65	34	12.10	7.30	13.25	7.95	34	8.80	5.30	9.60	5.80
35	26.00	15.65	27.80	16.75	35	13.20	7.95	14.15	8.50	35	9.60	5.80	10.25	6.20
36	28.45	17.05	29.75	17.85	36	14.45	8.65	15.15	9.10	36	10.50	6.30	11.00	6.60
37	31.10	18.55	31.75	19.00	37	15.80	9.45	16.15	9.65	37	11.50	6.85	11.75	7.00
38	34.05	20.15	33.90	20.20	38	17.30	10.25	17.25	10.30	38	12.55	7.45	12.50	7.50
39	37.20	21.95	36.15	21.45	39	18.90	11.15	18.40	10.90	39	13.75	8.10	13.90	8.40
40	40.60	23.85	38.55	22.80	40	20.65	12.15	19.60	11.60	40	15.00	8.80	15.55	9.40
41	44.25	25.85	41.05	24.20	41	22.50	13.15	20.90	12.30	41	16.35	9.55	17.35	10.45
42	48.15	28.00	43.75	25.70	42	24.50	14.25	22.25	13.05	42	17.75	10.35	19.10	11.50
43	52.35	30.35	46.65	27.25	43	26.60	15.45	23.70	13.85	43	19.30	11.20	20.80	12.55
44	56.90	32.85	49.70	28.95	44	28.95	16.70	25.30	14.75	44	21.00	12.15	22.60	13.60
45	61.90	35.60	53.10	30.80	45	31.45	18.10	27.00	15.65	45	22.85	13.15	24.50	14.75
46	67.40	38.60	56.75	32.80	46	34.25	19.65	28.85	16.70	46	24.85	14.25	26.45	15.95
47	73.40	41.90	60.75	35.00	47	37.30	21.30	30.90	17.80	47	27.10	15.45	28.30	17.05
48	80.00	45.55	65.15	37.40	48	40.65	23.15	33.10	19.05	48	29.50	16.80	30.00	18.05
49	87.10	49.60	69.90	40.05	49	44.30	25.20	35.55	20.40	49	32.15	18.30	31.65	19.05
50	94.75	53.95	75.05	43.00	50	48.15	27.45	38.15	21.85	50	34.95	19.90	33.40	20.10
51	102.95	58.70	80.65	46.25	51	52.35	29.85	41.00	23.55	51	38.00	21.65	35.30	21.25
52	111.75	63.95	86.75	49.90	52	56.80	32.50	44.10	25.35	52	41.20	23.60	37.30	22.45
53	121.20	69.65	93.45	53.95	53	61.60	35.40	47.50	27.40	53	44.70	25.70	39.45	23.75
54	131.30	75.80	100.65	58.40	54	66.75	38.55	51.15	29.70	54	48.45	27.95	41.75	25.10
55	141.90	82.45	108.30	63.20	55	72.15	41.90	55.05	32.15	55	52.35	30.40	44.20	26.60
56	153.10	89.60	116.45	68.40	56	77.85	45.55	59.20	34.80	56	56.50	33.05	46.70	28.10
57	164.95	97.30	125.05	74.10	57	83.85	49.45	63.60	37.65	57	60.85	35.90	49.25	29.65
58	177.40	105.65	134.25	80.30	58	90.20	53.70	68.25	40.80	58	65.45	38.95	51.75	31.15
59	190.55	114.60	144.05	87.00	59	96.85	58.25	73.20	44.25	59	70.30	42.25	54.35	32.70
60	204.45	124.30	154.40	94.35	60	103.9	63.20	78.50	47.95	60	75.40	45.85	57.05	34.80
61	219.10	134.75	165.40	102.30	61	111.35	68.50	84.05	52.00	61	80.80	49.70	61.00	37.75
62	234.50	146.10	177.05	110.95	62	119.20	74.25	90.00	56.40	62	86.50	53.90	65.30	40.95
63	250.80	158.40	189.40	120.35	63	127.50	80.50	96.30	61.20	63	92.50	58.45	69.85	44.40
64	267.85	171.65	202.45	130.55	64	136.15	87.25	102.90	66.35	64	98.80	63.30	74.65	48.15
65	285.55	185.85	216.00	141.50	65	145.15	94.45	109.80	71.90	65	105.30	68.55	79.65	52.20

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-Lifetime Critical Illness Term Rider

Contribution Rates for each RM1,000 Sum Covered - Expiry 60

10 pay @ Expiry 60 years old					20 pay @ Expiry 60 years old					Full pay @ Expiry 60 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	6.85	4.90	7.10	4.85	1	3.85	3.85	3.60	2.65	1	3.35	3.35	2.30	2.30
2	6.90	4.85	7.25	4.90	2	3.50	3.45	3.70	2.50	2	3.00	3.00	2.05	2.05
3	6.95	4.85	7.40	4.95	3	3.55	2.70	3.75	2.55	3	2.85	2.35	2.00	1.80
4	7.05	4.90	7.55	5.05	4	3.60	2.70	3.85	2.55	4	2.85	2.35	2.05	1.70
5	7.20	4.95	7.75	5.15	5	3.65	2.70	3.95	2.60	5	2.85	2.35	2.10	1.60
6	7.35	5.00	7.95	5.25	6	3.75	2.70	4.05	2.65	6	2.85	2.35	2.20	1.55
7	7.50	5.05	8.20	5.35	7	3.80	2.70	4.15	2.75	7	2.85	2.35	2.25	1.55
8	7.65	5.15	8.40	5.45	8	3.90	2.70	4.30	2.80	8	2.85	2.35	2.35	1.55
9	7.85	5.20	8.65	5.60	9	4.00	2.70	4.40	2.85	9	2.85	2.35	2.45	1.55
10	8.05	5.30	8.90	5.70	10	4.10	2.70	4.55	2.90	10	2.85	2.35	2.50	1.60
11	8.25	5.40	9.15	5.85	11	4.20	2.75	4.65	3.00	11	2.85	2.35	2.60	1.65
12	8.45	5.50	9.45	6.00	12	4.30	2.80	4.80	3.05	12	2.85	2.35	2.70	1.75
13	8.65	5.55	9.70	6.15	13	4.40	2.85	4.95	3.15	13	2.85	2.35	2.80	1.80
14	8.85	5.65	10.00	6.30	14	4.50	2.90	5.10	3.20	14	2.85	2.35	2.90	1.85
15	9.10	5.75	10.30	6.45	15	4.60	2.95	5.25	3.30	15	2.85	2.35	3.05	1.90
16	9.30	5.85	10.60	6.60	16	4.75	3.00	5.40	3.35	16	2.85	2.35	3.15	1.95
17	9.55	5.95	10.95	6.75	17	4.85	3.05	5.55	3.45	17	2.85	2.35	3.30	2.05
18	9.75	6.05	11.25	6.95	18	5.00	3.10	5.75	3.55	18	3.00	2.35	3.45	2.10
19	10.00	6.15	11.60	7.10	19	5.10	3.15	5.90	3.60	19	3.10	1.90	3.55	2.20
20	10.30	6.30	11.95	7.30	20	5.25	3.20	6.10	3.70	20	3.20	1.95	3.75	2.30
21	10.60	6.45	12.30	7.50	21	5.40	3.30	6.30	3.80	21	3.35	2.05	3.90	2.40
22	10.85	6.60	12.70	7.70	22	5.55	3.35	6.45	3.90	22	3.50	2.10	4.05	2.45
23	11.15	6.75	13.10	7.90	23	5.70	3.45	6.65	4.05	23	3.65	2.20	4.25	2.60
24	11.50	6.95	13.45	8.15	24	5.85	3.55	6.85	4.15	24	3.80	2.30	4.45	2.70
25	11.80	7.10	13.85	8.35	25	6.00	3.65	7.05	4.25	25	3.95	2.40	4.65	2.80
26	12.10	7.30	14.25	8.60	26	6.15	3.70	7.25	4.40	26	4.15	2.50	4.85	2.95
27	12.45	7.50	14.65	8.85	27	6.35	3.80	7.45	4.50	27	4.35	2.60	5.10	3.10
28	12.75	7.70	15.05	9.10	28	6.50	3.90	7.65	4.60	28	4.55	2.75	5.35	3.20
29	13.10	7.90	15.45	9.30	29	6.65	4.05	7.85	4.75	29	4.75	2.85	5.60	3.40
30	13.45	8.10	15.85	9.55	30	6.85	4.15	8.10	4.85	30	4.95	3.00	5.85	3.55
31	13.80	8.30	16.25	9.80	31	7.00	4.25	8.30	5.00	31	5.20	3.15	6.15	3.70
32	14.10	8.50	16.65	10.05	32	7.20	4.35	8.45	5.10	32	5.50	3.30	6.45	3.90
33	14.45	8.70	17.00	10.25	33	7.35	4.45	8.65	5.20	33	5.75	3.50	6.75	4.10

10 pay @ Expiry 60 years old					20 pay @ Expiry 60 years old					Full pay @ Expiry 60 years old				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
34	14.80	8.90	17.35	10.45	34	7.55	4.55	8.85	5.30	34	6.05	3.65	7.10	4.30
35	15.10	9.10	17.65	10.65	35	7.70	4.65	9.00	5.40	35	6.40	3.85	7.45	4.50
36	15.40	9.30	17.95	10.80	36	7.85	4.75	9.15	5.50	36	6.70	4.05	8.15	4.90
37	15.70	9.45	18.25	11.00	37	8.00	4.85	9.30	5.60	37	7.10	4.30	9.05	5.45
38	16.00	9.65	18.50	11.15	38	8.15	4.90	10.05	6.10	38	7.50	4.50	10.05	6.10
39	16.25	9.80	18.65	11.25	39	8.30	5.00	11.25	6.80	39	8.15	4.90	11.25	6.80
40	16.50	9.95	18.80	11.35	40	9.30	5.60	12.60	7.60	40	9.30	5.60	12.60	7.60
41	16.65	10.05	18.90	11.40						41	10.05	6.10	13.50	8.15
42	16.75	10.10	18.90	11.40						42	10.90	6.55	14.40	8.70
43	16.80	10.15	18.90	11.40						43	11.50	6.95	15.15	9.15
44	16.97	10.25	19.09	11.51						44	12.20	7.35	15.95	9.60
45	17.14	10.35	19.28	11.63						45	12.85	7.75	16.75	10.10
46	17.31	10.46	19.47	11.75						46	13.60	8.20	17.80	10.70
47	17.48	10.56	19.67	11.86						47	14.05	8.45	18.00	10.85
48	17.66	10.67	19.86	11.98						48	14.55	8.80	18.05	10.85
49	17.83	10.77	20.06	12.10						49	15.10	9.10	18.15	10.90
50	18.01	10.88	20.26	12.22						50	18.01	10.88	20.26	12.22

# Annual Contribution Rates (RM)

## i-Lifetime Critical Illness Term Rider

Contribution Rates for each RM1,000 Sum Covered - Term 30 years

10 pay @ Term 30 years					20 pay @ Term 30 years					Full pay @ Term 30 years				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
1	4.05	4.05	2.78	2.78	1	3.69	3.69	2.53	2.53	1	3.35	3.35	2.30	2.30
2	3.63	3.63	2.48	2.48	2	3.30	3.30	2.26	2.26	2	3.00	3.00	2.05	2.05
3	3.21	3.21	2.18	2.18	3	2.92	2.70	1.98	1.98	3	2.65	2.35	1.80	1.80
4	3.03	3.03	2.06	2.06	4	2.75	2.70	1.87	1.87	4	2.50	2.35	1.70	1.70
5	2.84	2.84	2.15	1.94	5	2.59	2.59	1.76	1.76	5	2.35	2.35	1.60	1.60
6	2.84	2.84	2.25	1.88	6	2.59	2.59	1.71	1.71	6	2.35	2.35	1.55	1.55
7	2.84	2.84	2.40	1.86	7	2.59	2.59	1.69	1.69	7	2.35	2.35	1.54	1.54
8	2.84	2.84	2.55	1.95	8	2.59	2.59	1.65	1.65	8	2.35	2.35	1.50	1.50
9	2.84	2.84	2.75	2.05	9	2.59	2.59	1.65	1.65	9	2.35	2.35	1.50	1.50
10	2.84	2.84	2.95	2.15	10	2.59	2.59	1.65	1.65	10	2.35	2.35	1.50	1.50
11	2.95	2.84	3.20	2.25	11	2.59	2.59	1.65	1.65	11	2.35	2.35	1.50	1.50
12	3.10	2.84	3.45	2.40	12	2.59	2.59	1.75	1.71	12	2.35	2.35	1.55	1.55
13	3.30	2.84	3.75	2.55	13	2.59	2.59	1.90	1.71	13	2.35	2.35	1.55	1.55
14	3.55	2.84	4.10	2.75	14	2.59	2.59	2.10	1.76	14	2.35	2.35	1.60	1.60
15	3.80	2.84	4.50	2.95	15	2.59	2.59	2.30	1.82	15	2.35	2.35	1.65	1.65
16	4.05	2.84	4.90	3.15	16	2.59	2.59	2.50	1.87	16	2.35	2.35	1.80	1.70
17	4.35	2.85	5.35	3.40	17	2.59	2.59	2.75	1.87	17	2.35	2.35	2.00	1.70
18	4.70	3.00	5.85	3.70	18	2.59	2.59	3.00	1.90	18	2.35	2.35	2.20	1.70
19	5.10	3.20	6.40	4.00	19	2.60	1.82	3.30	2.05	19	1.95	1.65	2.40	1.50
20	5.55	3.45	7.05	4.35	20	2.85	1.75	3.60	2.20	20	2.05	1.65	2.60	1.60
21	6.05	3.70	7.70	4.70	21	3.10	1.90	3.90	2.40	21	2.25	1.65	2.85	1.75
22	6.60	4.00	8.35	5.10	22	3.35	2.05	4.25	2.60	22	2.45	1.65	3.10	1.90
23	7.20	4.35	9.10	5.50	23	3.65	2.25	4.65	2.80	23	2.65	1.65	3.35	2.05
24	7.85	4.75	9.90	6.00	24	4.00	2.40	5.05	3.05	24	2.90	1.75	3.65	2.20
25	8.55	5.15	10.75	6.50	25	4.35	2.65	5.45	3.30	25	3.15	1.90	4.00	2.40
26	9.35	5.65	11.65	7.00	26	4.75	2.90	5.95	3.60	26	3.45	2.10	4.30	2.60
27	10.25	6.20	12.60	7.60	27	5.20	3.15	6.40	3.85	27	3.80	2.30	4.65	2.80
28	11.20	6.75	13.60	8.20	28	5.70	3.45	6.95	4.20	28	4.15	2.50	5.05	3.05
29	12.30	7.40	14.70	8.85	29	6.25	3.80	7.50	4.50	29	4.55	2.75	5.45	3.30
30	13.45	8.10	15.85	9.55	30	6.85	4.15	8.10	4.85	30	4.95	3.00	5.85	3.55
31	14.70	8.85	17.05	10.30	31	7.50	4.50	8.70	5.25	31	5.45	3.30	6.30	3.80
32	16.10	9.70	18.35	11.05	32	8.20	4.95	9.35	5.65	32	5.95	3.60	6.80	4.10
33	17.60	10.60	19.65	11.85	33	8.95	5.40	10.00	6.05	33	6.50	3.95	7.25	4.40



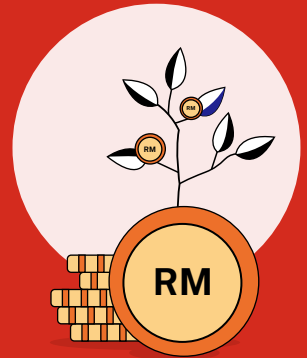
10 pay @ Term 30 years					20 pay @ Term 30 years					Full pay @ Term 30 years				
Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker	Entry ANB	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
34	19.25	11.60	21.05	12.70	34	9.80	5.90	10.70	6.45	34	7.10	4.30	7.80	4.70
35	21.05	12.70	22.55	13.55	35	10.70	6.45	11.45	6.90	35	7.80	4.70	8.30	5.00
36	23.05	13.80	24.10	14.45	36	11.70	7.05	12.25	7.35	36	8.50	5.10	8.90	5.35
37	25.20	15.00	25.70	15.40	37	12.80	7.65	13.10	7.85	37	9.30	5.55	9.50	5.70
38	27.55	16.35	27.45	16.35	38	14.00	8.30	13.95	8.35	38	10.20	6.05	10.15	6.10
39	30.15	17.75	29.25	17.40	39	15.35	9.05	14.90	8.85	39	11.15	6.55	11.25	6.80
40	32.90	19.30	31.20	18.45	40	16.70	9.80	15.85	9.40	40	12.15	7.15	12.60	7.60
41	35.85	20.95	33.25	19.60	41	18.20	10.65	16.90	9.95	41	13.25	7.75	14.05	8.45
42	39.00	22.70	35.45	20.80	42	19.85	11.55	18.00	10.60	42	14.40	8.40	15.45	9.30
43	42.40	24.55	37.75	22.10	43	21.55	12.50	19.20	11.25	43	15.65	9.10	16.85	10.15
44	46.10	26.60	40.25	23.45	44	23.45	13.55	20.45	11.95	44	17.00	9.85	18.30	11.00
45	50.10	28.80	43.00	24.95	45	25.50	14.65	21.85	12.70	45	18.50	10.65	19.85	11.95
46	54.55	31.25	45.95	26.55	46	27.75	15.90	23.35	13.50	46	20.15	11.55	21.45	12.90
47	59.45	33.95	49.20	28.35	47	30.20	17.25	25.00	14.40	47	21.95	12.55	22.90	13.80
48	64.75	36.90	52.75	30.30	48	32.95	18.75	26.80	15.40	48	23.90	13.60	24.30	14.60
49	70.55	40.15	56.55	32.45	49	35.85	20.40	28.75	16.50	49	26.00	14.80	25.65	15.45
50	76.70	43.70	60.75	34.85	50	39.00	22.20	30.90	17.70	50	28.30	16.15	27.05	16.30
51	83.35	47.55	65.30	37.45	51	42.35	24.20	33.20	19.05	51	30.75	17.55	28.55	17.20
52	90.45	51.75	70.25	40.40	52	46.00	26.30	35.70	20.55	52	33.40	19.10	30.20	18.20
53	98.15	56.40	75.65	43.65	53	49.90	28.65	38.45	22.20	53	36.20	20.80	31.95	19.25
54	106.30	61.40	81.50	47.25	54	54.05	31.20	41.45	24.05	54	39.20	22.65	33.80	20.35
55	114.90	66.75	87.70	51.15	55	58.40	33.95	44.60	26.00	55	42.40	24.65	35.75	21.55
56	123.95	72.55	94.25	55.40	56	63.00	36.90	47.90	28.15	56	45.75	26.75	37.80	22.75
57	133.55	78.80	101.25	60.00	57	67.90	40.05	51.45	30.50	57	49.25	29.05	39.85	24.00
58	143.65	85.50	108.70	65.00	58	73.00	43.50	55.25	33.05	58	53.00	31.55	41.90	25.20
59	154.30	92.80	116.60	70.45	59	78.40	47.15	59.30	35.80	59	56.90	34.25	44.00	26.45
60	165.50	100.60	125.00	76.35	60	84.15	51.15	63.55	38.85	60	61.05	37.10	46.20	28.20
61	177.35	109.10	133.90	82.80	61	90.15	55.45	68.05	42.10	61	65.40	40.25	49.40	30.55
62	189.85	118.30	143.35	89.80	62	96.50	60.15	72.85	45.65	62	70.00	43.65	52.85	33.15
63	203.05	128.25	153.35	97.45	63	103.20	65.20	77.95	49.55	63	74.90	47.30	56.55	35.95
64	216.85	138.95	163.90	105.70	64	110.20	70.65	83.30	53.75	64	79.95	51.25	60.45	39.00
65	231.20	150.45	174.85	114.55	65	117.50	76.50	88.90	58.25	65	85.25	55.50	64.50	42.25

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-Additional Lifetime Critical Illness Term Rider** and **i-Lifetime Critical Illness 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 between the Participants and us in the ratio of 50:50. Any investment profit derived from Participant's Individual Account will be credited back 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.



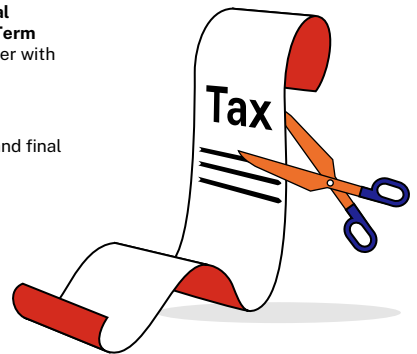
## Notes:

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-Additional Lifetime Critical Illness Term Rider** and/or **i-Lifetime Critical Illness 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 age at entry?

**A** The minimum and maximum age at entry is as follows:

		Min	Max	Maturity Age Next Birthday
		Entry Age Next Birthday		
Person Covered	Child	14 days attained age	18 years	Term 30 years or Expiry 60/70/80 years old
	Adult	19 years	Min (Max entry age for basic plan, 65 years old)	
Participant		19 years	-	-

Note: Maturity Age Next Birthday is dependent on coverage term or expiry age of selected rider.

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**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 estimated contribution amount.

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**Q** Under what circumstances will i-Additional Lifetime Critical Illness and i-Lifetime Critical Illness be terminated?

**A** These riders will be terminated on the death/TPD (full payment) of the Person Covered, or on the rider expiry date or once the 100% rider sum covered is payable, or when the certificate is lapsed, surrendered or terminated, whichever comes first.

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**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.

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**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 intermediary'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%	5%
13		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
14		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
15		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
16		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
17		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
18		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
19		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
≥20											0%

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

**Tabarru'**

Tabarru' is deducted monthly at the beginning of each Certificate month from Participant's Individual Account and it varies by attained age next birthday at certificate anniversary, gender and smoking status 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 Certificate 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

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

## Waiting Period: 30 Days

- |   |  |
|---|--|
| 1. Alzheimer's Disease/Severe Dementia                | 25. Major Head Trauma  |
| 2. Apallic Syndrome                                   | 26. Paralysis of Limbs   |
| 3. Bacterial Meningitis                               | 27. Medullary Cystic Disease   |
| 4. Benign Brain Tumor                                 | 28. Meningeal Tuberculosis   |
| 5. Blindness  | 29. Motor Neurone Disease  |
| 6. Brain Surgery                                      | 30. Multiple Sclerosis   |
| 7. Cardiomyopathy                                     | 31. Muscular Dystrophy   |
| 8. Chronic Aplastic Anemia                            | 32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 9. Chronic Relapsing Pancreatitis                     | 33. Paralysis of Limbs   |
| 10. Coma  | 34. Parkinson's Disease  |
| 11. Creutzfeldt-Jakob Disease (CJD) (Mad Cow Disease) | 35. Poliomyelitis  |
| 12. Deafness  | 36. Primary Pulmonary Arterial Hypertension                              |
| 13. Ebola Haemorrhagic Fever                          | 37. Progressive Scleroderma  |
| 14. Elephantiasis                                     | 38. Rabies   |
| 15. Encephalitis                                      | 39. Severe Eisenmenger's Syndrome  |
| 16. End-Stage Liver Failure                           | 40. Severe Haemophilia   |
| 17. End-Stage Lung Disease                            | 41. Stroke   |
| 18. Full-Blown AIDS                                   | 42. Surgery to Aorta   |
| 19. Fulminant Viral Hepatitis                         | 43. Systemic Lupus Erythematosus with Severe Kidney Complications        |
| 20. Heart Valve Surgery                               | 44. Terminal Illness   |
| 21. HIV Infection Due to Blood Transfusion            | 45. Third Degree Burns   |
| 22. Kidney Failure                                    |  |
| 23. Loss of Independent Existence                     |  |
| 24. Loss of Speech                                    |  |

## Waiting Period: 60/120 Days\*

- |  |                                    |
|--|------------------------------------|
| 1. Angioplasty and Other Invasive Treatments for Coronary Artery Disease | 3. Coronary Artery By-Pass Surgery |
| 2. Cancer  | 4. Heart Attack                    |
|  | 5. Serious Coronary Artery Disease |

\* The waiting period of 120 days applies for cancer only, subject to the severity of illness and rider of choice.

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

## Waiting Period: 30 Days

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

# Important Notice

1. i-Additional Lifetime Critical Illness Term Rider and i-Lifetime Critical Illness Term Rider are regular contribution paying Medical and Health Takaful riders attachable to selected regular contribution Term Family Takaful Plans that provide coverage in the event of Critical Illness.
2. Both i-Additional Lifetime Critical Illness Term Rider and i-Lifetime Critical Illness Term Rider can be attached together or singly.
3. Age refers to age next birthday.
4. 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.
5. 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.
6. When riders are terminated or laid-off or upon rider expiry date, no benefit will be paid from the Tabarru Fund.
7. 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).
8. 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.

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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.

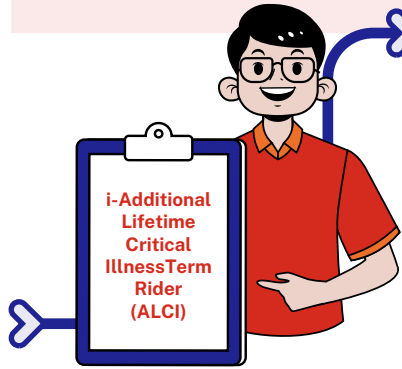
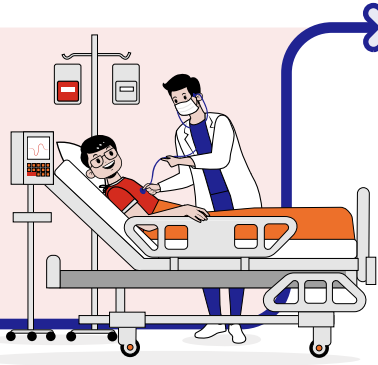
**i-Additional Lifetime Critical Illness Term Rider** and **i-Lifetime Critical Illness Term Rider** are Shariah-compliant products.

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

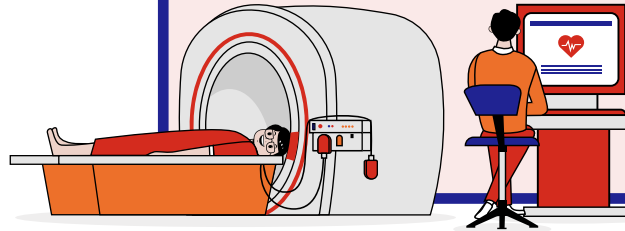
# Pelan yang Melindungi Keperluan Kritikal Anda untuk Sepanjang Hidup

Menghidapi penyakit kritikal bukan sahaja mengancam keupayaan fizikal anda, bahkan ia juga mengganggu kestabilan kewangan anda, tanpa mengira usia anda. Persiapkan diri dan anak anda dan dapatkan pembayaran sekali gus apabila didiagnos dengan salah satu daripada penyakit kritikal yang dilindungi apabila anda menambah Rider Penyakit Kritikal kami ke pelan asas Takaful anda dan anak anda. Hilangkan kerisauan masalah kewangan anda agar anda dan anak anda dapat tumpukan perhatian proses pada pemulihan.

Pada Mei 2024, 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.**

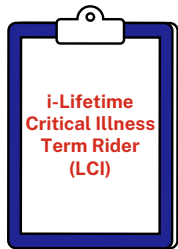


Beliau kemudiannya telah didiagnos dengan Serangan Jantung dan menerima semua baki Jumlah Perlindungan ridernya = **RM100,000 - RM10,000 = RM90,000.**



Oleh kerana pembayaran rider ni tidak menurunkan Jumlah Perlindungan Asas, Adzan masih boleh meneruskan dan menikmati manfaat-manfaat lain dalam Sijil Takafulnya.

Pada usia 30 tahun, Adzan, lelaki bukan perokok dan seorang eksekutif telah menyertai i-Additional Lifetime Critical Illness yang ditambah pada Pelan Asas Takafulnya pada Januari 2024.



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

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



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

Perlindungan 61 Penyakit  
Kritikal dari Kanak-kanak hingga  
Dewasa dalam satu pelan

Perlindungan  
sehingga 5x Jumlah  
Perlindungan Asas

2 Pilihan  
Bayaran  
Tuntutan

## i-Additional Lifetime Critical Illness Term Rider



Perlindungan sehingga 5x  
Jumlah Perlindungan Asas  
atau RM5 juta!



Perlindungan 11 Penyakit  
Khusus Kritikal Kanak-kanak  
dan 50 Penyakit Kritikal  
Dewasa



**TAMBAHAN** pembayaran  
tuntutan ke atas Jumlah  
Perlindungan pelan asas. Jadi,  
perlindungan asas anda akan  
terus berkuat kuasa!



## i-Lifetime Critical Illness Term Rider



Perlindungan sehingga  
Jumlah Perlindungan Asas  
atau RM5 juta, yang mana  
lebih rendah



Perlindungan 11 Penyakit  
Khusus Kritikal Kanak-kanak  
dan 50 Penyakit Kritikal  
Dewasa



Pembayaran tuntutan  
akan **MENGURANGKAN**  
Jumlah Perlindungan  
Pelan Asas

# Tanya Perunding Takaful Anda

## Sebelum Menyertai Pelan Ini



Perunding  
Takaful

Apakah jenis perlindungan yang saya perlukan?

01

02

Apakah jenis perlindungan yang sesuai untuk saya?

Apakah manfaat/perkhidmatan yang diberikan oleh pelan ini?

03

04

Adakah caruman saya meningkat seiring dengan umur saya?

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

05

06

Apakah yang tidak dilindungi di dalam pelan ini?

Apakah jenis dokumen/laporan yang saya perlu ada untuk menyertai pelan ini?  
(cth: laporan perubatan atau salinan Kad Pengenalan) Adakah caj yang dikenakan untuk  
mendapatkan laporan tersebut dibiayai oleh saya sendiri?

07

08

Berapa lamakah perlu saya tunggu sebelum perlindungan saya bermula?

Adakah saya mampu untuk membayar caruman ini?

09

10

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



# Ringkasan Jadual Manfaat

## i-Additional Lifetime Critical Illness Term Rider (ALCI) dan i-Lifetime Critical Illness Term Rider (LCI)

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 49* 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 49* 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.

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. Apabila berlaku kejadian CI dan bayaran tuntutan,
  - LCI dan Jumlah Perlindungan Asas akan dikurangkan dengan jumlah tuntutan yang dibayar,
  - ALCI pula akan dikurangkan dengan jumlah tuntutan yang dibayar tetapi tidak mengurangkan Jumlah Perlindungan Asas.
3. Sila rujuk Apendiks untuk senarai penuh Penyakit Kritikal.
4. 30/60/120 hari tempoh menunggu terpakai, bergantung kepada jenis Penyakit Kritikal.

# Kadar Caruman Tahunan (RM)

## i-Additional Lifetime Critical Illness Term Rider

Kadar Caruman setiap RM1,000 Jumlah Perlindungan - Matang 60 tahun

Bayar 10 tahun @ Matang 60 tahun					Bayar 20 tahun @ Matang 60 tahun					Bayar penuh @ Matang 60 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	8.10	5.70	8.55	5.75	1	4.15	4.14	4.35	2.95	1	3.60	3.60	2.45	2.45
2	8.20	5.70	8.75	5.85	2	4.20	3.68	4.45	3.00	2	3.55	3.20	2.35	2.15
3	8.35	5.75	8.95	5.90	3	4.25	3.22	4.55	3.00	3	3.55	2.80	2.40	1.95
4	8.50	5.80	9.15	6.05	4	4.30	3.05	4.65	3.10	4	3.55	2.65	2.50	1.85
5	8.65	5.85	9.40	6.15	5	4.40	3.00	4.80	3.15	5	3.55	2.55	2.55	1.75
6	8.85	5.95	9.70	6.30	6	4.50	3.05	4.95	3.20	6	3.55	2.55	2.65	1.75
7	9.05	6.05	9.95	6.45	7	4.60	3.10	5.10	3.30	7	3.55	2.55	2.75	1.80
8	9.25	6.15	10.25	6.60	8	4.70	3.15	5.25	3.35	8	3.55	2.55	2.85	1.85
9	9.50	6.25	10.55	6.75	9	4.85	3.20	5.40	3.45	9	3.55	2.55	2.95	1.90
10	9.75	6.40	10.90	6.95	10	4.95	3.25	5.55	3.55	10	3.55	2.55	3.05	1.95
11	10.00	6.50	11.20	7.10	11	5.10	3.30	5.70	3.65	11	3.55	2.55	3.20	2.05
12	10.25	6.65	11.55	7.30	12	5.25	3.40	5.90	3.70	12	3.55	2.55	3.30	2.10
13	10.55	6.75	11.90	7.50	13	5.35	3.45	6.05	3.80	13	3.55	2.55	3.45	2.15
14	10.85	6.90	12.30	7.70	14	5.50	3.50	6.25	3.90	14	3.55	2.55	3.60	2.25
15	11.10	7.05	12.65	7.90	15	5.65	3.60	6.45	4.05	15	3.55	2.55	3.75	2.35
16	11.40	7.20	13.05	8.10	16	5.80	3.65	6.65	4.15	16	3.55	2.55	3.90	2.40
17	11.70	7.30	13.45	8.30	17	5.95	3.75	6.85	4.25	17	3.55	2.55	4.05	2.50
18	12.05	7.45	13.90	8.55	18	6.15	3.80	7.05	4.35	18	3.65	2.55	4.25	2.60
19	12.35	7.60	14.30	8.75	19	6.30	3.85	7.30	4.45	19	3.80	2.35	4.40	2.70
20	12.70	7.75	14.75	9.00	20	6.45	3.95	7.50	4.60	20	3.95	2.45	4.60	2.80
21	13.05	7.95	15.20	9.25	21	6.65	4.05	7.75	4.70	21	4.15	2.50	4.80	2.95
22	13.40	8.15	15.70	9.50	22	6.85	4.15	8.00	4.85	22	4.30	2.60	5.00	3.05
23	13.80	8.35	16.15	9.75	23	7.00	4.25	8.20	4.95	23	4.50	2.70	5.25	3.20
24	14.15	8.55	16.60	10.05	24	7.20	4.35	8.45	5.10	24	4.70	2.85	5.50	3.30
25	14.55	8.80	17.10	10.30	25	7.40	4.50	8.70	5.25	25	4.90	2.95	5.75	3.45
26	14.95	9.00	17.60	10.60	26	7.60	4.60	8.95	5.40	26	5.10	3.10	6.00	3.60
27	15.35	9.25	18.10	10.90	27	7.80	4.70	9.20	5.55	27	5.35	3.20	6.30	3.80
28	15.75	9.50	18.60	11.20	28	8.00	4.85	9.45	5.70	28	5.60	3.35	6.60	3.95
29	16.20	9.75	19.10	11.50	29	8.25	4.95	9.70	5.85	29	5.85	3.55	6.90	4.15
30	16.60	10.00	19.60	11.80	30	8.45	5.10	9.95	6.00	30	6.15	3.70	7.25	4.35
31	17.00	10.25	20.10	12.10	31	8.65	5.20	10.20	6.15	31	6.45	3.90	7.60	4.60
32	17.45	10.50	20.55	12.35	32	8.85	5.35	10.45	6.30	32	6.75	4.10	7.95	4.80
33	17.85	10.75	21.00	12.65	33	9.10	5.50	10.70	6.45	33	7.10	4.30	8.35	5.05

Bayar 10 tahun @ Matang 60 tahun					Bayar 20 tahun @ Matang 60 tahun					Bayar penuh @ Matang 60 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
34	18.25	11.00	21.40	12.90	34	9.30	5.60	10.90	6.55	34	7.45	4.50	8.75	5.30
35	18.65	11.25	21.80	13.15	35	9.50	5.70	11.10	6.70	35	7.85	4.75	9.20	5.55
36	19.05	11.45	22.20	13.35	36	9.70	5.85	11.30	6.80	36	8.30	5.00	10.05	6.05
37	19.40	11.70	22.50	13.55	37	9.90	5.95	11.45	6.90	37	8.75	5.30	11.15	6.70
38	19.75	11.90	22.80	13.75	38	10.05	6.05	12.45	7.50	38	9.25	5.60	12.45	7.50
39	20.10	12.10	23.05	13.90	39	10.20	6.15	13.90	8.40	39	10.05	6.10	13.90	8.40
40	20.35	12.25	23.25	14.00	40	11.45	6.90	15.55	9.40	40	11.45	6.90	15.55	9.40
41	20.55	12.40	23.35	14.05						41	12.45	7.50	16.65	10.05
42	20.70	12.45	23.35	14.05						42	13.40	8.10	17.80	10.70
43	20.75	12.50	23.72	14.70						43	14.20	8.55	18.70	11.25
44	21.74	13.07	23.92	14.82						44	15.05	9.05	19.70	11.90
45	21.84	13.14	24.06	14.88						45	15.85	9.55	20.70	12.45
46	21.93	13.28	24.14	14.89						46	16.80	10.10	21.95	13.25
47	22.11	13.31	24.30	14.89						47	17.30	10.45	22.25	13.40
48	22.26	13.33	24.36	14.93						48	18.00	10.85	22.30	13.45
49	22.31	13.34	24.73	15.02						49	18.65	11.20	22.40	13.50
50	22.48	13.51	26.11	15.83						50	22.48	13.51	26.11	15.83

Bayar 10 tahun @ Matang 70 tahun					Bayar 20 tahun @ Matang 70 tahun					Bayar penuh @ Matang 70 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	13.34	8.89	12.56	8.18	1	6.02	4.35	5.67	3.70	1	3.78	3.93	3.03	2.57
2	13.63	8.99	12.91	8.36	2	6.16	4.07	5.83	3.77	2	3.73	3.36	3.11	2.26
3	13.97	9.13	13.30	8.54	3	6.30	4.13	6.00	3.85	3	3.73	2.94	3.23	2.07
4	14.35	9.31	13.71	8.76	4	6.48	4.21	6.20	3.96	4	3.73	2.78	3.34	2.13
5	14.77	9.51	14.17	9.00	5	6.67	4.29	6.39	4.06	5	3.73	2.68	3.45	2.20
6	15.20	9.72	14.64	9.24	6	6.86	4.39	6.60	4.18	6	3.73	2.68	3.58	2.27
7	15.68	9.97	15.15	9.52	7	7.08	4.50	6.83	4.30	7	3.86	2.68	3.72	2.34
8	16.20	10.24	15.67	9.82	8	7.31	4.63	7.08	4.44	8	3.99	2.68	3.86	2.42
9	16.72	10.52	16.22	10.11	9	7.55	4.76	7.33	4.57	9	4.14	2.68	4.02	2.51
10	17.29	10.82	16.80	10.43	10	7.81	4.89	7.58	4.71	10	4.30	2.69	4.18	2.60
11	17.87	11.11	17.40	10.77	11	8.06	5.03	7.86	4.86	11	4.46	2.79	4.35	2.69
12	17.41	10.78	16.99	10.47	12	8.34	5.17	8.14	5.02	12	4.64	2.87	4.52	2.80
13	17.25	10.63	16.87	10.35	13	8.63	5.33	8.43	5.18	13	4.82	2.98	4.71	2.89
14	17.49	10.72	17.15	10.49	14	8.92	5.48	8.74	5.35	14	5.00	3.07	4.91	3.01
15	17.92	10.94	17.60	10.73	15	9.22	5.64	9.06	5.52	15	5.20	3.19	5.12	3.11
16	18.44	11.20	18.14	11.01	16	9.54	5.80	9.39	5.70	16	5.41	3.29	5.33	3.24
17	19.02	11.48	18.74	11.35	17	9.87	5.97	9.73	5.89	17	5.64	3.41	5.56	3.37
18	19.64	11.80	19.40	11.70	18	10.21	6.15	10.08	6.09	18	5.87	3.53	5.79	3.50
19	20.29	12.13	20.07	12.06	19	10.55	6.32	10.44	6.27	19	6.10	3.65	6.04	3.63
20	20.99	12.49	20.80	12.45	20	10.93	6.52	10.83	6.49	20	6.37	3.79	6.31	3.77
21	21.72	12.90	21.54	12.86	21	11.26	6.69	11.16	6.67	21	6.63	3.95	6.58	3.93
22	22.49	13.32	22.31	13.29	22	11.53	6.84	11.43	6.81	22	6.92	4.11	6.86	4.09
23	23.27	13.76	23.11	13.73	23	11.84	7.01	11.75	6.99	23	7.23	4.28	7.17	4.27
24	24.09	14.22	23.91	14.20	24	12.19	7.21	12.09	7.19	24	7.54	4.46	7.48	4.45
25	24.93	14.71	24.76	14.69	25	12.57	7.42	12.47	7.41	25	7.87	4.66	7.81	4.65
26	25.81	15.21	25.62	15.20	26	12.97	7.66	12.86	7.64	26	8.23	4.86	8.16	4.84
27	26.70	15.73	26.49	15.72	27	13.39	7.90	13.28	7.88	27	8.61	5.08	8.53	5.06
28	27.64	16.29	27.41	16.26	28	13.83	8.17	13.71	8.13	28	8.99	5.31	8.91	5.29
29	28.60	16.85	28.34	16.80	29	14.31	8.44	14.16	8.41	29	9.40	5.55	9.31	5.53
30	29.59	17.44	29.28	17.35	30	14.79	8.72	14.64	8.68	30	9.84	5.80	9.74	5.78
31	30.61	18.03	30.23	17.92	31	15.29	9.02	15.11	8.96	31	10.30	6.08	10.17	6.03
32	31.65	18.64	31.18	18.48	32	15.82	9.33	15.58	9.24	32	10.78	6.36	10.62	6.30
33	32.70	19.26	32.14	19.04	33	16.35	9.64	16.07	9.53	33	11.29	6.66	11.09	6.58
34	33.80	19.89	33.09	19.59	34	16.92	9.98	16.56	9.82	34	11.84	6.98	11.59	6.87
35	34.90	20.54	34.03	20.16	35	17.49	10.31	17.06	10.10	35	12.40	7.31	12.10	7.16
36	36.02	21.19	34.98	20.71	36	18.08	10.65	17.55	10.40	36	13.00	7.67	12.62	7.48

Bayar 10 tahun @ Matang 70 tahun					Bayar 20 tahun @ Matang 70 tahun					Bayar penuh @ Matang 70 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
37	37.16	21.85	35.91	21.26	37	18.70	11.02	18.06	10.70	37	13.64	8.03	13.17	7.80
38	38.32	22.53	36.82	21.79	38	19.33	11.38	18.58	10.99	38	14.31	8.43	13.75	8.14
39	39.47	23.20	37.70	22.30	39	19.99	11.76	19.08	11.30	39	14.52	8.64	14.60	8.82
40	40.60	23.85	38.55	22.80	40	20.65	12.15	19.60	11.60	40	15.00	8.80	15.55	9.40
41	41.72	24.50	39.33	23.26	41	21.33	12.55	20.11	11.90	41	16.55	9.73	17.48	10.55
42	42.79	25.12	40.05	23.67	42	22.02	12.95	20.61	12.18	42	17.35	10.20	18.69	11.24
43	43.81	25.70	40.70	24.03	43	22.75	13.37	21.13	12.48	43	18.19	10.68	20.04	12.07
44	44.78	26.27	41.26	24.36	44	23.33	13.70	21.75	13.10	44	19.08	11.20	21.75	13.10
45	45.73	26.81	41.74	24.62	45	23.82	13.98	23.59	14.22	45	20.02	11.75	23.59	14.22
46	46.63	27.31	42.15	24.85	46	24.27	14.24	25.48	15.34	46	21.00	12.33	25.48	15.34
47	47.48	27.79	42.45	25.01	47	24.69	14.48	27.25	16.41	47	22.07	13.00	27.25	16.41
48	48.28	28.24	42.66	25.11	48	25.08	14.69	28.89	17.38	48	23.44	14.14	28.89	17.38
49	49.01	28.63	42.76	25.15	49	25.49	15.37	30.50	18.35	49	25.49	15.37	30.50	18.35
50	49.67	29.00	42.79	25.65	50	27.71	16.72	32.19	19.36	50	27.71	16.72	32.19	19.36
51	50.26	29.31	43.65	26.16										
52	50.78	29.58	44.52	26.68										
53	51.24	29.81	45.41	27.21										
54	51.65	30.01	46.32	27.75										
55	52.07	30.20	47.25	28.31										
56	52.60	30.44	48.20	28.88										
57	53.48	30.89	49.16	29.46										
58	55.22	31.80	50.14	30.05										
59	54.42	31.35	51.14	30.65										
60	56.53	34.02	52.16	31.26										

Bayar 10 tahun @ Matang 80 tahun					Bayar 20 tahun @ Matang 80 tahun					Bayar penuh @ Matang 80 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	20.18	12.66	17.48	10.90	1	9.28	5.84	8.04	5.02	1	4.83	4.13	4.19	2.70
2	20.76	12.93	18.04	11.19	2	9.55	5.96	8.30	5.14	2	4.99	3.53	4.33	2.68
3	21.39	13.24	18.64	11.50	3	9.84	6.09	8.57	5.29	3	5.15	3.19	4.49	2.76
4	22.09	13.60	19.29	11.84	4	10.17	6.26	8.87	5.45	4	5.33	3.28	4.65	2.85
5	22.84	13.97	19.97	12.21	5	10.51	6.43	9.19	5.61	5	5.52	3.38	4.83	2.95
6	23.62	14.38	20.69	12.60	6	10.87	6.63	9.52	5.79	6	5.72	3.49	5.01	3.05
7	24.46	14.82	21.45	13.01	7	11.25	6.83	9.87	5.98	7	5.94	3.60	5.20	3.16
8	25.33	15.29	22.25	13.46	8	11.66	7.04	10.23	6.19	8	6.16	3.72	5.41	3.28
9	26.27	15.79	23.08	13.91	9	12.09	7.27	10.62	6.40	9	6.41	3.86	5.64	3.39
10	27.22	16.31	23.95	14.38	10	12.53	7.52	11.02	6.62	10	6.66	4.00	5.86	3.52
11	26.21	15.65	23.08	13.82	11	12.99	7.77	11.44	6.85	11	6.93	4.14	6.10	3.65
12	26.14	15.55	23.03	13.75	12	13.47	8.03	11.87	7.08	12	7.20	4.29	6.35	3.79
13	26.68	15.82	23.52	14.02	13	13.97	8.30	12.33	7.34	13	7.49	4.45	6.62	3.94
14	27.48	16.24	24.25	14.40	14	14.49	8.57	12.79	7.60	14	7.80	4.62	6.88	4.09
15	28.40	16.72	25.08	14.85	15	15.03	8.86	13.28	7.87	15	8.11	4.79	7.17	4.24
16	29.40	17.25	25.99	15.35	16	15.59	9.17	13.79	8.14	16	8.45	4.97	7.47	4.41
17	30.46	17.82	26.95	15.87	17	16.18	9.47	14.32	8.43	17	8.80	5.15	7.78	4.59
18	31.58	18.41	27.96	16.44	18	16.45	9.61	14.58	8.56	18	9.16	5.35	8.12	4.77
19	32.76	19.02	29.02	17.00	19	16.84	9.80	14.92	8.75	19	9.55	5.55	8.46	4.95
20	34.00	19.69	30.13	17.61	20	17.33	10.06	15.37	8.98	20	9.95	5.77	8.81	5.15
21	35.28	20.41	31.27	18.25	21	17.90	10.36	15.87	9.25	21	10.38	6.00	9.20	5.37
22	36.63	21.15	32.47	18.91	22	18.51	10.70	16.41	9.56	22	10.82	6.25	9.59	5.59
23	38.02	21.92	33.69	19.59	23	19.16	11.06	16.98	9.88	23	11.30	6.51	10.01	5.83
24	39.47	22.74	34.96	20.30	24	19.85	11.45	17.58	10.22	24	11.78	6.80	10.44	6.06
25	40.96	23.58	36.26	21.06	25	20.57	11.85	18.21	10.58	25	12.30	7.09	10.89	6.32
26	42.52	24.47	37.61	21.84	26	21.33	12.28	18.87	10.95	26	12.83	7.39	11.36	6.59
27	44.14	25.38	39.00	22.63	27	22.12	12.73	19.56	11.35	27	13.40	7.72	11.84	6.87
28	45.81	26.34	40.44	23.46	28	22.94	13.21	20.27	11.76	28	13.99	8.06	12.36	7.18
29	47.54	27.34	41.94	24.32	29	23.80	13.70	21.00	12.18	29	14.63	8.42	12.90	7.48
30	49.33	28.36	43.46	25.21	30	24.69	14.21	21.75	12.62	30	15.28	8.79	13.46	7.80
31	51.18	29.42	45.00	26.09	31	25.62	14.74	22.53	13.06	31	15.97	9.19	14.04	8.14
32	53.10	30.51	46.59	27.01	32	26.57	15.28	23.32	13.52	32	16.69	9.59	14.65	8.49
33	55.08	31.64	48.19	27.92	33	27.56	15.85	24.11	13.98	33	17.45	10.04	15.26	8.85
34	57.11	32.80	49.82	28.86	34	28.57	16.42	24.93	14.44	34	18.23	10.48	15.91	9.22
35	59.21	33.99	51.47	29.81	35	29.62	17.02	25.77	14.92	35	19.07	10.96	16.59	9.60
36	61.36	35.22	53.15	30.77	36	30.70	17.64	26.61	15.39	36	19.95	11.47	17.29	10.00
37	63.57	36.47	54.85	31.75	37	31.82	18.27	27.47	15.89	37	20.86	11.98	18.01	10.42



Bayar 10 tahun @ Matang 80 tahun					Bayar 20 tahun @ Matang 80 tahun					Bayar penuh @ Matang 80 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
37	63.57	36.47	54.85	31.75	37	31.82	18.27	27.47	15.89	37	20.86	11.98	18.01	10.42
38	65.85	37.77	56.57	32.71	38	32.97	18.93	28.33	16.38	38	21.83	12.54	18.76	10.86
39	68.17	39.09	58.29	33.69	39	34.13	19.59	29.20	16.88	39	22.85	13.11	19.54	11.30
40	70.52	40.42	60.00	34.67	40	35.33	20.27	30.06	17.37	40	23.90	13.71	20.34	11.76
41	72.90	41.76	61.69	35.63	41	36.54	20.96	30.93	17.86	41	25.01	14.35	21.17	12.22
42	75.29	43.11	63.36	36.57	42	37.77	21.65	31.78	18.35	42	26.16	14.99	22.01	12.70
43	77.69	44.45	64.98	37.47	43	39.00	22.34	32.63	18.82	43	27.35	15.67	22.88	13.19
44	80.09	45.80	66.55	38.35	44	40.24	23.04	33.45	19.28	44	28.59	16.37	23.77	13.76
45	82.52	47.17	68.10	39.21	45	41.50	23.75	34.26	19.73	45	29.90	17.11	24.77	14.93
46	84.96	48.53	69.60	40.05	46	42.79	24.47	35.07	20.18	46	31.27	17.88	26.75	16.11
47	87.42	49.90	71.06	40.84	47	44.10	25.20	35.86	20.60	47	32.71	18.69	28.61	17.23
48	89.88	51.27	72.44	41.59	48	45.43	25.94	36.62	21.03	48	34.22	19.54	30.33	18.25
49	92.32	52.61	73.76	42.30	49	46.77	26.68	37.39	21.43	49	34.63	19.74	32.03	19.27
50	94.75	53.95	75.05	43.00	50	48.15	27.45	38.15	21.85	50	34.95	19.90	33.40	20.10
51	97.17	55.27	76.30	43.66	51	49.56	28.22	38.93	22.27	51	39.28	22.37	34.76	20.88
52	99.53	56.57	77.48	44.28	52	51.00	29.01	39.71	22.69	52	41.15	23.41	36.73	22.05
53	101.85	57.82	78.61	44.85	53	52.49	29.83	40.52	23.12	53	43.12	24.50	38.83	23.32
54	104.10	59.02	79.66	45.39	54	54.05	30.68	41.37	23.57	54	45.23	25.67	41.10	24.68
55	106.26	60.17	80.63	45.86	55	55.71	31.57	42.28	25.30	55	47.44	26.89	43.49	26.13
56	108.31	61.25	81.51	46.28	56	57.49	32.54	45.94	27.61	56	49.78	28.74	45.97	27.62
57	110.22	62.23	82.29	46.63	57	58.50	33.06	48.46	29.13	57	52.28	31.30	48.46	29.13
58	111.97	63.11	82.95	46.89	58	59.39	34.01	50.96	30.63	58	56.51	34.01	50.96	30.63
59	113.57	63.88	83.48	47.10	59	61.34	36.92	53.51	32.13	59	61.34	36.92	53.51	32.13
60	114.98	64.54	83.93	47.23	60	66.59	40.08	56.19	33.74	60	66.59	40.08	56.19	33.74
61	116.21	65.06	84.28	47.30										
62	117.24	65.47	84.52	48.25										
63	118.07	65.74	84.69	49.22										
64	118.73	65.89	84.80	50.20										
65	119.27	65.93	84.90	51.20										
66	119.87	66.26	85.14	52.22										
67	120.87	66.86	85.80	53.26										
68	123.12	68.17	87.52	54.33										
69	125.17	69.35	89.20	55.42										
70	130.05	71.08	90.17	56.53										

# Kadar Caruman Tahunan (RM)

## i-Additional Lifetime Critical Illness Term Rider

Kadar Caruman setiap RM1,000 Jumlah Perlindungan - Tempoh 30 tahun

Bayar 10 tahun @ Tempoh 30 tahun					Bayar 20 tahun @ Tempoh 30 tahun					Bayar penuh @ Tempoh 30 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	4.36	4.36	2.96	2.96	1	3.96	3.96	2.70	2.70	1	3.60	3.60	2.45	2.45
2	3.87	3.87	2.60	2.60	2	3.52	3.52	2.37	2.37	2	3.20	3.20	2.15	2.15
3	3.39	3.39	2.36	2.36	3	3.08	3.08	2.15	2.15	3	2.80	2.80	1.95	1.95
4	3.21	3.21	2.40	2.24	4	2.92	2.92	2.04	2.04	4	2.65	2.65	1.85	1.85
5	3.09	3.03	2.50	2.12	5	2.81	2.75	1.93	1.93	5	2.55	2.50	1.75	1.75
6	3.09	3.03	2.65	2.05	6	2.81	2.75	1.76	1.76	6	2.55	2.50	1.60	1.60
7	3.09	3.03	2.85	2.15	7	2.81	2.75	1.76	1.76	7	2.55	2.50	1.60	1.60
8	3.09	3.03	3.05	2.25	8	2.81	2.75	1.76	1.76	8	2.55	2.50	1.60	1.60
9	3.15	3.03	3.25	2.35	9	2.81	2.75	1.76	1.76	9	2.55	2.50	1.60	1.60
10	3.30	3.03	3.50	2.50	10	2.81	2.75	1.80	1.76	10	2.55	2.50	1.60	1.60
11	3.50	3.03	3.80	2.65	11	2.81	2.75	1.95	1.76	11	2.55	2.50	1.60	1.60
12	3.70	3.03	4.15	2.85	12	2.81	2.75	2.15	1.82	12	2.55	2.50	1.65	1.65
13	3.95	3.03	4.55	3.05	13	2.81	2.75	2.35	1.87	13	2.55	2.50	1.70	1.70
14	4.25	3.03	5.00	3.30	14	2.81	2.75	2.55	1.93	14	2.55	2.50	1.85	1.75
15	4.60	3.10	5.50	3.55	15	2.81	2.75	2.80	1.93	15	2.55	2.50	2.05	1.75
16	4.95	3.30	6.00	3.85	16	2.81	2.75	3.05	2.04	16	2.55	2.50	2.25	1.85
17	5.35	3.50	6.60	4.20	17	2.81	2.81	3.35	2.15	17	2.55	2.55	2.45	1.85
18	5.80	3.70	7.25	4.55	18	2.95	2.64	3.70	2.30	18	2.45	2.40	2.70	1.85
19	6.25	3.95	7.90	4.90	19	3.20	2.26	4.05	2.50	19	2.35	2.05	2.95	1.85
20	6.85	4.25	8.65	5.35	20	3.50	2.15	4.40	2.70	20	2.55	2.00	3.20	2.00
21	7.45	4.60	9.50	5.80	21	3.80	2.35	4.85	2.95	21	2.75	1.95	3.50	2.15
22	8.10	4.95	10.35	6.30	22	4.15	2.55	5.25	3.20	22	3.00	1.95	3.85	2.35
23	8.85	5.40	11.25	6.80	23	4.50	2.75	5.75	3.45	23	3.30	2.00	4.15	2.55
24	9.70	5.85	12.20	7.40	24	4.95	3.00	6.20	3.75	24	3.60	2.20	4.50	2.75
25	10.55	6.40	13.25	8.00	25	5.40	3.25	6.75	4.10	25	3.90	2.35	4.90	2.95
26	11.55	6.95	14.35	8.65	26	5.90	3.55	7.30	4.40	26	4.30	2.60	5.30	3.20
27	12.65	7.60	15.55	9.35	27	6.45	3.90	7.90	4.75	27	4.70	2.85	5.75	3.45
28	13.85	8.35	16.80	10.15	28	7.05	4.25	8.55	5.15	28	5.10	3.10	6.20	3.75
29	15.15	9.15	18.15	10.95	29	7.70	4.65	9.25	5.60	29	5.60	3.40	6.70	4.05
30	16.60	10.00	19.60	11.80	30	8.45	5.10	9.95	6.00	30	6.15	3.70	7.25	4.35
31	18.15	10.95	21.10	12.70	31	9.25	5.60	10.75	6.45	31	6.70	4.05	7.80	4.70
32	19.85	11.95	22.65	13.65	32	10.10	6.10	11.50	6.95	32	7.35	4.45	8.35	5.05
33	21.75	13.10	24.30	14.60	33	11.05	6.65	12.35	7.45	33	8.05	4.85	8.95	5.40

Bayar 10 tahun @ Tempoh 30 tahun					Bayar 20 tahun @ Tempoh 30 tahun					Bayar penuh @ Tempoh 30 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
34	23.75	14.30	26.00	15.65	34	12.10	7.30	13.25	7.95	34	8.80	5.30	9.60	5.80
35	26.00	15.65	27.80	16.75	35	13.20	7.95	14.15	8.50	35	9.60	5.80	10.25	6.20
36	28.45	17.05	29.75	17.85	36	14.45	8.65	15.15	9.10	36	10.50	6.30	11.00	6.60
37	31.10	18.55	31.75	19.00	37	15.80	9.45	16.15	9.65	37	11.50	6.85	11.75	7.00
38	34.05	20.15	33.90	20.20	38	17.30	10.25	17.25	10.30	38	12.55	7.45	12.50	7.50
39	37.20	21.95	36.15	21.45	39	18.90	11.15	18.40	10.90	39	13.75	8.10	13.90	8.40
40	40.60	23.85	38.55	22.80	40	20.65	12.15	19.60	11.60	40	15.00	8.80	15.55	9.40
41	44.25	25.85	41.05	24.20	41	22.50	13.15	20.90	12.30	41	16.35	9.55	17.35	10.45
42	48.15	28.00	43.75	25.70	42	24.50	14.25	22.25	13.05	42	17.75	10.35	19.10	11.50
43	52.35	30.35	46.65	27.25	43	26.60	15.45	23.70	13.85	43	19.30	11.20	20.80	12.55
44	56.90	32.85	49.70	28.95	44	28.95	16.70	25.30	14.75	44	21.00	12.15	22.60	13.60
45	61.90	35.60	53.10	30.80	45	31.45	18.10	27.00	15.65	45	22.85	13.15	24.50	14.75
46	67.40	38.60	56.75	32.80	46	34.25	19.65	28.85	16.70	46	24.85	14.25	26.45	15.95
47	73.40	41.90	60.75	35.00	47	37.30	21.30	30.90	17.80	47	27.10	15.45	28.30	17.05
48	80.00	45.55	65.15	37.40	48	40.65	23.15	33.10	19.05	48	29.50	16.80	30.00	18.05
49	87.10	49.60	69.90	40.05	49	44.30	25.20	35.55	20.40	49	32.15	18.30	31.65	19.05
50	94.75	53.95	75.05	43.00	50	48.15	27.45	38.15	21.85	50	34.95	19.90	33.40	20.10
51	102.95	58.70	80.65	46.25	51	52.35	29.85	41.00	23.55	51	38.00	21.65	35.30	21.25
52	111.75	63.95	86.75	49.90	52	56.80	32.50	44.10	25.35	52	41.20	23.60	37.30	22.45
53	121.20	69.65	93.45	53.95	53	61.60	35.40	47.50	27.40	53	44.70	25.70	39.45	23.75
54	131.30	75.80	100.65	58.40	54	66.75	38.55	51.15	29.70	54	48.45	27.95	41.75	25.10
55	141.90	82.45	108.30	63.20	55	72.15	41.90	55.05	32.15	55	52.35	30.40	44.20	26.60
56	153.10	89.60	116.45	68.40	56	77.85	45.55	59.20	34.80	56	56.50	33.05	46.70	28.10
57	164.95	97.30	125.05	74.10	57	83.85	49.45	63.60	37.65	57	60.85	35.90	49.25	29.65
58	177.40	105.65	134.25	80.30	58	90.20	53.70	68.25	40.80	58	65.45	38.95	51.75	31.15
59	190.55	114.60	144.05	87.00	59	96.85	58.25	73.20	44.25	59	70.30	42.25	54.35	32.70
60	204.45	124.30	154.40	94.35	60	103.9	63.20	78.50	47.95	60	75.40	45.85	57.05	34.80
61	219.10	134.75	165.40	102.30	61	111.35	68.50	84.05	52.00	61	80.80	49.70	61.00	37.75
62	234.50	146.10	177.05	110.95	62	119.20	74.25	90.00	56.40	62	86.50	53.90	65.30	40.95
63	250.80	158.40	189.40	120.35	63	127.50	80.50	96.30	61.20	63	92.50	58.45	69.85	44.40
64	267.85	171.65	202.45	130.55	64	136.15	87.25	102.90	66.35	64	98.80	63.30	74.65	48.15
65	285.55	185.85	216.00	141.50	65	145.15	94.45	109.80	71.90	65	105.30	68.55	79.65	52.20

Note: 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-Lifetime Critical Illness Term Rider

Kadar Caruman setiap RM1,000 Jumlah Perlindungan - Matang 60 tahun

Bayar 10 tahun @ Matang 60 tahun					Bayar 20 tahun @ Matang 60 tahun					Bayar penuh @ Matang 60 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	6.85	4.90	7.10	4.85	1	3.85	3.85	3.60	2.65	1	3.35	3.35	2.30	2.30
2	6.90	4.85	7.25	4.90	2	3.50	3.45	3.70	2.50	2	3.00	3.00	2.05	2.05
3	6.95	4.85	7.40	4.95	3	3.55	2.70	3.75	2.55	3	2.85	2.35	2.00	1.80
4	7.05	4.90	7.55	5.05	4	3.60	2.70	3.85	2.55	4	2.85	2.35	2.05	1.70
5	7.20	4.95	7.75	5.15	5	3.65	2.70	3.95	2.60	5	2.85	2.35	2.10	1.60
6	7.35	5.00	7.95	5.25	6	3.75	2.70	4.05	2.65	6	2.85	2.35	2.20	1.55
7	7.50	5.05	8.20	5.35	7	3.80	2.70	4.15	2.75	7	2.85	2.35	2.25	1.55
8	7.65	5.15	8.40	5.45	8	3.90	2.70	4.30	2.80	8	2.85	2.35	2.35	1.55
9	7.85	5.20	8.65	5.60	9	4.00	2.70	4.40	2.85	9	2.85	2.35	2.45	1.55
10	8.05	5.30	8.90	5.70	10	4.10	2.70	4.55	2.90	10	2.85	2.35	2.50	1.60
11	8.25	5.40	9.15	5.85	11	4.20	2.75	4.65	3.00	11	2.85	2.35	2.60	1.65
12	8.45	5.50	9.45	6.00	12	4.30	2.80	4.80	3.05	12	2.85	2.35	2.70	1.75
13	8.65	5.55	9.70	6.15	13	4.40	2.85	4.95	3.15	13	2.85	2.35	2.80	1.80
14	8.85	5.65	10.00	6.30	14	4.50	2.90	5.10	3.20	14	2.85	2.35	2.90	1.85
15	9.10	5.75	10.30	6.45	15	4.60	2.95	5.25	3.30	15	2.85	2.35	3.05	1.90
16	9.30	5.85	10.60	6.60	16	4.75	3.00	5.40	3.35	16	2.85	2.35	3.15	1.95
17	9.55	5.95	10.95	6.75	17	4.85	3.05	5.55	3.45	17	2.85	2.35	3.30	2.05
18	9.75	6.05	11.25	6.95	18	5.00	3.10	5.75	3.55	18	3.00	2.35	3.45	2.10
19	10.00	6.15	11.60	7.10	19	5.10	3.15	5.90	3.60	19	3.10	1.90	3.55	2.20
20	10.30	6.30	11.95	7.30	20	5.25	3.20	6.10	3.70	20	3.20	1.95	3.75	2.30
21	10.60	6.45	12.30	7.50	21	5.40	3.30	6.30	3.80	21	3.35	2.05	3.90	2.40
22	10.85	6.60	12.70	7.70	22	5.55	3.35	6.45	3.90	22	3.50	2.10	4.05	2.45
23	11.15	6.75	13.10	7.90	23	5.70	3.45	6.65	4.05	23	3.65	2.20	4.25	2.60
24	11.50	6.95	13.45	8.15	24	5.85	3.55	6.85	4.15	24	3.80	2.30	4.45	2.70
25	11.80	7.10	13.85	8.35	25	6.00	3.65	7.05	4.25	25	3.95	2.40	4.65	2.80
26	12.10	7.30	14.25	8.60	26	6.15	3.70	7.25	4.40	26	4.15	2.50	4.85	2.95
27	12.45	7.50	14.65	8.85	27	6.35	3.80	7.45	4.50	27	4.35	2.60	5.10	3.10
28	12.75	7.70	15.05	9.10	28	6.50	3.90	7.65	4.60	28	4.55	2.75	5.35	3.20
29	13.10	7.90	15.45	9.30	29	6.65	4.05	7.85	4.75	29	4.75	2.85	5.60	3.40
30	13.45	8.10	15.85	9.55	30	6.85	4.15	8.10	4.85	30	4.95	3.00	5.85	3.55
31	13.80	8.30	16.25	9.80	31	7.00	4.25	8.30	5.00	31	5.20	3.15	6.15	3.70
32	14.10	8.50	16.65	10.05	32	7.20	4.35	8.45	5.10	32	5.50	3.30	6.45	3.90
33	14.45	8.70	17.00	10.25	33	7.35	4.45	8.65	5.20	33	5.75	3.50	6.75	4.10

Bayar 10 tahun @ Matang 60 tahun					Bayar 20 tahun @ Matang 60 tahun					Bayar penuh @ Matang 60 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
34	14.80	8.90	17.35	10.45	34	7.55	4.55	8.85	5.30	34	6.05	3.65	7.10	4.30
35	15.10	9.10	17.65	10.65	35	7.70	4.65	9.00	5.40	35	6.40	3.85	7.45	4.50
36	15.40	9.30	17.95	10.80	36	7.85	4.75	9.15	5.50	36	6.70	4.05	8.15	4.90
37	15.70	9.45	18.25	11.00	37	8.00	4.85	9.30	5.60	37	7.10	4.30	9.05	5.45
38	16.00	9.65	18.50	11.15	38	8.15	4.90	10.05	6.10	38	7.50	4.50	10.05	6.10
39	16.25	9.80	18.65	11.25	39	8.30	5.00	11.25	6.80	39	8.15	4.90	11.25	6.80
40	16.50	9.95	18.80	11.35	40	9.30	5.60	12.60	7.60	40	9.30	5.60	12.60	7.60
41	16.65	10.05	18.90	11.40						41	10.05	6.10	13.50	8.15
42	16.75	10.10	18.90	11.40						42	10.90	6.55	14.40	8.70
43	16.80	10.15	18.90	11.40						43	11.50	6.95	15.15	9.15
44	16.97	10.25	19.09	11.51						44	12.20	7.35	15.95	9.60
45	17.14	10.35	19.28	11.63						45	12.85	7.75	16.75	10.10
46	17.31	10.46	19.47	11.75						46	13.60	8.20	17.80	10.70
47	17.48	10.56	19.67	11.86						47	14.05	8.45	18.00	10.85
48	17.66	10.67	19.86	11.98						48	14.55	8.80	18.05	10.85
49	17.83	10.77	20.06	12.10						49	15.10	9.10	18.15	10.90
50	18.01	10.88	20.26	12.22						50	18.01	10.88	20.26	12.22

# Kadar Caruman Tahunan (RM)

## i-Lifetime Critical Illness Term Rider

Kadar Caruman setiap RM1,000 Jumlah Perlindungan - Tempoh 30 tahun

Bayar 10 tahun @ Tempoh 30 tahun					Bayar 20 tahun @ Tempoh 30 tahun					Bayar penuh @ Tempoh 30 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
1	4.05	4.05	2.78	2.78	1	3.69	3.69	2.53	2.53	1	3.35	3.35	2.30	2.30
2	3.63	3.63	2.48	2.48	2	3.30	3.30	2.26	2.26	2	3.00	3.00	2.05	2.05
3	3.21	3.21	2.18	2.18	3	2.92	2.70	1.98	1.98	3	2.65	2.35	1.80	1.80
4	3.03	3.03	2.06	2.06	4	2.75	2.70	1.87	1.87	4	2.50	2.35	1.70	1.70
5	2.84	2.84	2.15	1.94	5	2.59	2.59	1.76	1.76	5	2.35	2.35	1.60	1.60
6	2.84	2.84	2.25	1.88	6	2.59	2.59	1.71	1.71	6	2.35	2.35	1.55	1.55
7	2.84	2.84	2.40	1.86	7	2.59	2.59	1.69	1.69	7	2.35	2.35	1.54	1.54
8	2.84	2.84	2.55	1.95	8	2.59	2.59	1.65	1.65	8	2.35	2.35	1.50	1.50
9	2.84	2.84	2.75	2.05	9	2.59	2.59	1.65	1.65	9	2.35	2.35	1.50	1.50
10	2.84	2.84	2.95	2.15	10	2.59	2.59	1.65	1.65	10	2.35	2.35	1.50	1.50
11	2.95	2.84	3.20	2.25	11	2.59	2.59	1.65	1.65	11	2.35	2.35	1.50	1.50
12	3.10	2.84	3.45	2.40	12	2.59	2.59	1.75	1.71	12	2.35	2.35	1.55	1.55
13	3.30	2.84	3.75	2.55	13	2.59	2.59	1.90	1.71	13	2.35	2.35	1.55	1.55
14	3.55	2.84	4.10	2.75	14	2.59	2.59	2.10	1.76	14	2.35	2.35	1.60	1.60
15	3.80	2.84	4.50	2.95	15	2.59	2.59	2.30	1.82	15	2.35	2.35	1.65	1.65
16	4.05	2.84	4.90	3.15	16	2.59	2.59	2.50	1.87	16	2.35	2.35	1.80	1.70
17	4.35	2.85	5.35	3.40	17	2.59	2.59	2.75	1.87	17	2.35	2.35	2.00	1.70
18	4.70	3.00	5.85	3.70	18	2.59	2.59	3.00	1.90	18	2.35	2.35	2.20	1.70
19	5.10	3.20	6.40	4.00	19	2.60	1.82	3.30	2.05	19	1.95	1.65	2.40	1.50
20	5.55	3.45	7.05	4.35	20	2.85	1.75	3.60	2.20	20	2.05	1.65	2.60	1.60
21	6.05	3.70	7.70	4.70	21	3.10	1.90	3.90	2.40	21	2.25	1.65	2.85	1.75
22	6.60	4.00	8.35	5.10	22	3.35	2.05	4.25	2.60	22	2.45	1.65	3.10	1.90
23	7.20	4.35	9.10	5.50	23	3.65	2.25	4.65	2.80	23	2.65	1.65	3.35	2.05
24	7.85	4.75	9.90	6.00	24	4.00	2.40	5.05	3.05	24	2.90	1.75	3.65	2.20
25	8.55	5.15	10.75	6.50	25	4.35	2.65	5.45	3.30	25	3.15	1.90	4.00	2.40
26	9.35	5.65	11.65	7.00	26	4.75	2.90	5.95	3.60	26	3.45	2.10	4.30	2.60
27	10.25	6.20	12.60	7.60	27	5.20	3.15	6.40	3.85	27	3.80	2.30	4.65	2.80
28	11.20	6.75	13.60	8.20	28	5.70	3.45	6.95	4.20	28	4.15	2.50	5.05	3.05
29	12.30	7.40	14.70	8.85	29	6.25	3.80	7.50	4.50	29	4.55	2.75	5.45	3.30
30	13.45	8.10	15.85	9.55	30	6.85	4.15	8.10	4.85	30	4.95	3.00	5.85	3.55
31	14.70	8.85	17.05	10.30	31	7.50	4.50	8.70	5.25	31	5.45	3.30	6.30	3.80
32	16.10	9.70	18.35	11.05	32	8.20	4.95	9.35	5.65	32	5.95	3.60	6.80	4.10
33	17.60	10.60	19.65	11.85	33	8.95	5.40	10.00	6.05	33	6.50	3.95	7.25	4.40

Bayar 10 tahun @ Tempoh 30 tahun					Bayar 20 tahun @ Tempoh 30 tahun					Bayar penuh @ Tempoh 30 tahun				
Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok	Umur Kemasukan	Lelaki Perokok	Lelaki Bukan Perokok	Perempuan Perokok	Perempuan Bukan Perokok
34	19.25	11.60	21.05	12.70	34	9.80	5.90	10.70	6.45	34	7.10	4.30	7.80	4.70
35	21.05	12.70	22.55	13.55	35	10.70	6.45	11.45	6.90	35	7.80	4.70	8.30	5.00
36	23.05	13.80	24.10	14.45	36	11.70	7.05	12.25	7.35	36	8.50	5.10	8.90	5.35
37	25.20	15.00	25.70	15.40	37	12.80	7.65	13.10	7.85	37	9.30	5.55	9.50	5.70
38	27.55	16.35	27.45	16.35	38	14.00	8.30	13.95	8.35	38	10.20	6.05	10.15	6.10
39	30.15	17.75	29.25	17.40	39	15.35	9.05	14.90	8.85	39	11.15	6.55	11.25	6.80
40	32.90	19.30	31.20	18.45	40	16.70	9.80	15.85	9.40	40	12.15	7.15	12.60	7.60
41	35.85	20.95	33.25	19.60	41	18.20	10.65	16.90	9.95	41	13.25	7.75	14.05	8.45
42	39.00	22.70	35.45	20.80	42	19.85	11.55	18.00	10.60	42	14.40	8.40	15.45	9.30
43	42.40	24.55	37.75	22.10	43	21.55	12.50	19.20	11.25	43	15.65	9.10	16.85	10.15
44	46.10	26.60	40.25	23.45	44	23.45	13.55	20.45	11.95	44	17.00	9.85	18.30	11.00
45	50.10	28.80	43.00	24.95	45	25.50	14.65	21.85	12.70	45	18.50	10.65	19.85	11.95
46	54.55	31.25	45.95	26.55	46	27.75	15.90	23.35	13.50	46	20.15	11.55	21.45	12.90
47	59.45	33.95	49.20	28.35	47	30.20	17.25	25.00	14.40	47	21.95	12.55	22.90	13.80
48	64.75	36.90	52.75	30.30	48	32.95	18.75	26.80	15.40	48	23.90	13.60	24.30	14.60
49	70.55	40.15	56.55	32.45	49	35.85	20.40	28.75	16.50	49	26.00	14.80	25.65	15.45
50	76.70	43.70	60.75	34.85	50	39.00	22.20	30.90	17.70	50	28.30	16.15	27.05	16.30
51	83.35	47.55	65.30	37.45	51	42.35	24.20	33.20	19.05	51	30.75	17.55	28.55	17.20
52	90.45	51.75	70.25	40.40	52	46.00	26.30	35.70	20.55	52	33.40	19.10	30.20	18.20
53	98.15	56.40	75.65	43.65	53	49.90	28.65	38.45	22.20	53	36.20	20.80	31.95	19.25
54	106.30	61.40	81.50	47.25	54	54.05	31.20	41.45	24.05	54	39.20	22.65	33.80	20.35
55	114.90	66.75	87.70	51.15	55	58.40	33.95	44.60	26.00	55	42.40	24.65	35.75	21.55
56	123.95	72.55	94.25	55.40	56	63.00	36.90	47.90	28.15	56	45.75	26.75	37.80	22.75
57	133.55	78.80	101.25	60.00	57	67.90	40.05	51.45	30.50	57	49.25	29.05	39.85	24.00
58	143.65	85.50	108.70	65.00	58	73.00	43.50	55.25	33.05	58	53.00	31.55	41.90	25.20
59	154.30	92.80	116.60	70.45	59	78.40	47.15	59.30	35.80	59	56.90	34.25	44.00	26.45
60	165.50	100.60	125.00	76.35	60	84.15	51.15	63.55	38.85	60	61.05	37.10	46.20	28.20
61	177.35	109.10	133.90	82.80	61	90.15	55.45	68.05	42.10	61	65.40	40.25	49.40	30.55
62	189.85	118.30	143.35	89.80	62	96.50	60.15	72.85	45.65	62	70.00	43.65	52.85	33.15
63	203.05	128.25	153.35	97.45	63	103.20	65.20	77.95	49.55	63	74.90	47.30	56.55	35.95
64	216.85	138.95	163.90	105.70	64	110.20	70.65	83.30	53.75	64	79.95	51.25	60.45	39.00
65	231.20	150.45	174.85	114.55	65	117.50	76.50	88.90	58.25	65	85.25	55.50	64.50	42.25

Note: 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.

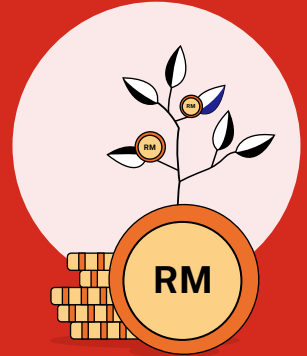
# Dapatkan Ganjaran dengan Lebih Pengunderaitan dan Keuntungan Pelaburan

Dengan **i-Additional Lifetime Critical Illness Term Rider** dan **i-Lifetime Critical Illness Term Rider**, sebarang lebih pengunderaitan daripada Dana Tabarru' setelah melakukan penyelarasan 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.

Keuntungan pelaburan (jika ada) daripada Tabarru' akan dikongsi di antara Peserta dan kami dengan nisbah 50:50. Sebarang keuntungan pelaburan daripada Akaun Individu Peserta akan dikreditkan semula 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 dalam akaun tersebut.

## Nota:

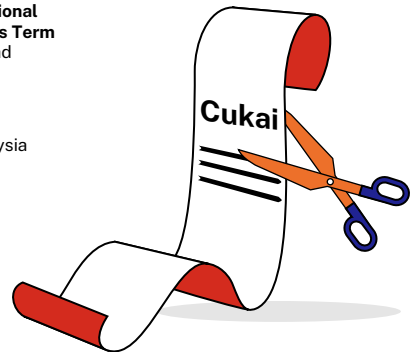
1. Lebih pengunderaitan dan keuntungan pelaburan akan dikira secara tahunan
2. Akaun Individu Peserta merujuk kepada akaun individu yang mana caruman dan lebih pengunderaitan (jika ada) dan/atau keuntungan pelaburan (jika ada) yang terhasil akan diperuntukkan.



# Nikmati Pelepasan Cukai

Anda layak menerima pelepasan cukai apabila anda menyertai **i-Additional Lifetime Critical Illness Term Rider** dan/atau **i-Lifetime Critical Illness 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

**Q** Berapakah umur penyertaan minimum dan maksimum?

**A** 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	18 tahun	Tempoh 30 tahun atau Umur Matang 60/70/80 tahun
	Dewasa	19 tahun	Min (Maks umur penyertaan pelan asas, 65 tahun)	
Peserta		19 tahun	-	

Nota: Umur Matang Hari Lahir Berikutnya tertakluk pada tempoh perlindungan atau umur luput rider dipilih.

**Q** Berapakah caruman yang perlu saya bayar?

**A** 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.

**Q** Apakah keadaan yang menyebabkan rider i-Additional Lifetime Critical Illness Term dan i-Lifetime Critical Illness Term ditamatkan?

**A** Rider-rider ini akan ditamatkan apabila kematian/HUPK (pembayaran penuh) bagi Orang yang Dilindungi berlaku atau pada tarikh tamat tempoh rider atau apabila 100% jumlah perlindungan bagi rider ini telah dibayar sepenuhnya atau apabila sijil luput, diserahkan atau ditamatkan, mana-mana yang terdahulu.

**Q** Bagaimanakah saya boleh membuat caruman?

**A** 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.

**Q****Apakah yuran dan caj yang dikenakan?****A****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 pengantara, 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%	5%
13		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
14		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
15		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
16		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
17		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
18		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
19		5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
≥20											0%

Nota: Caj pendahuluan di atas digunakan untuk kedua-dua i-Additional Lifetime Critical Illness Term Rider dan i-Lifetime Critical Illness Term Rider.

**Tabarru'**

Tabarru' akan ditolak secara bulanan pada setiap awal bulan Sijil daripada Akaun Individu Peserta dan ia berbeza mengikut umur penyertaan 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 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

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

### Tempoh Menunggu: 30 Hari

- |  |  |
|--|--|
| 1. Penyakit Alzheimer/Demensia Teruk                   | 25. Trauma Kepala Major (Teruk)  |
| 2. Sindrom Apalik (iaitu Keadaan Vegetatif Berterusan) | 26. Transplan Organ Utama/Sumsum Tulang                                    |
| 3. Meningitis Bakteria                                 | 27. Penyakit Sistik Medular  |
| 4. Tumor Otak Benign                                   | 28. Tuberkulosis Meningeal   |
| 5. Buta  | 29. Penyakit Neuron Motor  |
| 6. Pembedahan Otak                                     | 30. Sklerosis Multipel   |
| 7. Kardiomiopati                                       | 31. Distrofi Otot  |
| 8. Anemia Aplastik Kronik                              | 32. Virus Kurang Daya Tahan Manusia (HIV) Dijangkiti Melalui Pekerjaan     |
| 9. Keradangan Pankreas Berulang dan Kronik             | 33. Kelumpuhan Anggota   |
| 10. Koma   | 34. Penyakit Parkinson   |
| 11. Penyakit Creutzfeldt-Jakob (Penyakit Lembu Gila)   | 35. Poliomielititis  |
| 12. Pekak  | 36. Hipertensi Arteri Pulmonari Primer                                     |
| 13. Demam Ebola Hemoragik                              | 37. Skleroderma Progresif  |
| 14. Elefantiasis (Penyakit Untut)                      | 38. Penyakit Anjing Gila   |
| 15. Ensefalitis  | 39. Sindrom Eisenmenger yang Teruk   |
| 16. Kegagalan Hati Tahap Akhir                         | 40. Hemofilia yang Teruk   |
| 17. Penyakit Paru-Paru Tahap Akhir                     | 41. Strok/Angin Ahmar  |
| 18. AIDS Dengan Gejala Penuh                           | 42. Pembedahan Aorta   |
| 19. Hepatitis Viral Fulminan                           | 43. Lupus Eritematosus Sistemik dengan Komplikasi Buah Pinggang yang Teruk |
| 20. Pembedahan Injap Jantung                           | 44. Penyakit Terminal (Membawa Maut)                                       |
| 21. Jangkitan HIV Melalui Transfusi Darah              | 45. Kelecuran Tahap Ketiga   |
| 22. Kegagalan Buah Pinggang                            |  |
| 23. Kehilangan Upaya Hidup Sendiri (Berdikari)         |  |
| 24. Hilang Keupayaan Bertutur                          |  |

### Tempoh Menunggu: 60/120 Hari\*

- |  |  |
|--|--|
| 1. Angioplasti dan Rawatan Invasif Lain Untuk Penyakit Arteri Koronari | 3. Pembedahan Pintasan Arteri Koronari |
| 2. Kanser  | 4. Serangan Jantung                    |
|  | 5. Penyakit Arteri Koronari Serius     |

\* Tempoh menunggu 120 hari adalah hanya untuk penyakit kanser, tertakluk pada keparahan dan rider pilihan.

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

### Tempoh Menunggu: 30 Hari

- |   |   |
|---|---|
| 1. Obesiti Morbid Remaja                                | 7. Kecacatan Intelektual Berterusan Disebabkan Penyakit Atau Kemalangan |
| 2. Anemia Aplastik                                      | 8. Artritis Reumatoid Juvenil   |
| 3. Asma   | 9. Kawasaki   |
| 4. Kolangitis   | 10. Sindrom Nefrotik  |
| 5. Epilepsi   | 11. Diabetes Jenis 1  |
| 6. Glomerulonefritis Dengan Sindrom Nefrotik Berterusan |   |

# Notis Penting

1. i-Additional Lifetime Critical Illness Term Rider dan i-Lifetime Critical Illness Term Rider adalah rider Takaful Perubatan dan Kesihatan dengan pembayaran caruman yang ditambahkan pada pelan Takaful Keluarga bertempoh dengan caruman berkala yang terpilih yang menyediakan perlindungan bagi penyakit kritikal.
2. Kedua-dua rider i-Additional Lifetime Critical Illness Term Rider dan i-Lifetime Critical Illness Term Rider boleh ditambah sekali atau secara tunggal.
3. Umur merujuk kepada umur hari lahir berikutnya.
4. 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.
5. 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.
6. Apabila rider-rider ditamatkan atau diberhentikan sebelum tarikh matang rider, tiada manfaat akan dibayar daripada Dana Tabarru'.
7. "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).
8. 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.

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Risalah ini adalah untuk maklumat 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.

**i-Additional Lifetime Critical Illness Term Rider dan i-Lifetime Critical Illness Term Rider** merupakan produk-produk yang patuh Syariah.

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

### **About Great Eastern Takaful Berhad**

Great Eastern Takaful Berhad is a Takaful Operator providing coverage for Family Takaful and 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.

# Mencapai Kejayaan

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