

Note: Please read this Product Disclosure Sheet before you decide to take up i-Great Murni 2.0. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad (“the Takaful Operator”, “We”, “Our”, “Us”)
 Name of Product : i-Great Murni 2.0
 Date : 22/03/2024

1. What is this product about?

i-Great Murni 2.0 is a yearly step-up regular Contribution Family Term Takaful plan that provides coverage in the event of death up to age 80 years next birthday (or Total and Permanent Disability up to age 70 years next birthday) with no savings or investment element.

2. What are the Shariah concepts applicable?

- **Wakalah:** The contract of agency based on principle of *Wakalah bi al-ujrah* where the charge imposed upfront according to the percentage of Contribution paid as Participant appoints Us to manage *Tabarru'* Fund. The amount will be deducted from the *Tabarru'* Fund.
- **Mudharabah:** We acting as an Entrepreneur (*Mudharib*) that manages the collected funds and Participants as Capital Provider (*Rabbul Mal*). In return, We will share the profit on the investment return of *Tabarru'* Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
- **Tabarru':** A portion of Contribution allocated into the *Tabarru'* Fund as donation that Participant willingly relinquish in order to help and provide assistance to fellow Participants in need.
- **Ju'alah:** Compensation for a given service, where the Participant will share the the Underwriting Surplus with Us on a pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
- **Qard:** An interest-free loan provided by Us in the event of deficit in the *Tabarru'* Fund. The *Qard* is repayable from the future Underwriting Surplus of the *Tabarru'* Fund.

3. What are the covers/benefits provided?

This plan covers:

Benefit	Description
Death Benefit	While the Certificate is in force and subject to its terms and conditions, the Sum Covered will be payable upon death of the Person Covered during the duration of cover.
Total and Permanent Disability (TPD) Benefit	While the Certificate is in force and subject to its terms and conditions, this Sum Covered will be payable when the Person Covered becomes totally and permanently disabled, prior to the Certificate Anniversary on which the Person Covered attains age 70 years next birthday.
Bereavement Allowance	RM 5,000 of the Death Benefit will be payable in advance upon death of the Person Covered as a financial assistance for the funeral expenses, provided all Our required documents in connection with such claim are furnished to Us.

Duration of cover: Until age 80 years next birthday or upon termination, whichever occurs first.

Notes:

- All benefits under this plan are payable from *Tabarru'* Fund, which 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 misfortunes.
- The maximum TPD Benefit payable under this Certificate and all other individual and credit-related Family Takaful Certificates (including riders) on the same Person Covered is RM 2,000,000.
- For Bereavement Allowance, the benefit of RM 5,000 is not included as part of the amount to be distributed to the nominee(s) under a conditional *Hibah*. The amount will be payable to the Person Covered's immediate family member(s) during the claim of Death Benefit.
- The payment of the Bereavement Allowance does not constitute Our admission of liability to pay the Death Benefit.
- Bereavement Allowance is subject to a maximum of RM 5,000 on any one person under this plan and all other Certificates We issued which provide for Bereavement Allowance on the same Person Covered.
- Terms and conditions apply. Please refer to the Certificate for more details.

The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit www.pidm.gov.my).

4. How much Contribution do I have to pay?

- Please refer to Schedule of Contribution for the amount of Contribution that you have to pay under your chosen Sum Covered.
- Contribution shall be payable via credit card, on an annual, half-yearly, quarterly or monthly basis.
- Contribution payment duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- (i) Contributions paid, will be channelled directly to *Tabarru'* Fund.
- (ii) The Contribution is not guaranteed. We may vary the Contribution rate by giving at least three (3) months' advance written notice to you.
- (iii) Contribution for this plan is a yearly step-up Contribution where it may increase based on the attained age next birthday of the Person Covered on the first day of every Certificate Anniversary.

5. What are the fees and charges that I have to pay?

- **Upfront Charge** is the amount deducted upfront from the *Tabarru'* Fund (as a percentage of Contribution paid less Service Tax and/or other taxes), which consist of:
 - (i) the direct distribution cost and
 - (ii) the management expenses for administration of your Certificate, including stamp duty of RM 10.
- **Upfront Charge** payable under this plan is 10% of your Contribution. Please refer to Schedule of Contribution for the calculation of the annual Upfront Charge.
- ***Tabarru'*** is the amount left in the *Tabarru'* Fund after deduction of the Upfront Charge. The *Tabarru'* may increase as you grow older. The *Tabarru'* rates vary by attained age next birthday, gender, and smoking status of the Person Covered at Certificate Anniversary. Details of *Tabarru'* and other charges for this plan are given in the Certificate.

6. What are some of the key terms and conditions of which I should be aware?

- **Importance of Disclosure** - you must disclose all material facts such as medical conditions, and state your age correctly.
- **Free-Look Period** - You may cancel Your Takaful Certificate within fifteen (15) days after signing the e-acknowledgement receipt upon receiving the e-Certificate, by way of a written notice to Us. We shall refund the Contribution paid less the medical expenses incurred for the medical examinations, if any.
- **Grace Period** – a grace period of 30 days from each Contribution due date is given for you to make the subsequent Contribution.
- **Claim Procedure** – Claim forms can be obtained from Our website: www.greateastertakaful.com. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit. In the event of a death claim, it is advisable to notify Us immediately.

Note: This list is non-exhaustive. Please refer to the Certificate for the terms and conditions under this plan.

7. What are the limitations and major exclusions under this Certificate?

- Exclusion for Death Benefit and Bereavement Allowance:
 - (i) No benefit shall be payable in the event of suicide, while sane or insane, within one (1) year from the Effective Date or from the date of any reinstatement, whichever is later.
- Exclusion for TPD Benefit:

No benefit shall be payable if TPD of the Person Covered:

 - (i) is resulted from self-inflicted injuries, while sane or insane.
 - (ii) has existed prior to or on the effective date or on the date of any reinstatement, whichever is later.
 - (iii) is resulted from the breach of law by you or any assault provoked by you.
 - (iv) is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airlines operating on a regular scheduled route.
 - (v) is resulted from war, whether declared or undeclared.

Note: This list is non-exhaustive. Please refer to the Certificate for the full list of limitations and exclusions under this plan.

8. Can I cancel my Certificate?

Yes, you can cancel your Certificate by giving written notice to Us. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Participating in a Family Takaful plan is a long-term financial commitment. If you do not pay your Contributions within the Grace Period of 30 days, your Certificate may lapse immediately which may result in loss of coverage.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that you inform Us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

10. Where can I get further information?

Should you require additional information about Family Takaful, please refer to www.mycoverage.my.

If you have any enquiries, please contact Us at:

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11. Other similar types of cover available

You may contact Us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU ARE HIGHLY ENCOURAGED TO APPOINT NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS(ARE) AWARE OF THE PLAN THAT YOU HAVE PARTICIPATED IN. THE COVERAGE OF THIS PLAN WILL BEGIN ONCE THE CERTIFICATE HAS TURNED INFORCED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The information provided in this disclosure sheet is valid as at 22/03/2024.

SCHEDULE OF CONTRIBUTION / JADUAL CARUMAN

Annual Contribution and Annual Upfront Charge for i-Great Murni 2.0 / Caruman Tahunan dan Caj Pendahuluan Tahunan bagi i-Great Murni 2.0

Rate per RM 1,000 Basic Sum Covered (BSC) according to Gender and smoking status on Attained Age Next Birthday (Age) /
Kadar bagi setiap RM 1,000 Jumlah Perlindungan Asas (BSC) mengikut Jantina dan status merokok pada Umur tercapat Hari Lahir Berikutnya (Umur)

Age/ Umur	Male / Lelaki		Female / Perempuan		Age/ Umur	Male / Lelaki		Female / Perempuan		Age/ Umur	Male / Lelaki		Female / Perempuan	
	Non-Smoker / Tidak Merokok	Smoker / Merokok	Non-Smoker / Tidak Merokok	Smoker / Merokok		Non-Smoker / Tidak Merokok	Smoker / Merokok	Non-Smoker / Tidak Merokok	Smoker / Merokok		Non-Smoker / Tidak Merokok	Smoker / Merokok	Non-Smoker / Tidak Merokok	Smoker / Merokok
19 to 31	2.03	2.95	1.34	1.47	48	4.66	6.95	3.06	3.44	64*	23.56	36.56	13.56	16.75
32	2.03	2.95	1.34	1.53	49	5.18	7.64	3.44	3.85	65*	25.93	39.44	14.70	18.43
33	2.03	2.95	1.34	1.56	50	5.74	8.36	3.85	4.32	66*	28.25	42.95	16.13	20.25
34	2.03	2.95	1.35	1.63	51	6.29	9.27	4.32	4.80	67*	31.06	47.25	17.75	22.27
35	2.03	2.95	1.40	1.69	52	6.94	10.20	4.80	5.33	68*	34.16	50.68	20.07	24.50
36	2.05	2.96	1.46	1.75	53	7.63	11.24	5.33	5.92	69*	37.57	55.76	21.87	26.95
37	2.07	3.08	1.47	1.80	54	8.44	12.40	5.92	6.56	70*	41.35	61.35	22.95	29.65
38	2.15	3.17	1.55	1.86	55	9.36	13.65	6.17	6.85	71*	44.57	66.80	25.25	32.60
39	2.25	3.35	1.63	1.90	56	10.28	15.04	6.85	7.60	72*	48.58	73.48	27.76	35.87
40	2.34	3.49	1.68	2.03	57	11.30	16.54	7.60	8.40	73*	52.96	80.85	30.54	39.46
41	2.45	3.66	1.68	2.15	58	12.57	18.36	8.40	9.26	74*	57.74	88.93	33.57	43.43
42	2.58	3.86	1.75	2.25	59	13.84	20.19	9.26	10.17	75*	62.94	97.80	36.95	47.75
43	2.86	4.26	1.86	2.36	60	15.36	23.33	10.13	11.05	76*	68.58	107.57	40.65	52.54
44	3.15	4.67	1.98	2.54	61*	17.38	26.26	11.00	12.14	77*	74.76	118.35	44.73	57.77
45	3.50	5.20	2.17	2.70	62*	19.14	29.16	11.80	13.46	78*	81.48	130.17	49.17	63.56
46	3.85	5.74	2.42	2.90	63*	21.05	32.65	12.64	15.05	79*	88.83	143.18	54.10	69.93
47	4.25	6.30	2.72	3.09										

*Renewal only / Pembaharuan sahaja

How to calculate your Annual Contribution and Annual Upfront Charge / Bagaimana untuk mengira Caruman Tahunan dan Caj Pendahuluan Tahunan anda:

Sum Covered / Jumlah Perlindungan:	Plan 2: RM 200,000	Annual Contribution / Caruman Tahunan (AC):	RM 590.00
Age Next Birthday / Umur Hari Lahir Berikut:	25 (Male, Smoker) / (Lelaki, Merokok)	Half-yearly Contribution / Caruman Setengah Tahunan:	AC x 0.5
Rate per / Kadar setiap RM 1,000 BSC:	2.95	Quarterly Contribution / Caruman Suku Tahunan:	AC x 0.25
Annual Contribution / Caruman Tahunan (AC):	$200,000 \times 2.95 / 1,000 = \text{RM } 590.00$	Monthly Contribution / Caruman Bulanan:	AC x 0.083333
Upfront Charge / Caj Pendahuluan:	$\text{RM } 590.00 \times 10\% = \text{RM } 59.00$		

The actual calculated contribution may be rounded up to two decimal places. / Kiraan caruman sebenar boleh dibundarkan ke dua tempat perpuluhan.

Note / Nota:

The Annual Contribution and Annual Upfront Charge are not guaranteed. Final rates are subject to Us. We may vary the rates on Certificate Anniversary by giving at least three (3) months advance written notice to you. / Caruman Tahunan dan Caj Pendahuluan adalah tidak dijamin. Kadar muktamad adalah tertakluk kepada pertimbangan Kami. Kami boleh mengubah kadar tersebut pada Ulangtahun Sijil dengan memberi notis bertulis sekurang-kurangnya tiga (3) bulan terlebih dahulu kepada anda.

BSC = Basic Sum Covered / Jumlah Perlindungan Asas

Upfront Charge is 10% of the Contribution paid / Caj Pendahuluan adalah 10% daripada Caruman yang dibayar