

## FAMILY TAKAFUL PLAN

Takaful mySmart Invest

*Your future*

through one simple  
investment.



An investment-linked plan that provides  
high protection based on a single contribution.



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Takaful *mySmart* Invest

Get the most out of your money by making a single contribution to an investment-linked plan that comes with protection against:

- i. Death
- ii. Total and Permanent Disability (TPD)

Diversify your investment portfolio and potentially increase the value of your investments at any moment depending on your risk tolerance.

Introducing **Takaful *mySmart* Invest**, a single contribution investment-linked plan that can help increase your wealth through investment and simultaneously protect your family's financial status in the event of your passing or disability.

# KEY BENEFITS

## Takaful mySmart Invest



### One Time Pay

Only requires a single contribution to be protected and leave a legacy behind, no more worries about recurring payments.



### Potential Investment Return

Choose from seven Shariah-compliant funds to boost your investment portfolio and potentially gain higher returns.



### Option to Double the Protection

Protection up to 200% of a single contribution paid against death or Total and Permanent Disability (TPD) coverage.



### Investment Flexibility

You can make a single contribution top-up at your convenience to increase your investment allocation, allowing you to access the funds when necessary.



### Easy Application

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



### Legacy Creation

Leave behind a legacy for your loved ones with Hibah Takaful, which is incontestable by any written law, ensuring their financial security.

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

# ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG)

## Investing with RHB

ESG is a framework that drives companies to take responsibility for helping society at large create a better future that we can all look forward to. Protecting the environment leads to a healthier planet, treating workers fairly creates conducive working conditions and more ethical decisions encourage trustworthy business practices. With ESG as the backbone of a company, people who believe in the same cause will be attracted to invest, helping companies grow, innovate and move forward with sustainable new rules.

ESG investing is not just a trend, but more of a transformative wave that reflects our evolving values as a society. Together we can align our moral compass while expanding profits that bring about positive impact in our daily lives.



**Takaful mySmart Invest allows you to be a part of this ESG community with:**



### Investing in myGlobal Sustainable Fund

You can opt to invest in myGlobal Sustainable Fund, which focuses on investing in companies that demonstrate strong ESG practices, particularly in disruptive industries.

The model fund portfolio is rated "A" based on the MSCI ESG Rating scheme.



### Surplus arising from the Takaful Risk Fund

At the heart of our offering is a commitment to charity initiatives.

Any Takaful Risk Fund surplus will be donated to charity to help others in need in collaboration with RHB Islamic Bank.



## About RHB Islamic Bank - ESG Framework

RHB Islamic Bank through its ESG/VBI Harmoni program undertakes sustainable and social finance efforts which include the environment, sadaqah (Charity) and *waqaf* initiatives.

On the environmental front, the Bank primarily focuses on marine sustainability, in line with its support of UN SDG 14 "Life Below Water", to raise awareness about the importance of marine conservation through collaborations with various partners.

Under social finance for the betterment of communities, the Bank undertakes initiatives that primarily target the B40 group and needy segments of the society in distributing donations and *waqaf* funds flowing through the Bank.

For further information, please visit <https://www.rhbgroup.com/others/sustainability/index.html> or scan the QR code.



# HOW THE PLAN WORKS?

This plan provides you the option to focus on protection or investment. Here are scenarios for you to gain a better understanding.

## Wealth Diversification

### Scenario 1 - For legacy planning or protection

Encik Shahrul, aged 50, has RM2 million in his savings account. He intends to leave RM1 million to each of his sons, Shahir and Shahril. There are two ways that he can achieve this.

What he plans to do...



BUT, if Encik Shahrul passes away;

- i. His sons need to settle all of his debts.
- ii. The wealth needs to be distributed in accordance to the applicable law.
- iii. Then his children will receive the remaining balance.

BUT, with Takaful mySmart Invest...



Each of Encik Shahrul's children will receive RM1 million through Hibah Takaful

RM1 Million balance for Encik Shahrul to use in his retirement for:



Travelling



Umrah



Donation for Charity

## Retirement Planning

### Scenario 2 - For investment

Puan Sharifah is 40 years old. She wants to live a long and healthy life with sustained income for her future use.

Puan Sharifah has RM500,000 in her savings account. Upon her retirement, she wants to travel and enjoy life, and at the same time, wants to diversify her income with an investment so that she can sustain a comfortable lifestyle until the age of 75. She decides to participate in **Takaful mySmart Invest** through a single contribution of RM200,000 with no medical evaluation required.

### Takaful mySmart Invest



**RM200,000 single contribution**

**Coverage Term of 35 years**

**Sum Covered is 125% = RM250,000**

**Maturity - Age 75**

Upon maturity, if nothing happens, Puan Sharifah will receive **RM539,446\*** cash value which she may use for:



**Debt Settlement**



**Holidays**



**Property Acquisition**



**Donation for Charity**



**Funds for Children or Grandchildren Education**

*\*The above example is for illustrative purposes only. The projected amount is based on the assumption that 100% allocation is made to myEquity Index Fund with 5% investment profit per annum and it is for illustration purposes only, neither indicative offer or construed as guaranteed return.*

## BASIC FEATURES

Item	Description						
<b>Entry Age</b>	<p>Person covered: Minimum age 14 days Maximum age 70 years old</p> <p>If you are participating in this plan for your spouse or children, your age must be 17 years old and above.</p> <p><b>Note:</b> The age above is referring to Age Next Birthday (ANB).</p>						
<b>Contribution</b>	Minimum of RM50,000						
<b>Contribution Term</b>	Single pay - one time						
<b>Sum Covered Multiplier</b>	<p>You may choose to be covered for 125% of your single contribution, or 200% of your single contribution.</p> <table border="1"> <thead> <tr> <th>Sum Covered Multiplier</th> <th>Maturity</th> </tr> </thead> <tbody> <tr> <td>125%</td> <td>Up to Age 100</td> </tr> <tr> <td>200%</td> <td>Up to Age 90</td> </tr> </tbody> </table>	Sum Covered Multiplier	Maturity	125%	Up to Age 100	200%	Up to Age 90
Sum Covered Multiplier	Maturity						
125%	Up to Age 100						
200%	Up to Age 90						
<b>Sum Covered</b>	<p>Sum covered is a percentage of total contributions paid, opted by you, and</p> <p>(+) 100% total single top up contribution (if any)</p> <p>(-) 100% total withdrawal (if any)</p>						
<b>Underwriting</b>	<table border="1"> <thead> <tr> <th>Guaranteed Issuance Offer (GIO)*</th> <th>Full Underwriting</th> </tr> </thead> <tbody> <tr> <td> <ol style="list-style-type: none"> <li>The single contribution is up to RM200,000 per life</li> <li>Sum Covered = 125% of total paid contribution</li> <li>The entry age is up to ANB 50.</li> </ol> </td> <td>If any GIO criteria is not complied.</td> </tr> </tbody> </table> <p>*For GIO application, no medical underwriting required.</p>	Guaranteed Issuance Offer (GIO)*	Full Underwriting	<ol style="list-style-type: none"> <li>The single contribution is up to RM200,000 per life</li> <li>Sum Covered = 125% of total paid contribution</li> <li>The entry age is up to ANB 50.</li> </ol>	If any GIO criteria is not complied.		
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## BASIC FEATURES

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

## BASIC FEATURES

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

## FEES AND CHARGES

The segregation of your contribution.

Item	Description
<b>Wakalah Fee (Upfront Charge) Single Contribution &amp; Single Contribution Top-up</b>	5% of Contribution.  <i>Wakalah</i> refers to a contract where one party as the principal authorises another party to act on his/her behalf to perform certain tasks in matters that can be delegated. Under this plan, Takaful Malaysia has been authorised to manage your plan and in return, Takaful Malaysia will receive a <i>Wakalah</i> fee for services rendered.
<b>Fund Management Charge</b>	Minimum: 1.0% of NAV* per annum Maximum: 1.5% of NAV* per annum  *NAV refers to Net Asset Value.
<b>Partial Withdrawal &amp; Surrender Charge</b>	1% of withdrawal value for the first 2 anniversary years.
<b>Service Charge</b>	No charge
<b>Fund Switching Fee</b>	No charge

## IMPORTANT NOTES

Takaful is a mutual assistance scheme based on solidarity, brotherhood, and cooperation principles. Each participant agrees to contribute based on *Tabarru'* (donation) to a pool fund, namely the Investment-linked Risk Fund ("Risk Fund"), which will be used to assist each other. *Tabarru'* refers to donation for charitable purposes. Under this plan, participants donate part of their contributions to help other participants. Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia") will manage this fund on behalf of the participants in line with Shariah principles.

1. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this plan is the amount that you can afford.
2. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
3. You may receive the balance in the Investment-linked Fund (ILF) (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
4. Any revision of the fees and charges or contribution will be made on the certificate anniversary, and Takaful Malaysia will notify you by giving you thirty (30) calendar days' advance notice.
5. There is a free-look period of fifteen (15) calendar days from the delivery date of the e-Certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate within the free-look period and you may get back the *Wakalah* Fee, the value of units that have been allocated at the Unit Price on the next Valuation Date after such request for cancellation has been approved, the value of the units which have been deducted to pay for any *Tabarru'* and less any expenses which may have been incurred for your medical examination.
6. This brochure provides general information only. It is not a Takaful certificate. You are advised to refer to the product disclosure sheet, marketing illustration, Master Fund Fact Sheet and the certificate wording for detailed important features and benefits of the plan before you decide to participate in the plan. The exclusions and limitations of the benefits highlighted are not exhaustive. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.
7. You may qualify for income tax relief under the family takaful (life) category, subject to the approval of the Inland Revenue Board of Malaysia.
8. Takaful Malaysia reserves the right to change our ESG partner and will notify you with thirty (30) days' notice.
9. This is a Takaful product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.

Takaful mySmart Invest does not cover any of the following situations:

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

Managed by:



**Syarikat Takaful Malaysia Keluarga Berhad**

198401019089 (131646-K)

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

Disclaimer: The information contained herein is strictly meant to be general information and reference only. It does not constitute a contract of takaful. For further details on the product's benefits, exclusions, terms and conditions, please refer to the Master Fund Fact Sheet, Marketing Illustration, Product Disclosure Sheet (PDS) and Certificate wording. Managed by Syarikat Takaful Malaysia Keluarga Berhad. RHB Bank and RHB Islamic Bank are merely acting as distributors.

Takaful Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM). Protection by PIDM on benefits payable from the unit portion of this product is subject to limitations. Please refer to PIDM's Takaful and Insurance Benefits Protection System ([TIPS](#)) brochure or contact Takaful Malaysia or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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