

Harmoni

The Savings Plan That Meets Your Aspirations.



Aspire to a Brighter Future

Everybody has aspirations – a better car, a bigger home or a comfortable retirement. As a smart individual, you know the importance of saving for a better future. But sometimes the unexpected happens and your savings may be needed for life-saving emergencies.

According to statistics, 19 people are admitted to the hospital every hour; approximately 1,035 people* perish from accidental injuries annually and many more leave their families without life savings. Secure a better future now because life is full of uncertainties.

*Source: *World Health Organization 2004: Disease and Injury Country Estimates*

Securing a Better Lifestyle While Protecting Your Family's Future

Harmoni helps meet your aspirations while providing protection and savings from just RM70.00 contribution a month. You are also allowed to withdraw some of your money from the Participant Investment Fund should you require it. Harmoni gives you peace of mind and flexibility in managing your finances without compromising your Takaful Coverage.

In times of misfortune, your family will get the total Sum Covered to help ease their financial worries. With Harmoni, you can rest assured that the people you care for the most will be taken care of financially.

Plan Features

Your investment principles are fully respected by way of Takaful – a Shariah-compliant plan in which participants agree to help each other by making contributions in the form of Tabarru' (donation) to a Family Takaful Fund. As managers of this Fund (according to the Wakalah concept), we are responsible for ensuring that it is well positioned to honestly provide returns and benefits; and that it delivers prompt payments to the participants in times of need.

As representative, Etiqa Takaful Berhad is entitled to receive a Wakalah fee as a service charge. This fee is borne by the Participant through deduction from the contributions paid. The actual fees vary depending on the Certificate year and contribution term selected. Please refer to the Sales Illustration for more information.

If there is any distributable surplus at the end of each financial year, it will be shared on a 50:50 basis between the Participant and the Takaful Operator. The amount will be credited to a separate account/fund and payable when the Certificate ceases. A Participant will not be entitled to the distributed surplus if he/she has made a claim under this Certificate in that particular financial year. If the payable surplus is under RM10.00, it will be donated to a charity fund as Amal Jariah (charity) on behalf of the Participant.



Key Features

Eligible Entry Age*	Minimum age: 14 days Maximum age: 60 years
Participant/ Certificate Owner Entry Age*	Minimum age: 19 years Maximum age: 60 years
Maturity Age*	Maximum age: 88 years
Benefit Coverage*	<ul style="list-style-type: none">• Death (within Takaful term or until Person Covered is 88 years old)• Total and Permanent Disability (within Takaful term or until Person Covered is 65 years old)
Sum Covered	Minimum Sum Covered: RM10,000.00 (subject to minimum contribution) Maximum Sum Covered: subject to underwriting
Minimum Contribution	RM70.00 monthly or RM840.00 annually
Terms Available	From 10 years onwards
Payment Modes	Monthly, quarterly, half-yearly or annually

*Age next birthday

Performance Fee from Surplus in Participant Risk Fund is split between you (50%) and Etiqa (50%).

Incentive Fee from Investment Profit in Participant Investment Fund is split between you (85%) and Etiqa (15%).

Enhancing Your Plan

Should you wish to enhance Harmoni with more coverage and flexibility, just choose from the following riders:

- 1 Accidental Death and Dismemberment Benefit Rider
- 2 Critical Illness Rider
- 3 Waiver of Contribution for Critical Illness Rider
- 4 Waiver of Contribution for Death and Total Permanent Disability Rider
- 5 Hospital Cash Benefit Rider
- 6 Ultra Medic Rider
- 7 Level Term Rider
- 8 Accidental Indemnity Rider
- 9 Family Income Benefit Rider
- 10 Regular Top-up Rider



Important Notes

If the Person Covered commits suicide while sane within one (1) year from the issue date or the date of the latest reinstatement of the Certificate, Etiqa Takaful Berhad will refund the total contributions paid.

However, the Person Covered will only be entitled to 60% of the Sum Covered if he/she commits suicide while sane after one (1) year from the issue date or date of the latest reinstatement of the Certificate.

Etiqa Takaful Berhad will not cover any disability caused by war, breach of law by the Person Covered or participation in dangerous sports.

The Participant will be given a grace period of thirty-one (31) days from the contribution due date. However, if the contribution remains unpaid at the end of the grace period, the Certificate will be continued under the Automatic Contribution Facility (ACF). The Certificate will be terminated if the amount in the Participant Investment Fund is fully utilized by the ACF.

This Certificate may qualify the Participant for personal tax relief subject to the final decision of the Inland Revenue Board Malaysia. This brochure is intended for reference only and shall not constitute a contract or invitation to participate. Etiqa Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

You should understand this Plan thoroughly to ensure that it best serves your needs and that the contribution payable under the Certificate is an amount that you can afford.

Upon termination, maturity or expiry of the Certificate, all the benefits under this Plan will cease.

The investment performance of the Fund will be based on the actual performance of the Fund and it is not guaranteed.

All contribution (if applicable) will be subjected to relevant charges or taxes including Goods and Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

You have the right to return this Certificate with written instruction to us within fifteen (15) days after the Certificate has been received by you, for any reason. If returned, the Certificate will be considered void from the beginning and any Contribution paid will be refunded to you, less any medical examination fee incurred.

Please note that for the purpose of determining the period of fifteen (15) days, this Certificate will be deemed to be returned to us on the date we have received this Certificate if personally delivered or on the date of posting if this Certificate is sent to us by registered post or on the date of transmission if this Certificate is electronically transmitted.

Benefits and/or returns of investment under this Plan will be based on actual performance of the Fund and are not guaranteed. The risk of the Fund will be borne solely by the Participant and the benefits yielded may be less than the total contributions made to the Participant Investment Fund.

Please ensure that you refer to the Sales Illustration pertaining to your Certificate provided to you by Etiqa Takaful Berhad.



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Underwritten by:
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Takaful