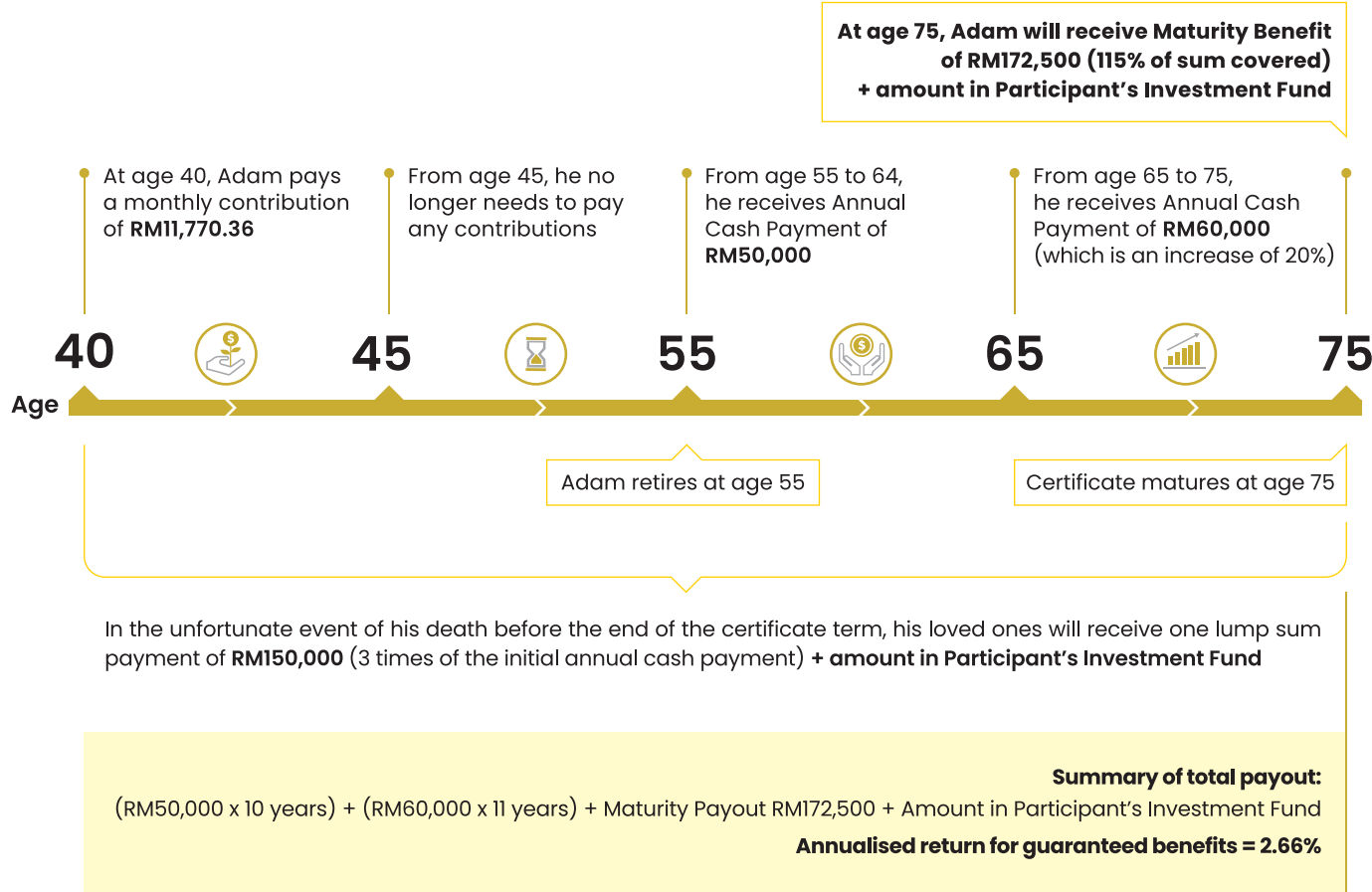


Smart Income Takaful Plan Benefit Illustration

Adam, aged 40, is married with children. He aspires to retire at the age of 55 and aims to achieve additional annual income of RM50,000 upon retirement. Currently, he has RM3,000,000 in total assets and signs up for the Smart Income takaful plan, choosing a payment term of 5 years with an Annual Cash Payment of RM50,000 and the sum covered is RM150,000.



Note:

- The above is a scenario for a Guaranteed Acceptance case.
- This scenario is subject to the Participant's age at the next birthday.
- Person covered can opt to receive Annual Cash Payment starting from the end of certificate year of age 54 or 59.
- The contributions that you pay contribute to both the savings and protection elements of the product, e.g. Death Benefit. If you are looking for financial products with a savings element, you may wish to compare the annualised returns of this product with the effective returns of other investment alternatives.
- Terms and conditions apply.

CRUISING TOWARDS RETIREMENT



Underwritten by
eTiqa
 Family Takaful



Be empowered and take charge. Smart Income is a takaful plan that allows you to achieve financial independence by providing guaranteed cash flow and adequate levels of protection.

Why choose this plan?



Complement your wealth for **your dream retirement**



Provide support and **financial security** for you and your loved ones



Set aside sufficient funds for **unforeseen and unplanned** expenses



Cushion against **financial shocks**

Key Benefits



Annual Cash Payment

Annual cash payment amount increases by 20% of the initial amount starting from the 11th year until the age of 75 or 85.



Short Contribution Term

Flexibility to choose your preferred payment term of 5 or 10 years.



Maturity Benefit

Receive 115% of the sum covered and amount in Participant's Investment Fund.



Guaranteed Acceptance

Up to an initial Annual Cash Payment of RM66,000.



Accidental Death Benefit

Within Malaysia, Singapore and Brunei:

Additional 100% of the sum covered on top of the Death Benefit payable.

Overseas (Outside Malaysia, Singapore and Brunei):

Additional 200%* of the sum covered on top of the Death Benefit payable.



Death Benefit

Receive one lump sum payment of 3 times the initial Annual Cash Payment and the Participant's Investment Fund amount.

Note:

*only covers up to 60 consecutive days per trip overseas. If the accident happens on the 61st day or later while overseas, an additional 100% instead of 200% sum covered shall be payable.

Talk to our Marketing Representative Now!

Call **1300 88 6688**, visit any Maybank branch or log on to www.maybank2u.com.my for more information and terms and conditions.

Please read the Product Disclosure Sheet before taking up this plan.

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Etiqa Family Takaful Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.