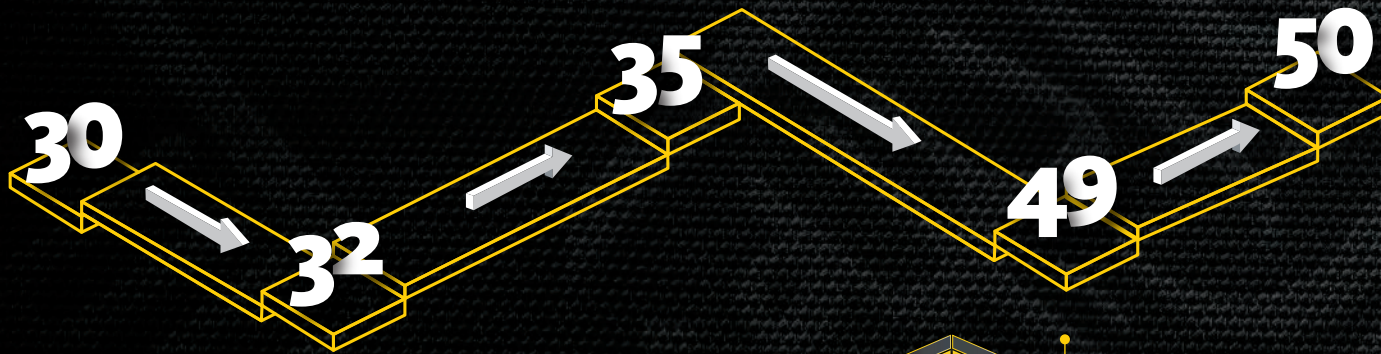




Encik Ahmad is 30 years old and married. He participated in Smart Hijrah plan, with intention to get takaful protection and save for his ibadah to fulfil his journey as a Muslim. With this plan, he will earn cash allowances, yearly cash payments and a lump sum cash upon the expiry of this plan. He opts to pay for 5 years to get coverage of RM17,000 until he is 50 years old (20 years term coverage). **Every year he contributes RM9,958.60 to his plan in which a total of RM49,793.00 for 5 years.**



Umrah allowance
RM850
+
Cash payment
RM5,440¹



Umrah
He planned to go for Umrah at age 35 using the yearly cash payment and Umrah allowance.

Annualized Return Rate
1.17%³



He will receive a maturity value at the age of 50.



Qurban allowance
RM850

Qurban

At the beginning of 3rd certificate year, he will receive 5% of the Sum Covered to perform Qurban for his child.



Hajj allowance
RM1,700
+
Cash Payment
RM25,160²

Hajj

He planned to perform Hajj at the age of 49 using the yearly cash payment and Hajj allowance.

Note:

- ¹ Accumulated cash payment from end of 2nd to 5th certificate year.
- ² Accumulated cash payment from end of 6th to 19th certificate year.
- ³ The Annualized Return Rate is not guaranteed.

The contributions that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare the annualized returns of this product with the effective returns of other investment alternatives.

Scan this QR code to view the video.



Underwritten by:





IT IS THE MOST IMPORTANT JOURNEY YOU WILL EVER UNDERTAKE.

The fifth and final pillar in the foundation of your faith as a Muslim is to perform Hajj. Smart Hijrah is a family takaful plan designed to complement your preparation for the journey to fulfill your religious obligations and quests such as Hajj, Umrah, Qurban and Aqiqah.

KEY BENEFITS*



Leave a legacy with Hibah for those who matter the most to you

In the event of death, the benefits from this plan will be distributed to your intended beneficiaries. Hibah will not form part of the estate that is subject to Fara'id.



Fixed yearly cash payments

Cash payments are payable every year from the end of the 2nd certificate year until maturity.

End of Certificate Year	Benefit Payout
2 nd to 10 th	8% of Sum Covered
11 th onwards	12% of Sum Covered



Cash allowances for your pilgrimage

You will be paid 10% of the Sum Covered for Hajj and 5% of the Sum Covered for Umrah at the end of 3rd certificate year onwards.



Perform your spiritual sacrifice

You will be paid a one-time payment of 5% of the Sum Covered for performing either the Qurban or Aqiqah ceremony at the end of 2nd certificate year.



Badal Hajj benefit (Hajj by proxy)

In the event of death or Total and Permanent Disability (TPD), 10% of the Sum Covered will be paid for Hajj to be performed on behalf of the person covered.



Death and TPD benefit

In the unfortunate event of death or TPD, the amount payable is as below:

Event	Benefit Payout	
Natural death or TPD ¹	100%	of Sum Covered or of Total Contribution Paid less any payments (whichever is higher)
Death or TPD ¹ due to an accident ³	200%	
Death or TPD ¹ due to an accident ³ while performing Hajj or Umrah	300%	
		+ amount in PIF ²



Guaranteed acceptance

No medical check-up is required for Sum Covered of RM250,000 and below.

* Terms and conditions apply.

Note:

¹ Total sum payable for TPD benefit is limited to RM2 million on all certificates with us.

² PIF refers to Participants' Investment Fund.

³ Accidental death or TPD occurs prior to the 69th birthday of the person covered.

Talk to our Sales Representative now!

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

This plan is underwritten by Etiqa Family Takaful Berhad (199301011506), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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.