

Frequently Asked Question for i-Care Rahmat**1. What is this plan about?**

i-Care Rahmat is an investment-linked plan that provides a lump sum benefit payment upon Death or Total and Permanent Disability (TPD) or Old Age Disablement (OAD), whichever earlier, during the certificate term.

2. What are the covers / benefits provided under i-Care Rahmat?

| Benefit | Description |
|--|--|
| Death | In the event of death of the Person Covered (any causes) while the certificate is still in force, the amount of benefit payable depends on the coverage type chosen. |
| Total and Permanent Disability (TPD) before attaining age 65 | In the event of TPD of the Person Covered (any causes) prior to basic certificate term, and before attaining age 65, the amount of benefit payable depends on the coverage type chosen after a waiting period of 6 months. |
| Old Age Disablement (OAD) after attaining age 65 | In the event of OAD of the Person Covered prior to basic certificate term, and after reaching the age of 65, the amount of benefit payable depends on the coverage type chosen. |

3. What is the coverage type available?

Benefit payable is the total of:

- (a) Sum Covered* payable from the PRF; and
- (b) Account Value in the PIA;

*subject to Juvenile Lien as per table below:

| Age Next Birthday | % of Sum Covered Payable |
|---------------------|--------------------------|
| 1 year old | 20 |
| 2 years old | 40 |
| 3 years old | 60 |
| 4 years old | 80 |
| 5 years old onwards | 100 |

4. Can I change the coverage type subsequent to the inception of the Certificate?

No, change in coverage type is not allowed.

5. Are there any optional riders attachable to this plan?

Yes, currently there are 7 optional riders available to be attached to i-Care Rahmat as per table below:

| Contribution Paying Rider | Description |
|-------------------------------|---|
| Additional Critical Illness 2 | This rider provides benefits in the event of Person Covered is diagnosed to have suffered from any of the 36 specified critical illnesses ² . The benefits payable will not impact your Sum Covered. |
| Unit Deducting Rider | Description |
| Medi-Auni | This rider provides hospital and surgical benefits in the event of Person Covered is hospitalised or receiving treatment due to accident or illnesses covered under this rider. |

| | |
|---|---|
| Living Care Rider (LCR) | Provides waiver of contribution for the future remaining total contribution of the basic certificate and any other attaching riders (as per Takaful Certificate) to PIA, upon Participant attaining ANB 80 or up until the Contribution term. In the event of Participant die/TPD/OAD/ diagnosis of any of the 36 critical illnesses, whichever is earlier. |
| Hospital Income Benefit 3 (HIB3) | Upon hospitalisation of the Person Covered due to illness or injury during the coverage term of the rider, a fixed cash amount will be payable for each day the Person Covered is hospitalised. |
| Payor Care 2 Rider (PC2R) | Provides a sum of amount which is equivalent to total future remaining contributions under the basic plan and any other attaching riders (as per Takaful Certificate) to PIA, upon Participant attaining ANB 80 or up until the Contribution term, whichever is earlier, in the event that the Participant dies or suffers TPD, whichever is earlier. |
| Top-Up Care 2 Rider (TC2R) | Provides a sum of amount which is equivalent to total future remaining regular top-up to PIA, up to Regular Top-Up Contribution Term or upon Participant attaining ANB 80 or up until the Contribution term whichever is earlier. In the event that the Participant dies or suffer TPD, whichever is earlier. |
| Accidental Death and Dismemberment 2 (ADD2) | This rider provides benefits in the event of Person Covered is died or dismembered due to accident during this rider term. |

²You may find the list of critical illnesses covered under this rider in Appendix I.

6. **How much contribution do I have to pay?**

The total contribution that you have to pay may vary depending on the sum covered multiple and our underwriting requirements.

We allocate a portion of the contribution to purchase units in the investment-linked fund that you have chosen. Any unallocated amount will be used to pay wakalah fees, which include commissions to agents and other. You are advised to refer to the allocation rates given in the benefit illustration.

7. **What is the contribution payment mode?**

You can pay the contribution on annually, half-yearly, quarterly or monthly basis.

8. **How can I pay the contribution?**

You can pay your contribution by:

- E-Payment: Auto Debit, BPA, Direct Debit & Standing Instruction
- Cash and Cheque: Quarterly, Half- yearly & Annual (Case to Case Basis)

9. **What are the fees that I have to pay?**

- The tabarru' charges are deducted monthly from the value of your units. The tabarru' charges will increase as you grow older. Details of tabarru' charges and other charges for this plan are given in the benefit illustration.
- The wakalah fee is an upfront charge on the contribution paid and is used to meet our expenses and direct distribution cost, including commissions payable to the agency.
- Other charges information are as follows:

| Fee/ Charge | Amount |
|----------------------|----------------|
| Monthly Service Fee* | RM 5 per month |

*The charges are still subject to Goods and Services Tax ("GST")

10. **What is the minimum Sum Covered offered?**

The minimum Sum Covered is RM10,000.

11. **Can I change my Sum Covered subsequent to the inception of the certificate?**

Yes, change in Sum Covered is allowed. You may increase or reduce the Sum Covered at Contribution Due Date (subject to the minimum Sum Covered multiple). Any request for increasing the Sum Covered will be further subject to underwriting. The revised tabarru' will be deducted from the next Contribution Due Date onwards.

12. **What is the minimum and maximum entry age for this product?**

The minimum entry age is 30 days old and the maximum entry age is 70 years old, age next birthday.

13. **When is the expiry date for this plan?**

The certificate will expire when you are 100 years old, age next birthday.

14. **Who will receive the death benefits upon my death?**

You can choose who will receive the benefits upon your death by filling in a Nomination form. Your Certificate will state whether you have already nominated a person to receive the benefits. If you have not nominated anyone, please complete the Nomination form which can be obtained from our head office and send it to us immediately.

15. **How do you make payment for TPD and OAD benefits?**

We will pay TPD and OAD benefits after 6 months of regular medical attendance and with the provision that you are not able to recover thereafter. The basic Sum Covered will be payable 6 months from the time of incidence of TPD and OAD. For Presumptive TPD, the benefit will be payable immediately.

16. **Can I cancel my certificate?**

Participating in i-Care Rahmat involves a long-term financial commitment. It is not advisable to hold this certificate for a short period of time in view of the high initial costs. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund. You are allowed to switch fund anytime you want without any imposed charge.

Frequently Asked Question for Medi-Auni**1. What is this plan about?**

Medi-Auni is a unit deducting individual hospital and surgical takaful rider that provides long term medical coverage up to age 100 with different options of deductible amount prior to and after attaining the retirement age of 60 years old.

2. Who is eligible for Medi-Auni?

Medi-Auni is available to individuals aged between 30 days and 70 years old.

3. What are the deductible options available?

The deductible options available for you as per below table:

| Option | Pre-retirement Deductible (RM) | Post-retirement Deductible (RM) |
|--------|--------------------------------|---------------------------------|
| 1 | 0 | 0 |
| 2 | 20,000 | 5,000 |
| 3 | 20,000 | 20,000 |

4. How long can I be covered?

It will depend on your basic plan's term of coverage.

5. How many plans that are available?

Medi-Auni offers 3 plans. You may refer Schedule of benefits for Medi-Auni for more details (Appendix II).

Appendix I: List of 36 Critical Illnesses

1. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
2. Heart Attack – of specified severity
3. Kidney Failure – requiring dialysis or kidney transplant
4. Cancer – of specified severity and does not cover very early cancer
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. Angioplasty and Other Invasive Treatments For Coronary Artery Disease
8. End-Stage Liver Failure
9. Fulminant Viral Hepatitis
10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
11. Benign Brain Tumour – of specified severity
12. Paralysis Of Limbs
13. Blindness – Permanent And Irreversible
14. Deafness – Permanent And Irreversible
15. Third Degree Burns – of specified severity
16. HIV Infection Due to Blood Transfusion
17. End-Stage Lung Disease
18. Encephalitis – resulting in permanent inability to perform Activities of Daily Living
19. Major Organ/Bone Marrow Transplant
20. Loss Of Speech
21. Brain Surgery
22. Heart Valve Surgery
23. Terminal Illness
24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
25. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
26. Chronic Aplastic Anemia – resulting in permanent bone marrow failure
27. Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms

28. Parkinson'S Disease – resulting in permanent inability to perform Activities of Daily Living
29. Alzheimer'S Disease/Severe Dementia
30. Muscular Dystrophy
31. Surgery to Aorta
32. Multiple Sclerosis
33. Primary Pulmonary Arterial Hypertension – of specified severity
34. Medullary Cystic Disease
35. Cardiomyopathy – of specified severity
36. Systemic Lupus Erythematosus with Severe Kidney Complications

Appendix II: Schedule of Benefits for Medi-Auni:

| Designated Plan | Plan 200 | Plan 300 | Plan 500 |
|--|--|----------|----------|
| Hospital & Surgical | Amount (RM) | | |
| Hospital Room & Board (Limit per day, up to 150 days per Rider Year) | 200 | 300 | 500 |
| Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway ^[1] (up to 150 days per Rider Year) | 200 | 300 | 500 |
| Daily Cash Allowance at Government Hospital (up to 60 days per Rider Year) | 100 | 150 | 250 |
| Intensive Care Unit (up to 75 days per Rider Year) | As charged, subject to Reasonable & Customary Charges ^[4] | | |
| Lodger Expenses (up to 150 days per Rider Year) | | | |
| Hospital Supplies & Services | | | |
| Surgical Fees (including pre-surgical assessment, Specialist's visits and post-Surgery care up to 60 days from the date of Surgery) | | | |
| Anesthetist and Operating Theatre Fees | | | |
| Organ Transplant | | | |
| Day Surgery | | | |
| Ambulance Fees | | | |
| In-Hospital Physician Visit (up to 150 days per Rider Year) | | | |
| In-Hospital Physiotherapy Treatment Fees | | | |
| Pre-Hospitalisation (within 60 days prior to hospitalisation) - Pre-Hospital Diagnostic Tests - Pre-Hospital Specialist Consultation | | | |
| Post-Hospitalisation (within 60 days following discharge from hospital) - Post-Hospitalisation Treatment | | | |
| Post-Hospitalisation - Alternative Treatment ^[2] | Up to RM1,000 or 10 visits per Rider Year | | |

| | | | |
|---|--|---------|---------|
| Outpatient Treatment <ul style="list-style-type: none"> - Emergency Accidental Outpatient Treatment (subject to a maximum of 30 days from the date of accident) - Emergency Accidental Dental Treatment - Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery) - Outpatient Cancer Treatment - Outpatient Kidney Dialysis Treatment | As charged, subject to Reasonable & Customary Charges ^[4] | | |
| Intraocular Lens | Up to 3,000 per Surgery per eye and 6,000 per lifetime | | |
| Home Nursing Care (up to 180 days per lifetime) | 60 | 80 | 120 |
| Initial Overall Annual (per Rider Year) limit | 120,000 | 180,000 | 300,000 |
| Emergency Evacuation & Repatriation ^[3] (Limit per event) | 250,000 | 250,000 | 250,000 |
| Lifetime Limit | No Lifetime Limit | | |

Note:

^[1] A Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.

^[2] "Alternative Treatment" refers to chiropractic, chiropody, homeopathy, osteopathy, acupuncture or practice of traditional and complementary medicine, provided by a practitioner who is practicing within the scope of practice of his/ her profession and is duly registered with the Traditional and Complementary Division of Ministry of Health or the Drug Control Authority or as mandated under any prevailing or future laws or regulations.

^[3] Emergency Evacuation & Repatriation is not subjected to the Overall Annual Limit.

^[4] Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Person Covered's medical condition.