



5th Floor, IKHLAS Point, Tower 11A, Avenue 5, Bangsar South, No. 8, Jalan Kerinchi,
59200 Kuala Lumpur

ENDORSEMENT

**ATTACHED TO AND FORMING PART OF GROUP YEARLY RENEWABLE
GROUP TERM TAKAFUL MASTER CERTIFICATE NUMBER
GTT00574: BANK PERTANIAN MALAYSIA BERHAD (AGRO BANK) - AGRO
MADANI**

FOR THE PERIOD OF 01/05/2018 TO 30/04/2019

It is hereby agreed that the changes are made to Clause 3 and Clause 9, under Second Schedule of the Master Certificate No: GTT00574 as follows:-

3. EFFECTIVE DATE OF INDIVIDUAL COVERAGE

- 3.1 Any Eligible Members shall be eligible to participate in this scheme on the Commencement Date of the Master Takaful Certificate provided that the Takaful Contributions are paid to the Company and the data required under Clause 6 is received by the Company on or before the Commencement Date of the Takaful Certificate or within the period mutually agreed between the Company and Master Takaful Certificate Holder.
- 3.2 Any Eligible Members who join during the Takaful Certificate Period or any renewals thereof (hereinafter referred to as New Eligible Members) shall be eligible to participate in this Scheme provided:
- i) The Master Takaful Certificate Holder shall within thirty (30) days from the date of their Eligibility submit to the Company all the particulars and declarations required under Clause 5 of this Schedule.
 - ii) The Takaful Contributions payable in respect of the Person(s) Covered shall be paid to the Company within ninety (90) days from the Commencement Date or Endorsement Date (billing issuance date) issued by the Company.
 - iii) The commencement of coverage for New Eligible Members, if accepted by the Company, shall be from the Eligible Date provided the Master Takaful Certificate Holder submits the data and the Takaful Contributions within the period stipulated above.

9. GRACE PERIOD

- 9.1. Upon receipt of the updated data at any time, the Company shall furnish to the Master Takaful Certificate Holder with the adjustment billing statements which comprise of the difference between the listing as per

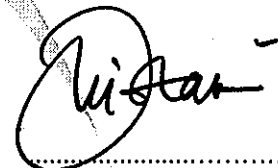
Company's record and the new updated listing given by the Master Takaful Certificate Holder. The Master Takaful Certificate Holder shall pay the Company within ninety (90) days from the Endorsement Date (billing issuance date) in the event of debit balance and alternatively, the Company shall refund any excess there from to the Master Takaful Certificate Holder or offset the excess against Takaful Contribution due as a result of future adjustments, if any.

- 9.2. Upon receipt of the renewal confirmation from the Master Takaful Certificate Holder, the Company shall furnish the Master Takaful Certificate Holder with the renewal billing statement, which comprise of the detail of Person(s) Covered from the Company's record at the Takaful Certificate Anniversary Date, and the total Takaful Contribution to be paid by the Master Takaful Certificate Holder. Such amount is to be paid within ninety (90) days from the Commencement Date.

Other terms and conditions remain unchanged.

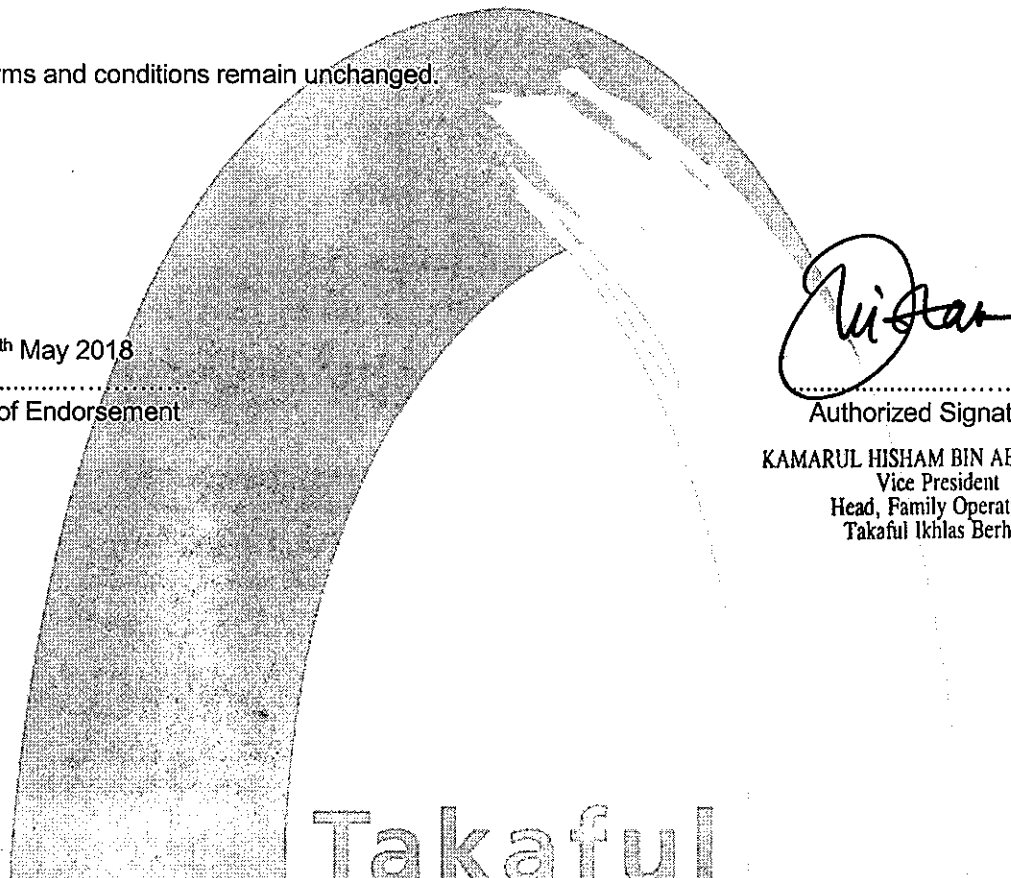
22th May 2018

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Date of Endorsement



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Authorized Signature

KAMARUL HISHAM BIN ABDUL HADI
Vice President
Head, Family Operations
Takaful Ikhlas Berhad

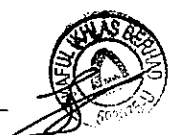


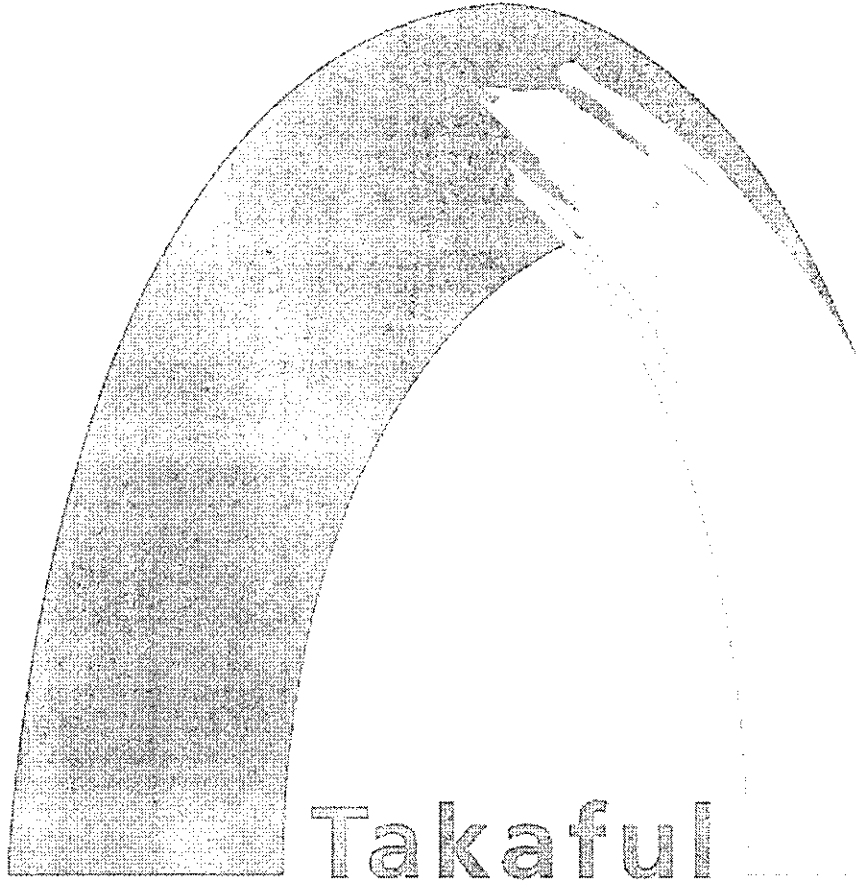
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FIRST SCHEDULE

TAKAFUL CERTIFICATE NO: GTT00574

Basic Takaful Certificate	Group Term Takaful																			
Commencement Date	01/05/2017																			
Takaful Certificate Period	01/05/2018 TO 30/04/2019																			
Master Takaful Certificate Holder	BANK PERTANIAN MALAYSIA BERHAD (AGRO BANK) - AGRO MADANI																			
Address	LEBOH PASAR BESAR PETI SURAT 10815 50726 KUALA LUMPUR																			
Person(s) Covered	All Eligible Members (as defined herein) who qualify to be Person(s) Covered under Clause 1.10 of Second Schedule																			
Basic Benefit	<table border="1"> <thead> <tr> <th rowspan="2">Benefits</th> <th colspan="3">Sum Covered (RM)</th> </tr> <tr> <th>Plan A</th> <th>Plan B</th> <th>Plan C</th> </tr> </thead> <tbody> <tr> <td>Death Benefit Due to Natural Causes</td> <td>25,000</td> <td>15,000</td> <td>5,000</td> </tr> </tbody> </table>	Benefits	Sum Covered (RM)			Plan A	Plan B	Plan C	Death Benefit Due to Natural Causes	25,000	15,000	5,000								
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Supplementary Benefits	<table border="1"> <thead> <tr> <th rowspan="2">Benefits</th> <th colspan="3">Sum Covered (RM)</th> </tr> <tr> <th>Plan A</th> <th>Plan B</th> <th>Plan C</th> </tr> </thead> <tbody> <tr> <td>TPD Benefit Due to Natural Causes</td> <td>25,000</td> <td>15,000</td> <td>5,000</td> </tr> <tr> <td>Accelerated Critical Illnesses</td> <td>10,000</td> <td>7,500</td> <td>2,500</td> </tr> <tr> <td>Immediate Death Expenses due to Natural Causes</td> <td>5,000</td> <td>3,000</td> <td>1,000</td> </tr> </tbody> </table>	Benefits	Sum Covered (RM)			Plan A	Plan B	Plan C	TPD Benefit Due to Natural Causes	25,000	15,000	5,000	Accelerated Critical Illnesses	10,000	7,500	2,500	Immediate Death Expenses due to Natural Causes	5,000	3,000	1,000
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Sum Covered	As per the sum covered stated in the Person(s) Covered Schedule of Benefit(s) (if applicable)																			
Eligibility	Date of Employment																			
Free Cover Limit	<table border="1"> <thead> <tr> <th>Age</th> <th>Total Basic Cover</th> </tr> </thead> <tbody> <tr> <td>Age 18-64</td> <td>The sum covered for each option.</td> </tr> <tr> <td>Age >64</td> <td>RM 0.00</td> </tr> </tbody> </table>	Age	Total Basic Cover	Age 18-64	The sum covered for each option.	Age >64	RM 0.00													
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Mode of Payment	Annual Takaful Contribution																			
Wakalah Fee	50% of the Takaful Contribution																			
Annual Takaful Contribution Rate	<table border="1"> <thead> <tr> <th>Plans</th> <th>Annual Rate (RM)</th> </tr> </thead> <tbody> <tr> <td>Plan A</td> <td>130.00</td> </tr> <tr> <td>Plan B</td> <td>85.00</td> </tr> <tr> <td>Plan C</td> <td>30.00</td> </tr> </tbody> </table>	Plans	Annual Rate (RM)	Plan A	130.00	Plan B	85.00	Plan C	30.00											
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Takaful Certificate Issue Date	22/05/2018																			





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