



# AGRO TAKAFUL FLEXI



**FLEXIBILITY  
TO LIVE YOUR LIFE  
TO THE FULLEST**

Tailor your protection according to  
your needs with Agro Takaful Flexi



SCAN QR CODE  
FOR MORE INFO



## YOUR KEY TO SECURING THE FUTURE FOR YOUR FAMILY

To your family, you are everything. We understand that securing their lives and future is crucial, regardless of any unexpected life events.

We are proud to introduce **Agro Takaful Flexi**, a comprehensive takaful plan that caters to your needs and financial diversity. This plan ensures your family receives comprehensive protection.



### PRODUCT UNIQUENESS



### COMPREHENSIVE COVERAGE

A wide coverage plan against death, Total and Permanent Disability (TPD), Critical Illness (CI) and other unforeseen events that may alter your life and finances.



### FLEXIBILITY

10 additional riders that can be added based on your needs and financial status.



### HIBAH

Leave a legacy for your loved ones to secure their future.



### SAVINGS

5 options for investment funds that you can choose from, for future usage. The return of the investment can become your savings if you choose to keep them.



### ACHIEVEMENT

Celebrate the educational achievements of your children with cash rewards.



### SHARIAH-COMPLIANT

A shariah-compliant financial planning tool which allows you to achieve your financial goals through shariah-compliant investments.



## PRODUCT BENEFITS

The choice is in your hand. Customise your coverage plan by adding any of the 10 additional riders as per your desired coverage needs.



## MEDICAL COVERAGE

- **myMedic** – cover your medical costs in the event of hospitalisation and surgery.
- **myHospital Cash** – receive daily cash allowance if you are admitted to the hospital.



## CRITICAL ILLNESS COVERAGE

- **myCritical Illness**
- **myMultipay Critical Illness**

Choose one of these riders for coverage against up to 48 types of critical illness.

Notes: 48 types of CI includes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, but this condition is not applicable for myMultiPay Critical Illness, myWaiver, myPayor and myPayor Plus.



## ACCIDENTAL COVERAGE

**myPA & myhram** – receive additional benefit in case of your death or TPD due to an accident.



## FUTURE SAVINGS

**mySaver** – increase your investment value in any of the following investment funds:

- myBalanced Fund
- myBlue Chips Fund
- myDividend Fund
- myEquity Index Fund
- myGrowth Fund



## CONTRIBUTION WAIVER

Your coverage will remain active until the end of the certificate term with **myWaiver** even when you are diagnosed with any of the 47 critical illness.

If you participate in the plan to cover your spouse or children, you do not have to worry about their coverage if you attach **myPayor** or **myPayor Plus** in the event of your death, TPD or CI.



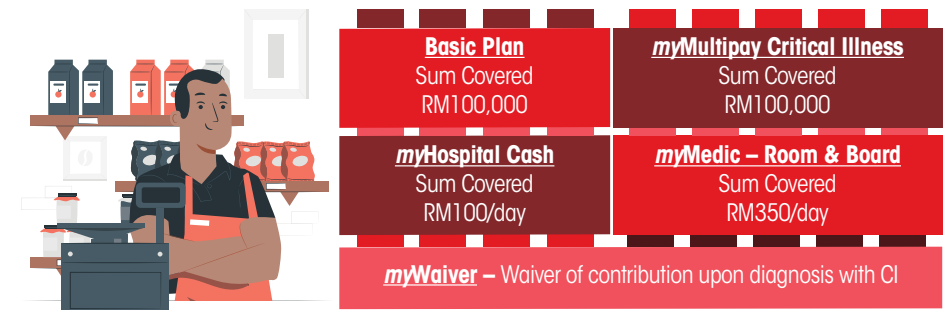
## HOW DOES THIS PLAN HELP REALISE YOUR FINANCIAL PLAN?

To understand this plan further, here are two scenarios for you to refer to.

### Protection Plan for Mr. Saufi

### SCENARIO 1

Mr. Saufi is a 35-year-old grocery store owner who has a family with two children. He wants a protection plan that can give him peace of mind. Mr. Saufi has participated in **Agro Takaful Flexi** with a contribution of **RM420 per month until he is 70 years old**.



## WHAT DOES THE PLAN COVER?

**DEATH (For any reason)** – His family (beneficiaries) will receive:

- RM10,000 as accelerated Death Expense Benefit in advance to cover the funeral expenses; and
- RM90,000 as the balance of the sum covered for them to live their life comfortably (“Hibah”).

**TOTAL AND PERMANENT DISABILITY** – He will receive RM100,000 as benefit which he can use to support his living expenses and pay for his treatment since he is no longer fit to work.

**HOSPITALISATION (Due to accident or illness)** – His hospital bill will be paid up to RM700,000 a year. He is eligible to stay in a room for RM350/day. At the same time, he will receive a daily cash benefit of RM100/day according to the admission period.

**CRITICAL ILLNESSES** – He will receive a lump sum of RM100,000 which he can use as:

- An income replacement if he can no longer work; or
- Pay for the medical treatments and equipment.

The future contribution will be waived and he can still enjoy the remaining benefit until certificate maturity at the age of 70.

**IF ALIVE UNTIL MATURITY (70 years old)** – If he is healthy until the age of 70, he will receive 100% of his remaining account value, if any.

The above scenario is for illustration purposes only.

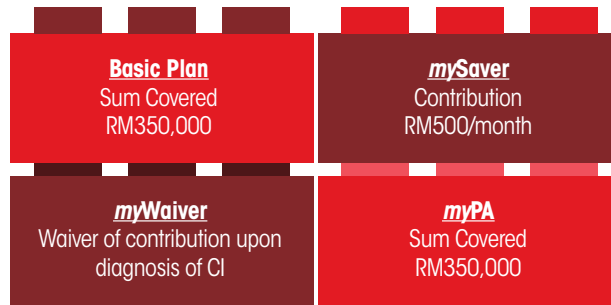


## HOW DOES THIS PLAN HELP REALISE YOUR FINANCIAL PLAN?

### Retirement Plan for Mr. Khalid

### SCENARIO 2

Mr. Khalid is a 35-year-old man who wants to retire at 60. He manages a farm himself. When retirement comes, Mr. Khalid wants to have protection and secure enough cash throughout his working life. He participated in **Agro Takaful Flexi** by contributing **RM662 per month until he is 60 years old**.



### WHAT DOES THE PLAN COVER?

**DEATH (For any reason)** – His family (beneficiaries) will receive:

- RM10,000 as Accelerated Death Expense Benefit in advance to cover the funeral expenses; and
- RM340,000 as the balance of the sum covered for them to live their life comfortably (“Hibah”).

**DEATH (Due to an accidental event)** – His family will receive additional benefit of RM350,000. Thus, the total benefit that his family will receive is RM700,000.

**DEATH (Due to an accidental event while travelling as a passenger in a public conveyance)** – His family will receive additional benefit of RM700,000. Thus, the total benefit that his family will receive is RM1,050,000.

**TOTAL AND PERMANENT DISABILITY** – He will receive RM350,000 as benefit which he can use to support his living expenses and pay for his treatment since he is no longer fit to work.

**CRITICAL ILLNESSES** – Future contributions will be waived and savings will continue to grow up to maturity.

**IF ALIVE UNTIL MATURITY (60 years old)** – If he is healthy until the age of 60, he will receive 100% of his remaining account value approximately RM263,750\* including the savings that he has contributed on a monthly basis upon the expiry of his certificate. He can use the money to enjoy his retirement.

\*The projected amount is based on 100% allocation to *myBalanced* Fund with 5% investment profit per annum. Please note the actual return might differ based on actual performance of the fund.

The above scenario is for illustration purposes only.



## BASIC PLAN FEATURES

<b>ENTRY AGE</b>	Person Covered’s age is from 14 days to 70 years old. If you are participating in this plan for your spouse or children, your age must be 19 years old and above.  Note: The age above is referring to Age Next Birthday (ANB).
<b>SUM COVERED</b>	Basic coverage for death and TPD: <ul style="list-style-type: none"> <li>• minimum: RM10,000</li> <li>• maximum: subject to underwriting</li> </ul> Note: Each additional rider has its own minimum and maximum sum covered too.
<b>COVERAGE TERM</b>	Choose to be covered up to age 25, 60, 70 or 80 years old.
<b>CONTRIBUTION PAYMENT TERM</b>	Monthly, quarterly, half-yearly or yearly.
<b>DEATH BENEFIT</b>	In the event of death during the coverage term, a lump sum amount equivalent to the following will be paid: <ul style="list-style-type: none"> <li>• the balance of basic sum covered after deducting Death Expense Benefit; and</li> <li>• the *total account value, if any.</li> </ul> Note: *Total account value refers to any balance in the Participant Account (PA) plus any balance in the Investment-linked Fund(s), if applicable.
<b>TPD BENEFIT</b>	In the event of TPD before the age of 70 on the next birthday and during the coverage term, you will receive a lump sum amount that is equivalent to: <ul style="list-style-type: none"> <li>• the basic sum covered; and</li> <li>• the total account value, if any.</li> </ul>



## BASIC PLAN FEATURES

<b>DEATH EXPENSE BENEFIT</b>	<p>In the event of death during the coverage term, a lump sum amount equivalent to the following will be paid, with no questions being asked:</p> <p>i. 10% of your basic sum covered; or</p> <p>ii. up to RM10,000.</p> <p>This benefit will be paid in advance and it will be accelerated from the basic sum covered.</p>															
<b>EDUCATION EXCELLENT REWARDS BENEFIT (for child cases only - compulsory to attach myPayor or myPayor Plus)</b>	<table border="1"> <thead> <tr> <th>Public Exams</th> <th>Min. requirement</th> <th>Reward per distinction<sup>3</sup></th> </tr> </thead> <tbody> <tr> <td>SPM/GCSE<sup>1</sup></td> <td>7A</td> <td>RM125</td> </tr> <tr> <td>STPM</td> <td>3A</td> <td>RM125</td> </tr> <tr> <td>STAM<sup>2</sup></td> <td>7 Mumtaz</td> <td>RM125</td> </tr> <tr> <td>A Level</td> <td>3A</td> <td>RM125</td> </tr> </tbody> </table> <p>Note:</p> <p><sup>1</sup>GCSE stands for General Certificate of Secondary Education, equivalent to SPM.</p> <p><sup>2</sup>STAM stands for Sijil Tinggi Agama Malaysia, equivalent to STPM; which is offered to Lower 6 students.</p> <p><sup>3</sup>Grade A refers to A-, A, and A+.</p> <p>The reward payout is subject to these conditions:</p> <p>i. The certificate must be in force at least 1 year before the child sits for the exam.</p> <p>ii. The contribution payment is up-to-date.</p> <p>iii. The reward for each exam is on a per-life basis.</p>	Public Exams	Min. requirement	Reward per distinction <sup>3</sup>	SPM/GCSE <sup>1</sup>	7A	RM125	STPM	3A	RM125	STAM <sup>2</sup>	7 Mumtaz	RM125	A Level	3A	RM125
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<b>MATURITY BENEFIT</b>	The total account value on the maturity date, if any, will be paid.															
<b>CONTRIBUTION</b>	<p>i. The contribution rates differ based on the sum covered amount, entry age, gender, and the smoking status of the person covered.</p> <p>ii. Extra contributions due to medical loading and/or occupation loading may be imposed subject to the underwriting decision.</p>															



## CHARGES AND FEES

FEE	DESCRIPTION
<b>Wakalah Fee</b>	<p>This is to manage your coverage. The fee is derived from your paid contribution minus the contribution allocation rate.</p> <p><i>Wakalah</i> refers to a contract where one party as the principal authorises another party to act on his/her behalf to perform certain tasks in matters that can be delegated. Under this plan, Takaful Malaysia have been authorised to manage your plan and in return, Takaful Malaysia will receive a <i>Wakalah</i> Fee for the services provided.</p>
<b>Service Charge</b>	<p>Applicable for basic coverage and riders:</p> <ul style="list-style-type: none"> <li>• RM5/month for a basic certificate and <i>myMedic</i></li> <li>• RM1/month for other additional riders (except <i>mySaver</i>)</li> </ul>
<b>Fund Management Charge (only for Investment-linked Funds)</b>	<p>Minimum: 1.0% of NAV per annum</p> <p>Maximum: 1.5% of NAV per annum</p> <p>Note: NAV refers to Net Asset Value.</p>
<b>Surrender Charge</b>	No Charges
<b>Partial Withdrawal Charge</b>	No Charges
<b>Fund Switching Charge</b>	No Charges



## IMPORTANT NOTES

- Takaful is a mutual assistance (Ta'awun) scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of *Tabarru'* (donation) into a pool fund, namely the Participant's Special Account, which will be used to assist each other. *Tabarru'* refers to donation, where under this plan, participants donate part of their contributions to help other participants. Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia") will invest and manage this fund on behalf of the participants with an investment strategy that complies with Shariah principles.
- You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this plan is the amount that you can afford.
- The principal amount and the investment profit arising from the Participant Account (PA) and Investment-linked Funds (if any) are not guaranteed and will be based on the actual fund performance.
- The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
- You are advised to make the contribution payment regularly to enjoy continuous coverage. Your certificate will lapse and no coverage will be provided when your balance in the PA and Investment linked Funds (if any) are exhausted.
- You may receive the total account value (if any) upon surrender or maturity, which may be less than the total amount of contribution that you have paid.
- Any revision of the fees and charges or contribution will be made on the certificate anniversary, and Takaful Malaysia will notify you by giving you thirty (30) days' advance notice.
- There is a free-look period of fifteen (15) calendar days from the delivery date of the e-Certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund of your contributions paid.
- The exclusions and limitations of the benefits highlighted are not exhaustive. Takaful Malaysia hereby disclaims any liability of whatever nature should you suffer losses merely by relying on the information contained herein.
- You may qualify for income tax relief under the Family Takaful (life), medical and education category. For the education category, you must attach *myPayor* or *myPayor Plus*. The tax relief is subject to the approval of the Inland Revenue Board of Malaysia.



## EXCLUSIONS

### DEATH

Takaful Malaysia will not be liable to pay any benefit under the certificate for death of the person covered due to suicide, while sane or insane, within the first (1) year from the Commencement Date or any Reinstatement Date, whichever is later.

### TOTAL AND PERMANENT DISABILITY (TPD)

Takaful Malaysia will not be liable to pay any benefit under the certificate for TPD of the person covered:

- i. that existed prior to or on the Commencement Date or any Reinstatement Date of the certificate whichever is later;
- ii. is directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any Pre-existing Condition where TPD occurring within the first twelve (12) months from the Commencement Date or any Reinstatement Date of the certificate, whichever is later; or
- iii. is resulting directly or indirectly from any of the following causes:
  - attempted suicide or self-inflicted injuries, while sane or insane;
  - aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognised airline or chartered service;
  - war (whether war be declared or not), revolution or any war like operation;
  - any violation of law by the person covered or any assault or felony as committed, attempted or provoked by him;
  - while under the influence of alcohol, narcotics, or mind altering substance or;
  - Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.

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**The exclusions and limitations stated above are not exhaustive and you should refer to the certificate wording for further information.**



## DISCLAIMER

- Visuals are for illustration purposes only.
- Agrobank is a full-fledged Islamic Bank since July 2015.
- Subject to terms and conditions and any changes from time to time.
- This brochure provides general information only. It is not a Takaful Contract.
- You are advised to refer to the marketing illustration, certificate wording and product disclosure sheet for detailed information regarding the important features, exclusions, terms and conditions of the plan for better understanding before participating in this plan.
- For more information, please contact the Agrobank Call Center at **1-300-88-2476** or visit [www.agrobank.com.my](http://www.agrobank.com.my) or visit any Agrobank branches nationwide.

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The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") brochure or contact Takaful Malaysia or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).