



# Income Replacement

**Protect your financial commitments in case of unexpected events.**

- You can make claims up to 3 times the rider sum covered if you are diagnosed with any one of the 47 covered critical illnesses.
- Receive a daily hospital cash benefit of up to RM300 per day if you are admitted to a hospital, including private hospitals.
- Your future contributions will be waived after you are diagnosed with any one of the 47 covered critical illnesses.



## Schedule of Benefits

Entry age is from 19 years to 60 years based on the age next birthday.

Plan	Bronze	Gold	Platinum
<b>Coverage until Age</b>	70 years	70 years	70 years
<b>Basic Sum Covered</b>	RM120,000	RM200,000	RM300,000
<b>Additional Benefits</b>			
<b>myMultipay Critical Illness -</b> Sum Covered (Additional coverage against 47 covered critical illnesses)	RM120,000	RM200,000	RM300,000
<b>myHospital Cash</b> (Receive daily cash if hospitalized)	RM100	RM200	RM300
<b>myWaiver</b> (Contribution waived if diagnosed with a covered critical illness)	Yes	Yes	Yes

*Note: The additional benefits above are suggestions only. You can customize the riders to your needs. Your contribution will vary based on the riders selected.*

## Schedule of Monthly Contributions

Entry Age	Male			Female		
	Bronze	Gold	Platinum	Bronze	Gold	Platinum
<b>20</b>	RM119	RM192	RM281	RM92	RM146	RM213
<b>30</b>	RM162	RM263	RM389	RM121	RM196	RM287
<b>40</b>	RM235	RM386	RM573	RM168	RM274	RM405
<b>50</b>	RM363	RM601	RM895	RM239	RM394	RM585

*Note: Contributions vary based on entry age, gender, and health status. The entry age above is based on the age next birthday and standard cases. Please consult the officer on duty to know your actual contribution.*

Please refer to the certificate and the Product Disclosure Sheet for further details of benefits, exclusions, terms and conditions of the product.

For important information, please scan the QR code below or contact



**1300 88 252 385**

**[www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my)**

Managed by: Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K) ("Takaful Malaysia") | 27<sup>th</sup> Floor, Annexe Block, Menara TakafulMalaysia No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur | Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. | Member of PIDM | 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)).