

TAKAFUL 3ASYCARE PRINCIPAL CERTIFICATE

FORM NO:

This is a Critical Illness plan which provides Takaful coverage up to the Maturity/Expiry Date as stated in the Certificate Information Page. Contribution will be made for a number of years as stated in the Certificate Information Page or upon termination of this Certificate, whichever occurs earlier.

BENEFITS

While the Certificate is in force, upon receipt of due proof and subject to the provisions within the Certificate, We shall provide the following benefits:

1. CRITICAL ILLNESS BENEFIT

In the event the Person Covered is diagnosed to be suffering from one of the Critical Illnesses as defined in the Schedule of Critical Illnesses, We will pay one hundred percent (100%) of the Basic Sum Covered.

2. SPECIAL CARE BENEFIT

We will pay an additional ten percent (10%) of the Basic Sum Covered if the Person Covered suffers from one of the Critical Illnesses as stated in the Schedule of Critical Illness. This benefit is only applicable to Person Covered who is a non-smoker as declared in the application form.

Once the Critical Illness Benefit and Special Care Benefit (if applicable) have been paid, and the certificate will terminate thereafter.

PROOF OF CRITICAL ILLNESS

The Person Covered must provide adequate medical evidence to Our satisfaction, at his/her own expense. Every diagnosis of any of the aforesaid Critical Illness must be supported by acceptable clinical, radiological, histological and laboratory evidence and confirmed by a registered Medical Practitioner. Though proof of the aforesaid Critical Illnesses may have been accepted by Us, We may request the Person Covered to allow himself/herself to be examined by Physicians nominated by Us.

EXCLUSIONS

This Certificate does not cover:

- a. Other than the first incidence of the Critical Illness;
- b. Pre-Existing Illness;
- c. Stroke for which the signs or symptoms first occurred within thirty (30) days following the Commencement Date of this Certificate;
- d. Heart Attack for which the signs or symptoms first occurred within sixty (60) days following the Commencement Date of this Certificate;
- e. Any illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, wilful misuse of alcohol and / or the taking of drugs otherwise than under the direction of a registered Medical Practitioner;
- f. Death which occurs within fourteen (14) days following the diagnosis and confirmation of the Critical Illness.

DEFINITIONS

FORM NO:

AGE shall mean the Age of Person Covered at his last birthday determined from the Commencement Date.

ASSESSMENT PERIOD shall mean the period during which We will assess a condition before deciding whether or not the condition qualifies as being Permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months provided all required evidence has been submitted.

BASIC SUM COVERED shall mean the amount of Takaful coverage of Zurich Takaful 3asyCare when it is issued as shown in the Certificate Information Page or as shown on Endorsement (as the case may be).

BILLING DATE shall mean the date where a periodic billing notification will be initiated. The first Billing Date is stated in Your Certificate Information Page.

CERTIFICATE shall mean the Certificate and Endorsement which may be attached to it.

CERTIFICATE YEAR shall mean the one (1) year period from and including the Commencement Date of Certificate, or the one (1) year period from the anniversary date of the Certificate.

COMMENCEMENT DATE shall mean the date where the benefits start covered under this Certificate.

CONDITIONAL HIBAH shall mean a conditional gift and in Takaful it shall mean a Takaful benefit payable by PRIA to the nominated recipient based on the terms and conditions attached to the Hibah proposal made by the Participant in the nomination form. The terms are Conditional attached to Hibah proposal because the PRIA shall pay the claim to the nominated recipient upon the occurrence of pre-agreed event agreeable between Participant and Us.

CONTRIBUTION shall mean the sum amount of the Contribution money made by the Participant to a dedicated Takaful pool for a Takaful coverage under this Certificate. The Contribution shall be made based on the chosen mode of Contribution in the currency and amount as stated in the Certificate Information Page or Endorsement issued by Us.

CRITICAL ILLNESS shall mean any of the illness defined in the Schedule of Critical Illness.

ENDORSEMENT shall mean an addendum to this Certificate that changes the original Certificate provisions subject to its term and conditions and approved by Us.

HIBAH shall mean a gift. In Takaful, contract of Hibah is also applicable in other transactions such as in surplus sharing and rectification of negligence, whereas Takaful benefit shall be given to the nominated recipient based on Conditional Hibah.

MATURITY/EXPIRY DATE shall mean the date as stated in the Certificate Information Page or as shown on Endorsement (as the case may be) which the coverage of the Person Covered under this Certificate shall cease if not terminated earlier in accordance with the provision thereof.

PARTICIPANT shall mean the person who owns this Certificate and can exercise all rights, privileges and options available under this Certificate subject to the Ownership provisions.

PERMANENT means expected to last throughout the lifetime of the Person Covered.

PERMANENT NEUROLOGICAL DEFICIT WITH PERSISTING CLINICAL SYMPTOMS means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Person Covered. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

PHYSICIAN OR MEDICAL PRACTITIONER shall mean a registered Medical Practitioner qualified and licensed to practice medicine and who, in rendering such treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice, but excluding a Physician or Medical Practitioner who is the Person Covered himself/herself, and the spouse or the immediate family member(s) of the Person Covered.

PARTICIPANT RISK INVESTMENT ACCOUNT (PRIA) shall mean the Participants' holding account where the Tabarru' shall be credited. All benefits, as specified in this Certificate shall be payable from this fund. If the aggregate PRIA is in deficit, We shall arrange for Qard. The Qard shall be repaid when the PRIA returns to surplus position and before any surplus is distributed.

PERSON COVERED shall mean the person described in the Certificate Information Page to whom the Owner of the Certificate has effect the coverage subject to a valid relationship between the two parties under the Islamic Financial Services Act 2013 and the Governing Law.

PRE-EXISTING ILLNESS shall be limited to illnesses which existed before the Commencement Date or effective date of change, whichever is later, and for which the Person Covered has reasonably knowledge of the Disabilities. A Person Covered is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

- (a) The Person Covered had received or is receiving treatment;
- (b) Medical advice, diagnosis, care or treatment has been recommended;
- (c) Clear and distinct signs or symptoms are or were evident;
- (d) Its existence would have been apparent to a reasonable person in the circumstances.

QARD shall mean an interest-free loan provided by Us in the event of deficit in the PRIA.

TABARRU' shall mean donation and in Takaful it shall take effect when a Participant contributes a sum amount of money to the PRIA based on the donation contract.

TAKAFUL shall mean an arrangement based on mutual assistance under which Takaful Participants agree to contribute to a common fund (PRIA) providing for mutual financial benefits payable to the Takaful Participants or their beneficiaries on the occurrence of pre-agreed events.

TAX shall mean any present or future, direct or indirect, tax, levy or duty, including consumption tax or any tax of similar nature, which is imposed on goods and services by government or tax authority.

WAKALAH shall mean a Shariah concept where an agent is appointed to undertake and manage transactions on another person's behalf. In this Takaful contract, it shall mean that We, Zurich Takaful Malaysia Berhad is appointed as a manager to manage the Takaful business on behalf of the Participant by charging an agreed Wakalah Fee. In the event of Our misconduct (ta'addi), negligence (taqsir), or breach of specified terms (mukhalafah al-shurut), We shall be liable and shall compensate for loss or damage including any actual cost suffered by the participant.

WAKALAH FEE shall mean the fee charged by Us as the Takaful Operator for managing the operations of the Takaful business.

WE, US AND OUR shall mean Zurich Takaful Malaysia Berhad.

YOU AND YOUR shall mean the owner of this Certificate.

Whenever the context is required in this Certificate, masculine form shall apply to feminine and singular term shall include the plural.

The English version shall prevail in the event of any dispute or ambiguity arising out of the translation to Bahasa Malaysia, if any.

SAMPLE

SCHEDULE OF CRITICAL ILLNESS

FORM NO:

1. HEART ATTACK – OF SPECIFIED SEVERITY

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- A history of typical chest pain;
- New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and
- Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I $> / = 0.5$ ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- a. Occurrence of an acute coronary syndrome including but not limited to unstable angina.
- b. A rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

2. STROKE – RESULTING IN PERMANENT NEUROLOGICAL DEFICIT WITH PERSISTING CLINICAL SYMPTOMS

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.

For the above definition, the following are not covered:

- a. Transient ischemic attacks
- b. Cerebral symptoms due to migraine
- c. Traumatic injury to brain tissue or blood vessels
- d. Vascular disease affecting the eye or optic nerve or vestibular functions.

GENERAL PROVISIONS

FORM NO:

THE CERTIFICATE

This Certificate is issued in consideration of the contribution made as specified in the Certificate Information Page and pursuant to:

- a) the answers provide by You and/or the Person Covered in Your application/proposal form or any subsequent questionnaires provide by Us on any matters relating to Your proposal and any disclosures made by You between the time of submission of Your application/ proposal and the time this contract is entered into ; and
- b) Medical reports and any other reports and questionnaires (collectively referred to as 'the material information').

Such material information shall form part of this Certificate of Takaful between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to such material information, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

If You are required by Us, before the Certificate is renewed or varied, to answer any questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Certificate, it is Your duty to take reasonable care not to make any misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information provided to Us in Your answers or in respect of any matter previously disclosed to Us in relation to the Certificate if such changes had taken place after You have submitted the application for renewal/variation but before the Certificate is renewed or varied.

INCONTESTABILITY AND MISREPRESENTATION

If this Certificate has been in-force during the lifetime of the Person Covered for more than two (2) years from the Commencement Date (as stated in the Certificate Information Page), this Certificate will not be contestable except for fraud.

In the event of fraud, We are at liberty to void the Certificate and the Total Contribution Made shall be returned to You, less any amount due to Us.

If this Certificate has been in-force during the lifetime of the Person Covered for two (2) years or less from the Commencement Date (as stated in the Certificate Information Page), We shall apply the remedies in Schedule 9 of the Islamic Financial Services Act 2013 accordingly in respect of the pre-contractual misrepresentation.

ALTERATIONS

The provisions of the Certificate cannot be waived or altered by Us except by an Endorsement to the Certificate and signed by Our authorized personnel with a three (3) months' notice period and an accompanying notification letter detailing the reason of change.

MODIFICATION

All statements made by the Participant or Person Covered in the application form or similar to it cannot be waived or modified except by an Endorsement to the Certificate and to be agreed and signed by Our authorized personnel.

NOTICE

Every notice or communication to Us shall be in writing and sent to Us. Any notices, requests, instructions or correspondences to be given by Us shall be sent by post, electronic means or any other methods deemed practicable to You and such communication shall be conclusively deemed to have been received by You.

AGE AND SEX

This Certificate is issued at the Age shown in the Certificate Information Page, which is the Person Covered's Age at last birthday. If the Age or sex was misstated in the application form, the benefits or contribution will be adjusted according to the Certificate which had been purchased based on the true Age or sex.

PROOF OF AGE

Where the Person Covered's Age has not been verified, We may require proof of Age of the Person Covered before the payment of benefits under this certificate.

DEDUCTION OF PROCEEDS

Any amount due to Us on this Certificate will be deducted by Us from any payment or proceeds under this Certificate at the time of settlement.

CURRENCY AND PLACE OF PAYMENT

All amounts that should be made either to Us or by Us will be in Malaysian Ringgit and at Our office shown in the Certificate Information Page or any channel which has been approved by Us.

NOMINATION

The Takaful benefit is passed to the intended recipient (beneficiary) via Conditional Hibah contract which is revocable and shall only take effect after the death of the Participant or after the death of the Person Covered and it is complete after Hibah recipient acknowledges receiving the Hibah. Conditional Hibah is to be completed by the Participant who has attained the age of eighteen (18) years, whereby the nominee(s) shall receive the Takaful benefits as a Hibah recipient (the beneficiary) and the Takaful proceeds under this contract shall be excluded from applicable inheritance law.

Participant may also appoint Wasi, who is an executor to manage the Takaful benefits. Thus, Wasi is not a beneficiary to the Takaful benefit. It is revocable and shall only take effect after the death of the Participant or after the death of the Person Covered and it is complete after Takaful Wasi acknowledges receiving it. Wasi should be a person who has attained the age of eighteen (18) years, whereby the Wasi shall distribute the Takaful benefits in accordance with nomination form or any relevant laws.

Payment of death benefit will be made in accordance to the Islamic Financial Services Act 2013.

TAX PROVISION

All Contribution and fee that should be made under this Certificate may be subject to Tax. If Tax is imposed, it will be stated in the invoice and Zurich Takaful Malaysia Berhad reserves the right to claim or collect the Tax from the Participant in addition to the Contribution and/or fees that should be made under this Certificate.

INFORMATION AND TERMS AND CONDITIONS RELATING TO INTERNATIONAL AUTOMATIC EXCHANGE OF INFORMATION FOR TAX PURPOSES AND CUSTOMER TAX COMPLIANCE

In connection with legal and regulatory requirements regarding the international exchange of information for tax purposes, including the U.S. Foreign Account Tax Compliance Act (FATCA) and laws and regulations related thereto, We are required to apply certain due diligence procedures to identify the tax residency or tax residencies of certain persons related to the Certificate. In order to comply with this obligation, the Participant and any person entitled to access the cash value, change the beneficiary or perform certain other actions with respect to the Certificate as described by law (together in this Clause, to be referred to as "Participant") must at Our request provide Us with an accurate self-certification regarding the jurisdiction or jurisdictions in which the Participant is a tax resident and, if applicable, respond to Our request for documentary evidence and a taxpayer identification number or equivalent as is requested under the relevant regulation.

In accordance with applicable law, We will periodically report certain information about Participants, including name and address, date of birth, place of birth and financial details relating to the Certificate to the appropriate tax authority/ies or other authority/ies designated by law.

If the Participant moves to another country and/or if the tax residency of any Participant changes or differs from the information provided in a self-certification of tax residency or in documentation provided in connection with the Certificate, the Participant providing that self-certification or documentation must give Us written notice prior to such change but no later than within 30 DAYS OR SUCH LESSER NUMBER OF DAYS AS REQUIRED BY LAW of such change.

Please note that should You move to another country You may no longer be eligible to make Contribution into Your Certificate or to make any investment decision relating to Your Certificate. The local laws and regulations of the jurisdiction of the country You reside into which You move may affect Our ability to continue to service Your Certificate in accordance with its terms and conditions. Therefore, We reserve all rights to take any steps that We deem appropriate, including the right to cancel or terminate the Certificate WITH IMMEDIATE EFFECT OR WITH A NOTICE PERIOD OF THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW.

If this Certificate is transferred/assigned to a new Participant or a new Participant is added to the Certificate, the original Participant must give Us prior written notice of such change to the Certificate. Each new or additional Participant must PROMPTLY OR WITH THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW respond to Our request for an accurate self-certification regarding the jurisdiction or jurisdictions in which the new/additional Participant is a tax resident, and respond to Our request for documentary evidence and a taxpayer identification number or equivalent. In addition to the actions described herein, failure to provide Us with such notice or provide Us the full requested information may impair the rights of the Participant under the Certificate or result in the termination of the Certificate.

We execute payments under the Certificate such as payments due to Maturity of the Certificate, partial or full surrender only to the Participant or beneficiary indicated in the relevant contractual document. These payments can only be made by wire transfer and to a bank account in the name of such Participant or beneficiary located in the same jurisdiction as the Participant's or, as applicable, the beneficiary's (tax) residency. An exception to these restrictions may be granted at Our sole discretion and after evaluation of the facts and circumstances. Under no circumstances We will execute any Certificate related cash payments to US residents.

At Our request and based upon an indication that the most recent self-certification or tax residency is required respectively may no longer be reliable or accurate, a Participant must PROMPTLY OR WITH THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW provide a new self-certification and other supporting documentation as requested by Us.

We reserve all rights to take any steps that We deem appropriate, including the right not to execute payment instructions until We have received all information and documentation to Our satisfaction, or to cancel the Certificate, WITH IMMEDIATE EFFECT OR WITH A NOTICE PERIOD OF THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW, in the event that We discover that a Participant and/or beneficiary provided an incorrect self-certification, that any other information or documentation provided in connection with identification and due diligence procedures is inaccurate or incomplete or a Participant did not provide Us with a self-certification or other information as requested by Us within the response time set out in Our request.

Failure to fully respond to Our request within the time period allowed may result in the reporting of information about the Participant to the appropriate tax authority or other authorities.

We do not provide any tax advice. Any information relating to applicable tax laws and regulations is of a general nature only. This Certificate is designed for Participants who are resident of Malaysia. If You decide to live outside of Malaysia after this Certificate has been issued, and if You have questions or wish to receive additional information with respect to any of the provisions set forth above We recommend You obtain independent advice.

We reject any responsibility or liability whatsoever for any adverse tax consequences that may arise in respect of Your Certificate and/ or any payments made under Your Certificate as a result of You changing the country of residency.

Your Takaful contract has been concluded based on the legal and regulatory requirements in-force and applicable at the time of conclusion. Should the mandatory legal and regulatory requirements applicable to this Certificate change, in particular if You change Your country of residency, and as a consequence We are not able to continue performing the contract without potential material adverse effect to Us, to meet the changed legal and regulatory requirements We are entitled to modify the contractual terms and conditions as We deem appropriate at Our own discretion and without Your consent, or to terminate the Certificate.

We will inform You whenever reasonably possible in advance about the changes in the contractual terms and conditions. In the case of termination of the Certificate, We will send You a termination notice and the contract will terminate in accordance with the termination notice.

We reject any responsibility or liability whatsoever for any cost incurred by, or liability imposed on, a Participant as a result of Our good faith efforts to comply with requirements regarding the identification, due diligence or reporting of information relating to Participant for tax purposes.

SANCTIONS

All financial transactions are subject to compliance with applicable trade or economic sanctions laws and regulations. We will not provide You with any services or benefits including but not limited to acceptance of Contribution made, claim payments and other reimbursements, if in doing so We violate applicable trade sanctions laws and regulations.

We may terminate the Certificate if We consider You or Your directors or officers as sanctioned persons, or You conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

GOVERNING LAW

This Certificate is issued under the laws of Malaysia and is subject to and governed by the laws prevailing in Malaysia.

FREE-LOOK PERIOD

You shall have the right to cancel the Certificate by giving written notice within fifteen (15) days after the delivery of this Certificate. Upon cancellation, We shall immediately return the total Contribution made, less any amount due to Us.

TERMINATION

This Policy shall automatically terminate upon any of the following events, whichever may occur first:

- a. On the death of the Person Covered; or
- b. If any Contribution on this Certificate remains outstanding at the end of the Contribution Grace Period; or
- c. Upon the Maturity Date / Expiry Date of this Certificate; or
- d. Upon full claim on diagnosis of Critical Illness; or
- e. When a written request for termination of this Certificate is submitted to Us.

The payment or acceptance of any Contribution hereunder subsequent to the termination of this Certificate shall not create any liability but We shall return any such contribution.

This Wakalah contract shall dissolve upon termination. However, We are entitled to the Wakalah Fee for the services rendered.

PARTICIPANT RISK INVESTMENT ACCOUNT (PRIA)

You agree that the Contribution will be allocated into the Participant Risk Investment Account (PRIA) as Tabarru', which will be used to pay the benefits to Participants upon occurrence of the events covered by their respective Certificates. You also agree to allow Us to deduct a Wakalah Fee upfront as further specified in ATTACHMENT 1.

We manage and invest the Tabarru' fund (PRIA) in accordance with Shariah principles approved by Our Shariah Committee. At the end of financial year, if there is a net surplus in PRIA, fifty percent (50%) of the surplus shall be paid to Us based on the contract of Ju'alah, and the remaining fifty percent (50%) of the surplus will be shared amongst the Participants as a Hibah from the PRIA, provided that the Participants have not incurred any claims and/or have not received any benefits payable under each type of cover in this Certificate whilst it is in force.

All benefits payable from PRIA are guaranteed. If there is insufficient balance in the PRIA to pay for the Takaful benefits to Participants, We will make good the balance in the PRIA under the principle of Qard (loan) provided that the insufficiency is not due to Our negligence. If the insufficiency of the PRIA is due to Our negligence, We will make an outright transfer for the insufficiency of the fund.

Financial Year means each 31st December of every year.

OWNERSHIP PROVISIONS

FORM NO:

OWNERSHIP

The owner of this Certificate is the Participant as shown on this Certificate Information Page unless subsequently changed. Only the Participant can, during the Person Covered's lifetime, exercise all rights, privileges and options provided under this Certificate subject to any assignee's and trustee's rights. In the event of Your death, such rights, privileges and options shall vest in the legal representative of the Participant if any.

THE NOMINEE

The nominee is as stated by You in the nomination form unless subsequently changed subject to Shariah provision by filing a written notice to Us.

CONTRIBUTION PROVISIONS

FORM NO:

CONTRIBUTION AND CURRENCY

All Contribution that should be made under this Certificate are to be made to Us on or before the due date in the currency and amount as stated on this Certificate Information Page or Endorsement which includes Contribution made by electronic means.

The Contribution amount is not guaranteed and is calculated based on the Person Covered's attained age at each Certificate anniversary. We shall have the right to change the rates at which Contributions shall be calculated, at the start of any Certificate Year, provided that we notify the Person Covered/Participant at least three (3) months in advance of the date such Contribution is due with accompanying notification letter detailing the reason of change.

CHANGE OF CONTRIBUTION FREQUENCY

Subject to Our minimum Contribution requirements, all requests for change in frequency of Contribution shall only take effect upon approval from Us. Contributions may be made annually, semi-annually, quarterly or monthly basis.

CONTRIBUTION GRACE PERIOD

The Billing Date will be the first (1st) of every month. You are given a Contribution Grace Period of fifty (50) days from the Billing Date to contribute the due Contribution. If You do not contribute Your due Contribution before end of the Contribution Grace Period, the Certificate will lapse. However, You may qualify for the surplus sharing from the PRIA during the financial year end in which Your Certificate lapsed.

COVERAGE GRACE PERIOD

You are given a Coverage Grace Period of thirty-one (31) days from the due date to be covered for the loss occurred subject to the provisions of the Certificate. During this period the Certificate will remain in-force.

WAKALAH FEE

The Wakalah Fee will be applied on the Contribution made. The fee structure is shown in the Schedule of Wakalah Fee (ATTACHMENT 1). The Wakalah Fee will be determined as a percentage of the Contribution.

TABARRU'

Tabarru' will be credited into the PRIA. The Tabarru' deduction for the benefit will be deducted based on the Contribution mode of the Certificate until the end of Certificate coverage term provided the due contribution is made.

The Tabarru' rates are not fixed and We reserve the right to revise the Tabarru' rates. We will give at least three (3) months' notice prior to renewal Tabarru' rates date with accompanying notification letter detailing the reason of change before implementing the revised Tabarru' rates.

ATTACHMENT 1

FORM NO:

Wakalah Fee and Tabarru'

The percentage of the Contribution allocated as Wakalah Fee and Tabarru' are as follows:

Certificate Year	Wakalah Fee as % of Contribution	Wakalah Fee as Per Certificate*	Tabarru'
1	30	RM30	70% of Contribution – RM30
2 to 6	20	RM30	80% of Contribution – RM30
7 and above	15	RM30	85% of Contribution – RM30

* Wakalah Fee as Per Certificate is based on annual mode Contribution

SURPLUS DISTRIBUTION

Distribution of Surplus in PRIA

Participants* : Fifty Percent (50%)
Us : Fifty Percent (50%)

*Only to those Participants that have not incurred any claim and/or not received any benefits payable under each type of cover under this Certificate whilst it is in-force.