

A-Life *Cancer360-i*

Description

A-Life *Cancer360-i* is a standalone Family Takaful plan which provides Early Stage Cancer and Cancer coverage up to age 80. Juvenile Lien is not applicable for this basic plan.

There are 6 coverage plans available with minimum sum covered of RM50,000 and maximum sum covered of RM300,000.

Features and Benefits

1. A-Life *Cancer360-i* covers Early Stage Cancer and Cancer.
2. Upon diagnosis of Cancer, A-Life *Cancer360-i* provides:
 - a. Cancer Benefit:
 - 100% of the sum covered shall be payable.
 - In the event that person covered is diagnosed to have suffered from Cancer within 12 months from the diagnosis date of Early Stage Cancer, the sum covered payable shall be subject to the deductions made for Early Stage Cancer Benefit and Recovery Reward (where applicable).
 - A-Life *Cancer360-i* shall terminate after the Cancer Benefit has been paid. All other benefits under this plan shall cease thereafter, with the exception to the Extended Recovery Income.
 - b. Extended Recovery Income:
 - Annual payment of 10% of the sum covered shall be payable for the next 5 year.
 - The first payment shall commence after 12 months from the date of diagnosis of the Cancer and the subsequent payments shall be made every 12 months thereafter for a total of 5 years.
 - No contributions shall be payable during this Extended Recovery Income payout and this benefit shall expire after the 5th annual payment payout.
3. Upon diagnosis of Early Stage Cancer as listed below, A-Life *Cancer360-i* provides:
 - a. Early Stage Cancer Benefit:
 - 30% of the sum covered shall be payable.
 - This benefit is claimable once and the amount payable shall reduce the sum covered of the Cancer Benefit.
 - b. Recovery Reward:
 - 10% of the sum covered shall be payable after 6 and 12 months respectively from the diagnosis date of Early Stage Cancer.
 - This benefit is claimable once and the amount payable shall reduce the sum covered of Cancer Benefit.
 - c. Power Reset:

The sum covered that has been reduced during the payout of Early Stage Cancer Benefit and Recovery Reward shall be restored to 100% after 12 months from the diagnosis date of Early Stage Cancer.

List of Early Stage Cancer covered under A-Life *Cancer360-i*:

- i) Carcinoma in situ
 - ii) Early Prostate Cancer
 - iii) Early Thyroid Cancer
 - iv) Early Bladder Cancer
 - v) Early Chronic Lymphocytic Leukemia
4. Upon death, a Compassionate Benefit which is equivalent to 10% of the sum covered or surrender value, whichever is higher shall be payable. However, in the event of death in the first 2 years due to non-accidental cause, total contributions paid without profit will be refunded.
 5. Upon maturity at age 80, 100% of the sum covered shall be payable.

Underwriting

1. Issue Age

Minimum Issue Age : 14 days old
Maximum Issue Age: 60 years old

2. Coverage Term

Up to age 80

3. Contribution Payment Term

Up to age 80

4. Sum Covered

Minimum Sum Covered: RM 50,000
Maximum Sum Covered: RM 300,000 per life per plan

Subject to Underwriting, the total sum covered of all critical illness plans per life is RM 5 million.

5. Occupation Class

1 to 4

6. Attachable Riders

- A-Plus *LifeCover-i*

Goods and Services Tax (GST)

GST will be chargeable at the prevailing rate on the contribution payable for the taxable riders of your certificate, if attached to your certificate.

A-Life *Cancer360-i*
Annual Contribution Rates
(per RM1,000 of Sum Covered)

Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
0	5.39	5.39	5.39	5.39					
1	5.39	5.39	5.39	5.39	31	14.30	16.76	17.20	23.80
2	5.43	5.43	6.16	6.16	32	15.18	17.80	18.13	24.95
3	5.43	5.43	6.16	6.16	33	16.06	18.83	19.05	26.09
4	5.50	5.50	6.38	6.38	34	16.94	19.87	19.98	27.24
5	5.50	5.50	6.38	6.38	35	17.82	20.90	20.90	28.38
6	5.50	5.50	6.38	6.38	36	18.77	22.22	21.91	29.94
7	5.68	5.68	6.56	6.56	37	19.71	23.54	22.92	31.50
8	5.74	5.74	6.86	6.86	38	20.66	24.86	23.94	33.07
9	6.01	6.01	7.17	7.17	39	21.60	26.18	24.95	34.63
10	6.27	6.27	7.48	7.48	40	22.55	27.50	25.96	36.19
11	6.60	6.60	7.94	7.94	41	23.87	29.48	27.37	38.08
12	6.93	6.93	8.40	8.40	42	25.19	31.46	28.78	39.97
13	7.26	7.26	8.87	8.87	43	26.51	33.44	30.18	41.87
14	7.59	7.59	9.33	9.33	44	27.83	35.42	31.59	43.76
15	7.70	7.70	9.79	9.79	45	29.15	37.40	33.00	45.65
16	8.14	8.34	9.86	10.65	46	31.46	40.48	34.74	47.85
17	8.40	8.76	9.92	11.51	47	33.77	43.56	36.48	50.05
18	8.65	9.17	9.99	12.36	48	36.08	46.64	38.21	52.25
19	8.87	9.59	10.05	13.22	49	38.39	49.72	39.95	54.45
20	9.13	10.01	10.12	14.08	50	40.70	52.80	41.69	56.65
21	9.61	10.49	10.76	14.83	51	44.00	57.09	44.20	59.73
22	10.10	10.98	11.40	15.58	52	47.30	61.38	46.71	62.81
23	10.58	11.46	12.03	16.32	53	50.60	65.67	49.21	65.89
24	11.07	11.95	12.67	17.07	54	53.90	69.96	51.72	68.97
25	11.55	12.43	13.31	17.82	55	57.20	74.25	54.23	72.05
26	11.92	13.09	13.90	18.79	56	62.26	80.63	58.34	77.22
27	12.30	13.75	14.50	19.76	57	67.32	87.01	62.46	82.39
28	12.67	14.41	15.09	20.72	58	72.38	93.39	66.57	87.56
29	13.05	15.07	15.69	21.69	59	77.44	99.77	70.69	92.73
30	13.42	15.73	16.28	22.66	60	82.50	106.15	74.80	97.90

Note: The contribution rates above are based on standard health for per thousand of sum covered. The sum covered available for this plan is from RM50,000 up to RM300,000, multiple of RM50,000).

A-Plus *LifeCover-i*

Description

A-Plus *LifeCover-i* is an optional contribution paying rider attachable to A-Life *Cancer360-i*. It covers death and Total and Permanent Disability (TPD). The sum covered of A-Plus *LifeCover-i* shall follow the sum covered of A-Life *Cancer360-i*.

Features and Benefits

1. A-Plus *LifeCover-i* provides death coverage up to age 80; while TPD coverage is up to age 65.

Underwriting

1. Issue Age

Minimum Issue Age : 14 days old
Maximum Issue Age: 60 years old

2. Coverage Term

Up to age 80

3. Contribution Payment Term

Up to age 80

Sum Covered (follow sum covered of A-Life *Cancer360-i*)

Minimum Sum Covered: RM 50,000
Maximum Sum Covered: RM 300,000

4. Occupation Class

1 to 4

5. Attachable Riders

- A-Plus *DisabilityCare-i*
- A-Plus *CriticalCover-i**

* *Contribution payable is subject to Goods and Services Tax (GST).*

Goods and Services Tax (GST)

GST will be chargeable at the prevailing rate on the contribution payable for the taxable riders of your certificate, if attached to your certificate.

A-Plus *LifeCover-i*
Annual Contribution Rates
(per RM1,000 Sum Covered)

Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
0	6.21	6.21	5.64	5.64					
1	6.26	6.26	5.68	5.68	31	11.52	13.59	11.20	13.23
2	6.30	6.30	5.73	5.73	32	11.89	14.08	11.59	13.69
3	6.35	6.35	5.77	5.77	33	12.26	14.56	11.98	14.15
4	6.39	6.39	5.82	5.82	34	12.63	15.04	12.37	14.61
5	6.44	6.44	5.87	5.87	35	13.00	15.53	12.77	15.07
6	6.51	6.51	5.93	5.93	36	13.46	16.08	13.06	15.62
7	6.58	6.58	6.00	6.00	37	13.92	16.63	13.36	16.17
8	6.65	6.65	6.07	6.07	38	14.38	17.18	13.66	16.72
9	6.72	6.72	6.14	6.14	39	14.84	17.73	13.96	17.27
10	6.79	6.79	6.21	6.21	40	15.30	18.29	14.26	17.83
11	6.90	6.90	6.33	6.33	41	15.89	19.02	14.97	18.52
12	7.02	7.02	6.44	6.44	42	16.49	19.76	15.69	19.21
13	7.14	7.14	6.56	6.56	43	17.09	20.49	16.40	19.90
14	7.26	7.26	6.67	6.67	44	17.69	21.23	17.11	20.59
15	7.37	7.37	6.79	6.79	45	18.29	21.97	17.83	21.28
16	7.96	8.19	7.37	7.59	46	19.04	22.91	18.54	22.15
17	8.00	8.56	7.43	7.94	47	19.80	23.85	19.25	23.02
18	8.10	8.92	7.52	8.28	48	20.56	24.79	19.96	23.90
19	8.19	9.29	7.61	8.63	49	21.32	25.74	20.68	24.77
20	8.28	9.66	7.71	8.97	50	22.08	26.68	21.39	25.65
21	8.53	9.98	7.98	9.32	51	23.12	28.64	22.38	26.84
22	8.79	10.30	8.26	9.66	52	24.15	30.59	23.37	28.04
23	9.04	10.63	8.53	10.01	53	25.19	32.55	24.36	29.23
24	9.29	10.95	8.81	10.35	54	26.22	34.50	25.35	30.43
25	9.55	11.27	9.09	10.70	55	27.26	36.46	26.34	31.63
26	9.87	11.64	9.43	11.11	56	28.75	38.50	27.83	33.44
27	10.19	12.01	9.78	11.52	57	30.25	40.55	29.33	35.26
28	10.51	12.37	10.12	11.94	58	31.74	42.60	30.82	37.08
29	10.83	12.74	10.47	12.35	59	33.24	44.64	32.32	38.89
30	11.16	13.11	10.81	12.77	60	34.73	46.69	33.81	40.71

Note: The contribution rates above are based on standard health for per thousand of sum covered. The sum covered available for this plan is from RM50,000 up to RM300,000, multiple of RM50,000).

Size Discount

Sum Covered (RM)	Size Discount
50,000	-0.81
100,000	-1.61
150,000	-1.61
200,000	-1.61
250,000	-1.61
300,000	-1.61

A-Plus *CriticalCover-i*

Description

A-Plus *CriticalCover-i* is an optional contribution paying rider attachable to A-Plus *LifeCover-i*. The sum covered of A-Plus *CriticalCover-i* shall follow the sum covered of A-Plus *LifeCover-i*.

This rider covers 36 critical illnesses and any claim paid under this rider shall reduce the sum covered of A-Plus *LifeCover-i*.

Features and Benefits

1. 100% of the rider sum covered is payable upon diagnosis of any of the covered critical illnesses, (except for Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease).
2. For Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease, 10% of the rider sum covered or RM 25,000, whichever is lower shall be payable. This benefit is only payable once and it shall reduce the rider sum covered for any subsequent critical illness claim.
3. Any benefit payable under A-Plus *CriticalCover-i* shall reduce the sum covered of A-Plus *LifeCover-i* by the amount of benefit paid.
4. List of critical illnesses covered under A-Plus *CriticalCover-i*:

Stroke	Surgery to Aorta	Motor Neuron Disease
Cancer	Chronic Aplastic Anemia	Parkinson's Disease
Heart Attack	Major Organ / Bone Marrow Transplant	Terminal Illness
End Stage Liver Failure	Blindness / Total Loss of Sight	Encephalitis
End Stage Lung Disease	Loss of Speech	Benign Brain Tumour
End Stage Kidney Failure	Coma	Major Head Trauma
Primary Pulmonary Arterial Hypertension	Deafness / Total Loss of Hearing	Bacterial Meningitis
Coronary Artery By-Pass Surgery	Major Burns	Medullary Cystic Disease
Other Serious Coronary Artery Disease	Multiple Sclerosis	Brain Surgery
Heart Valve Surgery	Paralysis / Paraplegia	Loss of Independent Existence
Fulminant Viral Hepatitis	Muscular Dystrophy	Severe Cardiomyopathy
Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease*	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	HIV Due to Blood Transfusion

**10% of the rider sum covered or RM 25,000, whichever is lower shall be payable.*

5. There is no surrender value, paid-up value or maturity value.

Underwriting

1. Issue Age

Minimum Issue Age : 14 days old
Maximum Issue Age: 60 years old

2. Coverage Term

Up to age 80

3. Contribution Payment Term

Up to age 80

Sum Covered (follow sum covered of A-Plus *LifeCover-i*)

Minimum Sum Covered: RM 50,000 (1 unit)

Maximum Sum Covered: RM 300,000 (6 units) per life per plan

Total sum covered of all critical illness plans per life is RM 5 million.

4. Occupation Class

1 to 4

Goods and Services Tax (GST)

GST will be chargeable at the prevailing rate on the contribution payable for the taxable riders of your certificate, if attached to your certificate.

A-Plus *CriticalCover-i*
Annual Contribution Rates (inclusive of GST)
(per RM1,000 of Sum Covered)

Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
0	1.46	1.46	2.08	2.08					
1	1.54	1.54	2.10	2.10	31	5.85	7.05	5.44	6.60
2	1.61	1.61	2.12	2.12	32	6.22	7.50	5.76	7.00
3	1.69	1.69	2.14	2.14	33	6.58	7.97	6.07	7.39
4	1.76	1.76	2.17	2.17	34	6.95	8.44	6.39	7.78
5	1.83	1.83	2.19	2.19	35	7.31	8.90	6.71	8.17
6	1.88	1.88	2.25	2.25	36	7.90	9.58	7.39	9.15
7	1.93	1.93	2.29	2.29	37	8.48	10.26	8.07	10.12
8	1.97	1.97	2.34	2.34	38	9.07	10.95	8.76	11.10
9	2.02	2.02	2.39	2.39	39	9.66	11.63	9.43	12.07
10	2.08	2.08	2.44	2.44	40	10.24	12.32	10.12	13.05
11	2.14	2.14	2.51	2.51	41	11.05	13.31	11.07	14.05
12	2.22	2.22	2.59	2.59	42	11.85	14.31	12.02	15.04
13	2.29	2.29	2.66	2.66	43	12.66	15.31	12.97	16.04
14	2.36	2.36	2.73	2.73	44	13.46	16.31	13.92	17.04
15	2.44	2.44	2.81	2.81	45	14.27	17.31	14.87	18.04
16	2.57	2.70	2.90	3.05	46	15.12	18.38	15.19	18.43
17	2.68	2.98	3.00	3.30	47	15.97	19.45	15.51	18.83
18	2.81	3.24	3.10	3.54	48	16.82	20.53	15.83	19.21
19	2.93	3.51	3.19	3.78	49	17.68	21.60	16.14	19.60
20	3.05	3.78	3.30	4.03	50	18.53	22.67	16.46	19.99
21	3.22	3.98	3.43	4.20	51	19.45	24.43	17.57	21.36
22	3.39	4.17	3.58	4.37	52	20.38	26.18	18.70	22.73
23	3.56	4.37	3.73	4.54	53	21.31	27.94	19.82	24.08
24	3.73	4.56	3.88	4.71	54	22.24	29.69	20.95	25.45
25	3.90	4.76	4.03	4.88	55	23.16	31.45	22.07	26.82
26	4.22	5.12	4.24	5.14	56	24.31	33.01	23.60	28.69
27	4.54	5.49	4.46	5.42	57	25.45	34.57	25.13	30.57
28	4.85	5.85	4.69	5.68	58	26.60	36.14	26.67	32.45
29	5.17	6.22	4.90	5.95	59	27.74	37.69	28.21	34.32
30	5.49	6.58	5.12	6.22	60	28.90	39.25	29.74	36.21

Note: The contribution rates above are based on standard health for per thousand of sum covered. The sum covered available for this plan is from RM50,000 up to RM300,000, multiple of RM50,000).

Note: The contribution indicated includes Goods and Services Tax (GST) of 6%.

Important: This E-ratebook only serves as a product summary. Please refer to the Product Illustration, Product Disclosure Sheet and Takaful certificate for further details.