

i-Great Jannah



Jannah is the literal term meaning **Garden** or **Heaven**

We all aspire to be amongst those who enter Jannah

To have the peace of mind in ensuring those we leave behind are taken care off with the right amount of coverage needs:

1 Hibah for the family - to ensure family survival and able to maintain current lifestyle and expenses

100% Hibah



2 Debt Repayment - to ensure that our family does not have to struggle to pay the debt we left behind

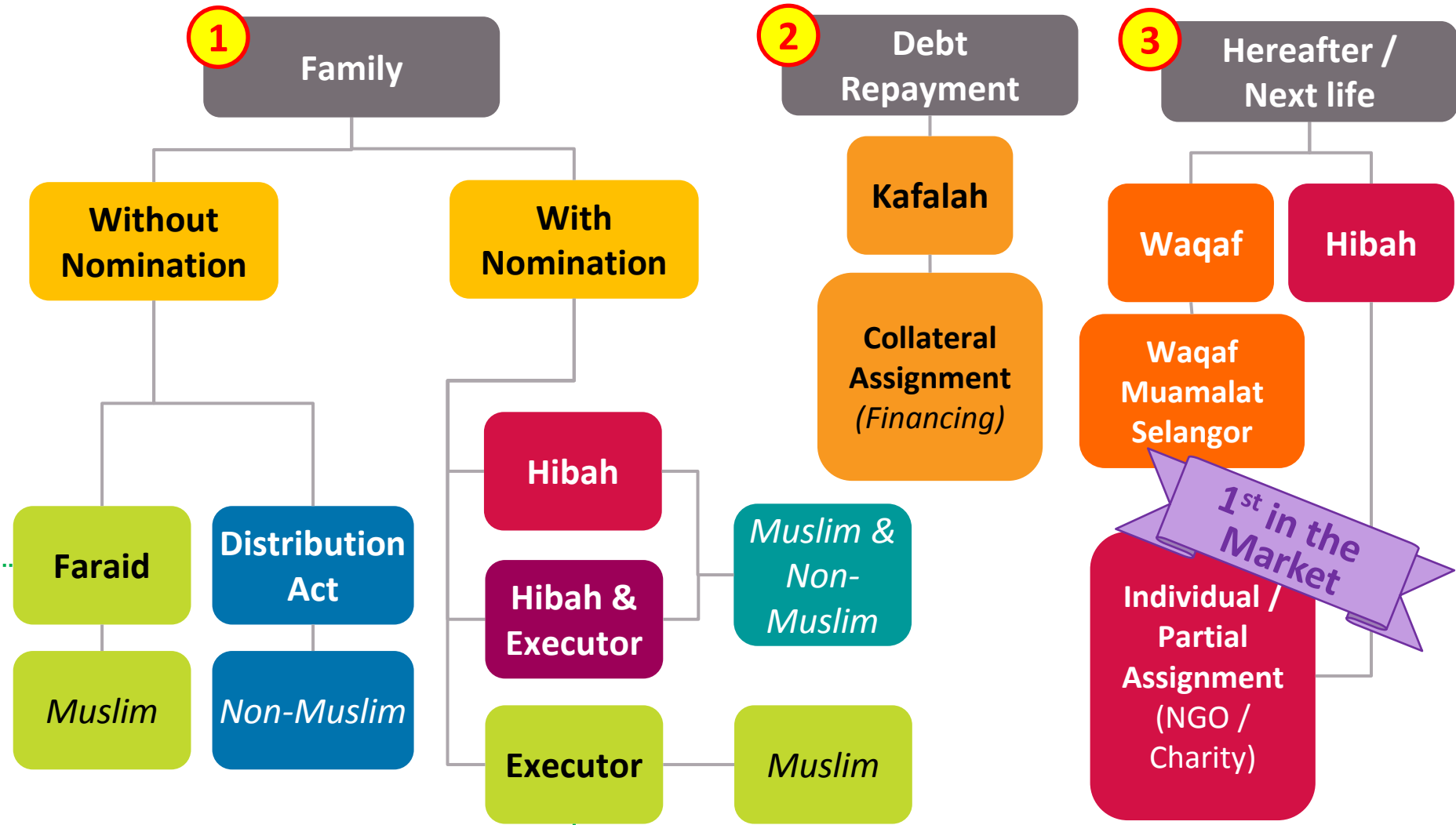
3 Hibah for Charity - **1st in the Market** percentage of the Takaful Benefit to charitable bodies / organisations (Shariah compliant) of your choice

100% Hibah



#HibahDemiJannah

DISTRIBUTION OF TAKAFUL BENEFIT: ASSIGNMENT & NOMINATION



#HibahDemiJannah

Hibah refers to Hibah on both Sum Covered and PIA portion

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i-GREAT JANNAH

EXAMPLES

1 Hibah for the family - to ensure family survival and able to maintain current lifestyle and expenses

100% Hibah



Male 35 years old, Non-Smoker
Annual Income: RM 50,000
Coverage Need: RM 500,000

**Needs 1st,
Affordability 2nd**

- Azhar**
- **Monthly Budget < RM 200:** 5P10 or 10P10
 - **Monthly Budget < RM 250:** 10P15 or 15P15
 - **Monthly Budget < RM 300:** 10P20 or 20P20

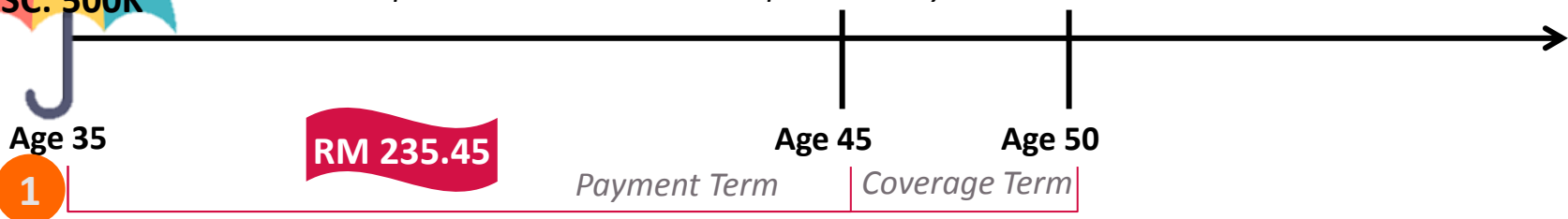
Coverage Term	Payment Option (P) (RM Monthly)			
	5 Pay	10 Pay	20 Pay	Full Pay
10	191.70	162.10		
15	365.85	235.45		212.10
20	575.00	285.85	263.35	

Azhar chose 10P15 according to his budget

Successfully participated in his 1st i-GREAT JANNAH Certificate



Hibah 100% of the Takaful Benefit to his wife as income replacement in the event he passes away



Total Coverage	RM 500,000
Total Contribution	RM 235.45 monthly

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Terms and Conditions apply.

INCREASE COVERAGE

**Needs 1st,
Affordability 2nd**



3 Years Later

NEW NML of RM 1.5M



Male 38 years old, Non-Smoker
Annual Income: RM 100,000
Coverage Need: RM 1,000,000
Net Coverage: RM 500,000

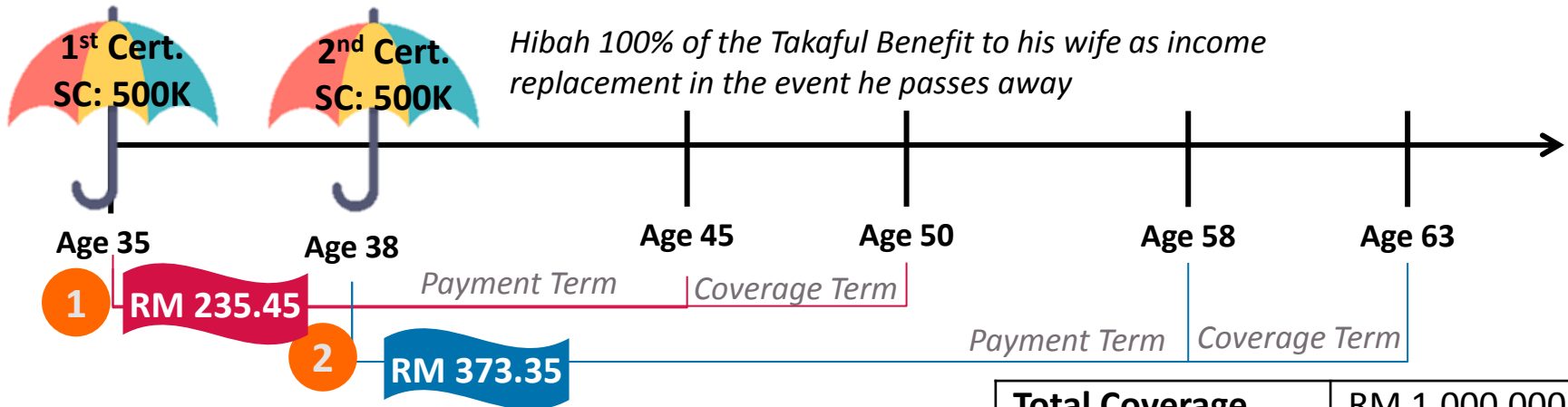
Azhar

- **Monthly Budget < RM 200:** 5P5 or 10P10
- **Monthly Budget < RM 300:** 5P10, 10P15, 15P15, 20P20
- **Monthly Budget < RM 400:** 10P20, 20P25, 25P25

Coverage Term	Payment Option (P) (RM Monthly)			
	5 Pay	10 Pay	20 Pay	Full Pay
5	149.60			
10	224.20	182.10		
15	450.45	242.10		230.00
20	672.95	334.60	279.60	
25	978.35	486.25	373.35	352.50
30	1,382.10	687.10	527.95	425.45
40	2,649.60	1,317.10	1,043.35	569.20
50	4,629.60	2,301.25	1,822.50	795.45

Azhar chose 20P25 according to his budget

Successfully participated in his 2nd i-GREAT JANNAH Certificate



Total Coverage	RM 1,000,000
Total Contribution	RM 608.80 monthly

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2 Debt Repayment - to ensure that our family does not have to struggle to pay the debt we left behind

Types of Financing


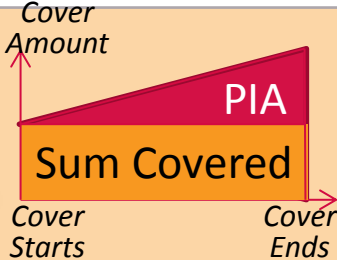

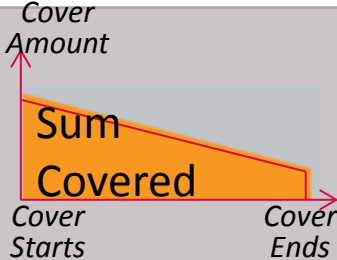





Other Financing



Financing Coverage

Mortgage Reducing Term Takaful (MRTT)
 Hire Purchase Reducing Term Takaful (HPRTT)
 Credit Term Takaful (CTT) & Others


Product	i-Great Jannah	Financing Coverage
Contribution	Regular / Limited Pay Level Contribution	Single Contribution
Coverage Type	Level Sum Covered & Balance in PIA  	Reducing Sum Covered  
Coverage	<ul style="list-style-type: none"> • Death • TPD • Accidental Death  • Optional Critical Illness  • Maturity Benefit  	<ul style="list-style-type: none"> • Death • TPD

3 Hibah for Charity – allocate a percentage of the Takaful Benefit to charitable bodies /organisations (Shariah compliant) of your choice



Mr. Awal Male 35,
 Non-Smoker, Breadwinner
 Monthly Income: RM 15,000
 Annual Income: RM 180,000
 Payment Term: 10 years
Coverage Need: RM 1.8M
Monthly Budget < RM 650



Product (Term)	 i-Great Jannah (10P10)	i-Great Jannah (10P20)	i-Great Jannah (10P30)	i-Great Jannah (10P40)
Monthly Contribution (RM)	648.35	628.85	625.20	618.35
Sum Covered (RM)	2M	1.1M	550K	250K
Distribution of Takaful Benefit	Income Replacement 1.8M, Extra 200K	Income Replacement 1.1M, Insufficient 700K	Income Replacement 550K, Insufficient 1.25M	Income Replacement 250K, Insufficient 1.55M
	Hibah to wife: 90% Hibah to Charity: 10%	Hibah to wife: 100%	Hibah to wife: 100%	Hibah to wife: 100%

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