

NOTICE / NOTIS

CHANGE OF NAME / *PENUKARAN NAMA*

Please be informed that we have changed our Company name to **Sun Life Malaysia Takaful Berhad** with effect from 19 August 2013.

*Sila maklum bahawa kami telah menukar nama Syarikat kami ke **Sun Life Malaysia Takaful Berhad** berkuatkuasa 19 Ogos 2013.*

ENDORSEMENT

Endorsement No. : 001/2011
Effective Date : 21 March 2011

THE GENERAL PROVISIONS

2. Eligibility

Clause 2.1

A Master Contract Holder's Financing Customer shall, provided that such a person is at least Eighteen (18) years old and not more than Sixty (60) years old at his last birthday, be eligible to apply to participate in this Takaful Plan under this Master Contract.

3. Participation

Clause 3.3

The entire Takaful Benefits shall be payable to the Master Contract Holder. The Master Contract Holder will firstly apply the Takaful Benefits to pay for any amount owed by the Person Covered to the Master Contract Holder. The Master Contract Holder will pay the Takaful Benefits in excess of the amount owed to the Person Covered, if living; otherwise to the estate of the Person Covered.

6. Death Benefit Exclusion

Clause 6.1

Notwithstanding the provision above, the Takaful Benefit shall not be payable in respect of the death of a Person Covered that is due to or arises from suicide (whether committed while sane or insane) or any Pre-Existing Conditions which occurs within One (1) year from the commencement of the Takaful coverage for such Person Covered; the cash value (determined in accordance with the formula prescribed in Appendix II to this Master Contract) as at the date of death shall be paid in such event.

9. Total and Permanent Disability Exclusions

Clause 9.1

Notwithstanding the provisions above, no Takaful Benefit shall be payable for any Total and Permanent Disability caused or accelerated by (whether directly, indirectly, wholly or partly):

- (a) any Pre-Existing Conditions within One (1) year from the commencement of the Takaful coverage;
- (b) any strike, riot, civil commotion, rebellion, war (whether declared or not);
- (c) any entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;

- (d) being under the influence of intoxicating liquor or any narcotic or drug;
- (e) any:
 - (i) attempted suicide;
 - (ii) self-inflicted injury; or
 - (iii) self-inflicted illness;whether attempted or inflicted while sane or insane;
- (f) any involvement in a breach of law or membership of an illegal organisation; or
- (g) any Acquired Immune Deficiency Syndrome (AIDS) or related complexes or conditions.

29. Definitions

Clause 29.1

- (a) Pre-Existing Condition means any injury, illness, condition or symptom that existed during the One (1) year prior to the date of the disbursement letter:
 - (i) for which treatment, medication, advice, or diagnosis has been sought or received; or
 - (ii) for which an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health, or
 - (iii) for which the Person Covered knew existed, whether or not treatment, or medication, or advice, or diagnosis was sought or received.

Appendix I, III and IV are updated as per Attachment A, B and C to this endorsement.

This Endorsement shall form part of the contract for the above contract. All other terms and conditions of this contract shall remain unchanged.

Attachment A: Schedule of Reducing Sum Covered
Attachment B: Schedule of Contribution Rate and Wakalah Fee
Attachment C: Schedule of Cash Value

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
1	833.33	916.67	958.33	972.22	979.17	983.33	986.11	988.10	989.58	990.74	991.67	992.42	993.06	993.59	994.05	994.44	994.79	995.10	995.37	995.61	995.83
2	666.67	833.33	916.67	944.44	958.33	966.67	972.22	976.19	979.17	981.48	983.33	984.85	986.11	987.18	988.10	988.89	989.58	990.20	990.74	991.23	991.67
3	500.00	750.00	875.00	916.67	937.50	950.00	958.33	964.29	968.75	972.22	975.00	977.27	979.17	980.77	982.14	983.33	984.38	985.29	986.11	986.84	987.50
4	333.33	666.67	833.33	888.89	916.67	933.33	944.44	952.38	958.33	962.96	966.67	969.70	972.22	974.36	976.19	977.78	979.17	980.39	981.48	982.46	983.33
5	166.67	583.33	791.67	861.11	895.83	916.67	930.56	940.48	947.92	953.70	958.33	962.12	965.28	967.95	970.24	972.22	973.96	975.49	976.85	978.07	979.17
6		500.00	750.00	833.33	875.00	900.00	916.67	928.57	937.50	944.44	950.00	954.55	958.33	961.54	964.29	966.67	968.75	970.59	972.22	973.68	975.00
7		416.67	708.33	805.56	854.17	883.33	902.78	916.67	927.08	935.19	941.67	946.97	951.39	955.13	958.33	961.11	963.54	965.69	967.59	969.30	970.83
8		333.33	666.67	777.78	833.33	866.67	888.89	904.76	916.67	925.93	933.33	939.39	944.44	948.72	952.38	955.56	958.33	960.78	962.96	964.91	966.67
9		250.00	625.00	750.00	812.50	850.00	875.00	892.86	906.25	916.67	925.00	931.82	937.50	942.31	946.43	950.00	953.13	955.88	958.33	960.53	962.50
10		166.67	583.33	722.22	791.67	833.33	861.11	880.95	895.83	907.41	916.67	924.24	930.56	935.90	940.48	944.44	947.92	950.98	953.70	956.14	958.33
11		83.33	541.67	694.44	770.83	816.67	847.22	869.05	885.42	898.15	908.33	916.67	923.61	929.49	934.52	938.89	942.71	946.08	949.07	951.75	954.17
12			500.00	666.67	750.00	800.00	833.33	857.14	875.00	888.89	900.00	909.09	916.67	923.08	928.57	933.33	937.50	941.18	944.44	947.37	950.00
13			458.33	638.89	729.17	783.33	819.44	845.24	864.58	879.63	891.67	901.52	909.72	916.67	922.62	927.78	932.29	936.27	939.81	942.98	945.83
14			416.67	611.11	708.33	766.67	805.56	833.33	854.17	870.37	883.33	893.94	902.78	910.26	916.67	922.22	927.08	931.37	935.19	938.60	941.67
15			375.00	583.33	687.50	750.00	791.67	821.43	843.75	861.11	875.00	886.36	895.83	903.85	910.71	916.67	921.88	926.47	930.56	934.21	937.50
16			333.33	555.56	666.67	733.33	777.78	809.52	833.33	851.85	866.67	878.79	888.89	897.44	904.76	911.11	916.67	921.57	925.93	929.82	933.33
17			291.67	527.78	645.83	716.67	763.89	797.62	822.92	842.59	858.33	871.21	881.94	891.03	898.81	905.56	911.46	916.67	921.30	925.44	929.17
18			250.00	500.00	625.00	700.00	750.00	785.71	812.50	833.33	850.00	863.64	875.00	884.62	892.86	900.00	906.25	911.76	916.67	921.05	925.00
19			208.33	472.22	604.17	683.33	736.11	773.81	802.08	824.07	841.67	856.06	868.06	878.21	886.90	894.44	901.04	906.86	912.04	916.67	920.83
20			166.67	444.44	583.33	666.67	722.22	761.90	791.67	814.81	833.33	848.48	861.11	871.79	880.95	888.89	895.83	901.96	907.41	912.28	916.67
21			125.00	416.67	562.50	650.00	708.33	750.00	781.25	805.56	825.00	840.91	854.17	865.38	875.00	883.33	890.63	897.06	902.78	907.89	912.50
22			83.33	388.89	541.67	633.33	694.44	738.10	770.83	796.30	816.67	833.33	847.22	858.97	869.05	877.78	885.42	892.16	898.15	903.51	908.33
23			41.67	361.11	520.83	616.67	680.56	726.19	760.42	787.04	808.33	825.76	840.28	852.56	863.10	872.22	880.21	887.25	893.52	899.12	904.17
24				333.33	500.00	600.00	666.67	714.29	750.00	777.78	800.00	818.18	833.33	846.15	857.14	866.67	875.00	882.35	888.89	894.74	900.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
25				305.56	479.17	583.33	652.78	702.38	739.58	768.52	791.67	810.61	826.39	839.74	851.19	861.11	869.79	877.45	884.26	890.35	895.83
26				277.78	458.33	566.67	638.89	690.48	729.17	759.26	783.33	803.03	819.44	833.33	845.24	855.56	864.58	872.55	879.63	885.96	891.67
27				250.00	437.50	550.00	625.00	678.57	718.75	750.00	775.00	795.45	812.50	826.92	839.29	850.00	859.38	867.65	875.00	881.58	887.50
28				222.22	416.67	533.33	611.11	666.67	708.33	740.74	766.67	787.88	805.56	820.51	833.33	844.44	854.17	862.75	870.37	877.19	883.33
29				194.44	395.83	516.67	597.22	654.76	697.92	731.48	758.33	780.30	798.61	814.10	827.38	838.89	848.96	857.84	865.74	872.81	879.17
30				166.67	375.00	500.00	583.33	642.86	687.50	722.22	750.00	772.73	791.67	807.69	821.43	833.33	843.75	852.94	861.11	868.42	875.00
31				138.89	354.17	483.33	569.44	630.95	677.08	712.96	741.67	765.15	784.72	801.28	815.48	827.78	838.54	848.04	856.48	864.04	870.83
32				111.11	333.33	466.67	555.56	619.05	666.67	703.70	733.33	757.58	777.78	794.87	809.52	822.22	833.33	843.14	851.85	859.65	866.67
33				83.33	312.50	450.00	541.67	607.14	656.25	694.44	725.00	750.00	770.83	788.46	803.57	816.67	828.13	838.24	847.22	855.26	862.50
34				55.56	291.67	433.33	527.78	595.24	645.83	685.19	716.67	742.42	763.89	782.05	797.62	811.11	822.92	833.33	842.59	850.88	858.33
35				27.78	270.83	416.67	513.89	583.33	635.42	675.93	708.33	734.85	756.94	775.64	791.67	805.56	817.71	828.43	837.96	846.49	854.17
36					250.00	400.00	500.00	571.43	625.00	666.67	700.00	727.27	750.00	769.23	785.71	800.00	812.50	823.53	833.33	842.11	850.00
37					229.17	383.33	486.11	559.52	614.58	657.41	691.67	719.70	743.06	762.82	779.76	794.44	807.29	818.63	828.70	837.72	845.83
38					208.33	366.67	472.22	547.62	604.17	648.15	683.33	712.12	736.11	756.41	773.81	788.89	802.08	813.73	824.07	833.33	841.67
39					187.50	350.00	458.33	535.71	593.75	638.89	675.00	704.55	729.17	750.00	767.86	783.33	796.88	808.82	819.44	828.95	837.50
40					166.67	333.33	444.44	523.81	583.33	629.63	666.67	696.97	722.22	743.59	761.90	777.78	791.67	803.92	814.81	824.56	833.33
41					145.83	316.67	430.56	511.90	572.92	620.37	658.33	689.39	715.28	737.18	755.95	772.22	786.46	799.02	810.19	820.18	829.17
42					125.00	300.00	416.67	500.00	562.50	611.11	650.00	681.82	708.33	730.77	750.00	766.67	781.25	794.12	805.56	815.79	825.00
43					104.17	283.33	402.78	488.10	552.08	601.85	641.67	674.24	701.39	724.36	744.05	761.11	776.04	789.22	800.93	811.40	820.83
44					83.33	266.67	388.89	476.19	541.67	592.59	633.33	666.67	694.44	717.95	738.10	755.56	770.83	784.31	796.30	807.02	816.67
45					62.50	250.00	375.00	464.29	531.25	583.33	625.00	659.09	687.50	711.54	732.14	750.00	765.63	779.41	791.67	802.63	812.50
46					41.67	233.33	361.11	452.38	520.83	574.07	616.67	651.52	680.56	705.13	726.19	744.44	760.42	774.51	787.04	798.25	808.33
47					20.83	216.67	347.22	440.48	510.42	564.81	608.33	643.94	673.61	698.72	720.24	738.89	755.21	769.61	782.41	793.86	804.17
48						200.00	333.33	428.57	500.00	555.56	600.00	636.36	666.67	692.31	714.29	733.33	750.00	764.71	777.78	789.47	800.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
49						183.33	319.44	416.67	489.58	546.30	591.67	628.79	659.72	685.90	708.33	727.78	744.79	759.80	773.15	785.09	795.83
50						166.67	305.56	404.76	479.17	537.04	583.33	621.21	652.78	679.49	702.36	722.22	739.58	754.90	768.52	780.70	791.67
51						150.00	291.67	392.86	468.75	527.78	575.00	613.64	645.83	673.08	696.43	716.67	734.38	750.00	763.89	776.32	787.50
52						133.33	277.78	380.95	458.33	518.52	566.67	606.06	638.89	666.67	690.48	711.11	729.17	745.10	759.26	771.93	783.33
53						116.67	263.89	369.05	447.92	509.26	558.33	598.48	631.94	660.26	684.52	705.56	723.96	740.20	754.63	767.54	779.17
54						100.00	250.00	357.14	437.50	500.00	550.00	590.91	625.00	653.85	678.57	700.00	718.75	735.29	750.00	763.16	775.00
55						83.33	236.11	345.24	427.08	490.74	541.67	583.33	618.06	647.44	672.62	694.44	713.54	730.39	745.37	758.77	770.83
56						66.67	222.22	333.33	416.67	481.48	533.33	575.76	611.11	641.03	666.67	688.89	708.33	725.49	740.74	754.39	766.67
57						50.00	208.33	321.43	406.25	472.22	525.00	568.18	604.17	634.62	660.71	683.33	703.13	720.59	736.11	750.00	762.50
58						33.33	194.44	309.52	395.83	462.96	516.67	560.61	597.22	628.21	654.76	677.78	697.92	715.69	731.48	745.61	758.33
59						16.67	180.56	297.62	385.42	453.70	508.33	553.03	590.28	621.79	648.81	672.22	692.71	710.78	726.85	741.23	754.17
60							166.67	285.71	375.00	444.44	500.00	545.45	583.33	615.38	642.86	666.67	687.50	705.88	722.22	736.84	750.00
61							152.78	273.81	364.58	435.19	491.67	537.88	576.39	608.97	636.90	661.11	682.29	700.98	717.59	732.46	745.83
62							138.89	261.90	354.17	425.93	483.33	530.30	569.44	602.56	630.95	655.56	677.08	696.08	712.96	728.07	741.67
63							125.00	250.00	343.75	416.67	475.00	522.73	562.50	596.15	625.00	650.00	671.88	691.18	708.33	723.68	737.50
64							111.11	238.10	333.33	407.41	466.67	515.15	555.56	589.74	619.05	644.44	666.67	686.27	703.70	719.30	733.33
65							97.22	226.19	322.92	398.15	458.33	507.58	548.61	583.33	613.10	638.89	661.46	681.37	699.07	714.91	729.17
66							83.33	214.29	312.50	388.89	450.00	500.00	541.67	576.92	607.14	633.33	656.25	676.47	694.44	710.53	725.00
67							69.44	202.38	302.08	379.63	441.67	492.42	534.72	570.51	601.19	627.78	651.04	671.57	689.81	706.14	720.83
68							55.56	190.48	291.67	370.37	433.33	484.85	527.78	564.10	595.24	622.22	645.83	666.67	685.19	701.75	716.67
69							41.67	178.57	281.25	361.11	425.00	477.27	520.83	557.69	589.29	616.67	640.63	661.76	680.56	697.37	712.50
70							27.78	166.67	270.83	351.85	416.67	469.70	513.89	551.28	583.33	611.11	635.42	656.86	675.93	692.98	708.33
71							13.89	154.76	260.42	342.59	408.33	462.12	506.94	544.87	577.38	605.56	630.21	651.96	671.30	688.60	704.17
72								142.86	250.00	333.33	400.00	454.55	500.00	538.46	571.43	600.00	625.00	647.06	666.67	684.21	700.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
73								130.95	239.58	324.07	391.67	446.97	493.06	532.05	565.48	594.44	619.79	642.16	662.04	679.82	695.83
74								119.05	229.17	314.81	383.33	439.39	486.11	525.64	559.52	588.89	614.58	637.25	657.41	675.44	691.67
75								107.14	218.75	305.56	375.00	431.82	479.17	519.23	553.57	583.33	609.38	632.35	652.78	671.05	687.50
76								95.24	208.33	296.30	366.67	424.24	472.22	512.82	547.62	577.78	604.17	627.45	648.15	666.67	683.33
77								83.33	197.92	287.04	358.33	416.67	465.28	506.41	541.67	572.22	598.96	622.55	643.52	662.28	679.17
78								71.43	187.50	277.78	350.00	409.09	458.33	500.00	535.71	566.67	593.75	617.65	638.89	657.89	675.00
79								59.52	177.08	268.52	341.67	401.52	451.39	493.59	529.76	561.11	588.54	612.75	634.26	653.51	670.83
80								47.62	166.67	259.26	333.33	393.94	444.44	487.18	523.81	555.56	583.33	607.84	629.63	649.12	666.67
81								35.71	156.25	250.00	325.00	386.36	437.50	480.77	517.86	550.00	578.13	602.94	625.00	644.74	662.50
82								23.81	145.83	240.74	316.67	378.79	430.56	474.36	511.90	544.44	572.92	598.04	620.37	640.35	658.33
83								11.90	135.42	231.48	308.33	371.21	423.61	467.95	505.95	538.89	567.71	593.14	615.74	635.96	654.17
84									125.00	222.22	300.00	363.64	416.67	461.54	500.00	533.33	562.50	588.24	611.11	631.58	650.00
85									114.58	212.96	291.67	356.06	409.72	455.13	494.05	527.78	557.29	583.33	606.48	627.19	645.83
86									104.17	203.70	283.33	348.48	402.78	448.72	488.10	522.22	552.08	578.43	601.85	622.81	641.67
87									93.75	194.44	275.00	340.91	395.83	442.31	482.14	516.67	546.88	573.53	597.22	618.42	637.50
88									83.33	185.19	266.67	333.33	388.89	435.90	476.19	511.11	541.67	568.63	592.59	614.04	633.33
89									72.92	175.93	258.33	325.76	381.94	429.49	470.24	505.56	536.46	563.73	587.96	609.65	629.17
90									62.50	166.67	250.00	318.18	375.00	423.08	464.29	500.00	531.25	558.82	583.33	605.26	625.00
91									52.08	157.41	241.67	310.61	368.06	416.67	458.33	494.44	526.04	553.92	578.70	600.88	620.83
92									41.67	148.15	233.33	303.03	361.11	410.26	452.38	488.89	520.83	549.02	574.07	596.49	616.67
93									31.25	138.89	225.00	295.45	354.17	403.85	446.43	483.33	515.63	544.12	569.44	592.11	612.50
94									20.83	129.63	216.67	287.88	347.22	397.44	440.48	477.78	510.42	539.22	564.81	587.72	608.33
95									10.42	120.37	208.33	280.30	340.28	391.03	434.52	472.22	505.21	534.31	560.19	583.33	604.17
96										111.11	200.00	272.73	333.33	384.62	428.57	466.67	500.00	529.41	555.56	578.95	600.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
97										101.85	191.67	265.15	326.39	378.21	422.62	461.11	494.79	524.51	550.93	574.56	595.83
98										92.59	183.33	257.58	319.44	371.79	416.67	455.56	489.58	519.61	546.30	570.18	591.67
99										83.33	175.00	250.00	312.50	365.38	410.71	450.00	484.38	514.71	541.67	565.79	587.50
100										74.07	166.67	242.42	305.56	358.97	404.76	444.44	479.17	509.80	537.04	561.40	583.33
101										64.81	158.33	234.85	298.61	352.56	398.81	438.89	473.96	504.90	532.41	557.02	579.17
102										55.56	150.00	227.27	291.67	346.15	392.86	433.33	468.75	500.00	527.78	552.63	575.00
103										46.30	141.67	219.70	284.72	339.74	386.90	427.78	463.54	495.10	523.15	548.25	570.83
104										37.04	133.33	212.12	277.78	333.33	380.95	422.22	458.33	490.20	518.52	543.86	566.67
105										27.78	125.00	204.55	270.83	326.92	375.00	416.67	453.13	485.29	513.89	539.47	562.50
106										18.52	116.67	196.97	263.89	320.51	369.05	411.11	447.92	480.39	509.26	535.09	558.33
107										9.26	108.33	189.39	256.94	314.10	363.10	405.56	442.71	475.49	504.63	530.70	554.17
108											100.00	181.82	250.00	307.69	357.14	400.00	437.50	470.59	500.00	526.32	550.00
109											91.67	174.24	243.06	301.28	351.19	394.44	432.29	465.69	495.37	521.93	545.83
110											83.33	166.67	236.11	294.87	345.24	388.89	427.08	460.78	490.74	517.54	541.67
111											75.00	159.09	229.17	288.46	339.29	383.33	421.88	455.88	486.11	513.16	537.50
112											66.67	151.52	222.22	282.05	333.33	377.78	416.67	450.98	481.48	508.77	533.33
113											58.33	143.94	215.28	275.64	327.38	372.22	411.46	446.08	476.85	504.39	529.17
114											50.00	136.36	208.33	269.23	321.43	366.67	406.25	441.18	472.22	500.00	525.00
115											41.67	128.79	201.39	262.82	315.48	361.11	401.04	436.27	467.59	495.61	520.83
116											33.33	121.21	194.44	256.41	309.52	355.56	395.83	431.37	462.96	491.23	516.67
117											25.00	113.64	187.50	250.00	303.57	350.00	390.63	426.47	458.33	486.84	512.50
118											16.67	106.06	180.56	243.59	297.62	344.44	385.42	421.57	453.70	482.46	508.33
119											8.33	98.48	173.61	237.18	291.67	338.89	380.21	416.67	449.07	478.07	504.17
120												90.91	166.67	230.77	285.71	333.33	375.00	411.76	444.44	473.68	500.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
121												83.33	159.72	224.36	279.76	327.78	369.79	406.86	439.81	469.30	495.83
122												75.76	152.78	217.95	273.81	322.22	364.58	401.96	435.19	464.91	491.67
123												68.18	145.83	211.54	267.86	316.67	359.38	397.06	430.56	460.53	487.50
124												60.61	138.89	205.13	261.90	311.11	354.17	392.16	425.93	456.14	483.33
125												53.03	131.94	198.72	255.95	305.56	348.96	387.25	421.30	451.75	479.17
126												45.45	125.00	192.31	250.00	300.00	343.75	382.35	416.67	447.37	475.00
127												37.88	118.06	185.90	244.05	294.44	338.54	377.45	412.04	442.98	470.83
128												30.30	111.11	179.49	238.10	288.89	333.33	372.55	407.41	438.60	466.67
129												22.73	104.17	173.08	232.14	283.33	328.13	367.65	402.78	434.21	462.50
130												15.15	97.22	166.67	226.19	277.78	322.92	362.75	398.15	429.82	458.33
131												7.58	90.28	160.26	220.24	272.22	317.71	357.84	393.52	425.44	454.17
132													83.33	153.85	214.29	266.67	312.50	352.94	388.89	421.05	450.00
133													76.39	147.44	208.33	261.11	307.29	348.04	384.26	416.67	445.83
134													69.44	141.03	202.38	255.56	302.08	343.14	379.63	412.28	441.67
135													62.50	134.62	196.43	250.00	296.88	338.24	375.00	407.89	437.50
136													55.56	128.21	190.48	244.44	291.67	333.33	370.37	403.51	433.33
137													48.61	121.79	184.52	238.89	286.46	328.43	365.74	399.12	429.17
138													41.67	115.38	178.57	233.33	281.25	323.53	361.11	394.74	425.00
139													34.72	108.97	172.62	227.78	276.04	318.63	356.48	390.35	420.83
140													27.78	102.56	166.67	222.22	270.83	313.73	351.85	385.96	416.67
141													20.83	96.15	160.71	216.67	265.63	308.82	347.22	381.58	412.50
142													13.89	89.74	154.76	211.11	260.42	303.92	342.59	377.19	408.33
143													6.94	83.33	148.81	205.56	255.21	299.02	337.96	372.81	404.17
144														76.92	142.86	200.00	250.00	294.12	333.33	368.42	400.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
145														70.51	136.90	194.44	244.79	289.22	328.70	364.04	395.83
146														64.10	130.95	188.89	239.58	284.31	324.07	359.65	391.67
147														57.69	125.00	183.33	234.38	279.41	319.44	355.26	387.50
148														51.28	119.05	177.78	229.17	274.51	314.81	350.88	383.33
149														44.87	113.10	172.22	223.96	269.61	310.19	346.49	379.17
150														38.46	107.14	166.67	218.75	264.71	305.56	342.11	375.00
151														32.05	101.19	161.11	213.54	259.80	300.93	337.72	370.83
152														25.64	95.24	155.56	208.33	254.90	296.30	333.33	366.67
153														19.23	89.29	150.00	203.13	250.00	291.67	328.95	362.50
154														12.82	83.33	144.44	197.92	245.10	287.04	324.56	358.33
155														6.41	77.38	138.89	192.71	240.20	282.41	320.18	354.17
156															71.43	133.33	187.50	235.29	277.78	315.79	350.00
157															65.48	127.78	182.29	230.39	273.15	311.40	345.83
158															59.52	122.22	177.08	225.49	268.52	307.02	341.67
159															53.57	116.67	171.88	220.59	263.89	302.63	337.50
160															47.62	111.11	166.67	215.69	259.26	298.25	333.33
161															41.67	105.56	161.46	210.78	254.63	293.86	329.17
162															35.71	100.00	156.25	205.88	250.00	289.47	325.00
163															29.76	94.44	151.04	200.98	245.37	285.09	320.83
164															23.81	88.89	145.83	196.08	240.74	280.70	316.67
165															17.86	83.33	140.63	191.18	236.11	276.32	312.50
166															11.90	77.78	135.42	186.27	231.48	271.93	308.33
167															5.95	72.22	130.21	181.37	226.85	267.54	304.17
168																66.67	125.00	176.47	222.22	263.16	300.00

At the end of month	Schedule of Reducing Sum Covered																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
169																61.11	119.79	171.57	217.59	258.77	295.83
170																55.56	114.58	166.67	212.96	254.39	291.67
171																50.00	109.38	161.76	208.33	250.00	287.50
172																44.44	104.17	156.86	203.70	245.61	283.33
173																38.89	98.96	151.96	199.07	241.23	279.17
174																33.33	93.75	147.06	194.44	236.84	275.00
175																27.78	88.54	142.16	189.81	232.46	270.83
176																22.22	83.33	137.25	185.19	228.07	266.67
177																16.67	78.13	132.35	180.56	223.68	262.50
178																11.11	72.92	127.45	175.93	219.30	258.33
179																5.56	67.71	122.55	171.30	214.91	254.17
180																	62.50	117.65	166.67	210.53	250.00
181																	57.29	112.75	162.04	206.14	245.83
182																	52.08	107.84	157.41	201.75	241.67
183																	46.88	102.94	152.78	197.37	237.50
184																	41.67	98.04	148.15	192.98	233.33
185																	36.46	93.14	143.52	188.60	229.17
186																	31.25	88.24	138.89	184.21	225.00
187																	26.04	83.33	134.26	179.82	220.83
188																	20.83	78.43	129.63	175.44	216.67
189																	15.63	73.53	125.00	171.05	212.50
190																	10.42	68.63	120.37	166.67	208.33
191																	5.21	63.73	115.74	162.28	204.17
192																		58.82	111.11	157.89	200.00

At the end of month	Schedule of Reducing Sum Covered																					
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	
193																		53.92	106.48	153.51	195.83	
194																			49.02	101.85	149.12	191.67
195																			44.12	97.22	144.74	187.50
196																			39.22	92.59	140.35	183.33
197																			34.31	87.96	135.96	179.17
198																			29.41	83.33	131.58	175.00
199																			24.51	78.70	127.19	170.83
200																			19.61	74.07	122.81	166.67
201																			14.71	69.44	118.42	162.50
202																			9.80	64.81	114.04	158.33
203																			4.90	60.19	109.65	154.17
204																				55.56	105.26	150.00
205																				50.93	100.88	145.83
206																				46.30	96.49	141.67
207																				41.67	92.11	137.50
208																				37.04	87.72	133.33
209																				32.41	83.33	129.17
210																				27.78	78.95	125.00
211																				23.15	74.56	120.83
212																				18.52	70.18	116.67
213																				13.89	65.79	112.50
214																				9.26	61.40	108.33
215																				4.63	57.02	104.17
216																					153.51	195.83

At the end of month	Schedule of Reducing Sum Covered																						
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years		
217																					52.63	100.00	
218																						48.25	95.83
219																						43.86	91.67
220																						39.47	87.50
221																						35.09	83.33
222																						30.70	79.17
223																						26.32	75.00
224																						21.93	70.83
225																						17.54	66.67
226																						13.16	62.50
227																						8.77	58.33
228																						4.39	54.17
229																							50.00
230																							45.83
231																							41.67
232																							37.50
233																							33.33
234																							29.17
235																							25.00
236																							20.83
237																							16.67
238																							12.50
239																							8.33
240																							4.17

**APPENDIX IV
Schedule of Cash Value**

Period: 0 to 24 months

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
0	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
1	62.58%	68.83%	71.96%	73.01%	73.53%	73.84%	74.05%	74.20%	74.31%	74.39%	74.46%	74.52%	74.57%	74.61%	74.64%	74.67%	74.69%	74.72%	74.74%	74.75%	74.77%
2	50.12%	62.65%	68.92%	71.01%	72.05%	72.67%	73.09%	73.39%	73.61%	73.78%	73.92%	74.04%	74.13%	74.21%	74.28%	74.34%	74.39%	74.43%	74.47%	74.51%	74.54%
3	37.64%	56.46%	65.87%	69.00%	70.57%	71.51%	72.13%	72.58%	72.91%	73.17%	73.38%	73.55%	73.69%	73.81%	73.91%	74.00%	74.08%	74.15%	74.21%	74.26%	74.31%
4	25.12%	50.25%	62.81%	66.99%	69.08%	70.34%	71.17%	71.77%	72.22%	72.56%	72.84%	73.07%	73.26%	73.41%	73.55%	73.67%	73.77%	73.86%	73.94%	74.01%	74.08%
5	12.58%	44.02%	59.74%	64.98%	67.59%	69.16%	70.21%	70.96%	71.52%	71.95%	72.30%	72.58%	72.82%	73.02%	73.19%	73.33%	73.46%	73.58%	73.68%	73.77%	73.85%
6		37.78%	56.66%	62.96%	66.10%	67.99%	69.25%	70.14%	70.81%	71.34%	71.75%	72.09%	72.38%	72.62%	72.82%	73.00%	73.15%	73.29%	73.41%	73.52%	73.61%
7		31.52%	53.58%	60.93%	64.61%	66.81%	68.28%	69.33%	70.11%	70.72%	71.21%	71.61%	71.94%	72.22%	72.46%	72.66%	72.84%	73.00%	73.14%	73.27%	73.38%
8		25.25%	50.49%	58.90%	63.11%	65.63%	67.31%	68.51%	69.40%	70.10%	70.66%	71.12%	71.49%	71.81%	72.09%	72.32%	72.53%	72.71%	72.88%	73.02%	73.15%
9		18.96%	47.39%	56.87%	61.60%	64.44%	66.34%	67.69%	68.70%	69.48%	70.11%	70.62%	71.05%	71.41%	71.72%	71.99%	72.22%	72.42%	72.61%	72.77%	72.91%
10		12.65%	44.29%	54.83%	60.10%	63.26%	65.36%	66.86%	67.99%	68.86%	69.56%	70.13%	70.61%	71.01%	71.35%	71.65%	71.91%	72.13%	72.34%	72.52%	72.68%
11		6.34%	41.17%	52.78%	58.59%	62.07%	64.38%	66.04%	67.28%	68.24%	69.01%	69.64%	70.16%	70.60%	70.98%	71.31%	71.59%	71.84%	72.07%	72.27%	72.44%
12			38.05%	50.74%	57.07%	60.87%	63.41%	65.21%	66.57%	67.62%	68.46%	69.14%	69.72%	70.20%	70.61%	70.97%	71.28%	71.55%	71.80%	72.01%	72.21%
13			34.93%	48.68%	55.55%	59.68%	62.42%	64.38%	65.85%	66.99%	67.90%	68.65%	69.27%	69.79%	70.24%	70.63%	70.96%	71.26%	71.53%	71.76%	71.97%
14			31.79%	46.62%	54.03%	58.48%	61.44%	63.55%	65.14%	66.37%	67.35%	68.15%	68.82%	69.38%	69.87%	70.28%	70.65%	70.97%	71.25%	71.51%	71.74%
15			28.65%	44.56%	52.51%	57.28%	60.45%	62.72%	64.42%	65.74%	66.79%	67.65%	68.37%	68.97%	69.49%	69.94%	70.33%	70.68%	70.98%	71.25%	71.50%
16			25.49%	42.49%	50.98%	56.07%	59.46%	61.88%	63.70%	65.11%	66.23%	67.15%	67.92%	68.57%	69.12%	69.60%	70.01%	70.38%	70.71%	71.00%	71.26%
17			22.33%	40.41%	49.45%	54.86%	58.47%	61.05%	62.98%	64.48%	65.67%	66.65%	67.47%	68.15%	68.74%	69.25%	69.70%	70.09%	70.43%	70.74%	71.02%
18			19.17%	38.33%	47.91%	53.65%	57.48%	60.21%	62.25%	63.84%	65.11%	66.15%	67.01%	67.74%	68.37%	68.91%	69.38%	69.79%	70.16%	70.49%	70.78%
19			15.99%	36.25%	46.37%	52.44%	56.48%	59.37%	61.53%	63.21%	64.55%	65.65%	66.56%	67.33%	67.99%	68.56%	69.06%	69.50%	69.88%	70.23%	70.54%
20			12.81%	34.16%	44.82%	51.22%	55.48%	58.52%	60.80%	62.57%	63.99%	65.14%	66.10%	66.92%	67.61%	68.21%	68.74%	69.20%	69.61%	69.97%	70.30%
21			9.62%	32.06%	43.28%	50.00%	54.48%	57.68%	60.07%	61.94%	63.42%	64.64%	65.65%	66.50%	67.23%	67.86%	68.42%	68.90%	69.33%	69.72%	70.06%
22			6.42%	29.96%	41.72%	48.78%	53.48%	56.83%	59.34%	61.30%	62.86%	64.13%	65.19%	66.09%	66.85%	67.51%	68.09%	68.60%	69.05%	69.46%	69.82%
23			3.21%	27.85%	40.17%	47.55%	52.47%	55.98%	58.61%	60.66%	62.29%	63.62%	64.73%	65.67%	66.47%	67.16%	67.77%	68.30%	68.78%	69.20%	69.58%
24				25.74%	38.61%	46.32%	51.46%	55.13%	57.88%	60.01%	61.72%	63.11%	64.27%	65.25%	66.09%	66.81%	67.45%	68.00%	68.50%	68.94%	69.33%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
25				23.63%	37.04%	45.09%	50.45%	54.28%	57.14%	59.37%	61.15%	62.60%	63.81%	64.83%	65.71%	66.46%	67.12%	67.70%	68.22%	68.68%	69.09%
26				21.50%	35.48%	43.86%	49.44%	53.42%	56.41%	58.72%	60.58%	62.09%	63.35%	64.41%	65.32%	66.11%	66.80%	67.40%	67.94%	68.42%	68.85%
27				19.38%	33.91%	42.62%	48.42%	52.56%	55.67%	58.08%	60.00%	61.58%	62.89%	63.99%	64.94%	65.76%	66.47%	67.10%	67.66%	68.15%	68.60%
28				17.25%	32.33%	41.38%	47.40%	51.70%	54.93%	57.43%	59.43%	61.06%	62.42%	63.57%	64.55%	65.40%	66.14%	66.80%	67.38%	67.89%	68.36%
29				15.11%	30.75%	40.13%	46.38%	50.84%	54.18%	56.78%	58.85%	60.55%	61.96%	63.15%	64.17%	65.05%	65.82%	66.49%	67.09%	67.63%	68.11%
30				12.97%	29.17%	38.88%	45.36%	49.98%	53.44%	56.13%	58.27%	60.03%	61.49%	62.72%	63.78%	64.69%	65.49%	66.19%	66.81%	67.37%	67.86%
31				10.82%	27.58%	37.63%	44.33%	49.11%	52.69%	55.47%	57.70%	59.51%	61.02%	62.30%	63.39%	64.33%	65.16%	65.88%	66.53%	67.10%	67.62%
32				8.67%	25.99%	36.38%	43.30%	48.24%	51.94%	54.82%	57.11%	58.99%	60.55%	61.87%	63.00%	63.98%	64.83%	65.58%	66.24%	66.84%	67.37%
33				6.51%	24.40%	35.12%	42.27%	47.37%	51.19%	54.16%	56.53%	58.47%	60.08%	61.44%	62.61%	63.62%	64.50%	65.27%	65.96%	66.57%	67.12%
34				4.34%	22.80%	33.86%	41.24%	46.50%	50.44%	53.50%	55.95%	57.95%	59.61%	61.02%	62.22%	63.26%	64.17%	64.96%	65.67%	66.30%	66.87%
35				2.17%	21.20%	32.60%	40.20%	45.62%	49.69%	52.84%	55.36%	57.42%	59.14%	60.59%	61.83%	62.90%	63.83%	64.66%	65.39%	66.04%	66.62%
36					19.59%	31.34%	39.16%	44.75%	48.93%	52.18%	54.78%	56.90%	58.67%	60.16%	61.43%	62.54%	63.50%	64.35%	65.10%	65.77%	66.37%
37					17.98%	30.07%	38.12%	43.87%	48.17%	51.52%	54.19%	56.37%	58.19%	59.73%	61.04%	62.17%	63.16%	64.04%	64.81%	65.50%	66.12%
38					16.36%	28.79%	37.08%	42.99%	47.41%	50.85%	53.60%	55.85%	57.71%	59.29%	60.64%	61.81%	62.83%	63.73%	64.52%	65.23%	65.87%
39					14.75%	27.52%	36.03%	42.10%	46.65%	50.19%	53.01%	55.32%	57.24%	58.86%	60.25%	61.45%	62.49%	63.42%	64.23%	64.96%	65.62%
40					13.12%	26.24%	34.98%	41.22%	45.89%	49.52%	52.42%	54.79%	56.76%	58.42%	59.85%	61.08%	62.16%	63.10%	63.94%	64.69%	65.37%
41					11.50%	24.96%	33.93%	40.33%	45.12%	48.85%	51.83%	54.26%	56.28%	57.99%	59.45%	60.72%	61.82%	62.79%	63.65%	64.42%	65.11%
42					9.87%	23.67%	32.87%	39.44%	44.36%	48.18%	51.23%	53.72%	55.80%	57.55%	59.05%	60.35%	61.48%	62.48%	63.36%	64.15%	64.86%
43					8.23%	22.39%	31.82%	38.55%	43.59%	47.50%	50.63%	53.19%	55.32%	57.11%	58.65%	59.98%	61.14%	62.16%	63.07%	63.88%	64.60%
44					6.59%	21.10%	30.76%	37.65%	42.82%	46.83%	50.04%	52.66%	54.83%	56.68%	58.25%	59.61%	60.80%	61.85%	62.78%	63.61%	64.35%
45					4.95%	19.80%	29.69%	36.75%	42.04%	46.15%	49.44%	52.12%	54.35%	56.24%	57.85%	59.24%	60.46%	61.53%	62.48%	63.33%	64.09%
46					3.31%	18.50%	28.63%	35.86%	41.27%	45.48%	48.84%	51.58%	53.87%	55.79%	57.45%	58.87%	60.12%	61.22%	62.19%	63.06%	63.84%
47					1.65%	17.20%	27.56%	34.95%	40.49%	44.80%	48.23%	51.04%	53.38%	55.35%	57.04%	58.50%	59.78%	60.90%	61.89%	62.78%	63.58%
48						15.90%	26.49%	34.05%	39.71%	44.11%	47.63%	50.50%	52.89%	54.91%	56.64%	58.13%	59.43%	60.58%	61.60%	62.51%	63.32%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
49						14.59%	25.42%	33.14%	38.93%	43.43%	47.02%	49.96%	52.40%	54.46%	56.23%	57.76%	59.09%	60.26%	61.30%	62.23%	63.06%
50						13.28%	24.34%	32.24%	38.15%	42.75%	46.42%	49.42%	51.91%	54.02%	55.82%	57.38%	58.74%	59.94%	61.01%	61.95%	62.81%
51						11.97%	23.27%	31.33%	37.37%	42.06%	45.81%	48.87%	51.42%	53.57%	55.41%	57.01%	58.40%	59.62%	60.71%	61.68%	62.55%
52						10.65%	22.18%	30.41%	36.58%	41.37%	45.20%	48.33%	50.93%	53.13%	55.01%	56.63%	58.05%	59.30%	60.41%	61.40%	62.29%
53						9.33%	21.10%	29.50%	35.79%	40.68%	44.59%	47.78%	50.43%	52.68%	54.59%	56.25%	57.70%	58.98%	60.11%	61.12%	62.02%
54						8.01%	20.01%	28.58%	35.00%	39.99%	43.97%	47.23%	49.94%	52.23%	54.18%	55.88%	57.35%	58.66%	59.81%	60.84%	61.76%
55						6.68%	18.93%	27.66%	34.21%	39.30%	43.36%	46.68%	49.44%	51.78%	53.77%	55.50%	57.01%	58.33%	59.51%	60.56%	61.50%
56						5.35%	17.83%	26.74%	33.42%	38.60%	42.74%	46.13%	48.94%	51.32%	53.36%	55.12%	56.66%	58.01%	59.21%	60.28%	61.24%
57						4.02%	16.74%	25.82%	32.62%	37.91%	42.13%	45.58%	48.45%	50.87%	52.94%	54.74%	56.30%	57.68%	58.90%	60.00%	60.97%
58						2.68%	15.64%	24.89%	31.82%	37.21%	41.51%	45.02%	47.95%	50.42%	52.53%	54.36%	55.95%	57.36%	58.60%	59.71%	60.71%
59						1.34%	14.54%	23.96%	31.02%	36.51%	40.89%	44.47%	47.45%	49.96%	52.11%	53.97%	55.60%	57.03%	58.30%	59.43%	60.45%
60							13.44%	23.03%	30.22%	35.80%	40.27%	43.91%	46.94%	49.50%	51.70%	53.59%	55.25%	56.70%	57.99%	59.15%	60.18%
61							12.34%	22.10%	29.42%	35.10%	39.64%	43.35%	46.44%	49.05%	51.28%	53.21%	54.89%	56.37%	57.69%	58.86%	59.91%
62							11.23%	21.17%	28.61%	34.40%	39.02%	42.79%	45.93%	48.59%	50.86%	52.82%	54.54%	56.04%	57.38%	58.58%	59.65%
63							10.12%	20.23%	27.80%	33.69%	38.39%	42.23%	45.43%	48.13%	50.44%	52.43%	54.18%	55.71%	57.08%	58.29%	59.38%
64							9.01%	19.29%	26.99%	32.98%	37.76%	41.67%	44.92%	47.67%	50.02%	52.05%	53.82%	55.38%	56.77%	58.00%	59.11%
65							7.89%	18.35%	26.18%	32.27%	37.13%	41.11%	44.41%	47.20%	49.59%	51.66%	53.46%	55.05%	56.46%	57.72%	58.84%
66							6.77%	17.40%	25.37%	31.56%	36.50%	40.54%	43.90%	46.74%	49.17%	51.27%	53.10%	54.72%	56.15%	57.43%	58.57%
67							5.65%	16.46%	24.55%	30.84%	35.87%	39.97%	43.39%	46.28%	48.75%	50.88%	52.74%	54.39%	55.84%	57.14%	58.30%
68							4.52%	15.51%	23.74%	30.13%	35.23%	39.41%	42.88%	45.81%	48.32%	50.49%	52.38%	54.05%	55.53%	56.85%	58.03%
69							3.40%	14.56%	22.92%	29.41%	34.60%	38.84%	42.36%	45.34%	47.89%	50.10%	52.02%	53.72%	55.22%	56.56%	57.76%
70							2.27%	13.60%	22.09%	28.69%	33.96%	38.27%	41.85%	44.88%	47.47%	49.70%	51.66%	53.38%	54.91%	56.27%	57.49%
71							1.14%	12.65%	21.27%	27.97%	33.32%	37.70%	41.33%	44.41%	47.04%	49.31%	51.30%	53.04%	54.59%	55.98%	57.22%
72								11.69%	20.44%	27.25%	32.68%	37.12%	40.82%	43.94%	46.61%	48.92%	50.93%	52.71%	54.28%	55.68%	56.95%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
73								10.73%	19.62%	26.52%	32.04%	36.55%	40.30%	43.47%	46.18%	48.52%	50.57%	52.37%	53.97%	55.39%	56.67%
74								9.76%	18.79%	25.80%	31.40%	35.97%	39.78%	42.99%	45.74%	48.12%	50.20%	52.03%	53.65%	55.10%	56.40%
75								8.80%	17.95%	25.07%	30.75%	35.39%	39.26%	42.52%	45.31%	47.73%	49.83%	51.69%	53.33%	54.80%	56.12%
76								7.83%	17.12%	24.34%	30.10%	34.81%	38.73%	42.04%	44.88%	47.33%	49.47%	51.35%	53.02%	54.51%	55.85%
77								6.86%	16.28%	23.61%	29.45%	34.23%	38.21%	41.57%	44.44%	46.93%	49.10%	51.01%	52.70%	54.21%	55.57%
78								5.89%	15.45%	22.87%	28.80%	33.65%	37.68%	41.09%	44.01%	46.53%	48.73%	50.66%	52.38%	53.92%	55.29%
79								4.91%	14.61%	22.14%	28.15%	33.07%	37.16%	40.61%	43.57%	46.12%	48.36%	50.32%	52.06%	53.62%	55.01%
80								3.93%	13.76%	21.40%	27.50%	32.48%	36.63%	40.13%	43.13%	45.72%	47.98%	49.98%	51.74%	53.32%	54.73%
81								2.95%	12.92%	20.66%	26.84%	31.90%	36.10%	39.65%	42.69%	45.32%	47.61%	49.63%	51.42%	53.02%	54.45%
82								1.97%	12.07%	19.92%	26.19%	31.31%	35.57%	39.17%	42.25%	44.91%	47.24%	49.29%	51.10%	52.72%	54.17%
83								0.99%	11.22%	19.18%	25.53%	30.72%	35.04%	38.69%	41.81%	44.51%	46.86%	48.94%	50.78%	52.42%	53.89%
84									10.37%	18.43%	24.87%	30.13%	34.51%	38.20%	41.37%	44.10%	46.49%	48.59%	50.46%	52.12%	53.61%
85									9.52%	17.68%	24.21%	29.54%	33.97%	37.72%	40.92%	43.69%	46.11%	48.24%	50.13%	51.82%	53.33%
86									8.67%	16.94%	23.55%	28.94%	33.44%	37.23%	40.48%	43.28%	45.74%	47.89%	49.81%	51.51%	53.05%
87									7.81%	16.19%	22.88%	28.35%	32.90%	36.74%	40.03%	42.87%	45.36%	47.54%	49.48%	51.21%	52.76%
88									6.95%	15.43%	22.21%	27.75%	32.36%	36.25%	39.58%	42.46%	44.98%	47.19%	49.16%	50.91%	52.48%
89									6.09%	14.68%	21.55%	27.15%	31.82%	35.76%	39.14%	42.05%	44.60%	46.84%	48.83%	50.60%	52.19%
90									5.22%	13.93%	20.88%	26.56%	31.28%	35.27%	38.69%	41.64%	44.22%	46.49%	48.50%	50.30%	51.91%
91									4.36%	13.17%	20.21%	25.95%	30.74%	34.78%	38.24%	41.23%	43.84%	46.13%	48.17%	49.99%	51.62%
92									3.49%	12.41%	19.53%	25.35%	30.19%	34.28%	37.78%	40.81%	43.45%	45.78%	47.84%	49.68%	51.33%
93									2.62%	11.65%	18.86%	24.75%	29.65%	33.79%	37.33%	40.39%	43.07%	45.42%	47.51%	49.37%	51.05%
94									1.75%	10.88%	18.18%	24.14%	29.10%	33.29%	36.88%	39.98%	42.68%	45.07%	47.18%	49.07%	50.76%
95									0.88%	10.12%	17.50%	23.54%	28.56%	32.80%	36.42%	39.56%	42.30%	44.71%	46.85%	48.76%	50.47%
96										9.35%	16.82%	22.93%	28.01%	32.30%	35.97%	39.14%	41.91%	44.35%	46.52%	48.45%	50.18%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
97										8.58%	16.14%	22.32%	27.46%	31.80%	35.51%	38.72%	41.53%	43.99%	46.18%	48.14%	49.89%
98										7.81%	15.46%	21.71%	26.90%	31.30%	35.05%	38.30%	41.14%	43.63%	45.85%	47.82%	49.60%
99										7.04%	14.77%	21.09%	26.35%	30.79%	34.59%	37.88%	40.75%	43.27%	45.51%	47.51%	49.31%
100										6.27%	14.09%	20.48%	25.80%	30.29%	34.13%	37.46%	40.36%	42.91%	45.18%	47.20%	49.01%
101										5.49%	13.40%	19.86%	25.24%	29.78%	33.67%	37.03%	39.97%	42.55%	44.84%	46.88%	48.72%
102										4.71%	12.71%	19.25%	24.68%	29.28%	33.21%	36.61%	39.57%	42.19%	44.50%	46.57%	48.42%
103										3.93%	12.02%	18.63%	24.13%	28.77%	32.74%	36.18%	39.18%	41.82%	44.16%	46.25%	48.13%
104										3.15%	11.33%	18.01%	23.57%	28.26%	32.28%	35.75%	38.79%	41.46%	43.82%	45.94%	47.83%
105										2.36%	10.63%	17.39%	23.00%	27.75%	31.81%	35.32%	38.39%	41.09%	43.48%	45.62%	47.54%
106										1.58%	9.93%	16.76%	22.44%	27.24%	31.34%	34.89%	37.99%	40.72%	43.14%	45.30%	47.24%
107										0.79%	9.24%	16.14%	21.88%	26.73%	30.88%	34.46%	37.60%	40.36%	42.80%	44.98%	46.94%
108											8.54%	15.51%	21.31%	26.21%	30.41%	34.03%	37.20%	39.99%	42.46%	44.66%	46.64%
109											7.83%	14.88%	20.75%	25.70%	29.94%	33.60%	36.80%	39.62%	42.11%	44.34%	46.34%
110											7.13%	14.25%	20.18%	25.18%	29.46%	33.17%	36.40%	39.25%	41.77%	44.02%	46.04%
111											6.43%	13.62%	19.61%	24.66%	28.99%	32.73%	36.00%	38.87%	41.43%	43.70%	45.74%
112											5.72%	12.99%	19.04%	24.15%	28.52%	32.30%	35.60%	38.50%	41.08%	43.38%	45.44%
113											5.01%	12.35%	18.46%	23.63%	28.04%	31.86%	35.19%	38.13%	40.73%	43.05%	45.14%
114											4.30%	11.72%	17.89%	23.10%	27.56%	31.42%	34.79%	37.75%	40.38%	42.73%	44.84%
115											3.59%	11.08%	17.31%	22.58%	27.09%	30.98%	34.38%	37.38%	40.04%	42.41%	44.53%
116											2.87%	10.44%	16.74%	22.06%	26.61%	30.54%	33.98%	37.00%	39.69%	42.08%	44.23%
117											2.16%	9.80%	16.16%	21.53%	26.13%	30.10%	33.57%	36.63%	39.34%	41.75%	43.92%
118											1.44%	9.16%	15.58%	21.00%	25.65%	29.66%	33.16%	36.25%	38.98%	41.43%	43.62%
119											0.72%	8.51%	15.00%	20.48%	25.16%	29.22%	32.75%	35.87%	38.63%	41.10%	43.31%
120												7.87%	14.42%	19.95%	24.68%	28.77%	32.34%	35.49%	38.28%	40.77%	43.00%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
121												7.22%	13.83%	19.42%	24.19%	28.33%	31.93%	35.11%	37.93%	40.44%	42.69%
122												6.57%	13.25%	18.89%	23.71%	27.88%	31.52%	34.73%	37.57%	40.11%	42.38%
123												5.92%	12.66%	18.35%	23.22%	27.43%	31.11%	34.34%	37.21%	39.78%	42.07%
124												5.27%	12.07%	17.82%	22.73%	26.98%	30.69%	33.96%	36.86%	39.44%	41.76%
125												4.62%	11.48%	17.28%	22.24%	26.53%	30.28%	33.58%	36.50%	39.11%	41.45%
126												3.96%	10.89%	16.74%	21.75%	26.08%	29.86%	33.19%	36.14%	38.78%	41.14%
127												3.31%	10.30%	16.21%	21.26%	25.63%	29.45%	32.80%	35.78%	38.44%	40.83%
128												2.65%	9.71%	15.67%	20.77%	25.18%	29.03%	32.42%	35.42%	38.11%	40.51%
129												1.99%	9.11%	15.13%	20.27%	24.72%	28.61%	32.03%	35.06%	37.77%	40.20%
130												1.33%	8.51%	14.58%	19.78%	24.27%	28.19%	31.64%	34.70%	37.43%	39.88%
131												0.66%	7.91%	14.04%	19.28%	23.81%	27.77%	31.25%	34.34%	37.09%	39.57%
132													7.32%	13.49%	18.78%	23.35%	27.34%	30.86%	33.97%	36.75%	39.25%
133													6.71%	12.95%	18.28%	22.89%	26.92%	30.47%	33.61%	36.42%	38.93%
134													6.11%	12.40%	17.78%	22.43%	26.50%	30.07%	33.24%	36.07%	38.61%
135													5.51%	11.85%	17.28%	21.97%	26.07%	29.68%	32.88%	35.73%	38.30%
136													4.90%	11.30%	16.77%	21.51%	25.64%	29.28%	32.51%	35.39%	37.98%
137													4.29%	10.75%	16.27%	21.05%	25.22%	28.89%	32.14%	35.05%	37.65%
138													3.68%	10.19%	15.76%	20.58%	24.79%	28.49%	31.77%	34.70%	37.33%
139													3.07%	9.64%	15.26%	20.12%	24.36%	28.09%	31.40%	34.36%	37.01%
140													2.46%	9.08%	14.75%	19.65%	23.93%	27.69%	31.03%	34.01%	36.69%
141													1.85%	8.53%	14.24%	19.18%	23.50%	27.29%	30.66%	33.67%	36.36%
142													1.23%	7.97%	13.73%	18.71%	23.06%	26.89%	30.29%	33.32%	36.04%
143													0.62%	7.41%	13.22%	18.24%	22.63%	26.49%	29.91%	32.97%	35.71%
144														6.85%	12.70%	17.77%	22.19%	26.09%	29.54%	32.62%	35.39%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
145														6.28%	12.19%	17.30%	21.76%	25.68%	29.16%	32.27%	35.06%
146														5.72%	11.67%	16.82%	21.32%	25.28%	28.79%	31.92%	34.73%
147														5.15%	11.16%	16.35%	20.88%	24.87%	28.41%	31.57%	34.40%
148														4.59%	10.64%	15.87%	20.44%	24.47%	28.03%	31.22%	34.07%
149														4.02%	10.12%	15.40%	20.00%	24.06%	27.65%	30.86%	33.74%
150														3.45%	9.60%	14.92%	19.56%	23.65%	27.27%	30.51%	33.41%
151														2.88%	9.08%	14.44%	19.12%	23.24%	26.89%	30.15%	33.08%
152														2.30%	8.55%	13.96%	18.67%	22.83%	26.51%	29.80%	32.75%
153														1.73%	8.03%	13.47%	18.23%	22.42%	26.13%	29.44%	32.41%
154														1.16%	7.50%	12.99%	17.78%	22.00%	25.74%	29.08%	32.08%
155														0.58%	6.97%	12.51%	17.34%	21.59%	25.36%	28.72%	31.74%
156															6.45%	12.02%	16.89%	21.17%	24.97%	28.36%	31.41%
157															5.92%	11.53%	16.44%	20.76%	24.59%	28.00%	31.07%
158															5.38%	11.05%	15.99%	20.34%	24.20%	27.64%	30.73%
159															4.85%	10.56%	15.54%	19.92%	23.81%	27.28%	30.39%
160															4.32%	10.07%	15.09%	19.50%	23.42%	26.92%	30.05%
161															3.78%	9.57%	14.63%	19.08%	23.03%	26.55%	29.71%
162															3.25%	9.08%	14.18%	18.66%	22.64%	26.19%	29.37%
163															2.71%	8.59%	13.72%	18.24%	22.25%	25.82%	29.03%
164															2.17%	8.09%	13.26%	17.82%	21.85%	25.46%	28.69%
165															1.63%	7.60%	12.81%	17.39%	21.46%	25.09%	28.34%
166															1.09%	7.10%	12.35%	16.97%	21.06%	24.72%	28.00%
167															0.54%	6.60%	11.89%	16.54%	20.67%	24.35%	27.65%
168																6.10%	11.42%	16.11%	20.27%	23.98%	27.31%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
169																5.60%	10.96%	15.68%	19.87%	23.61%	26.96%
170																5.10%	10.50%	15.25%	19.47%	23.24%	26.61%
171																4.59%	10.03%	14.82%	19.07%	22.86%	26.26%
172																4.09%	9.57%	14.39%	18.67%	22.49%	25.92%
173																3.58%	9.10%	13.96%	18.27%	22.11%	25.56%
174																3.07%	8.63%	13.53%	17.86%	21.74%	25.21%
175																2.56%	8.16%	13.09%	17.46%	21.36%	24.86%
176																2.05%	7.69%	12.65%	17.06%	20.98%	24.51%
177																1.54%	7.22%	12.22%	16.65%	20.60%	24.15%
178																1.03%	6.75%	11.78%	16.24%	20.22%	23.80%
179																0.52%	6.27%	11.34%	15.83%	19.84%	23.44%
180																	5.80%	10.90%	15.42%	19.46%	23.09%
181																	5.32%	10.46%	15.01%	19.08%	22.73%
182																	4.84%	10.02%	14.60%	18.70%	22.37%
183																	4.36%	9.57%	14.19%	18.31%	22.01%
184																	3.88%	9.13%	13.78%	17.93%	21.65%
185																	3.40%	8.68%	13.36%	17.54%	21.29%
186																	2.92%	8.23%	12.95%	17.15%	20.93%
187																	2.44%	7.79%	12.53%	16.77%	20.57%
188																	1.95%	7.34%	12.11%	16.38%	20.20%
189																	1.47%	6.89%	11.70%	15.99%	19.84%
190																	0.98%	6.44%	11.28%	15.60%	19.47%
191																	0.49%	5.98%	10.86%	15.20%	19.11%
192																		5.53%	10.43%	14.81%	18.74%

At the end of month	Schedule of Cash Value																				
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
193																		5.08%	10.01%	14.42%	18.37%
194																		4.62%	9.59%	14.02%	18.00%
195																		4.16%	9.16%	13.63%	17.63%
196																		3.71%	8.74%	13.23%	17.26%
197																		3.25%	8.31%	12.83%	16.89%
198																		2.79%	7.88%	12.43%	16.52%
199																		2.32%	7.45%	12.03%	16.14%
200																		1.86%	7.02%	11.63%	15.77%
201																		1.40%	6.59%	11.23%	15.39%
202																		0.93%	6.16%	10.83%	15.01%
203																		0.47%	5.73%	10.42%	14.64%
204																			5.29%	10.02%	14.26%
205																			4.86%	9.61%	13.88%
206																			4.42%	9.21%	13.50%
207																			3.99%	8.80%	13.12%
208																			3.55%	8.39%	12.74%
209																			3.11%	7.98%	12.35%
210																			2.67%	7.57%	11.97%
211																			2.22%	7.16%	11.58%
212																			1.78%	6.74%	11.20%
213																			1.34%	6.33%	10.81%
214																			0.89%	5.92%	10.42%
215																			0.45%	5.50%	10.04%
216																				5.08%	9.65%

At the end of month	Schedule of Cash Value																						
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years		
217																					4.67%	9.26%	
218																						4.25%	8.86%
219																						3.83%	8.47%
220																						3.41%	8.08%
221																						2.98%	7.68%
222																						2.56%	7.29%
223																						2.14%	6.89%
224																						1.71%	6.49%
225																						1.28%	6.10%
226																						0.86%	5.70%
227																						0.43%	5.30%
228																						4.67%	4.89%
229																							4.49%
230																							4.09%
231																							3.68%
232																							3.28%
233																							2.87%
234																							2.47%
235																							2.06%
236																							1.65%
237																							1.24%
238																							0.83%
239																							0.41%
240																							

PENGENDORSAN

No. Pengendorsan : 001/2011

Tarikh : 21 Mac 2011

PERUNTUKAN-PERUNTUKAN AM

2. Kelayakan

Klausa 2.1

Pelanggan Pembiayaan Pemegang Kontrak Induk adalah, tertakluk bahawa orang tersebut berumur sekurang-kurangnya Lapan Belas (18) tahun dan tidak melebihi Enam Puluh (60) tahun pada hari jadi terakhir beliau, akan layak memohon untuk menyertai pelan Takaful ini di bawah Kontrak Induk ini.

3. Penyertaan

Klausa 3.3

Kesemua Manfaat Takaful akan dibayar kepada Pemegang Kontrak Induk. Pemegang Kontrak Induk akan terlebih dahulu menggunakan Manfaat Takaful untuk membayar sebarang jumlah yang terhutang oleh Orang yang Dilindungi kepada pemegang Kontrak Induk. Pemegang Kontrak Induk akan membayar lebihan Manfaat Takaful daripada jumlah terhutang tersebut kepada Orang yang Dilindungi, jika masih hidup; atau sebaliknya ia akan menjadi sebahagian daripada harta pusaka Orang yang Dilindungi.

6. Pengecualian Manfaat Kematian

Klausa 6.1

Tanpa mengambilkira peruntukan di atas, tiada Manfaat Takaful akan dibayar untuk kematian Orang yang Dilindungi yang disebabkan oleh atau akibat daripada membunuh diri (sama ada dilakukan semasa waras atau tidak waras) atau sebarang Keadaan Sedia-Ada yang berlaku dalam masa Satu (1) tahun dari tempoh perlindungan Takaful berkuatkuasa; nilai tunai (ditetapkan selaras dengan formula yang dinyatakan di dalam Lampiran II kepada Kontrak Induk ini) pada tarikh kematian akan dibayar sekiranya berlaku perkara tersebut.

9. Pengecualian Hilang Upaya Menyeluruh dan Kekal

Klausa 9.1

Tanpa mengambil kira peruntukan-peruntukan di atas, tiada Manfaat Takaful akan dibayar untuk sebarang Hilang Upaya Menyeluruh dan Kekal yang disebabkan atau dipercepatkan oleh (sama ada secara langsung, tidak langsung, sepenuhnya atau sebahagiannya):

- (a) Sebarang Keadaan Sedia-Ada dalam masa Satu (1) tahun dari tempoh perlindungan Takaful berkuatkuasa;
- (b) sebarang mogok, rusuhan, kekacauan awam, pemberontakan, perang (sama ada diisytiharkan atau tidak);

- (c) sebarang kemasukan, pengendalian atau perkhidmatan, menaik atau menurun dari atau dengan sebarang peralatan atau talian udara kecuali ketika Orang yang Dilindungi berada di dalam kapal terbang yang dikendalikan oleh syarikat penerbangan penumpang komersial pada jadual biasa perjalanan penumpang melalui laluan penumpang yang ditetapkan;
- (d) berada di bawah pengaruh minuman keras atau bahan yang memabukkan, atau sebarang narkotik atau dadah;
- (e) sebarang:
 - (i) percubaan membunuh diri;
 - (ii) mencederakan diri sendiri; atau
 - (iii) penyakit yang disebabkan oleh diri sendiri;sama ada cuba dilakukan atau dilakukan semasa waras atau tidak waras;
- (f) sebarang penglibatan di dalam pencabulan undang-undang atau keahlian di alam organisasi haram; atau
- (g) sebarang Sindrom Kurang Daya Tahan Penyakit (AIDS) atau kompleks atau keadaan berkaitan.

29. Takrifan

Klausa 29.1

- (a) Keadaan Sedia-Ada bermaksud sebarang kecederaan, penyakit, keadaan atau gejala yang sedia ada di dalam tempoh Satu (1) tahun sebelum tarikh surat pengeluaran pembayaran;
 - (i) di mana rawatan, perubatan, nasihat, atau diagnosis telah pun disyorkan atau diterima; atau
 - (ii) di mana seseorang biasa dan waras yang mengalami kecederaan, penyakit, keadaan atau gejala sewajarnya mendapatkan nasihat atau rawatan yang sepatutnya untuk kesihatan beliau, atau
 - (iii) di mana kewujudannya diketahui oleh Orang yang Dilindungi, sama ada atau tidak rawatan atau perubatan atau nasihat atau diagnosis telah pun didapatkan atau diterima.

Lampiran I, III dan IV telah dikemaskini sepertimana Lembaran A, B dan C kepada pengendorsan ini.

Pengendorsan ini akan membentuk sebahagian daripada kontrak untuk kontrak yang dinamakan di atas. Semua yang lain, terma-terma dan syarat-syarat kontrak ini akan kekal tidak berubah.

Lembaran A: Jadual Pengurangan Jumlah Yang Dilindungi
Lembaran B: Jadual Kadar Sumbangan dan Yuran Wakalah
Lembaran C: Jadual Nilai Tunai

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
1	833.33	916.67	958.33	972.22	979.17	983.33	986.11	988.10	989.58	990.74	991.67	992.42	993.06	993.59	994.05	994.44	994.79	995.10	995.37	995.61	995.83
2	666.67	833.33	916.67	944.44	958.33	966.67	972.22	976.19	979.17	981.48	983.33	984.85	986.11	987.18	988.10	988.89	989.58	990.20	990.74	991.23	991.67
3	500.00	750.00	875.00	916.67	937.50	950.00	958.33	964.29	968.75	972.22	975.00	977.27	979.17	980.77	982.14	983.33	984.38	985.29	986.11	986.84	987.50
4	333.33	666.67	833.33	888.89	916.67	933.33	944.44	952.38	958.33	962.96	966.67	969.70	972.22	974.36	976.19	977.78	979.17	980.39	981.48	982.46	983.33
5	166.67	583.33	791.67	861.11	895.83	916.67	930.56	940.48	947.92	953.70	958.33	962.12	965.28	967.95	970.24	972.22	973.96	975.49	976.85	978.07	979.17
6		500.00	750.00	833.33	875.00	900.00	916.67	928.57	937.50	944.44	950.00	954.55	958.33	961.54	964.29	966.67	968.75	970.59	972.22	973.68	975.00
7		416.67	708.33	805.56	854.17	883.33	902.78	916.67	927.08	935.19	941.67	946.97	951.39	955.13	958.33	961.11	963.54	965.69	967.59	969.30	970.83
8		333.33	666.67	777.78	833.33	866.67	888.89	904.76	916.67	925.93	933.33	939.39	944.44	948.72	952.38	955.56	958.33	960.78	962.96	964.91	966.67
9		250.00	625.00	750.00	812.50	850.00	875.00	892.86	906.25	916.67	925.00	931.82	937.50	942.31	946.43	950.00	953.13	955.88	958.33	960.53	962.50
10		166.67	583.33	722.22	791.67	833.33	861.11	880.95	895.83	907.41	916.67	924.24	930.56	935.90	940.48	944.44	947.92	950.98	953.70	956.14	958.33
11		83.33	541.67	694.44	770.83	816.67	847.22	869.05	885.42	898.15	908.33	916.67	923.61	929.49	934.52	938.89	942.71	946.08	949.07	951.75	954.17
12			500.00	666.67	750.00	800.00	833.33	857.14	875.00	888.89	900.00	909.09	916.67	923.08	928.57	933.33	937.50	941.18	944.44	947.37	950.00
13			458.33	638.89	729.17	783.33	819.44	845.24	864.58	879.63	891.67	901.52	909.72	916.67	922.62	927.78	932.29	936.27	939.81	942.98	945.83
14			416.67	611.11	708.33	766.67	805.56	833.33	854.17	870.37	883.33	893.94	902.78	910.26	916.67	922.22	927.08	931.37	935.19	938.60	941.67
15			375.00	583.33	687.50	750.00	791.67	821.43	843.75	861.11	875.00	886.36	895.83	903.85	910.71	916.67	921.88	926.47	930.56	934.21	937.50
16			333.33	555.56	666.67	733.33	777.78	809.52	833.33	851.85	866.67	878.79	888.89	897.44	904.76	911.11	916.67	921.57	925.93	929.82	933.33
17			291.67	527.78	645.83	716.67	763.89	797.62	822.92	842.59	858.33	871.21	881.94	891.03	898.81	905.56	911.46	916.67	921.30	925.44	929.17
18			250.00	500.00	625.00	700.00	750.00	785.71	812.50	833.33	850.00	863.64	875.00	884.62	892.86	900.00	906.25	911.76	916.67	921.05	925.00
19			208.33	472.22	604.17	683.33	736.11	773.81	802.08	824.07	841.67	856.06	868.06	878.21	886.90	894.44	901.04	906.86	912.04	916.67	920.83
20			166.67	444.44	583.33	666.67	722.22	761.90	791.67	814.81	833.33	848.48	861.11	871.79	880.95	888.89	895.83	901.96	907.41	912.28	916.67
21			125.00	416.67	562.50	650.00	708.33	750.00	781.25	805.56	825.00	840.91	854.17	865.38	875.00	883.33	890.63	897.06	902.78	907.89	912.50
22			83.33	388.89	541.67	633.33	694.44	738.10	770.83	796.30	816.67	833.33	847.22	858.97	869.05	877.78	885.42	892.16	898.15	903.51	908.33
23			41.67	361.11	520.83	616.67	680.56	726.19	760.42	787.04	808.33	825.76	840.28	852.56	863.10	872.22	880.21	887.25	893.52	899.12	904.17
24				333.33	500.00	600.00	666.67	714.29	750.00	777.78	800.00	818.18	833.33	846.15	857.14	866.67	875.00	882.35	888.89	894.74	900.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
25				305.56	479.17	583.33	652.78	702.38	739.58	768.52	791.67	810.61	826.39	839.74	851.19	861.11	869.79	877.45	884.26	890.35	895.83
26				277.78	458.33	566.67	638.89	690.48	729.17	759.26	783.33	803.03	819.44	833.33	845.24	855.56	864.58	872.55	879.63	885.96	891.67
27				250.00	437.50	550.00	625.00	678.57	718.75	750.00	775.00	795.45	812.50	826.92	839.29	850.00	859.38	867.65	875.00	881.58	887.50
28				222.22	416.67	533.33	611.11	666.67	708.33	740.74	766.67	787.88	805.56	820.51	833.33	844.44	854.17	862.75	870.37	877.19	883.33
29				194.44	395.83	516.67	597.22	654.76	697.92	731.48	758.33	780.30	798.61	814.10	827.38	838.89	848.96	857.84	865.74	872.81	879.17
30				166.67	375.00	500.00	583.33	642.86	687.50	722.22	750.00	772.73	791.67	807.69	821.43	833.33	843.75	852.94	861.11	868.42	875.00
31				138.89	354.17	483.33	569.44	630.95	677.08	712.96	741.67	765.15	784.72	801.28	815.48	827.78	838.54	848.04	856.48	864.04	870.83
32				111.11	333.33	466.67	555.56	619.05	666.67	703.70	733.33	757.58	777.78	794.87	809.52	822.22	833.33	843.14	851.85	859.65	866.67
33				83.33	312.50	450.00	541.67	607.14	656.25	694.44	725.00	750.00	770.83	788.46	803.57	816.67	828.13	838.24	847.22	855.26	862.50
34				55.56	291.67	433.33	527.78	595.24	645.83	685.19	716.67	742.42	763.89	782.05	797.62	811.11	822.92	833.33	842.59	850.88	858.33
35				27.78	270.83	416.67	513.89	583.33	635.42	675.93	708.33	734.85	756.94	775.64	791.67	805.56	817.71	828.43	837.96	846.49	854.17
36					250.00	400.00	500.00	571.43	625.00	666.67	700.00	727.27	750.00	769.23	785.71	800.00	812.50	823.53	833.33	842.11	850.00
37					229.17	383.33	486.11	559.52	614.58	657.41	691.67	719.70	743.06	762.82	779.76	794.44	807.29	818.63	828.70	837.72	845.83
38					208.33	366.67	472.22	547.62	604.17	648.15	683.33	712.12	736.11	756.41	773.81	788.89	802.08	813.73	824.07	833.33	841.67
39					187.50	350.00	458.33	535.71	593.75	638.89	675.00	704.55	729.17	750.00	767.86	783.33	796.88	808.82	819.44	828.95	837.50
40					166.67	333.33	444.44	523.81	583.33	629.63	666.67	696.97	722.22	743.59	761.90	777.78	791.67	803.92	814.81	824.56	833.33
41					145.83	316.67	430.56	511.90	572.92	620.37	658.33	689.39	715.28	737.18	755.95	772.22	786.46	799.02	810.19	820.18	829.17
42					125.00	300.00	416.67	500.00	562.50	611.11	650.00	681.82	708.33	730.77	750.00	766.67	781.25	794.12	805.56	815.79	825.00
43					104.17	283.33	402.78	488.10	552.08	601.85	641.67	674.24	701.39	724.36	744.05	761.11	776.04	789.22	800.93	811.40	820.83
44					83.33	266.67	388.89	476.19	541.67	592.59	633.33	666.67	694.44	717.95	738.10	755.56	770.83	784.31	796.30	807.02	816.67
45					62.50	250.00	375.00	464.29	531.25	583.33	625.00	659.09	687.50	711.54	732.14	750.00	765.63	779.41	791.67	802.63	812.50
46					41.67	233.33	361.11	452.38	520.83	574.07	616.67	651.52	680.56	705.13	726.19	744.44	760.42	774.51	787.04	798.25	808.33
47					20.83	216.67	347.22	440.48	510.42	564.81	608.33	643.94	673.61	698.72	720.24	738.89	755.21	769.61	782.41	793.86	804.17
48						200.00	333.33	428.57	500.00	555.56	600.00	636.36	666.67	692.31	714.29	733.33	750.00	764.71	777.78	789.47	800.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
49						183.33	319.44	416.67	489.58	546.30	591.67	628.79	659.72	685.90	708.33	727.78	744.79	759.80	773.15	785.09	795.83
50						166.67	305.56	404.76	479.17	537.04	583.33	621.21	652.78	679.49	702.38	722.22	739.58	754.90	768.52	780.70	791.67
51						150.00	291.67	392.86	468.75	527.78	575.00	613.64	645.83	673.08	696.43	716.67	734.38	750.00	763.89	776.32	787.50
52						133.33	277.78	380.95	458.33	518.52	566.67	606.06	638.89	666.67	690.48	711.11	729.17	745.10	759.26	771.93	783.33
53						116.67	263.89	369.05	447.92	509.26	558.33	598.48	631.94	660.26	684.52	705.56	723.96	740.20	754.63	767.54	779.17
54						100.00	250.00	357.14	437.50	500.00	550.00	590.91	625.00	653.85	678.57	700.00	718.75	735.29	750.00	763.16	775.00
55						83.33	236.11	345.24	427.08	490.74	541.67	583.33	618.06	647.44	672.62	694.44	713.54	730.39	745.37	758.77	770.83
56						66.67	222.22	333.33	416.67	481.48	533.33	575.76	611.11	641.03	666.67	688.89	708.33	725.49	740.74	754.39	766.67
57						50.00	208.33	321.43	406.25	472.22	525.00	568.18	604.17	634.62	660.71	683.33	703.13	720.59	736.11	750.00	762.50
58						33.33	194.44	309.52	395.83	462.96	516.67	560.61	597.22	628.21	654.76	677.78	697.92	715.69	731.48	745.61	758.33
59						16.67	180.56	297.62	385.42	453.70	508.33	553.03	590.28	621.79	648.81	672.22	692.71	710.78	726.85	741.23	754.17
60							166.67	285.71	375.00	444.44	500.00	545.45	583.33	615.38	642.86	666.67	687.50	705.88	722.22	736.84	750.00
61							152.78	273.81	364.58	435.19	491.67	537.88	576.39	608.97	636.90	661.11	682.29	700.98	717.59	732.46	745.83
62							138.89	261.90	354.17	425.93	483.33	530.30	569.44	602.56	630.95	655.56	677.08	696.08	712.96	728.07	741.67
63							125.00	250.00	343.75	416.67	475.00	522.73	562.50	596.15	625.00	650.00	671.88	691.18	708.33	723.68	737.50
64							111.11	238.10	333.33	407.41	466.67	515.15	555.56	589.74	619.05	644.44	666.67	686.27	703.70	719.30	733.33
65							97.22	226.19	322.92	398.15	458.33	507.58	548.61	583.33	613.10	638.89	661.46	681.37	699.07	714.91	729.17
66							83.33	214.29	312.50	388.89	450.00	500.00	541.67	576.92	607.14	633.33	656.25	676.47	694.44	710.53	725.00
67							69.44	202.38	302.08	379.63	441.67	492.42	534.72	570.51	601.19	627.78	651.04	671.57	689.81	706.14	720.83
68							55.56	190.48	291.67	370.37	433.33	484.85	527.78	564.10	595.24	622.22	645.83	666.67	685.19	701.75	716.67
69							41.67	178.57	281.25	361.11	425.00	477.27	520.83	557.69	589.29	616.67	640.63	661.76	680.56	697.37	712.50
70							27.78	166.67	270.83	351.85	416.67	469.70	513.89	551.28	583.33	611.11	635.42	656.86	675.93	692.98	708.33
71							13.89	154.76	260.42	342.59	408.33	462.12	506.94	544.87	577.38	605.56	630.21	651.96	671.30	688.60	704.17
72								142.86	250.00	333.33	400.00	454.55	500.00	538.46	571.43	600.00	625.00	647.06	666.67	684.21	700.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
73								130.95	239.58	324.07	391.67	446.97	493.06	532.05	565.48	594.44	619.79	642.16	662.04	679.82	695.83
74								119.05	229.17	314.81	383.33	439.39	486.11	525.64	559.52	588.89	614.58	637.25	657.41	675.44	691.67
75								107.14	218.75	305.56	375.00	431.82	479.17	519.23	553.57	583.33	609.38	632.35	652.78	671.05	687.50
76								95.24	208.33	296.30	366.67	424.24	472.22	512.82	547.62	577.78	604.17	627.45	648.15	666.67	683.33
77								83.33	197.92	287.04	358.33	416.67	465.28	506.41	541.67	572.22	598.96	622.55	643.52	662.28	679.17
78								71.43	187.50	277.78	350.00	409.09	458.33	500.00	535.71	566.67	593.75	617.65	638.89	657.89	675.00
79								59.52	177.08	268.52	341.67	401.52	451.39	493.59	529.76	561.11	588.54	612.75	634.26	653.51	670.83
80								47.62	166.67	259.26	333.33	393.94	444.44	487.18	523.81	555.56	583.33	607.84	629.63	649.12	666.67
81								35.71	156.25	250.00	325.00	386.36	437.50	480.77	517.86	550.00	578.13	602.94	625.00	644.74	662.50
82								23.81	145.83	240.74	316.67	378.79	430.56	474.36	511.90	544.44	572.92	598.04	620.37	640.35	658.33
83								11.90	135.42	231.48	308.33	371.21	423.61	467.95	505.95	538.89	567.71	593.14	615.74	635.96	654.17
84									125.00	222.22	300.00	363.64	416.67	461.54	500.00	533.33	562.50	588.24	611.11	631.58	650.00
85									114.58	212.96	291.67	356.06	409.72	455.13	494.05	527.78	557.29	583.33	606.48	627.19	645.83
86									104.17	203.70	283.33	348.48	402.78	448.72	488.10	522.22	552.08	578.43	601.85	622.81	641.67
87									93.75	194.44	275.00	340.91	395.83	442.31	482.14	516.67	546.88	573.53	597.22	618.42	637.50
88									83.33	185.19	266.67	333.33	388.89	435.90	476.19	511.11	541.67	568.63	592.59	614.04	633.33
89									72.92	175.93	258.33	325.76	381.94	429.49	470.24	505.56	536.46	563.73	587.96	609.65	629.17
90									62.50	166.67	250.00	318.18	375.00	423.08	464.29	500.00	531.25	558.82	583.33	605.26	625.00
91									52.08	157.41	241.67	310.61	368.06	416.67	458.33	494.44	526.04	553.92	578.70	600.88	620.83
92									41.67	148.15	233.33	303.03	361.11	410.26	452.38	488.89	520.83	549.02	574.07	596.49	616.67
93									31.25	138.89	225.00	295.45	354.17	403.85	446.43	483.33	515.63	544.12	569.44	592.11	612.50
94									20.83	129.63	216.67	287.88	347.22	397.44	440.48	477.78	510.42	539.22	564.81	587.72	608.33
95									10.42	120.37	208.33	280.30	340.28	391.03	434.52	472.22	505.21	534.31	560.19	583.33	604.17
96										111.11	200.00	272.73	333.33	384.62	428.57	466.67	500.00	529.41	555.56	578.95	600.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
97										101.85	191.67	265.15	326.39	378.21	422.62	461.11	494.79	524.51	550.93	574.56	595.83
98										92.59	183.33	257.58	319.44	371.79	416.67	455.56	489.58	519.61	546.30	570.18	591.67
99										83.33	175.00	250.00	312.50	365.38	410.71	450.00	484.38	514.71	541.67	565.79	587.50
100										74.07	166.67	242.42	305.56	358.97	404.76	444.44	479.17	509.80	537.04	561.40	583.33
101										64.81	158.33	234.85	298.61	352.56	398.81	438.89	473.96	504.90	532.41	557.02	579.17
102										55.56	150.00	227.27	291.67	346.15	392.86	433.33	468.75	500.00	527.78	552.63	575.00
103										46.30	141.67	219.70	284.72	339.74	386.90	427.78	463.54	495.10	523.15	548.25	570.83
104										37.04	133.33	212.12	277.78	333.33	380.95	422.22	458.33	490.20	518.52	543.86	566.67
105										27.78	125.00	204.55	270.83	326.92	375.00	416.67	453.13	485.29	513.89	539.47	562.50
106										18.52	116.67	196.97	263.89	320.51	369.05	411.11	447.92	480.39	509.26	535.09	558.33
107										9.26	108.33	189.39	256.94	314.10	363.10	405.56	442.71	475.49	504.63	530.70	554.17
108											100.00	181.82	250.00	307.69	357.14	400.00	437.50	470.59	500.00	526.32	550.00
109											91.67	174.24	243.06	301.28	351.19	394.44	432.29	465.69	495.37	521.93	545.83
110											83.33	166.67	236.11	294.87	345.24	388.89	427.08	460.78	490.74	517.54	541.67
111											75.00	159.09	229.17	288.46	339.29	383.33	421.88	455.88	486.11	513.16	537.50
112											66.67	151.52	222.22	282.05	333.33	377.78	416.67	450.98	481.48	508.77	533.33
113											58.33	143.94	215.28	275.64	327.38	372.22	411.46	446.08	476.85	504.39	529.17
114											50.00	136.36	208.33	269.23	321.43	366.67	406.25	441.18	472.22	500.00	525.00
115											41.67	128.79	201.39	262.82	315.48	361.11	401.04	436.27	467.59	495.61	520.83
116											33.33	121.21	194.44	256.41	309.52	355.56	395.83	431.37	462.96	491.23	516.67
117											25.00	113.64	187.50	250.00	303.57	350.00	390.63	426.47	458.33	486.84	512.50
118											16.67	106.06	180.56	243.59	297.62	344.44	385.42	421.57	453.70	482.46	508.33
119											8.33	98.48	173.61	237.18	291.67	338.89	380.21	416.67	449.07	478.07	504.17
120												90.91	166.67	230.77	285.71	333.33	375.00	411.76	444.44	473.68	500.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
121												83.33	159.72	224.36	279.76	327.78	369.79	406.86	439.81	469.30	495.83
122												75.76	152.78	217.95	273.81	322.22	364.58	401.96	435.19	464.91	491.67
123												68.18	145.83	211.54	267.86	316.67	359.38	397.06	430.56	460.53	487.50
124												60.61	138.89	205.13	261.90	311.11	354.17	392.16	425.93	456.14	483.33
125												53.03	131.94	198.72	255.95	305.56	348.96	387.25	421.30	451.75	479.17
126												45.45	125.00	192.31	250.00	300.00	343.75	382.35	416.67	447.37	475.00
127												37.88	118.06	185.90	244.05	294.44	338.54	377.45	412.04	442.98	470.83
128												30.30	111.11	179.49	238.10	288.89	333.33	372.55	407.41	438.60	466.67
129												22.73	104.17	173.08	232.14	283.33	328.13	367.65	402.78	434.21	462.50
130												15.15	97.22	166.67	226.19	277.78	322.92	362.75	398.15	429.82	458.33
131												7.58	90.28	160.26	220.24	272.22	317.71	357.84	393.52	425.44	454.17
132													83.33	153.85	214.29	266.67	312.50	352.94	388.89	421.05	450.00
133													76.39	147.44	208.33	261.11	307.29	348.04	384.26	416.67	445.83
134													69.44	141.03	202.38	255.56	302.08	343.14	379.63	412.28	441.67
135													62.50	134.62	196.43	250.00	296.88	338.24	375.00	407.89	437.50
136													55.56	128.21	190.48	244.44	291.67	333.33	370.37	403.51	433.33
137													48.61	121.79	184.52	238.89	286.46	328.43	365.74	399.12	429.17
138													41.67	115.38	178.57	233.33	281.25	323.53	361.11	394.74	425.00
139													34.72	108.97	172.62	227.78	276.04	318.63	356.48	390.35	420.83
140													27.78	102.56	166.67	222.22	270.83	313.73	351.85	385.96	416.67
141													20.83	96.15	160.71	216.67	265.63	308.82	347.22	381.58	412.50
142													13.89	89.74	154.76	211.11	260.42	303.92	342.59	377.19	408.33
143													6.94	83.33	148.81	205.56	255.21	299.02	337.96	372.81	404.17
144														76.92	142.86	200.00	250.00	294.12	333.33	368.42	400.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
145														70.51	136.90	194.44	244.79	289.22	328.70	364.04	395.83
146														64.10	130.95	188.89	239.58	284.31	324.07	359.65	391.67
147														57.69	125.00	183.33	234.38	279.41	319.44	355.26	387.50
148														51.28	119.05	177.78	229.17	274.51	314.81	350.88	383.33
149														44.87	113.10	172.22	223.96	269.61	310.19	346.49	379.17
150														38.46	107.14	166.67	218.75	264.71	305.56	342.11	375.00
151														32.05	101.19	161.11	213.54	259.80	300.93	337.72	370.83
152														25.64	95.24	155.56	208.33	254.90	296.30	333.33	366.67
153														19.23	89.29	150.00	203.13	250.00	291.67	328.95	362.50
154														12.82	83.33	144.44	197.92	245.10	287.04	324.56	358.33
155														6.41	77.38	138.89	192.71	240.20	282.41	320.18	354.17
156															71.43	133.33	187.50	235.29	277.78	315.79	350.00
157															65.48	127.78	182.29	230.39	273.15	311.40	345.83
158															59.52	122.22	177.08	225.49	268.52	307.02	341.67
159															53.57	116.67	171.88	220.59	263.89	302.63	337.50
160															47.62	111.11	166.67	215.69	259.26	298.25	333.33
161															41.67	105.56	161.46	210.78	254.63	293.86	329.17
162															35.71	100.00	156.25	205.88	250.00	289.47	325.00
163															29.76	94.44	151.04	200.98	245.37	285.09	320.83
164															23.81	88.89	145.83	196.08	240.74	280.70	316.67
165															17.86	83.33	140.63	191.18	236.11	276.32	312.50
166															11.90	77.78	135.42	186.27	231.48	271.93	308.33
167															5.95	72.22	130.21	181.37	226.85	267.54	304.17
168																66.67	125.00	176.47	222.22	263.16	300.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
169																61.11	119.79	171.57	217.59	258.77	295.83
170																55.56	114.58	166.67	212.96	254.39	291.67
171																50.00	109.38	161.76	208.33	250.00	287.50
172																44.44	104.17	156.86	203.70	245.61	283.33
173																38.89	98.96	151.96	199.07	241.23	279.17
174																33.33	93.75	147.06	194.44	236.84	275.00
175																27.78	88.54	142.16	189.81	232.46	270.83
176																22.22	83.33	137.25	185.19	228.07	266.67
177																16.67	78.13	132.35	180.56	223.68	262.50
178																11.11	72.92	127.45	175.93	219.30	258.33
179																5.56	67.71	122.55	171.30	214.91	254.17
180																	62.50	117.65	166.67	210.53	250.00
181																	57.29	112.75	162.04	206.14	245.83
182																	52.08	107.84	157.41	201.75	241.67
183																	46.88	102.94	152.78	197.37	237.50
184																	41.67	98.04	148.15	192.98	233.33
185																	36.46	93.14	143.52	188.60	229.17
186																	31.25	88.24	138.89	184.21	225.00
187																	26.04	83.33	134.26	179.82	220.83
188																	20.83	78.43	129.63	175.44	216.67
189																	15.63	73.53	125.00	171.05	212.50
190																	10.42	68.63	120.37	166.67	208.33
191																	5.21	63.73	115.74	162.28	204.17
192																		58.82	111.11	157.89	200.00

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
193																		53.92	106.48	153.51	195.83
194																		49.02	101.85	149.12	191.67
195																		44.12	97.22	144.74	187.50
196																		39.22	92.59	140.35	183.33
197																		34.31	87.96	135.96	179.17
198																		29.41	83.33	131.58	175.00
199																		24.51	78.70	127.19	170.83
200																		19.61	74.07	122.81	166.67
201																		14.71	69.44	118.42	162.50
202																		9.80	64.81	114.04	158.33
203																		4.90	60.19	109.65	154.17
204																			55.56	105.26	150.00
205																			50.93	100.88	145.83
206																			46.30	96.49	141.67
207																			41.67	92.11	137.50
208																			37.04	87.72	133.33
209																			32.41	83.33	129.17
210																			27.78	78.95	125.00
211																			23.15	74.56	120.83
212																			18.52	70.18	116.67
213																			13.89	65.79	112.50
214																			9.26	61.40	108.33
215																			4.63	57.02	104.17
216																				153.51	195.83

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
217																				52.63	100.00
218																				48.25	95.83
219																				43.86	91.67
220																				39.47	87.50
221																				35.09	83.33
222																				30.70	79.17
223																				26.32	75.00
224																				21.93	70.83
225																				17.54	66.67
226																				13.16	62.50
227																				8.77	58.33
228																				4.39	54.17
229																					50.00
230																					45.83
231																					41.67
232																					37.50
233																					33.33
234																					29.17
235																					25.00
236																					20.83
237																					16.67
238																					12.50
239																					8.33
240																					4.17

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
0	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
1	62.58%	68.83%	71.96%	73.01%	73.53%	73.84%	74.05%	74.20%	74.31%	74.39%	74.46%	74.52%	74.57%	74.61%	74.64%	74.67%	74.69%	74.72%	74.74%	74.75%	74.77%
2	50.12%	62.65%	68.92%	71.01%	72.05%	72.67%	73.09%	73.39%	73.61%	73.78%	73.92%	74.04%	74.13%	74.21%	74.28%	74.34%	74.39%	74.43%	74.47%	74.51%	74.54%
3	37.64%	56.46%	65.87%	69.00%	70.57%	71.51%	72.13%	72.58%	72.91%	73.17%	73.38%	73.55%	73.69%	73.81%	73.91%	74.00%	74.08%	74.15%	74.21%	74.26%	74.31%
4	25.12%	50.25%	62.81%	66.99%	69.08%	70.34%	71.17%	71.77%	72.22%	72.56%	72.84%	73.07%	73.26%	73.41%	73.55%	73.67%	73.77%	73.86%	73.94%	74.01%	74.08%
5	12.58%	44.02%	59.74%	64.98%	67.59%	69.16%	70.21%	70.96%	71.52%	71.95%	72.30%	72.58%	72.82%	73.02%	73.19%	73.33%	73.46%	73.58%	73.68%	73.77%	73.85%
6		37.78%	56.66%	62.96%	66.10%	67.99%	69.25%	70.14%	70.81%	71.34%	71.75%	72.09%	72.38%	72.62%	72.82%	73.00%	73.15%	73.29%	73.41%	73.52%	73.61%
7		31.52%	53.58%	60.93%	64.61%	66.81%	68.28%	69.33%	70.11%	70.72%	71.21%	71.61%	71.94%	72.22%	72.46%	72.66%	72.84%	73.00%	73.14%	73.27%	73.38%
8		25.25%	50.49%	58.90%	63.11%	65.63%	67.31%	68.51%	69.40%	70.10%	70.66%	71.12%	71.49%	71.81%	72.09%	72.32%	72.53%	72.71%	72.88%	73.02%	73.15%
9		18.96%	47.39%	56.87%	61.60%	64.44%	66.34%	67.69%	68.70%	69.48%	70.11%	70.62%	71.05%	71.41%	71.72%	71.99%	72.22%	72.42%	72.61%	72.77%	72.91%
10		12.65%	44.29%	54.83%	60.10%	63.26%	65.36%	66.86%	67.99%	68.86%	69.56%	70.13%	70.61%	71.01%	71.35%	71.65%	71.91%	72.13%	72.34%	72.52%	72.68%
11		6.34%	41.17%	52.78%	58.59%	62.07%	64.38%	66.04%	67.28%	68.24%	69.01%	69.64%	70.16%	70.60%	70.98%	71.31%	71.59%	71.84%	72.07%	72.27%	72.44%
12			38.05%	50.74%	57.07%	60.87%	63.41%	65.21%	66.57%	67.62%	68.46%	69.14%	69.72%	70.20%	70.61%	70.97%	71.28%	71.55%	71.80%	72.01%	72.21%
13			34.93%	48.68%	55.55%	59.68%	62.42%	64.38%	65.85%	66.99%	67.90%	68.65%	69.27%	69.79%	70.24%	70.63%	70.96%	71.26%	71.53%	71.76%	71.97%
14			31.79%	46.62%	54.03%	58.48%	61.44%	63.55%	65.14%	66.37%	67.35%	68.15%	68.82%	69.38%	69.87%	70.28%	70.65%	70.97%	71.25%	71.51%	71.74%
15			28.65%	44.56%	52.51%	57.28%	60.45%	62.72%	64.42%	65.74%	66.79%	67.65%	68.37%	68.97%	69.49%	69.94%	70.33%	70.68%	70.98%	71.25%	71.50%
16			25.49%	42.49%	50.98%	56.07%	59.46%	61.88%	63.70%	65.11%	66.23%	67.15%	67.92%	68.57%	69.12%	69.60%	70.01%	70.38%	70.71%	71.00%	71.26%
17			22.33%	40.41%	49.45%	54.86%	58.47%	61.05%	62.98%	64.48%	65.67%	66.65%	67.47%	68.15%	68.74%	69.25%	69.70%	70.09%	70.43%	70.74%	71.02%
18			19.17%	38.33%	47.91%	53.65%	57.48%	60.21%	62.25%	63.84%	65.11%	66.15%	67.01%	67.74%	68.37%	68.91%	69.38%	69.79%	70.16%	70.49%	70.78%
19			15.99%	36.25%	46.37%	52.44%	56.48%	59.37%	61.53%	63.21%	64.55%	65.65%	66.56%	67.33%	67.99%	68.56%	69.06%	69.50%	69.88%	70.23%	70.54%
20			12.81%	34.16%	44.82%	51.22%	55.48%	58.52%	60.80%	62.57%	63.99%	65.14%	66.10%	66.92%	67.61%	68.21%	68.74%	69.20%	69.61%	69.97%	70.30%
21			9.62%	32.06%	43.28%	50.00%	54.48%	57.68%	60.07%	61.94%	63.42%	64.64%	65.65%	66.50%	67.23%	67.86%	68.42%	68.90%	69.33%	69.72%	70.06%
22			6.42%	29.96%	41.72%	48.78%	53.48%	56.83%	59.34%	61.30%	62.86%	64.13%	65.19%	66.09%	66.85%	67.51%	68.09%	68.60%	69.05%	69.46%	69.82%
23			3.21%	27.85%	40.17%	47.55%	52.47%	55.98%	58.61%	60.66%	62.29%	63.62%	64.73%	65.67%	66.47%	67.16%	67.77%	68.30%	68.78%	69.20%	69.58%
24				25.74%	38.61%	46.32%	51.46%	55.13%	57.88%	60.01%	61.72%	63.11%	64.27%	65.25%	66.09%	66.81%	67.45%	68.00%	68.50%	68.94%	69.33%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
25				23.63%	37.04%	45.09%	50.45%	54.28%	57.14%	59.37%	61.15%	62.60%	63.81%	64.83%	65.71%	66.46%	67.12%	67.70%	68.22%	68.68%	69.09%
26				21.50%	35.48%	43.86%	49.44%	53.42%	56.41%	58.72%	60.58%	62.09%	63.35%	64.41%	65.32%	66.11%	66.80%	67.40%	67.94%	68.42%	68.85%
27				19.38%	33.91%	42.62%	48.42%	52.56%	55.67%	58.08%	60.00%	61.58%	62.89%	63.99%	64.94%	65.76%	66.47%	67.10%	67.66%	68.15%	68.60%
28				17.25%	32.33%	41.38%	47.40%	51.70%	54.93%	57.43%	59.43%	61.06%	62.42%	63.57%	64.55%	65.40%	66.14%	66.80%	67.38%	67.89%	68.36%
29				15.11%	30.75%	40.13%	46.38%	50.84%	54.18%	56.78%	58.85%	60.55%	61.96%	63.15%	64.17%	65.05%	65.82%	66.49%	67.09%	67.63%	68.11%
30				12.97%	29.17%	38.88%	45.36%	49.98%	53.44%	56.13%	58.27%	60.03%	61.49%	62.72%	63.78%	64.69%	65.49%	66.19%	66.81%	67.37%	67.86%
31				10.82%	27.58%	37.63%	44.33%	49.11%	52.69%	55.47%	57.70%	59.51%	61.02%	62.30%	63.39%	64.33%	65.16%	65.88%	66.53%	67.10%	67.62%
32				8.67%	25.99%	36.38%	43.30%	48.24%	51.94%	54.82%	57.11%	58.99%	60.55%	61.87%	63.00%	63.98%	64.83%	65.58%	66.24%	66.84%	67.37%
33				6.51%	24.40%	35.12%	42.27%	47.37%	51.19%	54.16%	56.53%	58.47%	60.08%	61.44%	62.61%	63.62%	64.50%	65.27%	65.96%	66.57%	67.12%
34				4.34%	22.80%	33.86%	41.24%	46.50%	50.44%	53.50%	55.95%	57.95%	59.61%	61.02%	62.22%	63.26%	64.17%	64.96%	65.67%	66.30%	66.87%
35				2.17%	21.20%	32.60%	40.20%	45.62%	49.69%	52.84%	55.36%	57.42%	59.14%	60.59%	61.83%	62.90%	63.83%	64.66%	65.39%	66.04%	66.62%
36					19.59%	31.34%	39.16%	44.75%	48.93%	52.18%	54.78%	56.90%	58.67%	60.16%	61.43%	62.54%	63.50%	64.35%	65.10%	65.77%	66.37%
37					17.98%	30.07%	38.12%	43.87%	48.17%	51.52%	54.19%	56.37%	58.19%	59.73%	61.04%	62.17%	63.16%	64.04%	64.81%	65.50%	66.12%
38					16.36%	28.79%	37.08%	42.99%	47.41%	50.85%	53.60%	55.85%	57.71%	59.29%	60.64%	61.81%	62.83%	63.73%	64.52%	65.23%	65.87%
39					14.75%	27.52%	36.03%	42.10%	46.65%	50.19%	53.01%	55.32%	57.24%	58.86%	60.25%	61.45%	62.49%	63.42%	64.23%	64.96%	65.62%
40					13.12%	26.24%	34.98%	41.22%	45.89%	49.52%	52.42%	54.79%	56.76%	58.42%	59.85%	61.08%	62.16%	63.10%	63.94%	64.69%	65.37%
41					11.50%	24.96%	33.93%	40.33%	45.12%	48.85%	51.83%	54.26%	56.28%	57.99%	59.45%	60.72%	61.82%	62.79%	63.65%	64.42%	65.11%
42					9.87%	23.67%	32.87%	39.44%	44.36%	48.18%	51.23%	53.72%	55.80%	57.55%	59.05%	60.35%	61.48%	62.48%	63.36%	64.15%	64.86%
43					8.23%	22.39%	31.82%	38.55%	43.59%	47.50%	50.63%	53.19%	55.32%	57.11%	58.65%	59.98%	61.14%	62.16%	63.07%	63.88%	64.60%
44					6.59%	21.10%	30.76%	37.65%	42.82%	46.83%	50.04%	52.66%	54.83%	56.68%	58.25%	59.61%	60.80%	61.85%	62.78%	63.61%	64.35%
45					4.95%	19.80%	29.69%	36.75%	42.04%	46.15%	49.44%	52.12%	54.35%	56.24%	57.85%	59.24%	60.46%	61.53%	62.48%	63.33%	64.09%
46					3.31%	18.50%	28.63%	35.86%	41.27%	45.48%	48.84%	51.58%	53.87%	55.79%	57.45%	58.87%	60.12%	61.22%	62.19%	63.06%	63.84%
47					1.65%	17.20%	27.56%	34.95%	40.49%	44.80%	48.23%	51.04%	53.38%	55.35%	57.04%	58.50%	59.78%	60.90%	61.89%	62.78%	63.58%
48						15.90%	26.49%	34.05%	39.71%	44.11%	47.63%	50.50%	52.89%	54.91%	56.64%	58.13%	59.43%	60.58%	61.60%	62.51%	63.32%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
49						14.59%	25.42%	33.14%	38.93%	43.43%	47.02%	49.96%	52.40%	54.46%	56.23%	57.76%	59.09%	60.26%	61.30%	62.23%	63.06%
50						13.28%	24.34%	32.24%	38.15%	42.75%	46.42%	49.42%	51.91%	54.02%	55.82%	57.38%	58.74%	59.94%	61.01%	61.95%	62.81%
51						11.97%	23.27%	31.33%	37.37%	42.06%	45.81%	48.87%	51.42%	53.57%	55.41%	57.01%	58.40%	59.62%	60.71%	61.68%	62.55%
52						10.65%	22.18%	30.41%	36.58%	41.37%	45.20%	48.33%	50.93%	53.13%	55.01%	56.63%	58.05%	59.30%	60.41%	61.40%	62.29%
53						9.33%	21.10%	29.50%	35.79%	40.68%	44.59%	47.78%	50.43%	52.68%	54.59%	56.25%	57.70%	58.98%	60.11%	61.12%	62.02%
54						8.01%	20.01%	28.58%	35.00%	39.99%	43.97%	47.23%	49.94%	52.23%	54.18%	55.88%	57.35%	58.66%	59.81%	60.84%	61.76%
55						6.68%	18.93%	27.66%	34.21%	39.30%	43.36%	46.68%	49.44%	51.78%	53.77%	55.50%	57.01%	58.33%	59.51%	60.56%	61.50%
56						5.35%	17.83%	26.74%	33.42%	38.60%	42.74%	46.13%	48.94%	51.32%	53.36%	55.12%	56.66%	58.01%	59.21%	60.28%	61.24%
57						4.02%	16.74%	25.82%	32.62%	37.91%	42.13%	45.58%	48.45%	50.87%	52.94%	54.74%	56.30%	57.68%	58.90%	60.00%	60.97%
58						2.68%	15.64%	24.89%	31.82%	37.21%	41.51%	45.02%	47.95%	50.42%	52.53%	54.36%	55.95%	57.36%	58.60%	59.71%	60.71%
59						1.34%	14.54%	23.96%	31.02%	36.51%	40.89%	44.47%	47.45%	49.96%	52.11%	53.97%	55.60%	57.03%	58.30%	59.43%	60.45%
60							13.44%	23.03%	30.22%	35.80%	40.27%	43.91%	46.94%	49.50%	51.70%	53.59%	55.25%	56.70%	57.99%	59.15%	60.18%
61							12.34%	22.10%	29.42%	35.10%	39.64%	43.35%	46.44%	49.05%	51.28%	53.21%	54.89%	56.37%	57.69%	58.86%	59.91%
62							11.23%	21.17%	28.61%	34.40%	39.02%	42.79%	45.93%	48.59%	50.86%	52.82%	54.54%	56.04%	57.38%	58.58%	59.65%
63							10.12%	20.23%	27.80%	33.69%	38.39%	42.23%	45.43%	48.13%	50.44%	52.43%	54.18%	55.71%	57.08%	58.29%	59.38%
64							9.01%	19.29%	26.99%	32.98%	37.76%	41.67%	44.92%	47.67%	50.02%	52.05%	53.82%	55.38%	56.77%	58.00%	59.11%
65							7.89%	18.35%	26.18%	32.27%	37.13%	41.11%	44.41%	47.20%	49.59%	51.66%	53.46%	55.05%	56.46%	57.72%	58.84%
66							6.77%	17.40%	25.37%	31.56%	36.50%	40.54%	43.90%	46.74%	49.17%	51.27%	53.10%	54.72%	56.15%	57.43%	58.57%
67							5.65%	16.46%	24.55%	30.84%	35.87%	39.97%	43.39%	46.28%	48.75%	50.88%	52.74%	54.39%	55.84%	57.14%	58.30%
68							4.52%	15.51%	23.74%	30.13%	35.23%	39.41%	42.88%	45.81%	48.32%	50.49%	52.38%	54.05%	55.53%	56.85%	58.03%
69							3.40%	14.56%	22.92%	29.41%	34.60%	38.84%	42.36%	45.34%	47.89%	50.10%	52.02%	53.72%	55.22%	56.56%	57.76%
70							2.27%	13.60%	22.09%	28.69%	33.96%	38.27%	41.85%	44.88%	47.47%	49.70%	51.66%	53.38%	54.91%	56.27%	57.49%
71							1.14%	12.65%	21.27%	27.97%	33.32%	37.70%	41.33%	44.41%	47.04%	49.31%	51.30%	53.04%	54.59%	55.98%	57.22%
72								11.69%	20.44%	27.25%	32.68%	37.12%	40.82%	43.94%	46.61%	48.92%	50.93%	52.71%	54.28%	55.68%	56.95%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
73								10.73%	19.62%	26.52%	32.04%	36.55%	40.30%	43.47%	46.18%	48.52%	50.57%	52.37%	53.97%	55.39%	56.67%
74								9.76%	18.79%	25.80%	31.40%	35.97%	39.78%	42.99%	45.74%	48.12%	50.20%	52.03%	53.65%	55.10%	56.40%
75								8.80%	17.95%	25.07%	30.75%	35.39%	39.26%	42.52%	45.31%	47.73%	49.83%	51.69%	53.33%	54.80%	56.12%
76								7.83%	17.12%	24.34%	30.10%	34.81%	38.73%	42.04%	44.88%	47.33%	49.47%	51.35%	53.02%	54.51%	55.85%
77								6.86%	16.28%	23.61%	29.45%	34.23%	38.21%	41.57%	44.44%	46.93%	49.10%	51.01%	52.70%	54.21%	55.57%
78								5.89%	15.45%	22.87%	28.80%	33.65%	37.68%	41.09%	44.01%	46.53%	48.73%	50.66%	52.38%	53.92%	55.29%
79								4.91%	14.61%	22.14%	28.15%	33.07%	37.16%	40.61%	43.57%	46.12%	48.36%	50.32%	52.06%	53.62%	55.01%
80								3.93%	13.76%	21.40%	27.50%	32.48%	36.63%	40.13%	43.13%	45.72%	47.98%	49.98%	51.74%	53.32%	54.73%
81								2.95%	12.92%	20.66%	26.84%	31.90%	36.10%	39.65%	42.69%	45.32%	47.61%	49.63%	51.42%	53.02%	54.45%
82								1.97%	12.07%	19.92%	26.19%	31.31%	35.57%	39.17%	42.25%	44.91%	47.24%	49.29%	51.10%	52.72%	54.17%
83								0.99%	11.22%	19.18%	25.53%	30.72%	35.04%	38.69%	41.81%	44.51%	46.86%	48.94%	50.78%	52.42%	53.89%
84									10.37%	18.43%	24.87%	30.13%	34.51%	38.20%	41.37%	44.10%	46.49%	48.59%	50.46%	52.12%	53.61%
85									9.52%	17.68%	24.21%	29.54%	33.97%	37.72%	40.92%	43.69%	46.11%	48.24%	50.13%	51.82%	53.33%
86									8.67%	16.94%	23.55%	28.94%	33.44%	37.23%	40.48%	43.28%	45.74%	47.89%	49.81%	51.51%	53.05%
87									7.81%	16.19%	22.88%	28.35%	32.90%	36.74%	40.03%	42.87%	45.36%	47.54%	49.48%	51.21%	52.76%
88									6.95%	15.43%	22.21%	27.75%	32.36%	36.25%	39.58%	42.46%	44.98%	47.19%	49.16%	50.91%	52.48%
89									6.09%	14.68%	21.55%	27.15%	31.82%	35.76%	39.14%	42.05%	44.60%	46.84%	48.83%	50.60%	52.19%
90									5.22%	13.93%	20.88%	26.56%	31.28%	35.27%	38.69%	41.64%	44.22%	46.49%	48.50%	50.30%	51.91%
91									4.36%	13.17%	20.21%	25.95%	30.74%	34.78%	38.24%	41.23%	43.84%	46.13%	48.17%	49.99%	51.62%
92									3.49%	12.41%	19.53%	25.35%	30.19%	34.28%	37.78%	40.81%	43.45%	45.78%	47.84%	49.68%	51.33%
93									2.62%	11.65%	18.86%	24.75%	29.65%	33.79%	37.33%	40.39%	43.07%	45.42%	47.51%	49.37%	51.05%
94									1.75%	10.88%	18.18%	24.14%	29.10%	33.29%	36.88%	39.98%	42.68%	45.07%	47.18%	49.07%	50.76%
95									0.88%	10.12%	17.50%	23.54%	28.56%	32.80%	36.42%	39.56%	42.30%	44.71%	46.85%	48.76%	50.47%
96										9.35%	16.82%	22.93%	28.01%	32.30%	35.97%	39.14%	41.91%	44.35%	46.52%	48.45%	50.18%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
97										8.58%	16.14%	22.32%	27.46%	31.80%	35.51%	38.72%	41.53%	43.99%	46.18%	48.14%	49.89%
98										7.81%	15.46%	21.71%	26.90%	31.30%	35.05%	38.30%	41.14%	43.63%	45.85%	47.82%	49.60%
99										7.04%	14.77%	21.09%	26.35%	30.79%	34.59%	37.88%	40.75%	43.27%	45.51%	47.51%	49.31%
100										6.27%	14.09%	20.48%	25.80%	30.29%	34.13%	37.46%	40.36%	42.91%	45.18%	47.20%	49.01%
101										5.49%	13.40%	19.86%	25.24%	29.78%	33.67%	37.03%	39.97%	42.55%	44.84%	46.88%	48.72%
102										4.71%	12.71%	19.25%	24.68%	29.28%	33.21%	36.61%	39.57%	42.19%	44.50%	46.57%	48.42%
103										3.93%	12.02%	18.63%	24.13%	28.77%	32.74%	36.18%	39.18%	41.82%	44.16%	46.25%	48.13%
104										3.15%	11.33%	18.01%	23.57%	28.26%	32.28%	35.75%	38.79%	41.46%	43.82%	45.94%	47.83%
105										2.36%	10.63%	17.39%	23.00%	27.75%	31.81%	35.32%	38.39%	41.09%	43.48%	45.62%	47.54%
106										1.58%	9.93%	16.76%	22.44%	27.24%	31.34%	34.89%	37.99%	40.72%	43.14%	45.30%	47.24%
107										0.79%	9.24%	16.14%	21.88%	26.73%	30.88%	34.46%	37.60%	40.36%	42.80%	44.98%	46.94%
108											8.54%	15.51%	21.31%	26.21%	30.41%	34.03%	37.20%	39.99%	42.46%	44.66%	46.64%
109											7.83%	14.88%	20.75%	25.70%	29.94%	33.60%	36.80%	39.62%	42.11%	44.34%	46.34%
110											7.13%	14.25%	20.18%	25.18%	29.46%	33.17%	36.40%	39.25%	41.77%	44.02%	46.04%
111											6.43%	13.62%	19.61%	24.66%	28.99%	32.73%	36.00%	38.87%	41.43%	43.70%	45.74%
112											5.72%	12.99%	19.04%	24.15%	28.52%	32.30%	35.60%	38.50%	41.08%	43.38%	45.44%
113											5.01%	12.35%	18.46%	23.63%	28.04%	31.86%	35.19%	38.13%	40.73%	43.05%	45.14%
114											4.30%	11.72%	17.89%	23.10%	27.56%	31.42%	34.79%	37.75%	40.38%	42.73%	44.84%
115											3.59%	11.08%	17.31%	22.58%	27.09%	30.98%	34.38%	37.38%	40.04%	42.41%	44.53%
116											2.87%	10.44%	16.74%	22.06%	26.61%	30.54%	33.98%	37.00%	39.69%	42.08%	44.23%
117											2.16%	9.80%	16.16%	21.53%	26.13%	30.10%	33.57%	36.63%	39.34%	41.75%	43.92%
118											1.44%	9.16%	15.58%	21.00%	25.65%	29.66%	33.16%	36.25%	38.98%	41.43%	43.62%
119											0.72%	8.51%	15.00%	20.48%	25.16%	29.22%	32.75%	35.87%	38.63%	41.10%	43.31%
120												7.87%	14.42%	19.95%	24.68%	28.77%	32.34%	35.49%	38.28%	40.77%	43.00%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
121												7.22%	13.83%	19.42%	24.19%	28.33%	31.93%	35.11%	37.93%	40.44%	42.69%
122												6.57%	13.25%	18.89%	23.71%	27.88%	31.52%	34.73%	37.57%	40.11%	42.38%
123												5.92%	12.66%	18.35%	23.22%	27.43%	31.11%	34.34%	37.21%	39.78%	42.07%
124												5.27%	12.07%	17.82%	22.73%	26.98%	30.69%	33.96%	36.86%	39.44%	41.76%
125												4.62%	11.48%	17.28%	22.24%	26.53%	30.28%	33.58%	36.50%	39.11%	41.45%
126												3.96%	10.89%	16.74%	21.75%	26.08%	29.86%	33.19%	36.14%	38.78%	41.14%
127												3.31%	10.30%	16.21%	21.26%	25.63%	29.45%	32.80%	35.78%	38.44%	40.83%
128												2.65%	9.71%	15.67%	20.77%	25.18%	29.03%	32.42%	35.42%	38.11%	40.51%
129												1.99%	9.11%	15.13%	20.27%	24.72%	28.61%	32.03%	35.06%	37.77%	40.20%
130												1.33%	8.51%	14.58%	19.78%	24.27%	28.19%	31.64%	34.70%	37.43%	39.88%
131												0.66%	7.91%	14.04%	19.28%	23.81%	27.77%	31.25%	34.34%	37.09%	39.57%
132													7.32%	13.49%	18.78%	23.35%	27.34%	30.86%	33.97%	36.75%	39.25%
133													6.71%	12.95%	18.28%	22.89%	26.92%	30.47%	33.61%	36.42%	38.93%
134													6.11%	12.40%	17.78%	22.43%	26.50%	30.07%	33.24%	36.07%	38.61%
135													5.51%	11.85%	17.28%	21.97%	26.07%	29.68%	32.88%	35.73%	38.30%
136													4.90%	11.30%	16.77%	21.51%	25.64%	29.28%	32.51%	35.39%	37.98%
137													4.29%	10.75%	16.27%	21.05%	25.22%	28.89%	32.14%	35.05%	37.65%
138													3.68%	10.19%	15.76%	20.58%	24.79%	28.49%	31.77%	34.70%	37.33%
139													3.07%	9.64%	15.26%	20.12%	24.36%	28.09%	31.40%	34.36%	37.01%
140													2.46%	9.08%	14.75%	19.65%	23.93%	27.69%	31.03%	34.01%	36.69%
141													1.85%	8.53%	14.24%	19.18%	23.50%	27.29%	30.66%	33.67%	36.36%
142													1.23%	7.97%	13.73%	18.71%	23.06%	26.89%	30.29%	33.32%	36.04%
143													0.62%	7.41%	13.22%	18.24%	22.63%	26.49%	29.91%	32.97%	35.71%
144														6.85%	12.70%	17.77%	22.19%	26.09%	29.54%	32.62%	35.39%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
145														6.28%	12.19%	17.30%	21.76%	25.68%	29.16%	32.27%	35.06%
146														5.72%	11.67%	16.82%	21.32%	25.28%	28.79%	31.92%	34.73%
147														5.15%	11.16%	16.35%	20.88%	24.87%	28.41%	31.57%	34.40%
148														4.59%	10.64%	15.87%	20.44%	24.47%	28.03%	31.22%	34.07%
149														4.02%	10.12%	15.40%	20.00%	24.06%	27.65%	30.86%	33.74%
150														3.45%	9.60%	14.92%	19.56%	23.65%	27.27%	30.51%	33.41%
151														2.88%	9.08%	14.44%	19.12%	23.24%	26.89%	30.15%	33.08%
152														2.30%	8.55%	13.96%	18.67%	22.83%	26.51%	29.80%	32.75%
153														1.73%	8.03%	13.47%	18.23%	22.42%	26.13%	29.44%	32.41%
154														1.16%	7.50%	12.99%	17.78%	22.00%	25.74%	29.08%	32.08%
155														0.58%	6.97%	12.51%	17.34%	21.59%	25.36%	28.72%	31.74%
156															6.45%	12.02%	16.89%	21.17%	24.97%	28.36%	31.41%
157															5.92%	11.53%	16.44%	20.76%	24.59%	28.00%	31.07%
158															5.38%	11.05%	15.99%	20.34%	24.20%	27.64%	30.73%
159															4.85%	10.56%	15.54%	19.92%	23.81%	27.28%	30.39%
160															4.32%	10.07%	15.09%	19.50%	23.42%	26.92%	30.05%
161															3.78%	9.57%	14.63%	19.08%	23.03%	26.55%	29.71%
162															3.25%	9.08%	14.18%	18.66%	22.64%	26.19%	29.37%
163															2.71%	8.59%	13.72%	18.24%	22.25%	25.82%	29.03%
164															2.17%	8.09%	13.26%	17.82%	21.85%	25.46%	28.69%
165															1.63%	7.60%	12.81%	17.39%	21.46%	25.09%	28.34%
166															1.09%	7.10%	12.35%	16.97%	21.06%	24.72%	28.00%
167															0.54%	6.60%	11.89%	16.54%	20.67%	24.35%	27.65%
168																6.10%	11.42%	16.11%	20.27%	23.98%	27.31%

Pada akhir bulan	Jadual Nilai Tunai																				
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun
169																5.60%	10.96%	15.68%	19.87%	23.61%	26.96%
170																5.10%	10.50%	15.25%	19.47%	23.24%	26.61%
171																4.59%	10.03%	14.82%	19.07%	22.86%	26.26%
172																4.09%	9.57%	14.39%	18.67%	22.49%	25.92%
173																3.58%	9.10%	13.96%	18.27%	22.11%	25.56%
174																3.07%	8.63%	13.53%	17.86%	21.74%	25.21%
175																2.56%	8.16%	13.09%	17.46%	21.36%	24.86%
176																2.05%	7.69%	12.65%	17.06%	20.98%	24.51%
177																1.54%	7.22%	12.22%	16.65%	20.60%	24.15%
178																1.03%	6.75%	11.78%	16.24%	20.22%	23.80%
179																0.52%	6.27%	11.34%	15.83%	19.84%	23.44%
180																	5.80%	10.90%	15.42%	19.46%	23.09%
181																	5.32%	10.46%	15.01%	19.08%	22.73%
182																	4.84%	10.02%	14.60%	18.70%	22.37%
183																	4.36%	9.57%	14.19%	18.31%	22.01%
184																	3.88%	9.13%	13.78%	17.93%	21.65%
185																	3.40%	8.68%	13.36%	17.54%	21.29%
186																	2.92%	8.23%	12.95%	17.15%	20.93%
187																	2.44%	7.79%	12.53%	16.77%	20.57%
188																	1.95%	7.34%	12.11%	16.38%	20.20%
189																	1.47%	6.89%	11.70%	15.99%	19.84%
190																	0.98%	6.44%	11.28%	15.60%	19.47%
191																	0.49%	5.98%	10.86%	15.20%	19.11%
192																		5.53%	10.43%	14.81%	18.74%

Pada akhir bulan	Jadual Nilai Tunai																					
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun	
193																		5.08%	10.01%	14.42%	18.37%	
194																		4.62%	9.59%	14.02%	18.00%	
195																		4.16%	9.16%	13.63%	17.63%	
196																		3.71%	8.74%	13.23%	17.26%	
197																		3.25%	8.31%	12.83%	16.89%	
198																		2.79%	7.88%	12.43%	16.52%	
199																		2.32%	7.45%	12.03%	16.14%	
200																		1.86%	7.02%	11.63%	15.77%	
201																		1.40%	6.59%	11.23%	15.39%	
202																		0.93%	6.16%	10.83%	15.01%	
203																		0.47%	5.73%	10.42%	14.64%	
204																			5.29%	10.02%	14.26%	
205																		4.86%	9.61%	13.88%		
206																		4.42%	9.21%	13.50%		
207																		3.99%	8.80%	13.12%		
208																		3.55%	8.39%	12.74%		
209																		3.11%	7.98%	12.35%		
210																		2.67%	7.57%	11.97%		
211																		2.22%	7.16%	11.58%		
212																		1.78%	6.74%	11.20%		
213																		1.34%	6.33%	10.81%		
214																		0.89%	5.92%	10.42%		
215																		0.45%	5.50%	10.04%		
216																				5.08%	9.65%	

Pada akhir bulan	Jadual Nilai Tunai																						
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun	16 tahun	17 tahun	18 tahun	19 tahun	20 tahun		
217																					4.67%	9.26%	
218																						4.25%	8.86%
219																						3.83%	8.47%
220																						3.41%	8.08%
221																						2.98%	7.68%
222																						2.56%	7.29%
223																						2.14%	6.89%
224																						1.71%	6.49%
225																						1.28%	6.10%
226																						0.86%	5.70%
227																						0.43%	5.30%
228																						4.67%	4.89%
229																							4.49%
230																							4.09%
231																							3.68%
232																							3.28%
233																							2.87%
234																							2.47%
235																							2.06%
236																							1.65%
237																							1.24%
238																							0.83%
239																							0.41%
240																							

CIMB AVIVA

CIMB AVIVA TAKAFUL BERHAD

MASTER CONTRACT

Xpress Cash Awam-i Protector Plan

CIMB AVIVA

CIMB Aviva Takaful Berhad (“Operator”) Group Family Reducing Term Takaful (Single Contribution) Plan

Xpress Cash Awam-i Protector Plan

PREAMBLE

A. The Objectives

- A1. This Takaful plan aims at diffusing the spirit of Takaful by providing Takaful coverage in accordance with the provisions below.

B. The Basic Principles

- B1. This Takaful plan will be guided by the following principles and shall be administered in accordance with the provisions below:

- First** : The Operator shall be the first party to and the Master Contract Holder shall be the second party to this Master Contract, and a Person Covered is not a party to this Master Contract even though certain consents were obtained to enable him to participate and to be a subject-matter of Takaful coverage pursuant to this Master Contract;
- Second** : The Operator shall also be deemed to be the custodian entrusted to manage this Takaful plan in conformity with Shariah principles;
- Third** : The Operator shall collect contributions for the purposes of managing this Takaful plan; and
- Fourth** : The Master Contract Holder and each Person Covered shall be deemed to have consented to the collection of the contributions by the Operator for the purposes of managing this Takaful plan in accordance with the provisions below.

THE GENERAL PROVISIONS

1. Master Contract

- 1.1 This Master Contract consists of the Preamble above, these General Provisions, the enrolment form in respect of a Person Covered, the provisions on the Takaful benefits, any relevant confirmation issued by the Operator, the appendices, the schedules and any amendments, annexure, endorsements, relevant letters and documents issued by the Operator in respect of it.
- 1.2 This Master Contract constitutes the entire agreement between the parties. Unless provided otherwise, no agent or person other than an authorised representative of the Operator may authorise any modification, amendment or waiver of the provisions of this Master Contract. Such modifications, amendments or waivers shall have to be made in writing and be duly signed by the authorised representative of the Operator.

2. Eligibility

- 2.1 A Master Contract Holder's Financing Customer shall, provided that such a person is at least Eighteen (18) years old and not more than Fifty (50) years old at his last birthday, shall be eligible to apply to participate in this Takaful plan under this Master Contract.
- 2.2 An eligible person shall be subject to such criteria as the Operator may from time to time communicate to the Master Contract Holder and shall become a Person Covered if the Operator approves his enrolment form.
- 2.3 If contribution has been paid in respect of a person who is not eligible or whose enrolment form has been rejected by the Operator, no coverage shall be provided for such person pursuant to this Master Contract and the Operator's shall refund the contribution paid for him to the Master Contract Holder.

3. Participation

- 3.1 The Operator may require further information or documents to be submitted in respect of any eligible person before deciding whether to accept such person for Takaful coverage.
- 3.2 The amount of Takaful Benefit payable in respect of a Person Covered pursuant to this Master Contract may be different from his outstanding financing facility with the Master Contract Holder. This would be due to the fact that the Operator calculates and determines the amount of a Takaful Benefit payable based on the Schedule of Reducing Sum Covered prescribed in Appendix I to this Master Contract while the amount of the outstanding financing facility could be determined by the Master Contract Holder based on different factors.

4. Commencement

- 4.1 The Takaful coverage for a Person Covered shall commence on the date of the disbursement letter from the Master Contract Holder to him for the financing facility in respect of which Takaful coverage is granted pursuant to this Master Contract.

5. Death Benefit

5.1 The Takaful Benefit shall be paid from the Participants' Tabarru' Fund to the Master Contract Holder in One (1) lump sum upon the death of a Person Covered during his Takaful Period.

6. Death Benefit Exclusion

6.1 Notwithstanding the provision above, the Takaful Benefit shall not be payable in respect of the death of a Person Covered that is due to or arises from suicide (whether committed while sane or insane) which occurs within One (1) year from the commencement of the Takaful coverage for such Person Covered; the cash value (determined in accordance with the formula prescribed in Appendix II to this Master Contract) as at the date of death shall be paid in such event.

7. Death Benefit Claims Procedure

7.1 A notification in writing for a claim in respect of a death shall have to be submitted to the Operator within Thirty (30) days after it occurs.

7.2 A claim for the Takaful Benefit in respect of a death shall have to be submitted to the Operator together with all the relevant documents and information that the Operator requires to assess the claim as soon as practicable.

7.3 The costs of submitting the claim together with all the relevant documents and information shall be borne by the claimant.

7.4 A delay in providing the notice and the relevant documents, information and evidence that the Operator requires will not in itself invalidate the claim if it is shown that these items were provided as soon as was reasonably possible, but the Operator shall only be able to assess the claim after it receives all these items.

8. Total and Permanent Disability Benefit

8.1 The Takaful Benefit shall be paid from Participant Tabarru' Fund to the Master Contract Holder in One (1) lump sum if, during his Takaful Period, a Person Covered suffers Total and Permanent Disability for a continuous period of at least Six (6) months.

8.2 The occurrence of any of the following shall also be considered as TPD:

- (a) total and irrecoverable loss of the sight of both eyes; or
- (b) irrecoverable loss by severance or irrecoverable total loss of use of Two (2) limbs at or above the wrist or ankle; or
- (c) total and irrecoverable loss of the sight of One (1) eye and irrecoverable loss by severance or irrecoverable total loss of use of One (1) limb at or above the wrist or ankle.

8.3 Where the Person Covered is employed on the date the Total and Permanent Disability commences, Total and Permanent Disability shall include the state of being totally and permanently prevented the Person Covered from ever performing his occupation or other occupations for which he is reasonably fitted by reason of training, education or experience.

- 8.4 Where the Person Covered is unemployed at the time of the disablement, Total and Permanent Disability shall include being totally and permanently unable to perform at least Three (3) of the following activities of daily living:
- (i) Transfer – getting in and out of a chair without requiring physical assistance;
 - (ii) Mobility – the ability to move from room to room without requiring any physical assistance;
 - (iii) Continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene;
 - (iv) Dressing – putting on and taking off all necessary item of clothing without requiring assistance of another person;
 - (v) Bathing/Washing – the ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means; and
 - (vi) Eating – all tasks of getting food into the body once it has been prepared.
- 8.5 The aggregate amount of the Takaful Benefit payable under this Contract and all other contracts/agreements with the Operator in respect of any One (1) Person Covered shall not exceed RM2,000,000.00 (Ringgit Malaysia Two Million).

9. Total and Permanent Disability Exclusions

- 9.1 Notwithstanding the provisions above, no Takaful Benefit shall be payable for any Total and Permanent Disability caused or accelerated by (whether directly, indirectly, wholly or partly):
- (a) any strike, riot, civil commotion, rebellion, war (whether declared or not);
 - (b) any entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
 - (c) being under the influence of intoxicating liquor or any narcotic or drug;
 - (d) any:
 - (i) attempted suicide;
 - (ii) self-inflicted injury; or
 - (iii) self-inflicted illness;whether attempted or inflicted while sane or insane;
 - (e) any involvement in a breach of law or membership of an illegal organisation; or
 - (f) any Acquired Immune Deficiency Syndrome (AIDS) or related complexes or conditions.

- 9.2 If a Person Covered suffers Total and Permanent Disability for which no Takaful Benefit is payable, the provisions on the Takaful Benefits being payable in respect of Total and Permanent Disability shall no longer be applicable in respect of such a Person Covered; the Takaful Benefits payable in respect of death will however continue to be applicable in respect of such Person Covered subject to the provisions of this Contract.

10. Total and Permanent Disability Benefit Claims Procedure

- 10.1 A notification in writing for a claim in respect of a Total and Permanent Disability shall have to be submitted to the Operator within Thirty (30) days of its commencement.
- 10.2 A claim for the Total and Permanent Disability benefit shall have to be submitted to the Operator together with all the relevant documents and information that the Operator requires to assess the claim as soon as practicable.
- 10.3 The Operator may require evidence that a Person Covered continues to suffer from a Total and Permanent Disability, and the Person Covered may have to be examined (at the Operator's cost) by the Operator's medical examiners as part of this process.
- 10.4 The Operator shall only be able to assess the claim after the Total and Permanent Disability has been suffered for a continuous period of at least Six (6) months, and it has received all the documents, information and evidence that it requires.
- 10.5 A delay in providing the notice and the relevant documents, information and evidence that the Operator requires will not in itself invalidate the claim if it is shown that these items were provided as soon as was reasonably possible, but the Operator shall only be able to assess the claim after it receives all these items.

11. Proof of Age & Misstatement of Age

- 11.1 The age of the Person Covered may be admitted during his lifetime by the Operator on due proof but if not admitted, proof of age must be submitted before payment for any claim is made under this Master Contract.
- 11.2 If any age of the Person Covered has been misstated and the correct age:
- (a) is within the limit of acceptance by the Operator, then the Operator may make one of the following adjustments:
 - (i) if the contribution based on the correct age is higher than the contribution received by the Operator, then the sum covered shall be reduced in proportion to the contribution received; or
 - (ii) if the contribution based on the correct age is lower than the contribution received by the Operator, then the Operator shall refund the difference to the Master Contract Holder; or
 - (b) is not within the Operator's limit of acceptance, the total amount payable pursuant to this Master Contract in respect of him shall be payable from the Participants' Tabarru' Fund and shall be limited to the total contribution paid for him.

- 11.3 If the age of the Person Covered has been misstated and the age at the end of the Takaful Period exceeds the Operator's limit of acceptance, the total amount payable pursuant to this Master contract in respect of him shall be payable from the Participants' Tabarru' Fund and shall be limited to the total contribution paid for him.

12. Non-Disclosure & Incontestability

- 12.1 The Takaful coverage provided in respect of each Person Covered under this Master Contract will be provided on the basis of and in reliance upon the enrolment form together with all documents, representations, information and medical evidence that the Operator has received in respect of a Person Covered.
- 12.2 The Operator accordingly has the option to void a Takaful coverage in respect of such Person Covered:
- (a) if any such documents, representations, information or medical evidence is false or untrue; or
 - (b) if any documents, representations, information or medical evidence which should have been supplied to the Operator were not supplied.
- 12.3 The validity of a Takaful coverage in respect of a Person Covered shall however be incontestable after the expiry of Two (2) years from the commencement of such coverage unless the Operator raises a dispute in respect of a material fact that was fraudulently made or omitted to be made to the Operator.
- 12.4 For the purposes of the preceding provision, "material fact" means a matter or fact which, if known by the Operator, would have led to its refusal to provide the Takaful coverage pursuant to this Master Contract or would have led the Operator to impose terms less favourable to the Master Contract Holder.
- 12.5 If a Takaful coverage is void, the Wakalah Fee and Tabarru' which made up the total contribution paid in respect of the coverage shall be refunded to Master Contract Holder from the Operator and Participants' Tabarru' Fund respectively.

13. Contributions

- 13.1 The contribution payable for Takaful coverage under this Contract is prescribed in the Schedule of Contribution Rate and Wakalah Fee in Appendix III to this Master Contract.
- 13.2 The Operator may revise the contribution payable for Takaful coverage provided that at least Ninety (90) days' notice in writing is given to the Master Contract Holder. Any such revision shall only be effective after the expiry of the notice period.

14. Wakalah Fees

- 14.1 The Wakalah fees, prescribed in the Schedule of Contribution Rate and Wakalah Fee in Appendix III to this Master Contract, shall be deducted from the contribution payable for each Person Covered and shall be payable to the Operator.

- 14.2 The Operator may revise the Wakalah fee prescribed provided that at least Ninety (90) days' notice in writing is given to the Master Contract Holder. Any such revision shall only be effective after the expiry of the notice period.

15. Tabarru'

- 15.1 The Tabarru', which is the contribution payable in respect of each Person Covered less the applicable Wakalah Fee, shall be collected in Participants' Tabarru Fund.
- 15.2 The Operator may revise the Tabarru' provided that at least Ninety (90) days' notice in writing is given to the Master Contract Holder. Unless stated otherwise, any such changes shall only be effective after the expiry of the notice period.

16. Participants' Tabarru' Fund

- 16.1 All Tabarru' collected pursuant to this Master Contract shall be collected in the Participants' Tabarru' Fund, which is the holding fund from which all Takaful Benefits prescribed under this Master Contract shall be paid.
- 16.2 If the Participants' Tabarru' Fund is insufficient for provision of its liabilities to be made and there is no special fund from which assets can be transferred for this purpose, the Operator will provide a Qardh (an interest free loan), and the Qardh will have to be repaid as soon as there is a surplus in the Participants' Tabarru' Fund.
- 16.3 The assets of the Participants' Tabarru' Fund shall be managed by the Operator and it shall have the absolute discretion to invest and manage the assets in accordance to the Principles of Shariah and will avoid investing these assets in securities or assets prohibited by Principles of Shariah.
- 16.4 All assets of the Participants' Tabarru' Fund shall be and shall remain legally owned by the Operator.
- 16.5 All costs, expenses, charges, levies and all other related expenses for managing and investing the Participants' Tabarru' Fund shall be borne and paid from the Participants' Tabarru' Fund.

17. Free Look Period

- 17.1 The Takaful coverage in respect of a Person Covered may be cancelled within Fifteen (15) days from the date the financing disbursement letter is delivered to him.
- 17.2 If a Takaful coverage is cancelled, the Wakalah Fee and Tabarru' which made up the total contribution paid in respect of the coverage shall be refunded to Master Contract Holder from the Operator and Participants' Tabarru' Fund respectively.

18. No Profits

- 18.1 Nothing in this Master Contract shall confer any right to share in the profits of the Operator or surplus arising from the Operator's business or any fund that may be managed by the Operator.

19. Retakaful / Reinsurance

19.1 The Operator shall procure and arrange for retakaful or reinsurance from any third party as it deems necessary and appropriate in respect of the Takaful coverage granted pursuant to this Master Contract. Reinsurance arrangements are subject to the approval of the Operator's Shariah Committee.

20. Termination of Takaful Coverage

20.1 The Takaful coverage for a Person Covered shall terminate immediately upon:

- (a) the end of the Takaful Period;
- (b) the Person Covered suffering from a Total and Permanent Disability;
- (c) the death of the Person Covered; or
- (d) the payment of cash value of the Takaful coverage pursuant to Clause 21 below.

21. Surrender

21.1 The Master Contract Holder may surrender the Takaful coverage in respect of a Person Covered by giving the Operator notice in writing.

21.2 Cash value may be payable upon the surrender of a Takaful coverage, and the amount of such cash value (if any) shall be determined per the formula prescribed in Appendix II to this Master Contract.

21.3 The cash value shall be paid from the Participants' Tabarru' Fund and Operator according to the breakdown stipulated in formula prescribed in Appendix II to this Master Contract.

21.4 If the cash value in respect of a Takaful coverage that is surrendered is RM20.00 (Ringgit Malaysia Twenty) or less, the Master Contract Holder and Person Covered shall be deemed to have waived their rights over such cash value.

22. Termination of Master Contract

22.1 The Operator or the Master Contract Holder may terminate this Master Contract by giving at least Sixty (60) days' notice in writing to the other.

22.2 The Takaful coverage for a Person Covered shall continue in accordance with the provisions of this Contract notwithstanding such termination by the Operator or the Master Contract Holder.

23. Legal Proceedings

23.1 No action at law or in equity shall be brought to claim any benefit pursuant to this Master Contract prior to the expiration of Two (2) years from the date of the event giving rise to the claim.

24. Laws

- 24.1 This Master Contract and the obligations of the Operator pursuant to this Master Contract are subject to the laws, rules and regulations currently in force in Malaysia and such laws, rules and regulations shall include but shall not be limited to any circulars, directives or guidelines now or hereafter issued by the Malaysian Takaful Regulatory Authority.
- 24.2 Notwithstanding anything contained in this Master Contract, in the event of conflict between the provisions of this Master Contract and any law, rule or regulation (which includes but is not limited to circulars, directives and guidelines now or hereafter issued by the Malaysian Takaful Regulatory Authority), such law, rule or regulation shall prevail.
- 24.3 This Master Contract shall be governed by and construed in accordance with the laws of Malaysia and the parties irrevocably submit to the non-exclusive jurisdiction of the competent courts of Malaysia.

25. Knowledge and Acquiescence

- 25.1 Knowledge or acquiescence by a party to this Master Contract of or in any breach of any provision contained in this Master Contract shall not operate as or be deemed to be a waiver of such provision.
- 25.2 Notwithstanding such knowledge or acquiescence or any indulgence, each party to this Master Contract shall be entitled to exercise its rights under this Master Contract and to require strict performance by the other of the provisions contained in it.

26. Assignment

- 26.1 The Master Contract Holder may not assign this Contract or any rights under it without the prior written consent of the Operator.
- 26.2 A Person Covered does not have the ability to assign this Contract or any rights under it.

27. Lien and Set-Off

- 27.1 The Operator has a first lien upon any sum payable by it pursuant to this Master Contract.
- 27.2 The Operator shall accordingly have the right to set-off any sums payable by it against any contribution or sums payable to it pursuant to this Master Contract.

28. Interpretation

- 28.1 In this Master Contract, unless the context requires:
- (a) the headings in Master Contract are inserted for convenience only and shall not affect its construction;
 - (b) the singular words shall include the plural and vice-versa; and
 - (c) the words that refer to a gender shall include every gender.

- 28.2 Each provision of this Master Contract is severable and distinct from the others. If any such provision is or becomes invalid, void or illegal, the enforceability of the remaining provisions of this Master Contract shall not in any way be affected or impaired by it.
- 28.3 If there is any inconsistency between the English version of this Master Contract and any other version of it, the English version shall prevail.
- 28.4 Time, wherever mentioned in this Master Contract, is of the essence.

29. Definitions

- 29.1 In this Master Contract, unless the context otherwise requires:
- (a) **Malaysian Takaful Regulatory Authority** means Bank Negara Malaysia or any successor of it that is authorised to regulate the Takaful industry in Malaysia;
 - (b) **Master Contract Holder** means the Master Contract Holder described in the schedule to this Contract;
 - (c) **Master Contract Holder's Financing Customer** means a person who takes up the Master Contract Holder's Xpress Cash Awam-i Financing Facility (or whatsoever name which this facility may be referred to from time to time) from the Master Contract Holder;
 - (d) **Person Covered** means a person who is provided with Takaful coverage under this Master Contract;
 - (e) **Principles of Shariah** mean Shariah principles as interpreted by the Shariah Committee;
 - (f) **Shariah Committee** means the committee constituted by the Operator to advise on the operation of its Takaful business in order to ensure compliance with the Shariah;
 - (g) **Takaful Period** means the tenure of the Xpress Cash Awam-i Financing Facility of a Person Covered, unless his Takaful coverage is terminated earlier in accordance with the provisions of this Master Contract; and
 - (h) **Takaful Benefit** means the benefit payable in respect of the death of or Total and Permanent Disability suffered by a Person Covered, and the amount of it shall be calculated and determined by the Master Contract Holder based on Schedule of Reducing Sum Covered in Appendix I to this Master Contract.

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APPENDIX I

Schedule of Reducing Sum Covered (Per RM1000 Financing Amount)

Period: 0 to 24 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
0	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
1	833.33	916.67	958.33	972.22	979.17	983.33	986.11	988.10	989.58	990.74	991.67	992.42	993.06	993.59	994.05	994.44
2	666.67	833.33	916.67	944.44	958.33	966.67	972.22	976.19	979.17	981.48	983.33	984.85	986.11	987.18	988.10	988.89
3	500.00	750.00	875.00	916.67	937.50	950.00	958.33	964.29	968.75	972.22	975.00	977.27	979.17	980.77	982.14	983.33
4	333.33	666.67	833.33	888.89	916.67	933.33	944.44	952.38	958.33	962.96	966.67	969.70	972.22	974.36	976.19	977.78
5	166.67	583.33	791.67	861.11	895.83	916.67	930.56	940.48	947.92	953.70	958.33	962.12	965.28	967.95	970.24	972.22
6		500.00	750.00	833.33	875.00	900.00	916.67	928.57	937.50	944.44	950.00	954.55	958.33	961.54	964.29	966.67
7		416.67	708.33	805.56	854.17	883.33	902.78	916.67	927.08	935.19	941.67	946.97	951.39	955.13	958.33	961.11
8		333.33	666.67	777.78	833.33	866.67	888.89	904.76	916.67	925.93	933.33	939.39	944.44	948.72	952.38	955.56
9		250.00	625.00	750.00	812.50	850.00	875.00	892.86	906.25	916.67	925.00	931.82	937.50	942.31	946.43	950.00
10		166.67	583.33	722.22	791.67	833.33	861.11	880.95	895.83	907.41	916.67	924.24	930.56	935.90	940.48	944.44
11		83.33	541.67	694.44	770.83	816.67	847.22	869.05	885.42	898.15	908.33	916.67	923.61	929.49	934.52	938.89
12			500.00	666.67	750.00	800.00	833.33	857.14	875.00	888.89	900.00	909.09	916.67	923.08	928.57	933.33
13			458.33	638.89	729.17	783.33	819.44	845.24	864.58	879.63	891.67	901.52	909.72	916.67	922.62	927.78
14			416.67	611.11	708.33	766.67	805.56	833.33	854.17	870.37	883.33	893.94	902.78	910.26	916.67	922.22
15			375.00	583.33	687.50	750.00	791.67	821.43	843.75	861.11	875.00	886.36	895.83	903.85	910.71	916.67
16			333.33	555.56	666.67	733.33	777.78	809.52	833.33	851.85	866.67	878.79	888.89	897.44	904.76	911.11
17			291.67	527.78	645.83	716.67	763.89	797.62	822.92	842.59	858.33	871.21	881.94	891.03	898.81	905.56
18			250.00	500.00	625.00	700.00	750.00	785.71	812.50	833.33	850.00	863.64	875.00	884.62	892.86	900.00
19			208.33	472.22	604.17	683.33	736.11	773.81	802.08	824.07	841.67	856.06	868.06	878.21	886.90	894.44
20			166.67	444.44	583.33	666.67	722.22	761.90	791.67	814.81	833.33	848.48	861.11	871.79	880.95	888.89
21			125.00	416.67	562.50	650.00	708.33	750.00	781.25	805.56	825.00	840.91	854.17	865.38	875.00	883.33
22			83.33	388.89	541.67	633.33	694.44	738.10	770.83	796.30	816.67	833.33	847.22	858.97	869.05	877.78
23			41.67	361.11	520.83	616.67	680.56	726.19	760.42	787.04	808.33	825.76	840.28	852.56	863.10	872.22
24				333.33	500.00	600.00	666.67	714.29	750.00	777.78	800.00	818.18	833.33	846.15	857.14	866.67

Period: 25 to 48 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
25				305.56	479.17	583.33	652.78	702.38	739.58	768.52	791.67	810.61	826.39	839.74	851.19	861.11
26				277.78	458.33	566.67	638.89	690.48	729.17	759.26	783.33	803.03	819.44	833.33	845.24	855.56
27				250.00	437.50	550.00	625.00	678.57	718.75	750.00	775.00	795.45	812.50	826.92	839.29	850.00
28				222.22	416.67	533.33	611.11	666.67	708.33	740.74	766.67	787.88	805.56	820.51	833.33	844.44
29				194.44	395.83	516.67	597.22	654.76	697.92	731.48	758.33	780.30	798.61	814.10	827.38	838.89
30				166.67	375.00	500.00	583.33	642.86	687.50	722.22	750.00	772.73	791.67	807.69	821.43	833.33
31				138.89	354.17	483.33	569.44	630.95	677.08	712.96	741.67	765.15	784.72	801.28	815.48	827.78
32				111.11	333.33	466.67	555.56	619.05	666.67	703.70	733.33	757.58	777.78	794.87	809.52	822.22
33				83.33	312.50	450.00	541.67	607.14	656.25	694.44	725.00	750.00	770.83	788.46	803.57	816.67
34				55.56	291.67	433.33	527.78	595.24	645.83	685.19	716.67	742.42	763.89	782.05	797.62	811.11
35				27.78	270.83	416.67	513.89	583.33	635.42	675.93	708.33	734.85	756.94	775.64	791.67	805.56
36					250.00	400.00	500.00	571.43	625.00	666.67	700.00	727.27	750.00	769.23	785.71	800.00
37					229.17	383.33	486.11	559.52	614.58	657.41	691.67	719.70	743.06	762.82	779.76	794.44
38					208.33	366.67	472.22	547.62	604.17	648.15	683.33	712.12	736.11	756.41	773.81	788.89
39					187.50	350.00	458.33	535.71	593.75	638.89	675.00	704.55	729.17	750.00	767.86	783.33
40					166.67	333.33	444.44	523.81	583.33	629.63	666.67	696.97	722.22	743.59	761.90	777.78
41					145.83	316.67	430.56	511.90	572.92	620.37	658.33	689.39	715.28	737.18	755.95	772.22
42					125.00	300.00	416.67	500.00	562.50	611.11	650.00	681.82	708.33	730.77	750.00	766.67
43					104.17	283.33	402.78	488.10	552.08	601.85	641.67	674.24	701.39	724.36	744.05	761.11
44					83.33	266.67	388.89	476.19	541.67	592.59	633.33	666.67	694.44	717.95	738.10	755.56
45					62.50	250.00	375.00	464.29	531.25	583.33	625.00	659.09	687.50	711.54	732.14	750.00
46					41.67	233.33	361.11	452.38	520.83	574.07	616.67	651.52	680.56	705.13	726.19	744.44
47					20.83	216.67	347.22	440.48	510.42	564.81	608.33	643.94	673.61	698.72	720.24	738.89
48						200.00	333.33	428.57	500.00	555.56	600.00	636.36	666.67	692.31	714.29	733.33

Period: 49 to 72 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
49						183.33	319.44	416.67	489.58	546.30	591.67	628.79	659.72	685.90	708.33	727.78
50						166.67	305.56	404.76	479.17	537.04	583.33	621.21	652.78	679.49	702.38	722.22
51						150.00	291.67	392.86	468.75	527.78	575.00	613.64	645.83	673.08	696.43	716.67
52						133.33	277.78	380.95	458.33	518.52	566.67	606.06	638.89	666.67	690.48	711.11
53						116.67	263.89	369.05	447.92	509.26	558.33	598.48	631.94	660.26	684.52	705.56
54						100.00	250.00	357.14	437.50	500.00	550.00	590.91	625.00	653.85	678.57	700.00
55						83.33	236.11	345.24	427.08	490.74	541.67	583.33	618.06	647.44	672.62	694.44
56						66.67	222.22	333.33	416.67	481.48	533.33	575.76	611.11	641.03	666.67	688.89
57						50.00	208.33	321.43	406.25	472.22	525.00	568.18	604.17	634.62	660.71	683.33
58						33.33	194.44	309.52	395.83	462.96	516.67	560.61	597.22	628.21	654.76	677.78
59						16.67	180.56	297.62	385.42	453.70	508.33	553.03	590.28	621.79	648.81	672.22
60							166.67	285.71	375.00	444.44	500.00	545.45	583.33	615.38	642.86	666.67
61							152.78	273.81	364.58	435.19	491.67	537.88	576.39	608.97	636.90	661.11
62							138.89	261.90	354.17	425.93	483.33	530.30	569.44	602.56	630.95	655.56
63							125.00	250.00	343.75	416.67	475.00	522.73	562.50	596.15	625.00	650.00
64							111.11	238.10	333.33	407.41	466.67	515.15	555.56	589.74	619.05	644.44
65							97.22	226.19	322.92	398.15	458.33	507.58	548.61	583.33	613.10	638.89
66							83.33	214.29	312.50	388.89	450.00	500.00	541.67	576.92	607.14	633.33
67							69.44	202.38	302.08	379.63	441.67	492.42	534.72	570.51	601.19	627.78
68							55.56	190.48	291.67	370.37	433.33	484.85	527.78	564.10	595.24	622.22
69							41.67	178.57	281.25	361.11	425.00	477.27	520.83	557.69	589.29	616.67
70							27.78	166.67	270.83	351.85	416.67	469.70	513.89	551.28	583.33	611.11
71							13.89	154.76	260.42	342.59	408.33	462.12	506.94	544.87	577.38	605.56
72								142.86	250.00	333.33	400.00	454.55	500.00	538.46	571.43	600.00

Period: 73 to 96 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
73								130.95	239.58	324.07	391.67	446.97	493.06	532.05	565.48	594.44
74								119.05	229.17	314.81	383.33	439.39	486.11	525.64	559.52	588.89
75								107.14	218.75	305.56	375.00	431.82	479.17	519.23	553.57	583.33
76								95.24	208.33	296.30	366.67	424.24	472.22	512.82	547.62	577.78
77								83.33	197.92	287.04	358.33	416.67	465.28	506.41	541.67	572.22
78								71.43	187.50	277.78	350.00	409.09	458.33	500.00	535.71	566.67
79								59.52	177.08	268.52	341.67	401.52	451.39	493.59	529.76	561.11
80								47.62	166.67	259.26	333.33	393.94	444.44	487.18	523.81	555.56
81								35.71	156.25	250.00	325.00	386.36	437.50	480.77	517.86	550.00
82								23.81	145.83	240.74	316.67	378.79	430.56	474.36	511.90	544.44
83								11.90	135.42	231.48	308.33	371.21	423.61	467.95	505.95	538.89
84									125.00	222.22	300.00	363.64	416.67	461.54	500.00	533.33
85									114.58	212.96	291.67	356.06	409.72	455.13	494.05	527.78
86									104.17	203.70	283.33	348.48	402.78	448.72	488.10	522.22
87									93.75	194.44	275.00	340.91	395.83	442.31	482.14	516.67
88									83.33	185.19	266.67	333.33	388.89	435.90	476.19	511.11
89									72.92	175.93	258.33	325.76	381.94	429.49	470.24	505.56
90									62.50	166.67	250.00	318.18	375.00	423.08	464.29	500.00
91									52.08	157.41	241.67	310.61	368.06	416.67	458.33	494.44
92									41.67	148.15	233.33	303.03	361.11	410.26	452.38	488.89
93									31.25	138.89	225.00	295.45	354.17	403.85	446.43	483.33
94									20.83	129.63	216.67	287.88	347.22	397.44	440.48	477.78
95									10.42	120.37	208.33	280.30	340.28	391.03	434.52	472.22
96										111.11	200.00	272.73	333.33	384.62	428.57	466.67

Period: 97 to 120 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
97										101.85	191.67	265.15	326.39	378.21	422.62	461.11
98										92.59	183.33	257.58	319.44	371.79	416.67	455.56
99										83.33	175.00	250.00	312.50	365.38	410.71	450.00
100										74.07	166.67	242.42	305.56	358.97	404.76	444.44
101										64.81	158.33	234.85	298.61	352.56	398.81	438.89
102										55.56	150.00	227.27	291.67	346.15	392.86	433.33
103										46.30	141.67	219.70	284.72	339.74	386.90	427.78
104										37.04	133.33	212.12	277.78	333.33	380.95	422.22
105										27.78	125.00	204.55	270.83	326.92	375.00	416.67
106										18.52	116.67	196.97	263.89	320.51	369.05	411.11
107										9.26	108.33	189.39	256.94	314.10	363.10	405.56
108											100.00	181.82	250.00	307.69	357.14	400.00
109											91.67	174.24	243.06	301.28	351.19	394.44
110											83.33	166.67	236.11	294.87	345.24	388.89
111											75.00	159.09	229.17	288.46	339.29	383.33
112											66.67	151.52	222.22	282.05	333.33	377.78
113											58.33	143.94	215.28	275.64	327.38	372.22
114											50.00	136.36	208.33	269.23	321.43	366.67
115											41.67	128.79	201.39	262.82	315.48	361.11
116											33.33	121.21	194.44	256.41	309.52	355.56
117											25.00	113.64	187.50	250.00	303.57	350.00
118											16.67	106.06	180.56	243.59	297.62	344.44
119											8.33	98.48	173.61	237.18	291.67	338.89
120												90.91	166.67	230.77	285.71	333.33

Period: 121 to 144 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
121												83.33	159.72	224.36	279.76	327.78
122												75.76	152.78	217.95	273.81	322.22
123												68.18	145.83	211.54	267.86	316.67
124												60.61	138.89	205.13	261.90	311.11
125												53.03	131.94	198.72	255.95	305.56
126												45.45	125.00	192.31	250.00	300.00
127												37.88	118.06	185.90	244.05	294.44
128												30.30	111.11	179.49	238.10	288.89
129												22.73	104.17	173.08	232.14	283.33
130												15.15	97.22	166.67	226.19	277.78
131												7.58	90.28	160.26	220.24	272.22
132													83.33	153.85	214.29	266.67
133													76.39	147.44	208.33	261.11
134													69.44	141.03	202.38	255.56
135													62.50	134.62	196.43	250.00
136													55.56	128.21	190.48	244.44
137													48.61	121.79	184.52	238.89
138													41.67	115.38	178.57	233.33
139													34.72	108.97	172.62	227.78
140													27.78	102.56	166.67	222.22
141													20.83	96.15	160.71	216.67
142													13.89	89.74	154.76	211.11
143													6.94	83.33	148.81	205.56
144														76.92	142.86	200.00

Period: 145 to 180 months

At the end of month	Schedule of Reducing Sum Covered															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
145														70.51	136.90	194.44
146														64.10	130.95	188.89
147														57.69	125.00	183.33
148														51.28	119.05	177.78
149														44.87	113.10	172.22
150														38.46	107.14	166.67
151														32.05	101.19	161.11
152														25.64	95.24	155.56
153														19.23	89.29	150.00
154														12.82	83.33	144.44
155														6.41	77.38	138.89
156															71.43	133.33
157															65.48	127.78
158															59.52	122.22
159															53.57	116.67
160															47.62	111.11
161															41.67	105.56
162															35.71	100.00
163															29.76	94.44
164															23.81	88.89
165															17.86	83.33
166															11.90	77.78
167															5.95	72.22
168																66.67
169																61.11
170																55.56
171																50.00
172																44.44
173																38.89
174																33.33
175																27.78
176																22.22
177																16.67
178																11.11
179																5.56
180																

APPENDIX II

CALCULATION OF CASH VALUE

Basis and calculation methodology

$$\text{Cash Value}_{t+x} = \frac{x}{m} \times \text{CSV}_{t+1} + \frac{(m-x)}{m} \times \text{CSV}_t$$

x^1 = number of days from the last certificate month (including the date of surrender)
 m^2 = number of days in the certificate month

Cash Value as at the end of each month

$$\text{CSV}_t = 75\% \times C \times \frac{\ddot{a}_{n-t}}{\ddot{a}_n}$$

where

$$\ddot{a}_{n-t} = \frac{1 - (1+i)^{-(n-t)}}{1 - (1+i)^{-1}}$$

$$\ddot{a}_n = \frac{1 - (1+i)^{-n}}{1 - (1+i)^{-1}}$$

C = Single Gross Contribution

$(1+i)^{-1}$ = Discounting Factor, $i = 0.2466\%$ (it is equal to 3% p.a.)

n = Tenure Repayment Term in months

t = Period between the certificate in-force and the month of early settlement of financing amount

$$\text{Payable from Participants' Tabarru' Fund}_t = \frac{1-WF}{75\%} \times \text{Cash Surrender Value}_t$$

$$\text{Payable from Operator Fund}_t = \text{Cash Surrender Value}_t - \text{Payable from Participants' Tabarru' Fund}_t$$

Conditions imposed on Surrenders

Allowed on early settlement of Xpress Cash financing facility only.

Sample of Cash Value

Sample of Cash Value as at the end of each month for each tenure is stipulated in the Schedule of Cash Value set out in Appendix IV to this Master Contract.

¹ It is computed based on actual date

² It is computed based on actual date

APPENDIX IV
SCHEDULE OF CASH VALUE

Period: 0 to 24 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
0	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
1	62.58%	68.83%	71.96%	73.01%	73.53%	73.84%	74.05%	74.20%	74.31%	74.39%	74.46%	74.52%	74.57%	74.61%	74.64%	74.67%
2	50.12%	62.65%	68.92%	71.01%	72.05%	72.67%	73.09%	73.39%	73.61%	73.78%	73.92%	74.04%	74.13%	74.21%	74.28%	74.34%
3	37.64%	56.46%	65.87%	69.00%	70.57%	71.51%	72.13%	72.58%	72.91%	73.17%	73.38%	73.55%	73.69%	73.81%	73.91%	74.00%
4	25.12%	50.25%	62.81%	66.99%	69.08%	70.34%	71.17%	71.77%	72.22%	72.56%	72.84%	73.07%	73.26%	73.42%	73.55%	73.67%
5	12.58%	44.02%	59.74%	64.98%	67.59%	69.16%	70.21%	70.96%	71.52%	71.95%	72.30%	72.58%	72.82%	73.02%	73.19%	73.33%
6	0.00%	37.78%	56.66%	62.96%	66.10%	67.99%	69.25%	70.14%	70.81%	71.34%	71.75%	72.09%	72.38%	72.62%	72.82%	73.00%
7		31.52%	53.58%	60.93%	64.61%	66.81%	68.28%	69.33%	70.11%	70.72%	71.21%	71.61%	71.94%	72.22%	72.46%	72.66%
8		25.25%	50.49%	58.90%	63.11%	65.63%	67.31%	68.51%	69.40%	70.10%	70.66%	71.12%	71.49%	71.81%	72.09%	72.32%
9		18.96%	47.39%	56.87%	61.60%	64.44%	66.34%	67.69%	68.70%	69.48%	70.11%	70.62%	71.05%	71.41%	71.72%	71.99%
10		12.65%	44.29%	54.83%	60.10%	63.26%	65.36%	66.86%	67.99%	68.86%	69.56%	70.13%	70.61%	71.01%	71.35%	71.65%
11		6.34%	41.17%	52.78%	58.59%	62.07%	64.38%	66.04%	67.28%	68.24%	69.01%	69.64%	70.16%	70.60%	70.98%	71.31%
12		0.00%	38.05%	50.74%	57.07%	60.87%	63.41%	65.21%	66.57%	67.62%	68.46%	69.14%	69.72%	70.20%	70.61%	70.97%
13			34.93%	48.68%	55.55%	59.68%	62.42%	64.38%	65.85%	66.99%	67.90%	68.65%	69.27%	69.79%	70.24%	70.63%
14			31.79%	46.62%	54.03%	58.48%	61.44%	63.55%	65.14%	66.37%	67.35%	68.15%	68.82%	69.38%	69.87%	70.28%
15			28.65%	44.56%	52.51%	57.28%	60.45%	62.72%	64.42%	65.74%	66.79%	67.65%	68.37%	68.97%	69.49%	69.94%
16			25.49%	42.49%	50.98%	56.07%	59.46%	61.88%	63.70%	65.11%	66.23%	67.15%	67.92%	68.57%	69.12%	69.60%
17			22.33%	40.41%	49.45%	54.86%	58.47%	61.05%	62.98%	64.48%	65.67%	66.65%	67.47%	68.15%	68.74%	69.25%
18			19.17%	38.33%	47.91%	53.65%	57.48%	60.21%	62.25%	63.84%	65.11%	66.15%	67.01%	67.74%	68.37%	68.91%
19			15.99%	36.25%	46.37%	52.44%	56.48%	59.37%	61.53%	63.21%	64.55%	65.65%	66.56%	67.33%	67.99%	68.56%
20			12.81%	34.16%	44.82%	51.22%	55.48%	58.52%	60.80%	62.57%	63.99%	65.14%	66.10%	66.92%	67.61%	68.21%
21			9.62%	32.06%	43.28%	50.00%	54.48%	57.68%	60.07%	61.94%	63.42%	64.64%	65.65%	66.50%	67.23%	67.86%
22			6.42%	29.96%	41.72%	48.78%	53.48%	56.83%	59.34%	61.30%	62.86%	64.13%	65.19%	66.09%	66.85%	67.51%
23			3.21%	27.85%	40.17%	47.55%	52.47%	55.98%	58.61%	60.66%	62.29%	63.62%	64.73%	65.67%	66.47%	67.16%
24			0.00%	25.74%	38.61%	46.32%	51.46%	55.13%	57.88%	60.01%	61.72%	63.11%	64.27%	65.25%	66.09%	66.81%

Period: 25 to 48 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
25				23.63%	37.04%	45.09%	50.45%	54.28%	57.14%	59.37%	61.15%	62.60%	63.81%	64.83%	65.71%	66.46%
26				21.50%	35.48%	43.86%	49.44%	53.42%	56.41%	58.72%	60.58%	62.09%	63.35%	64.41%	65.32%	66.11%
27				19.38%	33.91%	42.62%	48.42%	52.56%	55.67%	58.08%	60.00%	61.58%	62.89%	63.99%	64.94%	65.76%
28				17.25%	32.33%	41.38%	47.40%	51.70%	54.93%	57.43%	59.43%	61.06%	62.42%	63.57%	64.55%	65.40%
29				15.11%	30.75%	40.13%	46.38%	50.84%	54.18%	56.78%	58.85%	60.55%	61.96%	63.15%	64.17%	65.05%
30				12.97%	29.17%	38.88%	45.36%	49.98%	53.44%	56.13%	58.27%	60.03%	61.49%	62.72%	63.78%	64.69%
31				10.82%	27.58%	37.63%	44.33%	49.11%	52.69%	55.47%	57.70%	59.51%	61.02%	62.30%	63.39%	64.33%
32				8.67%	25.99%	36.38%	43.30%	48.24%	51.94%	54.82%	57.11%	58.99%	60.55%	61.87%	63.00%	63.98%
33				6.51%	24.40%	35.12%	42.27%	47.37%	51.19%	54.16%	56.53%	58.47%	60.08%	61.44%	62.61%	63.62%
34				4.34%	22.80%	33.86%	41.24%	46.50%	50.44%	53.50%	55.95%	57.95%	59.61%	61.02%	62.22%	63.26%
35				2.17%	21.20%	32.60%	40.20%	45.62%	49.69%	52.84%	55.36%	57.43%	59.14%	60.59%	61.83%	62.90%
36				0.00%	19.59%	31.34%	39.16%	44.75%	48.93%	52.18%	54.78%	56.90%	58.67%	60.16%	61.43%	62.54%
37					17.98%	30.07%	38.12%	43.87%	48.17%	51.52%	54.19%	56.37%	58.19%	59.73%	61.04%	62.17%
38					16.36%	28.79%	37.08%	42.99%	47.41%	50.85%	53.60%	55.85%	57.72%	59.29%	60.64%	61.81%
39					14.75%	27.52%	36.03%	42.10%	46.65%	50.19%	53.01%	55.32%	57.24%	58.86%	60.25%	61.45%
40					13.12%	26.24%	34.98%	41.22%	45.89%	49.52%	52.42%	54.79%	56.76%	58.42%	59.85%	61.08%
41					11.50%	24.96%	33.93%	40.33%	45.12%	48.85%	51.83%	54.26%	56.28%	57.99%	59.45%	60.72%
42					9.87%	23.67%	32.87%	39.44%	44.36%	48.18%	51.23%	53.72%	55.80%	57.55%	59.05%	60.35%
43					8.23%	22.39%	31.82%	38.55%	43.59%	47.50%	50.63%	53.19%	55.32%	57.11%	58.65%	59.98%
44					6.59%	21.10%	30.76%	37.65%	42.82%	46.83%	50.04%	52.66%	54.83%	56.68%	58.25%	59.61%
45					4.95%	19.80%	29.69%	36.75%	42.04%	46.15%	49.44%	52.12%	54.35%	56.24%	57.85%	59.24%
46					3.31%	18.50%	28.63%	35.86%	41.27%	45.48%	48.84%	51.58%	53.87%	55.79%	57.45%	58.87%
47					1.65%	17.20%	27.56%	34.95%	40.49%	44.80%	48.23%	51.04%	53.38%	55.35%	57.04%	58.50%
48					0.00%	15.90%	26.49%	34.05%	39.71%	44.11%	47.63%	50.50%	52.89%	54.91%	56.64%	58.13%

Period: 49 to 72 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
49						14.59%	25.42%	33.15%	38.93%	43.43%	47.02%	49.96%	52.40%	54.46%	56.23%	57.76%
50						13.28%	24.34%	32.24%	38.15%	42.75%	46.42%	49.42%	51.91%	54.02%	55.82%	57.38%
51						11.97%	23.27%	31.33%	37.37%	42.06%	45.81%	48.87%	51.42%	53.57%	55.41%	57.01%
52						10.65%	22.18%	30.41%	36.58%	41.37%	45.20%	48.33%	50.93%	53.13%	55.01%	56.63%
53						9.33%	21.10%	29.50%	35.79%	40.68%	44.59%	47.78%	50.43%	52.68%	54.60%	56.25%
54						8.01%	20.01%	28.58%	35.00%	39.99%	43.98%	47.23%	49.94%	52.23%	54.18%	55.88%
55						6.68%	18.93%	27.66%	34.21%	39.30%	43.36%	46.68%	49.44%	51.78%	53.77%	55.50%
56						5.35%	17.83%	26.74%	33.42%	38.60%	42.74%	46.13%	48.95%	51.32%	53.36%	55.12%
57						4.02%	16.74%	25.82%	32.62%	37.91%	42.13%	45.58%	48.45%	50.87%	52.94%	54.74%
58						2.68%	15.64%	24.89%	31.82%	37.21%	41.51%	45.02%	47.95%	50.42%	52.53%	54.36%
59						1.34%	14.54%	23.96%	31.02%	36.51%	40.89%	44.47%	47.45%	49.96%	52.11%	53.97%
60						0.00%	13.44%	23.03%	30.22%	35.81%	40.27%	43.91%	46.94%	49.50%	51.70%	53.59%
61							12.34%	22.10%	29.42%	35.10%	39.64%	43.35%	46.44%	49.05%	51.28%	53.21%
62							11.23%	21.17%	28.61%	34.40%	39.02%	42.79%	45.93%	48.59%	50.86%	52.82%
63							10.12%	20.23%	27.80%	33.69%	38.39%	42.23%	45.43%	48.13%	50.44%	52.44%
64							9.01%	19.29%	26.99%	32.98%	37.76%	41.67%	44.92%	47.67%	50.02%	52.05%
65							7.89%	18.35%	26.18%	32.27%	37.13%	41.11%	44.41%	47.20%	49.59%	51.66%
66							6.77%	17.40%	25.37%	31.56%	36.50%	40.54%	43.90%	46.74%	49.17%	51.27%
67							5.65%	16.46%	24.55%	30.84%	35.87%	39.98%	43.39%	46.28%	48.75%	50.88%
68							4.52%	15.51%	23.74%	30.13%	35.23%	39.41%	42.88%	45.81%	48.32%	50.49%
69							3.40%	14.56%	22.92%	29.41%	34.60%	38.84%	42.37%	45.34%	47.89%	50.10%
70							2.27%	13.60%	22.09%	28.69%	33.96%	38.27%	41.85%	44.88%	47.47%	49.70%
71							1.14%	12.65%	21.27%	27.97%	33.32%	37.70%	41.33%	44.41%	47.04%	49.31%
72							0.00%	11.69%	20.44%	27.25%	32.68%	37.12%	40.82%	43.94%	46.61%	48.92%

Period: 73 to 96 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
73								10.73%	19.62%	26.52%	32.04%	36.55%	40.30%	43.47%	46.18%	48.52%
74								9.76%	18.79%	25.80%	31.40%	35.97%	39.78%	42.99%	45.74%	48.12%
75								8.80%	17.95%	25.07%	30.75%	35.39%	39.26%	42.52%	45.31%	47.73%
76								7.83%	17.12%	24.34%	30.10%	34.81%	38.73%	42.04%	44.88%	47.33%
77								6.86%	16.28%	23.61%	29.45%	34.23%	38.21%	41.57%	44.44%	46.93%
78								5.89%	15.45%	22.87%	28.80%	33.65%	37.68%	41.09%	44.01%	46.53%
79								4.91%	14.61%	22.14%	28.15%	33.07%	37.16%	40.61%	43.57%	46.12%
80								3.93%	13.76%	21.40%	27.50%	32.48%	36.63%	40.13%	43.13%	45.72%
81								2.95%	12.92%	20.66%	26.84%	31.90%	36.10%	39.65%	42.69%	45.32%
82								1.97%	12.07%	19.92%	26.19%	31.31%	35.57%	39.17%	42.25%	44.91%
83								0.99%	11.22%	19.18%	25.53%	30.72%	35.04%	38.69%	41.81%	44.51%
84								0.00%	10.37%	18.43%	24.87%	30.13%	34.51%	38.20%	41.37%	44.10%
85									9.52%	17.69%	24.21%	29.54%	33.97%	37.72%	40.92%	43.69%
86									8.67%	16.94%	23.55%	28.94%	33.44%	37.23%	40.48%	43.28%
87									7.81%	16.19%	22.88%	28.35%	32.90%	36.74%	40.03%	42.88%
88									6.95%	15.43%	22.21%	27.75%	32.36%	36.25%	39.58%	42.46%
89									6.09%	14.68%	21.55%	27.16%	31.82%	35.76%	39.14%	42.05%
90									5.22%	13.93%	20.88%	26.56%	31.28%	35.27%	38.69%	41.64%
91									4.36%	13.17%	20.21%	25.95%	30.74%	34.78%	38.24%	41.23%
92									3.49%	12.41%	19.53%	25.35%	30.19%	34.29%	37.78%	40.81%
93									2.62%	11.65%	18.86%	24.75%	29.65%	33.79%	37.33%	40.40%
94									1.75%	10.88%	18.18%	24.14%	29.10%	33.29%	36.88%	39.98%
95									0.88%	10.12%	17.50%	23.54%	28.56%	32.80%	36.42%	39.56%
96									0.00%	9.35%	16.82%	22.93%	28.01%	32.30%	35.97%	39.14%

Period: 97 to 120 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
97										8.58%	16.14%	22.32%	27.46%	31.80%	35.51%	38.72%
98										7.81%	15.46%	21.71%	26.91%	31.30%	35.05%	38.30%
99										7.04%	14.77%	21.09%	26.35%	30.79%	34.59%	37.88%
100										6.27%	14.09%	20.48%	25.80%	30.29%	34.13%	37.46%
101										5.49%	13.40%	19.86%	25.24%	29.78%	33.67%	37.03%
102										4.71%	12.71%	19.25%	24.68%	29.28%	33.21%	36.61%
103										3.93%	12.02%	18.63%	24.13%	28.77%	32.74%	36.18%
104										3.15%	11.33%	18.01%	23.57%	28.26%	32.28%	35.75%
105										2.36%	10.63%	17.39%	23.00%	27.75%	31.81%	35.32%
106										1.58%	9.93%	16.76%	22.44%	27.24%	31.35%	34.90%
107										0.79%	9.24%	16.14%	21.88%	26.73%	30.88%	34.46%
108										0.00%	8.54%	15.51%	21.31%	26.21%	30.41%	34.03%
109											7.83%	14.88%	20.75%	25.70%	29.94%	33.60%
110											7.13%	14.25%	20.18%	25.18%	29.46%	33.17%
111											6.43%	13.62%	19.61%	24.66%	28.99%	32.73%
112											5.72%	12.99%	19.04%	24.15%	28.52%	32.30%
113											5.01%	12.35%	18.46%	23.63%	28.04%	31.86%
114											4.30%	11.72%	17.89%	23.10%	27.56%	31.42%
115											3.59%	11.08%	17.32%	22.58%	27.09%	30.98%
116											2.87%	10.44%	16.74%	22.06%	26.61%	30.54%
117											2.16%	9.80%	16.16%	21.53%	26.13%	30.10%
118											1.44%	9.16%	15.58%	21.01%	25.65%	29.66%
119											0.72%	8.52%	15.00%	20.48%	25.16%	29.22%
120											0.00%	7.87%	14.42%	19.95%	24.68%	28.77%

Period: 121 to 144 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
121												7.22%	13.83%	19.42%	24.19%	28.33%
122												6.57%	13.25%	18.89%	23.71%	27.88%
123												5.92%	12.66%	18.35%	23.22%	27.43%
124												5.27%	12.07%	17.82%	22.73%	26.98%
125												4.62%	11.48%	17.28%	22.24%	26.53%
126												3.96%	10.89%	16.74%	21.75%	26.08%
127												3.31%	10.30%	16.21%	21.26%	25.63%
128												2.65%	9.71%	15.67%	20.77%	25.18%
129												1.99%	9.11%	15.13%	20.27%	24.72%
130												1.33%	8.51%	14.58%	19.78%	24.27%
131												0.66%	7.92%	14.04%	19.28%	23.81%
132												0.00%	7.32%	13.49%	18.78%	23.35%
133													6.71%	12.95%	18.28%	22.89%
134													6.11%	12.40%	17.78%	22.43%
135													5.51%	11.85%	17.28%	21.97%
136													4.90%	11.30%	16.78%	21.51%
137													4.29%	10.75%	16.27%	21.05%
138													3.68%	10.20%	15.76%	20.58%
139													3.07%	9.64%	15.26%	20.12%
140													2.46%	9.08%	14.75%	19.65%
141													1.85%	8.53%	14.24%	19.18%
142													1.23%	7.97%	13.73%	18.71%
143													0.62%	7.41%	13.22%	18.24%
144													0.00%	6.85%	12.70%	17.77%

Period: 145 to 180 months

At the end of month	Schedule of Cash Value															
	6 months	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years
145														6.28%	12.19%	17.30%
146														5.72%	11.67%	16.82%
147														5.15%	11.16%	16.35%
148														4.59%	10.64%	15.87%
149														4.02%	10.12%	15.40%
150														3.45%	9.60%	14.92%
151														2.88%	9.08%	14.44%
152														2.30%	8.55%	13.96%
153														1.73%	8.03%	13.47%
154														1.16%	7.50%	12.99%
155														0.58%	6.97%	12.51%
156														0.00%	6.45%	12.02%
157															5.92%	11.53%
158															5.38%	11.05%
159															4.85%	10.56%
160															4.32%	10.07%
161															3.78%	9.58%
162															3.25%	9.08%
163															2.71%	8.59%
164															2.17%	8.09%
165															1.63%	7.60%
166															1.09%	7.10%
167															0.54%	6.60%
168															0.00%	6.10%
169																5.60%
170																5.10%
171																4.59%
172																4.09%
173																3.58%
174																3.07%
175																2.56%
176																2.05%
177																1.54%
178																1.03%
179																0.52%
180																0.00%

CIMB AVIVA

CIMB AVIVA TAKAFUL BERHAD

KONTRAK INDUK

Pelan Xpress Cash Awam-i Protector

CIMB AVIVA

CIMB Aviva Takaful Berhad (“Operator”) Pelan Takaful Kumpulan Keluarga Pengurangan Tempoh (Sumbangan Tunggal)

Pelan Xpress Cash Awam-i Protector

MUKADIMAH

A. Objektif-objektif

- A1. Pelan Takaful ini bertujuan untuk menyebarkan semangat Takaful dengan menyediakan perlindungan Takaful menurut peruntukan-peruntukan di bawah.

B. Prinsip-prinsip Asas

- B1. Pelan Takaful ini akan berpandukan prinsip-prinsip berikut dan akan ditadbir menurut peruntukan-peruntukan di bawah:

- Pertama** : Operator adalah pihak pertama dan Pemegang Kontrak Induk adalah pihak kedua di dalam Kontrak Induk ini, dan Orang Yang Dilindungi pula bukan mana-mana pihak di dalam Kontrak Induk walaupun beberapa persetujuan telah diperolehi untuk membolehkan beliau menyertai dan mendapatkan perlindungan Takaful selaras dengan Kontrak Induk ini;
- Kedua** : Operator juga akan dianggap sebagai penjaga yang diamanahkan untuk menguruskan pelan Takaful ini sejajar dengan prinsip-prinsip Shariah;
- Ketiga** : Operator akan mengutip sumbangan-sumbangan untuk tujuan menguruskan pelan Takaful ini; dan
- Keempat** : Pemegang Kontrak Induk dan setiap Orang Yang Dilindungi akan dianggap telah memberikan persetujuan kepada Operator untuk mengutip sumbangan-sumbangan dengan tujuan menguruskan pelan Takaful ini selaras dengan peruntukan-peruntukan di bawah.

PERUNTUKAN AM

1. Kontrak Induk

- 1.1 Kontrak Induk ini merangkumi Mukadimah di atas, Peruntukan-peruntukan Am berikut, borang penyertaan bagi Orang Yang Dilindungi, peruntukan-peruntukan mengenai manfaat-manfaat Takaful, sebarang pengesahan berkaitan yang dikeluarkan oleh Operator, lampiran-lampiran, jadual-jadual dan sebarang pindaan, penambahan, pengendorsan, surat-surat dan dokumen-dokumen berkaitan yang dikeluarkan oleh Operator yang berhubung dengannya.
- 1.2 Kontrak Induk ini membentuk keseluruhan perjanjian di antara semua pihak. Kecuali dinyatakan sebaliknya, tiada ejen atau orang lain selain daripada wakil yang dibenarkan oleh Operator dibenarkan untuk membuat sebarang perubahan, pindaan atau pengecualian ke atas sebarang peruntukan-peruntukan Kontrak Induk ini. Sebarang perubahan, pindaan atau pengecualian sedemikian hendaklah dibuat secara bertulis dan ditandatangani oleh wakil yang dibenarkan oleh Operator.

2. Kelayakan

- 2.1 Pelanggan Pembiayaan Pemegang Kontrak Induk adalah, tertakluk bahawa orang tersebut berumur sekurang-kurangnya Lapan Belas (18) tahun dan tidak melebihi Lima Puluh (50) tahun pada hari jadi terakhir beliau, akan layak memohon untuk menyertai pelan Takaful ini di bawah Kontrak Induk ini.
- 2.2 Orang yang layak adalah tertakluk kepada kriteria sebagaimana yang dimaklumkan oleh Operator dari masa ke semasa kepada Pemegang Kontrak Induk dan akan menjadi Orang Yang Dilindungi jika Operator meluluskan borang penyertaan beliau.
- 2.3 Jika sumbangan telah dibayar untuk orang yang tidak layak atau yang mana borang penyertaannya telah ditolak oleh Operator, tiada perlindungan akan disediakan untuk orang tersebut menurut Kontrak Induk ini dan Operator akan mengembalikan sumbangan yang telah dibayar untuk beliau kepada Pemegang Kontrak Induk.

3. Penyertaan

- 3.1 Operator mungkin memerlukan maklumat lanjutan atau dokumen-dokumen tambahan berkaitan mana-mana orang yang layak untuk diserahkan sebelum membuat keputusan untuk menerima orang tersebut bagi perlindungan Takaful.
- 3.2 Jumlah Manfaat Takaful yang boleh dibayar berkaitan Orang Yang Dilindungi menurut Kontrak Induk ini mungkin berbeza daripada kemudahan pembiayaan beliau yang belum dijelaskan dengan Pemegang Kontrak Induk. Ia adalah kerana Operator mengira dan menentukan jumlah Manfaat Takaful yang boleh dibayar berdasarkan Jadual Pengurangan Jumlah Yang Dilindungi yang dinyatakan di dalam Lampiran 1 kepada Kontrak Induk ini manakala jumlah kemudahan pembiayaan yang belum dijelaskan mungkin ditentukan oleh Pemegang Kontrak Induk berdasarkan faktor-faktor yang berbeza.

4. Penguatkuasaan

- 4.1 Perlindungan Takaful untuk Orang Yang Dilindungi akan berkuatkuasa pada tarikh surat pengeluaran pembiayaan dikeluarkan dari Pemegang Kontrak Induk kepada beliau untuk kemudahan pembiayaan berkaitan yang mana perlindungan Takaful diberikan selaras dengan Kontrak Induk ini.

5. Manfaat Kematian

- 5.1 Manfaat Takaful akan dibayar daripada Dana Tabarru' Peserta-peserta kepada Pemegang Kontrak Induk dalam Satu (1) bayaran sekaligus apabila berlaku kematian Orang Yang Dilindungi semasa Tempoh Takaful beliau.

6. Pengecualian Manfaat Kematian

- 6.1 Tanpa mengambilkira peruntukan di atas, tiada Manfaat Takaful akan dibayar untuk kematian Orang Yang Dilindungi yang disebabkan oleh atau akibat membunuh diri (sama ada dilakukan semasa waras atau tidak waras) yang berlaku dalam masa Satu (1) tahun dari tempoh perlindungan Takaful untuk Orang Yang Dilindungi tersebut berkuatkuasa; nilai tunai (ditentukan selaras dengan formula yang dinyatakan di dalam Lampiran II kepada Kontrak Induk ini) pada tarikh kematian akan dibayar sekiranya berlaku perkara tersebut.

7. Prosedur Tuntutan Manfaat Kematian

- 7.1 Pemberitahuan secara bertulis untuk tuntutan berkaitan kematian hendaklah diserahkan kepada Operator dalam masa Tiga Puluh (30) hari selepas ia berlaku.
- 7.2 Tuntutan untuk Manfaat Takaful berkaitan kematian hendaklah diserahkan kepada Operator berserta semua dokumen dan maklumat berkaitan yang diperlukan oleh Operator untuk menilai tuntutan tersebut secepat mungkin.
- 7.3 Kos penyerahan tuntutan berserta semua dokumen dan maklumat berkaitan akan ditanggung oleh pihak menuntut.
- 7.4 Kelewatan menyediakan pemberitahuan dan dokumen-dokumen, maklumat dan bukti berkaitan yang diperlukan oleh Operator tidak akan menjadikan tuntutan tidak sah sekiranya butiran tersebut telah disediakan secepat mungkin, tetapi Operator hanya boleh menilai tuntutan tersebut selepas ia menerima semua butiran yang diperlukan.

8. Manfaat Hilang Upaya Menyeluruh dan Kekal

- 8.1 Manfaat Takaful akan dibayar daripada Dana Tabarru' Peserta-peserta kepada Pemegang Kontrak Induk dalam Satu (1) bayaran sekaligus jika, semasa Tempoh Takaful beliau, Orang Yang Dilindungi mengalami Hilang Upaya Menyeluruh dan Kekal untuk tempoh berterusan selama sekurang-kurangnya Enam (6) bulan.
- 8.2 Hilang Upaya Menyeluruh dan Kekal bermaksud berlakunya salah satu yang berikut:
- (a) Kehilangan penglihatan yang menyeluruh dan tidak dapat dipulihkan pada kedua-dua mata; atau

- (b) kehilangan akibat pemotongan yang tidak dapat dipulihkan atau kehilangan penggunaan menyeluruh yang tidak dapat dipulihkan pada Dua (2) anggota pada atau di atas pergelangan tangan atau buku lali; atau
 - (c) kehilangan penglihatan yang menyeluruh dan tidak dapat dipulihkan pada Satu (1) mata dan kehilangan akibat pemotongan yang tidak dapat dipulihkan atau kehilangan penggunaan menyeluruh yang tidak dapat dipulihkan pada Satu (1) anggota pada atau di atas pergelangan tangan atau buku lali.
- 8.3 Di mana Orang Yang Dilindungi bekerja secara makan gaji pada tarikh Hilang Upaya Menyeluruh dan Kekal berlaku, Hilang Upaya Menyeluruh dan Kekal hendaklah merangkumi keadaan di mana Orang Yang Dilindungi tidak mampu secara menyeluruh dan kekal untuk melakukan sebarang pekerjaan atau pekerjaan lain yang mana beliau layak melakukan berdasarkan latihan, pendidikan atau pengalaman.
- 8.4 Di mana Orang Yang Dilindungi tidak bekerja sewaktu hilang upaya, Hilang Upaya Menyeluruh dan Kekal hendaklah merangkumi keadaan tidak mampu secara menyeluruh dan kekal untuk melakukan sekurang-kurangnya Tiga (3) aktiviti kehidupan seharian berikut:
- (vii) Berpindah - Duduk dan bangun dari kerusi tanpa memerlukan bantuan fizikal;
 - (viii) Bergerak - keupayaan untuk bergerak dari bilik ke bilik tanpa memerlukan sebarang bantuan fizikal;
 - (ix) Buang Air/Penggunaan Tandas - keupayaan untuk mengawal fungsi-fungsi buang air besar dan buang air kecil demi menjaga kebersihan diri;
 - (x) Berpakaian - memakai dan menanggalkan semua pakaian yang perlu tanpa memerlukan bantuan orang lain;
 - (xi) Mandi/Membersih - Keupayaan untuk membersihkan diri di dalam tempat mandi (termasuklah masuk atau keluar dari tempat mandi) atau membersihkan diri dengan sebarang cara lain; dan
 - (xii) Makan - Semua tugas memasukkan makanan ke dalam badan setelah disediakan.
- 8.5 Jumlah agregat Manfaat Takaful yang boleh dibayar di bawah Kontrak ini dan semua kontrak/perjanjian lain dengan Operator berhubung mana-mana Satu (1) Orang Yang Dilindungi tidak boleh melebihi RM2,000,000.00 (Ringgit Malaysia Dua Juta).

9. Pengecualian Hilang Upaya Menyeluruh dan Kekal

- 9.1 Tanpa mengambil kira peruntukan-peruntukan di atas, tiada Manfaat Takaful akan dibayar untuk sebarang Hilang Upaya Menyeluruh dan Kekal yang disebabkan atau dipercepatkan oleh (sama ada secara langsung, tidak langsung, sepenuhnya atau sebahagiannya):
- (a) sebarang mogok, rusuhan, kekacauan awam, pemberontakan, perang (sama ada diisytiharkan atau tidak);
 - (b) sebarang kemasukan, pengendalian atau perkhidmatan, menaik atau menurun dari atau dengan sebarang peralatan atau talian udara kecuali ketika Orang Yang Dilindungi berada di dalam kapal terbang yang dikendalikan oleh syarikat penerbangan penumpang komersial pada jadual biasa perjalanan penumpang melalui laluan penumpang yang ditetapkan;

- (c) berada di bawah pengaruh, minuman keras atau bahan yang memabukkan, atau sebarang narkotik atau dadah;
 - (d) sebarang:
 - (i) percubaan membunuh diri;
 - (ii) mencederakan diri sendiri; atau
 - (iii) penyakit yang disebabkan oleh diri sendiri;sama ada cuba dilakukan atau dilakukan semasa waras atau tidak waras;
 - (e) sebarang penglibatan di dalam pencabulan undang-undang atau keahlian di dalam organisasi haram; atau
 - (f) sebarang Sindrom Kurang Daya Tahan Penyakit (AIDS) atau kompleks atau keadaan berkaitan.
- 9.2 Jika Orang Yang Dilindungi mengalami Hilang Upaya Menyeluruh dan Kekal yang mana tiada Manfaat Takaful boleh dibayar, peruntukan-peruntukan mengenai Manfaat-manfaat Takaful yang boleh dibayar berkaitan Hilang Upaya Menyeluruh dan Kekal tidak lagi boleh digunakan untuk Orang Yang Dilindungi tersebut; bagaimanapun Manfaat-manfaat Takaful yang boleh dibayar berkaitan kematian akan terus berkuatkuasa ke atas Orang Yang Dilindungi tersebut tertakluk kepada peruntukan-peruntukan di dalam Kontrak ini.

10. Prosedur Tuntutan Hilang Upaya Menyeluruh dan Kekal

- 10.1 Pemberitahuan secara bertulis untuk tuntutan berkaitan Hilang Upaya Menyeluruh dan Kekal hendaklah diserahkan kepada Operator dalam masa Tiga Puluh (30) hari selepas ia bermula.
- 10.2 Tuntutan untuk Hilang Upaya Menyeluruh dan Kekal hendaklah diserahkan kepada Operator berserta semua dokumen dan maklumat berkaitan yang diperlukan oleh Operator untuk menilai tuntutan tersebut secepat mungkin.
- 10.3 Operator mungkin memerlukan bukti bahawa Orang Yang Dilindungi mengalami Hilang Upaya Menyeluruh dan Kekal berterusan, dan Orang Yang Dilindungi mungkin perlu diperiksa (kos ditanggung oleh Operator) oleh pemeriksa perubatan Operator sebagai sebahagian daripada proses ini.
- 10.4 Operator hanya boleh menilai tuntutan selepas Hilang Upaya Menyeluruh dan Kekal telah dialami untuk tempoh berterusan selama sekurang-kurangnya Enam (6) bulan dan ia telah menerima semua dokumen, maklumat dan bukti yang diperlukan.
- 10.5 Kelewatan dalam menyediakan pemberitahuan dan dokumen, maklumat dan bukti berkaitan yang diperlukan oleh Operator tidak akan menjadikan tuntutan tidak sah sekiranya butiran tersebut telah disediakan secepat mungkin, tetapi Operator hanya boleh menilai tuntutan tersebut selepas ia menerima semua butiran yang diperlukan.

11. Bukti Umur & Kesilapan Pernyataan Umur

- 11.1 Umur Orang Yang Dilindungi hendaklah diakui sepanjang hidupnya oleh Operator berdasarkan bukti, tetapi jika tidak diakui, bukti umur hendaklah diserahkan sebelum pembayaran untuk sebarang tuntutan dibuat di bawah Kontrak Induk ini.
- 11.2 Jika umur Orang Yang Dilindungi telah tersalah nyata dan umur sebenar:
- (a) berada di dalam lingkungan had penerimaan Operator, maka Operator mungkin akan melakukan salah satu penyelarasan berikut:
 - (i) jika sumbangan berdasarkan umur sebenar adalah lebih tinggi daripada sumbangan yang diterima oleh Operator, maka jumlah yang dilindungi akan dikurangkan sejajar dengan sumbangan yang diterima; atau
 - (ii) jika sumbangan berdasarkan umur sebenar adalah lebih rendah daripada sumbangan yang diterima oleh Operator, maka Operator akan mengembalikan perbezaannya kepada Pemegang Kontrak Induk; atau
 - (b) jika tidak berada di dalam lingkungan had penerimaan Operator, jumlah boleh dibayar selaras dengan Kontrak Induk ini berkaitan beliau akan dibayar daripada Dana Tabarru' Peserta-peserta dan adalah terhad kepada jumlah sumbangan yang dibayar untuk beliau.
- 11.3 Jika umur Orang Yang Dilindungi telah tersalah nyata dan umur pada akhir Tempoh Takaful melebihi had penerimaan Operator, jumlah boleh dibayar selaras dengan Kontrak Induk ini berkaitan beliau akan dibayar daripada Dana Tabarru' Peserta-peserta dan adalah terhad kepada jumlah sumbangan yang dibayar untuk beliau.

12. Tiada Pendedahan & Tidak Boleh Dipertikaikan

- 12.1 Perlindungan Takaful yang disediakan untuk setiap Orang Yang Dilindungi di bawah Kontrak Induk ini akan disediakan atas dasar dan dengan bergantung kepada borang penyertaan berserta semua dokumen, representasi, maklumat dan bukti perubatan yang diterima oleh Operator mengenai Orang Yang Dilindungi.
- 12.2 Operator dengan itu memiliki pilihan untuk menjadikan Perlindungan Takaful untuk Orang yang Dilindungi tersebut tidak sah:
- (a) jika mana-mana dokumen, representasi, maklumat dan bukti perubatan tersebut adalah palsu atau tidak benar; atau
 - (b) jika mana-mana dokumen, representasi, maklumat dan bukti perubatan yang perlu diserahkan kepada Operator tetapi tidak diserahkan.
- 12.3 Taraf sah Perlindungan Takaful ini untuk Orang Yang Dilindungi bagaimanapun tidak boleh dipertikaikan selepas tamat Dua (2) tahun dari perlindungan tersebut berkuatkuasa kecuali Operator mempertikaikan fakta material yang dibuat secara penipuan atau tidak dimaklumkan kepada Operator.
- 12.4 Untuk tujuan peruntukan sebelum ini, "fakta material" bermaksud perkara atau fakta yang mana, jika diketahui oleh Operator, mungkin menyebabkan ia menolak untuk menyediakan Perlindungan Takaful yang selaras dengan Kontrak Induk ini atau boleh menyebabkan Operator mengenakan terma yang kurang memihak kepada Pemegang Kontrak Induk.

- 12.5 Jika Perlindungan Takaful menjadi tidak sah, Yuran Wakalah dan Tabarru' yang membentuk keseluruhan sumbangan yang dibayar berkaitan perlindungan akan dikembalikan kepada Pemegang Kontrak Induk masing-masing daripada Dana Operator dan Dana Tabarru' Peserta-peserta.

13. Sumbangan-sumbangan

- 13.1 Sumbangan yang perlu dibayar untuk perlindungan Takaful di bawah Kontrak ini dinyatakan di dalam Jadual Kadar Sumbangan dan Yuran Wakalah di dalam Lampiran III kepada Kontrak Induk ini.
- 13.2 Operator boleh menyemak sumbangan yang perlu dibayar untuk perlindungan Takaful dengan syarat ia telah memberikan notis bertulis Sembilan Puluh (90) hari kepada Pemegang Kontrak Induk. Sebarang semakan hanya akan berkuatkuasa selepas tamat tempoh pemberitahuan.

14. Yuran-yuran Wakalah

- 14.1 Yuran-yuran Wakalah, sebagaimana dinyatakan di dalam Jadual Sumbangan dan Yuran Wakalah di dalam Lampiran III kepada Kontrak Induk ini, akan ditolak daripada sumbangan yang perlu dibayar untuk setiap Orang Yang Dilindungi dan hendaklah dibayar kepada Operator.
- 14.2 Operator boleh menyemak Yuran Wakalah yang dinyatakan dengan syarat ia telah memberikan notis bertulis Sembilan Puluh (90) hari kepada Pemegang Kontrak Induk. Sebarang semakan hanya akan berkuatkuasa selepas tamat tempoh pemberitahuan.

15. Tabarru'

- 15.1 Tabarru', ialah sumbangan yang perlu dibayar berhubung dengan setiap Orang Yang Dilindungi ditolak Yuran Wakalah yang berkaitan, akan dikumpul di dalam Dana Tabarru' Peserta-peserta
- 15.2 Operator boleh menyemak Tabarru' dengan syarat ia telah memberikan notis bertulis Sembilan Puluh (90) hari kepada Pemegang Kontrak Induk. Kecuali dinyatakan sebaliknya, sebarang perubahan tersebut hanya akan berkuatkuasa selepas tamat tempoh pemberitahuan.

16. Dana Tabarru' Peserta-peserta

- 16.1 Semua Tabarru' yang dikumpulkan selaras dengan Kontrak Induk ini akan dikumpul di dalam Dana Tabarru' Peserta-peserta, yang merupakan tabung dana di mana semua Manfaat Takaful yang dinyatakan di bawah Kontrak Induk ini akan dibayar.
- 16.2 Jika Dana Tabarru' Peserta-peserta tidak mencukupi untuk peruntukan liabilitinya dibuat dan tiada dana khas di mana aset-aset boleh dipindahkan untuk tujuan ini, Operator akan menyediakan Qardh (pinjaman tanpa faedah), dan Qardh ini perlu dibayar balik sebaik sahaja terdapat lebihan di dalam Dana Tabarru' Peserta-peserta.

- 16.3 Aset-aset Dana Tabarru' Peserta-peserta akan diuruskan oleh Operator dan ia mempunyai budi bicara mutlak untuk melabur dan menguruskan aset-aset tersebut berlandaskan prinsip Syariah dan akan mengelak daripada melaburkan aset-aset ini di dalam sekuriti atau aset yang dilarang oleh Prinsip Syariah.
- 16.4 Semua aset-aset Dana Tabarru' Peserta-peserta adalah dan akan kekal dimiliki oleh Operator dari segi undang-undang.
- 16.5 Semua kos, perbelanjaan, caj, levi dan lain-lain perbelanjaan berkaitan pengurusan dan pelaburan Dana Tabarru' Peserta-peserta akan ditanggung dan dibayar daripada Dana Tabarru' Peserta-peserta.

17. Tempoh Penilaian Percuma

- 17.1 Perlindungan Takaful berkaitan Orang Yang Dilindungi boleh dibatalkan dalam masa Lima Belas (15) hari daripada tarikh surat pengeluaran pembiayaan dihantar kepada beliau.
- 17.2 Jika perlindungan Takaful dibatalkan, Yuran Wakalah dan Tabarru' yang membentuk keseluruhan sumbangan yang dibayar berkaitan perlindungan akan dikembalikan kepada Pemegang Kontrak Induk masing-masing daripada Dana Operator dan Dana Tabarru' Peserta-peserta.

18. Tiada Keuntungan

- 18.1 Tiada apa pun di dalam Kontrak Induk ini yang memberikan sebarang hak untuk berkongsi keuntungan Operator atau lebihan yang diperolehi daripada perniagaan Operator atau sebarang dana yang mungkin diuruskan oleh Operator.

19. Takaful Semula/Insurans Semula

- 19.1 Operator akan mendapatkan dan menguruskan untuk takaful semula atau insurans semula dari mana-mana pihak ketiga yang dianggap perlu dan bersesuaian berhubung perlindungan Takaful yang diberikan selaras dengan Kontrak Induk ini. Urusan insurans semula adalah tertakluk kepada kelulusan Jawatankuasa Syariah Operator.

20. Penamatan Perlindungan Takaful

- 20.1 Perlindungan Takaful untuk Orang Yang Dilindungi akan tamat serta-merta apabila:
- (a) Tempoh Takaful berakhir;
 - (b) Orang Yang Dilindungi mengalami Hilang Upaya Menyeluruh dan Kekal;
 - (c) Orang Yang Dilindungi meninggal dunia; atau
 - (d) pembayaran nilai tunai perlindungan Takaful selaras dengan Klausula 21 di bawah.

21. Penyerahan

- 21.1 Pemegang Kontrak Induk boleh menyerahkan perlindungan Takaful berhubung Orang Yang Dilindungi dengan memberikan notis bertulis kepada Operator.
- 21.2 Nilai tunai mungkin boleh dibayar apabila perlindungan Takaful diserahkan, dan jumlah nilai tunai (jika ada) akan ditentukan berdasarkan formula yang dinyatakan di dalam Lampiran II kepada Kontrak Induk ini.
- 21.3 Nilai tunai akan dibayar daripada Dana Tabarru' Peserta-peserta dan Dana Operator mengikut pembahagian yang ditetapkan di dalam formula yang dinyatakan di dalam Lampiran II kepada Kontrak Induk ini.
- 21.4 Jika nilai tunai yang berkaitan dengan perlindungan Takaful yang telah diserahkan adalah RM20.00 (Ringgit Malaysia Dua Puluh) atau kurang, Pemegang Kontrak Induk dan Orang Yang Dilindungi dianggap telah melepaskan hak mereka ke atas nilai tunai tersebut.

22. Penamatan Kontrak Induk

- 22.1 Operator atau Pemegang Kontrak Induk boleh menamatkan Kontrak Induk ini dengan memberikan notis bertulis sekurang-kurangnya Enam Puluh (60) hari kepada pihak yang satu lagi.
- 22.2 Perlindungan Takaful untuk Orang Yang Dilindungi akan diteruskan selaras dengan peruntukan-peruntukan Kontrak ini tanpa mengambil kira pembatalan oleh Operator atau Pemegang Kontrak Induk tersebut.

23. Tindakan Undang-undang

- 23.1 Tiada tindakan undang-undang atau dalam ekuiti akan dilakukan untuk menuntut sebarang manfaat berkaitan Kontrak Induk ini sebelum tamat tempoh Dua (2) tahun dari tarikh berlaku peristiwa yang menyebabkan tuntutan dibuat.

24. Undang-undang

- 24.1 Kontrak Induk ini dan obligasi Operator selaras dengan Kontrak Induk ini adalah tertakluk kepada undang-undang, peraturan-peraturan dan regulasi yang berkuatkuasa di Malaysia pada masa ini, dan undang-undang, peraturan-peraturan dan regulasi tersebut adalah termasuk tetapi tidak terhad kepada sebarang pekeliling, arahan-arahan atau garis panduan semasa atau akan datang yang dikeluarkan oleh Pihak Berkuasa Kawal Selia Takaful Malaysia.
- 24.2 Tanpa mengambil kira sebarang perkara yang terkandung di dalam Kontrak Induk ini, sekiranya terdapat konflik di antara peruntukan-peruntukan Kontrak Induk ini dengan sebarang undang-undang, peraturan dan regulasi (yang termasuk tetapi tidak terhad kepada pekeliling, arahan-arahan atau garis panduan semasa atau akan datang yang dikeluarkan oleh Pihak Berkuasa Kawal Selia Takaful Malaysia), undang-undang, peraturan atau regulasi tersebut akan digunakan.
- 24.3 Kontrak Induk ini tertakluk kepada dan dikeluarkan di bawah undang-undang Malaysia dan semua pihak dengan ini akur secara mutlak kepada bidang kuasa bukan-eksklusif mahkamah Malaysia yang kompeten.

25. Pengetahuan dan Persetujuan

- 25.1 Pengetahuan atau persetujuan oleh pihak di dalam Kontrak Induk ini mengenai atau sebarang pelanggaran mana-mana peruntukan yang terkandung di dalam Kontrak Induk ini tidak boleh bertindak sebagai atau dianggap sebagai pengecualian untuk peruntukan tersebut.
- 25.2 Tanpa mengambilkira pengetahuan atau keakuran atau mana-mana toleransi, setiap pihak di dalam Kontrak Induk ini adalah berhak untuk melaksanakan haknya di bawah Kontrak Induk ini dan akan memerlukan pelaksanaan tegas oleh pihak yang satu lagi ke atas peruntukan yang terkandung di sini.

26. Penyerahan Hak

- 26.1 Pemegang Kontrak Induk tidak boleh menyerahkan hak Kontrak ini atau mana-mana bahagian hak di bawahnya tanpa kebenaran bertulis daripada Operator.
- 26.2 Orang Yang Dilindungi tidak mempunyai kemampuan untuk menyerahkan hak Kontrak ini atau sebarang hak di bawahnya.

27. Lien dan Pengurangan

- 27.1 Operator mempunyai lien pertama ke atas sebarang jumlah perlu dibayar olehnya selaras dengan Kontrak Induk ini.
- 27.2 Operator turut mempunyai hak untuk mengurangkan sebarang jumlah perlu dibayar olehnya dengan sebarang sumbangan atau jumlah perlu dibayar kepadanya selaras dengan Kontrak Induk ini.

28. Taksiran

- 28.1 Di dalam Kontrak Induk ini, kecuali konteks memerlukan sebaliknya:
 - (d) Tajuk-tajuk di dalam Kontrak Induk dimasukkan untuk kemudahan sahaja dan tidak memberi kesan ke atas pembentukannya;
 - (e) perkataan tunggal hendaklah merangkumi perkataan majmuk dan sebaliknya; dan
 - (f) perkataan yang merujuk kepada jantina hendaklah merangkumi setiap jantina.
- 28.2 Setiap peruntukan Kontrak Induk ini adalah terpisah dan berbeza daripada satu sama lain. Jika mana-mana peruntukan adalah atau menjadi tidak sah, batal atau menyalahi undang-undang, penguatkuasaan peruntukan lain Kontrak Induk ini tidak akan terjejas atau terganggu disebabkan olehnya.
- 28.3 Jika berlakunya percanggahan di antara versi Bahasa Inggeris di dalam Kontrak Induk ini dan mana-mana versi lain, versi Bahasa Inggeris akan diguna pakai.
- 28.4 Masa, di mana sahaja disebut di dalam Kontrak Induk ini, adalah sangat penting.

29. Takrifan

29.1 Di dalam Kontrak Induk ini, kecuali konteks memerlukan sebaliknya:

- (a) **Pihak Berkuasa Kawal Selia Takaful Malaysia** bermaksud Bank Negara Malaysia atau penggantinya yang dibenarkan untuk mengawal selia industri Takaful di Malaysia;
- (b) **Pemegang Kontrak Induk** bermaksud Pemegang Kontrak Induk yang dinyatakan di dalam jadual kepada Kontrak ini;
- (c) **Pelanggan Pembiayaan Pemegang Kontrak Induk** bermaksud mana-mana orang yang mengambil Kemudahan Pembiayaan Xpress Cash Awam-i (atau apa jua nama kemudahan ini mungkin dirujuk dari masa ke semasa) daripada Pemegang Kontrak Induk;
- (d) **Orang Yang Dilindungi** bermaksud orang yang disediakan dengan perlindungan Takaful di bawah kontrak Induk ini;
- (e) **Prinsip-prinsip Syariah** bermaksud prinsip Syariah sebagaimana ditakrifkan oleh Jawatankuasa Syariah;
- (f) **Jawatankuasa Syariah** bermaksud jawatankuasa yang dibentuk oleh Operator untuk memberi nasihat mengenai operasi perniagaan Takafulnya untuk memastikan ianya mematuhi Syariah;
- (g) **Tempoh Takaful** bermaksud tempoh Kemudahan Pembiayaan Xpress Cash Awam-i Orang Yang Dilindungi, kecuali perlindungan Takaful beliau ditamatkan lebih awal selaras dengan peruntukan-peruntukan di dalam Kontrak Induk ini; dan
- (h) **Manfaat Takaful** bermaksud manfaat yang boleh dibayar apabila berlaku kematian kepada atau Hilang Upaya Menyeluruh dan Kekal yang dialami oleh Orang Yang Dilindungi, dan jumlahnya akan dikira dan ditentukan oleh Pemegang Kontrak Induk berdasarkan Jadual Pengurangan Jumlah Yang Dilindungi di dalam Lampiran I kepada Kontrak Induk ini.

- Lebihan mukasurat ini sengaja dibiarkan kosong -

LAMPIRAN I

JADUAL PENGURANGAN JUMLAH YANG DILINDUNGI (Baqi Setiap RM1000 Jumlah Pembiayaan)

Tempoh: 0 hingga 24 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
0	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
1	833.33	916.67	958.33	972.22	979.17	983.33	986.11	988.10	989.58	990.74	991.67	992.42	993.06	993.59	994.05	994.44
2	666.67	833.33	916.67	944.44	958.33	966.67	972.22	976.19	979.17	981.48	983.33	984.85	986.11	987.18	988.10	988.89
3	500.00	750.00	875.00	916.67	937.50	950.00	958.33	964.29	968.75	972.22	975.00	977.27	979.17	980.77	982.14	983.33
4	333.33	666.67	833.33	888.89	916.67	933.33	944.44	952.38	958.33	962.96	966.67	969.70	972.22	974.36	976.19	977.78
5	166.67	583.33	791.67	861.11	895.83	916.67	930.56	940.48	947.92	953.70	958.33	962.12	965.28	967.95	970.24	972.22
6		500.00	750.00	833.33	875.00	900.00	916.67	928.57	937.50	944.44	950.00	954.55	958.33	961.54	964.29	966.67
7		416.67	708.33	805.56	854.17	883.33	902.78	916.67	927.08	935.19	941.67	946.97	951.39	955.13	958.33	961.11
8		333.33	666.67	777.78	833.33	866.67	888.89	904.76	916.67	925.93	933.33	939.39	944.44	948.72	952.38	955.56
9		250.00	625.00	750.00	812.50	850.00	875.00	892.86	906.25	916.67	925.00	931.82	937.50	942.31	946.43	950.00
10		166.67	583.33	722.22	791.67	833.33	861.11	880.95	895.83	907.41	916.67	924.24	930.56	935.90	940.48	944.44
11		83.33	541.67	694.44	770.83	816.67	847.22	869.05	885.42	898.15	908.33	916.67	923.61	929.49	934.52	938.89
12			500.00	666.67	750.00	800.00	833.33	857.14	875.00	888.89	900.00	909.09	916.67	923.08	928.57	933.33
13			458.33	638.89	729.17	783.33	819.44	845.24	864.58	879.63	891.67	901.52	909.72	916.67	922.62	927.78
14			416.67	611.11	708.33	766.67	805.56	833.33	854.17	870.37	883.33	893.94	902.78	910.26	916.67	922.22
15			375.00	583.33	687.50	750.00	791.67	821.43	843.75	861.11	875.00	886.36	895.83	903.85	910.71	916.67
16			333.33	555.56	666.67	733.33	777.78	809.52	833.33	851.85	866.67	878.79	888.89	897.44	904.76	911.11
17			291.67	527.78	645.83	716.67	763.89	797.62	822.92	842.59	858.33	871.21	881.94	891.03	898.81	905.56
18			250.00	500.00	625.00	700.00	750.00	785.71	812.50	833.33	850.00	863.64	875.00	884.62	892.86	900.00
19			208.33	472.22	604.17	683.33	736.11	773.81	802.08	824.07	841.67	856.06	868.06	878.21	886.90	894.44
20			166.67	444.44	583.33	666.67	722.22	761.90	791.67	814.81	833.33	848.48	861.11	871.79	880.95	888.89
21			125.00	416.67	562.50	650.00	708.33	750.00	781.25	805.56	825.00	840.91	854.17	865.38	875.00	883.33
22			83.33	388.89	541.67	633.33	694.44	738.10	770.83	796.30	816.67	833.33	847.22	858.97	869.05	877.78
23			41.67	361.11	520.83	616.67	680.56	726.19	760.42	787.04	808.33	825.76	840.28	852.56	863.10	872.22
24				333.33	500.00	600.00	666.67	714.29	750.00	777.78	800.00	818.18	833.33	846.15	857.14	866.67

Tempoh: 25 hingga 48 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
25				305.56	479.17	583.33	652.78	702.38	739.58	768.52	791.67	810.61	826.39	839.74	851.19	861.11
26				277.78	458.33	566.67	638.89	690.48	729.17	759.26	783.33	803.03	819.44	833.33	845.24	855.56
27				250.00	437.50	550.00	625.00	678.57	718.75	750.00	775.00	795.45	812.50	826.92	839.29	850.00
28				222.22	416.67	533.33	611.11	666.67	708.33	740.74	766.67	787.88	805.56	820.51	833.33	844.44
29				194.44	395.83	516.67	597.22	654.76	697.92	731.48	758.33	780.30	798.61	814.10	827.38	838.89
30				166.67	375.00	500.00	583.33	642.86	687.50	722.22	750.00	772.73	791.67	807.69	821.43	833.33
31				138.89	354.17	483.33	569.44	630.95	677.08	712.96	741.67	765.15	784.72	801.28	815.48	827.78
32				111.11	333.33	466.67	555.56	619.05	666.67	703.70	733.33	757.58	777.78	794.87	809.52	822.22
33				83.33	312.50	450.00	541.67	607.14	656.25	694.44	725.00	750.00	770.83	788.46	803.57	816.67
34				55.56	291.67	433.33	527.78	595.24	645.83	685.19	716.67	742.42	763.89	782.05	797.62	811.11
35				27.78	270.83	416.67	513.89	583.33	635.42	675.93	708.33	734.85	756.94	775.64	791.67	805.56
36					250.00	400.00	500.00	571.43	625.00	666.67	700.00	727.27	750.00	769.23	785.71	800.00
37					229.17	383.33	486.11	559.52	614.58	657.41	691.67	719.70	743.06	762.82	779.76	794.44
38					208.33	366.67	472.22	547.62	604.17	648.15	683.33	712.12	736.11	756.41	773.81	788.89
39					187.50	350.00	458.33	535.71	593.75	638.89	675.00	704.55	729.17	750.00	767.86	783.33
40					166.67	333.33	444.44	523.81	583.33	629.63	666.67	696.97	722.22	743.59	761.90	777.78
41					145.83	316.67	430.56	511.90	572.92	620.37	658.33	689.39	715.28	737.18	755.95	772.22
42					125.00	300.00	416.67	500.00	562.50	611.11	650.00	681.82	708.33	730.77	750.00	766.67
43					104.17	283.33	402.78	488.10	552.08	601.85	641.67	674.24	701.39	724.36	744.05	761.11
44					83.33	266.67	388.89	476.19	541.67	592.59	633.33	666.67	694.44	717.95	738.10	755.56
45					62.50	250.00	375.00	464.29	531.25	583.33	625.00	659.09	687.50	711.54	732.14	750.00
46					41.67	233.33	361.11	452.38	520.83	574.07	616.67	651.52	680.56	705.13	726.19	744.44
47					20.83	216.67	347.22	440.48	510.42	564.81	608.33	643.94	673.61	698.72	720.24	738.89
48						200.00	333.33	428.57	500.00	555.56	600.00	636.36	666.67	692.31	714.29	733.33

Tempoh: 49 hingga 72 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
49						183.33	319.44	416.67	489.58	546.30	591.67	628.79	659.72	685.90	708.33	727.78
50						166.67	305.56	404.76	479.17	537.04	583.33	621.21	652.78	679.49	702.38	722.22
51						150.00	291.67	392.86	468.75	527.78	575.00	613.64	645.83	673.08	696.43	716.67
52						133.33	277.78	380.95	458.33	518.52	566.67	606.06	638.89	666.67	690.48	711.11
53						116.67	263.89	369.05	447.92	509.26	558.33	598.48	631.94	660.26	684.52	705.56
54						100.00	250.00	357.14	437.50	500.00	550.00	590.91	625.00	653.85	678.57	700.00
55						83.33	236.11	345.24	427.08	490.74	541.67	583.33	618.06	647.44	672.62	694.44
56						66.67	222.22	333.33	416.67	481.48	533.33	575.76	611.11	641.03	666.67	688.89
57						50.00	208.33	321.43	406.25	472.22	525.00	568.18	604.17	634.62	660.71	683.33
58						33.33	194.44	309.52	395.83	462.96	516.67	560.61	597.22	628.21	654.76	677.78
59						16.67	180.56	297.62	385.42	453.70	508.33	553.03	590.28	621.79	648.81	672.22
60							166.67	285.71	375.00	444.44	500.00	545.45	583.33	615.38	642.86	666.67
61							152.78	273.81	364.58	435.19	491.67	537.88	576.39	608.97	636.90	661.11
62							138.89	261.90	354.17	425.93	483.33	530.30	569.44	602.56	630.95	655.56
63							125.00	250.00	343.75	416.67	475.00	522.73	562.50	596.15	625.00	650.00
64							111.11	238.10	333.33	407.41	466.67	515.15	555.56	589.74	619.05	644.44
65							97.22	226.19	322.92	398.15	458.33	507.58	548.61	583.33	613.10	638.89
66							83.33	214.29	312.50	388.89	450.00	500.00	541.67	576.92	607.14	633.33
67							69.44	202.38	302.08	379.63	441.67	492.42	534.72	570.51	601.19	627.78
68							55.56	190.48	291.67	370.37	433.33	484.85	527.78	564.10	595.24	622.22
69							41.67	178.57	281.25	361.11	425.00	477.27	520.83	557.69	589.29	616.67
70							27.78	166.67	270.83	351.85	416.67	469.70	513.89	551.28	583.33	611.11
71							13.89	154.76	260.42	342.59	408.33	462.12	506.94	544.87	577.38	605.56
72								142.86	250.00	333.33	400.00	454.55	500.00	538.46	571.43	600.00

Tempoh: 73 hingga 96 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
73								130.95	239.58	324.07	391.67	446.97	493.06	532.05	565.48	594.44
74								119.05	229.17	314.81	383.33	439.39	486.11	525.64	559.52	588.89
75								107.14	218.75	305.56	375.00	431.82	479.17	519.23	553.57	583.33
76								95.24	208.33	296.30	366.67	424.24	472.22	512.82	547.62	577.78
77								83.33	197.92	287.04	358.33	416.67	465.28	506.41	541.67	572.22
78								71.43	187.50	277.78	350.00	409.09	458.33	500.00	535.71	566.67
79								59.52	177.08	268.52	341.67	401.52	451.39	493.59	529.76	561.11
80								47.62	166.67	259.26	333.33	393.94	444.44	487.18	523.81	555.56
81								35.71	156.25	250.00	325.00	386.36	437.50	480.77	517.86	550.00
82								23.81	145.83	240.74	316.67	378.79	430.56	474.36	511.90	544.44
83								11.90	135.42	231.48	308.33	371.21	423.61	467.95	505.95	538.89
84									125.00	222.22	300.00	363.64	416.67	461.54	500.00	533.33
85									114.58	212.96	291.67	356.06	409.72	455.13	494.05	527.78
86									104.17	203.70	283.33	348.48	402.78	448.72	488.10	522.22
87									93.75	194.44	275.00	340.91	395.83	442.31	482.14	516.67
88									83.33	185.19	266.67	333.33	388.89	435.90	476.19	511.11
89									72.92	175.93	258.33	325.76	381.94	429.49	470.24	505.56
90									62.50	166.67	250.00	318.18	375.00	423.08	464.29	500.00
91									52.08	157.41	241.67	310.61	368.06	416.67	458.33	494.44
92									41.67	148.15	233.33	303.03	361.11	410.26	452.38	488.89
93									31.25	138.89	225.00	295.45	354.17	403.85	446.43	483.33
94									20.83	129.63	216.67	287.88	347.22	397.44	440.48	477.78
95									10.42	120.37	208.33	280.30	340.28	391.03	434.52	472.22
96										111.11	200.00	272.73	333.33	384.62	428.57	466.67

Tempoh: 97 hingga 120 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
97										101.85	191.67	265.15	326.39	378.21	422.62	461.11
98										92.59	183.33	257.58	319.44	371.79	416.67	455.56
99										83.33	175.00	250.00	312.50	365.38	410.71	450.00
100										74.07	166.67	242.42	305.56	358.97	404.76	444.44
101										64.81	158.33	234.85	298.61	352.56	398.81	438.89
102										55.56	150.00	227.27	291.67	346.15	392.86	433.33
103										46.30	141.67	219.70	284.72	339.74	386.90	427.78
104										37.04	133.33	212.12	277.78	333.33	380.95	422.22
105										27.78	125.00	204.55	270.83	326.92	375.00	416.67
106										18.52	116.67	196.97	263.89	320.51	369.05	411.11
107										9.26	108.33	189.39	256.94	314.10	363.10	405.56
108											100.00	181.82	250.00	307.69	357.14	400.00
109											91.67	174.24	243.06	301.28	351.19	394.44
110											83.33	166.67	236.11	294.87	345.24	388.89
111											75.00	159.09	229.17	288.46	339.29	383.33
112											66.67	151.52	222.22	282.05	333.33	377.78
113											58.33	143.94	215.28	275.64	327.38	372.22
114											50.00	136.36	208.33	269.23	321.43	366.67
115											41.67	128.79	201.39	262.82	315.48	361.11
116											33.33	121.21	194.44	256.41	309.52	355.56
117											25.00	113.64	187.50	250.00	303.57	350.00
118											16.67	106.06	180.56	243.59	297.62	344.44
119											8.33	98.48	173.61	237.18	291.67	338.89
120												90.91	166.67	230.77	285.71	333.33

Tempoh: 121 hingga 144 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
121												83.33	159.72	224.36	279.76	327.78
122												75.76	152.78	217.95	273.81	322.22
123												68.18	145.83	211.54	267.86	316.67
124												60.61	138.89	205.13	261.90	311.11
125												53.03	131.94	198.72	255.95	305.56
126												45.45	125.00	192.31	250.00	300.00
127												37.88	118.06	185.90	244.05	294.44
128												30.30	111.11	179.49	238.10	288.89
129												22.73	104.17	173.08	232.14	283.33
130												15.15	97.22	166.67	226.19	277.78
131												7.58	90.28	160.26	220.24	272.22
132													83.33	153.85	214.29	266.67
133													76.39	147.44	208.33	261.11
134													69.44	141.03	202.38	255.56
135													62.50	134.62	196.43	250.00
136													55.56	128.21	190.48	244.44
137													48.61	121.79	184.52	238.89
138													41.67	115.38	178.57	233.33
139													34.72	108.97	172.62	227.78
140													27.78	102.56	166.67	222.22
141													20.83	96.15	160.71	216.67
142													13.89	89.74	154.76	211.11
143													6.94	83.33	148.81	205.56
144														76.92	142.86	200.00

Tempoh: 145 hingga 180 bulan

Pada akhir bulan	Jadual Pengurangan Jumlah Yang Dilindungi															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
145														70.51	136.90	194.44
146														64.10	130.95	188.89
147														57.69	125.00	183.33
148														51.28	119.05	177.78
149														44.87	113.10	172.22
150														38.46	107.14	166.67
151														32.05	101.19	161.11
152														25.64	95.24	155.56
153														19.23	89.29	150.00
154														12.82	83.33	144.44
155														6.41	77.38	138.89
156															71.43	133.33
157															65.48	127.78
158															59.52	122.22
159															53.57	116.67
160															47.62	111.11
161															41.67	105.56
162															35.71	100.00
163															29.76	94.44
164															23.81	88.89
165															17.86	83.33
166															11.90	77.78
167															5.95	72.22
168																66.67
169																61.11
170																55.56
171																50.00
172																44.44
173																38.89
174																33.33
175																27.78
176																22.22
177																16.67
178																11.11
179																5.56
180																

LAMPIRAN II

PENGIRAAN NILAI TUNAI

Asas dan metodologi pengiraan

$$\text{Nilai Tunai}_{t+x} = \frac{x}{m} \times CSV_{t+1} + \frac{(m-x)}{m} \times CSV_t$$

x^1 = jumlah hari dari bulan terakhir sijil (termasuk tarikh penyerahan)

m^2 = jumlah hari di dalam bulan sijil

Nilai Tunai pada akhir setiap bulan

$$CSV_t = 75\% \times C \times \frac{\ddot{a}_{n-t}}{\ddot{a}_n}$$

di mana

$$\ddot{a}_{n-t} = \frac{1 - (1+i)^{-(n-t)}}{1 - (1+i)^{-1}}$$
$$\ddot{a}_n = \frac{1 - (1+i)^{-n}}{1 - (1+i)^{-1}}$$

C = Sumbangan Kasar Tunggal

$(1+i)^{-1}$ = Faktor Pendiskauan, $i = 0.2466\%$ (ianya setara pada 3% setahun)

N = Jumlah Tempoh Pembayaran-balik dalam bulan

T = Tempoh di antara sijil berkuatkuasa dan bulan penyelesaian awal jumlah pembiayaan

$$\text{Dibayar dari Dana Tabarru' Peserta-peserta}_t = \frac{1-WF}{75\%} \times \text{Nilai Serahan Tunai}_t$$

Dibayar dari Dana Operator_t = Nilai Serahan Tunai_t - Dibayar dari Dana Tabarru' Peserta-peserta_t

Syarat-syarat dikenakan ke atas Penyerahan

Dibenarkan untuk penyelesaian awal kemudahan pembiayaan Xpress Cash sahaja.

Contoh Nilai Tunai

Contoh Nilai Tunai pada akhir setiap bulan untuk setiap tempoh dinyatakan di dalam Jadual Nilai Tunai yang ditetapkan di dalam Lampiran IV pada Kontrak Induk ini.

¹ Ianya dikira berdasarkan tarikh sebenar

² Ianya dikira berdasarkan tarikh sebenar

LAMPIRAN IV

JADUAL NILAI TUNAI

Tempoh: 0 hingga 24 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
0	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
1	62.58%	68.83%	71.96%	73.01%	73.53%	73.84%	74.05%	74.20%	74.31%	74.39%	74.46%	74.52%	74.57%	74.61%	74.64%	74.67%
2	50.12%	62.65%	68.92%	71.01%	72.05%	72.67%	73.09%	73.39%	73.61%	73.78%	73.92%	74.04%	74.13%	74.21%	74.28%	74.34%
3	37.64%	56.46%	65.87%	69.00%	70.57%	71.51%	72.13%	72.58%	72.91%	73.17%	73.38%	73.55%	73.69%	73.81%	73.91%	74.00%
4	25.12%	50.25%	62.81%	66.99%	69.08%	70.34%	71.17%	71.77%	72.22%	72.56%	72.84%	73.07%	73.26%	73.42%	73.55%	73.67%
5	12.58%	44.02%	59.74%	64.98%	67.59%	69.16%	70.21%	70.96%	71.52%	71.95%	72.30%	72.58%	72.82%	73.02%	73.19%	73.33%
6	0.00%	37.78%	56.66%	62.96%	66.10%	67.99%	69.25%	70.14%	70.81%	71.34%	71.75%	72.09%	72.38%	72.62%	72.82%	73.00%
7		31.52%	53.58%	60.93%	64.61%	66.81%	68.28%	69.33%	70.11%	70.72%	71.21%	71.61%	71.94%	72.22%	72.46%	72.66%
8		25.25%	50.49%	58.90%	63.11%	65.63%	67.31%	68.51%	69.40%	70.10%	70.66%	71.12%	71.49%	71.81%	72.09%	72.32%
9		18.96%	47.39%	56.87%	61.60%	64.44%	66.34%	67.69%	68.70%	69.48%	70.11%	70.62%	71.05%	71.41%	71.72%	71.99%
10		12.65%	44.29%	54.83%	60.10%	63.26%	65.36%	66.86%	67.99%	68.86%	69.56%	70.13%	70.61%	71.01%	71.35%	71.65%
11		6.34%	41.17%	52.78%	58.59%	62.07%	64.38%	66.04%	67.28%	68.24%	69.01%	69.64%	70.16%	70.60%	70.98%	71.31%
12		0.00%	38.05%	50.74%	57.07%	60.87%	63.41%	65.21%	66.57%	67.62%	68.46%	69.14%	69.72%	70.20%	70.61%	70.97%
13			34.93%	48.68%	55.55%	59.68%	62.42%	64.38%	65.85%	66.99%	67.90%	68.65%	69.27%	69.79%	70.24%	70.63%
14			31.79%	46.62%	54.03%	58.48%	61.44%	63.55%	65.14%	66.37%	67.35%	68.15%	68.82%	69.38%	69.87%	70.28%
15			28.65%	44.56%	52.51%	57.28%	60.45%	62.72%	64.42%	65.74%	66.79%	67.65%	68.37%	68.97%	69.49%	69.94%
16			25.49%	42.49%	50.98%	56.07%	59.46%	61.88%	63.70%	65.11%	66.23%	67.15%	67.92%	68.57%	69.12%	69.60%
17			22.33%	40.41%	49.45%	54.86%	58.47%	61.05%	62.98%	64.48%	65.67%	66.65%	67.47%	68.15%	68.74%	69.25%
18			19.17%	38.33%	47.91%	53.65%	57.48%	60.21%	62.25%	63.84%	65.11%	66.15%	67.01%	67.74%	68.37%	68.91%
19			15.99%	36.25%	46.37%	52.44%	56.48%	59.37%	61.53%	63.21%	64.55%	65.65%	66.56%	67.33%	67.99%	68.56%
20			12.81%	34.16%	44.82%	51.22%	55.48%	58.52%	60.80%	62.57%	63.99%	65.14%	66.10%	66.92%	67.61%	68.21%
21			9.62%	32.06%	43.28%	50.00%	54.48%	57.68%	60.07%	61.94%	63.42%	64.64%	65.65%	66.50%	67.23%	67.86%
22			6.42%	29.96%	41.72%	48.78%	53.48%	56.83%	59.34%	61.30%	62.86%	64.13%	65.19%	66.09%	66.85%	67.51%
23			3.21%	27.85%	40.17%	47.55%	52.47%	55.98%	58.61%	60.66%	62.29%	63.62%	64.73%	65.67%	66.47%	67.16%
24			0.00%	25.74%	38.61%	46.32%	51.46%	55.13%	57.88%	60.01%	61.72%	63.11%	64.27%	65.25%	66.09%	66.81%

Tempoh: 25 hingga 48 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
25				23.63%	37.04%	45.09%	50.45%	54.28%	57.14%	59.37%	61.15%	62.60%	63.81%	64.83%	65.71%	66.46%
26				21.50%	35.48%	43.86%	49.44%	53.42%	56.41%	58.72%	60.58%	62.09%	63.35%	64.41%	65.32%	66.11%
27				19.38%	33.91%	42.62%	48.42%	52.56%	55.67%	58.08%	60.00%	61.58%	62.89%	63.99%	64.94%	65.76%
28				17.25%	32.33%	41.38%	47.40%	51.70%	54.93%	57.43%	59.43%	61.06%	62.42%	63.57%	64.55%	65.40%
29				15.11%	30.75%	40.13%	46.38%	50.84%	54.18%	56.78%	58.85%	60.55%	61.96%	63.15%	64.17%	65.05%
30				12.97%	29.17%	38.88%	45.36%	49.98%	53.44%	56.13%	58.27%	60.03%	61.49%	62.72%	63.78%	64.69%
31				10.82%	27.58%	37.63%	44.33%	49.11%	52.69%	55.47%	57.70%	59.51%	61.02%	62.30%	63.39%	64.33%
32				8.67%	25.99%	36.38%	43.30%	48.24%	51.94%	54.82%	57.11%	58.99%	60.55%	61.87%	63.00%	63.98%
33				6.51%	24.40%	35.12%	42.27%	47.37%	51.19%	54.16%	56.53%	58.47%	60.08%	61.44%	62.61%	63.62%
34				4.34%	22.80%	33.86%	41.24%	46.50%	50.44%	53.50%	55.95%	57.95%	59.61%	61.02%	62.22%	63.26%
35				2.17%	21.20%	32.60%	40.20%	45.62%	49.69%	52.84%	55.36%	57.43%	59.14%	60.59%	61.83%	62.90%
36				0.00%	19.59%	31.34%	39.16%	44.75%	48.93%	52.18%	54.78%	56.90%	58.67%	60.16%	61.43%	62.54%
37					17.98%	30.07%	38.12%	43.87%	48.17%	51.52%	54.19%	56.37%	58.19%	59.73%	61.04%	62.17%
38					16.36%	28.79%	37.08%	42.99%	47.41%	50.85%	53.60%	55.85%	57.72%	59.29%	60.64%	61.81%
39					14.75%	27.52%	36.03%	42.10%	46.65%	50.19%	53.01%	55.32%	57.24%	58.86%	60.25%	61.45%
40					13.12%	26.24%	34.98%	41.22%	45.89%	49.52%	52.42%	54.79%	56.76%	58.42%	59.85%	61.08%
41					11.50%	24.96%	33.93%	40.33%	45.12%	48.85%	51.83%	54.26%	56.28%	57.99%	59.45%	60.72%
42					9.87%	23.67%	32.87%	39.44%	44.36%	48.18%	51.23%	53.72%	55.80%	57.55%	59.05%	60.35%
43					8.23%	22.39%	31.82%	38.55%	43.59%	47.50%	50.63%	53.19%	55.32%	57.11%	58.65%	59.98%
44					6.59%	21.10%	30.76%	37.65%	42.82%	46.83%	50.04%	52.66%	54.83%	56.68%	58.25%	59.61%
45					4.95%	19.80%	29.69%	36.75%	42.04%	46.15%	49.44%	52.12%	54.35%	56.24%	57.85%	59.24%
46					3.31%	18.50%	28.63%	35.86%	41.27%	45.48%	48.84%	51.58%	53.87%	55.79%	57.45%	58.87%
47					1.65%	17.20%	27.56%	34.95%	40.49%	44.80%	48.23%	51.04%	53.38%	55.35%	57.04%	58.50%
48					0.00%	15.90%	26.49%	34.05%	39.71%	44.11%	47.63%	50.50%	52.89%	54.91%	56.64%	58.13%

Tempoh: 49 hingga 72 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
49						14.59%	25.42%	33.15%	38.93%	43.43%	47.02%	49.96%	52.40%	54.46%	56.23%	57.76%
50						13.28%	24.34%	32.24%	38.15%	42.75%	46.42%	49.42%	51.91%	54.02%	55.82%	57.38%
51						11.97%	23.27%	31.33%	37.37%	42.06%	45.81%	48.87%	51.42%	53.57%	55.41%	57.01%
52						10.65%	22.18%	30.41%	36.58%	41.37%	45.20%	48.33%	50.93%	53.13%	55.01%	56.63%
53						9.33%	21.10%	29.50%	35.79%	40.68%	44.59%	47.78%	50.43%	52.68%	54.60%	56.25%
54						8.01%	20.01%	28.58%	35.00%	39.99%	43.98%	47.23%	49.94%	52.23%	54.18%	55.88%
55						6.68%	18.93%	27.66%	34.21%	39.30%	43.36%	46.68%	49.44%	51.78%	53.77%	55.50%
56						5.35%	17.83%	26.74%	33.42%	38.60%	42.74%	46.13%	48.95%	51.32%	53.36%	55.12%
57						4.02%	16.74%	25.82%	32.62%	37.91%	42.13%	45.58%	48.45%	50.87%	52.94%	54.74%
58						2.68%	15.64%	24.89%	31.82%	37.21%	41.51%	45.02%	47.95%	50.42%	52.53%	54.36%
59						1.34%	14.54%	23.96%	31.02%	36.51%	40.89%	44.47%	47.45%	49.96%	52.11%	53.97%
60						0.00%	13.44%	23.03%	30.22%	35.81%	40.27%	43.91%	46.94%	49.50%	51.70%	53.59%
61							12.34%	22.10%	29.42%	35.10%	39.64%	43.35%	46.44%	49.05%	51.28%	53.21%
62							11.23%	21.17%	28.61%	34.40%	39.02%	42.79%	45.93%	48.59%	50.86%	52.82%
63							10.12%	20.23%	27.80%	33.69%	38.39%	42.23%	45.43%	48.13%	50.44%	52.44%
64							9.01%	19.29%	26.99%	32.98%	37.76%	41.67%	44.92%	47.67%	50.02%	52.05%
65							7.89%	18.35%	26.18%	32.27%	37.13%	41.11%	44.41%	47.20%	49.59%	51.66%
66							6.77%	17.40%	25.37%	31.56%	36.50%	40.54%	43.90%	46.74%	49.17%	51.27%
67							5.65%	16.46%	24.55%	30.84%	35.87%	39.98%	43.39%	46.28%	48.75%	50.88%
68							4.52%	15.51%	23.74%	30.13%	35.23%	39.41%	42.88%	45.81%	48.32%	50.49%
69							3.40%	14.56%	22.92%	29.41%	34.60%	38.84%	42.37%	45.34%	47.89%	50.10%
70							2.27%	13.60%	22.09%	28.69%	33.96%	38.27%	41.85%	44.88%	47.47%	49.70%
71							1.14%	12.65%	21.27%	27.97%	33.32%	37.70%	41.33%	44.41%	47.04%	49.31%
72							0.00%	11.69%	20.44%	27.25%	32.68%	37.12%	40.82%	43.94%	46.61%	48.92%

Tempoh: 73 hingga 96 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
73								10.73%	19.62%	26.52%	32.04%	36.55%	40.30%	43.47%	46.18%	48.52%
74								9.76%	18.79%	25.80%	31.40%	35.97%	39.78%	42.99%	45.74%	48.12%
75								8.80%	17.95%	25.07%	30.75%	35.39%	39.26%	42.52%	45.31%	47.73%
76								7.83%	17.12%	24.34%	30.10%	34.81%	38.73%	42.04%	44.88%	47.33%
77								6.86%	16.28%	23.61%	29.45%	34.23%	38.21%	41.57%	44.44%	46.93%
78								5.89%	15.45%	22.87%	28.80%	33.65%	37.68%	41.09%	44.01%	46.53%
79								4.91%	14.61%	22.14%	28.15%	33.07%	37.16%	40.61%	43.57%	46.12%
80								3.93%	13.76%	21.40%	27.50%	32.48%	36.63%	40.13%	43.13%	45.72%
81								2.95%	12.92%	20.66%	26.84%	31.90%	36.10%	39.65%	42.69%	45.32%
82								1.97%	12.07%	19.92%	26.19%	31.31%	35.57%	39.17%	42.25%	44.91%
83								0.99%	11.22%	19.18%	25.53%	30.72%	35.04%	38.69%	41.81%	44.51%
84								0.00%	10.37%	18.43%	24.87%	30.13%	34.51%	38.20%	41.37%	44.10%
85									9.52%	17.69%	24.21%	29.54%	33.97%	37.72%	40.92%	43.69%
86									8.67%	16.94%	23.55%	28.94%	33.44%	37.23%	40.48%	43.28%
87									7.81%	16.19%	22.88%	28.35%	32.90%	36.74%	40.03%	42.88%
88									6.95%	15.43%	22.21%	27.75%	32.36%	36.25%	39.58%	42.46%
89									6.09%	14.68%	21.55%	27.16%	31.82%	35.76%	39.14%	42.05%
90									5.22%	13.93%	20.88%	26.56%	31.28%	35.27%	38.69%	41.64%
91									4.36%	13.17%	20.21%	25.95%	30.74%	34.78%	38.24%	41.23%
92									3.49%	12.41%	19.53%	25.35%	30.19%	34.29%	37.78%	40.81%
93									2.62%	11.65%	18.86%	24.75%	29.65%	33.79%	37.33%	40.40%
94									1.75%	10.88%	18.18%	24.14%	29.10%	33.29%	36.88%	39.98%
95									0.88%	10.12%	17.50%	23.54%	28.56%	32.80%	36.42%	39.56%
96									0.00%	9.35%	16.82%	22.93%	28.01%	32.30%	35.97%	39.14%

Tempoh: 97 hingga 120 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
97										8.58%	16.14%	22.32%	27.46%	31.80%	35.51%	38.72%
98										7.81%	15.46%	21.71%	26.91%	31.30%	35.05%	38.30%
99										7.04%	14.77%	21.09%	26.35%	30.79%	34.59%	37.88%
100										6.27%	14.09%	20.48%	25.80%	30.29%	34.13%	37.46%
101										5.49%	13.40%	19.86%	25.24%	29.78%	33.67%	37.03%
102										4.71%	12.71%	19.25%	24.68%	29.28%	33.21%	36.61%
103										3.93%	12.02%	18.63%	24.13%	28.77%	32.74%	36.18%
104										3.15%	11.33%	18.01%	23.57%	28.26%	32.28%	35.75%
105										2.36%	10.63%	17.39%	23.00%	27.75%	31.81%	35.32%
106										1.58%	9.93%	16.76%	22.44%	27.24%	31.35%	34.90%
107										0.79%	9.24%	16.14%	21.88%	26.73%	30.88%	34.46%
108										0.00%	8.54%	15.51%	21.31%	26.21%	30.41%	34.03%
109											7.83%	14.88%	20.75%	25.70%	29.94%	33.60%
110											7.13%	14.25%	20.18%	25.18%	29.46%	33.17%
111											6.43%	13.62%	19.61%	24.66%	28.99%	32.73%
112											5.72%	12.99%	19.04%	24.15%	28.52%	32.30%
113											5.01%	12.35%	18.46%	23.63%	28.04%	31.86%
114											4.30%	11.72%	17.89%	23.10%	27.56%	31.42%
115											3.59%	11.08%	17.32%	22.58%	27.09%	30.98%
116											2.87%	10.44%	16.74%	22.06%	26.61%	30.54%
117											2.16%	9.80%	16.16%	21.53%	26.13%	30.10%
118											1.44%	9.16%	15.58%	21.01%	25.65%	29.66%
119											0.72%	8.52%	15.00%	20.48%	25.16%	29.22%
120											0.00%	7.87%	14.42%	19.95%	24.68%	28.77%

Tempoh: 121 hingga 144 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
121												7.22%	13.83%	19.42%	24.19%	28.33%
122												6.57%	13.25%	18.89%	23.71%	27.88%
123												5.92%	12.66%	18.35%	23.22%	27.43%
124												5.27%	12.07%	17.82%	22.73%	26.98%
125												4.62%	11.48%	17.28%	22.24%	26.53%
126												3.96%	10.89%	16.74%	21.75%	26.08%
127												3.31%	10.30%	16.21%	21.26%	25.63%
128												2.65%	9.71%	15.67%	20.77%	25.18%
129												1.99%	9.11%	15.13%	20.27%	24.72%
130												1.33%	8.51%	14.58%	19.78%	24.27%
131												0.66%	7.92%	14.04%	19.28%	23.81%
132												0.00%	7.32%	13.49%	18.78%	23.35%
133													6.71%	12.95%	18.28%	22.89%
134													6.11%	12.40%	17.78%	22.43%
135													5.51%	11.85%	17.28%	21.97%
136													4.90%	11.30%	16.78%	21.51%
137													4.29%	10.75%	16.27%	21.05%
138													3.68%	10.20%	15.76%	20.58%
139													3.07%	9.64%	15.26%	20.12%
140													2.46%	9.08%	14.75%	19.65%
141													1.85%	8.53%	14.24%	19.18%
142													1.23%	7.97%	13.73%	18.71%
143													0.62%	7.41%	13.22%	18.24%
144													0.00%	6.85%	12.70%	17.77%

Tempoh: 145 hingga 180 bulan

Pada akhir bulan	Jadual Nilai Tunai															
	6 bulan	1 tahun	2 tahun	3 tahun	4 tahun	5 tahun	6 tahun	7 tahun	8 tahun	9 tahun	10 tahun	11 tahun	12 tahun	13 tahun	14 tahun	15 tahun
145														6.28%	12.19%	17.30%
146														5.72%	11.67%	16.82%
147														5.15%	11.16%	16.35%
148														4.59%	10.64%	15.87%
149														4.02%	10.12%	15.40%
150														3.45%	9.60%	14.92%
151														2.88%	9.08%	14.44%
152														2.30%	8.55%	13.96%
153														1.73%	8.03%	13.47%
154														1.16%	7.50%	12.99%
155														0.58%	6.97%	12.51%
156														0.00%	6.45%	12.02%
157															5.92%	11.53%
158															5.38%	11.05%
159															4.85%	10.56%
160															4.32%	10.07%
161															3.78%	9.58%
162															3.25%	9.08%
163															2.71%	8.59%
164															2.17%	8.09%
165															1.63%	7.60%
166															1.09%	7.10%
167															0.54%	6.60%
168															0.00%	6.10%
169																5.60%
170																5.10%
171																4.59%
172																4.09%
173																3.58%
174																3.07%
175																2.56%
176																2.05%
177																1.54%
178																1.03%
179																0.52%
180																0.00%