

HOW TO SUBSCRIBE

1

Start your plan

Subscribe to Pewarisan Bertakaful through the GO Financial portal or visit any AmanahRaya branch.

2

Inform your beneficiaries

Update your beneficiaries and/or include it in your Will to keep them informed of your plan.

3

Simplified claims process

In the event of death, your beneficiaries simply need to notify AmanahRaya to begin the claim process.

4

Payment of Takaful benefits

The Takaful benefits are allocated to Estate Administration expenses, ensuring a smoother settlement journey for your beneficiaries.

IMMEDIATE
PROTECTION
WITHOUT HEALTH
SCREENING
REQUIREMENTS



ELIGIBILITY REQUIREMENTS



New and existing AmanahRaya customers



Individuals aged 18 to 69 years old



Scan the Pewarisan Bertakaful QR code for more information

IMPORTANT NOTE:

Participating in a family Takaful plan is a long-term financial commitment. You must choose the type of plan that best suits your personal circumstances. You should read and understand the Takaful certificate and discuss with the representative or contact the Takaful operator directly for more information.

Pursuant to paragraph 5 of schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make any misrepresentation in answering the questions in the proposal form (or when you apply for this Takaful).

You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful.

The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.

In addition to answering the questions in the proposal form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information provided in the proposal form (or when you applied for this Takaful) is inaccurate or has changed.



LEGACY
PROTECTION
FOR YOUR
LOVED ONES

AMANAHRAYA

www.amanahraya.my

LEGACY PROTECTION THAT LIVES BEYOND A LIFETIME

Pewarisan Bertakaful is a Takaful protection plan by AmanahRaya in collaboration with Takaful Ikhlas Family Berhad.

It provides your family with the fund needed to cover the Estate Administration costs, ensuring that your legacy is managed with ease, transparency and care.



MAIN BENEFITS



Affordable protection for your loved ones

Only RM10.00 per month, making reliable protection accessible for your family.



Comprehensive coverage

Provides financial protection for your family in the event of natural or accidental death.



Supporting smarter financial planning

Provides Takaful benefits of RM54,000.00 to cover Estate Administration costs, ensuring your family is cared for when it matters most



Ensuring Long-Term Protection

Coverage up to the age of 70, providing continuous support for you and your beneficiaries.



Assurance in Estate Administration processes

Managed by AmanahRaya, ensuring that your estate is processed efficiently, seamlessly and transparently.

RM54,000.00
TAKAFUL
COVERAGE



MY AMANAHRAYA APP



DOWNLOAD TODAY



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 www.amanahraya.my



Amanah Raya Berhad



MANAGED BY:

Takaful Ikhlas Family Berhad
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Takaful Ikhlas is a member of PIDM. The benefits payable under eligible Takaful Certificates are protected by PIDM up to limits.

Please refer to PIDM's TIPS brochure
(Visit www.pidm.gov.my)