

## ASNB COVR Frequently Asked Questions (FAQs)

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GENERAL QUESTIONS																																																																																																																																																	
1.	What is ASNB COVR?	<p>ASNB COVR is a hybrid service that combines the benefits of unit trust investment by Amanah Saham Nasional Berhad (ASNB) and takaful protection by Takaful Ikhlas Family Berhad (TIFB). This innovative solution empowers you to grow your investment in ASNB unit trust funds while simultaneously providing financial security for you and your loved ones against unforeseen events such as death, total and permanent disability (TPD) and critical illnesses (CI).</p> <p>The details of the takaful protection can be found in the Product Disclosure Sheet during the subscription process.</p>																																																																																																																																															
2.	What are the available plans offered?	<p>Plan Details:</p> <table><tr><th colspan="11">ASNB COVR PLAN</th></tr><tr><th>PLAN</th><th colspan="2">COVR 40</th><th colspan="2">COVR 80</th><th colspan="2">COVR 120</th><th colspan="2">COVR 160</th><th colspan="2">COVR 200</th></tr><tr><td>Monthly Plan Price (RM)</td><td colspan="2">40</td><td colspan="2">80</td><td colspan="2">120</td><td colspan="2">160</td><td colspan="2">200</td></tr><tr><td>Investment portion (RM)</td><td colspan="2">30</td><td colspan="2">60</td><td colspan="2">90</td><td colspan="2">120</td><td colspan="2">150</td></tr><tr><td>Takaful portion (RM)</td><td colspan="2">10</td><td colspan="2">20</td><td colspan="2">30</td><td colspan="2">40</td><td colspan="2">50</td></tr><tr><td>Death &amp; TPD Coverage</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td></tr><tr><td>Natural Causes (RM)</td><td>30,000</td><td>50,000</td><td>60,000</td><td>100,000</td><td>90,000</td><td>150,000</td><td>120,000</td><td>200,000</td><td>150,000</td><td>250,000</td></tr><tr><td>Accidental Causes (RM)</td><td>60,000</td><td>100,000</td><td>120,000</td><td>200,000</td><td>180,000</td><td>300,000</td><td>240,000</td><td>400,000</td><td>300,000</td><td>500,000</td></tr><tr><td>Critical Illness Benefit - Accelerated (RM)</td><td>15,000</td><td>50,000</td><td>30,000</td><td>100,000</td><td>45,000</td><td>150,000</td><td>60,000</td><td>200,000</td><td>75,000</td><td>250,000</td></tr><tr><td>Immediate Death Expenses Benefit (IDE) (RM)</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td><td>Adult</td><td>Minor</td></tr><tr><td>Person Covered</td><td>3,000</td><td>5,000</td><td>3,000</td><td>5,000</td><td>3,000</td><td>5,000</td><td>3,000</td><td>5,000</td><td>3,000</td><td>5,000</td></tr><tr><td>Spouse</td><td>2,500</td><td>-</td><td>2,500</td><td>-</td><td>2,500</td><td>-</td><td>2,500</td><td>-</td><td>2,500</td><td>-</td></tr><tr><td>Children – (Up to 3 kids)</td><td>1,000</td><td>-</td><td>1,000</td><td>-</td><td>1,000</td><td>-</td><td>1,000</td><td>-</td><td>1,000</td><td>-</td></tr></table> <p>Notes: The Monthly Plan Price refers to the monthly deduction for each ASNB’s unit holder (Major or Minor account) that are covered under this plan.</p>	ASNB COVR PLAN											PLAN	COVR 40		COVR 80		COVR 120		COVR 160		COVR 200		Monthly Plan Price (RM)	40		80		120		160		200		Investment portion (RM)	30		60		90		120		150		Takaful portion (RM)	10		20		30		40		50		Death & TPD Coverage	Adult	Minor	Adult	Minor	Adult	Minor	Adult	Minor	Adult	Minor	Natural Causes (RM)	30,000	50,000	60,000	100,000	90,000	150,000	120,000	200,000	150,000	250,000	Accidental Causes (RM)	60,000	100,000	120,000	200,000	180,000	300,000	240,000	400,000	300,000	500,000	Critical Illness Benefit - Accelerated (RM)	15,000	50,000	30,000	100,000	45,000	150,000	60,000	200,000	75,000	250,000	Immediate Death Expenses Benefit (IDE) (RM)	Adult	Minor	Adult	Minor	Adult	Minor	Adult	Minor	Adult	Minor	Person Covered	3,000	5,000	3,000	5,000	3,000	5,000	3,000	5,000	3,000	5,000	Spouse	2,500	-	2,500	-	2,500	-	2,500	-	2,500	-	Children – (Up to 3 kids)	1,000	-	1,000	-	1,000	-	1,000	-	1,000	-
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3.	Is the ASNB COVR Shariah-compliant?	Yes, ASNB COVR is a Shariah-compliant Takaful protection plan. It follows Islamic financial principles and has been reviewed and approved by its qualified Shariah Committee.																																																																																																																																															
4.	Do I need to undergo any medical or health assessments to participate in ASNB COVR?	You do not need to undergo any medical or health assessments to participate in ASNB COVR.																																																																																																																																															

NO	QUESTIONS	ANSWERS
5.	Who is the Takaful operator for ASNB COVR?	The Takaful operator for ASNB COVR is Takaful Ikhlas Family Berhad (TIFB).
6.	How does ASNB COVR add value to my wealth creation?	ASNB COVR enhances financial planning by integrating investment and protection, promoting disciplined saving and supporting long term financial planning.
7.	Do I get to enjoy Surplus* with ASNB COVR?	No, there is no surplus available for ASNB COVR.  *Note: Surplus refers to the excess funds remaining in the Takaful risk pool after covering all claims, expenses, and reserves at the end of a financial period.
8.	Can I withdraw my investment portion within my ASNB COVR while subscribing to the takaful?	Yes, you can withdraw only investment portion as there is no lock-in period for withdrawals.
9.	Can I subscribe with ASNB COVR even though I have subscribed to other insurance plan?	Yes, you may subscribe to ASNB COVR even if you have an existing insurance or Takaful plan.
10.	Can I subscribe to multiple ASNB COVR plan? (e.g. ASB for ASNB COVR 40 and ASN Equity 2 for ASNB COVR 120)	No, each unit holder is eligible for one ASNB COVR plan only. For a minor account, the registered guardian may subscribe on their behalf.
11.	Is the contribution for ASNB COVR eligible for income tax relief?	Yes, the Takaful contributions within ASNB COVR are eligible for income tax relief under Life Insurance and Takaful Relief as per guidelines set by Lembaga Hasil Dalam Negeri (LHDN). However, eligibility and claimable amounts depend on the individual's tax status and the latest LHDN regulations.

NO	QUESTIONS	ANSWERS				
ELIGIBILITY						
12.	What is the eligible age to be covered under this plan?	<div>The eligible age for you to be covered under this plan is as follows:</div> <table><thead><tr><th>Eligible age to subscribe ASNB COVR</th><th>Coverage terms</th></tr></thead><tbody><tr><td><b>Minor</b> 30 days to 17 years old  <b>Adults</b> 18 to 69 years old</td><td>Coverage for minor from 30 days old until 18 years old.  Coverage for adult from 18 years old until reaching 70 years old (For age 69 years old and above, coverage for Critical Illness (CI) is not Eligible)</td></tr></tbody></table> <div>Note: The maximum entry age for Critical Illness is 59 years old.</div>	Eligible age to subscribe ASNB COVR	Coverage terms	<b>Minor</b> 30 days to 17 years old  <b>Adults</b> 18 to 69 years old	Coverage for minor from 30 days old until 18 years old.  Coverage for adult from 18 years old until reaching 70 years old (For age 69 years old and above, coverage for Critical Illness (CI) is not Eligible)
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<b>Minor</b> 30 days to 17 years old  <b>Adults</b> 18 to 69 years old	Coverage for minor from 30 days old until 18 years old.  Coverage for adult from 18 years old until reaching 70 years old (For age 69 years old and above, coverage for Critical Illness (CI) is not Eligible)					
13.	What happen if the covered individual reaches his/her age limit?	<div>Minor</div> <div>Upon a minor reaching 18 years old, the system automatically cancels the minor’s ASNB COVR plan. However, coverage continues for one month following the last successful deduction.</div> <div>Example:</div> <div><div><div>Payment Deduction</div><div>UH Turn 18 y/o → System Auto Cancel</div><div>Last Coverage</div><div>No deduction from UH Account</div></div><div><div>28/4/2025</div><div>16/5/2025</div><div>27/5/2025</div><div>28/5/2025</div></div><div><div>Active Coverage Period Prior to System Auto Cancel</div><div>Post System Cancellation</div></div></div>				

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		<p><b>Adults</b></p> <p>For adults reaching 70 years old, the plan will be automatically cancelled. Coverage continues for one month from the date of the last deduction.</p> <p>Example:</p> <div><div><div>Payment Deduction</div><div>28/4/2025</div></div><div><div>UH Turn 70 y/o → System Auto Cancel</div><div>16/5/2025</div></div><div><div>Last Coverage</div><div>27/5/2025</div></div><div><div>No deduction from UH Account</div><div>28/5/2025</div></div><div><div>Active Coverage Period Prior to System Auto Cancel</div><div>Post System Cancellation</div></div></div>																						
14.	Can non-Muslim unit holders subscribe to ASNB COVR?	Non-Muslim unit holders can subscribe to ASNB COVR, as it is open to all eligible unit holders regardless of religion.																						
REGISTRATION & SUBSCRIPTION																								
15.	How do I get started?	<p>To register and subscribe ASNB COVR, kindly refer the steps below:</p> <table><tr><td>i)</td><td>Login to myASNB Portal or myASNB App and select 'ASNB COVR' under Products tab.</td></tr><tr><td>ii)</td><td>On the ASNB COVR page, click 'Get Started'.</td></tr><tr><td>iii)</td><td>Unit holders to view Product Disclosure Sheet (PDS).</td></tr><tr><td>iv)</td><td>Select account and choose the person to be covered.</td></tr><tr><td>v)</td><td>Select preferred ASNB COVR plan and investment fund.</td></tr><tr><td>vi)</td><td>Fill in nominee details and percentage allocation.</td></tr><tr><td>vii)</td><td>Review person's covered details and submit by clicking 'Confirm'.</td></tr><tr><td>viii)</td><td>Agree with Declaration and Aqad to complete application.</td></tr><tr><td>ix)</td><td>Enter banking details and proceed with payment.</td></tr><tr><td>x)</td><td>Unit holders to review receipt and access ASNB COVR dashboard.</td></tr><tr><td>xi)</td><td>ASNB COVR registration and subscription process is completed.</td></tr></table>	i)	Login to myASNB Portal or myASNB App and select 'ASNB COVR' under Products tab.	ii)	On the ASNB COVR page, click 'Get Started'.	iii)	Unit holders to view Product Disclosure Sheet (PDS).	iv)	Select account and choose the person to be covered.	v)	Select preferred ASNB COVR plan and investment fund.	vi)	Fill in nominee details and percentage allocation.	vii)	Review person's covered details and submit by clicking 'Confirm'.	viii)	Agree with Declaration and Aqad to complete application.	ix)	Enter banking details and proceed with payment.	x)	Unit holders to review receipt and access ASNB COVR dashboard.	xi)	ASNB COVR registration and subscription process is completed.
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NO	QUESTIONS	ANSWERS
16.	How long does it take for the coverage to start and for the individual certificate to be issued after subscribing to ASNB COVR?	<p>a) Your coverage starts once you successfully complete the subscription process, and your contribution is deducted. After successful deduction, “IN PROGRESS – PENDING SENT TO TIFB” status will appear on ASNB COVR dashboard from T-day (first deduction date) until T+2 business day.</p> <p>b) TIFB will process your subscription within T+3 to T+13 business day after receiving the data and your application status in myASNB platform will change to “IN PROGRESS – PENDING RESULT TIFB”.</p> <p>c) You will receive an email notification and your individual electronic certificate (e-cert) from TIFB within T+4 to T+14 business day. “ACTIVE - PAYING CONTRIBUTION” status will appear on ASNB COVR dashboard.</p> <p><b>Note: This turnaround time (TAT) applies to standard cases only and subject to approval by TIFB.</b></p> <pre> graph LR     subgraph Timeline         direction LR         S1[T-day to T+2]         S2[From T+3 to T+13]         S3[From T+4 to T+14]     end     S1 --- S2 --- S3     S1 --- E1[Anis successfully subscribed to ASNB COVR on 1/11/25 and coverage began immediately after first successful deduction been made]     S2 --- E2[TIFB to process Anis subscription application after receiving data from ASNB]     S3 --- E3[TIFB will issue electronic certificate (e-cert) to unit holders via email for the application approval]     S1 --- E4[In Progress – Pending Sent To TIFB]     S2 --- E5[In Progress – Pending Result TIFB]     S3 --- E6[Active – Paying Contribution]     E4 --- E5 --- E6     </pre> <p><b>STATUS APPEARED ON ASNB COVR</b></p> <p>In Progress – Pending Sent To TIFB</p> <p>In Progress – Pending Result TIFB</p> <p>Active – Paying Contribution</p>
17.	How does my monthly deduction work?	<ul style="list-style-type: none"> <li>This plan only offers monthly auto payment option.</li> <li>The first ASNB COVR payment will be deducted on unit holders subscription date, which will then be set as the auto monthly deduction date for all subsequent payments.</li> </ul>

NO	QUESTIONS	ANSWERS
		<ul style="list-style-type: none"> <li>However, if a unit holder subscribes on the 29th, 30th, or 31st of a month, the system will default the recurring deductions to 28th of all subsequent months.</li> </ul>
18.	Is there any sales charge/ fees for subscribing to this plan?	No, there is no sales charge/fees for subscribing to this plan.
19.	Can I subscribe to ASNB COVR at ASNB branch, ASNB kiosk or ASNB agents?	No, subscriptions can only be made through myASNB Portal and myASNB Application.
20.	When is the operation for ASNB COVR enrolment?	<p>The operation hours for ASNB COVR is the same as the current operation hours of myASNB:</p> <ul style="list-style-type: none"> <li>Monday – Sunday, 2.00 a.m. to 11.00 p.m.</li> </ul>
21.	What are the funds from ASNB that I can select for this plan?	<p>The ASNB funds available for selection under ASNB COVR are limited to these funds:</p> <p><b>a) Fixed Price</b></p> <ul style="list-style-type: none"> <li>ASB</li> </ul> <p><b>b) Variable price</b></p> <ul style="list-style-type: none"> <li>ASN</li> <li>ASN Equity 2</li> <li>ASN Equity 3</li> <li>ASN Equity 5</li> <li>ASN Imbang 1</li> <li>ASN Imbang 2</li> <li>ASN Imbang 3 Global</li> <li>ASN Sara 1</li> <li>ASN Sara 2</li> <li>ASN Equity Global</li> <li>ASN Sukuk</li> </ul>

NO	QUESTIONS	ANSWERS
22.	Can I pay using my credit card/ debit card/ e-wallet?	No, payment for ASNB COVR is made exclusively through <b>monthly</b> auto-deduction from a linked bank account. Credit cards, debit cards, and e-wallets are not accepted as payment methods. It is important to ensure that your linked bank account has sufficient funds and remains active to avoid any disruption in coverage.
23.	Can I temporarily pause my ASNB COVR subscription and resume it later?	No, the ASNB COVR subscription cannot be paused. However, you may cancel the plan and reapply later, subject to eligibility.
24.	Can I subscribe to ASNB COVR for my children and wife?	<p>Yes, you can subscribe to ASNB COVR on behalf of your children if you are their registered guardian. Each child under your care (under 18 years old) is entitled to only one ASNB COVR plan. However, subscription for your wife (major account) must be done under her own myASNB account, as each ASNB COVR plan must be tied to an individual account holder.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>Registered guardian can manage investments for minors (below 18 years old), but adults need to manage their subscription independently.</li> <li>Subscription on behalf of a third party, such as relatives or friends, is not permitted.</li> </ul>
25.	What happens to a minor ASNB COVR subscription if their registered guardian (ie fund-wise guardian) dies?	<p>The certificate will automatically terminate if the new fund-wise guardian for the minor's account fails to make any outstanding payments for the minor's ASNB COVR subscription within 180 days. To ensure the minor's ASNB COVR subscription remains active after the guardian's passing, the new fund-wise guardian must update the bank account via myASNB to ensure continuous monthly deductions for ASNB COVR.</p> <p><b><u>Illustration of scenarios</u></b></p> <p><b>a) Scenario A: The minor ASNB COVR plan is automatically canceled by the system.</b></p> <p>Rina subscribed to ASNB COVR 120 for her son, Ali and links her bank account for monthly contributions. After Rina's passing, her husband, Ahmad, became Ali's new registered guardian (ie fund-wise guardian). However, Ahmad did not update the bank account for Ali's ASNB COVR plan. Consequently, after 180 days of outstanding payments, the system automatically canceled Ali's ASNB COVR plan. Nevertheless, the investment portion will remain in UH ASNB account.</p>

NO	QUESTIONS	ANSWERS
		<p><b>b) Scenario B: The minor ASNB COVR plan remain active after the passing of minor's guardian.</b></p> <p>Rina subscribed to ASNB COVR 120 for her son, Ali and links her bank account for monthly contributions. After Rina's passing, her husband, Ahmad, became Ali's new registered guardian (ie fund-wise guardian). Within 180 days of the last payment, Ahmad settled the outstanding amount for Ali's ASNB COVR plan and then linked his own bank account for the monthly contributions.</p>
26.	During the fund selection process for ASNB COVR, what happens if my investment in ASB unit trust fund has reached its maximum investment limit?	If ASB unit trust fund has reached its maximum investment limit, you will be prompted to select any Variable Price Fund to proceed with your ASNB COVR subscription.
27.	What are the other aspects that I need to know about ASNB COVR?	<p>The details are as follows:</p> <ul style="list-style-type: none"> <li>• No documents are required, and the registration process takes less than 10 minutes.</li> <li>• No Sales and Services Tax (SST) is charged for ASNB COVR.</li> <li>• You can still invest in other ASNB funds if you cancelled ASNB COVR plan.</li> <li>• No additional charge for subscribing to ASNB COVR. During the process to link your bank account, RM1.00 will be debited for bank account verification. The amount will be credited to your investment portion once the bank account has been verified.</li> </ul>
28.	How do I reinstate my lapsed certificate?	Takaful Ikhlas Family Berhad (TIFB) allows certificate reinstatement if the lapse period is within 180 days, provided that the full outstanding contribution is paid. However, if the certificate has lapsed for more than 180 days, reinstatement is not permitted. In such cases, the customer must apply for a new certificate which will be subject to a 6-month waiting period.



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29.	What happens if I provide incorrect information during the subscription process?	If you provide incorrect or misleading information during the subscription process, Takaful operator may void the certificate or apply different terms, depending on the severity of misrepresentation. Non-disclosure of material facts may lead to claim rejection or certificate termination.									
COVERAGE & LIMITS											
30.	Does this plan cover medical card benefits or outpatient treatments?	No, this plan does not include medical card benefits or coverage for outpatient treatments.									
31.	What are the benefits provided for this plan?	<div>ASNB COVR provides the following benefits:</div> <table><tr><th>Type</th><th>Benefit</th></tr><tr><td><b>Death (Natural/ Accidental Causes)</b></td><td>In the event of the Person Covered death is due to natural or accidental causes, the Death Sum Covered will be payable in one lump sum. The Takaful Certificate will be terminated upon payment of death benefit.</td></tr><tr><td><b>Total and Permanent Disability (TPD) Benefit (Natural/ Accidental Causes)</b></td><td>In the event of the Person Covered suffers Total and Permanent Disability (TPD) due to natural or accidental causes for at least six (6) consecutive months, the TPD Sum Covered will be payable in one lump sum. The maximum amount of the TPD Sum Covered payable from this ASNB COVR Takaful certificates shall not exceed RM500,000.00.</td></tr><tr><td><b>Critical Illness (CI) Benefit – Accelerated Basis</b></td><td><div>In the event the Person Covered is diagnosed with any of the 36 Critical Illness (CI) within the term of the Takaful Certificate, the Critical Illness (CI) Sum Covered will be payable in one lump sum. The Sum Covered payable for this benefit will reduce the Sum Covered for Death/ Total Permanent Disability (TPD) benefit.</div><div>List of 36 Critical Illnesses covered is as below:</div><table><tr><td>List of 36 Critical Illness</td></tr></table></td></tr></table>	Type	Benefit	<b>Death (Natural/ Accidental Causes)</b>	In the event of the Person Covered death is due to natural or accidental causes, the Death Sum Covered will be payable in one lump sum. The Takaful Certificate will be terminated upon payment of death benefit.	<b>Total and Permanent Disability (TPD) Benefit (Natural/ Accidental Causes)</b>	In the event of the Person Covered suffers Total and Permanent Disability (TPD) due to natural or accidental causes for at least six (6) consecutive months, the TPD Sum Covered will be payable in one lump sum. The maximum amount of the TPD Sum Covered payable from this ASNB COVR Takaful certificates shall not exceed RM500,000.00.	<b>Critical Illness (CI) Benefit – Accelerated Basis</b>	<div>In the event the Person Covered is diagnosed with any of the 36 Critical Illness (CI) within the term of the Takaful Certificate, the Critical Illness (CI) Sum Covered will be payable in one lump sum. The Sum Covered payable for this benefit will reduce the Sum Covered for Death/ Total Permanent Disability (TPD) benefit.</div> <div>List of 36 Critical Illnesses covered is as below:</div> <table><tr><td>List of 36 Critical Illness</td></tr></table>	List of 36 Critical Illness
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NO	QUESTIONS	ANSWERS				
			1	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms	19	Major Organ / Bone Marrow Transplant
			2	Heart Attack – of specified severity	20	Loss of Speech
			3	Kidney Failure – requiring dialysis or kidney transplant	21	Brain Surgery
			4	Cancer – of specified severity and does not cover very early cancers	22	Heart Valve Surgery
			5	Coronary Artery By-Pass Surgery	23	Loss of Independent Existence
			6	Serious Coronary Artery Disease	24	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
			7	Angioplasty and other invasive treatments for coronary artery disease	25	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
			8	End-Stage Liver Failure	26	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
			9	Fulminant Viral Hepatitis	27	Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
			10	Coma – resulting in permanent neurological deficit with persisting clinical symptoms	28	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
			11	Benign Brain Tumor – of specified severity	29	Alzheimer's Disease/Severe Dementia
			12	Paralysis of limbs	30	Muscular Dystrophy
			13	Blindness – Permanent and Irreversible	31	Surgery to Aorta
			14	Deafness – Permanent and Irreversible	32	Multiple Sclerosis
			15	Third Degree Burns – of specified severity	33	Primary Pulmonary Arterial Hypertension – of specified severity
			16	HIV Infection Due To Blood Transfusion	34	Medullary Cystic Disease
			17	End-Stage Lung Disease	35	Cardiomyopathy – of specified severity
				Encephalitis – resulting in permanent inability to perform Activities of Daily	36	Systemic Lupus Erythematosus With Severe Kidney Complications

NO	QUESTIONS	ANSWERS	
		<b>Immediate Death Expense (IDE) Benefit</b>	In the event of the Person Covered death, the IDE Sum Covered will be payable in one lump sum.
32.	What are the items that are not covered in this plan?	<ul style="list-style-type: none"><li>• <b>Maturity Benefit</b> – Not applicable, as there is no savings element in the group takaful benefit offered by ASNB COVR.</li><li>• <b>Surrender Benefit</b> – Not applicable, as there is no savings element in the group takaful benefit offered by ASNB COVR.</li><li>• <b>Partial Cash Withdrawal Option</b> – Not applicable, as there is no savings element in the group takaful benefit offered by ASNB COVR.</li><li>• <b>Comprehensive family protection benefits</b> – Not applicable as the plan only covers immediate death expenses.</li></ul>	
33.	Does ASNB COVR provide worldwide coverage?	Yes, ASNB COVR offers worldwide coverage with no geographical exclusions. This means that person covered are covered for incidents occurring anywhere in the world.	
CONTRIBUTION PAYMENT			
34.	Will there be an increase in takaful contributions in the future?	The takaful contribution for ASNB COVR is fixed based on the selected plan. However, TIFB shall give ASNB a three (3) months prior written notice in the event of revision of takaful contribution.	
35.	What happen if I miss paying my monthly contribution?	<p>a) If your monthly contribution is not deducted due to insufficient funds in your bank account, you will receive a notification regarding the missed payment and the total outstanding amount via your myASNB.</p> <p>b) If the outstanding payment is not settled within 180 days, the system will automatically cancel your subscription plan, and you will receive a cancellation notice.</p>	

NO	QUESTIONS	ANSWERS
36.	Can I use my existing investments in ASNB to subscribe for the ASNB COVR?	No, you can't use your existing ASNB investments to subscribe for ASNB COVR plan. You need to link your bank account for payment to ASNB COVR plan.
<b>NOMINATION</b>		
37.	Who can I nominate as a nominee?	<ul style="list-style-type: none"> <li>Nominee can be up to <b>four individuals</b>, including parents, spouse, children or other eligible persons.</li> <li>If your nominee is below the age of 18 (eighteen) at the point of claim, the benefits will be paid to the surviving parent or a proper claimant i.e., legal guardian, subject to the relevant legal evidence/ supporting documents.</li> <li>Witness information for nominee appointment must be duly completed, and the witness must not be the same individual as the nominee and must be above 18 years old.</li> </ul>
38.	Why is it important to make a nomination?	<p>Nomination is important to ensure that your loved ones will receive the protection as intended by you and that certificate benefits can be paid out by ASNB COVR without any delay. The nominee can be either appointed as an Executor (Wasi) or Beneficiary (Hibah receiver).</p> <p>Without a nomination, the certificate benefits will be paid out to your lawful executor or administrator to distribute it in accordance with the applicable laws of distribution. Therefore, it is important for you to inform your nominee about the certificate benefits and nomination.</p>
39.	What is difference between Executor (Wasi) and Beneficiary (Hibah receiver)?	<ul style="list-style-type: none"> <li><b>Beneficiary (Hibah receiver):</b> Individual(s) who receive the takaful benefit as a gift.</li> <li><b>Executor (Wasi):</b> An individual who is appointed to administer the distribution of the estate accordance with the applicable laws of distribution.</li> </ul>
40.	How many nominees can I nominate for my ASNB COVR plan?	You can nominate up to four nominees (including parents, spouse, children or other eligible persons) for your Takaful coverage, ensuring the total allocation percentage equals to 100%.

NO	QUESTIONS	ANSWERS
41.	How do I amend my nominee details?	You can amend nominee details through myASNB portal or myASNB application by accessing ASNB COVR nomination section.
42.	Should I inform my nominees about their nomination?	Unit holders are strongly advised to inform their nominees of their status to ensure a smooth claim process.

#### PLAN CHANGES & SERVICING

43.

Can I downgrade or upgrade my ASNB COVR plan?

Yes, you can downgrade or upgrade your plan at any time, by clicking 'Change Plan' in ASNB COVR dashboard via myASNB portal or myASNB application.

If the change request is made at least 7 business days before the next deduction date, the new ASNB COVR plan will be effective from the **next deduction date**.

Example:

Payment Deduction Date set by UH	18 <sup>th</sup> of the month
Last Payment Deduction Date	18/6/2025
UH switch ASNB COVR plan	3/7/2025
Number of Days before Payment Deduction Date	11 business days
Effective date of <b>new</b> ASNB COVR plan	<b>18/7/2025</b>

If the change request is made less than 7 business days of the next deduction date, the new ASNB COVR plan will be effective **two months later**.

Example:

Payment Deduction Date set by UH	18 <sup>th</sup> of the month
Last Payment Deduction Date	18/6/2025
UH switch ASNB COVR plan	16/7/2025
Number of Days before Payment Deduction Date	2 business days
Effective date of <b>new</b> ASNB COVR plan	<b>18/8/2025</b>

NO	QUESTIONS	ANSWERS										
44.	Can I switch funds when upgrading or downgrading my plan?	Yes, you can request to switch funds only when upgrading and downgrading your plan.										
45.	How can I change my banking details (e.g. to change from Maybank account to CIMB account)?	You can change your banking details through the “ <b>Update Bank</b> ” section of myASNB portal or myASNB application.										
ACCOUNT ENQUIRY												
46.	Do I need a separate ASNB account to subscribe to ASNB COVR?	No, you will use your existing ASNB account to subscribe to ASNB COVR and make contributions for both the investment and takaful coverage.										
47.	Can I use multiple bank accounts for ASNB COVR monthly deductions?	No, you must select one bank account for ASNB COVR monthly deductions.										
CLAIM & EXCLUSIONS												
48.	How do I submit a claim?	<div>a) To submit a claim via myASNB, kindly refer to the steps below:<table><tr><td>i)</td><td>Login to myASNB Portal or myASNB Application and select ‘ASNB COVR’ under Products tab.</td></tr><tr><td>ii)</td><td>Click ‘Submit Claims’.</td></tr><tr><td>iii)</td><td>Click ‘Open Takaful Ikhlas Claims Portal’ to proceed. myASNB will display a message for unit holders to agree to be re-routed to TIFB portal.</td></tr><tr><td>iv)</td><td>Unit holders to login e-claim portal: <a href="https://go.takaful-ikhlas.com.my/eclaim/family/login">https://go.takaful-ikhlas.com.my/eclaim/family/login</a></td></tr><tr><td>v)</td><td>Once logged in, unit holders should ensure all information and documents are complete to expedite the claim process.</td></tr></table></div> <div>b) Alternatively, unit holders may visit any TIFB branches throughout Malaysia to submit their claim manually. A list of locations can be found at: <a href="https://www.takaful-ikhlas.com.my/support/our-branches">https://www.takaful-ikhlas.com.my/support/our-branches</a></div>	i)	Login to myASNB Portal or myASNB Application and select ‘ASNB COVR’ under Products tab.	ii)	Click ‘Submit Claims’.	iii)	Click ‘Open Takaful Ikhlas Claims Portal’ to proceed. myASNB will display a message for unit holders to agree to be re-routed to TIFB portal.	iv)	Unit holders to login e-claim portal: <a href="https://go.takaful-ikhlas.com.my/eclaim/family/login">https://go.takaful-ikhlas.com.my/eclaim/family/login</a>	v)	Once logged in, unit holders should ensure all information and documents are complete to expedite the claim process.
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NO	QUESTIONS	ANSWERS										
49.	How long will it take to process a claim?	To process a claim will take up to 10 business days and TIFB will process the claim after the fully completed submission of the required claim documents.										
50.	Will my outstanding payments affect the processing of my claims?	Yes, all outstanding payments must be settled before your claim can be processed. The claim will not be approved until all outstanding payments have been cleared.										
51.	How can I check the status of my claim?	<p>a) To check the claim status via myASNB, kindly refer to the steps below:</p> <table><tr><td>i)</td><td>Login to myASNB Portal or myASNB Application and select 'ASNB COVR' under Products tab.</td></tr><tr><td>ii)</td><td>Click 'Submit Claims'.</td></tr><tr><td>iii)</td><td>Click 'Open Takaful Ikhlas Claims Portal' to proceed. myASNB will display a message for unit holders to agree to be re-routed to TIFB portal.</td></tr><tr><td>iv)</td><td>Unit holders to login e-claim portal: <a href="https://go.takaful-ikhlas.com.my/eclaim/family/login">https://go.takaful-ikhlas.com.my/eclaim/family/login</a></td></tr><tr><td>v)</td><td>Once logged in, unitholders may check the claim status. Unit holders can call the TIFB call centre at +603-2723 9696 or e-mail <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a> for further clarification on the claim status.</td></tr></table> <p>b) Alternatively, unitholders may visit any TIFB branches throughout Malaysia to check their claim status manually. A list of locations can be found at: <a href="https://www.takaful-ikhlas.com.my/support/our-branches">https://www.takaful-ikhlas.com.my/support/our-branches</a></p>	i)	Login to myASNB Portal or myASNB Application and select 'ASNB COVR' under Products tab.	ii)	Click 'Submit Claims'.	iii)	Click 'Open Takaful Ikhlas Claims Portal' to proceed. myASNB will display a message for unit holders to agree to be re-routed to TIFB portal.	iv)	Unit holders to login e-claim portal: <a href="https://go.takaful-ikhlas.com.my/eclaim/family/login">https://go.takaful-ikhlas.com.my/eclaim/family/login</a>	v)	Once logged in, unitholders may check the claim status. Unit holders can call the TIFB call centre at +603-2723 9696 or e-mail <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a> for further clarification on the claim status.
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52.	How do I know ASNB COVR claim status is being rejected?	If your Takaful claim is rejected, you will receive a decline letter via e-mail/WhatsApp from TIFB.										
53.	Can I appeal for my declined claim?	Yes, you can appeal a declined claim with Takaful Ikhlas Family Berhad. To do so, please submit your justification or supporting documents by email to <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a> .										
54.	To whom will the benefits payable if a claim occurs?	For death benefits, the claim will be paid to the designated nominee. If no nominee has been appointed, the benefit will be paid to the lawful executor / administrator in accordance to IFSA2013 guideline. If there is no lawful executor, the benefit will be paid to the proper claimant if the amount does										

NO	QUESTIONS	ANSWERS
		not exceed RM100,000.00. The role of the proper claimant is merely as an executor. For TPD and CI benefits, the claim will be made to Unit holder.
55.	Is there a waiting period for the takaful certificate benefits with ASNB COVR plan?	<p>Yes, a waiting period applies for the benefits below:</p> <p><b>a) CI Benefit</b></p> <p>The CI benefit will not be payable if the following critical illnesses have existed or diagnosed within the waiting period which is the first sixty (60) days from the Takaful Certificate Commencement Date and Reinstatement Date, whichever is later.</p> <ul style="list-style-type: none"> <li>• Angioplasty and other invasive treatments for coronary artery disease</li> <li>• Coronary Artery By-Pass Surgery</li> <li>• Cancer – of specified severity and does not cover very early cancers</li> <li>• Serious Coronary Artery Disease</li> <li>• Heart Attack – of specified severity</li> </ul> <p>For all other conditions caused by sickness, thirty (30) days waiting period shall apply.</p> <p>Any Pre-Existing Conditions arising prior to inception of coverage is excluded.</p> <p><b>b) Waiting period of six (6) months is applied to TPD claims and Death (due to Pre-Existing Conditions).</b></p>
56.	What happen to my ASNB COVR once I have made a successful claim (e.g., Critical Illness (CI), Total and Permanent Disability (TPD) or Death)?	<p>There are two scenarios that will happen to your plan:</p> <p><b>a) Scenario A: Claim made for Critical Illness (CI)</b></p> <p><b>Adult</b> – Takaful Ikhlas Family Berhad (TIFB) will pay 50% of the sum covered as an accelerated benefit upon a Critical Illness (CI) claim. Your plan will remain active after the CI payout. The remaining 50% will be paid upon death, and the plan will then be terminated.</p> <p><b>Minor</b> -TIFB will pay 100% of the sum covered as an accelerated benefit upon a CI claim. The plan will be terminated after the CI payout.</p>



NO	QUESTIONS	ANSWERS
		<p><b>b) Scenario B: Claim made for Total and Permanent Disability (TPD) &amp; Death</b></p> <p>Your plan will be automatically cancelled once a claim is made for Total and Permanent Disability (TPD) or death.</p>
57.	Does making a claim terminate my ASNB COVR subscription?	<p><b>Death and Total and Permanent Disability (TPD) Claims</b></p> <p>Yes, the subscription is automatically terminated once a claim for death or Total and Permanent Disability (TPD) is made and approved.</p> <p><b>Critical Illness (CI) Claims</b></p> <p><b>Adult</b> - The subscription will continue after a Critical Illness (CI) claim. However, only 50% of the claim amount is paid and the remaining 50% will be paid upon death, and the plan will then be terminated.</p> <p><b>Minor</b> - The plan will be terminated after the CI payout</p>
58.	Is there a time limit for filing a claim under ASNB COVR?	<p>Claimants are advised to submit claims within 30 days from the date of the incident. However, claims submitted after this period are still acceptable. Nevertheless, for claims submitted beyond one (1) year from the date of the incident, the claimant is required to submit a formal letter stating the reason for the delay in claim submission.</p>
59.	What documents are needed for a claim?	<p>The claimant is required to submit the following:</p> <p><b>For a claim on Death:</b></p> <ul style="list-style-type: none"> <li>• Claim Form</li> <li>• Claim Release Form</li> <li>• Copy of Death Certificate/ Burial Permit</li> <li>• Proof of relationship between claimant and deceased (e.g. marriage certificate)</li> <li>• Copy of claimant's bank account number/ bank statement</li> <li>• Copy of deceased's IC</li> </ul> <p>TIFB have a right to request additional reports if deemed necessary.</p> <p><b>For a claim on Total and Permanent Disability (TPD):</b></p> <ul style="list-style-type: none"> <li>• Claim Form</li> </ul>

NO	QUESTIONS	ANSWERS
		<ul style="list-style-type: none"> <li>• Claim Release Form</li> <li>• Police Report (if related to an accident)</li> <li>• Attending Physician Statement Form</li> <li>• Copy of claimant's bank account number/ bank statement</li> </ul> <p><b>For a claim on Critical Illness (CI):</b></p> <ul style="list-style-type: none"> <li>• Claim Form</li> <li>• Claim Release Form</li> <li>• Attending Physician Statement Form</li> <li>• Medical report as additional documentation</li> <li>• Copy of claimant's bank account number/ bank statement</li> </ul>
<b>CANCELLATION</b>		
60.	Can I cancel my ASNB COVR?	Yes, you can cancel your plan any time after subscription. Cancellation will take effect immediately, but the coverage will remain valid until the next ASNB COVR deduction date.
61.	Can my children (minor) cancel their plans?	No, only registered guardian can cancel plans on behalf of their children (minor).
62.	Is there any cooling-off period for this plan?	Yes, the cooling-off period is 15 calendar days <b>after receiving the Takaful Certificate</b> . The Takaful contributions paid will be refunded to the unit holders by TIFB. The investment portion will remain in unit holders ASNB account.
63.	I have cancelled my ASNB COVR. Can I reactivate the plan?	No, once cancelled, the ASNB COVR cannot be reactivated. You need to subscribe to a new plan.
64.	Can I cancel my ASNB COVR at ASNB branch, ASNB kiosk or ASNB agent?	No, you can only cancel your plan through the myASNB portal or myASNB application.

NO	QUESTIONS	ANSWERS
65.	Can I still invest in the subscribed fund even though I have cancelled the ASNB COVR?	Yes, you can still remain invested in the unit trust fund even if you have canceled the ASNB COVR.
<b>TERMINATION</b>		
66.	Is there a cancellation fee if I decide to terminate my plan?	No, there is no cancellation fee.
67.	What are the circumstances that will cause automatic termination of my certificate?	<p>Your plan will auto terminate under the following circumstances:</p> <ul style="list-style-type: none"> <li>• A minor turns 18 years old.</li> <li>• An Adult reaches the expiry age of 70 years.</li> <li>• Your payment remains outstanding for more than 180 days (equivalent to 6 unsuccessful monthly deductions).</li> <li>• Post Submission of Death/TPD claims.</li> <li>• Post Submission of Critical Illness claims (for minor).</li> </ul>
68.	What should I do if my plan becomes inactive?	You can subscribe to new plan if your plan becomes inactive. However, it is subject to approval by the Takaful operator.
<b>CUSTOMER SUPPORT</b>		
69.	How do I find information on ASNB COVR product features?	<p>You can find out more about ASNB COVR through the following channels:</p> <ul style="list-style-type: none"> <li>• ASNB Customer Service <ul style="list-style-type: none"> <li>➢ Tel: 03- 7730 8899</li> <li>➢ WhatsApp: 019- 2235747</li> <li>➢ E-mail: <a href="mailto:asnbcare@asnb.com.my">asnbcare@asnb.com.my</a></li> </ul> </li> <li>• ASNB Branches</li> <li>• ASNB Website</li> </ul>
70.	How can I get more information about the Takaful coverage of ASNB COVR?	<p>For inquiries related to Takaful coverage within ASNB COVR, please contact Takaful Ikhlas Family Berhad (TIFB) at:</p> <ul style="list-style-type: none"> <li>• TIFB Customer Service</li> </ul>

NO	QUESTIONS	ANSWERS
		<ul style="list-style-type: none"> <li>➤ Tel: 03- 2723 9696</li> <li>➤ E-mail: <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a></li> <li>• TIFB Branches (for claim purpose)</li> </ul>