

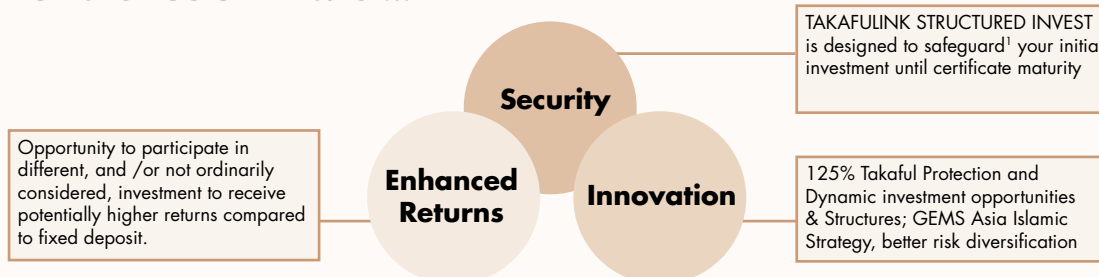
# TAKAFULINK STRUCTURED INVEST

## TAKAFULINK STRUCTURED INVEST

A PLAN that is designed to SAFEGUARD your WEALTH from ALL WEATHER of Investment

ENJOY the upside investment weather with higher annual investment return\* and ENJOY the downside investment weather with the TAKAFULINK STRUCTURED INVEST unique features. Either way, you will still be able to ENJOY your life to the fullest with peace of mind and conscience as your investment is a Shariah Compliant Investment.

## TAKAFULINK STRUCTURED INVEST...



## The Design

This GEMS Asia 5 Murabaha Strategy (the "Strategy") offers investors an opportunity to gain potentially higher return that are linked to the return of a benchmark strategy based on the concept of investing in hypothetical short tenure 1 month commodity murabaha deposits in 5 Emerging Market Countries in Asia, i.e. Indian Rupee, Indonesian Rupiah, Thai Baht, South Korea Won and Philippines Peso. Investors can potentially benefit from both Safeguarding Initial Investment and performance linked to a Shariah-compliant strategy which provides diversified investment.

This Shariah compliant investment portfolio adopts the sale of "Arbun" contract to structure the fund, which is derived by dividing capital of the fund into two portions: one consisting of, say, 90% to safeguard the principal by investing in Islamic zero coupon bond or Negotiable Instrument Deposit (NID) matching the tenure of the fund and the balance of up to 10% is used to buy Islamic derivative (option) for the upside return.

\* Subject to the actual performance of the investment and it is not guaranteed

## The Description...

### • Eligibility Requirements

	Minimum	Maximum
Entry Age		
• Person Covered	30 Days	65 years old
• Participant	18 years old	No Limit
Single Contribution Amount	RM5,000	No Limit
Investment Tenure	5 years	
Offer Period	2 months*	

\* Should the total collected contributions during the limited offer period be less than minimum required fund size as determined by the Operator, your single contribution will be refunded.

### • Benefit Description:

1. Death	The PIA value or Sum Covered, whichever is higher
2. Capital Safeguarding <sup>1</sup>	Designed to safeguard <sup>1</sup> Single Contribution at the end of 5 years
3. Maturity	The PIA value or Single Contribution, whichever is higher
4. Surrender	The PIA value at time of surrender (if you surrender your certificate prior to certificate maturity, you may get back less than the amount of your principal). Plus unearned portion of the PRIA contribution less any indebtedness.
5. Partial Withdrawal	<ul style="list-style-type: none"> <li>Partial withdrawal is allowed but a minimum of RM 5,000 must be maintained in the PIA.<sup>2</sup></li> <li>Minimum withdrawal is RM1,000</li> </ul>
6. Surplus Sharing	If no claim is made, participant is entitle to 50% Surplus Sharing (if any)

Note:

<sup>1</sup> Subject to OCBC's credit risk and is not guaranteed.

<sup>2</sup> PIA is an individual investment account used for generating profits. The returns on your structured investment will be affected by the performance of the underlying asset/reference, and the recovery of your principal investment may be jeopardized if you make an early redemption.

# TAKAFULINK STRUCTURED INVEST

## • Takaful Benefits upon Death

Entry Age	Sum Covered*
0 – 44	125% of the Single Contribution
45 – 49	120% of the Single Contribution
50 – 54	115% of the Single Contribution
55 – 60	110% of the Single Contribution
61 – 65	105% of the Single Contribution

\* The sum covered is provided for the first RM2 million single contributions per person covered. Thereafter, any amount above RM2 million is only for investment purposes and will not be covered for Takaful Protection.

## • Investment Allocation

Contribution (RM)	% Allocation
500,000 & Below	95
500,001 & Above	95.25

## • Fees & Charges

Wakalah Fee*	4.75% - 5.00% of the Single Contribution
Wakalah Tharawat Fee	0.5% per annum
Partial Withdrawal	RM50 per withdrawal
Surrender Charge	NO charge
Tabarru'	<ul style="list-style-type: none"> <li>• Based on attained age, gender and Sum Covered</li> <li>• By canceling the unit in PIA</li> </ul>

\* Depending on the Single Contribution

## The Investment Strategy...

### • The GEMS Asia 5 Murabaha Strategy

The GEMS Asia 5 Murabaha Strategy (Global Emerging Markets Strategy) Index was created by Barclays in mid 2006 to enable investors to access Emerging Markets Money Markets via a diversified, simple and intelligent strategy. GEMS Asia 5 Murabaha Strategy (a sub-strategy of Global GEMS) gives investors diversified access to offshore local currency murabaha deposits across 5 Asian countries. Murabaha is a particular kind of sale, where the seller expressly mentions the cost he has incurred on the commodities to be sold and sells it to another person by adding some profit or mark up thereon which is known to the buyer. It is one of the most popular modes used by banks in Islamic countries to promote RIBA – FREE transactions.

### • The GEMS Asia 5 Murabaha Strategy offers investors:

- An opportunity to benefit from Asian currencies strength vs. USD, without incurring the risks of onshore capital controls and with an embedded short term rates hedge
- An indirect play on rising local inflation in Asian markets
- An opportunity to capture high profit rates from local markets
- A low volatility, low duration, and simple structure with a low correlation to traditional asset classes
- Transparency with daily strategy values published on Bloomberg and a secondary market

### • Investment Performance\*

#### GEMS Asia 5 Murabaha Strategy

Annual Return*	10.8%
Volatility*	4.3%
Excess return	7.5% per annum compounded return above USD LIBOR return
Average 1 year rolling Sharpe Ratio*	1.88
Strategy Components	5 Asian Currencies & Local Rates (Indian Rupee, Indonesian Rupiah, Thai Bhat, South Korean Won, Philippines Peso)
Research	<p>The Asian countries have built up substantial FX reserves.</p> <p>They are leading contributors to the world GDP growth rate which creates an upbeat macro economic outlook.</p>

# TAKAFULINK STRUCTURED INVEST

## Performance



\* Note: The GEMS Asia 5 Murabaha Strategy mirrors the performance of the GEMS Asia Index. As such, the historical track record of GEMS Asia Index has been used as a proxy for the GEMS Asia Islamic Strategy's track record.

## • 5 Years Backtest

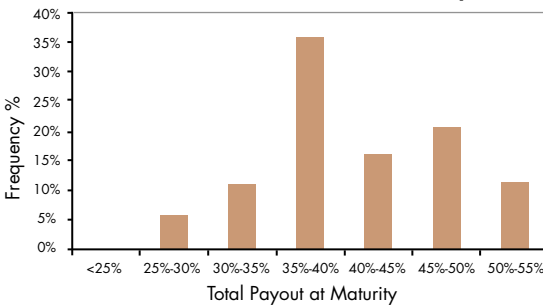
Daily historical data date for the GEMS Asia Index were gathered from July 16th, 2001 to May 31th, 2008 (The GEMS Asia 5 Murabaha Strategy mirrors the performance of the GEMS Asia Index. As such, the historical track record of GEMS Asia Index has been used as a proxy for the GEMS Asia 5 Murabaha Strategy's track record)

Each date was taken into account as a start date for a five year investment period and for each five year period, the pay out the structure was calculated. Total number of backtestings was 924.

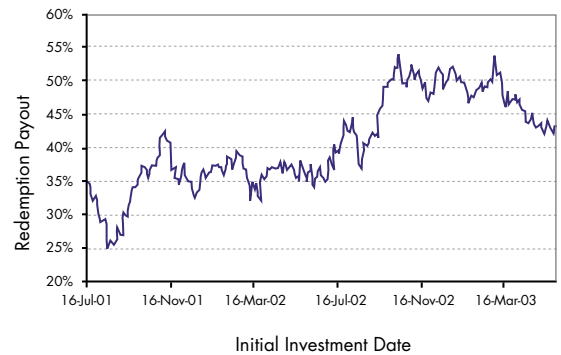
### Summary of Backtest

Max Payout	53.55%
Min Payout	25.04%
Average Payout	40.80%

### Distribution of Total Payout at Maturity (Data Collected from 16 Jul '01 - 30 May '08)



### Redemption Payout at Maturity (16 Jul 01 - 30 May 08)



The GEMS Asia Index average annual returns of 17.94% per annum is marked as low risk as measured by the low volatility of 6.77%. Whilst, Sharpe ratio remains high at 1.91

Index	Annualized Act/360 Return (As of 31 December, 2007)	Volatility	Sharpe Ratio
GEMS	18.96%	5.46%	2.54
GEMS (EEMEA)	22.85%	8.62%	2.7
GEMS (Latam)	16.08%	6.37%	1.74
GEMS (Asia)	17.94%	6.77%	1.91
S&P 500	3.53%	15.23%	-0.10
FTSE100	5.16%	17.46%	0.01
Nikkei 225	5.35%	19.94%	-0.52
GSCITR	32.67%	20.22%	1.37
JPGBI	6.45%	3.02%	0.48

Annualized Return of 17.94%  
Volatility of 6.77%  
Sharpe Ratio of 1.91

Source:  
Barclays Bloomberg  
(As 31 December 07)

Disclaimer:  
Past performance is not an  
indicator of future performance.

\* Note: The Sharpe Ratio is used to measure risk-adjusted performance. The Sharpe Ratio is calculated by subtracting the risk-free rate -i.e. USD Libor in this case - from the rate of return for a portfolio and dividing the result by the standard deviation (volatility) of the portfolio returns. Hence the higher the sharpe Ratio, the better it is.

# TAKAFULINK STRUCTURED INVEST

GEMS, which generated a return of 17.94% and a volatility of 4.59% last year exhibits that GEMS has a very robust strategy. As a comparison, GEMS Asia has the highest sharpe ratio as compared to the other indices/asset classes.

Comparison of GEMS Asia vs other Equity Indices (31 Jul '07 - 31 Jan '08)\*

Index	30 Days Historical Volumes	Total Returns in year 2007	Sharpe Ratio
<b>GEMS Asia Index</b>	<b>4.59%</b>	<b>17.94%</b>	<b>2.82</b>
S&P 500 Index (Equity)	21.22%	3.53%	-0.07
MSCI Emerging Market Index (Equity)	21.81%	36.24%	1.43
Nikkei 225 Index	20.80%	-11.13%	-0.78
Goldman Sachs Commodity Index TR	21.55%	32.10%	1.26

\* Source: Barclays Capital

## • Key Investment Points

- Exposure to 5 Asian Emerging Market currencies
- Takes advantage of interest rate differentials and forward rate bias
- Lower duration risk due to 1-month rolling nature
- Low correlation with traditional asset classes

## Illustrated Return of TAKAFULINK STRUCTURED INVEST...

### Assumptions

- Investment is held until maturity
- Strike level is 100%\*
- RF is 1.10
- Spot USD/MYR Rate at 2:00 pm Kuala Lumpur time on the Trade Date and at 2:00 pm Kuala Lumpur time, on the Xnd Business Day prior to each Profit Payment Date is the same
- Strike level is basically the value to be used for the formula to calculate the return:  $\text{Max} \left[ \frac{\text{Strategy Level final}}{\text{Strike} - \text{RF}}, 0 \right]$ .

\* Note: The risk-free rate (RF) represents the profit rate an investor would expect from an absolutely risk-free investment over a specified period of time.

### • Scenario 2

Year	Strategy Level	Profit Rate (%)
0	100.0	N/A
1	110.0	N/A
2	113.1	N/A
3	90.1	N/A
4	100.2	N/A
5	130.4	20.4*
		20.4

\* Profit payment from investment is  $\text{Max} \left( 0, \frac{130.4\%}{100\%} - 1.1 \right) = 20.4\%$

\*\* Hence, total payment to customer is principal + profit payment = 120.4%

### • Scenario 1

Year	Strategy Level	Profit Rate (%)
0	100.0	N/A
1	110.0	N/A
2	112.0	N/A
3	144.0	N/A
4	129.2	N/A
5	155.3	45.3*
		45.3

\* Profit payment from investment is  $\text{Max} \left( 0, \frac{155.3\%}{100\%} - 1.1 \right) = 45.3\%$

\*\* Hence, total payment to customer is principal + profit payment = 145.3%

### • Scenario 3

Year	Strategy Level	Profit Rate (%)
0	100.0	N/A
1	90.0	N/A
2	103.1	N/A
3	87.9	N/A
4	88.0	N/A
5	99.1	0.0*
		0.0

\* Profit payment from investment is  $\text{Max} \left( 0, \frac{99.1\%}{100\%} - 1.1 \right) = 0.0\%$

\*\* Hence, total payment to customer is principal + profit payment = 100.0%

## Interesting Facts about TAKAFULINK STRUCTURED INVEST

- It is NOT just a Takaful Plan, but it is a Shariah Compliant Investment Instrument where your Investment CAPITAL is SAFEGUARDED!
- An INVESTMENT WEATHER PROOF plan
- BETTER earning potential than fixed deposit annual return
- LOWER upfront fee than other similar investment plan
- Safeguarded and wrapped by OCBC and investment strategy laid by Barclays Capital
- Enjoy a Tax Relief of up to RM 6,000. The Tax Relief is subject to Participant's eligibility and approval from Inland Revenue Board

## Investors Profiles

- Investors who seek to safeguard initial investment while it works to give higher returns in 5 years
- Investors who wish to participate in the potential upside of Global Emerging Market Strategy (GEMS)
- Investors with low risk tolerance
- Investors with a 5 years medium-term investment horizon

\* Note:

<sup>1</sup> Subject to OCBC's credit risk and is not guaranteed.



# TAKAFULINK STRUCTURED INVEST

We do what is right



MAA Takaful

# TAKAFULINK STRUCTURED INVEST

## TAKAFULINK STRUCTURED INVEST

PELAN yang direka untuk MELINDUNGI KEKAYAAN anda dalam segala SUASANA Pelaburan!

MANFAATKAN suasana pelaburan yang dinamik dengan pulangan pelaburan tahunan lebih tinggi\* dan LINDUNGI pelaburan daripada kegawatan dengan ciri TAKAFULINK STRUCTURED INVEST yang unik. Walau apa pun, anda boleh menikmati kehidupan anda dengan ketenangan kerana anda tahu bahawa pelaburan anda sentiasa mematuhi prinsip Syariah.

## TAKAFULINK STRUCTURED INVEST...



## Struktur Pelaburan...

GEMS Asia 5 Murabaha Strategy (the "Strategy") ini memberi peluang kepada pelabur untuk mendapatkan potensi pulangan lebih tinggi yang dihubungkan dengan pulangan strategi penanda aras berasaskan konsep pelaburan tempoh singkat dalam komoditi murabaha 1 bulan secara hipotesis di 5 Negara Sedang Membangun di Asia, iaitu dalam mata wang Rupee India, Rupiah Indonesia, Baht Thai, Won Korea Selatan dan Peso Filipina. Pelabur boleh mendapat manfaat daripada perlindungan modal dan prestasi yang dikaitkan dengan strategi patuh Syariah yang memberikan pelaburan pelbagai.

Portfolio pelaburan patuh Syariah ini menggunakan kontrak penjualan "Arbun" untuk menstrukturkan dana modal terlindung. Matlamat ini tercapai dengan membahagikan modal dana kepada dua bahagian: sebahagiannya terdiri daripada, katakan 90%, untuk melindungi nilai pokok dengan melabur dalam bon kupon sifar atau Instrumen Deposit Boleh Niaga (NID) Islam yang sepadan dengan tempoh dana dan baki 10% digunakan untuk membeli derivatif Islam (pilihan) untuk menghasilkan pulangan lebih tinggi.

\* Tertakluk kepada prestasi sebenar pelaburan dan tidak dijamin.

## Keterangan...

### • Syarat Kelayakan

	Minimum	Maksimum
Usia Penyertaan		
• Orang yang Dilindungi	30 Hari	65 tahun
• Peserta	18 tahun	Tiada Had
Jumlah Caruman Tunggal	RM5,000	Tiada Had**
Tempoh Pelaburan	5 tahun	
Tempoh Tawaran	2 bulan*	

\* Jika jumlah caruman yang dikutip semasa tempoh tawaran terhad adalah kurang daripada saiz dana minimum yang diperlukan seperti yang ditetapkan oleh Pengendali, caruman tunggal anda akan dipulangkan.

### • Keterangan Manfaat:

1. Kematian	Nilai PIA atau Jumlah Dilindungi, yang mana lebih tinggi
2. Modal Terlindung <sup>1</sup>	Direka untuk melindungi Caruman Tunggal sehingga tempoh 5 tahun *
3. Kematangan	Nilai PIA atau Sumbangan Tunggal, yang mana lebih tinggi
4. Serahan	Nilai PIA pada masa serahan (jika anda menyerahkan sijil anda sebelum sijil matang, anda mungkin mendapatkan jumlah lebih rendah daripada jumlah prinsipal anda). Ditambah bahagian dari Caruman PIA yang tidak diperolehi serta mana-mana hutang
5. Pengeluaran Sebahagian	<ul style="list-style-type: none"><li>• Pengeluaran sebahagian dibenarkan tetapi jumlah minimum RM 5,000 mesti dikekalkan di dalam PIA.<sup>2</sup></li><li>• Pengeluaran minimum ialah RM1,000</li></ul>
6. Perkongsian Lebihan	Jika tiada tuntutan dibuat, peserta layak menerima Perkongsian Lebihan 50% (jika ada)

Note:

<sup>1</sup> Tertakluk kepada risiko kredit OCBC dan tidak terjamin

<sup>2</sup> PIA adalah akaun pelaburan individu yang digunakan untuk menjana keuntungan. Pulangan pelaburan berstruktur anda akan dipengaruhi oleh prestasi

# TAKAFULINK STRUCTURED INVEST

## • Manfaat Takaful apabila berlaku Kematian

Usia Penyertaan	Jumlah Dilindungi**
0 – 44	125% daripada Caruman Tunggal
45 – 49	120% daripada Caruman Tunggal
50 – 54	115% daripada Caruman Tunggal
55 – 60	110% daripada Caruman Tunggal
61 – 65	105% daripada Caruman Tunggal

\* Jumlah yang dilindungi diperuntukkan bagi caruman tunggal RM2 juta pertama untuk setiap orang yang dilindungi. Selepas itu, sebarang jumlah yang melebihi RM2 juta hanya untuk tujuan pelaburan dan tidak dilindungi di bawah Perlindungan Takaful.

## • Peruntukan Pelaburan

Sumbangan (RM)	% Peruntukan
500,000 & Ke Bawah	95
500,001 & Ke Atas	95.25

## • Yuran & Caj

Yuran Wakalah	4.75% - 5.00% of the Single Contribution
Yuran Wakalah Tharawat	0.5%
Pengeluaran Sebahagian	RM50 setiap pengeluaran
Caj Serahan	Tidak dikenakan
Tabarru'	<ul style="list-style-type: none"> <li>Berasaskan usia dicapai, jantina dan Jumlah Dilindungi</li> <li>Dengan membatalkan unit dalam PIA</li> </ul>

\* Depending on the Single Contribution

## Strategi Pelaburan...

### • GEMS Asia 5 Murabaha Strategy

Indeks GEMS (Global Emerging Marketing Strategy) dirangka oleh Barclays pada pertengahan 2006 untuk membolehkan pelabur menceburi Pasaran Wang Negara Sedang Membangun menerusi strategi yang terpelbagai, ringkas dan pintar. GEMS Asia 5 Murabaha Strategy (substrategi Global GEMS) memberikan pelabur capaian yang terpelbagai kepada deposit murabaha dalam mata wang luar pesisir tempatan meliputi negara 5 Asia. Murabaha ialah sejenis jualan khusus, di mana penjual menyebut kos yang ditanggungnya ke atas komoditi yang hendak dijual dan menjualnya kepada orang lain dengan menambah keuntungan atau tokokan yang diketahui oleh pembeli. Ia merupakan satu daripada kaedah paling popular yang digunakan oleh bank negara Islam untuk menggalakkan urus niaga TANPA RIBA.

### • GEMS Asia 5 Murabaha Strategy menawarkan kepada pelabur:

- Peluang untuk mengambil kesempatan daripada kekuatan mata wang Asia berbanding USD, tanpa menghadapi risiko kawalan modal dalam pesisir yang turut menerapkan ciri lindung nilai jangka pendek
- Pendedahan tidak langsung kepada inflasi pasaran tempatan Asia yang semakin meningkat
- Peluang mendapatkan kadar pulangan tinggi daripada pasaran tempatan
- Tahap volatiliti (kemudahubahan) rendah, tempoh singkat dan struktur ringkas dengan tahap korelasi rendah dengan aset tradisional
- Ketelusan di mana nilai strategi harian diterbitkan di Bloomberg dan pasaran sekunder.

### • Prestasi Pelaburan\*

#### GEMS Asia 5 Murabaha Strategy

Pulangan Tahunan*	10.8%
Volatiliti*	4.3%
Pulangan Lebihan	Pulangan terkompau 7.5% setahun mengatasi pulangan USD LIBOR
Nisbah Sharpe* purata bergerak 1 tahun	1.88
Komponen Strategi	5 Mata Wang & Kadar Tempatan Negara Asia (Rupiah India, Rupiah Indonesia, Baht Thai, Won Korean Selatan, Peso Filipina)
Penyelidikan	Negara Asia telah membina rizab FX yang besar. Mereka adalah penyumbang utama kepada kadar pertumbuhan KDNK dunia yang menghasilkan tinjauan makroekonomi yang cerah.

# TAKAFULINK STRUCTURED INVEST

## Prestasi



\*Nota: GEMS Asia 5 Murabaha Strategy mencerminkan prestasi Indeks Gems Asia. Justeru, rekod pencapaian sejarah Indeks Asia GEMS telah digunakan sebagai proksi bagi rekod pencapaian GEMS Asia 5 Murabaha Strategy.

## • Ujian Prestasi 5 Tahun

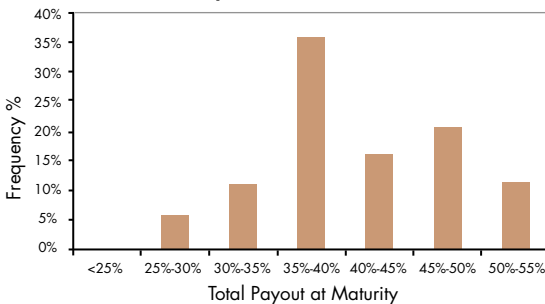
Data sejarah harian bagi Indeks GEMS Asia dikumpulkan dari 16 Julai 2001 hingga 31 Mei 2008 (GEMS Asia 5 Murabaha Strategy mencerminkan prestasi Indeks Gems Asia. Justeru, rekod pencapaian sejarah Indeks Asia GEMS telah digunakan sebagai proksi bagi rekod pencapaian GEMS Asia 5 Murabaha Strategy)

Setiap tarikh telah diambil kira sebagai tarikh permulaan bagi tempoh pelaburan lima tahun, dan struktur bayaran telah dikira. Jumlah bilangan ujian prestasi lepas ialah 924.

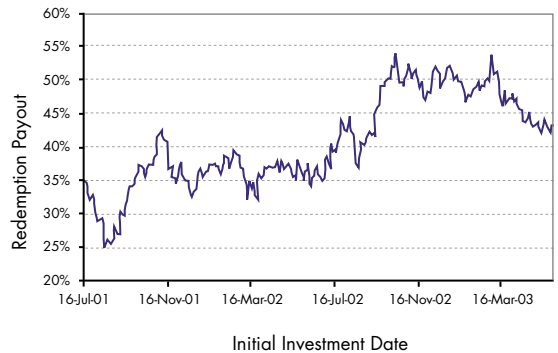
### Ringkasan Ujian Prestasi Lepas

Pulangan Maksimum	53.55%
Pulangan Minimum	25.04%
Pulangan Purata	40.80%

### Pengagihan Jumlah Bayaran Semasa Matang (Data Dikutip dari 16 Jul '01 – 30 Mei '08)



### Bayaran Penebusan semasa Matang (16 Jul 01 – 30 Mei 08)



Pulangan tahunan purata Indeks Asia GEMS iaitu sebanyak 17.94% setahun mempunyai ciri risiko rendah seperti yang dilihat daripada tahap volatiliti rendah 6.77%. Sementara itu, Sharpe Ratio tetap tinggi pada 1.91

Indeks	Pulangan Sebenar/360 Tahunan (Pada 31 Disember 2007)	Volatiliti	Sharpe Ratio
GEMS	18.96%	5.46%	2.54
GEMS (EEMEA)	22.85%	8.62%	2.7
GEMS (Latam)	16.08%	6.37%	1.74
GEMS (Asia)	17.94%	6.77%	1.91
S&P 500	3.53%	15.23%	-0.10
FTSE100	5.16%	17.46%	0.01
Nikkei 225	5.35%	19.94%	-0.52
GSCITR	32.67%	20.22%	1.37
JPGBI	6.45%	3.02%	0.48

Pulangan Tahunan of 17.94%  
Volatiliti of 6.77%  
Sharpe Ratio of 1.91

Sumber:  
Barclays Bloomberg (Pada 31  
Disember 07)  
Penafian:  
Prestasi masa lepas bukan  
petunjuk prestasi masa depan.

\* Nota: Sharpe Ratio digunakan untuk mengukur prestasi berasaskan risiko. Sharpe Ratio dikira dengan menolak kadar tanpa risiko, iaitu dalam kes ini USD Libor – daripada kadar pulangan bagi portfolio dan membahagikan hasilnya dengan sisihan piawai (volatiliti) pulangan portfolio. Maka lebih tinggi Sharpe Ratio, lebih baik pelaburan anda.

# TAKAFULINK STRUCTURED INVEST

GEMS, yang menjana pulangan 17.94% dan volatiliti 4.59% tahun lepas menunjukkan bahawa strategi yang digunakan adalah mantap. Sebagai perbandingan, GEMS Asia mempunyai nisbah Sharpe paling tinggi berbanding dengan indeks/kelas aset lain.

## Perbandingan GEMS Asia berbanding Indeks Ekuiti Lain (31 Jul '07 – 31 Jan '08)\*

Indeks	Data 30 Hari yang lepas	Jumlah Pulangan pada Tahun 2007	Nisbah Sharpe
<b>Indeks Asia GEMS</b>	<b>4.59%</b>	<b>17.94%</b>	<b>2.82</b>
Indeks S&P 500 (Ekuiti)	21.22%	3.53%	-0.07
Indeks Pasaran Sedang Membangun MSCI (Ekuiti)	21.81%	36.24%	1.43
Indeks Nikkei 225	20.80%	-11.13%	-0.78
Indeks Komoditi Goldman Sachs TR	21.55%	32.10%	1.26

\* Sumber: Barclays Capital

### Fakta Pelaburan Penting

- Pendedahan kepada 5 mata wang Pasaran Membangun Asia
- Mengambil peluang daripada perbezaan kadar keuntungan dan kecenderungan hadapan
- Risiko tempoh rendah kerana ciri bergerak 1 bulan
- Korelasi rendah dengan kelas aset tradisional

## Ilustrasi Pulangan TAKAFULINK STRUCTURED INVEST...

### Andaian

- Pelaburan dipegang sehingga matang
- Strike Level 100%
- RF\* ialah 1.10
- Kadar Semasa USD/MYR jam 2:00 petang waktu Kuala Lumpur pada tarikh Dagangan dan jam 2.00 petang waktu Kuala Lumpur pada Hari Perniagaan X pada setiap Tarikh Pembayaran Untung, adalah sama.
- Strike Level ialah nilai yang digunakan bagi formula untuk mengira pulangan: Maks [Peringkat Strategi Muktamad /Laksana – RF], 0].

\*Nota: Kadar bebas risiko [risk free rate (RF)] mewakili kadar keuntungan yang dijangka oleh pelabur daripada pelaburan yang benar-benar bebas risiko dalam tempoh yang ditetapkan.

### • Senario 2

Tahun	Tahap Strategi	Kadar Untung(%)
0	100.0	T/B
1	110.0	T/B
2	113.1	T/B
3	90.1	T/B
4	100.2	T/B
5	130.4	20.4*
		20.4

\* Bayaran keuntungan daripada pelaburan ialah Maks (0, 130.4%/100% - 1.1) = 20.4%

\*\* Maka jumlah bayaran kepada pelanggan ialah wang pokok + bayaran untung = 120.4%

### • Senario 1

Tahun	Tahap Strategi	Kadar Untung(%)
0	100.0	T/B
1	110.0	T/B
2	112.0	T/B
3	144.0	T/B
4	129.2	T/B
5	155.3	45.3*
		45.3

\* Bayaran keuntungan daripada pelaburan ialah Maks (0, 155.3%/100% - 1.1) = 45.3%

\*\* Maka jumlah bayaran kepada pelanggan ialah wang pokok + bayaran untung = 145.3%

### • Senario 3

Tahun	Tahap Strategi	Kadar Untung(%)
0	100.0	T/B
1	90.0	T/B
2	103.1	T/B
3	87.9	T/B
4	88.0	T/B
5	99.1	0.0*
		0.0

\* Bayaran untung daripada pelaburan ialah Maks (0, 99.1%/100% - 1.1) = 0.0%

\*\* Maka jumlah bayaran kepada pelanggan ialah wang pokok + bayaran untung = 100.0%

## Fakta Menarik Mengenai TAKAFULINK STRUCTURED INVEST

- Bukan sahaja setakat Pelan Takaful, tetapi juga Instrumen Pelaburan yang mematuhi prinsip-prinsip Syariah di mana MODAL Pelaburan anda TERLINDUNG!
- Pelan PELABURAN UNTUK SEGALA KEADAAN
- Potensi pendapatan LEBIH TINGGI daripada pulangan simpanan tetap tahunan
- Yuran pendahuluan LEBIH RENDAH berbanding pelan pelaburan yang serupa
- Dilindungi dan dikendalikan oleh OCBC dan strategi pelaburan dirangka oleh Barclays Capital
- TAKAFULINK STRUCTURED INVEST dirangka khas untuk menepati keperluan ANDA dan kesanggupan anda menanggung RISIKO!!!
- Nikmatilah pengecualian cukai sehingga RM6,000. Pengecualian cukai adalah tertakluk kepada kelayakan and keputusan muktamad dari Lembaga Hasil Dalam Negeri (LHDN).

## Investors Profiles

- Pelabur yang mahukan Perlindungan Modal yang sama seperti Simpanan Tetap Bank selama 5 tahun
- Pelabur yang ingin mengambil peluang daripada potensi kenaikan Strategi Pasaran Sedang Membangun Global (GEMS)
- Pelabur dengan toleransi risiko rendah
- Pelabur yang melabur untuk jangka masa pertengahan selama 5 tahun

\* Note:

<sup>1</sup> Subject to OCBC's credit risk and is not guaranteed.

# Why Choose MAA Takaful For Your Family Protection & Investment Plan?

MAA Takaful Berhad is a result of a strategic joint-venture between MAA Holdings Berhad (MAAH) and Solidarity Company BSC (C) of Bahrain, one of the leading companies in the Arab world.

On 21st February 2006, a Joint-Venture (JV) Agreement was signed with Solidarity, to form a JV company called MAA Takaful to carry out the Takaful business.

On 3rd March 2006, Bank Negara Malaysia granted approval for the new Takaful player license for the joint-venture between MAAH and Solidarity. On 2nd May 2006, MAA Takaful was incorporated with a paid up capital of RM100 million and subsequently on 1st July 2007, it was given the operating license as a composite Takaful Operator. Today, MAA Takaful has an agency force of over 12,000.

MAAH holds 75% of equity interest in MAA Takaful while Solidarity holds 25%.

MAAH is listed on the Main Board of Bursa Malaysia Securities Berhad. Its subsidiaries and associate companies are involved in general and life insurance businesses, including offshore and reinsurance businesses, hire purchase, leasing and other credit facilities, unit trust, property management, fund management and investment advisory, security and consultancy services and the operation of charitable dialysis centres. Over the years, MAAH has expanded its operations into Indonesia, the Philippines and Thailand through MAA International Assurance Ltd., the offshore insurance arm of the Group.

## Takaful Regulations

The Takaful industry in Malaysia is regulated under the Takaful Act 1984 and is supervised by Bank Negara Malaysia (BNM).

Takaful Operators are required to ensure strict compliance with Shariah principles, Statutory and Regulatory requirements.

- This is a Takaful product and the product is designed in line with Shariah principles. The funds, Takafulink Structured Invest are invested in compliance with Shariah principles.
- The investment risk of the investment fund will be borne solely by the participant and the benefits may be less than the total contributions made to the investment fund.
- The benefits of the investment fund will be based on the actual performance of the fund and it is not guaranteed. The fund values are dependent on prevailing market values and the underlying investment performance of the respective funds. Past performance may not be a reliable guide to future performance, which may be different.
- In the event of any discrepancy, ambiguity and conflict in interpreting the terms and/or conditions, the English version shall prevail and supersede the Bahasa Malaysia version.
- You should satisfy yourself that this plan will best serve your needs and that the contributions payable under the certificate is an amount you can afford.
- If the certificate is terminated in the early years, you may get back less than the total contribution paid.
- Death from suicide within one (1) year from the Commencement Date, whether the Participant is sane or insane, shall limit the Takaful Operator's liability to 100% of the PIA value on the date of death calculated according to the Unit Price on the immediate next Valuation Date following the date of death.
- This brochure is for information purposes only. For further details of the binding terms and conditions, please refer to the certificate document and sales illustration.
- Buying a Takaful Certificate is a long-term commitment and it is not advisable to hold for a short period in view of high initial costs.
- Should the total amount of contribution collected for this fund be inadequate to purchase the assets, your initial single contribution will be refunded back to you.
- Takafulink Structured Invest is a low risk investment. Unit Price can be affected by credit risk, interest rate changes, stock price volatility and currency movements.
- The frequency of asset valuation for Takafulink Structured Invest is in a weekly basis.

## MAA Takaful menyediakan pelan perlindungan keluarga & pelaburan anda

### Pengalaman dan Kepakaran

MAA Takaful diasaskan menerusi usaha sama strategik antara MAA Holdings Berhad (MAAH) dan Solidarity Company BSC (C) of Bahrain, salah sebuah syarikat terkemuka di dunia Arab.

Pada 21 Februari 2006, Perjanjian Usaha Sama (JV) ditandatangani dengan Solidarity, untuk membentuk syarikat JV yang bernama MAA Takaful untuk menjalankan perniagaan Takaful.

Pada 3 Mac 2006, Bank Negara Malaysia telah memberi kelulusan bagi lesen Takaful baru untuk usaha sama antara MAAH dan Solidarity. Pada 2 Mei 2006, MAA Takaful ditubuhkan dengan modal berbayar RM100 juta dan dilesenkan pada 1 Julai 2007 sebagai Pengendali Takaful komposit. Pada hari ini, MAA Takaful mempunyai anggota agensi berjumlah lebih 12,000 orang.

MAAH memegang kepentingan ekuiti 75% dalam MAA Takaful manakala Solidarity memiliki 25%.

MAAH tersenarai di Papan Utama Bursa Malaysia Securities Berhad. Anak syarikat dan syarikat sekutunya terlibat dalam perniagaan insurans am dan hayat, termasuk perniagaan luar pesisir dan insurans semula, sewa beli, pajakan dan kemudahan kredit lain, unit amanah, pengurusan hartanah, pengurusan dana dan khidmat nasihat pelaburan, perkhidmatan keselamatan dan rundingan serta pengendalian pusat dialisis kebajikan. Selama ini, MAAH telah meluaskan operasinya ke Indonesia, Filipina dan Thailand menerusi MAA International Assurance Ltd., bahagian insurans luar pesisir Kumpulan.

### Peraturan Takaful

Industri Takaful di Malaysia dikawal selia di bawah Akta Takaful 1984 dan diawasi oleh Bank Negara Malaysia. Pengendali Takaful disyaratkan mematuhi sepenuhnya keperluan Syariah, Undang-Undang dan Berkanun.

- Produk ini ialah sejenis produk Takaful dan dirangka sejajar dengan prinsip Syariah. Dana Takafulink Structured Invest dilaburkan dengan mematuhi prinsip Syariah.
- Risiko pelaburan dana pelaburan akan ditanggung sepenuhnya oleh peserta dan manfaat mungkin kurang daripada jumlah caruman yang dibuat kepada dana pelaburan.
- Manfaat dana pelaburan adalah berdasarkan prestasi sebenar dana dan tidak dijamin. Nilai dana bergantung kepada nilai pasaran semasa dan prestasi pelaburan dana masing-masing. Prestasi masa lepas tidak boleh dijadikan panduan kepada prestasi pada masa hadapan, yang mungkin berbeza.
- Sekiranya terdapat sebarang percanggahan, ketaksamaan dan pertikaian dalam tafsiran mana-mana syarat atau peraturan dalam kontrak sijil, versi Bahasa Inggeris hendaklah diguna pakai dan mengatasi versi Bahasa Malaysia.
- Anda hendaklah berpuas hati bahawa pelan ini adalah yang terbaik untuk memenuhi keperluan anda dan caruman yang dibayar di bawah sijil ini adalah jumlah yang anda mampu bayar.
- Jika sijil ini ditamatkan pada tahun-tahun awal, jumlah yang anda peroleh semula mungkin kurang daripada jumlah caruman yang anda bayar.
- Kematian akibat bunuh diri dalam tempoh satu (1) tahun dari Tarikh Permulaan, sama ada Peserta siuman atau tidak, akan mengehakkan liabiliti Pengendali Takaful kepada 100% nilai PIA pada tarikh kematian, dikira mengikut Harga Unit pada Tarikh Penilaian seterusnya selepas tarikh kematian.
- Risalah ini adalah untuk tujuan ilustrasi sahaja. Untuk butiri-butiri lanjut mengenai syarat dan peraturan, sila rujuk kepada dokumen sijil dan ilustrasi jualan.
- Jumlah caruman yang dikutip untuk dana ini tidak mencukupi untuk membeli aset, Caruman Tunggal pokok anda akan dipulangkan.
- Takafulink Structured Invest adalah pelaburan berisiko rendah. Harga unit dipengaruhi oleh risiko kredit, pertukaran kadar nilai interest, harga stok volatiliti dan peredaran matang
- Frekuensi nilai aset Takafulink Structured Invest adalah berdasarkan pengiraan mingguan



## MAA Takaful

(731996-H)

"We Do What Is Right"



MAA Takaful Berhad, Menara MAA, 15th Floor, 12, Jalan Dewan Bahasa, 50460 Kuala Lumpur.

For personal assistance, please contact your nearest MAA Takaful consultant. For further enquiries, please call our Call Centre at 1-300-888-MAA/622, or fax to 03 - 21430033 or e-mail us at [info@maa.com.my](mailto:info@maa.com.my)

Untuk bantuan peribadi, sila hubungi perunding MAA Takaful yang berhampiran anda. Untuk pertanyaan selanjutnya, sila hubungi Pusat Panggilan di 1-300-888-MAA/622 atau faks ke 03 - 2143 0033 atau e-mel kami di [info@maa.com.my](mailto:info@maa.com.my)