



BORANG ARAHAN AMANAH TAKAFUL/INSURANS (PRI-TI)
TAKAFUL/INSURANCE TRUST INSTRUCTION FORM (PRI-TI)

Sila penuhi borang ini dengan **HURUF BESAR/**
*Please complete this form in **BLOCK LETTERS***

Bahasa Surat Ikatan [] Bahasa Melayu
Trust Deed Language [] English

UNTUK DIISI OLEH IEP [WAJIB]
TO BE FILLED BY IEP [COMPULSORY]

Nama IEP/Syarikat <i>IEP Name/Company</i>	<input type="text"/>		
No. untuk dihubungi <i>Contact No.</i>	Tel. Bimbit <i>Handphone</i>	<input type="text"/>	Kod IEP <i>IEP Code</i>
Alamat Emel <i>Email Address</i>	<input type="text"/>		

SEKSYEN A: JENIS DAN NAMA AMANAH (WAJIB)
SECTION A: TYPE AND NAME OF TRUST (COMPULSORY)

@@

1) Adakah Amanah ini boleh dibatalkan?
Will the trust be revocable?

<input type="checkbox"/>	Ya <i>Yes</i>	<input type="checkbox"/>	Tidak <i>No</i>
--------------------------	------------------	--------------------------	--------------------

2) Apakah tujuan amanah ini dibuat?
What is the purpose(s) of setting up this trust?

3) Sila pilih salah SATU
Please choose either ONE

	Pilihan Satu: PRI-TI 2.0 (Pakej RM1400 (tidak termasuk kos disburseemen)) – Sila abaikan Seksyen C, J dan K Option One (Package RM1400 (does not include disbursement cost)) – Please ignore Section C, J and K
	<ul style="list-style-type: none"> Menyelesaikan kos pengebumian, perubatan dan hutang piutang <i>To pay for funeral expenses, medical expenses and debts</i> Membiayai kos dan perbelanjaan pentadbiran pusaka termasuk yuran guaman, Geran Probate, Sijil Faraid, kos pindahmilik dan duti setem <i>To pay for estate administration cost and expenses including legal fees, Grant of Probate, Sijil Faraid, transfer fee and stamp duty</i> Boleh menamakan benefisiari tertentu serta benefisiari gantikan <i>Nominate specific beneficiaries and substitute beneficiaries</i> Pemberian terus (lump sum) kepada benefisiari yang dikehendaki <i>Lump sum distribution to intended beneficiaries</i> Pemberian sedekah untuk amal jariah <i>Payment for charity purpose</i>
	Pilihan Dua (tertakluk kepada bilangan klausa)- Sila isi semua seksyen Option Two (subject to number of clauses)- Please fill in all sections.

SEKSYEN B: MAKLUMAT DIRI PEMOHON (WAJIB)
SECTION B: PARTICULARS OF APPLICANT (COMPULSORY)

@@@

1) Nama Pemohon seperti dalam K/P
Name of Applicant as stated in NRIC

2) No. K/P Baru
New NRIC No. 3) Kewarganegaraan
Citizenship

4) No. Pasport
Passport No. 5) Tarikh Lahir
Date of Birth

6) Alamat Tetap (sekiranya berbeza dengan K/P, sila lampirkan bil utility/penyata akaun/dokumen insurans)
Permanent Address (if different with IC, please attach utility bill/bank statement/insurans dokumen)

7) Alamat Surat Menyurat (sekiranya berbeza daripada di atas)
Correspondence Address (if different from above)

8) No. untuk dihubungi
Contact No. Rumah
House Tel. Bimbit
Handphone

Alamat Emel
Email Address

9) Jantina
Sex Lelaki
Male Perempuan
Female 10) Bangsa
Race 11) Agama
Religion

12) Status Perkahwinan
Marital Status Bujang
Single Berkahwin
Married Janda/Duda
Divorcee Balu
Widow

13) Sumber Pendapatan
Source of Income Gaji
Salary Perniagaan
Business Pencen
Pension Tidak Bekerja
Unemployment

Bekerja sendiri
Self employed Lain-lain
Others

14) Nama Majikan/Perniagaan
Name of Employer/Business Jawatan
Position

Alamat Majikan/Perniagaan
Address of Employer/Business

15) Pendapatan Tahunan
Annual Income Sumber Harta Amanah
Source of Trust Fund

16) Sekiranya tidak bekerja/lain-lain, sila nyatakan cara Harta Amanah diperolehi/ *For unemployment/others, please explain how trust asset was obtained.*

Nota: Untuk tujuan pematuhan AML/CFT, kami mungkin akan memerlukan dokumen sokongan seperti slip gaji, bil utiliti, pemulangan cukai pendapatan atau akaun perniagaan
Note: For purpose of compliance with AML/CFT, we may require supporting documents such as payslip, utility bills, income tax return or business accounts.

SEKSYEN C: PERLANTIKAN PELINDUNG (PENASIHAT)
SECTION C: APPOINTMENT OF PROTECTOR

@@

1) MAKLUMAT PELINDUNG 1/ PARTICULARS OF PROTECTOR 1

Nama Penuh <i>Full Name</i>			
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

2) MAKLUMAT PELINDUNG 2/ PARTICULARS OF PROTECTOR 2

Nama Penuh <i>Full Name</i>		Status Perlantikan/ <i>Appointment Status</i>	
		Bersama <i>Joint</i>	Ganti <i>Substitute</i>
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

3) MAKLUMAT PELINDUNG 3/ PARTICULARS OF PROTECTOR 3

Nama Penuh <i>Full Name</i>		Status Perlantikan/ <i>Appointment Status</i>	
		Bersama <i>Joint</i>	Ganti <i>Substitute</i>
No. K.P. / No. Pasport <i>NRIC / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

4) Elaun Kepada Pelindung
Protector's Allowances Ya
Yes Tidak
No 5) Jumlah (RM)
Amount (RM) @

6) Kekerapan Bayaran
Frequency of Payment

Bulanan <i>Monthly</i>		Suku Tahunan <i>Quarterly</i>		Setengah Tahunan <i>Half-Yearly</i>		Tahunan <i>Annually</i>	
---------------------------	--	----------------------------------	--	--	--	----------------------------	--

Lain-Lain /*Others* @

7) Kuasa Pelindung/ *Power of Protector* @

Memberi nasihat kepada pemegang amanah berkaitan pelaburan, pelupusan atau perolehan aset
To advise the Trustee on investment, disposal or acquisition of assets

Memberi nasihat kepada Pemegang Amanah berkaitan pengeluaran/pembahagian Dana Amanah
To advise the Trustee on the disbursement of the Trust Fund

Lain-lain kuasa atau arahan kepada Pelindung/ *Other powers or instructions for Protector*

--

1@ bagi setiap kuasa atau arahan
1@ for each power or instruction

SEKSYEN D : PERLANTIKAN PENJAGA
SECTION D: APPOINTMENT OF GUARDIAN

@@

1) MAKLUMAT PENJAGA 1/ PARTICULARS OF GUARDIAN 1

Nama Penuh <i>Full Name</i>			
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

2) MAKLUMAT PENJAGA 2/ PARTICULARS OF GUARDIAN 2

Nama Penuh <i>Full Name</i>		Status Perlantikan/ <i>Appointment Status</i>	
		Bersama <i>Joint</i>	Ganti <i>Substitute</i>
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

3) MAKLUMAT PENJAGA 3/ PARTICULARS OF GUARDIAN 3

Nama Penuh <i>Full Name</i>		Status Perlantikan/ <i>Appointment Status</i>	
		Bersama <i>Joint</i>	Ganti <i>Substitute</i>
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

4) Elaun Kepada Penjaga
Guardian's Allowances

Ya
Yes

Tidak
No

5) Jumlah (RM)
Amount (RM)

@

6) Kekerapan Bayaran
Frequency of Payment

Bulanan <i>Monthly</i>		Suku Tahunan <i>Quarterly</i>		Setengah Tahunan <i>Half-Yearly</i>		Tahunan <i>Annually</i>	
---------------------------	--	----------------------------------	--	--	--	----------------------------	--

Lain-Lain <i>Others</i>	
----------------------------	--

@

SEKSYEN E – KETERANGAN MENGENAI BENEFISIARI [WAJIB]
SECTION E – DETAILS OF BENEFICIARIES [COMPULSORY]

1) BENEFISIARI NO. 1/ BENEFICIARY NO. 1

Nama Penuh <i>Full Name</i>			
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

2) BENEFISIARI NO. 2/ BENEFICIARY NO. 2

Nama Penuh <i>Full Name</i>			
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

3) BENEFISIARI NO. 3/ BENEFICIARY NO. 3

Nama Penuh <i>Full Name</i>			
No. K.P. /No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

4) BENEFISIARI NO. 4/ BENEFICIARY NO. 4

Nama Penuh <i>Full Name</i>			
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

5) BENEFISIARI NO. 5/ BENEFICIARY NO. 5

Nama Penuh <i>Full Name</i>			
No. K.P. / No. Pasport <i>NRIC No. / Passport No.</i>		Hubungan <i>Relationship</i>	
Alamat <i>Address</i>			
No. untuk dihubungi <i>Contact No.</i>		Alamat Emel <i>Email Address</i>	

SEKSYEN F: MAKLUMAT HARTA AMANAH
SECTION F: PARTICULARS OF TRUST ASSET

@@

Sila buat salinan sekiranya ruang tidak mencukupi
Please make additional copies of this page where it is not sufficient

1) SENARAI POLISI/LIST OF POLICIES

Bil No	No. Polisi/Sijil Policy No./Certificate	Nama Syarikat Name of Company	Nilai Value

SEKSYEN G: TEMPOH AMANAH
SECTION G: TRUST PERIOD

Amanah akan berakhir apabila:
The Trust will end when:

- 1) Tempoh selama tahun tetapi tertakluk kepada kebenaran as-Salihin
Fixed period years but subject to as-Salihin's approval @
- 2) Apabila berlaku keadaan berikut:
Upon occurrence of certain events:
- Dana Amanah dibahagikan sepenuhnya kepada benefisiari
Full distribution of the Trust Fund to beneficiaries @
- Dana Amanah telah habis digunakan
Exhaustion of the Trust Fund @
- Dana Amanah berbaki RM10,000 atau kurang
Trust Fund is RM10,000 or less @
- 3) Lain-lain (sila bagi keterangan)
Others (provide details)

1@ bagi setiap arahan
1@ for each instruction

SEKSYEN H: KUASA PEMEGANG AMANAH UNTUK MELABURKAN HARTA AMANAH
SECTION H: POWER OF TRUSTEE TO INVEST TRUST ASSET

Pilih salah SATU/Choose either ONE:

Pemegang Amanah bebas mengikut budi bicara mutlak melaburkan Harta Amanah di dalam pelaburan berisiko rendah serta melantik Pengurus Dana
Trustee may use its absolute discretion invest the Trust Asset in low risk investment and to appoint fund manager @

Pemegang Amanah melaburkan Harta Amanah mengikut nasihat/arahan bertulis Pelindung
Trustee to invest the Trust Asset upon consultation/ written instruction of Protector @

Lain-lain arahan:
Other Instructions:

	1@ bagi setiap arahan 1@ for each instruction
--	--

SEKSYEN I: PENGAGIHAN DAN PEMBAHAGIAN SEMASA HAYAT SETLOR
SECTION I: ALLOCATION AND DISTRIBUTION DURING LIFETIME OF THE SETTLOR

1) Bahagian Harta Amanah yang digunakan untuk membayar hutang piutang (PILIHAN)
Portion of Trust Asset to be used to pay debts (OPTIONAL)

No.	Hutang Tertunggak (Senarai Hutang) <i>Outstanding debts (List of Debts)</i>	Tandakan (/) yang berkenaan <i>Tick (/) whichever is relevant</i>
1.	Pinjaman perumahan yang didaftarkan di atas nama setlor <i>Housing loan registered under settlor's name</i>	
2.	Pinjaman peribadi/kad kredit yang didaftarkan di atas nama setlor <i>Personal loan/credit card registered under settlor's name</i>	
3.	Lain-lain <i>Others:</i>	

2) Hak dan Cara Pengagihan Harta Amanah kepada Benefisiari
Entitlement and Manner of Distribution of Trust Asset to Beneficiaries:

a) Sekiranya Setlor waras dan mampu menguruskan akaun tanpa bantuan pihak ketiga:
If settlor is sound mind and able to operate account without third party assistance:

No.	Senarai Pembahagian: <i>List of Distribution:</i>	Tandakan (/) yang berkenaan <i>Tick (/) whichever is relevant</i>
1.	Dana Amanah diserahkan kepada Setlor sepenuhnya <i>Full distribution of the Trust Fund to the Settlor</i>	
2.	Pemegang Amanah membayar kos perubatan dan saraan diri Setlor berdasarkan keperluan <i>Trustee to pay medical expenses and maintenance of the Settlor on the need basis</i>	
3.	Lain-lain: <i>Others:</i>	

- b) Sekiranya Setlor tidak waras dan tidak mampu menguruskan akaun tanpa bantuan pihak ketiga:**
If settlor is unsound mind and unable to operate account without third party assistance:

No.	Senarai Pembahagian: <i>List of Distribution:</i>	Tandakan (/) yang berkenaan <i>Tick (/) whichever is relevant</i>
1.	Pemegang Amanah membayar kos perubatan dan saraan diri Setlor berdasarkan keperluan <i>Trustee to pay medical expenses and maintenance of the Settlor on the need basis</i>	
2.	Pemegang Amanah membayar kos perubatan, saraan diri dan Pendidikan benefisiari berdasarkan keperluan <i>Trustee to pay medical expenses, maintenance and education of the beneficiaries on the need basis</i>	
3.	Pemegang Amanah membayar segala kos pengubahsuaian untuk memenuhi keperluan Setlor <i>Trustee to pay renovation cost to accommodate the Settlor's condition.</i>	
4.	Lain-lain: <i>Others:</i>	

SEKSYEN J: PENGAGIHAN DAN PEMBAHAGIAN SELEPAS KEMATIAN SETLOR
SECTION J: ALLOCATION AND DISTRIBUTION AFTER THE DEATH OF THE SETTLOR

- 1) Bahagian Harta Amanah yang digunakan untuk membayar hutang piutang (PILIHAN)**
Portion of Trust Asset to be used to pay debts (OPTIONAL)

No.	Senarai pembayaran hutang dan perbelanjaan berkaitan <i>List of debts and relevant expenses</i>	Tandakan (/) yang berkenaan <i>Tick (/) whichever is relevant</i>
1.	Kos permohonan Probet di Mahkamah Tinggi <i>Cost for Grant of Probate application at the High Court</i>	
2.	Yuran Pendahuluan pentadbiran dan perbelanjaan harta pusaka sekiranya as-Salihin dilantik sebagai wasi di dalam wasiat (min. RM5,000) <i>as-Salihin initial estate administration fee and expenses in the event as-Salihin is appointed as an executor in wasiat (min. RM5,000)</i>	
3.	Membiayai kos dan perbelanjaan pentadbiran pusaka termasuk yuran guaman, Geran Probate, Sijil Faraid, kos pindahmilik dan duti setem <i>To pay for estate administration cost and expenses including legal fees, Grant of Probate, Sijil Faraid, transfer fee and stamp duty)</i>	
4.	Pinjaman perumahan yang didaftarkan di atas nama setlor <i>Housing loan registered under settlor's name</i>	
5.	Pinjaman peribadi/kad kredit yang didaftarkan di atas nama setlor <i>Personal loan/credit card registered under settlor's name</i>	
6.	Kos pengebumian <i>Funeral expenses</i>	
7.	Lain-lain: <i>Others:</i>	

2) Hak dan Cara Pengagihan Harta Amanah kepada Benefisiari
Entitlement and Manner of Distribution of Trust Asset to Beneficiaries:

No.	Senarai Pembahagian: <i>List of Distribution:</i>	Tandakan (/) yang berkenaan <i>Tick (/) whichever is relevant</i>
1.	Pemegang Amanah membayar kos perubatan, saraan diri dan pendidikan benefisiari berdasarkan keperluan <i>Trustee to pay medical expenses, maintenance and education of the beneficiaries on the need basis</i>	
2.	Pemegang Amanah memperuntukkan sedekah kepada mana-mana badan kebajikan <i>Trustee to allocate for charity to any charitable organisation</i>	
3.	Pemegang Amanah membayar pendahuluan pembelian rumah pertama bagi setiap benefisiari <i>Trustee to pay deposit payment for first house for each beneficiary</i>	
4.	Pemegang Amanah memperuntukkan perbelanjaan untuk tujuan musim perayaan <i>Trustee to allocate expenses for festive season</i>	
5.	Pemegang Amanah memperuntukkan kos pembayaran gaji pekerja Settlor <i>Trustee to allocate salary payment for Settlor's employee</i>	
6.	Lain-lain: <i>Others:</i>	

SEKSYEN K: PENGAGIHAN SETELAH TAMAT TEMPOH AMANAH

SECTION K: DISTRIBUTION AT THE END OF TRUST PERIOD

Baki Harta Amanah akan dibahagikan kepada (pilih salah SATU):
Balance of the Trust Asset to be distributed to (choose either ONE):

Benefisiari-benefisiari yang masih hidup menerima BAKI daripada bahagian mereka
Surviving Beneficiaries receive their REMAINING entitlement @

Benefisiari-benefisiari yang masih hidup menerima BAKI HARTA AMANAH secara sama rata
Surviving Beneficiaries receive the REMAINDER OF THE TRUST ASSET in equal shares @

Lain-lain arahan:
Other Instructions:

1@ bagi setiap arahan
1@ for each instruction

MAKLUMAT/SALINAN DOKUMEN YANG DIPERLUKAN
INFORMATION/COPIES OF DOCUMENTS NEEDED

AMANAH INSURANS/TAKAFUL (INSURANCE/TAKAFUL TRUST)

- | | |
|---|--|
| <ul style="list-style-type: none"> • Borang Arahan Amanah Takaful/Insurans • Salinan Kad Pengenalan Pemohon (dilihat dan disahkan) • Salinan Kad Pengenalan Benefisiari, Pelindung & Penjaga (dilihat dan disahkan) • Salinan Bukti Pendapatan/Sumber Harta Amanah (seperti Slip Gaji/Cukai pendapatan/Borang EA) • Salinan bil utility/penyata akaun bank/dokumen insurans (sekiranya alamat berbeza dengan Kad Pengenalan) • Borang Serah Hakmilik Mutlak yang telah ditandatangani oleh pemohon • Polisi Takaful/Insurans Asal • Yuran pembentukan amanah sebanyak min RM1000 (tidak dikembalikan) dan yuran duti setem • RM50 Yuran Pemprosesan Serah Hakmilik Mutlak dan RM10 yuran duti setem bagi setiap polisi | <ul style="list-style-type: none"> • Takaful/Insurance Trust Instruction Form • Copy of Applicant's IC (sighted and verified) • Copy of Beneficiary(s) IC, Protector & Guardian (sighted and verified) • Proof of Source of Income/Source of Fund (Such as Payslip/Income Tax Return/EA Form) • Copy of utility bill/bank statement/insurance documents (if address differ from IC) • Absolute Assignment Form duly executed by applicant • Original Takaful/Insurance Policy • Trust Set Up Fee is min RM1000 (non-refundable) and stamp duty fee • RM50 for Absolute Assignment processing fee and RM10 stamp duty fee for each policy. |
|---|--|

YURAN PEMBENTUKAN AMANAH
TRUST SET UP FEE

NO.	NO. OF CLAUSES	RECOMMENDED RETAIL PRICE	NO.	NO. OF CLAUSES	RECOMMENDED RETAIL PRICE
1	Up to 20	RM1,400	20	75 – 77	RM7,200
2	21 – 23	RM1,800	21	78 – 80	RM7,500
3	24 – 26	RM2,100	22	81 – 83	RM7,800
4	27 – 29	RM2,400	23	84 – 86	RM8,100
5	30 – 32	RM2,700	24	87 – 89	RM8,400
6	33 – 35	RM3,000	25	90 – 92	RM8,700
7	36 – 38	RM3,300	26	93 – 95	RM9,000
8	39 – 41	RM3,600	27	96 – 98	RM9,300
9	42 – 44	RM3,900	28	99 – 101	RM9,600
10	45 – 47	RM4,200	29	102 – 104	RM9,900
11	48 – 50	RM4,500	30	105 – 107	RM10,200
12	51 – 53	RM4,800	31	108 – 110	RM10,500
13	54 – 56	RM5,100	32	111 – 113	RM10,800
14	57 – 59	RM5,400	33	114 – 116	RM11,100
15	60 – 62	RM5,700	34	117 – 119	RM11,400
16	63 – 65	RM6,000	35	120 – 122	RM11,700
17	66 – 68	RM6,300	36	123 – 125	RM12,000
18	69 – 71	RM6,600	37	126 and above	RM12,300
19	72 – 74	RM6,900			

- Setiap penambahan klausa akan dicaj sebanyak RM300 bagi setiap 3 klausa dan boleh dirunding
Any additional clause is chargeable RM300 per 3 clauses and negotiable

LAIN-LAIN KOS/ KOS PIHAK KETIGA
OTHER COST/ 3RD PARTY COST

1. RM50 untuk duti setem dan perbelanjaan (Surat Ikatan Amanah)
RM50 for stamp duty and disbursement (Trust Deed)
2. Apabila polisi takaful/insurans perlu diserahkan kepada as-Salihin Trustee Berhad, bayaran tambahan untuk setem duti serta kos perbelanjaan dikenakan bagi setiap polisi
Where an insurance/takaful policy (ies) is to be assigned to as-Salihin Trustee Berhad, an additional fee per policy shall be payable for disbursement for the assignment and stamp duty fee
3. Surat Ikatan Amanah Tambahan (terpakai jika ada pertambahan polisi atau Harta Amanah tertakluk kepada syarat-syarat adalah sama dengan Surat Ikatan Amanah Induk) - RM300 termasuk setem duti dan perbelanjaan
Supplementary Trust Deed (Applicable for additional policy(s) or Trust Asset provided that the Terms and Conditions are same with the existing Trust Deed) – RM300 including stamp duty fee and disbursement
4. Pembatalan/Penamatan Surat Ikatan – RM300 (terpakai bagi Amanah yang boleh dibatalkan sahaja)
Revocation/Termination Deed – RM300 (only applicable for revocable Trust).

YURAN PENTADBIRAN AMANAH
TRUST ADMINISTRATION FEE

A) HARTA ALIH / MOVABLE ASSETS	
NILAI KASAR HARTA <i>GROSS ASSET VALUE</i>	KADAR YURAN YANG DIKENAKAN <i>CHARGEABLE RATE OF FEES</i>
RM 1 juta yang pertama <i>The first RM1 million</i>	0.75% setahun (minimum RM2,000) <i>0.75% p.a (with min of RM2,000)</i>
Melebihi RM 1 juta pertama <i>Value in excess of RM1 million</i>	0.5% setahun <i>0.5% p.a</i>
Melebihi RM 10 juta <i>Value in excess of RM10 million</i>	0.25% setahun <i>0.25% p.a</i>
Pembatalan Amanah/ Pertukaran Pemegang Amanah <i>Trust revocation / Trustee replacement</i>	1% <i>1%</i>
B) PEMBAYARAN DARIPADA SYARIKAT INSURANS/TAKAFUL KEPADA SETLOR (RM100 SETIAP PEMBAYARAN & PERBELANJAAN) <i>PAYOUT FROM THE INSURANCE/TAKAFUL COMPANY TO SETTLOR (RM100 PER PAYMENT & DISBURSEMENT)</i>	
Hanya terpakai bagi bayaran untuk/Only applicable to payout for:	
<ul style="list-style-type: none"> • Tuntutan perubatan dan hospital oleh Setlor dengan syarat tuntutan tersebut dilindungi oleh terma-terma dan syarat-syarat di dalam polisi takaful/insurans/ <i>Medical and hospitalization claims of the Settlor provided it is covered by the terms and conditions of the takaful/insurance policy.</i> • Bonus atau pulangan pelaburan yang dinyatakan di dalam terma dan syarat-syarat Amanah/ <i>Bonuses or investment returns which are specified in the terms and conditions of the Trust.</i> • Pengeluaran nilai tunai atau nilai serahan atau nilai penebusan daripada polisi takaful/insuran semasa hayat setlor untuk manfaat beliau sahaja dengan syarat tiada arahan bertulis daripada Pemegang Amanah untuk menambakkannya ke dalam harta amanah/ <i>The withdrawal of the cash value or surrender value or redemption value of the takaful/insurance policy during the lifetime of the Settlor for his benefit only provided there are no written instructions for accumulation of the funds by the Trustee.</i> 	