Appendix I

Types of vehicle : Modenas Kriss II
Engine capacity : 110 cc
Seating capacity : 2
Year made : 2001
Type of coverage : Comprehensive, All Riders

Kurnia

Year	Market Price/Sum Insured	Gross Premium	NCB/NCD (%)	Total Premium
1st	4500	264.38	0	264.38
2nd	4000	251.25	15	213.56
3rd	3500	238.13	20	190.50
4th	3000	225.00	25	168.75
5th	2500	211.88	25	157.90
6th	2500	211.88	25	157.90
7th	2000	198.75	25	149.06
8th	2000	198.75	25	149.06
9th	1800	193.50	25	145.12
10th	1500	185.63	25	129.21

STMB

Year	Market Price/Sum Insured	Gross Contribution	NCB/NCD (%)	Total Contribution	Mudharabah profit (%)	Real Total Contribution
1st	4500	387.10	0	387.10	35	290.33
2nd	4000	369.60	15	314.16	35	204.20
3rd	3500	352.10	20	281.68	35	183.09
4th	3000	334.60	25	250.95	35	163.12
5th	2500	317.10	25	237.83	35	154.59
6th	2500	317.10	25	237.83	35	154.59
7th	2000	299.60	25	224.70	35	146.06
8th	2000	299.60	25	224.70	35	146.06
9th	1800	292.60	25	219.45	35	142.64
10th	1500	282.10	25	211.58	35	137.52

Types of vehicle : Yamaha TZM
Engine capacity : 150 cc
Seating capacity : 2
Year made : 2001
Type of coverage : Comprehensive, All Riders

Kurnia

Year	Market Price/Sum Insured	Gross Premium	NCB/NCD (%)	Total Premium
1st	9000	408.45	0	408.45
2nd	8500	395.33	15	336.03
3rd	8000	382.20	20	305.76
4th	7500	369.08	25	276.81
5th	7000	355.95	25	266.92
6th	6500	342.83	25	257.12
7th	6000	329.70	25	247.28
8th	5000	303.45	25	227.59
9th	4000	277.20	25	207.90
10th	3000	250.95	25	188.21

STMB

Year	Market Price/Sum Insured	Gross Contribution	NCB/NCD (%)	Total Contribution	Mudharabah profit (%)	Real Total Contribution
1st	9000	544.60	0	544.60	35	354.00
2nd	8500	527.10	15	448.04	35	291.23
3rd	8000	509.60	20	407.68	35	265.00
4th	7500	492.10	25	369.08	35	239.90
5th	7000	474.60	25	355.95	35	231.37
6th	6500	457.10	25	342.83	35	222.84
7th	6000	439.60	25	329.70	35	214.31
8th	5000	404.60	25	303.45	35	197.24
9th	4000	369.60	25	277.20	35	180.18
10th	3000	334.60	25	250.95	35	163.12

Types of vehicle : Perodua Kancil 850 EX
Engine capacity : 847cc
Seating capacity : 5
Year made : 2001
Type of coverage : Comprehensive, with windscreen

Kurnia

Year	Market Price / Sum Insured	Gross Premium	Loading (%)	Extra Cover	NCB/NCD (%)	Total Premium
1st	29 000	953.20		30.00	0	983.20
2nd	27 000	901.20		30.00	25	705.90
3rd	25 000	849.20		30.00	30	624.44
4th	23 000	797.20		30.00	38.33	521.63
5th	21 000	745.20		30.00	45	439.86
6th	19 000	693.20		30.00	55	341.94
7th	17 000	641.20		30.00	55	318.54
8th	15 000	589.20		30.00	55	295.14
9th	13 000	537.20		30.00	55	271.74
10th	11 000	485.20		30.00	55	248.34

STMB

Year	Market Price / Sum Insured	Gross Contribution	NCB/NCD (%)	Total Contribution	Mudharabah profit (%)	Real Total Contribution
1st	29 000	1479.80	0	1479.80	35	961.87
2nd	27 000	1414.30	20	1131.44	35	735.44
3rd	25 000	1340.47	25	1005.35	35	653.48
4th	23 000	1272.72	35	827.27	35	537.73
5th	21 000	1208.71	45	664.79	35	432.11
6th	19 000	1150.91	55	517.01	35	336.64
7th	17 000	1072.91	55	462.81	35	313.83
8th	15 000	994.91	55	447.71	35	291.01
9th	13 000	916.91	55	412.61	35	268.20
10th	11 000	838.89	55	377.51	35	245.38

Types of vehicle : Proton Wira, 1.3GL, Sedan
Engine capacity : 1298 cc
Seating capacity : 5
Yaer made : 2001
Type of coverage : Comprehensive, with windscreen

Kurnia

Year	Market Price / Sum Insured	Gross Premium	Loading (%)	Extra Cover	NCB/NCD (%)	Total Premium
1st	42 000	1291.20		35.00	0	1326.20
2nd	40 000	1239.20		35.00	25	964.40
3rd	36 000	1135.20		35.00	30	829.64
4th	34 000	1083.20		35.00	38.33	693.00
5th	31 000	1005.20		35.00	45	587.86
6th	28 000	927.20		35.00	55	452.24
7th	25 000	849.20		35.00	55	417.14
8th	23 000	797.20		35.00	55	393.74
9th	20 000	719.20		35.00	55	358.64
10th	18 000	667.20		35.00	55	335.24

STMB

Year	Market Price / Sum Insured	Gross Contribution	NCB/NCD (%)	Total Contribution	Mudharabah profit (%)	Real Total Contribution
1st	42 000	1986.80	0	1986.80	35	1291.42
2nd	40 000	1921.30	20	1537.40	35	999.08
3rd	36 000	1769.47	25	1327.10	35	862.62
4th	34 000	1701.72	35	1106.12	35	718.98
5th	31 000	1598.71	45	879.29	35	571.54
6th	28 000	1501.91	55	675.86	35	439.31
7th	25 000	1384.91	55	623.21	35	405.09
8th	23 000	1306.91	55	588.11	35	382.27
9th	20 000	1189.91	55	535.46	35	348.05
10th	18 000	1111.91	55	500.36	35	325.34

Types of vehicle : Proton Waja, 1.6(A)
Engine capacity : 1600 cc
Seating capacity : 5
Year made : 2001
Type of coverage : Comprehensive, with windscreen

Kurnia

Year	Market Price / Sum Insured	Gross Premium	Loading (%)	Extra Cover	NCB/NCD (%)	Total Premium
1st	62 000	1837.50		40.00	0	1877.58
2nd	60 000	1785.50		40.00	25	1379.12
3rd	58 000	1733.50		40.00	30	1253.45
4th	55 000	1655.50		40.00	38.33	1060.94
5th	52 000	1577.50		40.00	45	907.62
6th	48 000	1473.50		40.00	55	703.07
7th	44 000	1369.50		40.00	55	654.27
8th	40 000	1265.50		40.00	55	609.47
9th	35 000	11135.50		40.00	55	550.97
10th	30 000	1005.50		40.00	55	492.47

STMB

Year	Market Price / Sum Insured	Gross Contribution	NCB/NCD (%)	Net Contribution	Mudharabah profit (%)	Real Total Contribution
1st	62 000	2806.25	0	2806.25	35	1824.06
2nd	60 000	2740.75	20	2192.60	35	1425.19
3rd	58 000	2692.20	25	2019.00	35	1312.35
4th	55 000	2560.17	35	1664.11	35	1081.67
5th	52 000	2457.09	45	1351.40	35	878.41
6th	48 000	2321.36	55	1044.61	35	679.00
7th	44 000	2165.36	55	974.41	35	633.37
8th	40 000	2009.36	55	904.21	35	587.74
9th	35 000	1814.36	55	816.46	35	530.70
10th	30 000	1619.36	55	728.71	35	473.66

Types of vehicle : Nissan Serena, SGL
Engine capacity : 2000cc
Seating capacity : 7
Year made : 2001
Type of coverage : Comprehensive, with windscreen

Kurnia

Year	Market Price / Sum Insured	Gross Premium	Loading (%)	Extra Cover	NCB/NCD (%)	Total Premium
1st	100 000	2851.90		50.00	0	2901.90
2nd	95 000	2721.90		50.00	25	2091.42
3rd	90 000	2591.90		50.00	30	1864.33
4th	85 000	2461.90		50.00	38.33	1568.25
5th	80 000	2331.90		50.00	45	1232.54
6th	75 000	2201.90		50.00	55	1040.85
7th	70 000	2071.90		50.00	55	982.35
8th	65 000	1941.90		50.00	55	923.85
9th	60 000	1811.90		50.00	55	865.35
10th	55 000	1681.90		50.00	55	806.85

STMB

Year	Market Price / Sum Insured	Gross Contribution	NCB/NCD (%)	Net Contribution	Mudharabah profit (%)	Real Total Contribution
1st	100 000	5431.80	0	5431.80	35	3530.67
2nd	95 000	5203.05	20	4162.44	35	2705.59
3rd	90 000	4961.80	25	3721.35	35	2418.88
4th	85 000	4729.69	35	3074.30	35	1998.30
5th	80 000	4503.16	45	2476.74	35	1609.88
6th	75 000	4285.98	55	1928.69	35	1253.65
7th	70 000	4038.47	55	1817.31	35	1181.25
8th	65 000	3790.98	55	1705.94	35	1108.86
9th	60 000	3543.47	55	1594.56	35	1036.46
10th	55 000	3295.98	55	1483.19	35	964.07

15 YEARS MORTGAGE REDUCING TERM ASSURANCE

SINGLE PREMIUM RATES PER 1,000 SUM ASSURED

M/F AGE	INTEREST RATES (%)							
	4	6	9	10	11	12	13	15
20	16.86	17.06	17.35	17.44	17.53	17.61	17.70	17.85
21	17.09	17.30	17.59	17.69	17.77	17.86	17.94	18.10
22	17.36	17.57	17.87	17.97	18.06	18.15	18.23	18.39
23	17.67	17.89	18.19	18.29	18.38	18.47	18.56	18.72
24	18.02	18.25	18.55	18.66	18.75	18.85	18.94	19.11
25	18.42	18.65	18.97	19.08	19.18	19.27	19.36	19.54
26	18.88	19.11	19.45	19.57	19.67	19.77	19.87	20.05
27	19.40	19.65	20.01	20.12	20.23	20.34	20.45	20.64
28	19.99	20.26	20.64	20.76	20.88	20.99	21.10	21.32
29	20.69	20.98	21.39	21.52	21.64	21.77	21.89	22.11
30	21.49	21.80	22.25	22.39	22.53	22.66	22.79	23.05
31	22.41	22.75	23.24	23.40	23.54	23.70	23.84	24.11
32	23.42	23.80	24.34	24.52	24.68	24.84	25.00	25.31
33	24.57	24.99	25.59	25.79	25.97	26.15	26.33	26.67
34	25.89	26.36	27.04	27.25	27.46	27.67	27.87	28.25
35	27.42	27.94	28.70	28.95	29.18	29.41	29.63	30.06
36	29.13	29.73	30.57	30.85	31.11	31.37	31.62	32.10
37	31.07	31.73	32.69	33.00	33.28	33.57	33.85	34.39
38	33.21	33.96	35.02	35.37	35.68	36.00	36.33	36.92
39	35.57	36.40	37.58	37.97	38.33	38.68	39.04	39.70
40	38.18	39.11	40.42	40.85	41.25	41.64	42.04	42.78
41	41.04	42.06	43.52	43.99	44.43	44.87	45.30	46.12
42	44.14	45.27	46.87	47.39	47.88	48.36	48.84	49.74
43	47.48	48.72	50.49	51.06	51.60	52.13	52.65	53.64
44	51.06	52.42	54.35	54.98	55.56	56.15	56.73	57.80
45	54.84	56.32	58.44	59.13	59.77	60.41	61.04	62.22
46	60.03	61.66	63.98	64.73	65.43	66.13	66.81	68.10
47	65.46	67.24	69.77	70.59	71.36	72.12	72.87	74.27
48	71.14	73.09	75.85	76.74	77.57	78.41	79.23	80.77
49	77.11	79.24	82.25	83.23	84.14	85.05	85.94	87.62
50	83.44	85.76	89.05	90.12	91.10	92.10	93.07	94.89

20 YEARS MORTGAGE REDUCING TERM ASSURANCE

SINGLE PREMIUM RATES PER 1,000 SUM ASSURED

M/F AGE	INTEREST RATES (%)							
	4.	6	9	10	11	12	13	15
20	21.51	21.83	22.29	22.42	22.55	22.68	22.80	23.02
21	21.91	22.24	22.70	22.85	22.99	23.12	23.24	23.46
22	22.35	22.70	23.19	23.33	23.47	23.61	23.74	23.97
23	22.85	23.21	23.71	23.87	24.02	24.16	24.30	24.55
24	23.42	23.80	24.33	24.50	24.65	24.80	24.95	25.22
25	24.07	24.47	25.04	25.21	25.38	25.54	25.70	25.99
26	24.79	25.23	25.84	26.02	26.21	26.38	26.55	26.86
27	25.63	26.10	26.77	26.97	27.17	27.36	27.55	27.89
28	26.58	27.10	27.82	28.05	28.27	28.48	28.68	29.06
29	27.68	28.24	29.05	29.29	29.53	29.77	29.98	30.41
30	28.93	29.56	30.44	30.72	30.98	31.24	31.49	31.96
31	30.32	31.02	32.00	32.31	32.61	32.89	33.17	33.69
32	31.87	32.65	33.74	34.08	34.42	34.73	35.04	35.62
33	33.59	34.45	35.67	36.05	36.42	36.78	37.12	37.76
34	35.54	36.49	37.85	38.27	38.68	39.08	39.46	40.18
35	37.72	38.79	40.29	40.76	41.22	41.65	42.08	42.88
36	40.14	41.33	43.00	43.52	44.02	44.51	44.98	45.86
37	42.82	44.13	45.99	46.56	47.12	47.65	48.18	49.14
38	45.75	47.21	49.25	49.89	50.51	51.10	51.67	52.74
39	48.97	50.57	52.83	53.53	54.21	54.86	55.49	56.67
40	52.49	54.25	56.73	57.51	58.25	58.96	59.66	60.95
41	56.31	58.25	60.97	61.82	62.63	63.41	64.18	65.59
42	60.45	62.57	65.55	66.48	67.38	68.23	69.07	70.62
43	64.89	67.22	70.48	71.50	72.47	73.41	74.32	76.01
44	69.65	72.19	75.76	76.87	77.93	78.96	79.95	81.79
45	74.71	77.48	81.37	82.58	83.74	84.85	85.93	87.94

PREMIUM RATES: EPF TAKAFUL ANNUITY SCHEME (for one unit worth RM 1,200 per year with an estimated bonus of 2% per year)

Age	Male (RM)	Female (RM)
PRODUCT A		
16	1,855	1,968
17	1,964	2,084
18	2,079	2,208
19	2,202	2,340
20	2,330	2,481
21	2,466	2,630
22	2,608	2,788
23	2,758	2,955
24	2,918	3,131
25	3,089	3,316
26	3,270	3,512
27	3,463	3,721
28	3,669	3,944
29	3,888	4,181
30	4,122	4,434
31	4,370	4,702
32	4,635	4,989
33	4,917	5,294
34	5,218	5,619
35	5,537	5,965
36	5,878	6,333
37	6,241	6,725
38	6,627	7,143
39	7,039	7,588
40	7,477	8,062
41	7,943	8,567
42	8,438	9,104
43	8,963	9,677
44	9,519	10,286
45	10,108	10,934
46	10,732	11,621
47	11,393	12,350
48	12,093	13,123
49	12,833	13,942
50	13,617	14,812
51	14,447	15,734
52	15,326	16,711
53	16,255	17,747
54	17,239	18,845
PRODUCT B		
55	18,280	20,010
56	17,989	19,734
57	17,690	19,451
58	17,391	19,160
59	17,100	18,861
60	16,802	18,555
61	16,503	18,249
62	16,212	17,943
63	15,914	17,629
64	15,623	17,307
65	15,332	16,986
66	15,041	16,664
67	14,758	16,343
68	14,474	16,021
69	14,191	15,692
70	13,916	15,370

TABLE 1: Mortality Table

Age	Number living	Number dying	Mortality rate per 1,000	Expectations of life (years)
0	10,000,000	70,800	7.08	68.30
1	9,929,200	17,475	1.76	67.78
2	9,911,725	15,066	1.52	66.90
3	9,896,669	14,449	1.46	66.00
4	9,882,210	13,835	1.40	65.10
5	9,868,375	13,322	1.35	64.19
6	9,855,053	12,812	1.30	63.27
7	9,842,241	12,401	1.26	62.35
8	9,829,840	12,091	1.23	61.43
9	9,817,749	11,879	1.21	60.51
10	9,805,870	11,865	1.21	59.58
11	9,794,005	12,047	1.23	58.65
12	9,781,958	12,325	1.26	57.72
13	9,769,633	12,896	1.32	56.80
14	9,756,737	13,562	1.39	55.87
15	9,743,175	14,225	1.46	54.95
16	9,728,950	14,983	1.54	54.03
17	9,713,957	15,737	1.62	53.11
18	9,698,230	16,390	1.69	52.19
19	9,681,840	16,846	1.74	51.28
20	9,664,994	17,300	1.79	50.37
21	9,647,694	17,655	1.83	49.46
22	9,630,039	17,912	1.86	48.55
23	9,612,127	18,167	1.89	47.64
24	9,593,960	18,324	1.91	46.73
25	9,575,636	18,481	1.93	45.82
26	9,557,155	18,732	1.96	44.90
27	9,538,423	18,981	1.99	43.99
28	9,519,442	19,324	2.03	43.08
29	9,500,118	19,760	2.08	42.16
30	9,480,358	20,193	2.13	41.25
31	9,460,165	20,718	2.19	40.34
32	9,439,447	21,239	2.25	39.43
33	9,418,208	21,850	2.32	38.51
34	9,396,358	22,551	2.40	37.60
35	9,373,807	23,528	2.51	36.69
36	9,350,279	24,685	2.64	35.78
37	9,325,594	26,112	2.80	34.88
38	9,299,482	27,991	3.01	33.97
39	9,271,491	30,132	3.25	33.07
40	9,241,359	32,622	3.53	32.18
41	9,208,737	35,362	3.84	31.29
42	9,173,375	38,253	4.17	30.41
43	9,135,122	41,382	4.53	29.54
44	9,093,740	44,741	4.92	28.67
45	9,048,999	48,412	5.35	27.81
46	9,000,587	52,473	5.83	26.95
47	8,948,114	56,910	6.36	26.11
48	8,891,204	61,794	6.95	25.27
49	8,829,410	67,104	7.60	24.45
50	8,762,306	72,902	8.32	23.63

Table 1 cont.:

Age	Number living	[illegible]mber [illegible]ying	Mortalit[illegible] rate per 1,0[illegible]	Expectations of life (years)
51.	8,689,404	[illegible],160	9.1[illegible]	22.82
52.	8,610,244	[illegible],758	9.9[illegible]	22.03
53.	8,524,486	[illegible],832	10.89	21.25
54.	8,431,654	[illegible],337	11.9[illegible]	20.47
55.	8,331,317	[illegible],307	13.0[illegible]	19.71
56.	8,223,010	1[illegible],849	14.21	18.97
57.	8,106,161	1[illegible]5,970	15.54	18.23
58.	7,980,191	1[illegible]5,663	17.00	17.51
59.	7,884,528	1[illegible]5,830	18.59	16.81
60.	7,698,698	1[illegible]6,592	20.34	16.12
61.	7,542,106	1[illegible],736	22.24	15.44
62.	7,374,370	1[illegible],271	24.31	14.78
63.	7,195,099	1[illegible],174	26.57	14.14
64.	7,003,925	2[illegible],394	29.04	13.51
65.	6,800,531	2[illegible],917	31.75	12.80
66.	6,584,614	2[illegible],749	34.74	12.31
67.	6,355,865	2[illegible],777	38.04	11.73
68.	6,114,088	2[illegible]835	41.68	11.17
69.	5,859,253	2[illegible]241	45.61	10.64
70.	5,592,012	27[illegible]26	49.79	10.12
71.	5,313,586	2[illegible],731	54.15	9.63
72.	5,025,855	2[illegible],766	58.65	9.15
73.	4,731,089	29[illegible],289	63.26	8.69
74.	4,431,800	30[illegible],894	68.12	8.24
75.	4,129,906	30[illegible],011	73.37	7.81
76.	3,826,895	30[illegible],014	79.18	7.39
77.	3,523,881	301,997	85.70	6.98
78.	3,221,884	29[illegible],829	93.06	6.59
79.	2,922,055	29[illegible],683	101.19	6.21
80.	2,626,372	28[illegible],348	109.98	5.85
81.	2,337,524	27[illegible],983	119.35	5.51
82.	2,058,541	26[illegible]02	129.17	5.19
83.	1,792,639	249,358	139.38	4.89
84.	1,542,781	231,433	150.01	4.60
85.	1,311,348	211,311	161.14	4.32
86.	1,100,037	190,108	172.82	4.06
87.	909,929	168,455	185.13	3.80
88.	741,474	146,997	198.25	3.55
89.	594,477	126,303	212.46	3.31
90.	468,174	106,809	228.14	3.06
91.	361,365	88,813	245.77	2.82
92.	272,552	72,480	265.93	2.58
93.	200,072	57,881	289.30	2.33
94.	142,191	45,026	316.66	2.07
95.	97,165	34,128	351.24	1.80
96.	63,037	25,250	400.56	1.51
97.	37,787	18,456	488.42	1.18
98.	19,331	12,916	668.15	.83
99.	6,415	6,415	1,000.00	.50

TABLE 2: The Present Value of One Dollar Discounted at 3 Percent

End of year		End of year	
1	0.970874	51	0.221463
2	0.942596	52	0.215013
3	0.915142	53	0.208750
4	0.888487	54	0.202670
5	0.862609	55	0.196767
6	0.837484	56	0.191036
7	0.813092	57	0.185472
8	0.789409	58	0.180070
9	0.766417	59	0.174825
10	0.744094	60	0.169733
11	0.722421	61	0.164789
12	0.701380	62	0.159990
13	0.680951	63	0.155330
14	0.661118	64	0.150806
15	0.641862	65	0.146413
16	0.623167	66	0.142149
17	0.605016	67	0.138009
18	0.587395	68	0.133989
19	0.570286	69	0.130086
20	0.553676	70	0.126297
21	0.537549	71	0.122619
22	0.521893	72	0.119047
23	0.506692	73	0.115580
24	0.491934	74	0.112214
25	0.477606	75	0.108945
26	0.463693	76	0.105772
27	0.450189	77	0.102691
28	0.437077	78	0.099700
29	0.424346	79	0.096796
30	0.411987	80	0.093977
31	0.399987	81	0.091240
32	0.388337	82	0.088582
33	0.377026	83	0.086002
34	0.366045	84	0.083497
35	0.355383	85	0.081065
36	0.345032	86	0.078704
37	0.334983	87	0.076412
38	0.325226	88	0.074186
39	0.315754	89	0.072026
40	0.306557	90	0.069928
41	0.297628	91	0.067891
42	0.288959	92	0.065914
43	0.280543	93	0.063994
44	0.272372	94	0.062130
45	0.264439	95	0.060320
46	0.256737	96	0.058563
47	0.249259	97	0.056858
48	0.241999	98	0.055202
49	0.234950	99	0.053594
50	0.228107	100	0.052033

Appendix V

From the month of April 1998 to December 1998

Month/Business	General Takaful Business	Family Takaful Business - Group	Family Takaful Business - Individual
Apr 1998	39.53	17.73	4.17
May 1998	40.03	18.19	4.40
Jun 1998	37.72	19.89	4.46
Jul1998	32.98	20.69	4.01
Aug 1998	32.98	21.54	3.83
Sep 1998	32.92	26.39	4.01
Oct 1998	33.31	27.71	3.26
Nov 1998	33.69	32.40	3.03
Dec 1998	34.82	31.98	3.59

previous

From the month of January 1999 to December 1999

Month/Business	General Takaful Business	Family Takaful Business - Group	Family Takaful Business - Individual
Jan 1999	34.95	33.86	3.32
Feb 1999	34.24	28.98	2.99
Mac 1999	34.46	31.70	2.91
April 1999	35.17	33.51	2.77
May 1999	36.00	33.03	2.65
Jun 1999	36.41	33.13	2.79
Julai 1999	37.02	34.28	1.95
Ogos 1999	37.44	35.26	2.50
Sept 1999	38.31	35.35	1.57
Okt 1999	40.00	35.31	1.41
Nov 1999	41.09	35.37	-
Dec 1999	41.95	35.00	-

previous

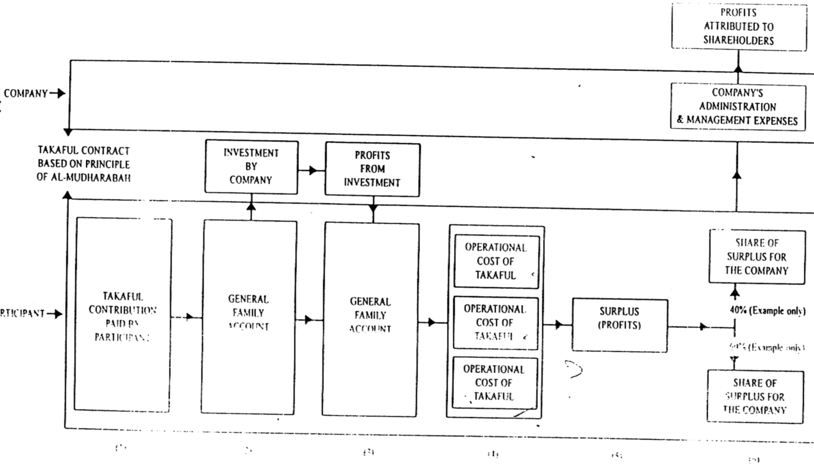
From the month of January 2000 to December 2000

Month/Business	General Takaful Business	Family Takaful Business - Group	Family Takaful Business - Individual
January 2000	42.71	34.83	3.32
February 2000	43.32	34.42	2.99
March 2000	43.73	34.71	2.16
April 2000	44.27	35.16	1.79
Mei 2000	36.19	28.20	1.57
June 2000	35.47	27.56	1.28
July2000	35.47	27.49	3.58
August 2000	35.30	27.41	2.22
September 2000	35.41	27.24	2.16
Oktober 2000	35.27	34.21	2.03
November 2000	35.79	27.03	2.03
December 2000	35.40	27.15	2.03

From the month of January 2001 to April 2001

Month /Business	General Takaful Business	Family Takaful Business - Group	Family Takaful Business - Individual
January 2001	35.81	27.61	1.82
February 2001	35.38	27.82	1.86
March 2001	35.80	27.92	2.58
April 2001	35.21	27.50	2.47
Mei 2001	35.53	27.38	2.89
June 2001	35.86	27.54	2.96
July 2001	35.11	27.23	2.76
August 2001	35.02	27.82	2.78

Appendix VI



COMPANY
PARTICIPANT
TAKAFUL CONTRACT BASED ON PRINCIPLE OF AL-MUDHARABAH
TAKAFUL CONTRIBUTION PAID BY PARTICIPANT
GENERAL FAMILY ACCOUNT
INVESTMENT BY COMPANY
PROFITS FROM INVESTMENT
GENERAL FAMILY ACCOUNT
OPERATIONAL COST OF TAKAFUL
OPERATIONAL COST OF TAKAFUL
OPERATIONAL COST OF TAKAFUL
SURPLUS (PROFITS)
40% (Example only)
SHARE OF SURPLUS FOR THE COMPANY
SHARE OF SURPLUS FOR THE COMPANY
COMPANY'S ADMINISTRATION & MANAGEMENT EXPENSES
PROFITS ATTRIBUTED TO SHAREHOLDERS

Appendix VII