

FAMILY TAKAFUL FUND REVENUE ACCOUNT

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2009

	Note	GROUP	
		2009 RM'000	2008 RM'000
Gross contribution		84,714	76,097
Retakaful		(2,277)	(214)
		82,437	75,883
Benefits paid and payable:			
Surrender		(14,311)	(14,751)
Death and disability		(2,420)	(243)
Dread disease		(1,332)	-
Medical		(3,482)	(81)
Reinsurance recoveries		1,920	-
Net benefits paid and payable		(19,625)	(15,075)
Wakalah fee	28	(35,880)	(15,468)
Commission earned on retakaful		274	-
Investment income	26(g)	250	29
Other operating expenses – net	29(f)	(2,268)	(792)
Surplus before taxation before surplus from investment - linked fund		25,188	44,577
Surplus/(deficit) from investment-linked fund	36(b)	5,914	(6,412)
Surplus before taxation		31,102	38,165
Taxation	32(c)	-	-
Surplus for the financial year after taxation		31,102	38,165
Family takaful fund at beginning of financial year		76,711	38,546
Surplus for the financial year		31,102	38,165
Surplus transferred to Income Statements		(1,650)	-
Surplus attributable to participants for the financial year		29,452	38,165
Family takaful fund at end of financial year	22(b)	106,163	76,711

The accompanying notes are an integral part of these financial statements.