

MALAYSIA DAY EDITION



**NADA**

THE OFFICIAL PUBLICATION OF  
National Association of Malaysian Life Insurance  
and Family Takaful Advisor

**PRACTITIONER**

Feature Highlights

CSSB News

National Activities News

Branch Activities News

FLPC News



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# PRESIDENT'S MESSAGE



Dear Members of NAMLIFA,

I trust that this finds you well.

This being the season for our MERDEKA and MALAYSIA DAYs, I extend my heartfelt greetings and sincere warm wishes to each of you – to rejoice in the spirit as well as in the meaning of real and total independence.

I have noticed that two things happen when you live through an era of rapid and radical changes – as how we are now undergoing.

In the first place, there is an inevitable surge of creativity; and secondly... the dreamers and the innovators, the progressives and the open-minded... all come into their own. This message and this issue of E-NADA are dedicated to these people – the curious revolutionaries who think differently and act courageously. I wish to start-off by giving my thanks to our Publications Committee Chairman, Mr. Wong Fook Hong, and his support team, for their efforts and achievements.

The new norm, not only in Malaysia but also globally, requires social distancing and individual isolation wherever required. As a result, NAMLIFA's Members too have embarked on our own digital journeys. Thanks to technological advancements, we have revolutionised the way we work within our industry... from digital marketing to remote sales and virtual policy servicing. We have embraced the new norm, individually and together, effectively. And as a fraternity, we have grown stronger and more resilient.

As we move towards the next chapter, NAMLIFA itself maintains its focus on continuously improving the levels of professionalism and competency in our Members. I strongly urge each and every one to continuously upskill ourselves by taking advantage of, and capitalising on our available training and educational courses, in order to better equip ourselves for this new phase; to help us to not only survive during this period, but also to thrive with outstanding success.

I am also very pleased and proud to report that our AKARD awards this year have attracted a record number of achievers, and we are expecting to register more than 3,000 qualifiers for the Awards Night in November. Do get in touch with our Secretariat staff for further information on this.

In addition, I wish to state that your National Council is in continuous engagement with various authorities over issues that are important to us as Members of the agency force, and as inseparable stakeholders in the industry. Moving forward, I look forward to share more updates, and to celebrate more victories with all of you in the coming issues for our E-NADA publication. I wish you a safe and prosperous journey for the rest of the year.

With my warm regards,  
AM Naidu,  
President NAMLIFA.

## NATIONAL COUNCIL 2020-2022



A M NAIDU  
PRESIDENT



MAJOR LEOW  
DEPUTY PRESIDENT



LIM KIM PUI  
IMMEDIATE PAST PRESIDENT



G. SASSEEDHARAN  
1<sup>ST</sup> VICE PRESIDENT



KRISHNAN APPAND  
2<sup>ND</sup> VICE PRESIDENT



MANI RAJA  
SECRETARY GENERAL



WONG FOOK HONG  
ASST. SECRETARY GENERAL



SATHASEELAN A.S.R. KUPPUSAMY  
TREASURER GENERAL



GAN TIAN CHAL THOMAS  
ASST. TREASURER GENERAL



SK SAMY  
FIPC CHAIRMAN



ONG JOO LEE  
COUNCIL MEMBER



JOSEPH EKAMBARAM  
COUNCIL MEMBER



KAREEM BIN HUSIN  
COUNCIL MEMBER



TAN TEK LAL ALAN  
COUNCIL MEMBER



ZAINAL ABIDIN WAZID  
COUNCIL MEMBER



# SECRETARY GENERAL'S MESSAGE

Dear Members,

Welcome to a new world. A world where the digital medium rules. Thus too our E-Nada. I truly hope this edition finds you in good health and great spirit.

The administration and operation of NAMLIFA has been rather challenging. Lockdown, staff movement, and positive Covid cases amongst staff are some of the challenges we faced. I am pleased to report that we prevailed. And I do believe the worst is over.

New leadership and investment in systems are some of the changes that took place in the administration. As far as lockdown is concerned, we have moved up to a modified Phase 2. Which means, staff are primarily still operating from home. However, I assure you that, everything that needs to be done is being done.

Currently, our staff are assisting in the upcoming Annual Delegates Conference, National Akard Summit, National Takaful Congress and the Akard Top Awardees Dinner, just to name a few. The membership management, engagement with Branches, organising courses like FLPC, and continuous communication with Bank Negara Malaysia and LIAM, are ongoing as well.

Updates on events and happenings are all at our website and Facebook (FB) Page. Check them out and do follow the NAMLIFA FB page.

Busy days ahead for us at the backend. And our aim is to continue to improve our service delivery so that we can give you better experience whenever you engage NAMLIFA's services. A lot more needs to be done. And it is continuous work in progress.

I pray that all will be well with everyone. Wishing you the best for the last 4 months of 2021. See you soon. Stay safe.

MANI RAJA CHANDRAN

Secretary General NAMLIFA



# EDITOR'S MESSAGE

Greetings From The Editorial Chair.

It gives me great pleasure to pen a few words in this edition of the E Nada. First and foremost I would like to thank our President to entrust me to head this Research and Publications Section.

As time has changed, our perspective on sales approaches and soliciting too have changed. We engage virtually more often than not; so is now, our E Nada Publication Section.

This time around, we have brought to you articles that are very informative and useful.

You too will be updated on all or 12 Branches activities, Industry information and promotions that you should capitalise on as a member of Your Association.

Though on electronic mode, we do not waiver away from the objective of publishing the E Nada. We aspire to further enrich our future publications and would encourage members to contribute articles that are relevant to our profession.

Wishing you happy reading, stay safe and secure.

Signing off for now.

Wong Fook Hong

Editor, E NADA







# NATIONAL ACTIVITIES NEWS

## DECEMBER

**2/12/2020**  
Takaful Webinar



**17/12/2021**  
Virtual Meeting  
with LIAM

## JANUARY

**5/1/2021**  
Virtual Meeting  
with Branches

**20/1/2021**  
Virtual CSSB Meeting

**27/1/2021**  
Virtual Meeting with LIAM

**29-01-21**  
Meeting with In-House

## FEBRUARY

**3/2/2021**  
Virtual Takaful Meeting

**10/2/2021**  
Virtual Takaful Meeting



## NATIONAL ACTIVITIES NEWS

### MARCH

**3/3/2021**  
Virtual CSSB Meeting

**5/3/2021**  
Virtual CSSB Branch  
Director Meeting

**11/3/2021**  
Virtual Meeting with LIAM

**16/3/2021**  
APFinSA Council  
Zoom Chat

**18 & 19/03/ 2021**  
14th PLIC IGNITE  
2021 Virtual

**23/3/2021**  
APLIC - Virtual Congress

**29/3/2021**  
Virtual NAS Meeting

### APRIL

**6/4/2021**  
Takaful Meeting

**7/4/2021**  
Virtual CSSB Meeting

### MAY

**10/05/21**  
Meeting with BNM

**19/05/21**  
Virtual CSSB Meeting

**21/05/21**  
Meeting with  
In-House & Branches



# BRANCH ACTIVITIES NEWS

## CENTRAL REGION

**16 October 2020**  
Virtual English Teatalk

**6 May 2021**  
Annual General Meeting  
& Teatalk (Virtual)

**HARIS ABDULLAH**  
CHIEF ORCHESTRATOR  
@KAIZEN WEALTH ADVISORS

ENTREPRENEUR | SPEAKER  
24TH AGM - NAMLIFA Central Region

**KEEP IT SIMPLE**  
THE QUESTION IS...  
LET'S NOT COMPLICATE THINGS, I WILL SHARE HOW I DID IT.

**ABOUT HARIS**  
IT DEGREE FROM TARC, MASTERS IN BUSINESS, AUST.  
HAIL FROM SMALL TOWN IN PERAK, TAIPING IN PARTICULAR. BEING AN INSURANCE AGENT IS NOT A POPULAR CAREER CHOICE AMONG FRESH GRADUATE BACK IN 2003. WITH THE MINDSET TO CHANGE HIS DESTINY AT THE SAME TIME TO DEFFY THOSE WHO SAYS "HE WON'T MAKE IT". UNTIL THEN, HARIS NEVER LOOK BACK AND GLAD THAT HE BELIEVE IN HIMSELF.

- UNIT MANAGER
- 10+ STARCLUB QUALIFIER
- 2-MDOT
- PREMIER WEALTH PLANNER
- AKARD AWARD QUALIFIER
- INTERNATIONAL DRAGON AWARD

## JOHOR

**5, 12, 18, 25 & 26 July 2020**  
Mandarin Webinar

**1, 2, 8 & 15 August 2020**  
Mandarin Webinar

**28 October 2020**  
1st Tea Talk Seminar -  
100 participants @ Trove Hotel, JB

**5 December 2020**  
Virtual Medical Sharing Seminar  
via Zoom

**9 December 2020**  
Blood Donation @ Plaza Tasek

**6 January 2021**  
FLPC LP102 Via Zoom

**23 March 2021**  
Blood Donation @ Plaza Tasek

**7 May 2021**  
Annual General Meeting &  
Teatalk @ Trove Hotel

## KUCHING

**14 May 2021**  
Annual General Meeting (Virtual)

NAMLIFA KUCHING BRANCH  
24th Annual General Meeting 2021



My Home • My Future



## NEGERI SEMBILAN

**21 February 2021**  
Healthtalk @  
Mawar Medical Centre

**25 March 2021**  
Leadership Transformation  
Towards Digital World @  
Mawar medical Centre

NAMLIFA NEGERI SEMBILAN  
HEALTH TALK  
LIVE  
21ST FEBRUARY 2021  
SUNDAY  
2.30PM-3.30PM

Dr. Dheepa Ramesamy  
Consultant Neurologist &  
Physican  
Topic: Diabetes-Early  
Diagnosis Matters

Dr. Johanno Johari  
Consultant Orthopaedic &  
Trauma Surgeon  
Topic: Low Back Pain

## PAHANG

**13 September 2020**  
Blood Donation @  
Kuantan City Mall

**30 April 2021**  
Annual General Meeting @  
Hotel Seasons View



## MIRI

**22 November 2020**  
AKARD Award @ Meritz Hotel

**27 February 2021**  
Blood Donation Campaign  
@ KPJ Miri Specialist Hospital

**8 May 2021**  
Annual General Meeting(Virtual)





## BRANCH ACTIVITIES NEWS

### PERAK

**19 September 2020**  
Blood Donation @ Aeon Mall

**17 December 2020**  
AKARD Award @ Travelodge Ipoh

**12 May 2021**  
Annual General Meeting (Virtual)



### MELAKA

**1 May 2021**  
Annual General Meeting

### PENANG

**29 October 2020**  
Penang AKARD Day

**4 May 2021**  
Annual General Meeting (Virtual)



### KLANG

**8 January 2021**  
AKARD Award @  
Klang Executive Club

**16 May 2021**  
Annual General Meeting (Virtual)

### SABAH

**12 December 2020**  
Blood Donation @  
ITCC Penampang Mall

**5 May 2021**  
Annual General Meeting @  
Hoo Yuen Restaurant



### SIBU

**14 November 2020**  
Blood Donation

**26 December 2020**  
Tea Talk & AKARD Award @  
The Gathering Restaurant

**5 May 2021**  
Annual General Meeting (Virtual)





## **Courses and Seminar conducted by NAMLIFA**

With the intention to offer and facilitate continuous personal development and education of the agency force, NAMLIFA has offers courses and seminars conducted by the Financial and Life Practitioners Council (FLPC).

Currently, the Fellow Certified Life Practitioners (FCLP) Programs, 2-CPD hour Webinars and several other courses are conducted regularly.

### **1. Fellow Certified Life Practitioners (FCLP) Program.**

In view of the changing needs of our members who are mainly life insurance and family takaful advisors, NAMLIFA is offering an insurance and takaful based programme, Fellow Certified Life Practitioner to meet these needs.

The Fellow Certified Life Practitioner (FCLP) designation will be conferred on those who successfully complete and meet the requirements for the following 4 (four) Modules:

#### **LP101 Personal Insurance: Principles & Marketing**

(Moderator Based)

Upon the successful completion of LP101 participants will be conferred the designation of Certified Personal Insurance Planner (CPIP)

#### **LP102 Business Insurance: Principles & Marketing**

(Moderator Based)

Upon the successful completion of LP101 and LP102 the participants will be conferred the designation of Certified Life Planner and Marketer (CLPM)

#### **LP103 Associated Legal Principles in Life Insurance**

(Lecture Based)

#### **LP104 Business Insurance: Risk & Continuation Planning**

(Lecture Based)

The above 4 FCLP Modules have been accredited by the FAA and also recognized by LIAM for the credit of 15 Structured CPD hours upon successful completion of each module. These modules are currently being conducted online with a basic course fee of RM750 for each module.

### **Webinars – 2 CPD Hours**

NAMLIFA also conducts 2-hour webinars on the 3<sup>rd</sup> Saturday of every month. These webinars are conducted as a method of information and knowledge transfer to intermediaries. Several examples of topics presented in these webinars are: Essentials for Insurance & Takaful Benefits for Biz Owners, Needs Based Solutions in 60 Minutes, Impact of Nomination on Insurance and Takaful Contracts, Estate Planning, Insurance and Takaful Benefits for Sole-Proprietors. Key Man - Insurance and Takaful Benefits and more. LIAM and MTA credit 2 CPD hours for each of this webinars. Participants are charged RM 30.00 for each webinar.

### **Other Courses**

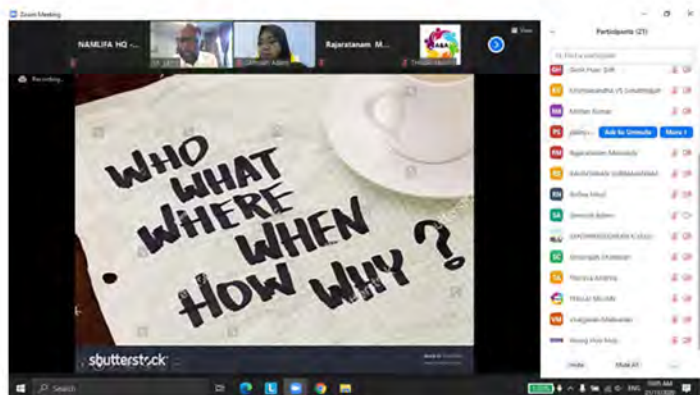
The other courses conducted by NAMLIFA to meet with the rigorously changing needs of the financial planning industry include the **Chartered Investment and Financial Practitioner (ChIFP)**, **Chartered Agency & Practice Manager (ChAPM)** and **Fellow Chartered Financial Practitioner (FChFP)**. We would like to particularly inform you that the FChFP designation is conferred by the Asia Pacific Financial Services Association (APFinSA).

With continuous empowerment and encouragement the agency force are driven to reinforce current skills while providing a competitive edge in the market. This in the long term emphasizes the role and significance of the agency force to the public and the financial services industry.

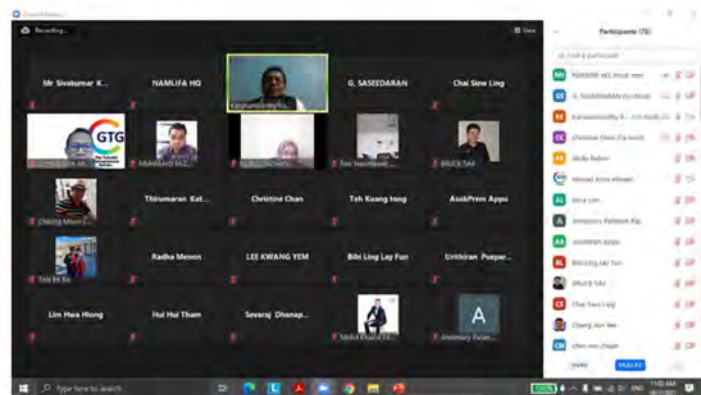


# FINANCIAL & LIFE PRACTITIONERS COUNCIL NEWS

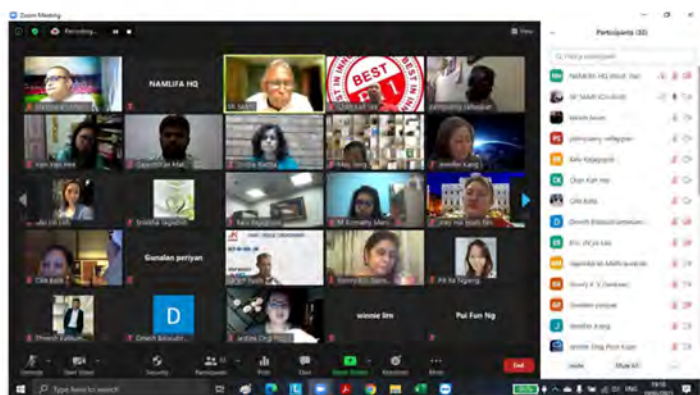
BSC BASIC 5 (21/11/2020)



NAMLIFA WEBINAR PROGRAMME:  
ESSENTIALS OF INSURANCE &  
TAKAFUL BENEFITS FOR BIZ OWNERS  
(16/1/2021)



FCLP LP101 ONLINE  
HQ (26/2/2021 – 30/4/2021)



FCLP LP103 (MANDARIN)  
JOHOR (29/3/2021 – 9/4/2021)





# When A Shareholder / Director Passes Away

This article highlights the issues that arise when a shareholder, who is also an active director of a private limited company (Sdn. Bhd.), passes away, and how life insurance can help to avoid or minimize the problems of such a consequence. To best understand this subject, an example is illustrated of an established and successful company with 3 shareholders who are also executive directors involved in the management and operations of the company. If one of these shareholders who owns, (for example) 30% of the shares of the company passes away, how would this affect his family, the other shareholders and the company?



## **K. Karunamoorthy**

B.Sc (U.Mal), LL.B (Hons) (Lond), CLP,  
AMII, ACII (Lond), ChFP, CFP, Shariah RFP

First and foremost, the following must be noted. The shares of an individual, like all his other personal assets, are part of his estate. Upon his death, these are dealt with by the estate administration laws. The legal representatives of the estate ie. the executor or administrator, will be the only ones allowed to deal with the shares. Furthermore, they are authorized to deal with it only after the Probate or Letters of Administration are obtained from the High Court. This is applicable whether the Shareholder is Muslim or Non-Muslim.

Secondly, it must also be noted that upon death of a shareholder any transfer of shares may only be done with the consent of the directors. The legal representative is authorized to instruct the directors to transfer the shares according to the Will, or the Distribution laws of the country (this will differ in the case of Muslims and Non-Muslims). The beneficiaries who are entitled to the shares may also voluntarily transfer the shares to others (again with the consent of the directors).

Thirdly, beneficiaries are entitled to only the rights and benefits (if any) that are due to them as a consequence of their ownership of the shares (eg. dividends). They are, of course not entitled to the salary, allowances, perks or any other benefits which were given to the deceased Shareholder in his capacity as director. It must be pointed out that in such companies (as given in this example) the directors hardly ever declare dividends. Profits of the company are usually further invested in the company or are given to the directors as bonuses or in various forms of additional benefits. The net effect of this scenario is that the beneficiaries are entitled to the shares whose monetary value would be a very subjective matter and if they are to be in urgent need of funds, they would need to sell the shares at a "willing-buyer-willing-seller" basis to the other shareholders / directors or any other persons interested in the purchase. It is thus obvious, that the beneficiaries would not be in a 'strong-bargaining-position'. Family members holding on to the shares of a minority shareholder (30%), would not be too much of an inconvenience or bother to the surviving shareholders / directors.







## 1. 17<sup>th</sup> AKARD Award 2020

'In view of COVID-19, 17th AKARD Award Recognition are not allowed to be held physically. All AKARD Trophies & Certificates has been delivered to awardees according to their categories. Its been giving a great pleasure to have in total of 1861 participants although 2020 was a challenging year. We greatly appreciate and thank for those participates.

**Organizing Chairman :**  
Major RTD Leow Nan Chung AMN

**Theme :**  
Champion of Champions

**Total Participants : 1861**



## 2. Mandarin Webinar

<p><b>爱你所做的一切， 做你所爱的一切</b></p> <p><b>纪楣恩 Maryann Chi</b> -Singapore-</p> <p><b>Date : 13-09-2020</b> <b>Time : 8:00pm</b></p> <p>Meeting ID : 997 6077 6545 Password : chi</p>	<p><b>追求卓越，缔造非凡！</b></p> <p><b>符盈盼</b> <b>Margaret Foo</b></p> <p><b>Date : 04-10-2020</b> <b>Time : 8:00pm</b></p> <p>Meeting ID : 923 9237 1173 Password : foo</p>	<p><b>莫忘初心，步步为赢！</b></p> <p><b>~王茉莉~</b></p> <p><b>Date : 01-11-2020</b> <b>Time : 8:00pm</b></p> <p><b>zoom 3</b></p> <p>Meeting ID : 953 0405 2679 Password : NAMLIFA</p>	<p><b>拥抱理想，敢于超越</b></p> <p><b>~张玉翠~</b></p> <p><b>Date : 15-11-2020</b> <b>Time : 8:00pm</b></p> <p><b>zoom 4</b></p> <p>Meeting ID : 965 4968 3568 Password : CSSB</p>
<p><b>女人要有钱！</b></p> <p><b>~刘芸芳~</b> (台湾)</p> <p><b>Date : 28-11-2020</b> <b>Time : 8:00pm</b></p> <p><b>zoom 5</b></p> <p>Meeting ID : 967 3302 2651 Password : CSSB</p>	<p><b>赢在真诚</b></p> <p><b>~阮美莲~</b></p> <p><b>Date : 28-03-2021</b> <b>Time : 8:00pm</b></p> <p><b>zoom</b></p> <p>Meeting ID : 894 9028 7467 Password : CSSB</p>	<p><b>财务自由， 是旅程，还是目的地？</b></p> <p><b>~林珏汶~</b> EVONNE LIM</p> <p><b>zoom</b></p> <p><b>Date : 25-04-2021</b> <b>Time : 8:00pm</b></p>	<p><b>相信的力量</b></p> <p><b>zoom</b></p> <p><b>Date : 23-05-2021</b> <b>Time : 8:00pm</b></p> <p>分享嘉宾： 主持人： Thomas Gan</p>

<b>Date</b>	: 13 <sup>th</sup> September 2020	28 <sup>th</sup> March 2021
	4 <sup>th</sup> October 2020	25 <sup>th</sup> April 2021
	1 <sup>st</sup> , 15 <sup>th</sup> , 28 <sup>th</sup> November 2020	23 <sup>rd</sup> May 2021

**Platform** : Virtual via Zoom





# CSSB NEWS

## 3. National AKARD Summit (Virtual)

**Date** : 24<sup>th</sup> November 2020  
**Venue** : IEG Campus  
**Platform** : WebinarJam

**Event Flyer Details:**  
**ZOOM TO THE FINISH LINE**  
 POSTPONED TO A NEW DATE  
**NAS 2020**  
 NATIONAL AKARD SUMMIT (VIRTUAL)  
 Date : Tuesday, 24<sup>th</sup> November 2020  
 Time : 1.45 PM - 6.00 PM  
 Mode : WebinarJam  
 Objective : To inspire and motivate members for the final quarter  
**MAIN SPEAKERS**  
 DR. ANDREW GOH (Topic: See the Invisible, Do The Incredible)  
 ERIC FENG (Topic: Social Selling Secrets)  
 JUNAIDI GO (Topic: Recruit & Grow: Crisis + Opportunity)  
 HITESH BHATNAGAR (Topic: Better than Normal)  
 REGISTRATION FEE:  
 Non-Members : RM 99.00  
 NAMLIFA Members : RM 50.00

## 4. Takaful Webinar

**Platform : Zoom Application**

**Series 3.0**  
 14<sup>th</sup> September 2020 (Series 3.0)  
 1.45 PM - 4.00 PM  
 RM 5.00 (Non-Members) / RM 15.00 (Plan Members)  
 Registration Closing Date: 14<sup>th</sup> September 2020

**Series 4.0**  
 7<sup>th</sup> October 2020 (Series 4.0)  
 1.45 PM - 4.30 PM  
 RM 5.00 (Non-Members) / RM 15.00 (Plan Members)  
 Registration Closing Date: 2<sup>nd</sup> October 2020

**Series 5.0**  
 28<sup>th</sup> October 2020 (Series 5.0)  
 1.45 PM - 4.30 PM  
 RM 5.00 (Non-Members) / RM 15.00 (Plan Members)  
 Registration Closing Date: 2<sup>nd</sup> October 2020

**Series 6.0**  
 6<sup>th</sup> December 2020 (Series 6.0)  
 1.45 PM - 4.30 PM  
 RM 5.00 (Non-Members) / RM 15.00 (Plan Members)  
 Registration Closing Date: 2<sup>nd</sup> October 2020





# PESAN KEPADA ISTERI - Siri 1

Kini anda sudah berkahwin dan memiliki sebuah rumah kediaman, tapi adakah anda yakin ianya dapat diwarisi oleh isteri tersayang?

Anda sudah pun memberitahu isteri bahawa pembelian rumah ini telah dilengkapi dengan satu sijil insurans yang dipanggil MRTT. Pegawai bank berkata ianya singkatan **Mortgage Reducing Term Takaful** dan baki pinjaman pembelian rumah akan habis dibayar, jika berlakunya musibah berat kepada diri anda atau sesuatu keadaan yang membawa kepada maut.

Apabila hutang tersebut dilangsaikan melalui duit pampasan MRTT, maka rumah ini sudah boleh ditukar kepada namanya.

Pesan kepada isteri, bahawa ada beberapa perkara penting yang perlu diuruskannya dengan kadar segera, selepas pemergian anda buat selama-lamanya.

Pertama, dia perlu memohon satu perintah bertulis dari Unit Pembahagian Pusaka Kecil di Pejabat Tanah dan Galian Negeri. Ia dipanggil **Perintah Pembahagian**. Perintah ini akan dikeluarkan oleh Unit Pusaka Kecil dan memberi arahan kepada Pentadbir Tanah Daerah untuk mencatat nama beliau sebagai pemilik baharu rumah anda.

Disamping itu, beliau akan mendapat perintah yang memberinya kuasa keatas semua urusan yang berkaitan dengan rumah anda. Ia dipanggil **Perintah Mentadbir**.

Kedua, pesan kepada isteri bahawa perintah ini diperlukan oleh pihak bank untuk melepaskan tuntutan hak gadaian keatas rumah berkenaan. Namun, **kos perkhidmatan peguam** untuk melepaskan gadaian tersebut masih perlu dibayar olehnya.

Ketiga, pesan kepada isteri bahawa dia perlu juga membayar **kos Perintah Pembahagian** itu. Jumlah bayarannya akan mengikut pengiraan keatas nilai rumah berkenaan pada masa permohonan itu dibuat. Pembayaran ini perlu dibuat di pejabat Lembaga Hasil Dalam Negeri.

Untuk kiraan bayaran perintah terkini, sila klik di sini:

<https://www.jkptg.gov.my/index.php/my/permohonan-pusaka>







Katakan kepadanya bahawa setakat ini, Unit Pembahagian Pusaka Kecil di Pejabat Tanah dan Galian Negeri diberi kuasa untuk menguruskan hartanah, seperti rumah dan pangsapuri, yang bernilai tidak lebih dari RM2.0juta

Keempat, pesan kepada isteri bahawa Unit Pusaka Kecil ini diberi kuasa untuk menguruskan permohonan perintah pembahagian beliau oleh kerana anda tidak mempunyai sebarang dokumen wasiat sivil ataupun syariah. Rumah kediaman anda disebut sebagai **pusaka tanpa wasiat**.

Pesan kepada isteri bahawa semua keperluan tersebut boleh diselesaikan dengan **manfaat sivil takaful** persendirian anda, oleh kerana beliau dinamakan sebagai penerima bayaran pampasan berkenaan.

Harap ambil maklum bahawa semua perkara yang disebutkan diatas adalah menepati undang-undang sivil untuk mengurus dan mentadbir harta orang yang sudah meninggal, mengikut Akta Harta Pusaka Kecil (Pembahagian) 1955.

Ikuti siri-siri yang akan datang.

Disediakan oleh:  
**En Zainol Talib**





# ACARA MENUJU KE GARISAN PENAMAT

3-JAM WEBINAR ATAS TALIAN  
RABU, 27 OKT @ 10.00PG - 01.00TGH



## N + @ C '21

ACARA SAMPINGAN



MENCIPTA  
LOGO & SLOGAN

### CARA CLOSING DALAM MASA YANG SINGKAT



ANUGERAH TOKOH  
EJEN TAKAFUL 2021

PENCERAMAH  
DUA JAGOH  
AKARD MEGA MILLION DOLLAR  
AGENCY

**LIVE**  
WEBINAR

**RM35.00**

**CARA BAYARAN**

Nombor Akaun : 2810 0000 380  
Pemegang Akaun : NAMLIFA  
Email : info@namlifa.org.my  
Phone : +6017-6990 747 (Event)  
          : +603-9281 3167 (General)

 namlifa\_hq

 NAMLIFA











# NAS 2021

## NATIONAL AKARD SUMMIT (VIRTUAL)

Date: Friday, 8th October 2021

Time: 9.30AM - 1.30PM

Mode: Zoom

Objective: To inspire and motivate members for the final quarter



+603-92813167  
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www.namlifa.com

2021 AKARD Awardees are invited

Non-Members: RM30.00

NAMLIFA Members: RM10.00

CLOSING DATE: 30th September 2021

MAIN SPEAKERS

MAIN SPEAKERS

MAIN SPEAKERS



DATUK SERI  
MOHAMMAD FAZIL  
BIN HJ. SHAFIE  
(MALAYSIA)

TAN KAR HOR  
(MALAYSIA)

STUART SHEE  
(SINGAPORE)



CHAMPION OF  
**CHAMPIONS**



**11<sup>th</sup> November 2021  
(Thursday)**

**6.30 pm – 11.30 pm**

**HGH CONVENTION**

**CENTRE,**

**Jalan Sentul, Sentul,**

**Kuala Lumpur**

**18<sup>TH</sup>  
AKARD**

**AWARD**

**RECOGNITION 2021**



