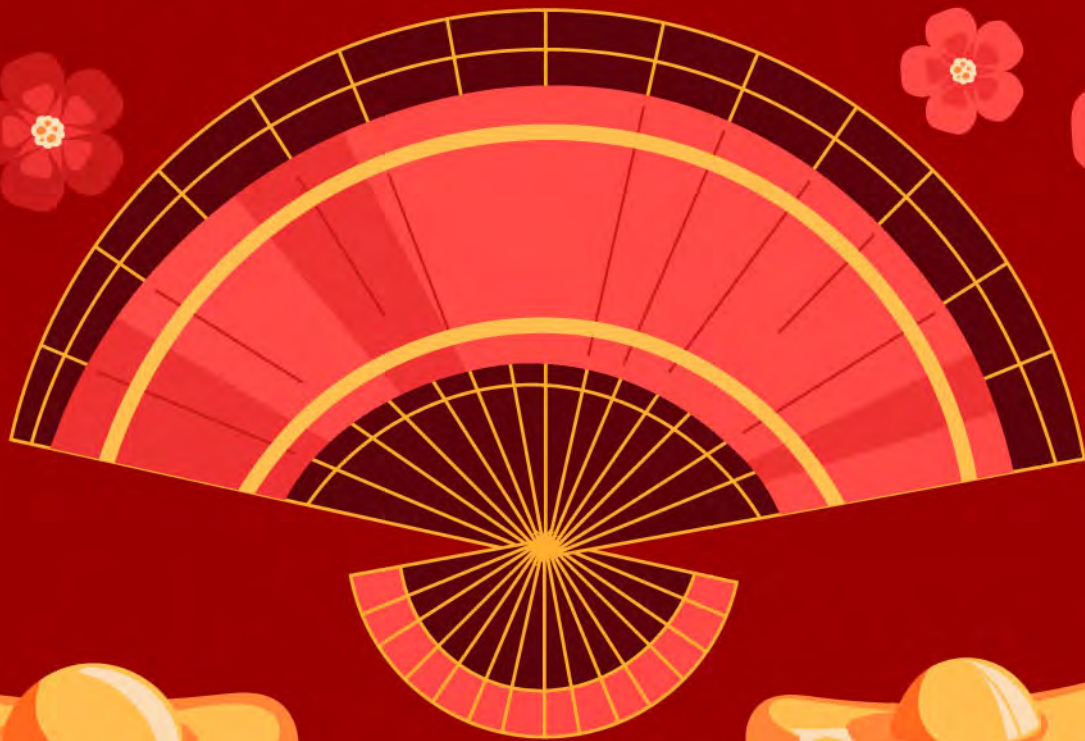


CHINESE NEW YEAR EDITION

NADA PRACTITIONER

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



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Web: www.namlifa.org.my

PRESIDENT'S MESSAGE



Dear Member,

GONG XI FA CHAI ! HAPPY NEW YEAR GREETINGS TO YOU !!

Time flies ! Here comes NADA NAMLIFA again; and it is indeed my very great pleasure to pen this heartfelt message to you.

In spite of the turbulence created by Covid, MCO and lockdown, 2021 was a meaningful year for NAMLIFA in attaining new standards; and in instilling greater relevance for all Members in the Life Insurance and Family Takaful fraternity.

MEMBERSHIP: As membership is both our foundation and pillar, the National Council embarked on an intensive Membership Campaign..., coupled with more and better membership benefits such as the automatic RM10,000 PA plus RM 2,000 funeral expenses coverage for all qualified Ordinary Members and above. We boosted the membership to 8,000 as at 31st December, 2021; and are continuing the Campaign to achieve 10,000 by the end of February this year; and still working to surpass the 12,000-membership mark by the end of April. This will result in an all-time absolute record in the 44-year history of NAMLIFA ! It is hoped that future Councils will continue this Campaign so that eventually, at least 25% (or 24,000) of the life insurance sales fraternity come under the umbrella of NAMLIFA.

The creditable achievement in 2021 could only have been achieved with all your support. And the continuing success in 2022 will also be greatly dependent on you. **Please kindly introduce at least one new member to YOUR ASSOCIATION today.** The online payment gateway will soon be available on our website for you to facilitate the registration of new members online anytime..., and from anywhere with internet connection. But please communicate with your Branch leaders in the interim.

AKARD RECOGNITION AWARDS: The Akard Recognition Awards registered more than 3,000 awardees in 2021 – by far an enviable record since its inception. I offer my hearty congratulations to all the Award recipients. Following the national-level Award Ceremony, to-date, almost all Branches have also held their own state-level Award Ceremonies. As the Akard Award is an outstanding symbol of excellence and professionalism, I urge more members to take pride and register for the Award in 2022.

FLOOD RELIEF – AID & ASSISTANCE: The stress and strain caused by Covid-19 aside, 2021 was also tragic to a lot of our Members due to the massive floods that devastated many houses and households abruptly and unexpectedly. However, the watery floods also generated a nationwide flood of emotional, physical, and financial support from individuals, NGOs, corporations in the true caring spirit of Malaysians.

Your NC too rose to the occasion through a generous donation of almost RM 50,000/- for flood relief – at the rate of RM 500/- to 93 individuals from within the membership who had been affected.

A happy outcome of this generosity is that the relief aid and assistance was also carried out by several Branches by themselves. Also, there were many Members who contributed to the pool of funds through personal donations.

LIAISON WITH THE AUTHORITIES: At the national front, we have continued our engagement with BNM and LIAM to protect our Members' interests in the business – such as the MOC, MQC, BSC, Product Pricing, Training and Education – aimed at enhancing and promoting professionalism. We still have some unfinished business pending in some of these areas, and are continuing with follow up sessions with the authorities.

APPRECIATION & THANKS: As always, we are grateful, appreciative and thankful to the many Members and Staff who have always extended their moral and physical support to the National Council in carrying out our duties and responsibilities.

PRESIDENT'S MESSAGE

In particular, I thank our Hon Asst Secretary, Mr Wong Fook Hong, for having worked diligently on this second issue of NADA NAMLIFA. And also, our National Secretary, Mr Mani Raja Chandran, and our Secretariat staff for having worked effectively through challenging times. I also thank our 1st and 2nd Vice Presidents, Mr Sasee Dharan and Mr A Krishnan, who, as the Branch Liaison Chair and Membership Chair respectively, have made significant contributions to the NC's Membership Campaign. This year also saw a quantum leap in the organised activities under our Takaful Sub Committee Chair, En Karem bin Husin, who was ably supported by En Zainal Abidin. Additionally, our Treasurer General has had his hands full in maintaining and managing some RM 3M worth of NAMLIFA's assets and liabilities.

But the bedrock of NAMLIFA has always been in Training & Education. For this I thank the CSSB Chairman, Mr KP Lim and the FLCP Chair, Mr S K Samy, plus Mr K Karunamoorthy, who both are our Past Presidents. Mr Karu is also our Legal Advisor. Always in the background for limelight but in the forefront for work is our Hon Asst Treasurer, Mr Thomas Gan, and Council Member Dr Alan Tan, both of whom have been great contributors to the Mandarin Section and Manlif programs. My sincere thanks are also due to my wise counsellor and firm supporter, Major Leow, who, as our Deputy President, also handles the portfolio of Chairman for External Affairs and In-house Associations.

All in all, the current NC is a cooperative and coordinated team... with even those who have not been singled out above being constantly proactive contributors in so many different ways in terms of useful advice, effective feedback, and constructive sharing.

If our late Tunku had claimed to be the "Happiest Prime Minister" of Malaysia, I would like to claim to be the "Happiest President" of NAMLIFA.

Thank you.
With utmost best wishes and regards,

A M NAIDU
(NAMLIFA President 2020-2022)

NATIONAL COUNCIL 2020-2022



A M NAIDU
PRESIDENT



MAJOR LEOW
DEPUTY PRESIDENT



LIM KIM POI
IMMEDIATE PAST PRESIDENT



G. SASEEDARAN
1ST VICE PRESIDENT



KRISHNAN APPARAU
2ND VICE PRESIDENT



MANI RAJA
SECRETARY GENERAL



WONG FOOK HONG
ASST. SECRETARY GENERAL



SATHASEELAN A.L.P. KUPPUSUBRAMY
TREASURER GENERAL



GAN TIAN CHAL THORAS
ASST. TREASURER GENERAL



SK SAMY
FLCP CHAIRMAN



ONG JOO LEE
COUNCIL MEMBER



JOSEPH EKAMBARAM
COUNCIL MEMBER



KAREM BIN HUSIN
COUNCIL MEMBER



TAN TEK LAI ALAN
COUNCIL MEMBER



ZAINAL ABIDIN WAZID
COUNCIL MEMBER

SECRETARY GENERAL'S MESSAGE

To all our Chinese members,
Gong Xi Fa Cai!!! May the year of the Tiger be an explosive year for us all in terms of our performance and our results. I am sure 2022 is going to be great to you and your family.

I believe we have passed the Most Critical part of Covid-19, though as I am writing this, Omicron cases are on the rises. Let Us continue the SOP, be vigilant and stay healthy.

At the Secretariat, we are back to working from Office. Various steps are taken to improve the service Delivery for you. To start with, we are at the Final stages of "online registration and payment getaway" for Membership, Training and Event registrations. This Will help make the whole process a lot smoother for you to stay as a member of Namlifa as well as register for any Events or Trainings provided by your Association.

Recently, we have also put up New Year Ads, wishing Malaysians a brighter New Year in Four languages and also reminding them to keep their policies in Force at this Critical times.

The work at secretariat are on going. Various Events and countless initiatives are being carried out. Improvements are continuously thought about and worked on. And this Will continue.

My hope is for our Association to serve us Better and become an Organization that is respected by all. Stay Committed. Continue to serve Malaysians and help Protect families. Once again, Happy New Year.



EDITOR'S MESSAGE

Dear NAMLIFA members,

First and foremost I would like to thank the President and Secretary General for their messages in this second edition of the E Nada in conjunction with the coming Chinese New year.

Also my heartfelt thanks to our Past Presidents namely Mr Karunamoorthy and Mr SK Samy who is also our National Council member for their unselfish contributions.

Not forgetting our branch chairmen for their Akard award and branch activities photos. A picture paints a thousand words. A special thanks to En Zainol for his interesting article.

All the above nice people have help to make this edition of the E Nada a success.

Hope that more articles can be contributed in the future to benefit our members. I am sure that will further enhance the awareness and to keep abreast with the latest developments of NAMLIFA.

Lastly, I would like to take this opportunity to wish all our Chinese members a very happy and prosperous Chinese New year.

Take care and stay safe always.





On the 1st January 2022, Namlifa wished all Malaysians a Happy New Year and reminded them to keep their policies in force in these challenging times. The New Year message was in 4 major daily, in 4 languages.

The news media chosen are:

1. Harian Metro
2. The Star
3. Sin Chew Jit Poh
4. Makkal Osai.

The message also encouraged Malaysians to purchase their coverage from a Life Insurance Advisor who is a Namlifa member. This is a start of many more Ads that will promote Namlifa and Namlifa members. We trust this initiative will help position you better in the eyes of Malaysians.

Wishing you a Great start in this brand new year. All the best.

NATIONAL ACTIVITIES NEWS

SEPTEMBER

3/3/2021
Exco Meeting (Virtual)

9/9/2021
Branch Liaison Meeting
(Virtual)

18/9/2021
Takaful Webinar

23/9/2021
Annual Delegate Conference

OCTOBER

6/10/2021
Takaful Webinar

8/10/2021
National AKARD Summit



NOVEMBER

17/11/2021
Takaful Webinar

21/11/2021
18th AKARD Recognition 2021



DECEMBER

8/12/2021
Takaful Webinar



24/12/2021
Exco Meeting

29/12/2021
Takaful Webinar

JANUARY

12/1/2022
ManLIFPS Webinar



24/1/2022
CSSB Meeting

25/1/2022
NAMLIFA Flood Relief Fund



BRANCH ACTIVITIES NEWS

CENTRAL REGION

20/5/2021
TEA TALK
ZOOM

10/7/2021
VIRTUAL TREASURE HUNT



17/7/2021
TAMIL SEMINAR

31/7/2021
PCIL TUTORIAL (BATCH 1)

17/8/2021
VIRTUAL HEALTH TALK

MELAKA

11/12/2021
AKARD AWARDS
LACRISTA HOTEL, MELAKA

JOHOR

7/5/2020
AGM & TEA TALK

28/6/2021
CSR PROJECT
Pertubuhan Kebajikan Insan Istimewa Jb

21/7/2021
HEALTH TALK VIA ZOOM

29/7/2021
TEA TALK SEMINAR ZOOM

17/7/2021
BSC
5 CPD BSC UNDER JOHOR BRANCH

26/8/2021
BY ZOOM
TEA TALK SEMINAR SPEAKER ALEX CHONG

29/8/2021
SCOLIOSIS - ZOOM

25/9/2021
PREVENTING PREMATURE CARDIAC DEATH

30/9/2021
SPEAKER BY : MR. NANG CHIAN TERK ZOOM

1/9/2021
CSR PROJECT - MILK POWDER GIVING

30/10/2021
GIVING ANGPAU & GROCERIES (DEEPAVALI)

13/11/2021
RADIOTHERAPY - WHAT TO EXXPECT

25/11/2021
TEATALK - KENT YAP KIEN LEE

29/11/2021
CHARITY RPROJECT

3/12/2021
FLPC EXAM - LP103 / LP104

9/12/2021
TEA TALK SEMINAR QBE- PI (ENGLISH) ZOOM

1/1/2022
AKARD AWARDS - TROVE HOTEL

NEGERI SEMBILAN

28/6/2021
TAKE YOUR ONLINE BUSINES
TO THE NEXT LEVEL LIVE
WEBINAR - DAVE THOMAS

16/9/2021
WEBINAR - SOCIAL MEDIA SALES

**10/4, 24/4, 8/5, 22/5, 5/6,
19/6, 3/7, 17/7, 31/7 & 14/8**
FLPC MODULE LP101 -
SUTERA HOTEL, SEREMBAN

28/12/2021
CSR- FLOOD RELIEF
LINGGI, N. SEMBILAN



28/12/2021
TAMIL SEMINAR -
ROYAL SG.UJONG CLUB

MIRI

18/11/2021
AKARD AWARDS
VIRTUAL

BRANCH ACTIVITIES NEWS

PAHANG

21/11/2021
BLOOD DONATION-179 BAGS
KUANTAN CITY MALL



SIBU

23/5/2021
BLOOD DONATION
WISMA UCA

10/7/2021
VIRTUAL TREASURE HUNT

28/7/2021
DONATION FOR ST. JOHN

5/5/2021
AGM / TEA TALK

AUG TO OCT
FOOD BANK
300 PACK FOOD

12/12/2021
AKARD AWARDS
KINGWOOD HOTEL, SIBU

12/12/2021
Tea Talk - 200 pax
KINGWOOD HOTEL, SIBU

KLANG

10/7/2021
VIRTUAL TREASURE HUNT

12/7/2021
LP101 CLASS STARTED

10/12/2021
AKARD AWARDS
PREMIERA HOTEL, KLANG

PENANG

7/7/2021
DAPHNE / TRISEN / GOON MEI
ZOOM

11/11/2021
AKARD AWARDS
VIRTUAL

PERAK

28/8/2021
TALK WITH DR. NG SENG LOONG
ZOOM

3/12/2021
AKARD AWARDS
TRAVELODGE HOTEL



Persatuan Insurans Hayat Malaysia
Life Insurance Association Of Malaysia

Life Insurance Industry conducts “Study on Turnover of Agents” to further enhance and strengthen agents’ professionalism

Kuala Lumpur, 27 January 2022 -The Life Insurance Association of Malaysia (LIAM) together with its 16 member companies are working together to further enhance and strengthen the professionalism of its agency force and upskill them through continuous training and professional programmes to accelerate growth in 2022.

In line with its efforts to raise the standard of its agency workforce, the industry is conducting a “Study on Turnover of Agents” targeting 5,000 respondents to establish the reasons for agents leaving the profession, the relationship between product knowledge and the retention of agents and to establish whether demographics, working experience, support at work and training and development have influence on the agents’ retention.

Speaking on the study, which will begin this month, LIAM President, Loh Guat Lan said, “The “Study on Turnover of Agents” is aimed to reach out to these agents who have left the business to enable us to better understand and validate the reasons behind their departure. The findings of the study, will help the industry formulate further best practices and focus on key areas where LIAM and other stakeholders in the industry can assist in improving the recruiting and retention of quality and productive agents.”

“In the pandemic era, we need to be proactive and improve ourselves in servicing the policyholders. Various strategies have been implemented in adapting to the change and challenges brought about by the pandemic. As the broader economy recovers and responds to the pandemic, we see many new opportunities and potential in the Malaysian insurance market. This is where insurance agents can fill the gap and address the needs of the public. The role of insurance agents has become more significant as the industry is gearing itself to increase the penetration rate, reduce the protection gap and reach out to the underserved market.

As a highly regulated industry, insurers are to ensure that they only hire qualified individuals who will play an important role in strengthening the protection of consumer interests as well as to foster an industry that practices accountability, integrity and efficiency. In advocating professionalism, our agents and intermediaries undergo rigorous training and examinations to equip them with the knowledge, skills and competency to serve their policyholders,” Loh explained.

“The industry is also proactively looking at how to recruit more full-time agents, developing best practices for agency development, reviewing current Continuing Professional Development (CPD) programmes to identify gaps and to set new benchmarks as well as development of competency of agents through certification/ accreditation programmes.

We are very encouraged with the positive development in the number of agents recruited by the life insurance industry during the pandemic. As of 31 December 2021, the number of agents has increased to 88,068 agents from 82,042 agents in 2020. As a stable and dynamic industry, a profession in the insurance industry is indeed attractive, rewarding and provides an abundance of opportunities that attracts people from all walks of life,” Loh added.

Meanwhile, LIAM CEO, Mark O'Dell said, "The industry works very closely with the regulator, Bank Negara Malaysia (BNM) and other stakeholders including the Malaysian Insurance Institute (MII), Malaysian Financial Planning Council (MFPC) and National Association of Malaysian Life Insurance and Family Takaful Advisors (NAMLIFA) to review the programmes for the development and up skilling of agents through new programmes and programmes which are in demand by the industry. This would further enhance the productivity of the industry."

Speaking on the Agents' Turnover Study, O'Dell said, "LIAM has commissioned Inspire Group Asia to conduct the study, which consists of an online survey to 5,000 respondents, 250 telephone interviews and some focus group sessions.

The survey which will run for several weeks from 24/01/2022 to 15/02/2022 is also offering incentives to lucky participants. For the online survey, 20 lucky participants will stand a chance to win RM100 Touch 'n Go eWallet credits and for the telephone interview, 100 lucky participants will stand a chance to win RM50 Touch 'n Go eWallet credits," O'Dell highlighted.

"Agents who have left the industry and selected to participate in the survey will receive an email from liamsurvey2022@inspiregroupasia.com. We are calling these agents who receive our email to respond by 15/02/2022 to qualify for the lucky draw."

"Moving forward, we hope through the study, the industry will be able to formulate an effective recruitment and retention programme for its agency force in line with our efforts to produce quality and productive agents for the industry," O'Dell concluded.

About LIAM

Formed in 1974, the Life Insurance Association of Malaysia (LIAM) is a trade association registered under the Societies Act 1966. LIAM has a total of 16 members, of which 14 are life insurance companies and 2 life reinsurance companies.

LIAM's objectives are to promote a progressive life insurance industry; to enhance public understanding and appreciation for life insurance; to upgrade the image and professionalism of the life insurance industry and to support the regulatory authorities in developing a strong industry.

For further clarifications, please contact:

Ms Nancy Tan
Executive Secretary
Life Insurance Association of Malaysia
Level 6, AICB Building
No. 10, Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 603-26916628/6168/8068
Email: liaminfo@liam.org.my
Website: www.liam.org.my
Facebook: [LIAM – Life Insurance Association of Malaysia](#)
Instagram: [liamalaysia](#)

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 3rd 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.

Bankruptcy – Fundamentals we need to know...

An extract from the soon to be published book "Insurance & Takaful Benefits for Business Owners".

Intermediaries and advisers of life insurance and family takaful products must have a general knowledge of bankruptcy and its implications as it is practiced in Malaysia. Why is this so? This is because there are provisions in the law that give very special protection to policyowners of life insurance and participants of takaful contracts.

Paragraph 5 Schedule 10 of the Financial Services Act 2013 (FSA) allows the creation of a statutory trust when a policy owner purchases a life insurance policy on his own life and names the spouse, child or in specific circumstances, a parent. The primary benefit of this trust is that the death claim proceeds "shall not form part of the estate of the deceased or be subject to his debts". This feature is popularly known in the industry as the "creditor proof" benefit. It provides a tremendous advantage for a life insurance policy as an estate planning tool.



A similar benefit is available to those who purchase family takaful contracts and appoint a nominee who is defined as a "beneficiary of a conditional hibah". This is also provided by legislation in *Paragraph 3 of Schedule 10 of the Islamic Financial Services Act 2013 (IFSA)*. Simply, it can be said that, if the policy owner or takaful participant is bankrupt and passes away, or his estate is declared bankrupt after his death, the claim proceeds of the policy or contract cannot be seized by the Malaysian Department of Insolvency to be used to pay off creditors of the estate.

How does one become bankrupt?

In a typical situation, when a debtor owes money to a creditor and does not settle his debts with him, the latter (creditor) may take the matter to court. If the creditor (plaintiff) is successful, he will eventually obtain a Judgement Order from the court. If the debtor (defendant) subsequently refuses or is unable to settle the debt, one of the options of the creditor is to pursue bankruptcy proceedings against him.

There are phases to a bankruptcy process that one must go through before a person is made a bankrupt. A bankruptcy action usually begins with a bankruptcy notice. However, the issuance of this notice does not mean a person is bankrupt. It only means that the person has to pay the amount demanded in the notice. If he fails to do so, he has committed what is known in law as an "act of bankruptcy".

After the act of bankruptcy is committed, the creditor will file for a petition of bankruptcy, known as a creditor's petition. This must be filed within 6 months. In Malaysia, the minimum threshold limit of debt required for the presentation of a bankruptcy petition is currently RM 50 000. The creditor's petition is a way of starting a hearing in court. Upon obtaining a hearing date, the creditor's petition must be heard by the court. Upon completion of the hearing process of the case, and if the court is convinced that the person is to be declared a bankrupt, then the court will issue the bankruptcy order. Only upon issuance of this order can a person be labelled a bankrupt.

As mentioned above, and it must be noted, bankruptcy or insolvency proceedings are but one of the several options to enforce a judgement order. The others are garnishee proceedings, judgment debtor summons, writ of seizure and sale, writ of possession, contempt proceedings and charging orders (A discussion on these other options will not be discussed in this article).

Social guarantors and bankruptcy

When a person takes a loan from a bank, it will usually require one or more persons to be guarantors. If the borrower defaults on the loan, the bank may eventually proceed to take legal action to recover the debt.

In such circumstances both the borrower and guarantor will be made co-defendants. If the bank being the plaintiff succeeds in the legal suit, it will obtain a judgement order from the courts. Upon obtaining the judgement order, the bank may proceed to enforce it against the borrower or the guarantor or the both of them.

Very often, when it is determined that the borrower is unable to repay the loan, the bank will seek to enforce the judgement against the guarantor. As stated above, there are several ways to enforce the judgement and if the debt exceeds the minimum amount of RM 50 000, the bank may initiate a creditor's petition for bankruptcy against the guarantor.

In the past, many individuals were declared bankrupt because of such circumstances. However, after 6th October 2017 when the Bankruptcy Act amendments came into effect, creditors are prohibited from commencing bankruptcy proceedings against "social guarantors".

Who are considered social guarantors? They are persons who are said "not to have profited" from the loans taken by borrowers, for which they stood as guarantors, including education loans, hire purchase loans for personal or non-business uses, and housing loans for personal dwelling.

From the above information provided, it is very clear that intermediaries and advisers in the industry must have a practical understanding of the main issues with regard to bankruptcy. This will enable them to advise on as well as market their products and services to the high net-worth market.





ACARA MENUJU KE GARISAN PENAMAT

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

N+@C'21

ACARA SAMPINGAN

LOGO & SLOGAN
MENCAPAI KECEMERLANGAN!

MENCERAMAH
DUA JAGOH
AKARD MEGA MILLION DOLLAR
AGENCY

CARA CLOSING
DALAM MASA
YANG SINGKAT

ANUGERAH TOKOH
EJEN TAKAFUL 2021

LIVE WEBINAR

RM35.00
CARA BAYARAN

Nombor Akaun Pemegang Akaun : 2810 0000 380
: NAMLIFA
Email : info@namlifa.org.my
Phone : +6017-6990 747 (Event)
: +603-9281 3187 (General)

Hong Leong Bank

Instagram: @namlifa_hq
Facebook: NAMLIFA





NATIONAL TAKAFUL ANNUAL CONVENTION 2021

N + a C '21

PERASMIAN
HARI EJEN TAKAFUL
2021

ELMIE AMAN NAJAS

PENERUS MTA



PELANCARAN HARI EJEN TAKAFUL PERINGKAT KEBANGSAAN TAHUN 2021

Oleh Zainol Talib

Hari untuk menghargai semua ejen-ejen Takaful seluruh negara telah dilancar dengan rasminya oleh YBrs Encik Elmie Aman Najas, Pengerusi Persatuan Takaful Malaysia (MTA), semasa seminar tahunan *National Takaful Annual Convention* (NTAC21) anjuran NAMLIFA baru-baru ini.

Tarikh 27 Oktober dipilih sebagai Hari Ejen Takaful Kebangsaan sempena ulang tahun sambutan Hari Ejen yang telah diilhamkan oleh Persatuan Wakil Etiqa Takaful Malaysia (WatakMas) pada tahun 2020.

Pelancaran Hari Ejen Takaful Kebangsaan

diraikan dalam norma baharu dengan menjaga prosedur operasi standard (SOP) dan memanfaatkan dunia digital untuk menyampaikan mesej sambutan Hari Ejen Takaful dari studio IEG Campus, di Jalan Sultan Ismail, Kuala Lumpur.

Satu pertandingan mencipta logo dan slogan telah diadakan untuk semua ejen takaful yang mendaftar sebagai peserta seminar NTAC21. Penyertaan adalah percuma dengan hadiah wang tunai serta sijil penghargaan untuk karya yang berjaya ke peringkat akhir.

Saudara Rosli Deraman dan saudara Noor Azrai Mohd Rais telah muncul sebagai pemenang pertama dan kedua.

N + @ C '21

ACARA
MENUJU KE
GARISAN
PENAMAT

HAYATI ZAKARIA
AKARD Awardee
2015 - 2020

ASROMA MAT ALI
MDRT Awardee
Life Member / COT

SEMINAR KE-3 NATIONAL TAKAFUL ANNUAL CONVENTION 2021 - NTAC21

Oleh Zainol Talib

NTAC adalah seminar pendidikan yang di anjur oleh NAMLIFA yang menentanghkan penceramah-penceramah yang berjaya atau berpengalaman dari kalangan pengamal industri takaful di Malaysia.

NTAC21 merupakan seminar yang ke-3 sejak tahun 2018 dan barisan penceramah tahun 2021 menampilkan dua lagi tokoh pemegang Anugerah Akard.

Pn Hayati Zakaria anak kelahiran Kuala Lumpur, berkongsi pengalaman beliau di Miri dan kejayaan memiliki Anugerah Akard pada tahun 2015 hingga 2020.

Pn Asroma Mat Ali adalah seorang MDRT

Life Member dan pernah menjuarai Court of the Table (COT). Dari seorang jurujual di pasaraya, beliau menjadi seorang Ejen Contoh setiap tahun.



ACARA
MENUJU KE
GARISAN
PENAMAT

3-JAM WEBINAR ATAS TALIAN
RABU, 27 OKT @ 10:00PG - 01:00TGH

“ Misi kami supaya ejen mendapat segala ilmu untuk berjaya.

Karim Hujib
Pengerusi NTAC21

MAJLIS KEBANGSAAN NAMLIFA

N + @ C '21

facebook.com/namlifa namlifa_hq



ZAINAL ABIDIN WAZID

MODERATOR



AZIZI ALI

ROSLINA ABD MAJID

SUHAIMI MAHMOD

NUR AZAM ZAMBERI

ABANG ABU

SIRI WEBINAR TAKAFUL 2021



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SEMBANG SANTAI BERSAMA SIFU

Oleh Zainol Talib

Bersama moderator Siri Webinar Takaful, Ahli Majlis Kebangsaan NAMLIFA, saudara Zainal Abidin Wazid, berganding dengan lima tokoh industri yang istimewa.

Tampil dalam sesi menerusi aplikasi Zoom sejak mulanya penularan Covid-19, setiap penceramah mengupas isu berkaitan peningkatan produktiviti ejen dan cabaran dalam norma baharu dunia masa kini.

Turut disentuh juga kaedah-kaedah mengguna sepenuhnya saluran-saluran media digital untuk menyesuaikan diri dengan aktiviti 'prospecting', mengimbang

keperluan dan kesesuaian mekanisme menangani risiko, dan akhirnya membuat 'closing' atas talian.

Pusat Pungutan Zakat, MAIWP membuka tirai setiap sesi dan berkongsi ilmu tentang keberkatan dari membersihkan pendapatan perniagaan dan aset simpanan.

Penceramah tersohor Coach Abang Abu menghadihkan bonus kepada para hadirin dengan workshop "X-Ray Wang" yang meliputi modul Meter Wang, Minda Wang, Alignmen Wang, Aliran Wang dan Map Wang yang berlansung selama satu hari pada Sabtu, 1 Januari 2022.

Memang terbaik untuk memulakan 2022!

10 WAYS TO MAKE OTHERS BELIEVE IN YOU



1

DEVELOP STRONG PERSONAL CONVICTIONS

People are more convinced by the depth of your convictions than by the height of your logic

- Be a person who has causes and convictions. We live in a day where leaders seem to waiver a whole lot as to where they stand.
- Politicians seem to respond to whatever other would to hear.
- What's really important to you? Stick with those things. Be clear as to your place in life.
- Know what you want out of live and where you see your ship sailing to.

Practice consistency.

2 **BECOME**

HIGHLY INFECTIOUS!

Leaders have developed inner qualities that attract others to themselves.

Here are a few of such characteristics:



SELF STARTERS

- Leaders who attract others are known for their ability to take initiative.
- They don't wait to be asked to get the job done.
- They get their fires burning without depending on external stimuli.

i. HONESTY

- ✓ The fastest way to repulse people and lose friends is to be anything less than painstakingly honest.
- ✓ The surest way to ruin credibility is to tell "white lies".
- ✓ People will not tolerate a person who compromises this point.

ii. FAIRNESS

- ✓ Fairness is the treatment of people and ensures that it will endear others to you
- ✓ When position and responsibility allow us to pass judgment, we must practice fairness, not favoritism if we want to attract others.

iii. HUMOUR

- ✓ There are experts like *Neil Muscot* and *Steve Donohue* who made a considerable income just teaching people how to lighten up.
- ✓ Humour attracts people, provided it is suitable, clean and not a put-down type humour.
- ✓ Life is short and making others laugh is a definite asset.

iv. POSITIVE ATTITUDE

- ✓ People are attracted to positive people.
- ✓ Who wants to follow a sour-pous? Not me!
- ✓ Instead in a dark and negative world the positive leader shines and draws others to him/her self.

v. FLEXIBILITY

- ✓ A bumper sticker read, "*Be reasonable – just do it my way!*" **Will that attitude draw or repulse people?**
- ✓ Would you commit yourself to a leader who refuses to consider anyway other than their own? Strong leaders are versatile.
- ✓ They are highly resourceful and adapt to others' style.



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
 +6017-6990747
 events@namlifa.org.my
 www.namlifa.com

2021 AKARD Awardees are invited
 Non-Members: RM30.00
 NAMLIFA Members: RM10.00
 CLOSING DATE: 30th September 2021



DATUK SERI MOHAMMAD FAZIL BIN HJ. SHAFIE (MALAYSIA)

TAN KAR HOR (MALAYSIA)

STUART SHEE (SINGAPORE)









NAMLIFA FLOOD RELIEF FUND

Thousands of homes and more than 100,000 people were affected by the recent Flood in more than 7 states in Malaysia. To our fellow Malaysians who are affected by this incident, we sympathise with you and pray that you recover from this soonest.

Amongst them are our fellow Life Insurance Advisors. Namlifa, as an Association that cares, swung to action and raised fund to assist them.

We raised a total of RM10,150 and allocated RM40,000 from our Foundation to help a total of 98 Life Insurance Advisors who responded to our offer of Assistance. Each of the affected Advisors were given RM500.00.

On behalf of all Recipients, We Would like to thank the members who have contributed (list attached) and helped. To our affected colleagues, Please Stay strong. I am sure things will be better soon. We wish that incidences of this nature Would not recur to you or to anyone else.

Let us all pray for a safer, healthier and a better 2022.

Mani Raja Chandran
Flood Relief Co-Ordinator



#	Transaction Date	Branch	Transaction Description	Recipient Reference / Payment Details	Other Payment Details	Sender Name / Beneficiary Name	Cheque No	Currency	Debit Amount	Credit Amount	OR NO
1	24/12/2021 19:39:19	1	Instant Transfer	Namlifa Flood Relief 20211224MBRMYK1000R01143412		VOON SUN POH		MYR	300.00	300.00	DRFRD12001
2	24/12/2021 20:39:27	1	Instant Transfer	NAMLIFA FLOOD RELIEF 20211224MBRMYK1000R0090065506		MALLIGA RAMSAMY		MYR	50.00	250.00	DRFRD12002
3	24/12/2021 22:10:14	1	Instant Transfer	FLOOD RELIEF 20211224MBRMYK1000R0090065506		MAJOR LEOW		MYR	600.00	850.00	DRFRD12003
4	24/12/2021 23:11:29	1	Instant Transfer	namlifa20211224MBRMYK1000R0090065506		Flood relief fund		MYR	1,000.00	1,850.00	DRFRD12004
5	26/12/2021 16:23:13	1	Instant Transfer	NAMLIFA FLOOD RELIEF 20211224MBRMYK1000R0090065506		KOH SAU MEE		MYR	100.00	1,950.00	DRFRD12005
6	27/12/2021 14:54:45	1	Instant Transfer	Banir Fund 20211227MBRMYK1000R00500007		TANG EIA SENG		MYR	1,000.00	2,950.00	DRFRD12006
7	27/12/2021 15:01:16	1	Instant Transfer	Banir Fund 20211227MBRMYK1000R00500007		NG YOKE SIM		MYR	50.00	3,000.00	DRFRD12009
8	27/12/2021 15:19:05	1	Cr Adv - Interbank GIRO	Namlifa Flood Relief		BEKK12274018597		MYR	300.00	3,300.00	DRFRD12010
9	27/12/2021 16:12:07	1	Instant Transfer	FOOD RELIEF DONATION 20211227MBRMYK1000R00500007		NAMLIFA SIBU		MYR	2,000.00	5,300.00	DRFRD12008
10	27/12/2021 16:38:45	1	Instant Transfer	NAMLIFA FLOOD RELIEF 20211227MBRMYK1000R00500007		TANG PEI WAN		MYR	200.00	5,500.00	DRFRD12007
11	27/12/2021 16:35:08	1	Instant Transfer	Flood Donation 20211227MBRMYK1000R00500007		MS YAP WAH MEI		MYR	100.00	5,600.00	DRFRD12011
12	27/12/2021 16:51:42	1	Instant Transfer	NAMLIFA 20211227MBRMYK1000R00500007		BANIR FUND		MYR	100.00	5,700.00	DRFRD12012
13	27/12/2021 21:21:39	1	Cr Adv - Interbank GIRO	DONATION		LEE NGUK TEUN		MYR	50.00	5,750.00	DRFRD12013
14	28/12/2021 09:38:34	1	Instant Transfer	Namlifa Flood Relief 20211228MBRMYK1000R00500007		TAY REN SHEN		MYR	300.00	6,050.00	DRFRD12014
15	28/12/2021 09:51:34	1	Instant Transfer	Thia Lee Gioh 20211228MBRMYK1000R00500007		Flood relief fund		MYR	100.00	6,350.00	DRFRD12015
16	28/12/2021 09:53:00	1	Instant Transfer	Leong Ch. Jooi 20211228MBRMYK1000R00500007		Flood relief fund		MYR	100.00	6,450.00	DRFRD12016
17	29/12/2021 14:41:30	1	Instant Transfer	SP DIRECTOR 20211229MBRMYK1000R00500007		DONATION		MYR	200.00	6,650.00	DRFRD12017
18	29/12/2021 15:10:12	1	Instant Transfer	BANIR FUND 20211229MBRMYK1000R00500007		LEE PECK YEN & NG CHOY W		MYR	400.00	6,950.00	DRFRD12018
19	29/12/2021 15:15:56	1	Instant Transfer	DONATION 20211229MBRMYK1000R00500007		MRS CHOW YOKE FAN		MYR	300.00	7,250.00	DRFRD12019
20	29/12/2021 16:01:15	1	Instant Transfer	Banir Donation 20211229MBRMYK1000R00500007		CHONG HERY HUEY		MYR	200.00	7,450.00	DRFRD12020
21	29/12/2021 21:09:02	1	Instant Transfer	FLOOD DONATION 20211229MBRMYK1000R00500007		MR CHIN YEE HING		MYR	200.00	7,650.00	DRFRD12021
22	30/12/2021 14:48:04	1	Instant Transfer	DONATION KW FLOOD 20211230MBRMYK1000R00500007		SOO YOKE LIN		MYR	200.00	7,850.00	DRFRD12022
23	31/12/2021 06:33:31	1	Instant Transfer	FK DANNY LIM 20211231MBRMYK1000R00500007		FLOOD DONATION		MYR	300.00	8,150.00	DRFRD12023
24	31/12/2021 14:16:12	1	Instant Transfer	Flood Relief 20211231MBRMYK1000R00500007		MANI RAJA AJE CHANDRIAN		MYR	300.00	8,450.00	
25	31/12/2021 16:49:48	1	Instant Transfer	Flood Relief 20211231MBRMYK1000R00500007		CS SASEEDARAN A/L GENGADRA		MYR	300.00	8,750.00	
26	31/12/2021 17:21:08	1	Instant Transfer	NAMLIFA FLOOD RELIEF 20211231MBRMYK1000R00500007		CHIN LEE TENG		MYR	100.00	8,850.00	
27	31/12/2021 17:45:23	48	Local Cheque (RPC)	EO049-004925278	131040	NAMLIFA PAHANG BRANCH		MYR	500.00	9,350.00	
28	31/12/2021 19:35:33	1	Instant Transfer	FLOOD CHARITY 20211231MBRMYK1000R00500007		WONG SZE AEE		MYR	100.00	9,450.00	
29	31/12/2021 21:36:09	1	Instant Transfer	Mua Yur Sun 20211231MBRMYK1000R00500007		Namlifa Flood Relief		MYR	100.00	9,550.00	
30	31/12/2021 22:16:40	1	Instant Transfer	Flood donation 20211231MBRMYK1000R00500007		AGILAR A/L THOLAR		MYR	200.00	10,150.00	
31										10,150.00	
32										10,150.00	
33										10,150.00	
34										10,150.00	
35										10,150.00	
36										10,150.00	
37										10,150.00	
38										10,150.00	
39										10,150.00	
40										10,150.00	
TOTAL COLLECTION FROM 24 TO 31 DECEMBER 2021										10,150.00	



Some of our recipients expressing their gratitude to Namlifa . . .

Thank you for the good news and kindness.

Good day to you,
My utmost appreciation for your kind contribution. This is really meaningful for us.

Thank you for your concern in helping to ease my burden as flood victim.
Here is my details;

Greeting,
I would like to thank all of the Namlifa members and Namlifa for the contribution. Here I had attached the form with the details as per request.

Thank you very much for the support from NAMLIFA

Thank you so much to NAMLIFA for the contribution. Really appreciate.

I would like to say thanks alot to the management such a wonderful contribution. It may helps us to recover from this flood situation. Here I attached account number for my self and Ms Kasturi together.

Dear Team Namlifa
Thank you for your help during our challenging time
Below is my bank detail as per your request.

Thanks again for your kind contribution.



NATIONAL ASSOCIATION OF MALAYSIAN LIFE INSURANCE AND FAMILY TAKAFUL ADVISORS

NAMLIFA FLOOD RELIEF FUND



多元种族的，今天，大马的回教银行业是高度进步的，这使到可以区分回教和传统资产。“云顶香港宣布破产，令人遗憾。然而，我想强调的是，涉及的银行，以及整个马

角色。
“在这种情况下，股东不参与公司的日常运营。银行的日常运作交由银行本身管理。”
安华曾在1991至1998年，担任国阵政府的财政部长。

年后期竣工住房项目提供特别援助计划，允许借者暂缓还贷为期6个月。
该项特别援助，将提供给国家房屋公司、公务员房屋计划及一马房屋购房者。

面
门
房
廉
公



克勒南 (左起)、廖南钟、再纳、奈都、阿里夫、玛尼、沙迪哈兹及其他嘉宾出席支票移交仪式。

寿险及家庭回教顾问公会 筹款 5 万助受灾会员

(吉隆坡 29 日讯) 马来西亚全国寿险及家庭回教保险顾问公会 (NAMLIFA) 为近期深陷水灾影响的人寿保险代理及家庭回教保险顾问的会员筹款 5 万

令吉，每人获 500 令吉。
该公会日前进行支票移交仪式，出席者包括马来西亚全国寿险及家庭回教保险顾问公会会长奈都、署理会长廖南

钟、第一副会长沙迪哈兹、第二副会长克勒南、秘书长玛尼、理事再纳及水灾受难者代表阿里夫。
公会发文指出，希望这一举措能够帮助会员渡过艰难时期，同时也感谢筹款的会员们。



Clerman (from left), Liao Nanzhong, Zainer, Naidu, Arif, Mani, Shadi Haz and other guests attended the cheque handover ceremony.

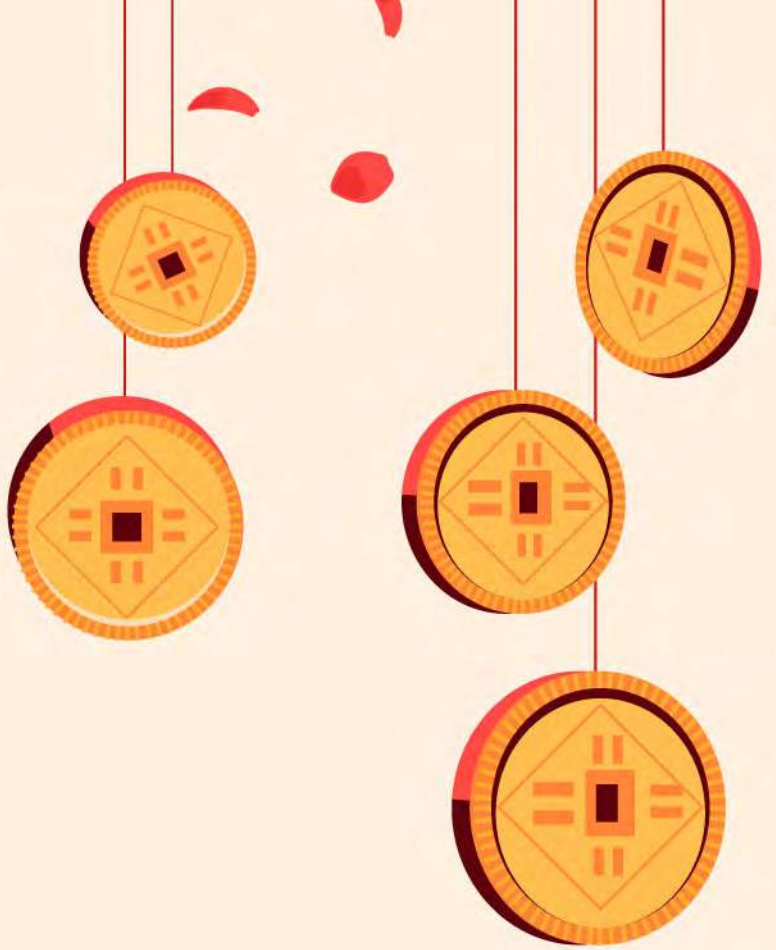
Life Insurance and Home Return Insurance Consultants Association
raises 50,000 to help disaster-affected members

KUALA LUMPUR (July 29) The National Life Insurance and Family Takaful Advisors Association of Malaysia (NAMLIFA) has raised \$50,000 for members of life insurance agents and family takaful advisors who have been deeply affected by the recent floods

RM500 per person. The association held a cheque handover ceremony a few days ago, attended by the National Life Insurance and Family Takaful Consultants Association of Malaysia President Naidu and Acting President Liao Nan

Zhong, the first vice-chairman Shadi Haz, the second vice-chairman Clerman, the secretary-general Mani, the director Zaina and the flood beneficiary representative Arif.

"The association issued a statement saying that it hopes that this move will help members through the difficult times and also thank the members who have raised funds.



www.namlifa.org.my