



HARI RAYA 2023

NADA PRACTITIONER

THE OFFICIAL PUBLICATION OF NATIONAL ASSOCIATION OF MALAYSIAN LIFE INSURANCE AND FAMILY TAKAFUL ADVISORS

PRESIDENT'S MESSAGE

Greetings From The President's Chair.

The 1st quarter of the year was filled with planning for National Akard Awards, Branches AGM, Leadership Camp, NTAC, ManLifps, FCLP classes and membership campaigns. Of these, we have successfully concluded the Leadership Camp for Branches and are currently conducting Branch AGMs nationwide. The 2023 Annual Delegates Conference will be conducted on 14th June 2023.

Midst April 2023, Bank Negara Malaysia has released the Policy Document (PD) on Professionalising Agency Force that will take effect on 1st January 2024. The Agency Force will be mandatorily required to complete and pass either the RFP Module 2, CFP Module 2 or all 4 Modules of the FCLP program. However, NAMLIFA members who have completed the FCLP Module 1 & 2 are allowed for conversion to RFP Module 2. For new recruit application, ITOs are required to conduct Referral Checks with current or past employers of the applicants as part of Due Diligent exercise, beginning 2024. Please visit our website to view the PD.

We are deeply concerned that the implementation of the PD could have negative impact on recruitment and retention of agents. As such, we will be writing to BNM on our concerns and would take necessary action in assisting our members in facing the challenges ahead.

Dear Members, as the need to upgrade our knowledge and competency level is apparent, I urge you to complete the courses provided by the FLPC Board.

Lastly, I take this opportunity to wish every Muslim member Selamat Hari Raya Aidil Fitri.

Looking Forward towards the next edition.

Best Regards.

G. Saseedaran
PRESIDENT



SECRETARY GENERAL'S MESSAGE

On the onset let me wish all our Muslim members a Selamat Hari Raya Puasa to you and your loved ones.

Remember this is the time to share all your love with your family members friends and policy holders. To the Non Muslim members remember we are living in a lovely country called Malaysia and this multi racial country gives us the opportunity to be part of every festival.

In the spirit of NAMLIFA enjoy every moment of this weekend. Remember to take every precaution to be health conscious and Drive Safe. Once again as your Secretary General may I wish all happiness and joy during this season.

Thank you.

K. Sathiaselvan PJK
SECRETARY GENERAL



EDITOR'S MESSAGE

"Selamat Hari Raya" NAMLIFA Members.

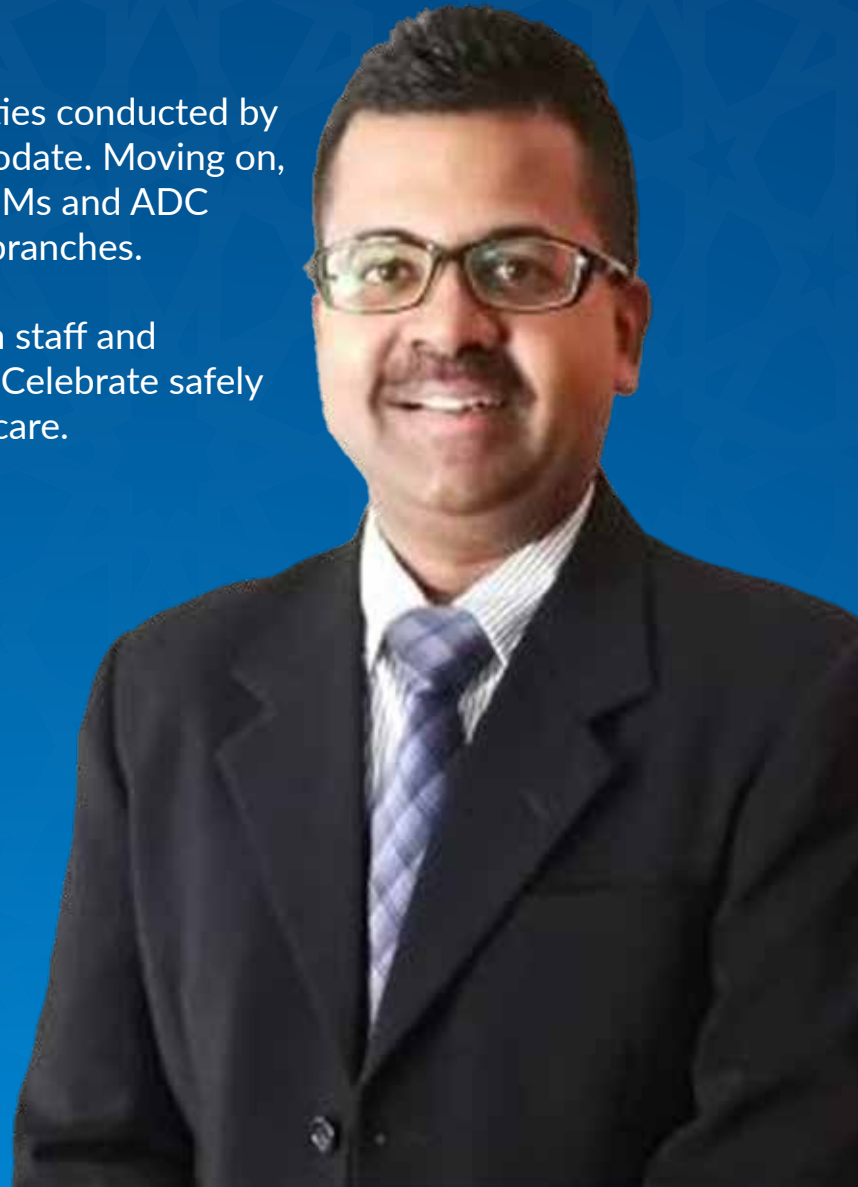
Let me begin by thanking our President and Secretary General for their messages in this edition of eNADA.

I would like to take this opportunity to thank all our contributors for their articles. Without them, these editions would not be possible. It definitely adds value to our eNADA content and publication. Some of these articles are a very good read.

In coming editions, we hope that additional articles can be contributed by members to benefit our eNADA readers. It will increase the awareness of the subjects written on as well as keeps the members abreast with the latest development in and out of the industry.

I also appreciate the update on activities conducted by both national and Namlifa branches todate. Moving on, in Q2 we will be busy with Branch AGMs and ADC related activities - all the best to the branches.

Lastly, I would like to wish our Muslim staff and members Selamat Hari Raya Aidilfitri. Celebrate safely with loved ones. Thank you and take care.



T. Prakash Paul Naidu

ASSIST.SECRETARY GENERAL

NATIONAL COUNCIL MEMBERS



G.Saseedaran
President



Major Leow Nan Chung
Deputy President



Krishnan Appanu
1st Vice President



Mani Raja Chandran
2nd Vice President



Sathiaseelan P.Kuppusamy
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Assist. Secretary General



Nelson Tan Chor Heng
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Council Member No.1



Ong Joo Lee
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Periyasamy Chinnappaian
Council Member No.3



Karem Husin
Council Member No.4



Wooi Yu Thong
Council Member No.5



S.K.Samy
FLPC Chairman



A.M.Naidu
Immediate Past President

NATIONAL ACTIVITY

JANUARY

9-10/1/2023

13th ManLIFPS at Hotel Royal
Chulan Seremban

10/1/2023

6th National Council Meeting

11/1/2023

LIAM & MII meeting at LIAM
Office

12/1/2023

Staff Meeting

13/1/2023

NTAC Meeting at NAMLIFA
Boardroom

20/1/2023

FLPC Meeting

26/1/2023

Train The Trainer

31/1/2023

EXCO Meeting - Virtual

FEBRUARY

7/2/2023

Staff Meeting

8/2/2023

LIAM launch ceremony no Fomo



10/2/2023

4th CSSB Meeting - Zoom
Meeting

10/2/2023

NTAC Meeting at NAMLIFA
Boardroom

13-14/2/2023

20th APFinSA Annual General
Meeting at Chiang Mai, Thailand



NATIONAL ACTIVITY

FEBRUARY

16/2/2023

FCLP LP101 (MIRI)

16/2/2023

Pre Meeting for IT Staff

17/2/2023

Meeting with Big Ten at
NAMLIFA Boardroom

17/2/2023

Branch Liaison Meeting

18/2/2023

LP101 (ENGLISH) at Negeri
Sembilan (PHYSICAL)

20/2/2023

FLPC Emergency Meeting

21/2/2023

7th National Council Meeting

24/2/2023

QBE Training for staff

24/2/2023

FLPC Training for staff

MARCH

1/3/2023

LP101 HQ - Virtual

7/3/2023

Branch Leadership Camp
Meeting - Virtual

8/3/2023

NTAC Meeting at NAMLIFA
Boardroom

9/3/2023

1st Housekeeping for Gold Mine



15-17/3/2023

Leadership Camp at Hotel
Excelsior, Ipoh, Perak



17/3/2023

8th National Council Meeting at
Hotel Excelsior, Ipoh, Perak

NATIONAL ACTIVITY

MARCH

17/3/2023

8th National Council Meeting at
Hotel Excelsior, Ipoh, Perak

22/3/2023

2nd Housekeeping at NAMLIFA
HQ

28/3/2023

Membership Meeting

29/3/2023

BNM Draft Meeting - Virtual

31/3/2023

NTAC Iftar

APRIL

11/4/2023

LP101 HQ - MIRI
Virtual 6.00pm - 10.00pm

12/4/2023

Iftar Dinner with staff Vivatel
Hotel

12/4/2023

Trophy Tender Meeting
NAMLIFA Boardroom

12/4/2023

MTA - Media Iftar

18/4/2023

MTA Ceo Courtesy Visit MTA
Boardroom



26/4/2023

9th National Council Meeting at
NAMLIFA Boardroom

BRANCH ACTIVITY

CENTRAL REGION

1/4/2023

8th Tamil Leaders Summit - Berjaya Times Square Hotel, KL

MELAKA

28/1/2023

Blood Donation

NEGERI SEMBILAN

18/2/2023

LP103 Class start

24/2/2023

Will Writing

4/3/2023

Health Talk

4/4/2023

Donation to orphans

13/4/2023

Iftar Dinner

28/4/2023

Tamil Seminar

JOHOR

18/3/2023

Charity to flood victim(500 bags of rice 5kg) - Chaah, Johor

9/4/2023

Blood Donation (53 Blood Beg Collected) - Segamat Mall

9/4/2023

Tea Talk With Segamat Laeders - Segamat Mall

PENANG

27/4/2023

AKARD Day - The Light Hotel

KLANG

11/4/2023

LP102 - Class

MIRI

3,4,9,10,30,31/1/2023

LP103 Class start - Moderator: Mr. Karuna

16/2/2023

LP103 Class start - Moderator: Mr. SK Samy

18/1/2023

CNY Gathering - Imperial Restaurant

28/1/2023

CNY Gathering - Healthy Vegetarian (15 Attendees)



“ No Laughing Matter



Zainol Talib
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A local entertainer died from heatstroke at the age of 32 in his home in Gombak, Selangor in February 2020. Since 2014 he had acted in eight movies, seven dramas and eighteen telefilm. With seven nominations, he had won the Most Popular Male Comedy Actor Award consecutively in 2015 and 2016. With a heavy build, he was well known for his personal slogan “Gemuk is Awesome!”

Although the best years of the actor’s life was making people laugh, sadly his widow has had to endure tears, harsh comments and many days in court later. It all began from the day he died.

The actor bought a house for his wife and child to live in but eventually it became a legal tussle between his widow and his only brother. And all these were being played out in social media for anyone and everyone to comment and pass judgment.

Upon his death the property had to follow The Rule of Faraid. This meant that the house has to be divided among the immediate family members which is not uncommon to most families. The Rule of Faraid must also be obeyed because the actor had either overlooked or delayed to transfer the house to his wife as a gift under a *hibah* declaration (*gift inter vivos*).

When the actor died, he was survived by his mother, his wife, a male infant and his brother. Going by the Rule of Faraid, his mother gets 1/6th or 4/24 parts of his property, his wife 1/8th or 3/24 parts, his son 17/24 parts while his brother gets nothing.

This did not go down well with the brother who then decided to create mischief through social media and eventually was sued by the actor's widow for defamation in May 2020. Two years later the court found the brother guilty and ordered him to pay damages to the actor's wife in February 2022.

In a twist of fate, four months earlier in October 2021, the late actor's mother died.

The Rule of Faraid goes back to the Battle of Uhud in the year 625 AD.

Since the mother was without a husband, when she died her 1/6th or 4/24 parts is inherited by her surviving son, the late actor's brother!

After 2 years of courtroom drama, the widow ends up having to share the house with the very person whom she hates most!

She has the option to either sell the property and give her brother-in-law his payment, or try to buy over his part of the house. Even though she is a winner just like her husband for winning the court battle, she is neither happy nor laughing at the current scenario.

Muslims are well advised to put their own house in order by making a declaration of *hibah* for their property or high value assets to avoid this situation from happening.

The Rule of Faraid goes all the way back to the Battle of Uhud between Quraysh Arab forces led by the famous Abu Sufyan ibn Harb, Head of polytheists from Mecca against the newly formed Muslim community in Medina on 19 March, 625 AD.

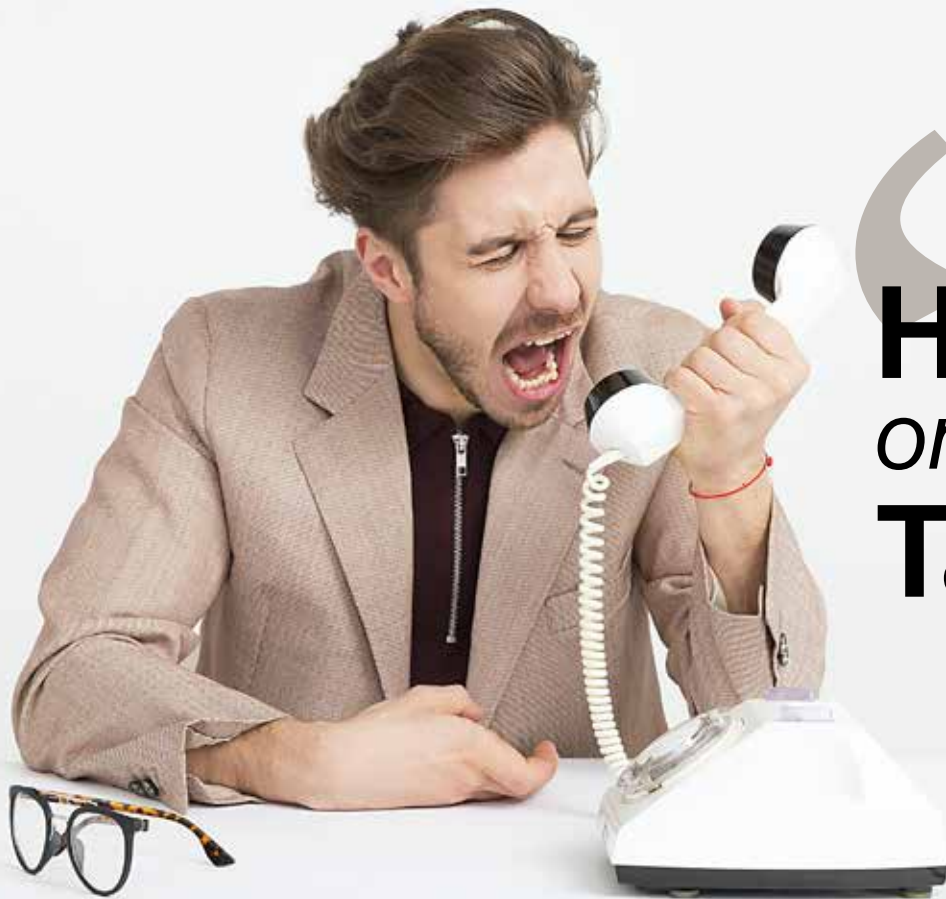
During the battle many Muslims were killed leaving numerous dependents and orphans and what followed afterwards was the revelation of the Quran verse "*an-Nisā*" meaning The Women.

The "*an-Nisā*" consists of 176 sentences addressing concerns about women, rules of inheritance, marriage laws, how to deal with children and orphans, legal practices, *jihād*, relations between Muslim communities, People of the Book and Isa (Jesus) as a prophet.

This has become syaria law and is being practiced around the world today.

The "*an-Nisā*" verse addressed concerns about women, rules of inheritance, marriage laws, how to deal with children and orphans, legal practices, *jihād*, relations between Muslim communities, People of the Book and Isa (Jesus) as a prophet.

Five years after the Battle of Uhud, Abu Sufyan ibn Harb and his family in Mecca became Muslims in August 630 AD.



“ Hibah or Takaful?”



Anuar Shuib
Chairman
International Development
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Some time ago I received an unexpected phone call from a person who introduce herself as Ani. She asked if I had done hibah, and I said “What do you mean by hibah?”

After her short explanation, I clarified “Did you mean takaful?”

She replied “Yes. Hibah takaful”.

I believe I am not the only person she had

approached that day to market a takaful product in this manner. Hibah or takaful?

As a takaful advisor she is required to uphold the code of ethics and conducts issued by the Malaysian Takaful Association (MTA) which reads:-

“The code of ethics encapsulates the tenets of honest practice, responsible, transparent as well as carrying social agenda for the community.”

(link: www.malysiantakaful.com.my/sites/default/files/2020-04/code-of-ethics-and-conducts.pdf)

According to the official My Government website, HIBAH is defined as:-

“granting ownership of property from one party to another without any consideration (*iwad*) that occurs during the life of a hibah provider, made voluntarily, not meant to

glorify anybody and given by reciting an offer and acceptance (*ijab* and *qabul*) or any such expressions.”

(link: www.malaysia.gov.my/portal/content/27730)

Did you know that the word Hibah Takaful does not appear on MTA's and Bank Negara Malaysia's (BNM) website and glossary of words?

It made me wonder why she chose “granting ownership of property from one to another without consideration’ is associated with purchasing a takaful certificate. What sort of training did she receive from her company and agency?

Am I alone here?

Incorrect and low understanding about takaful and its product features will ultimately increase the risk of certificate lapsation.

IMPORTANCE OF TAKAFUL

It is an acceptable fact that takaful is very important as it helps to ensure loved ones will continue their lives as usual in the event of premature death of the breadwinner.

Clients and potential participants must be educated on its importance so that they will ensure it becomes a priority to pay the annual contribution promptly to avoid certificate lapsation. Participants must be made aware that a lapsed certificate would render it useless and unclaimable upon the occurrence of the triggering event.

To help clients and potential participants understand this, first and foremost, takaful advisors themselves must acquire a correct understanding about takaful itself.

Clients and potential participants will have an incorrect understanding about takaful if the advisor himself/herself is not well equipped with the right knowledge of takaful. Incorrect and low understanding about takaful and its product features will ultimately increase the risk of certificate lapsation.

When this happens it is bad not only for the clients but also bad for the takaful advisor and agency community, the operator and the financial industry.

UNDERTANDING TAKAFUL BASICS

The main principles of takaful are *tabarruq* and *ta'awun*. *Tabarruq* means “donation, gift and contribution towards the takaful fund or pool” and *ta'awun* means “the willingness to help one another among the takaful participants”.

Understanding these basics will help advisors to better explain the mechanics of how takaful operates within a system.

The takaful operator acts on the principles of either *wakalah* or *mudharabah* or a hybrid between both. *Wakalah* means “delegation or representation where the operator will manage the takaful fund and its operations with a fee charged”. *Mudharabah* means “a partnership where a participant provides capital and the operator as entrepreneur, shares the profit as agreed”.

Understanding these basics will help advisors to better explain the mechanics of how takaful operates within a system. Plus understanding the unique features of each

takaful product will help clients and potential participants better appreciate the services provided under a packaged plan.

This translates to higher persistency ratio for the advisor's business portfolio, contribute to his/her business growth as well as the agency and operator's general well being.

WHAT IS A CONDITIONAL HIBAH IN A TAKAFUL CERTIFICATE?

Advisors need to help clients and potential participants clearly understand how *tabarruq* and *ta'awun* works where their contribution (premium) go towards a centralised pool of money, which becomes the group's property, to assist any participant who requires help.

Financial help can be in the form of hospital expenses, critical illness treatment, loss of income due to disability or death, education tuition fees and so forth.

Financial help is paid directly to the client except for loss of income as a result of death.

Each client shall name a beneficiary to receive his/her portion of property as a gift under hibah, as clearly defined by the My Government website above.

BNM's definition of a Conditional Hibah is "a gift conditional upon the death of the client".

I must add that the client creates a hibah unilaterally without an offer and acceptance agreement between the client and the beneficiary as generally required. And that a legitimate claim to the property exist only for as long as the certificate is in force.

Advisors need to emphasise the benefits of this Conditional Hibah.

Upon the client's death, the property or takaful proceeds are:-

1. Paid directly to the named beneficiary, with only MyKad and death certificate as proof of evidence.
2. The beneficiary is not required to go through Amanah Raya Berhad or any estate administration procedures.
3. The proceeds are not a part of the deceased's estate and therefore free from Faraid claims and distribution.
4. The proceeds are protected from creditors and also non-taxable.
5. The proceeds belong solely to the beneficiary, with no obligation or terms and conditions attached.

CONCLUSION

Hibah takaful is just a mashup of two words with different meanings. It is neither a product nor a service, so stop selling it.

As I have mentioned earlier, the best way for an advisor to have business quality and growth is to equip themselves with the correct knowledge. Advisors must have a good understanding of how *tabarruq* and *ta'awun* works, the importance of the Conditional Hibah to the spouse, the impact of sudden financial loss, the extreme pressure of medical costs and the quick financial assistance from a takaful certificate.

Only when clients and potential participants realise that the various benefits can match their needs and allay their fears, only then will they purchase a takaful package and ensure that the certificate stays in force.



Hibah takaful *Bukan* *Penyelesai* masalah pusaka



Ariffin Sabirin
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Saya sudah berkecimpung di dalam industri perancangan harta dan pengurusan pusaka Islam di Malaysia semenjak 1998. Masih jelas dalam ingatan saya, ketika itu hanya ada beberapa orang penggiat industri sahaja termasuk saya sendiri yang aktif bercakap dan berkongsi ilmu tentang hukum faraid, wasiat dan hibah.

Dalam keadaan industri perancangan harta dan pengurusan pusaka ini hampir tidak

wujud di Malaysia, kami berkorban segala-galanya, wang, masa dan tenaga bermusafir ke seluruh pelosok Malaysia untuk bertemu masyarakat bagi mendidik mereka tentang subjek ini.

Pada ketika itu, ilmu yang kami sampaikan ibarat masuk telinga kiri keluar telinga kanan. Ramai yang hadir mendengar perkongsian kami namun mereka tidak bertindak dan sentiasa menyangkakan masalah harta pusaka yang kami ceritakan tidak akan berlaku kepada keluarga mereka.

Ramai juga yang enggan bertindak merancang harta kerana beranggapan belum masanya untuk mereka mati kerana sangkaannya hanya orang tua yang umurnya lanjut dan berpenyakit sahaja yang akan mati. Hakikatnya kita semua tahu kematian itu datang kepada semua orang tanpa mengira umur atau keadaan kesihatan.

Walaupun begitu, saya menarik nafas lega bila mendapati kesedaran masyarakat tentang isu pusaka ini semakin baik semenjak 2013. Pemerhatian saya menunjukkan bahawa ia ada kaitan dengan pengenalan hibah takaful melalui Jadual 10 Akta Perkhidmatan Kewangan Islam (IFSA) 2013.

Jika sebelum 2013, isu harta pusaka ini dibawa ke dalam masyarakat oleh penggerak seperti kami yang hanya ada beberapa kerat sahaja, kini ia dibawa oleh puluhan ribu perunding takaful.

Parasahabat perunding takaful yang ramai dan aktif ini telah memainkan peranan yang sangat penting menyebarkan kesedaran isu ini kepada masyarakat. Dari perbincangan saya dengan beberapa Ketua Pegawai Eksekutif syarikat takaful, pengenalan hibah takaful telah mendapat sambutan yang hangat sehinggakan premium syarikat takaful meningkat berlipat kali ganda semenjak 2013.

Ramai peserta takaful kini tahu bahawa bagi memastikan manfaat takaful mereka tidak menjadi harta pusaka, mereka boleh menggunakan kaedah hibah takaful yang ditetapkan di dalam Jadual 10 itu. Mereka kini boleh meletakkan nama penerima hibah

Jika sebelum 2013, isu harta pusaka ini dibawa ke dalam masyarakat oleh penggerak seperti kami yang hanya ada beberapa kerat sahaja, kini ia dibawa oleh puluhan ribu perunding takaful.

sebagai penerima mutlak manfaat takaful mereka.

Namun pemerhatian saya juga mendapati keghairahan perunding takaful mempromosikan hibah takaful kadang-kadang melampaui dari fungsi sebenarnya.

Hibah takaful baik dari segi undang-undang mahupun hukum syarak hanya berfungsi untuk menentukan bahawa manfaat itu diterima secara mutlak oleh penerima hibah yang ditetapkan oleh peserta dan tidak perlu diagihkan mengikut hukum faraid.

Saya juga mendapati keghairahan perunding takaful mempromosikan hibah takaful kadang-kadang melampaui dari fungsi sebenarnya.

Ada perunding takaful yang mempromosikan bahawa hibah takaful ini mampu menyelesaikan masalah harta pusaka.

Hujahnya apabila penerima hibah menerima manfaat takaful, maka dia boleh menggunakan manfaat itu untuk membayar kos yang berkaitan perkhidmatan pengurusan pusaka peserta takaful sama ada di Mahkamah Syariah, Pejabat Pusaka Kecil mahupun di Mahkamah Tinggi Sivil.

Ada juga yang mengatakan manfaat takaful itu boleh digunakan oleh penerima hibah bagi menyelesaikan hutang peserta takaful seperti hutang kad kredit, pinjaman perumahan, pinjaman peribadi, pinjaman kenderaan dan lain-lain hutang. Malah ramai juga yang saya temui mempromosikan bahawa manfaat takaful itu boleh digunakan untuk menebus hak faraid waris-waris lain.

Hibah takaful atas sifatnya sebagai hibah seperti termaktub di dalam hukum syarak adalah khusus bagi tujuan dinikmati oleh penerima hibah sahaja.

Maknanya apabila kita telah meletakkan nama penerima hibah, maka manfaat itu adalah khas untuknya dan tidak untuk tujuan lain.

Adakah penerima hibah tertakluk dari segi undang-undang mahupun hukum syarak untuk menunaikan apa-apa permintaan peserta takaful seperti di atas? Apakah jaminan bahawa arahan peserta takaful untuk membayar hutang atau membayar kos pengurusan pusaka akan dipatuhi oleh penerima hibah?

Saya akui bahawa sekiranya penerima hibah dengan rela hati bersedia untuk memenuhi permintaan itu, tiada sekatan untuk dia namun jawapan yang lebih tepat ialah **TIDAK**.



Maknanya apabila kita telah meletakkan nama penerima hibah, maka manfaat itu adalah khas untuknya dan tidak untuk tujuan lain.

Penerima hibah tidak mempunyai sebarang obligasi untuk membayar hutang peserta takaful yang telah meninggal atau untuk membayar kos pengurusan pusaka beliau.

Penerima hibah tidak mempunyai sebarang obligasi untuk membayarkan hutang peserta atau menggunakan manfaat itu untuk membayar kos pengurusan pusaka. Kos pengurusan pusaka sebenarnya dari segi undang-undang dan hukum syarak, akan ditolak dari harta pusaka yang ditinggalkan.

Bagi tujuan menebus bahagian faraid waris-waris yang lain pula, ia pula tertakluk kepada persetujuan waris-waris itu untuk melepaskan bahagiannya. Jika mereka enggan, bahagian itu tetap tidak boleh ditebus walaupun penerima hibah mempunyai wang untuk tujuan itu.

Jadi dengan huraian ringkas saya ini adakah hujah hibah takaful menyelesaikan masalah harta pusaka itu tepat?

Persoalan sama ada sesuatu kes harta pusaka boleh diselesaikan dengan cepat dan mudah sebenarnya merangkumi isu yang lebih luas dan jawapannya bukan terletak kepada hibah takaful sahaja.

Secara ringkasnya, ia berkaitan tentang siapakah waris yang sanggup berkorban masa dan tenaga untuk mengambil inisiatif memulakan proses perundangan dan mengumpul semua dokumen yang diperlukan, siapa yang akan dilantik sebagai wasi (Pentadbir harta pusaka), tentang formula pembahagian harta pusaka sama ada secara faraid atau muafakat termasuklah juga di situ isu kewangan iaitu siapa yang

akan menanggung segala kos berkaitan.

Semua isu-isu ini hanya boleh diselesaikan jika waris-waris dapat bermuafakat dan bertolak-ansur dengan baik. Jika waris-waris semasa hidupnya peserta takaful itupun sudah bermasalah, bolehkah isu-isu ini disepakati?

Analoginya ibarat sebuah pasukan bolasepak yang saling bertelagah sesama sendiri. Mereka itu sudahpun tewas sebelum masuk ke padang!

Dalam keadaan biasa, kes harta pusaka yang boleh dimuafakati dengan baik akan selesai di dalam tempoh purata antara enam bulan sehingga setahun. Kalau kes tersebut dicemari pula dengan perbalahan waris, maka ia berkemungkinan memakan masa sehingga bertahun-tahun lamanya. Waris-waris pula hanya akan menerima harta pusaka yang berhak ke atas mereka selepas kes selesai. Sekiranya waris-waris ini (terutama pasangan dan anak-anak di bawah umur) bergantung hidup kepada harta pusaka tersebut bagaimana mereka ingin meneruskan kehidupan?

Di sinilah sebenarnya hibah takaful memainkan peranan yang sangat signifikan.

Saya sangat setuju bahawa hibah takaful memang sangat membantu dari aspek kelangsungan hidup penerima hibah (pasangan dan anak-anak). Tidak perlulah mereka menunggu sehingga proses harta pusaka selesai. Mereka boleh meneruskan kehidupan seperti biasa menggunakan manfaat takaful yang ditinggalkan.

Hujah lebih tepat yang boleh digunakan oleh perunding takaful iaitu “penamaan penerima hibah takaful akan memastikan penerima hibah itu dapat menggunakan manfaat itu secara mutlak bagi kelangsungan hidupnya tanpa berkait dengan tuntutan mana-mana waris faraid yang lain”.

Secara ringkasnya, ia berkaitan tentang:-

1. Siapakah waris yang sanggup berkorban masa dan tenaga untuk mengambil inisiatif memulakan proses perundangan dan mengumpul semua dokumen yang diperlukan?
2. Siapa yang akan dilantik sebagai wasi (Pentadbir harta pusaka)?
3. Tentang formula pembahagian harta pusaka sama ada secara faraid atau muafakat?
4. Siapa yang akan menanggung segala kos berkaitan?

“Mereka boleh meneruskan kehidupan seperti biasa menggunakan manfaat takaful yang ditinggalkan.”



Best! Best! Best!



Abang Abu
Mekanik Wang
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Sepanjang kehidupan saya sebagai penceramah kewangan, ilmu kewangan adalah sangat penting dalam kalangan masyarakat di seluruh dunia.

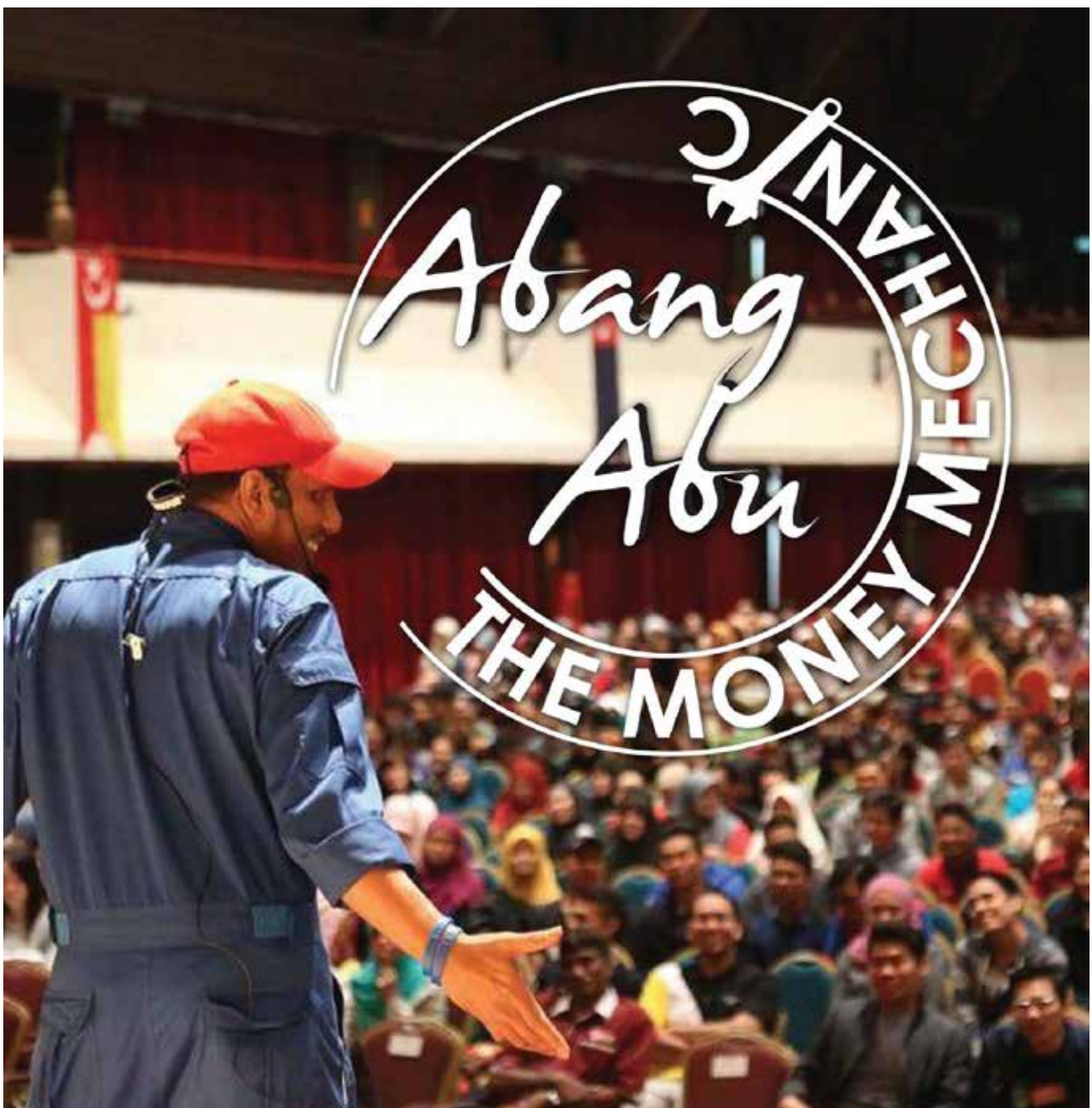
Tidak kira walau apa jua bidang yang diceburi, ilmu kewangan perlu ada dalam diri setiap individu. Walaupun saya menetap di Singapura, saya merupakan rakyat Malaysia. Jadi, sepanjang karier saya, saya memang sangat menekankan tentang ilmu kewangan kepada segenap lapisan masyarakat. **MENYIMPAN DAN MENABUNG** merupakan perkara asas yang perlu dititikberatkan.

Salah satu cabang kewangan adalah melalui simpanan takaful. Pengurusan kewangan dan takaful sangat berkait rapat kerana terdapat beberapa aspek dalam pengurusan kewangan yang berkaitan dengan takaful. Contohnya seperti Takaful Kewangan. Takaful membantu melindungi seseorang dari risiko kewangan yang tidak dijangka,

seperti kehilangan pendapatan akibat kecacatan atau kemalangan, kos perubatan yang tinggi dan kematian.

Oleh itu, memiliki takaful yang mencukupi berperanan sebagai alat perlindungan kewangan. Ini adalah kerana takaful dapat memberikan perlindungan kewangan pada saat kita mengalami kecelakaan. Seperti contohnya, takaful perubatan yang dapat membantu kita mengatasi perbelanjaan rawatan ketika kita sakit.

Perancangan kewangan yang baik adalah perancangan yang mengambil kira risiko yang mungkin dihadapi individu dan keluarga. Sebuah sijil takaful yang baik dapat membantu individu mengurangkan risiko dan menjadikan kewangan mereka lebih tetap dan terarah. Contohnya seperti takaful am kenderaan dan rumah, dalam aspek ini, takaful dapat memberikan perlindungan sekiranya terjadi sesuatu yang tidak diingini seperti kemalangan, kerosakan atau kebakaran.



Takaful membantu mengurangkan beban kewangan seseorang dengan menyediakan perlindungan bagi mereka dan keluarga mereka.

Ia memastikan bahawa seseorang tidak perlu menanggung risiko kewangan secara tunggal apabila terdapat kejadian tidak dijangka. Ini adalah sangat penting agar kita tidak meninggalkan orang yang kita sayang dengan pelbagai masalah atau mungkin juga dengan hutang yang banyak.

Oleh itu, takaful adalah suatu faktor yang penting dalam pengurusan kewangan yang berjaya dan setiap individu perlu mempertimbangkan aspek takaful dalam perancangan kewangan mereka.

“Takaful adalah suatu faktor yang penting dalam pengurusan kewangan yang berjaya .”

Namun, segalanya memerlukan ilmu kewangan yang betul.

Menyentuh tentang kewangan, Abang Abu ada buat kempen Simpan Challenge 2023 di mana selama 30 hari dalam bulan Ramadhan ini Abang Abu mengajak orang ramai menyertai kempen yang bertujuan memupuk budaya menabung dan berhemah dalam hal-hal kewangan.

Target Simpan Challenge ini adalah mengumpul seramai 1,000 peserta sepanjang bulan Ramadhan di mana setiap peserta diberi tip-tip praktikal sehingga mencapai simpanan peribadi sebanyak RM1,000 dalam masa 30 - 90 hari.

Kaedah menyimpan ini boleh dikongsi bersama keluarga untuk mencapai matlamat simpanan setiap ahli keluarga. Setiap tips

boleh dijadikan sebagai topik perbincangan kewangan dan semua aktiviti boleh dilakukan bersama yang akan membuat ukwah antara keluarga lebih sihat.

Tersentuh hati Abang Abu ketika masuk satu pesanan ringkas dalam talian yang diiringi dengan doa untuk Abang Abu dan keluarga dari seorang peserta Simpan Challenge 2023.

“Saya berjaya kumpul S\$258++ setakat seminggu selepas buat tip-tip awal tetapi saya mohon maaf pada Abang Abu, kerana terpaksa keluaran untuk bayaran rawatan anak saya.

Saya takde duit lain dan tak mahu nak pinjam.”

Allahu Akbar! Tak perlu minta maaf pun sebab memang itu tujuannya! Apabila ada kecemasan sebegitu sudah memang wajib digunakan.

Abang Abu terasa sangat teruja apabila dapat tahu benda macam ni! Lain rasanya bila dapat membantu orang yang dalam kesempitan, ya memang lain sangat.



3 Reasons Many New Insurance Agents Fail!

The insurance industry offers amazing career opportunities for those who seize it. This is especially true for insurance agents/producers. I spent 45 years as Sales Manager and have had many ups and downs. There were moments of great success and days where I simply wanted to throw in the towel.

The insurance industry needs some new young talent. Unfortunately, young people aren't flocking to become insurance agents. For those new agents that do take on the challenge of becoming a new insurance agent, many fail. **Why?**

I think there are 3 main reasons why new insurance agents fail.

1. Expecting Too Much Too Soon

Let's face it, most of us live in the see it, want it, have it generation. We see something we like we like, we want it, and then we must have it right away. We look at successful people and think, "That must be nice. I sure wish I was that successful."

Wakeup call: successful people work their tails off. Typically, 20-30 years of hard work looks like an overnight success.

This is thought process of many young agents. Been there, done that. We start off in the first year or two of our careers and expect to be driving the nice car, have the nice house, and play golf about 100 days a year (ok maybe the last one was just mine). There is nothing wrong with those things, but first you must pay a price. You must sacrifice to win. You must put in the time and effort.

The insurance business is tough and like every profession, it takes time, effort, and FAILURE to become a master. You must get kicked in teeth, make mistakes, have bad days, and maybe even question your sanity before you achieve a high level of success.

This doesn't mean the first few years have to be awful, but young agents often expect too much too soon. Learn and master your craft. Read, practice, grow, and before you know it success will find you.

Understand that the insurance business should be looked at as a slow cooker vs. a microwave. This doesn't mean you can't have positive results quickly, but young agents must understand that a huge book of business comes from developing relationships and expertise, not a sales gimmick.

2. Lack Of Quality Training/Education

I often speak with young insurance agents who are frustrated with their job. That can't understand why this business is so tough. After a few minutes, I realize that this young agent was given a phone and computer, and maybe a lead sheet with no training or mentorship.

Of course, they are going to fail. That's like taking a person who has never golfed, walking them out to the golf course, giving them a club, and questioning why they can't break 100.

Young agents need training and mentoring. They need quality education. There are some great programs out there to help agents get a start. There are insurance association groups, formal classwork programs or training from insurance companies.

Most importantly, I think every young agent needs to find a mentor. Better yet, two or three mentors. Someone who has had success in the industry and is willing to help new agents find their way. This could be someone from your office if you are fortunate.

You can also find people across the country through social media. Find successful people and learn from them.

I have been extremely fortunate to attend all Namlifa National Congress & APLIC Forums and had many great mentors along the way. New insurance agents must also realize that they must put in the time.

Without quality education, training and mentoring, young agents are much more likely to fail.

3. Focusing On The Wrong Thing (money vs. people)

If you are in the insurance agent business just to make money, leave. Let me repeat that. If you are in the insurance business simply to make money, you will not succeed. Maybe in the short-term, but over time prospects and customers will see right through you. They will know you don't care about them, you only care about you.

This is a people business. This is a relationship business. This is a service business.

If you do not understand those three principles, you will fail. Period. If you focus on the people, money will come. If you focus on money, people will go. Get it?

You can make a terrific income as an insurance agent. There is no doubt about that. Great agents do and should make a terrific living. They work hard and help many people and businesses. They did not earn this great income by focusing just on money.

Yes, they set financial goals, but they also understand that those goals are only achieved by focusing on helping people.

Bottom Line

I firmly believe that an insurance agent is a highly noble and critical profession. It is vital that the industry not only find new and young talent but provide the necessary tools to help new and young agents succeed.

For new agents, understanding these three areas of why many agents fail will be critically important to ensure talented agents will be there in the future to serve others with passion, knowledge, and integrity.

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