



NATIONAL ASSOCIATION OF MALAYSIAN LIFE
INSURANCE AND FAMILY TAKAFUL ADVISORS

NADA PRACTITIONER

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

HAPPY CHINESE NEW YEAR



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President's Message

Time flies and here we are, ushering into the new year again. Reflecting back since taking office in July 2022, we have completed some essential activities and have begun a new some initiatives.

Since concluding the National AKARD Awards Celebration in August, NAMLIFA Branches had successfully organised the nationwide AKARD Awards Celebrations at various Branches respectively. I wish to congratulate National AKARD Chairman Mr Chew Siew Lay and every Branch Organising Chairman for the splendid events organised nationwide.

For the first time in history, NAMLIFA had organised APFinSA Awards for local awardees on a small scale, we are looking forward to further promote this Award aggressively this year.

At the education front, we are delighted to share with you that our own Certified Life Planner & Marketeer (CLPM - PITA Programme) qualification is now recognised by Bank Negara Malaysia (BNM) as one

of the mandatory PASS modules for policy document on Professionalism of Insurance and Takaful Agents.

Meanwhile, we too have successfully brought in APFinSA FChFP program and have signed an MoU with KAPLAN, an international education provider to manage and conduct the program in Malaysia. We take this opportunity, to encourage you to capitalize on our education program to further your competency in the business.

The National Council will continue performing our solemn duty in upholding the importance of the agency system and be a reckoning voice of the agency force. Please stay tuned to our latest announcement from time to time.

Lastly, I wish you a Pleasant & Prosperous Lunar New Year. May the year of the Dragon be a joyful and fruitful year for each and everyone of us. Thank you and best regards.



G. Saseedaran
President, NAMLIFA

Secretary General's Message

From the Secretary General's Desk.

On the onset let me wish all our Chinese members "Gong Xi Fa Cai" which will be a month celebration from 10th February 2024.

As we celebrate the Lunar New Year with our family and friends it is our duty to ensure that our regular activities which involves our business is in control.

We must ensure that in this New Year we continue to prosper not only on our family success but also in our sales, marketing, recruitment and commitment to our clients. Whilst we strive towards achieving our goals let us ensure that we give a whole hearted support to NAMLIFA by attending NAMIFA activities and introducing new members to our NAMLIFA fold.

As your Secretary General, I assure you all that the President, Council Members, all Branch Chairman and Committee Members will do all our best to assist

you in every way we can and ensure that we have a great year together.

During this joyous occasion let us forgive and forget any untoward incident that could have occurred and look towards a Happy and Prosperous New Year.

Let us celebrate every moment of life will cheerfulness and happiness.

"Gong Xi Fa Cai" from The President, Council Members and Staffs of NAMLIFA.



K. Sathiaselvan PK
Secretary General, NAMLIFA

Editor's Message

Happy New Year & "Gong Xi Fatt Chai"

NAMLIFA Members. Let me begin by thanking our President and Secretary General for their messages in this first edition for 2024. They have both summarized very well on what took place in the last Quarter of 2023 as well as what to look forward to in 2024 moving forward.

We appreciate the activities done by the branches for their respective members at branch level.

I am also thankful for the good and relevant articles contributed by En Zainol Talib; It definitely adds value to our eNADA content and publication.

In coming editions, we hope 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.

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

Celebrate safely with loved ones. Thank you and take care.



T. Prakash Paul Naidu
Assist. Secretary General,
NAMLIFA

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President



Major Leow Nan Chung
Deputy President



Krishnan Appanu
1st Vice President



Mani Raja Chandran
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Council Member



E. Jegatheesen
Council Member



S.K.Samy
FLPC Chairman



A.M.Naidu
Immediate Past President

National Activities

SEPTEMBER

1/9/2023
LHDN visit e-Invoice
NAMLIFA Training room

6/9/2023
5th CSSB Meeting
NAMLIFA Boardroom

7/9/2023
13th National Council
Meeting NAMLIFA
Boardroom

11/9/2023
LIAM Meeting: Due
Diligence requirements
NAMLIFA Boardroom

13/9/2023
FLPC Board meeting
NAMLIFA Boardroom

13/9/2023
MTA Meeting: NTAC
MTA Boardroom, KL

20/9/2023
Lunch gathering
MTA Boardroom, KL

27/9/2023
FLPC Board Meeting
NAMLIFA Boardroom

OCTOBER

3/10/2023
LIAM Blood Donation
Lunch Ceremony
Atrium Busana Mara
Mall, KL

9/10/2023
Special NC Meeting
Virtual via Zoom

13/10/2023
FLPC Board Meeting
Virtual via Zoom

17/10/2023
MII visit NAMLIFA

17/10/2023
In-house Association
Meeting NAMLIFA
Training room

19/10/2023
14th National Council
Meeting NAMLIFA
Boardroom

31/10/2023
In-house meeting with
GLIAAM NAMLIFA
Boardroom

NOVEMBER

1/11/2023
Vendor Membership
Meeting NAMLIFA
Boardroom

2/11/2023
FLPC Board Meeting
NAMLIFA Boardroom

15/11/2023
6th CSSB Meeting
Virtual via Zoom

23/11/2023
FLPC Board Meeting
NAMLIFA Boardroom

29/11/2023
APFinSA Award Meeting
Virtual via Zoom

DECEMBER

7/12/2023
KPJ Damansara Hospital,
Visit

12/12/2023
Branch Liaison Meeting
Virtual via Zoom

13/12/2023
KAPLAN-NAMLIFA
Fellowship Dinner
Virtual via Zoom

22/12/2023
MBR Meeting

Branch Activities

CENTRAL REGION

6-7/10/2023

23rd International Tamil Life Insurance Convention, Genting Awana Hotel



30/12/2023

Blood Donation, Atria Shopping Mall, KL



NEGERI SEMBILAN

10/10/2023

Negeri Sembilan AKARD Award, Sendayan Club House, Negeri Sembilan

JOHOR

7/10/2023

Blood Donation (60 blood beg collected)
Dewan Rakyat Segamat

13/10/2023

Johor AKARD Award
Yijia Theme Banquet,
Johor Bharu

22/10/2023

Polio Awareness Collaboration
with Lions Club and HSA

8/11/2023

Charity project to 10
families, Johor

17/11/2023

Final Sprint
The Avenue M Hotel

MELAKA

28/10/2023

Melaka AKARD Award,
Bayview Hotel with 118
awardees

PENANG

26/10/2023

Penang AKARD Award, The
Light Hotel, Seberang Jaya,
Penang

Branch Activities

PERAK

29/10/2023

Blood Donation (87 blood beg), AEON Kinta Ipoh Perak

23/11/2023

Perak AKARD Award,
Weii Hotel Perak

KLANG

9/9/2023

Klang AKARD Award,
KSL Esplanade, Klang

KUCHING

5/10/2023

Kuching AKARD Award
Riverine Grand Ballroom,
Kuching, Sarawak

SIBU

1/9/2023

Food Bank Project, Kompleks
Kebajikan Jumaani Tuanku Haji,
Bujang, Sibu

30/9/2023

Sibu AKARD Award,
Kingwood Hotel, Sibu

25/11/2023

Medical Forum with Subang
Jaya Medical Center, Medan
Hotel Sibu

11/12/2023

Christmas Visitation, Penyatim
Children Home



Your Client's Husband Just Died and What You Need to Know





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Recently I received a text message at 6.00 in the morning that a friend of mine had just passed away. I was briefly taken aback as I had just met him a few days earlier at a wedding reception hosted by another mutual friend of ours. He always had a smile and ready to laugh at my horrible jokes.

Being a Muslim, my friend had to be buried quickly, in accordance with the teachings of Prophet Muhammad (SAW) where it was narrated by Abdullah bin Umar (RA) that Prophet Muhammad (SAW) said,

“When one of your men dies, do not keep him in the house for long. Make haste in taking him to the grave and bury him”.

From the hospital where he died, his body was brought to a Mosque nearest his home

in Bangi, Selangor to be given a bath and subsequently shrouded in three pieces of unstitched white cotton cloth. A female would be shrouded in five pieces instead. And there was no coffin either.

After the simple funeral prayer, he was placed in a hearse and immediately taken to the cemetery in Bentong, Pahang.

It was decided among the family members earlier that he be buried at his home town where he and his wife had recently refurbished a house that was bought from his father a few months before. They had planned to retire and live an unhurried lifestyle together, away from busy Kuala Lumpur.

Every detail from getting the ambulance, release of the body from the hospital, arranging the funeral services at the Mosque, to obtaining the burial permit and burial plot, etc were carried out by family members or close friends.

Although friends and family were all over the Mosque for the service, his wife was conspicuously nowhere to be seen. And with good reason.

“When one of your men dies, do not keep him in the house for long. Make haste in taking him to the grave and bury him.”

It was because she had to observe 'Iddah the moment her husband was pronounced dead. She had to return home to Bentong or Bangi and stay there.

What is 'Iddah for a Woman?

The Holy Quran states,

“For those men who die amongst you and leave behind wives, they (the wives) must confine themselves (observe 'Iddah) for four months and ten days.”

The period of 'Iddah begins the second the husband is pronounced dead or has died. She is required to abstain from participating in the funeral service at the Mosque and not accompany him to his final resting place.

The period of 'Iddah begins the second the husband is pronounced dead or has died.

Therefore, within four months and ten days, a widow is not allowed to leave the house including travelling, except for essential necessities and within permitted limits only. Among the essential necessities that allow leaving the house are work, seeking medical treatment, purchasing basic necessities (if no family member or anyone else is available to do so) and other essential and urgent needs, so long as they can maintain their dignity required by Islam.

The permissibility to leave the house is also subject to daylight only and not at night. However, exemptions are given to individuals

who have no choice and need to work at night such as doctors, nurses and such.

As for my dear departed friend, his widowed wife can visit his grave only after four months and ten days has passed.

Why knowing 'Iddah is important?

As a servicing agent, you need to find a way to work around the widow's situation to assist in the death claim as her movements are somewhat restricted as required by her faith. It becomes more urgent when the husband is the sole bread winner and the widow is confined to the house for more than four months.

What happens to a grieving person emotionally?

The death of a loved one is among the most stressful events a person can experience, according to the Holmes-Rahe Life Stress Inventory, also known as the Social Readjustment Rating Scale (SRRS).¹

Each person's unique experience with grief is different. Research suggests that many people begin to have some improvement in how they feel about six months after a loss. Most people report feeling recovered about one to two years later. Others may be different.

¹ Holmes, T. H. & Rahe, R. H. (1967). The social readjustment rating scale. *Journal of Psychosomatic Research*, 11(2), 213-221.

Studies have noted that the first thing that a person may likely experience immediately after suffering the death of their spouse is shock and disbelief. It may take days or weeks after their spouse's death for them to begin processing that the husband or wife is no longer here. During times of grief, the mind loses some or all of its capacity to think clearly and rationally.

Depression may also strike at any stage in the grieving process. Depression also contributes to the inability to sleep, a lack of appetite, feeling constant sadness, a lack of energy, and feeling like losing hope.

What can you do?

Just because she must not leave the house, it does not mean that a servicing agent cannot

meet her at home or in her office during the day. However, getting any supporting documents from her husband's office will be a challenge if not planned properly.

For many people, the death of a loved one often forces the survivor to assume a host of new responsibilities, including personal or household financial matters. Sometimes, they might need to find a job or figure out how to get by financially from two income down to one income.

Also to contend with credit card accounts, loans, or insurance/takaful policies their loved one had. The same goes for investments and retirement accounts.

This is where you must come up with a practical solution to put the widow's mind at ease and provide any help that she needs to properly submit the death claim.





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MALAYSIA

WILLS

WEEK 2022



Is a Will necessary?

Writing a Will is not compulsory, but it is highly recommended that you have one. Read on and decide for yourself.

Having a Will allows your assets to be managed quickly through probate. Probate is basically the process of admitting the validity of the Will or making your Will official. It is a legal process where assets are passed to your heirs and people named in the Will. Usually, probate starts just after the death and funeral of the owner of the Will.

The Will is also used to appoint someone of your choice to manage and distribute your wealth according to instructions on how you wish your estate to be distributed when you are no longer around. With instructions clearly written out, potential disputes among surviving family members over individual claims can be avoided.

Death Without a Will

Similarly, a Will allows Muslims to appoint an executor of their choice to carry out the same duties. Next comes the part where most people get it wrong.

A small fact that is often overlooked is that the estate of persons professing the religion of Islam is not within the scope of laws under the Wills Act 1959. It means that the rightful heirs and distribution cannot be decided by the high court because it has to follow Islamic law.

In the context of Islamic succession, should your Will increase, reduce or take away the interests of the legal heirs established by *faraid* - the laws of inheritance - than these instructions require the agreement of each and every person concerned. Also, Islamic law does not recognise the concept of 'right by birth' where a son immediately after birth gets a right to the property. An heir does not possess any right before the death of an ancestor because the heirs' rights and interest start only after the owner's death. Any instructions in the Will that follow his demise are potentially *ultra vires* or beyond the owner's control.

The *faraid* has a structure of 14 male and 9 female potential claimants categorised as primary, secondary or substitute heirs and

The faraid law has a structure of 14 male and 9 female potential claimants categorised as primary, secondary or substitute heirs and each relative's portion of rights and interest is not diminished by a Will.

each relative's portion of rights and interest is not diminished by a Will. However, the final count of proper claimants depend entirely upon their presence or absence at the point of death.

High profile cases similar to the late founder, chairman and chief executive officer of the Naza Group of Malaysia; and former politician, diplomat and Minister of Science, Technology and Innovation that have gone before the civil and shariah courts are examples of errors and miscalculations in estate and legacy planning.

The heirs' rights and interest on your estate starts immediately upon your death, and any instructions that follow after your demise is potentially *ultra vires* or beyond your control.

What should be included in a Will?

You can have a will written to appoint guardians for minor children, select executors of wills and set up trusts for beneficiaries. In practice, two executors are ideal but, you can name a trust organisation or up to four individuals for this position.

When your Will is prepared by a trust company the executor is usually the trust organisation itself. You can either agree or appoint your own executors to replace the trust company.

Basically, a Will contains a list of your assets which are either movable or immovable and a description with details of bank account number, insurance or takaful policy number, financial institution, property address, etc. In short, whatever that you own or has your name on it.

This information is especially useful when submitting a petition for the Grant of Probate and Distribution Order.

The rest of the Will is made up of a set of instructions or testament, plus a list of assets and names to whom the assets are to be given to. This is the part where consent and agreement are required from every Muslim beneficiary before distribution is carried out, as stated above.

Nevertheless, Islamic law permits a Muslim to give away a third of his/her net wealth (assets available for distribution after the payment of funeral expenses and debts) to an individual of any race and religion or organisation in the Will. This is especially beneficial for people with non-Muslim biological parents and siblings.

You can also use other conventional and sharia-compliant instruments to give away 100 percent of your wealth to anyone.



If you don't have a Will, your assets will be classified as *harta pusaka tidak berwasiat* or *intestate*.

What should you know?

If you already have a Will, the Grant of Probate will be issued by the civil court regardless of the value of your assets including property. The administrative procedures shall require the services of a lawyer and at times even a sharia lawyer for Muslims.

If you don't have a Will, your assets will be classified as *harta pusaka tidak berwasiat* or *intestate*.

Estate Administration is the process where the court will appoint an executor - someone you might not know or even trust if you were alive - to oversee and administer your estate.

For assets valued under RM2.0 million, commonly referred to as small estate, the Letters of Administration and Distribution Order will be issued by an Estate Distribution

Officer at the Department for Division of Inheritance or Pejabat Pentadbiran Pusaka. The entire process only involves immediate family members and does not require the services of a lawyer.

Although the procedure is fairly simple, the length of time taken to obtain the distribution order depends entirely on the full cooperation and agreement of each beneficiary during the hearing of the petition. In the event of a dispute, distribution of the estate will follow the law under the Small Estates (Distribution) Act 1955 for non-Muslims and the faraid inheritance system for Muslims.

An amendment to the Small Estates (Distribution) Act 1955 was passed in January 2022 to increase the threshold of RM2.0 million to RM5.0 million for estates without a Will; and shall come into effect soon.

Having a written Will does not mean that your estate is already in good hands. Unless the appointed executor acts on it, even the best written Will will only collect dust.

Amendments and additions to the Small Estates (Distribution) Act 1955 provides for a new framework where the *harta pusaka tidak berwasiat* shall be acted upon by the Estate Distribution Officer, Public Trustee or Islamic Religious Council within six months from the occurrence of death.

Recently, the **Malaysian Institute of Estate Planners (MIEP)** launched the first ever **Malaysia Wills Week 2022**. With 30 presentations held from **1 September to 9 September 2022** MIEP also announced that Malaysia Wills Week will be held every year onwards with the next event scheduled in October 2023.

Mr. See Kok Loong, President of MIEP in his opening speech said that approximately only 28% of Malaysians have their wills documented pre-death.

He also cautioned against people who wrote their own DIY Wills where the instructions could contradict certain legal clauses and eventually render it invalid, akin to “having no Will because the courts won’t recognise it.”

“There have been instances where business partnerships fall into the hands of family members who are not familiar with the work, or minors without a guardian.”

“Families have been known to split up due to poorly written Wills,” he added.

He said that MIEP is currently working on a proposal for a one-time tax relief for creating a Will, say RM500, to be provided in the next federal budget.

“There is currently no such incentive to encourage people to have their Wills written,” he said.

This year’s Malaysia Wills Week event was sponsored by UNEDWILL with the collaboration of Kumpulan Wang Simpanan Pekerja (KWSP), Pertubuhan Keselamatan Sosial (PERKESO), Jabatan Ketua Pengarah Tanah dan Galian (JKPTG) and Amanah Raya Berhad (ARB).

ZAINOL TALIB is a regular contributor and a Business Associate with Wasiyyah Family Office. He is a member of the Malaysian Financial Planning Council (MFPC) and Malaysian Institute of Estate Planners (MIEP). Contact zainoltalibconsultancy@gmail.com



“Families have been known to split up due to poorly written Wills”

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AKARD 2024

APPLICATION FORM

(Based on 2023 FYP as at 31st December 2023)



Open for
Registration

The Premier Award for Life Insurance
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AWARD CATEGORIES AND QUALIFICATION CRITERIA OF THE 2024 AKARD

1) AKARD Personal Gold

- I. Production requirement to qualify for 2023 AKARD Personal Gold is RM113,000 of eligible production credit.
- II. A minimum of 60 percent (RM67,800 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. Anyone applying for Personal Gold will be ineligible to qualify for Personal Platinum, Personal Diamond and Personal Titanium within the same award year. All rules and regulations concerning AKARD members apply.

2) AKARD Personal Platinum

- I. Production requirement to qualify for 2023 AKARD Personal Platinum is RM225,000 of eligible production credit.
- II. A minimum of 60 percent (RM135,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. Anyone applying for Personal Platinum will be ineligible to qualify for Personal Gold, Personal Diamond and Personal Titanium within the same award year. All rules and regulations concerning AKARD members apply.

3) AKARD Personal Diamond

- I. Production requirement to qualify for 2023 AKARD Personal Diamond is RM375,000 of eligible production credit.
- II. A minimum of 60 percent (RM225,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. Anyone applying for Personal Diamond will be ineligible to qualify for Personal Gold, Personal Platinum and Personal Titanium within the same award year. All rules and regulations concerning AKARD members apply.

4) AKARD Personal Titanium

- I. Production requirement to qualify for 2023 AKARD Personal Diamond is RM1,125,000 of eligible production credit.
- II. A minimum of 60 percent (RM675,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. Anyone applying for Personal Titanium will be ineligible to qualify for Personal Gold, Personal Platinum and Personal Diamond within the same award year. All rules and regulations concerning AKARD members apply.

5) AKARD Leaders' Direct

- I. Production requirement to qualify for 2023 AKARD Leaders' Direct is RM450,000 of eligible production credit.
- II. A minimum of 60 percent (RM270,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. All rules and regulations concerning AKARD members apply. Leaders' Direct is defined as business from the Leaders' Direct Unit Performance.

6) AKARD Million Dollar Agency

- I. Production requirement to qualify for 2023 AKARD Million Dollar Agency is RM1,000,000 of eligible production credit.
- II. A minimum of 60 percent (RM600,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. Anyone with RM3,750,000 eligible production credit must apply for the Mega Million Dollar Agency category. All rules and regulations concerning AKARD members apply. Million Dollar Agency is defined as business from the Leader's Direct Unit Performance and direct down line Managers. Excluding break-away / spin-off.

7) AKARD Mega Million Dollar Agency

- I. Production requirement to qualify for 2023 AKARD Mega Million Dollar Agency is RM3,750,000 of eligible production credit.
- II. A minimum of 60 percent (RM3,000,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit. All rules and regulations concerning AKARD members apply. Mega Million Dollar Agency is defined as business from the Leader's Direct Unit Performance and direct down line Managers. Excluding direct break-away / spin-off.

8) AKARD Star Rookie

- I. Production requirement to qualify for 2023 AKARD Star Rookie is RM63,000. New agents (Rookie Agents) may qualify once in his career. Production count includes all business done within the first twelve months from date of agents' contract.
- II. A minimum of 60 percent (RM38,000 paid FYP) must come from policies listed under Unlimited Credit (See Item 1).
- III. Additional premium credit may come from Limited Credit.
- IV. There are two accepted scenarios:
 - a. The Rookie agent fulfills production requirement within 12 months shall apply for AKARD Star Rookie before closing date.
 - b. If the 12th month goes past the closing date, Rookie agent shall apply the same award before the closing date in the following year.

9) AKARD Builders

- I. Definition of Agency Leader in this context will include Agency Managers' and Unit Managers' direct agencies.
- II. AKARD Builders Award is divided into 4 categories and Agency Leaders can apply for only one award category subject to a minimum number of qualifiers within the agency as follows:
 - Silver – 3 AKARD Awardees
 - Gold – 6 AKARD Awardees
 - Platinum – 9 AKARD Awardees
 - Diamond – 12 & Above AKARD Awardees

***Compulsory to attach cover list and NRIC wd. of awardees (initially ensure they are AKARD awardees) as points of application along with Company Certifying Letter, failure to do so will result in disqualification*

10) AKARD 101

Minimum 101 cases (new cases written and stay in force within the calendar year)

11) AKARD Life Members

An individual becomes a qualified AKARD Member for the year when his/her application papers are approved. Anyone who qualify as a 10th time AKARD Member can apply for AKARD Life Member without any additional payment provided that their NAMLFA membership is still in force. Life status is maintained in future years by submitting an application each year with production or attesting to having met current minimum production levels and by paying the required dues.

Professionalism in Insurance & Takaful Agents (Advisors) Program

A Professional Certification Program of the Practitioners, by the Practitioners & for the Practitioners in the Life insurance Fraternity



MODULES

- * CLPM (PITA PROGRAMME)
- * LP103 Associated Legal Principles in Life Insurance
- * LP104 Business Insurance: Risk & Continuation Planning



PROGRAMME FEE

- Virtual (2 Days Class) : RM 400
- Physical (2 Days Class) : RM 600
- Exam Only : RM 200



LEARNING OUTCOMES

- * New ideas and thoughts on the significance of insurance/takaful in financial planning.
- * Effective techniques and tools in professional advisory and life insurance solution.
- * Need based professional advisory and recommendations for appropriate insurance/Takaful products and services to clients.

ADDED VALUES

- * Develop a commitment to professionalism within the insurance/takaful industry.
- * Engage with the real practitioners of life insurance advisory and solutions.
- * Connect with a network with agents from other companies across the country.



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NAMLIFA CENTRAL REGION

NATIONAL ASSOCIATION OF MALAYSIAN LIFE INSURANCE AND FAMILY TAKAFUL ADVISORS

நிறைவான வெற்றிக்கு
நிகரற்ற தலைமைத்துவம்

EXTREME LEADERSHIP

RM 250

9th LEADER SUMMIT

DATE 24th FEBRUARY 2024 SATURDAY TIME 8.30AM - 5.00PM
VENUE Setia City Convention Centre, Setia Alam

SPEAKERS



P. M. SASHIDHARAN
GROUP MANAGING DIRECTOR



DR. DEVARN
GROUP CHAIRMAN



MANIKAJA
GROUP MANAGING DIRECTOR



R. A. SUBBIAH
GROUP MANAGING DIRECTOR



KALIAM SELVI
GROUP MANAGING DIRECTOR





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