

# i-MULA 50

Pelan Insurans Hayat Mampu Milik Bersubsidi

An initiative by



Persatuan Insurans Hayat Malaysia  
Life Insurance Association of Malaysia



## What is i-MULA 50?

- i-MULA 50 is a Starter Pack Insurance Fund (SPIF) programme, initiated by the Life Insurance Association of Malaysia (LIAM), in collaboration with participating LIAM members companies.
- A fund of RM5 million is established to support first-time buyers to purchase life insurance protection.

## Who is eligible for this RM5 million fund?

- Malaysians
- First-time insurance buyers
- Youth
- Young Families

## What subsidy does i-MULA 50 offer, and which types of insurance products are eligible?

- i-MULA 50 offers a subsidy of RM50 for each qualifying life insurance policy to make purchasing insurance more affordable.
- Eligible products include simple, affordable, and easy-to-understand insurance plans such as Perlindungan Tenang products, micro/low premium insurance products and customised existing products.
- The insurance coverage under i-MULA 50 includes benefits for death, total and permanent disability (TPD), critical illness, medical expenses, and hospital income.





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## Who are the providers of i-MULA 50?

Discover the companies and product offerings by visiting [www.liam.org.my](http://www.liam.org.my)

## How does the i-MULA 50 subsidy work?

The i-MULA 50 offers a one-time RM50 subsidy for each eligible policy purchased, provided it meets the required criteria.

## Can policies under the i-MULA 50 be purchased for my dependents?

Yes, policies under the i-MULA 50 can be purchased for your dependents. Each dependent is entitled to purchase one life insurance policy and receive the RM50 subsidy.

To receive the RM50 subsidy for each policy, the policyholder must pay the initial premium, (with a minimum of RM25).

## Is there an age limit?

Different products have different terms and conditions. For more information, please visit LIAM's website ([www.liam.org.my](http://www.liam.org.my)) or participating companies' website.

## What is the required premium amount to be eligible for i-MULA 50?

Annual premiums for products must fall within the range of RM75 to RM600. Policyholder is required to make an initial premium payment (minimum of RM25) to receive the RM50 subsidy. This ensures that the policyholder fully understands the insurance plan they plan to purchase.

## Can existing insurance plans receive this subsidy?

Only new policies purchased under the i-MULA 50 are eligible for the RM50 subsidy. Existing insurance plans do not qualify for this subsidy.



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## How to purchase insurance using i-MULA 50?

Visit the LIAM or participating life insurance companies' website and select the i-MULA 50 section.

Choose your preferred i-MULA 50 product, contact the insurance company and provide the necessary details to proceed.

Note: Annual premiums for these subsidised products must fall within the range of RM75 to RM600. A minimum premium of RM25 is required to receive the RM50. Contact your insurer for more details.

## Can policyholders purchase more than one policy under i-MULA 50?

Policyholders can only purchase one policy (per individual) under i-MULA 50, as the RM50 subsidy can only be used once.

To receive the RM50 subsidy for each policy, the policyholder must pay an annualised premium of at least RM75 up to RM600. Insurance companies can offer flexible premium payment options, including monthly, quarterly, semi-annual, or annual payments.

## When does the i-MULA 50 programme start and end?

The i-MULA 50 programme starts on 28 August 2024 and will end once the RM5 million fund is fully redeemed.

## Where can I find more information about i-MULA 50?

Details of the i-MULA 50 are available on LIAM's website ([www.liam.org.my](http://www.liam.org.my)) or participating companies' website.



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## Participating Life Insurance Companies & Product Information:

**Allianz** 

- Allianz 1Cover
- Allianz Boleh Cover
- A-Z Protect
- Allianz Kasih4All

**eTiQa**  
Life Insurance

- e Cancer Care
- Ezy-Secure Term Life Insurance
- Etiqa Term Plus - Life & TPD
- Etiqa Term Plus - Critical Illness

**FWD**  
insurance **BSN**

- Qaseh Bakti Plus

 **GENERALI**

- eLife Protector+
- eMedic Plus
- eCritical Early Care
- ValuePac
- Life 80
- WholeLifeCare
- AFFIN EZ Protect
- SMEveryone Protect

 **Great Eastern**  
A member of the OCBC Group

- Group Multiple Benefits Insurance Scheme Simplified Underwriting (Available Online)
- Group Multiple Benefits Insurance Scheme (Available via Group Agent Distribution)

 **HongLeong Assurance**

- Active Lifestyle Protector
- CI Shield 5

 **Manulife**

- PHM Prime Life 48

 **PRUDENTIAL**

- PRUGuard Family
- PRUCare Family
- PRUKasih Aman

 **Sun Life**

- GOLife



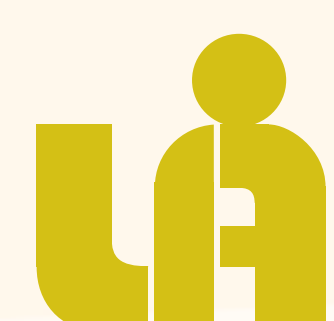
**TOKIO MARINE**  
INSURANCE GROUP

- TokioMarine - Perlindungan Hero
- TokioMarine E-sential Tenang/Tenang Plus

 **ZURICH**

- Zurich MediCash
- Zurich 3asyCare Gold Plan
- Zurich Direct Term

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