



Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia



MALAYSIAN TAKAFUL
ASSOCIATION

All You Need to Know About Life Insurance / Takaful Nomination



What is a Nomination?

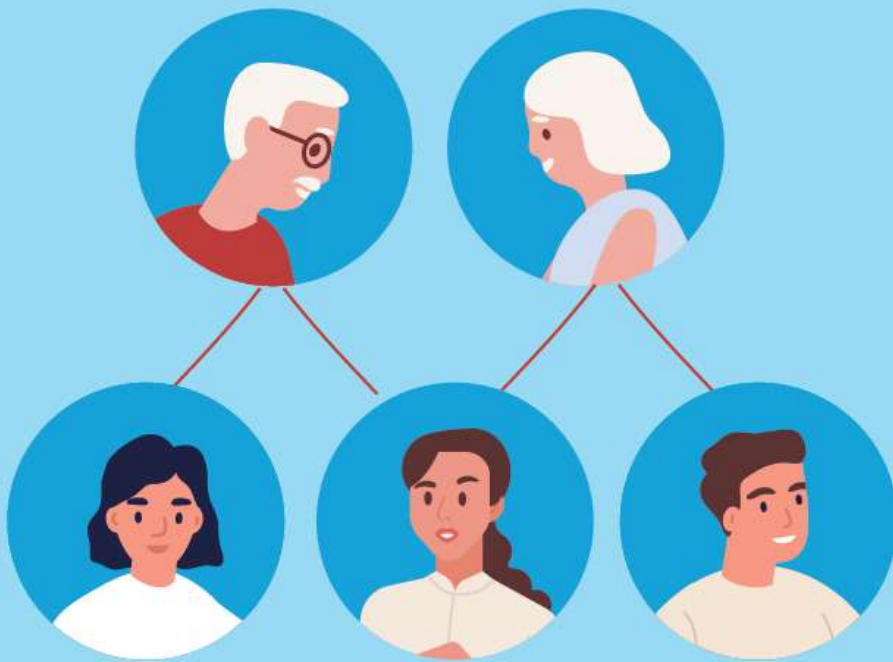
A right given to the policy/certificate holders to appoint person(s) to receive policy/certificate benefits in the event of your demise

Why is it important?



- Safeguard the interest of your loved ones.
- Ease the claim process that could take several years and ensure that benefits are disbursed faster.

Who can I nominate?



- You may nominate anyone except yourself to receive the policy/certificate benefits upon your demise*
- You need to ensure that the nominee is aware of the plan which you have participated in.

*Terms and Conditions May Apply

When should I make a nomination?



- At the point of application of your policy/ certificate or at any other time, when necessary.
- You can also change your nomination at any time during the term of the policy/certificate.
- The latest nomination form received and effected by the company/operator will supersede all previous nominations, if any.

How do I make a nomination?



- Fill up a nomination form provided by your insurance company/Takaful operator.
- The form is signed by a sound-minded witness who is 18 years old and above, and who is not your nominee.
- State the breakdown which is distributed to each nominee.
- Ensure your insurance company/Takaful operator endorses the nomination.

For more information, please contact your insurance company or Takaful operator.

www.liam.org.my

www.malaysiantakaful.com.my