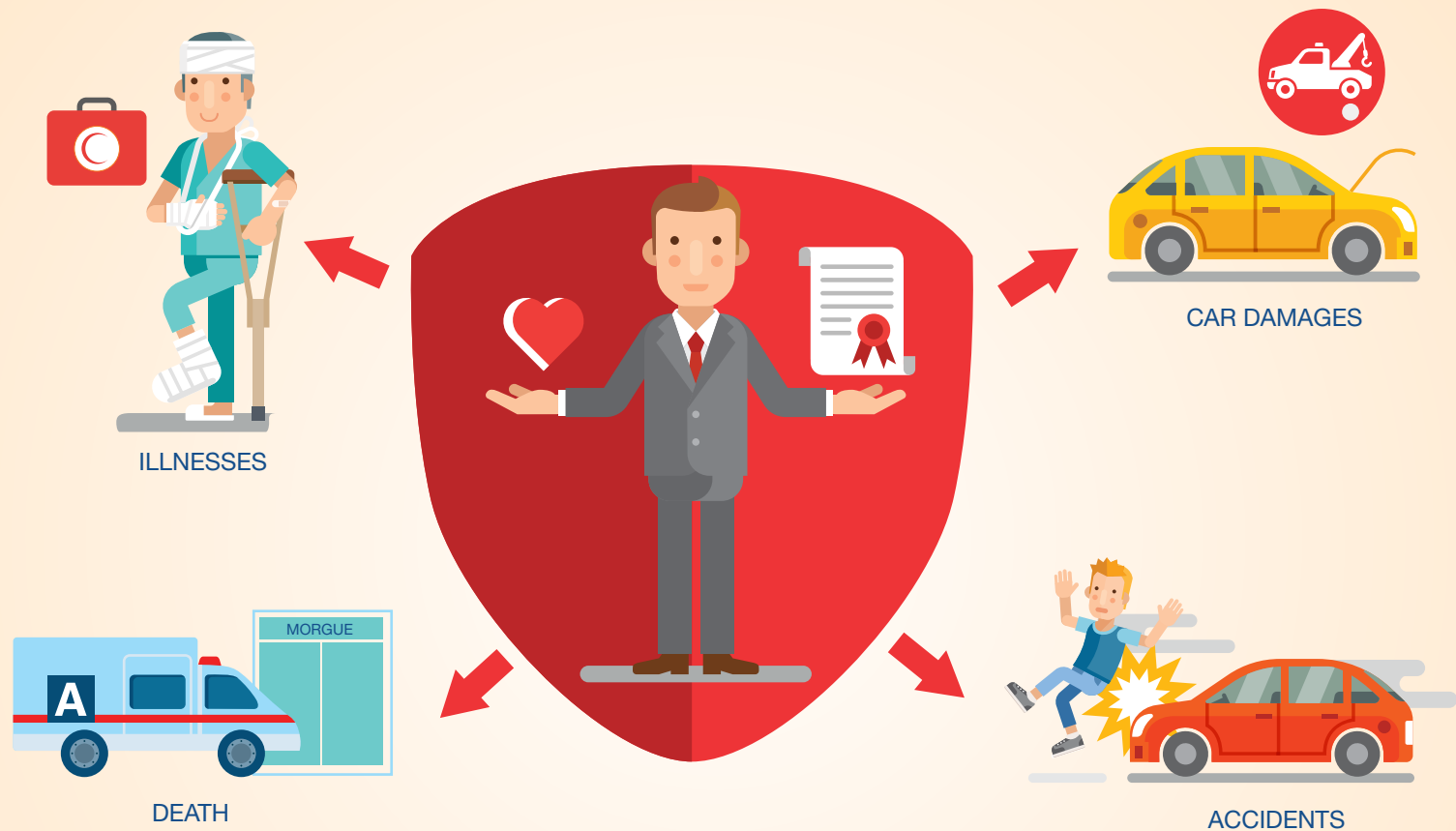


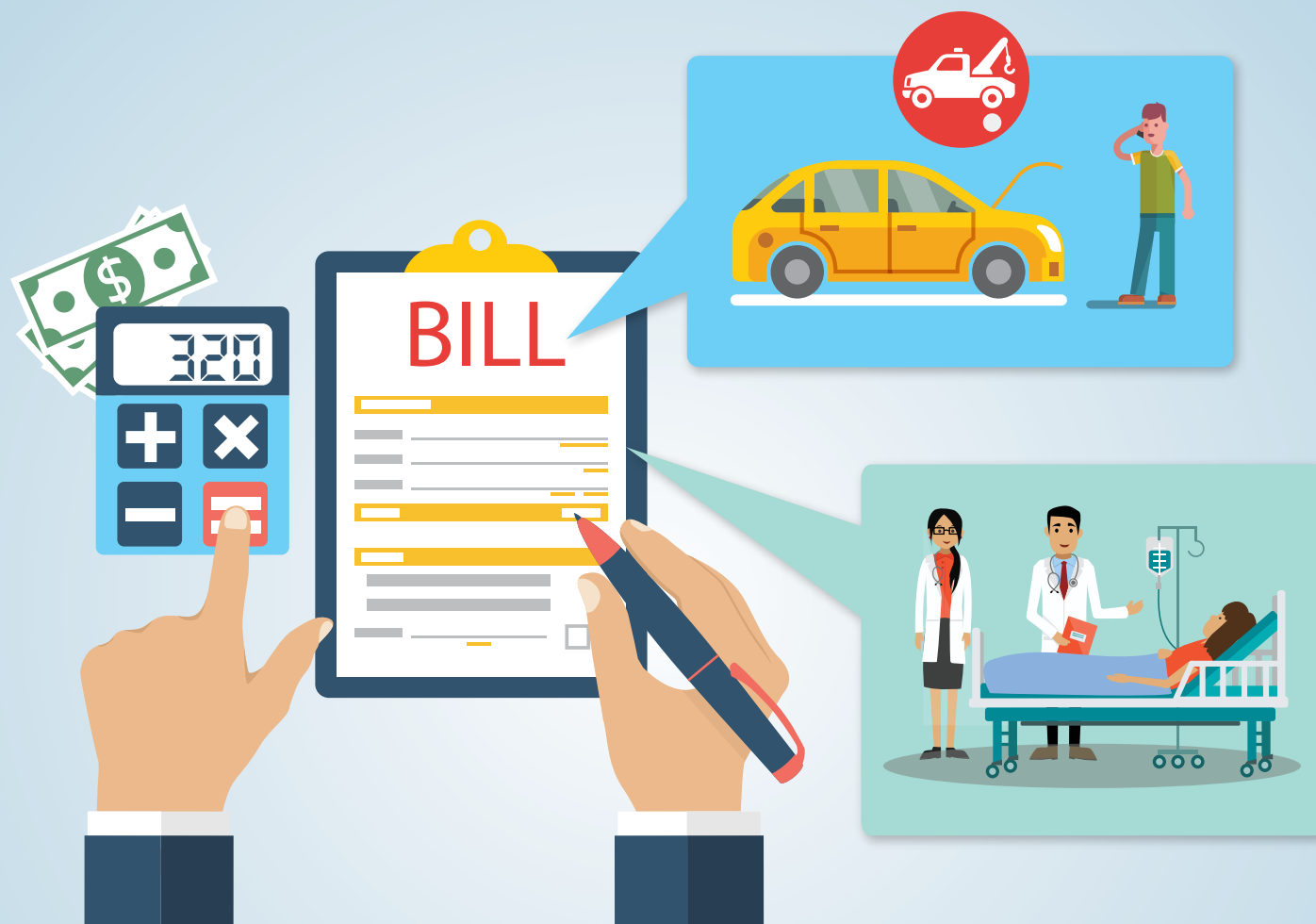
ADVANCES OF A TAKAFUL PROTECTION PLAN



Prepare to face unexpected difficulties, alleviate burden

In your daily life you are always exposed to various risks and the possibilities of being overwhelmed by illnesses, accidents, car damages and even death. In the event of such an event there is nothing else that can reduce your financial burden, especially medical costs, vehicle repair costs and all sorts of expenses unless you are financially prepared through your own savings or some emergency backup plan.

ADVANCED AGES OF A TAKAFUL PROTECTION PLAN



Imagine this situation. Your car breaks down and needs repair, your child falls ill and is admitted into hospital. All of these need money and funding them would be quite extensive. Luckily there is some savings in the bank can be used to settle all charges and financial woes.

ADVANCES OF A TAKAFUL PROTECTION PLAN



The question is, is it enough? What would happen if you were diagnosed with a critical illness and need medical follow up treatments whereas your savings are depleting? You feel numb thinking about the high medical costs that you can't afford. At this moment you start to think of getting aid from other parties such as Pusat Zakat fund and others, but the process takes a long time and needs to follow certain procedures.

ADVANCED AGES OF A TAKAFUL PROTECTION PLAN



Your savings with the Employees Provident Fund (EPF) can be disbursed to pay for the treatment of your illness, but that would lessen your savings for retirement. Same goes for the need to cover the cost of your children's future education, be it local or overseas, it all requires high expenditure.

ADVANCES OF A TAKAFUL PROTECTION PLAN



Good financial planning needs to be done at an early stage to cover the needs of these expenses. Have you heard about Takaful? What is a Takaful coverage? Takaful refers to cooperation among a group of individuals to mutually guarantee and aid each other in order to meet certain needs as agreed amongst them, such as, providing compensation for a particular loss or any other kind of financial needs. Such cooperation involves contribution of money based on Tabarru' concept (voluntary contribution) by all takaful participants.

ADVANCES OF A TAKAFUL PROTECTION PLAN



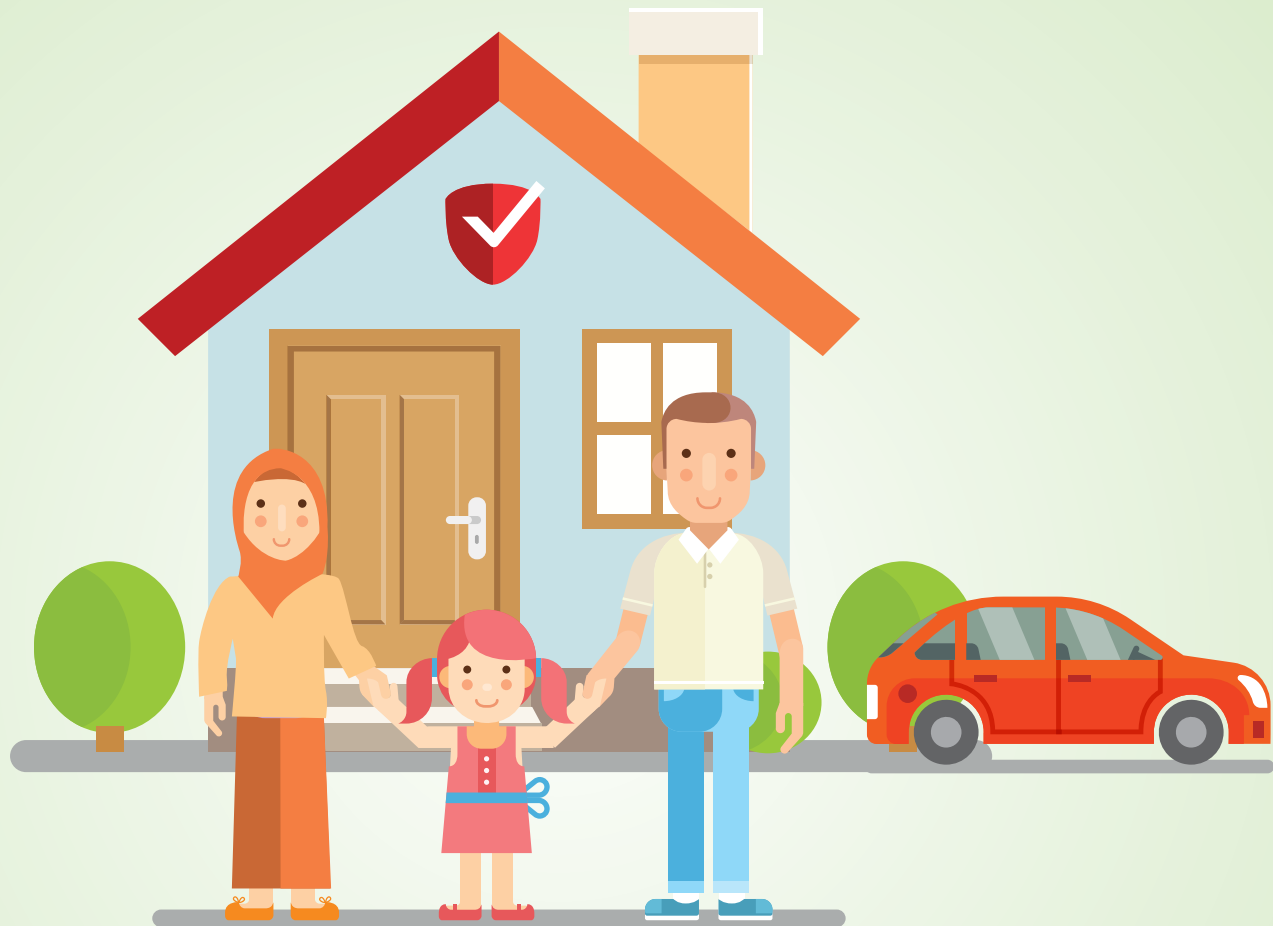
The need and importance of having a takaful plan cannot be denied. Takaful is important to support those that you leave behind so that they would not have the need to get financial assistance. With a takaful, you will be able to support your future needs such family living costs, medical expenses and even your children's education.

ADVANCES OF A TAKAFUL PROTECTION PLAN



Many are unaware that Takaful can also be used as debt settlement once you have passed on. Your family is able to use this Takaful benefit to settle your debts with the amount you have as your sum covered. The lives of your loved ones will be cared for when they are not burdened by financial difficulties when you have passed on.

ADVANCES OF A TAKAFUL PROTECTION PLAN



Planning for unexpected difficulties will ensure that you better manage your finances. With the rise in cost of living it is of utmost importance to own a comprehensive protection plan that offers multiple benefits such as in a Takaful protection plan.