

# AIA PUBLIC Takaful helps customers protect, accumulate and distribute wealth through A-Life Legasi

**KUCHING:** AIA PUBLIC Takaful Bhd (AIA PUBLIC Takaful) has recently launched its latest Family Takaful plan, A-Life Legasi. Customers ensure that the future of their loved ones is well-protected by leaving their legacy in good hands.

Not only are customers able to protect and accumulate their wealth with A-Life Legasi, the plan also provides an avenue for them to contribute back to the community by sharing their legacy with a charitable cause through its latest and first-in-market A-Plus Infaq rider.

This shariah-compliant plan also acts as an estate planning solution for customers where it offers high protection with a minimum coverage of RM350,000 and pays up to 600 per cent of the total sum covered in the form of Hibah (gift) to their loved ones.

Additionally, A-Life Legasi customers can enjoy up to RM4 million coverage without undergoing any medical check-ups and will be covered for accidental death or death during Hajj or Umrah as well as Total and Permanent Disability (TPD).

Explaining the rationale and conceptualisation behind A-Life Legasi, AIA PUBLIC Takaful chief executive officer (CEO) Elmie Aman Najas said that A-Life Legasi was born out of

their market understanding, particularly amongst Muslim families.

"While wealth protection is important to ensure a comfortable life, they also believe that wealth is not merely about leaving behind adequate savings for your family when you are no longer around. It is also about contributing and continuing to do good even after life."

"Hence this year, we are broadening our takaful benefits to not just help our customers address their evolving financial and protection needs but also enable them to give back to those in need. This is what it means by building and leaving your legacy."

Another unique feature of A-Life Legasi is its Akaun Legasi, which helps customers boost their savings by rewarding them for practising good financial habits and for reaching important milestones in their lives.

If customers make their contributions on time, an amount will be credited into their Akaun Legasi every two years, at year 20 and at the end of the certificate term. On top of that, if a customer gets married, welcomes a new family member, reaches retirement age or other significant life achievements,

up to 50 per cent of the accumulated Akaun Legasi amount will be payable to them.

Customers also have the option to enhance their protection and savings needs by adding a variety of optional riders to their A-Life Legasi plan including protection against critical illness. However, besides accumulating and protecting their wealth, the plan uniquely enables them to share their wealth by channelling the takaful benefits to the community as part of their ongoing charity through its one-of-a-kind, A-Plus Infaq rider.

This means, should a customer pass away or suffer TPD, the rider coverage amount will be payable to the customer's preferred charitable cause or they may select to donate to the rider's charitable partners - Mercy Malaysia and the National Cancer Society of Malaysia (NCSM). The contribution or Infaq amount will be channelled to the selected charitable cause via AIA PUBLIC Takaful's service provider PB Trustee Services Bhd (PB Trustee Services).

"What distinguishes A-Life Legasi from other similar plans offered in the market is that the charitable element (A-Plus Infaq) is developed as part of the product feature, eliminating the



Elmie (second right) poses with (from left), Amran, PB Trustee Services CEO Cheah Kuan Yoon and Michael at the official launch of A-Life Legasi, AIA PUBLIC Takaful's latest Family Takaful plan.

hassle for customers to engage external parties in helping them channel their donations," Elmie shared on the long-term benefits of the rider.

"In other words, our customers are provided with an avenue to distribute their wealth to their preferred charitable cause in a simplified and sustainable manner even after they are no longer around. This then indirectly improves social participation which ultimately creates a positive impact on all members of the community."

"My heartfelt appreciation to Mercy Malaysia and NCSM for their continuous support and for coming onboard as

beneficiaries of A-Plus Infaq. Not forgetting PB Trustee Services as our service provider.

"Both NGOs have been a long-time partner of AIA and we have been privileged to support their causes throughout the years.

"With these new takaful solutions, we're taking this partnership a step further - amplifying our purpose of helping Malaysians live Healthier, Longer, Better Lives.

"I'm glad that we have the right partners to help us achieve this."

To commemorate AIA PUBLIC Takaful's partnership with its charitable partners, the takaful operator donated RM10,000 to Mercy Malaysia and NCSM

respectively.

The mock cheque was presented by Elmie to Mercy Malaysia executive director Amran Mahzan and NCSM general manager Michael Warren at an exclusive luncheon held at AIA head office recently.

A-Life Legasi is available for individuals between the age of 14 days old and 70 years old and offers various coverage and contribution terms to suit customers' needs. It is also integrated with AIA Vitality, AIA's unique science-backed health programme that empowers its members with the knowledge, tools and motivation to make healthier choices and achieve their health goals.