

# NOMINATION GUIDE

This is an introductory guide to help you understand the importance of making a nomination for your certificate to safeguard the interest of your loved ones. It gives you some basic information to help you understand the nomination process and its benefits. A brief explanation of several technical terms used is also provided to help your reading process.

All the following criteria must be met before a certificate owner can consider in making a nomination.

1. The nomination applies to any family takaful certificate or accident and health certificates with death benefits;
2. The certificate must be effected by the certificate owner on his or her own life;
3. The certificate has not been assigned.

## WHY YOU NEED TO MAKE A NOMINATION?

The purpose of having takaful coverage is to ensure that your loved ones are financially protected should anything happen to you. With nomination, the takaful benefit can be disbursed much faster without the need to obtain the Grant of Probate or Letter of Administration or Distribution Order and your loved ones can access the funds quickly. You are advised to inform the named person that they have been nominated for your takaful certificate.

## WHAT HAPPENS WHEN THERE IS NO NOMINATION?

Where no nomination has been made, the company is not obligated to release the takaful benefits until your loved ones obtain a \*Grant of Probate or \*Letter of Administration or Distribution Order, which may take several years. The takaful benefit is also subject to any applicable distribution law (other debtors can claim the takaful benefit first before your family members).

## WHEN DO YOU MAKE A NOMINATION?

- Nomination can usually be done at the time of application of your takaful certificate or at any other time, when necessary.
- You can also change your nomination at any time throughout the term of the certificate.
- The latest nomination form submitted & effected by the company will supersede all previous nominations, if any.

## WHO CAN YOU NOMINATE?

- If you are 16 years old and above, you may nominate any individual(s), to receive takaful benefits either as an executor or as a beneficiary under conditional Hibah.
- The nominee can be at any age but if a person has not attained the age of 18 years/to be of unsound mind, in the case of a nominee who receives the takaful benefits beneficially under a conditional hibah, the Company shall pay the takaful benefits to the Parent of the incompetent nominee / Proper Claimant / Public Trustee/ Trust Company nominated by the certificate owner subject to the takaful benefits amount and condition pursuant to Section 142 of the Islamic Financial Services Act 2013, Schedule 10 under sub paragraph Payment to person incompetent to contract.
- The nomination form must be signed by a witness who is 18 years old and above, of sound mental health and must not be your named nominee.

## HOW DO YOU MAKE A NOMINATION?

### Step 1 : Download the Nomination Form

- Click [HERE](#) to download the form. You are advised to read the **IMPORTANT NOTES** spelled out in the form before making your nomination.

### Step 2 : Complete and Submit the Form

- Complete all the fields in the form accurately, sign and submit it at any of our Takaful myCare Centres nearest to you.

### Step 3 : Processing and Notification

- We will process and endorse your nomination accordingly. Your endorsement slip will be sent to your email. Please click [HERE](#) to logon to myTakaful Customer to register and update your email address under the Personal Profile section. If we do not have your email address, please anticipate some delay in the mailing process. Please contact us immediately if you do not received any response from us within 14 days from the date you submit the Nomination Form.

## NEED MORE INFO OR HELP?

Should you have enquiries or require future clarification, please contact our Customer Service at 1-300 88 252 385 or email us at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

## Glossary

<b>Beneficiary</b>	The individual you nominate to receive the takaful benefits under conditional Hibah (gift/donation) on the percentage stated in the Nomination Form. You can name more than 1 individual as a beneficiary. He/she has to be an actual person (not an organization/association ) and need not be related to you by blood.
<b>Executor</b>	The individual you appoint to manage and distribute the takaful benefits to others according to relevant laws.
<b>Nominee</b>	A person who is named (nominated) in a takaful certificate by the certificate owner to either receive and/or administer the takaful benefits upon the demise of the certificate owner.
<b>Grant of Probate</b>	A formal document issued by the court authorising the executor named by a deceased person in his will to administer his estate in accordance to the deceased's will.
<b>Letter of Administration</b>	A formal document issued by the court to a person to administer the estate of a deceased who did not make a will.
<b>Takaful Benefits</b>	Total agreed sum of benefits payable under the takaful certificate in the event of the demise of the certificate owner.