

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. This guide 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 of the following criteria must be met before a certificate owner can consider making a nomination:

1. You must be a certificate owner before you can make a nomination;
2. The nomination applies to any accident and health certificates with death benefits;
3. The certificate must be effected by the certificate owner on his or her own life; and
4. The certificate has not been assigned.

WHY DO 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. By making a nomination, takaful benefits can be disbursed much faster without the need to obtain a 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 nominees that they have been nominated for your takaful certificate.

WHAT HAPPENS WHEN THERE IS NO NOMINATION?

If no nomination is made, we are not obliged 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 benefits are also subject to any applicable distribution law (other debtors can claim the takaful benefits first before your family members).

WHEN DO YOU MAKE A NOMINATION?

- Nomination can be done at the time of your takaful certificate application or after a takaful certificate is issued to you.
- You can also change your nomination at any time throughout the term of the certificate, when necessary.
- The latest nomination submitted by you and effected by us 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 beneficiary(ies) under conditional hibah.
- The nominee can be at any age, but if a person has not attained the age of 18 years or to be of unsound mind, in the case of a nominee who receives the takaful benefits beneficially under conditional hibah, we shall pay the takaful benefits to the parent of the incompetent nominee / proper claimant / public trustee / trust company nominated by you, subject to the amount of the takaful benefits and conditions pursuant to Section 142 of the Islamic Financial Services Act 2013, Schedule 10 under subparagraph Payment to Person Incompetent to Contract.
- The nomination should be witnessed by an individual who is 18 years old and above, of sound mental health, and must not be your named nominee.

HOW DO YOU MAKE A NOMINATION?

For Online Submission:

Step 1 : Log in to our *myTakaful* Customer portal.

Step 2 : Click "Certificate Listing – General".

Step 3 : Select "Add/Amend Nominee" from the "Activity" drop-down list to update the nomination details.

For Manual Submission:

Step 1 : Download the Nomination Form [here](#).

Step 2 : Complete all fields in the Form and sign the Form.

Step 3 : Submit the Form to any of our Takaful *myCare* Centres nearest to you.

We will process and endorse your nomination accordingly. Your endorsement slip will be sent to your email. Click [here](#) to log in to our *myTakaful* Customer portal to register and/or 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. Contact us immediately if you do not receive any response from us within 14 days from the date of your nomination request.

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.

Glossary

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