

Nomination Information Guide

It is essential to ensure you make nomination for your takaful plan to protect the interest of your loved ones. Nomination process helps to ascertain that claims benefits are carried out smoothly without hassle and delay and without the need to obtain the Grant of Probate* or Letter of Administration* since the process to have these documentations in place is lengthy and might take several years.

What is nomination?

Nomination is a process of naming a person (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. A certificate holder can nominate several persons as a nominee* by putting specified percentage in the nomination form. Such nomination must be witnessed by a person who is of a sound mind and has attained the age of 18 years and not a nominee himself.

Who can be your nominee?

You can nominate anyone to be your nominee. Below details are compulsory:

- (a) Name
- (b) Date of birth
- (c) National registry identity card number or birth certificate number and
- (d) Address

Types of nominee

There are 2 types on nominee:

- (a) Beneficiary*
A beneficiary is an individual you nominate to receive the takaful benefits under Conditional Hibah i.e. "Gift" based on percentage state in the Nomination Form
- (b) Executor/Wasi*
An executor/wasi is someone you appoint to manage and distribute the takaful benefits to others according to relevant laws.

How to do nomination?

Fill up the Nomination Form and it is advisable to put nomination at the early stage of application. Please submit the complete nomination details and submit to Head Office for further action.

Should you need any assistance, please do not hesitate to contact our nearest branch or Customer Service at 03-7650 1800.

*NOTES	
1. 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 to the deceased's will.
2. Letter of Administration	A formal document issued by the court to a person to administer the estate of the deceased who did not make a will.
3. Takaful Benefits	Total agreed sum of benefits payable under the takaful certificate in the event of the demise of the certificate owner.
4. Nominee	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.
5. Executor/Wasi	The individual you appoint to manage and distribute the takaful benefits to others according to relevant laws.
6. Beneficiary	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.