



**REPLACEMENT OF CERTIFICATE (ROC) APPEAL FORM**

Certificate Details:

New Certificate No.:	<u>S752844A01</u>	Person Covered	<u>Mohd Jifri Bin Aman</u>
Existing Certificate No.:	<u>X514364A09</u>	Name:	<u>Mohd Jifri Bin Aman</u>
Replacement Type:	<u>Surrendered</u>	NRIC No.:	<u>841114-06-5571</u>
		Our Ref.:	<u>ROC33186/25</u>

Please answer all questions and provide reasons / supporting documents, if any.  
(Please tick (✓) in the box where appropriate)

- What was the Certificate Holder's objective when participating in the Existing Certificate?
  - Protecting the family against death, emergency and himself/herself against disability and critical illness
  - Provisions for children's education
  - Security in retirement
  - Regular savings for the future
  - Lump sum investment

- What was the reason(s) for lapsing, surrendering, cancelling or expiring the Existing Certificate?

1. My existing certificate coverage is not meeting my current financial needs and commitment.
2. The new certificate coverage is RM350,000 instead of my existing certificate is RM90,000.
3. Due to high commitment, I have decided to surrender the existing certificate.
4. I acknowledged the coverage term is 60 years for the new certificate and I agreed on that term because it meet my objective to have Hibah certificate until I retire.

- Can the existing certificate be reinstated?  Yes  No

Please give justification for not reinstating the Existing Certificate:

My contribution for existing certificate was RM97,36 per month for coverage RM90,000, while my new certificat RM350,000.

- What was the Certificate Holder's objective in participating in the New Certificate?

My main objective is to have enough coverage for my current financial situation if anything happen to me &

- Please provide other justifications/documents to support this appeal, if any.

Nothing. I am aware the risk I did for my financial planning having the new certificate. It is more valuable with my current commitment.

Certificate Details:

New Certificate No.: S752844A01  
Existing Certificate No.: X514364A09  
Replacement Type: Surrendered

Person Covered  
Name: Mohd Jifri Bin Aman  
NRIC No.: 841114-06-5571  
Our Ref.: ROC33186/25

CERTIFICATE HOLDER'S DECLARATION

I hereby declared that I have reviewed this ROC Appeal form and to my best belief and knowledge, the advice and recommendation given by the Life Planner is sound and appropriate. I confirm that I am aware of the disadvantages of replacing my Existing Certificate with a new one and the replacement was done in the best interest of my/my family's needs and decision has been made by me in utmost good faith without any undue influence from any parties.


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Signature of Certificate Holder  
Name : Mohd Jifri Bin Aman  
NRIC No. : 881114-06-5571  
Date : 29/09/2025

\*Certificate Holder's signature must match with the signature in with New Certificate.

LIFE PLANNER'S DECLARATION

I hereby declared that the above is true to the best of my knowledge. The above analysis/advice is based on the facts furnished in this Appeal Form. I have taken reasonable steps to ensure that the advice is suitable for the Certificate Holder, having regard to the facts disclosed and other relevant facts of which I should reasonably be aware of. I have also explained to the Certificate Holder about the features of the New Certificate and have given sufficient information to enable the Certificate Holder to make an informed decision.



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Signature of Life Planner  
Name : Saiful Amir Bin Ramali  
Life Planner Code : 2122R  
Unit/ Agency/ Region : 7526/KL Imtiyaz Al Falah/KL5  
Date : 29/09/2025

Note:  
Please provide any documents in support of your appeal.