

Aug 01, 2025

MOHD JIFRI BIN AMAN
CAW PAHANG
KAMPUS RAUB
27600 RAUB

KL IMTIYAZ AL FALAH

ROC33186/25

Dear Sir/Madam,
Tuan/Puan,

**REPLACEMENT OF TAKAFUL CERTIFICATE
PENGANTIAN SIJIL TAKAFUL**

Person Covered	: MOHD JIFRI BIN AMAN	NRIC No.	: 841114-06-5571
<i>Orang Dilindungi</i>		No. KP	
New Certificate No.	: S752844A01	Status	: Inforce - Premium Paying
<i>No. Sijil Baharu</i>			
Existing Certificate No.	: X514364A09	Status	: Surrendered
<i>No. Sijil Sedia Ada</i>			

We refer to your application for the new certificate mentioned above. We appreciate your continued support and decision to continue participating with us.

Kami merujuk kepada permohonan anda untuk sijil baharu yang tertera di atas. Kami menghargai sokongan berterusan anda dan keputusan untuk terus menyertai dengan kami.

We wish to inform you that it is often not advantageous to replace your existing certificate either from the same or different Takaful Operator with a new one for the following reasons: -

Kami ingin memaklumkan bahawa ia sering kali tidak bermanfaat untuk menggantikan sijil sedia ada dengan sijil yang baharu sama ada dari Pengendali Takaful yang sama atau berlainan di atas sebab-sebab yang berikut:-

- a) You are likely to pay a higher contribution for the new certificate with similar coverage or benefits since your age has increased.
Dengan peningkatan umur anda, anda mungkin perlu membayar caruman yang lebih tinggi bagi sijil baharu dengan perlindungan atau manfaat yang sama.
- b) Replacement of an existing certificate with a new one will result in the certificate owner incurring the initial costs twice.
Penggantian sijil sedia ada dengan sijil baharu akan menyebabkan pemilik sijil menanggung kos permulaan dua kali.
- c) Indisputability and suicide clauses begin again and this may result in a claim being denied under the new certificate that would have been paid under your existing certificate.
Fasal tidakbolehtanding dan bunuh diri akan berkuatkuasa semula dan ini mungkin mengakibatkan tuntutan yang boleh dibayar di bawah sijil sedia ada dinafikan di bawah sijil baharu.
- d) You may have to go for an underwriting assessment of your present health condition as there may have been changes in your health since your participation in the existing certificate.
Anda mungkin perlu melalui penilaian pengunderaitan bagi keadaan kesihatan terkini disebabkan oleh kemungkinan perubahan kesihatan anda sejak dari penyertaan anda di dalam sijil sedia ada.



AIA PUBLIC Takaful Bhd. 201101007816 (93955-M)

99 Jalan Ampang
50450 Kuala Lumpur
P.O. Box 13009
50796 Kuala Lumpur
Care Line : 1300 88 8922
T: (603) 2037 1333
F: (603) 2056 3690
AIAPUBLIC.COM.MY

ROC33186/25

We would therefore appreciate it if you could take the time to review the Certificate Comparison Table attached which set out the comparison of various aspects of your existing and new certificate and consult your life planner or contact our Careline number at 1 300 88 8922.

Oleh yang demikian, kami amat menghargai sekiranya anda dapat meneliti Jadual Perbandingan Sijil yang membandingkan pelbagai aspek bagi sijil baharu serta sedia ada anda dan berbincang dengan perunding hayat anda atau hubungi Careline kami di talian 1 300 88 8922.

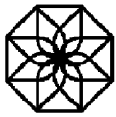
Please indicate your decision in the **Confirmation by Certificate Owner** attached with this letter and return to any AIA branches within **30 days** from the date of this letter.

*Sila nyatakan keputusan anda pada **Pengesahan oleh Pemilik Sijil** yang dilampirkan bersama surat ini dan kembalikan kepada mana-mana cawangan AIA terdekat dalam masa **30 hari** dari tarikh surat ini.*

Thank you.
Terima kasih.

Note: This is a computer generated letter and no signature is required.
Nota: Ini adalah surat cetakan berkomputer dan tandatangan tidak diperlukan.

T55 (KL IMTIYAZ AL FALAH)(SAIFUL AMIR BIN RAMALI)
TROCPH / (ROC33186/25)



B7203069

Ref/Ruj : ROC33186/25

Date/Tarikh : Aug 01, 2025

**REPLACEMENT OF TAKAFUL CERTIFICATE / PENGGANTIAN SIJIL TAKAFUL
CONFIRMATION BY CERTIFICATE OWNER / PENGESAHAN OLEH PEMILIK SIJIL**

Replacement Type : Surrendered

Jenis Penggantian

New Certificate No. : S752844A01

No. Sijil Baharu

Existing Certificate No. : X514364A09

No. Sijil Sedia Ada

Section 1

Seksyen 1

I hereby confirm that I am aware of the disadvantages of replacing my existing certificate(s) with a new one and I decided to: -

Saya mengesahkan bahawa saya sedia maklum mengenai kerugian menggantikan sijil sedia ada saya dengan sijil baharu dan saya memutuskan untuk:-

(Tick (✓) one of the boxes below)

(Sila tandakan (✓) pada salah satu kotak di bawah)

1. Proceed with the new certificate/rider replacement
Meneruskan dengan penggantian sijil baharu/rider
2. Proceed with new certificate/rider and reinstate the existing certificate, subject to the Company's reinstatement rules and the provisions in the certificate contract.
Meneruskan dengan penggantian sijil baharu/rider dan mengembalikan semula sijil sedia ada, tertakluk kepada peraturan pengembalian semula Syarikat dan peruntukan di dalam kontrak sijil.
3. Reinstate the existing certificate(s)/rider(s), subject to the Company's reinstatement rules, and obtain a full refund of the contribution paid under the new certificate/rider.
Mengembalikan semula sijil sedia ada/rider, tertakluk kepada peraturan pengembalian semula Syarikat dan mendapatkan bayaran balik sepenuhnya bagi pembayaran caruman yang telah dibuat bagi sijil baharu/rider.

Ref/Ruj : ROC33186/25

Date/Tarikh : Aug 01, 2025

**Section 2
Seksyen 2**

Reasons for proceeding with the new certificate.
Sebab-sebab untuk meneruskan dengan sijil baharu.

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.

*Signature of Certificate Owner
Tandatangan Pemilik Sijil
MOHD JIFRI BIN AMAN
841114-06-5571

Date
Tarikh

Telephone No: 014-3507599
No. Telefon

Please note that reinstatement of the existing certificate / rider is subject to Company's reinstatement rules and the provisions in the certificate contract.

Sila ambil perhatian, pengembalian semula sijil sedia ada / rider adalah tertakluk kepada peraturan pengembalian semula syarikat dan peruntukan dalam kontrak sijil.

*Note: Certificate Owner's signature must match with the one in new certificate.

**Nota: Tandatangan pemilik sijil harus sama dengan tandatangan pada sijil baharu.*

Certificate Comparison Table Jadual Perbandingan Sijil

Ref/Ruj : ROC33186/25

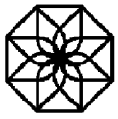
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<i>No. Sijil Sedia Ada</i>			

Description <i>Perihal</i>	Existing Certificate <i>Sijil Sedia Ada</i>			New Certificate <i>Sijil Baharu</i>		
Certificate No. No. Sijil	X514364A09			S752844A01		
Benefit Details Perihal Faedah	<i>Plan/Rider Plan/Rider</i>	<i>Sum Covered Jumlah Dilindungi</i>	<i>Annualized Contribution Caruman Tahunan</i>	<i>Plan/Rider Plan/Rider</i>	<i>Sum Covered Jumlah Dilindungi</i>	<i>Annualized Contribution Caruman Tahunan</i>
Basic Plan	ALR0	90,000.00	1,085.28	RFCF	350,000.00	1,216.56
Riders	TDC1	90,000.00	Nil	TBE4	350,000.00	Nil
	AWX6	90.44	99.00	HEJG	350,000.00	Nil
				MFXF	350,000.00	211.80
				APW9	119.03	120.00
Certificate Effective Date <i>Tarikh Kuatkuasa Sijil</i>	Jul 05, 2021			May 19, 2025		
Disputability Expiry Date <i>Tarikh Luput Boleh Tanding</i>	Jul 05, 2023			May 19, 2027		
Total accumulated cash value under existing certificate as at letter date <i>Jumlah nilai tunai terkumpul di bawah sijil sedia ada pada tarikh surat</i>				RM Nil		
Number of years required building up this amount of cash value under new certificate <i>Bilangan tahun diperlukan untuk membina jumlah ini daripada nilai tunai di bawah sijil baharu</i>				Nil Year		
Net loss ¹ as a result of this replacement <i>Kerugian bersih akibat penggantian</i>				RM 4,040.67		

Abbreviation(s):

RFCF	-	A-Life Sejuta Makna FuP60A
TBE4	-	A-Plus DisabilityCare-i
HEJG	-	Death during Hajj/Umrah Benefi
MFXF	-	A-Plus Enhancer-i
APW9	-	A-Plus Waiver-i
ALR0	-	A-Life Kasih Famili
TDC1	-	A-Plus DisabilityCare-i
AWX6	-	AWX6 A-Plus Waiver-i



**AIAPUBLIC
TAKAFUL**

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Note/ Nota:

1. Contribution paid less surrender value at present.
Caruman dibayar kurang nilai serahan pada masa ini.