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AIA Public Takaful Bhd is committed to helping Malaysians achieve financial security and has gone the extra mile to empower Malaysians, especially the Bumiputera, to build their wealth in a post-pandemic era.

Chief executive officer Elmie Aman Najas said the recent launch of its proprietary Total Wealth Solution further supports the wealth aspirations of its customers and complements its existing Total Health Solution.

"We rolled out Total Health Solution in April last year with the goal of helping people take charge of their health and wellbeing. Through this proposition, our customers are provided holistic support and guidance on how to live healthily and to live with vitality.

"Our Total Wealth Solution, meanwhile, is designed to encourage them to inculcate healthy financial habits and make sound investments that will fulfil their long-term savings goals and at the same time help them build a lasting and effective legacy for their family."

Elmie said the Total Health Solution and Total Wealth Solution form an end-to-end ecosystem that is built upon the foundation of its four supporting pillars of 'Plan Well', 'Live Well', 'Protect Well' and 'Get Well' that enable its customers to lead healthier, longer, better lives.

"We believe that health and wealth go hand in hand. Our goal is to provide a comprehensive ecosystem that would ultimately provide our customers with everything they need to achieve a better quality of life," he said in an interview with the New Straits Times here recently.

He also added that the demand for personalised health and wellness propositions coupled with trusted and professional advice has never been greater.

That is why whenever AIA Public Takaful develops any solutions, it always looks at how the products and offerings can meet its customers' health, wealth and protection needs.

"So, the focus on 'wealth' is always there. As a leading takaful operator, we always challenge ourselves to develop and offer innovative syariah-compliant plans that can support our customers even when they are not utilising their takaful benefits," he said.

According to the Finance Ministry, as of first half of this year, more than 6.6 million members, or 52 per cent

Solutions for healthier, longer, better lives



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of Employees Provident Fund (EPF) members aged under 55, had savings of less than RM10,000.

Of that total, 4.99 million members, or 75 per cent, were Bumiputera.

Throughout the pandemic, Malaysians are taking on more debt and withdrawing from their retirement and EPF funds, which may lead to an uncertain future.

Elmie said these staggering statistics show that financial planning is becoming increasingly necessary.

"We know that as Malaysians adjust to living in this post-pandemic era, they need a partner to help them rebuild their future with confidence.

We are definitely well positioned to offer solutions and drive initiatives to ensure Malaysians have access to ade-

quate health and wealth protection.

"Hence, our Total Wealth Solution steps into this role nicely, giving them the resources and support to help them start planning again.

"So, the first step towards achieving any goal is to 'Plan Well' which is the first pillar of our end-to-end ecosystem.

"Customers can take advantage of AIA's financial planning tools, such as our award-winning financial health check that's available via the My AIA mobile app and AIA website for free, as a way to help everyone assess their protection and wealth needs.

"With this digital engagement, we provide a simple and easy way for people to review their financial standing and plan for a more solid

future," he added.

The second pillar of 'Live Well' motivates customers to live a healthier life through its AIA Vitality programme, while the third pillar of 'Protect Well' secures their future through comprehensive savings and investment plans that are integrated with the expertise of AIA's investment management services.

"For example, our latest investment-linked plan, 'A-Life Legasi Beyond', not only provides up to six times the protection amount through Hibah but also rewards our customers for staying financially disciplined with our 'Legasi Booster' feature, on top of offering estate management benefits.

"Our 'A-Enrich Rezeki' family takaful meanwhile, was designed to help customers boost their savings further and enjoy potential investment gains through the plan's investment-linked features.

"Not only that, to help customers maximise their long-term returns, in June, we added a new fund to our investment-linked fund portfolio — 'A-Dana Strategy Dynamic' — which provides exposure to both foreign and local syariah-compliant equities," he said.

Through the fourth pillar 'Get Well', Elmie explains that its customers are well supported should they fall ill.

"We provide our customers with access to quality healthcare services via our vast network of hospitals and clinics, telemedicine services and personal medical case management services from diagnosis to recovery," added Elmie.

Complementing this holistic proposition is the takaful operator's more than 14,000-strong team of Life Planners who are given the mandate to help Malaysians achieve their hopes and aspirations as well as inspire people to live healthy and well.

"We don't see our agents as just Life Planners but instead have tasked our agency force to embrace a new role of being HLBL (Healthier, Longer, Better Lives) partners to our customers.

"We expect our Life Planners to walk the talk. Attaining the title means they are not only trained to give professional financial advice but also to guide and motivate our customers on what it truly means to live HLBL."

This shift in agency mindset is one of the many reasons why AIA Public Takaful is currently the top takaful operator for agency recruitment where one out of three takaful agents in the country is from AIA.

Elmie said AIA Public Takaful's mission is to stay ahead of the competition.

One of its key differentiators is its commitment and ability to go above and beyond protection.

While traditionally, takaful operators tend to focus on just protection, AIA Public Takaful wants to break away from that mould.

"We have been protecting Malaysians for more than a decade and continue to remain committed to delivering on our purpose of being there for our customers, helping them live life to the fullest."

To learn more about AIA Public Takaful's Total Health and Wealth Solutions, visit www.aia.com.my.

**total
health &
wealth
solutions**

