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## EMPOWERING LIVES, ENRICHING COMMUNITIES

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AMIDST life's complex landscape, personal aspirations often face the challenges of limited means and unexpected hurdles.

Many individuals nurture dreams that could evolve into sig-nificant accomplishments – with the right support, motivation and

However, the reality is that the journey toward these aspirations is rarely smooth, and financial constraints frequently pose formidable obstacles

Recognising the essential con-nection between life ambitions and financial stability, takaful operator AIA Public Takaful Bhd strives to serve as a driving force

for these aspirations.

The company is dedicated to supporting and empowering

supporting and empowering Malaysians on their path to achieving their aspirations and fulfilling their dreams. Earlier this year, AIA Public Takaful rolled out its Penyala Harapan campaign with initiatives that extend support to the community and provide Malaysians with the motivation and inspiration to attain "feelth and inspiration to attain "healthi-er, longer, better lives". According to AIA Public Takaful

According to Ala Public Takatur chief executive officer Elmie Aman Najas, the campaign is built on the understanding that "dreams go beyond mere wishes; they act as strong motivators, propelling individuals forward."

"The heart of this campaign lies

"The heart of this campaign lies in the profound belief that true community development goes beyond our traditional role of being a takaful provider," he says

"It also involves us empowering people to achieve their aspira-tions and build a secure future for themselves and their loved ones.

"Everyone deserves a chance to chase dreams without the weight

of financial uncertainty.
"We're not just protecting lives;
we're enabling the pursuit of aspirations and this commitment is woven into the very fabric of takaful principles, which priori-tise mutual assistance and shared responsibility.

## Community wellbeing and enrichment

While traditional metrics such as financial performance and agency growth are important, the takaful operator also measures its success by the positive transformations within the community.

Creating meaningful changes in society necessitates collaboration. The company showcased its commitment to community enrich-ment through various activities under the Penyala Harapan campaign. This inclusive approach relies on partnerships with non-governmental organisations (NGOs), community events, as well as social media outreach ini-

In conjunction with the holy month of Ramadan this year, AIA Public Takaful reached out to the public to collaborate in creating a

public to collaborate in creating a significant impact on the commu-nity through the campaign. AIA Public Takaful introduced a distinctive opportunity for the public to nominate orphanages eligible to benefit from the com pany's ongoing Kongsi Rezeki proAIA Public Takaful enables pursuit of life aspirations with Penyala Harapan campaign



Since 2021, 14 orphanages with over 800 children across Malaysia have benefited from AIA Public Takaful's Kongsi Rezeki programme. The beneficiaries are provided with laptops, living necessities such as bed electrical goods and daily supplies

Everyone deserves a chance to chase dreams without the weight of financial uncertainty,' says AIA Public Takaful chief executive officer Elmie Aman Najas.

Since 2021, AIA Public Takaful has been collaborating with its NGO partner, the Malaysian Relief Agency, to execute the Kongsi Rezeki programme that supports 10 orphanages across Malaysia. Through different phases of the

programme, the orphanages have since received laptops, living necessities such as bed frames, mattresses, electrical goods as well as other daily supplies worth close to RM500,000 – benefiting

approximately 500 children.
The programme also supports
the children's physical and mental wellbeing with experiential learn-ing outings that enhance their social skills and at the same time bring meaningful experiences to their childhood.

"By encouraging the public to be part of the Penyala Harapan campaign and nominating deserving orphanages, we are not only expanding the reach of its (Kongsi Rezeki programme) impact but also emphasising that a simple call to action such as this has the potential to be a force for positive change in the communi-

ty," says Elmie.
"The response from the public has been nothing short of remarkable. Together, this year we have enlisted four new orphanages in Selangor, Pahang and Melaka for our programme – bringing it to 14 beneficiaries with over 800 chil-



"As we embark on this journey with the new homes, we look forward to not just lending support but becoming partners in realis-ing the dreams of these children.

"We hope the contributions go a long way in securing a brighter future for them, where every child can aspire, excel and thrive in their own unique way," he

## Safeguard dreams with innovative solutions

AIA Public Takaful has been ensuring the financial protection of Malaysian families for more than a decade, providing a range of innovative shariah-compliant

solutions that provide a safety net – allowing individuals to pursue

- anowing indurations without the con-stant worry of financial setbacks.
"As a takaful operator, our role is to safeguard those dreams and ensure that they are not just aspi-rations but attainable goals, backed by the security of mar-ket-leading financial solutions,"

says Elmie. "Whether it's ensuring a child's education, securing coverage against critical illnesses, protecting your loved ones with *hibah* (beneficiary receives takaful benefits in the form of 'gift'), or leaving a legacy, we are here for our customers - protecting what mat ters most, and contributing to a

future where aspirations know no

bounds," he says.

AIA Public Takaful consistently seeks fresh and innovative approaches to improve its value-added services, aiming to create a positive impact on the lives of its customers and the communities it serves.

"Our takaful benefits expands beyond just addressing our cus-tomers' evolving financial and protection needs, but also pro-vides a charitable avenue that enables them to give back to those in need.

For example, our A-Life Legasi Beyond plan was born out of the concept that wealth is not only about leaving behind adequate savings for family members but continuing to do good even after life through the act of *infaq*.

"In the unfortunate event that a customer passes away or suffers total and permanent disability, he has the option to contribute his sum covered to a cause of his

"Some of our solutions also "Some of our solutions also allow customers to donate their takaful surplus to support charita-ble activities managed by AIA Public Takaful. This way, our cus-tomers get to share their takaful benefits with communities in a more sustainable and meaningful way," explains Elmie.

way, explains Lime.
Emphasising the importance of
financial security, the Pek Penyala
Harapan 3-in-1 represents another initiative by AIA Public Takaful
to assist and empower Malaysians
in their pursuit of life aspirations.

This package features three essential protection plans: A-Life Kasih Famili, A-Life Kritikal Protector, and A-Life MediFlex-i, offering comprehensive family takaful, critical illness, and medi-

cal coverage respectively. Customers have the flexibility to opt for any of these plans, start-ing from as low as RM5.94 per day while having access to the company's unique health and wellness programme, AIA Vitality



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