

HIBAH Plan starts from **RM30** a month



www.kaotim.my

Get up to **RM2 Million** sum covered



Instant approval



No medical check-up



Optional coverage
for critical illness




KAOTIM | Legasi

Imagine the peace of mind knowing your family will be financially secure, no matter what the future holds. **Kaotim Legasi** offers coverage of up to RM2 million for death and Total and Permanent Disability (TPD). Most importantly, give your loved ones a gift that lasts beyond your lifetime.

About this plan:

Items	Description
Eligibility	This plan is open to all Malaysians aged between 5 and 70 years old. <i>Note: You must be at least 19 years old if you are participating for your child. The eligibility age is based on the age next birthday.</i>
Coverage Term	Choose from 10, 20, or 30 years, based on your needs and affordability. The coverage term is subject to a maximum expiry age of 80 years.
Sum Covered	Choose your coverage amount from as low as RM50,000 up to RM2 million! <ul style="list-style-type: none">• Save more if you opt for RM1 million or RM2 million coverage.• The maximum amount is subject to our underwriting decision.
Payment Mode	Pay your contribution monthly or save 10% by paying annually.
Optional Benefit	Enhance your protection with: <ul style="list-style-type: none">i. Accelerated Critical Illness rider; orii. Additional Critical Illness rider.

More reasons for you to own Kaotim Legasi now!

-  Income tax relief for family takaful of up to RM3,000.
-  Level contribution throughout the certificate tenure.
-  Income replacement to ensure financial security when you are no longer fit to work due to critical illness.

Please refer to the Certificate Wording and Product Disclosure Sheet for further details of the product benefits, exclusions, terms and conditions.

For more information, please contact:

 1300 80 2525

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