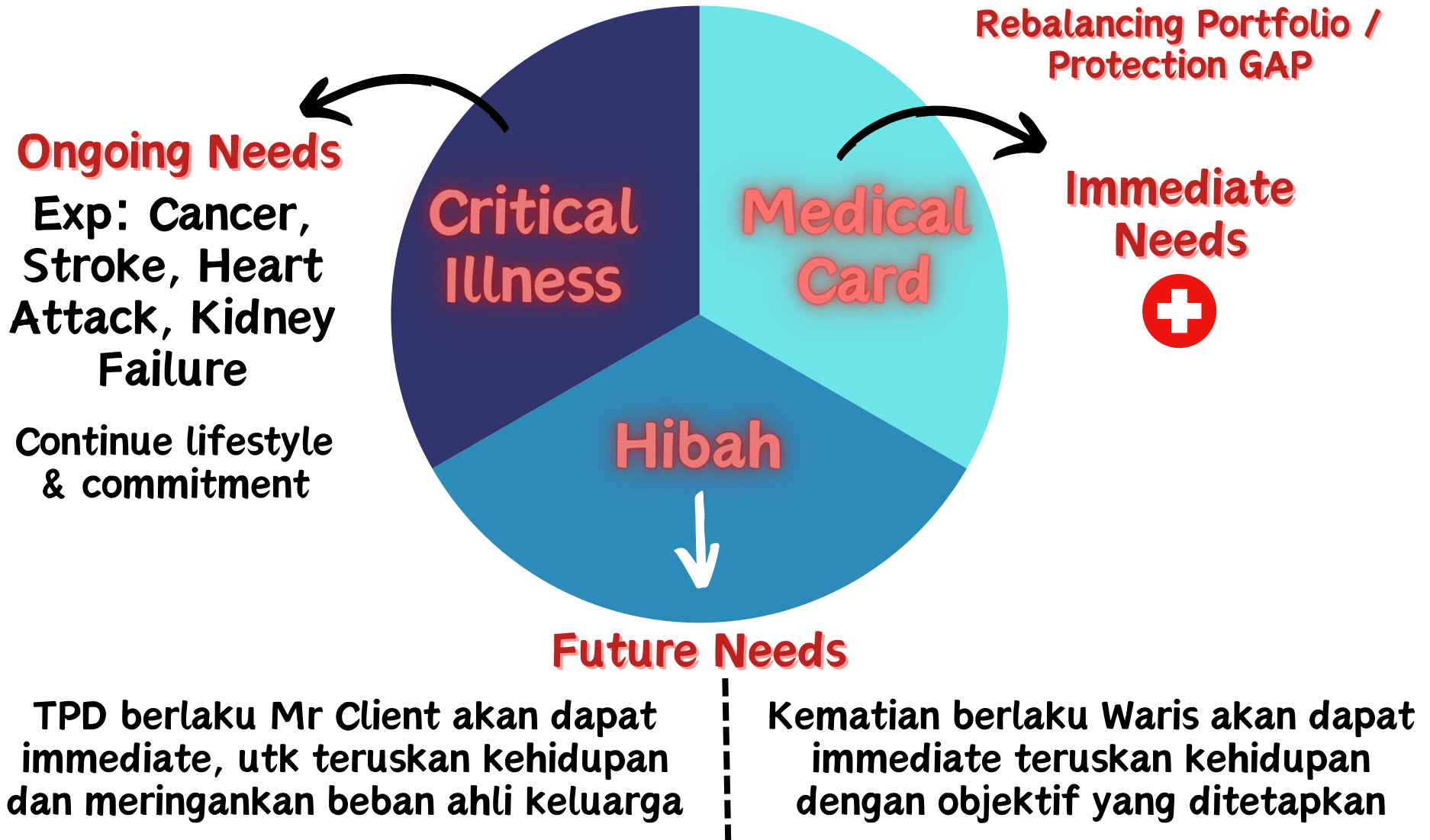


CIRCLE Concept



PRIOTISE NEEDS

“Rule of Thumb / Pakar Ekonomi”

Critical Illness

5 times
Annual Income

- WHY 5 YEARS ??

Medical Card

minimum requirement
1 Million

- not include medical inflation

Hibah

10 times
Annual Income

- WHY 10 YEARS ??

- Debt Cancellation
- Education
- Legacy

- Total Permanent Disability
- Retirement

PRACTICE

DETAILS

Annual Salary
(5K x 12) = 60K
.... (60K X 5) = 300K
.... (60K X 10) = 600K

- SUM COVERED**
(Existing Policy)
- Medical Card = 250K
 - Critical Illness = 100K
 - Hibah = 50K

