



KKMJP

SUPER AGENT

BENEFIT

"Protecting Today, Securing Tomorrow"



Subject to terms and conditions of approved policy
after recommendation by authorised representatives.

SATU GAJI, SATU HARAPAN

Protect family income and financial stability if the breadwinner can no longer provide.

Income Replacement

Provides a lump sum to replace your income if you can't work.

Example: If you earn RM3,000 a month and suddenly can't work due to an accident, your family can still afford daily expenses and bills.

Home & Education Protection

Covers your home loan and children's education needs.

Example: Even if your income stops, your house loan and your child's school fees can still be paid.

Peace of Mind

Keeps your family financially stable.

Example: Your spouse won't need to borrow money from relatives to survive during tough times.



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TABUNG WARISAN

Leave a meaningful financial legacy for loved ones.

You can ensure your loved ones are taken care of with guaranteed financial protection and wealth accumulation options.

Guaranteed Inheritance

Provides financial support directly to your chosen family member.

Example: If you pass away, your child or spouse will immediately receive the financial amount you've prepared for them.

Legacy Planning

Builds long-term wealth for future generations.

Example: Saving RM200 per month can turn into a valuable legacy for your children in the future.

Peace Of Mind

Avoids family disputes over inheritance.

Example: The money goes straight to the person you name, without any argument among family members.



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MASA DEPAN, ANAK KITA

**Secure children's education future through savings
and investment.**

Guaranteed Education Fund

Dedicated savings for your child's studies.

Example: Your child can continue studies in college or university without financial struggle.

Smart Investment

Savings that grow over time.

Example: A monthly saving of RM150 can grow into a strong education fund by the time your child graduates from school.

Peace Of Mind

Protects your child's education even if something happens to you.

Example: Even if you fall sick or lose your job, your child's education fund remains safe and continues grow.



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TABUNG PERUBATAN

Cover medical and hospital expenses to avoid financial strain during illness.



Hospital & Treatment Coverage

Covers hospitalization, surgery, and emergency care.

Example: If you're hospitalized due to dengue or an accident, the plan covers the treatment cost, saving you thousands of ringgit.

Access to Quality Treatment

Enables you to choose private hospital so faster medical care.

Example: You can receive immediate treatment without long waiting hours at public hospitals.

Peace of Mind for You & Family

Reduces financial pressure during illness.

Example: Your family doesn't need to collect emergency funds or borrow money when you're sick.



**Care You Deserve,
Coverage You Can Trust.**

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PERLINDUNGAN COMBO

**All in one comprehensive protection
covering income, inheritance, education, and medical.**

Comprehensive Financial Security

Protects income and inheritance together.

Example: If you meet an accident, your family still receives monthly support and a lump sum for stability.

Secure Children's Future

Includes education savings for your children.

Example: Even if your income stops, your child's studies can continue without worry.

Control Medical Expenses

Covers hospital and treatment costs.

Example: Rising medical costs are handled by the plan, so you don't need to pay out of pocket.

Peace Of Mind For You & Family

Reduces financial pressure during illness.

Example: Your family doesn't need to collect emergency funds or borrow money when you're sick.

**ONE COMBO, A THOUSAND
REASONS TO FEEL SAFE.**





Let's Talk Protection

Start your insurance planning journey with us today.



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