



AVA Internship Program (WFH) Testimonial

KHAIRUNNISA' KHAIR

INTERNSHIP PERIOD:


8TH JULY – 28TH AUGUST 2020



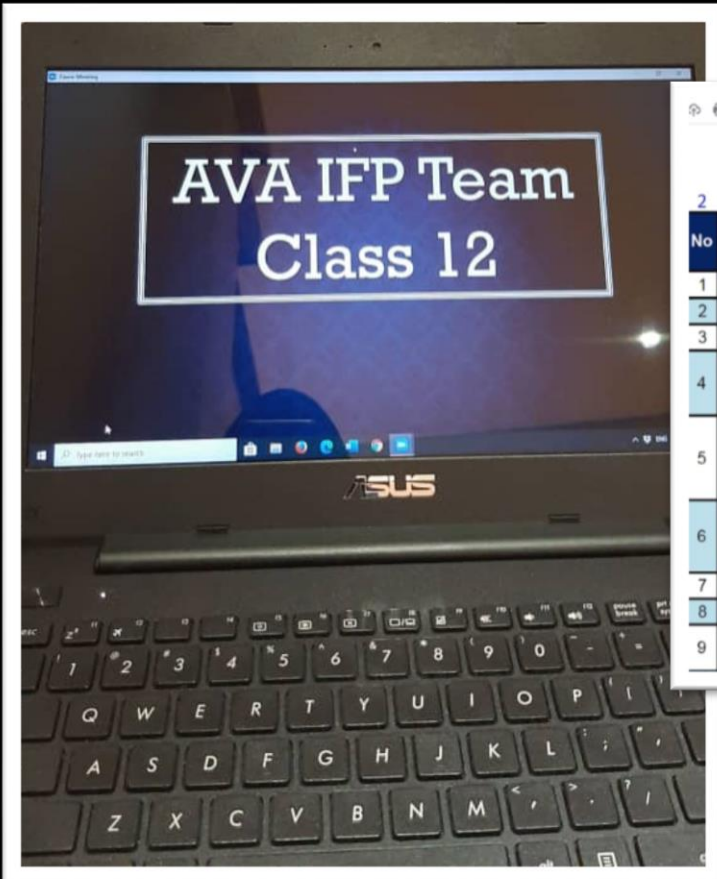


Khairunnisa' binti Khair

- From: Universiti Kebangsaan Malaysia (UKM) Bangi
- Course: Development Science
- Study year: Year 3 (Final year) during internship
- Hometown: Johor Bahru



What did I
experience
throughout AVA
internship
program?



compensation in the event of death, bodily injury or other losses suffered by the Insured Person which is caused solely and directly by any accidental means.

2 Covers / Benefits Provided:

No	Benefit	Capital Sum Insured			
		Plan 1	Plan 2	Plan 3	P
1	Accidental Death	80,000	180,000	280,000	38
2	Permanent Disablement	80,000	180,000	280,000	38
3	Medical Expenses	Up to			
4	Double Indemnity for Accidental Death on Public Conveyance or at Public Sports Event	Double the payout as per the (except for any act of Terrorism where the			
5	Triple Indemnity for Total Permanent Disablement on Public Conveyance or at Public Sports Event	Triple the payout as per the (except for any act of Terrorism where the			
6	Accidental Death or Permanent Disablement due to Terrorism (excludes Nuclear, chemical or biological terrorism)	80,000	180,000	280,000	38
7	Renewal Bonus	Increase of 5% per year up to			
8	Death Due to Mosquito Bite	40,000	90,000	140,000	18
9	ATM Withdrawal Protection (maximum of 4 incidents per policy year)	Up to			



BASIC FINANCIAL PLANNING

MONTHLY INCOME

1) LIQUIDITY (70%) → FIXED EXPENSES → FLEXIBLE EXPENSES → EMERGENCY CASH

- Fixed Expenses: i) Home, ii) Car, iii) PTPN
- Flexible Expenses: i) Food & beverage, ii) Transportation
- Emergency Cash: i) ATM, ii) 3x your monthly income

2) SECURITY (10%) → TAKAFUL COMPANY

- i) Medical Planning
- ii) Income Protection Planning
- iii) Hibah Planning
- iv) Retirement Planning
- v) MLTT Planning
- vi) Debt Cancellation Planning

3) PROFITABILITY (20%) → ↑ HIGH RISK HIGH RETURN ↓ LOW RISK LOW RETURN

- High Risk High Return: i) Stock Market, ii) Unit Trust
- Low Risk Low Return: i) ASB, ii) KWSP, iii) Tabung Haji, iv) Gold, v) Property

Learned Financial Planning through 'AVA IFP Team Class'

Participated in 'Cashflow Game'





What do I feel good about my internship at AVA?

- I got to experience a lot of new situations.
- My time was utilized with interesting & beneficial practical activities.
- Conducive, comprehensive learning opportunities was given.
- Introduced to financial planning which is important to my life.
- Assisted well while learned to complete tasks independently.
- Able to Work From Home for my whole internship in RMCO

