



AVA INTERNSHIP TESTIMONIAL PROGRAM

BATCH P

LETS ME INTRODUCE MYSELF !

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Date of Birth : 12/3/2000

Hometown : JohorBahru, Johor

Course : Diploma Information Technology (IT)

Institution : Universiti Tun Hussein Onn
Malaysia (UTHM)

Internship Period : 24 Weeks (19/7/2020
31/12/2020)



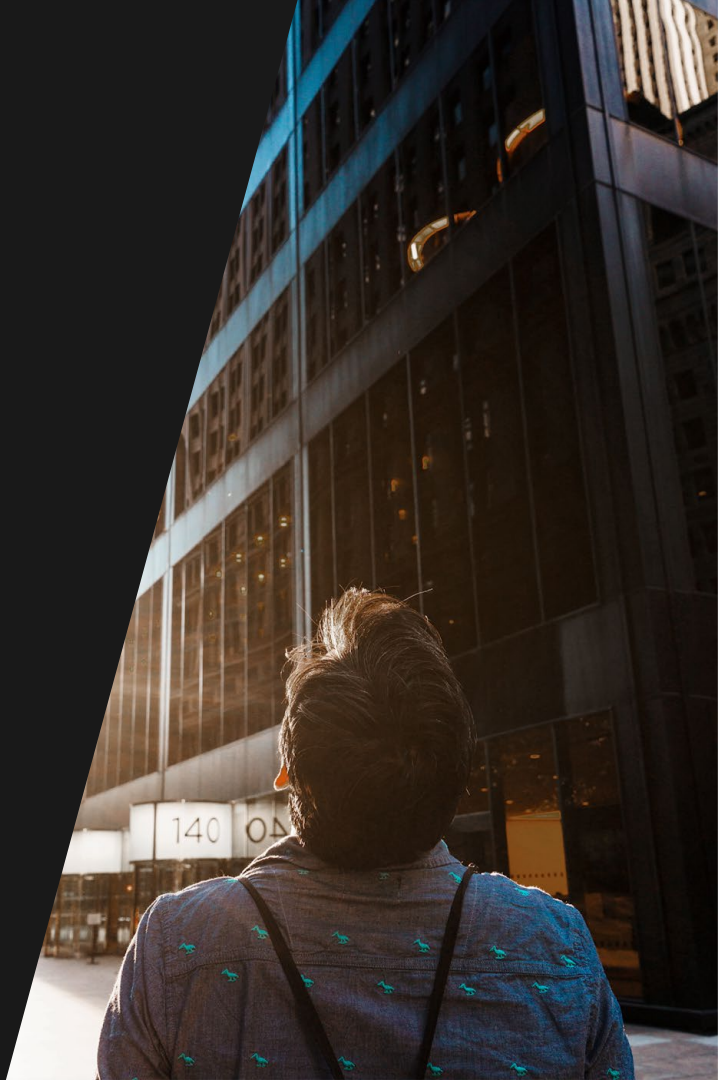
THE MOST VALUABLE KNOWLEDGE I GAINED DURING INTERNSHIP

Gained
knowledge
especially about
financial planning
and Takaful.

Know how to
manage personal
finances
properly.

Learned a lot from
senior during Weekly
Meeting about how
to approach client

Know the importance
of working together
and thinking positively
in doing a job.



**WHAT DID I
EXPERIENCES
THROUGHOUT
AVA
INTERNSHIP
PROGRAM ?**

ACTIVITIES DURING INTERNSHIP

Attend IFP Team Class

WAITING PERIOD

Medical Insurance

Type 1 Waiting Period : 30 Days

Medical reimbursements provided under medical rider shall commence from:

- ❖ Illness occurring more than 30 days after rider effective date; or
- ❖ Accidental injury occurring after the rider effective date.

Type 2 Waiting Period : 120 Days

Specified illness means the following disabilities and its related complications, occurring within the first 120 days from the Rider Effective Date shall apply:

- ❖ Hypertension, diabetes mellitus & Cardiovascular Disease
- ❖ Tumours, cancers, cysts, nodules, polyps
- ❖ Stones of the urinary system & biliary system
- ❖ All ear, nose (including sinuses) and throat conditions
- ❖ Hemias, haemorrhoids, fistulae, hydrocele, varicocele
- ❖ Diseases of the Reproduction system including endometriosis
- ❖ Vertebro-spinal disorders (including disc) and knee conditions

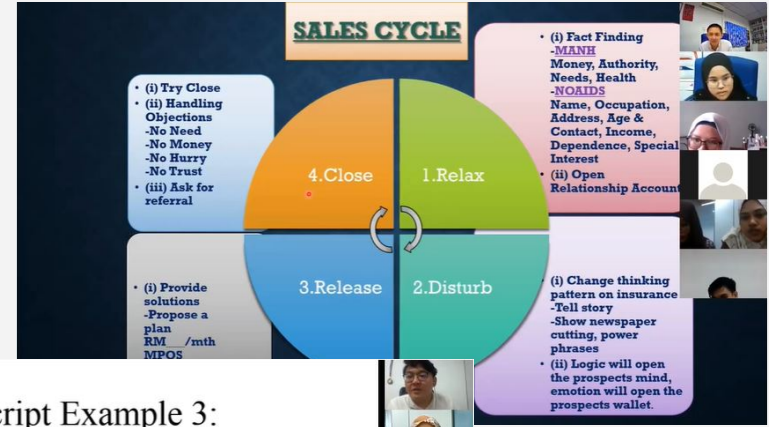
45 Critical Illness

Type 1 Waiting Period : 60 Days

- ❖ Heart Attack
- ❖ Cancer
- ❖ Serious Coronary Artery Disease
- ❖ Angioplasty & Other Invasive Treatments for Coronary Artery Disease

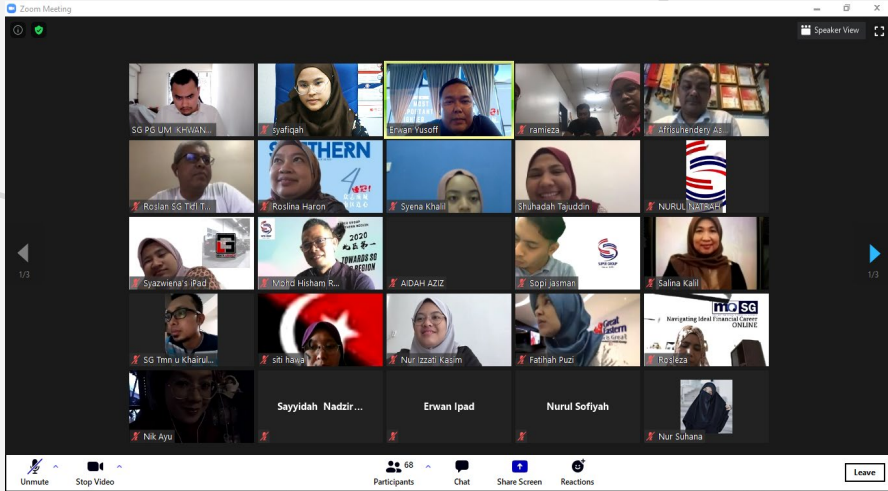
Type 2 Waiting Period : 30 Days

Covered events OTHER than specified in **Type 1** category



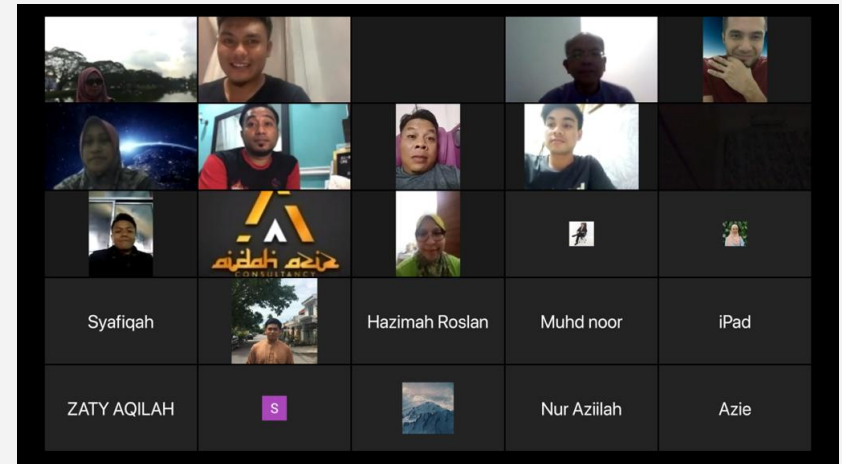
Script Example 3:

- **Saya:** I am Joseph from Great Eastern Takaful. I am here to make appointment with lecturer/student/staff to share on debt cancellation planning concept. This is because most Malaysian lack of knowledge in debt cancellation planning. This cause many houses dilelongkan bila mereka sakit/meninggal/hilang upaya kekal. Furthermore, for Muslim friends, it is important to settle their debts when they pass away because if a Muslim dies dengan hutang tak dilangsaikan atau dihalalkan, is berdosa in Islam. Am I right?



Attend Morning Meeting

Attend Night Meeting



Visit Great Eastern Company



Visit Super Group Company



Cashflow Game Activities





THANK YOU AVA WEALTH CONSULTANCY
BECAUSE GIVE ME A GOOD AND AMAZING
EXPERIENCE AND MEMORIES

THANK YOU GREAT EASTERN FOR GIVE ME A
OPPORTUNITY TO LEARN FINANCIAL PLAN