ASSOCIATION of SHARIAH ADVISORS in ISLAMIC FINANCE

REGISTERED HRD CORP TRAINING PROVIDER

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Takaful Masterclass Series :

DESIGNING FAMILY TAKAFUL PRODUCTS WITH INTEGRITY



Mrs. Sharifah Zarina Syed Osman
Principal of SZO Advisory Services;
Former Chief Product Officer



Mohamad Khairul Daim Ahmad Shamsuri
Senior Partner, Ashraf & Partners

INTAKE 1

2 & 3 June 2026 | **9:00am - 5:00pm**

Venue: ASAS Office, Kuala Lumpur

www.asas.my Association of Shariah Advisors In Islamic Finance @asas_official @info_ASAS

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Programme Overview:

This two-day Masterclass takes participants on a practical journey from idea to implementation — uncovering the legal, regulatory, Shariah and market dimensions of takaful product design, and culminating in an interactive session exploring real-world product challenges guided by industry experts.

Learning Outcomes:

- Identify legal & Shariah requirements in product design
- Apply Takaful Operational Framework & Introduction of New Product policy documents compliance in practice
- Adopt market-driven product philosophy (needs-based, VBIT, customer-centricity)
- Experience a hands-on case study in product development

Who should attend:

- ASAS CSA / CSP learners and graduates
- Shariah advisors
- Takaful practitioners across functions: legal, compliance, product, operations, actuarial
- Anyone who is interested to immerse themselves in takaful product development

Association of Shariah Advisors in Islamic Finance Malaysia (ASAS)
Block B4-3-1, Solaris Dutamas, Jalan Dutamas 1,
50480 Kuala Lumpur

Attn : Mr Muhammad Haziq
Email : event@asas.my
Phone : +603 - 6203 4643 / +6019 - 617 6203
Fax : +603 - 6203 4643

Topics:

- **Legal & Shariah Foundations in Product Development**
  Learn how IFSA 2013, BNM policies and Shariah principles shape every takaful product.
- **TOF & INP: From Guideline to Practice**
  Demystifying the regulator's expectations and what makes product approval succeed.
- **Product Philosophy & VBIT**
  Discover how customer needs and value-based intermediation inspire meaningful solutions.
- **Product Development Process**
  From idea to launch - see how governance, compliance and market fit come together.
- **Case Study: Designing for Emerging Needs**
  Apply your knowledge by crafting solutions for real-world takaful challenges.
- **Hands-On Product Design Exercise**
  Work in teams to design, refine, and test practical product prototypes.
- **Product Showcases & Expert Feedback**
  Present your product ideas and gain real-time insights from industry experts.

Normal Price:	ASAS Member (10% discount)
RM2,300.00	**RM2,070.00**

**The price not inclusive of 8% SST*

Category	Fee (Per Person)
☐ ASAS Member	RM 2,070
☐ ASAS Non Member	RM 2,300

Important • The price not inclusive of 8% SST

HOW TO REGISTER:

Mail to:
Association of Shariah Advisors in Islamic Finance Malaysia (ASAS)
Block B4-3-1, Solaris Dutamas,
Jalan Dutamas 1,
50480 Kuala Lumpur

Attn : Mr Farhan / Mr Haziq

Alternatively, you may email to event@asas.my

Any enquiries you may contact us at :

Phone : +603-6203 4643 /+6019-617 6203

Fax : +603-6206 4643

PLEASE REGISTER THE NAME(S) FOR THIS EVENT

NO	Name	Job Title/Position	Contact Number	E-mail	ASAS Member (Yes/No)

INVOICE DETAILS

Contact Person for Invoicing:

Job Title/Position: Email:

Fax: Phone:

Address:

TERMS AND CONDITIONS

Kindly be informed that, if you are unable to attend the programme, a substitute is welcome at no extra cost. A 50% refund will be given for cancellation received in writing no later than 14 days prior to the programme date. No refund will be provided if organiser does not receive any official notification in writing or cancellations made less than 14 days prior to the programme date.