



User Guide

Version 1 – 18 September 2025

Version 1.1 – 28 October 2025

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GETTING STARTED

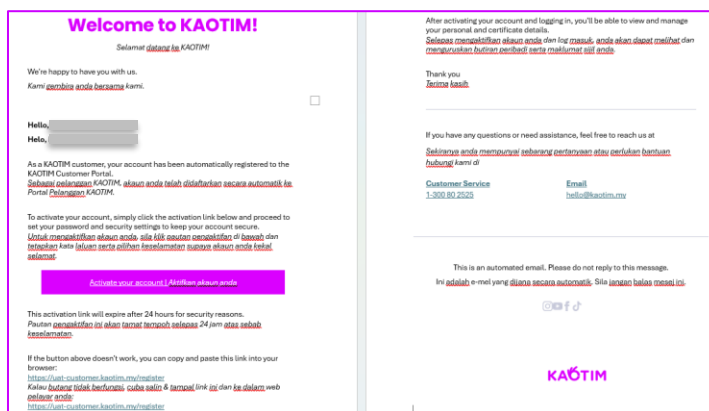
1.1 Account Activation

Welcome to Kaotim, your one-stop portal to manage your Takaful protection needs. This guide will walk you through the simple steps to activate your new account.

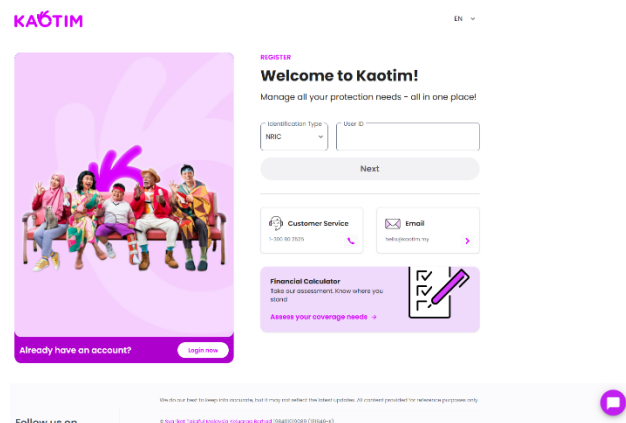
Before You Begin:

- Ensure you have your identification details ready.
- Look for the welcome email from Kaotim in your inbox.

Step 1: Start the Activation Process via Email



1. Check the inbox of the email address you provided during registration.
2. Find the welcome email with the subject “Hello from KAOTIM”.
3. Click the “**Activate Your Account**” button or link in the email.
4. This will open the Kaotim portal in your browser and start the activation process.



Tip: If you can't find the email, please check your Junk or Spam folder.

☑ If your account is not yet activated, you'll proceed with activation.

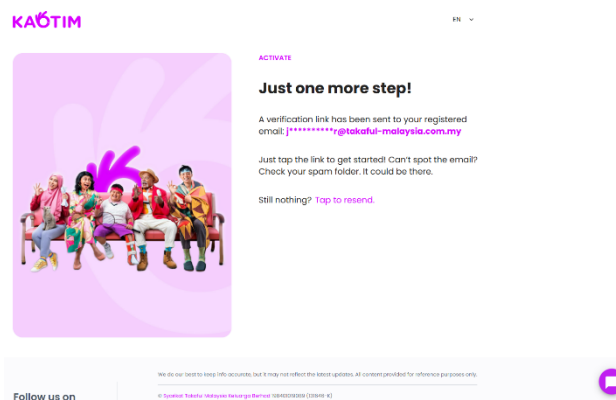
⊗ If your account is **already activated**, the system will notify:

“Your account has already been activated. Log in to continue.”

This ensures duplicate registrations are prevented and users are guided to login instead.

Step 2: Enter Your Identification Details

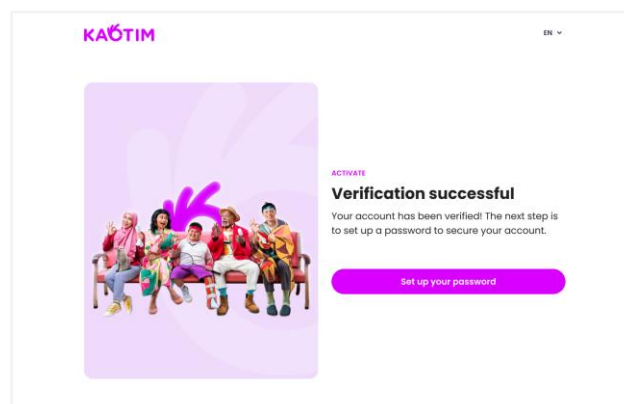
1. After clicking the activation link, you'll be taken to the **Kaotim Registration page**.
2. Under **"Identification Type"**, your info may already be filled in.
If not, select your Identification type.
3. Enter or confirm your **Identification Number** in the field provided.
4. Click **"Next"** to continue.



Tip: Double-check your ID number for accuracy to avoid errors.

Step 3: Verify Your Email Address

1. After your ID is validated, you'll be asked to verify your email.
2. A verification email will be sent to your registered email address.
3. **Check your inbox** for an email titled **"Welcome to Kaotim – Complete Your Account Setup"**.
4. Open the email and click the **verification link** to continue.

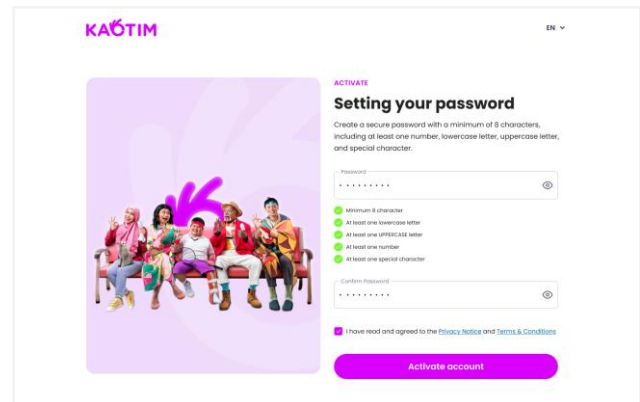


Troubleshooting Tips:

- **Can't find the email?** Check your Junk or Spam folder.
- **Still missing?** Click **"Resend Email"** on the portal page.

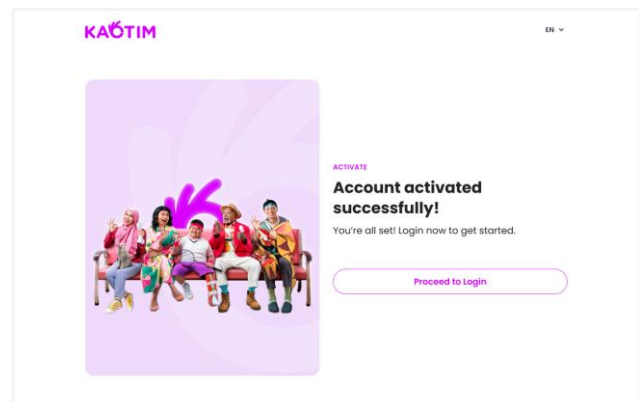
Step 4: Create Your Password

1. You'll be directed to the **password setup screen**.
2. Create a secure password that meets the listed requirements.
3. Enter your new password in the **"Password"** and **"Confirm Password"** fields and ensure they match.
4. Tick the box to agree to the **Privacy Notice** and **Terms & Conditions**.
5. Click **"Activate account"** to complete your setup.



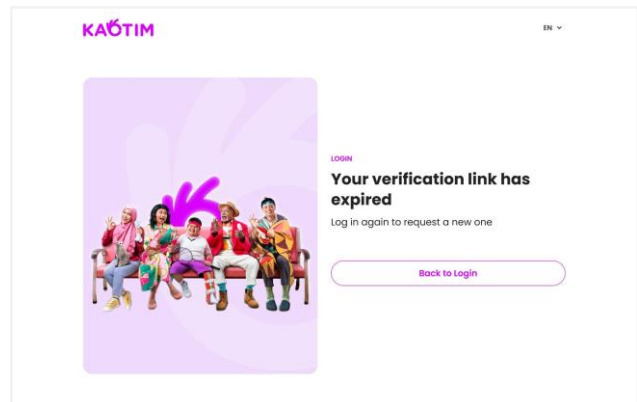
Step 5: Account Successfully Activated

1. Congratulations! You'll see a message: **"Account activated successfully!"**
2. Your Kaotim account is now ready to use.
3. Click **"Proceed to Login"** to go to the login page.
4. Log in using your **ID number** and the **new password** you just created.



Step 6: Login Complete

1. After successful verification, you'll see a confirmation screen.
2. Click **"Go to Dashboard"** to enter your account portal.



Need Help?

If you run into any issues during activation, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

GETTING STARTED

1.2 Logging in to Your Kaotim Account

Follow these steps to securely access your Kaotim customer portal.

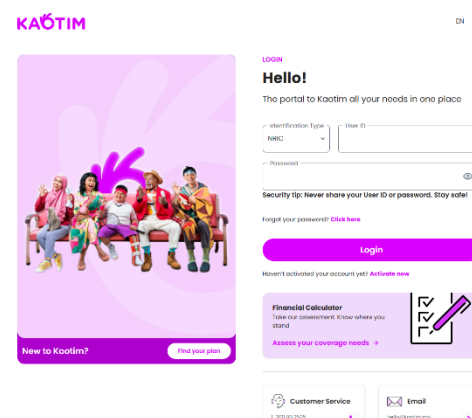
Step 1: Go to the Login Page

1. Open your browser and visit <https://customer.kaotim.my>.
2. Click "**Login**".
3. The login page will appear.

Step 2: Log In with Your Credentials

1. Choose your **Identification Type** (e.g. NRIC).
2. Enter your **Identification Number**.
3. Enter your **Password**.
4. Click "**Login**" to access your account.

Tip: Make sure your ID and password are correct to avoid login errors.

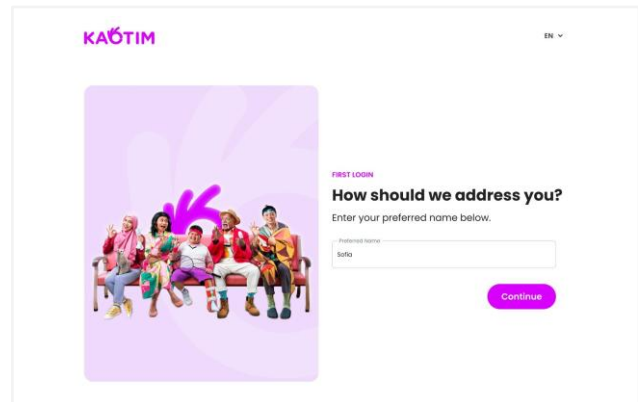


Troubleshooting:

- **Forgot Password?** Click the "**Forgot password?**" link to reset it.
- **New User?** Click "**Activate now**" if you haven't activated your account yet.

Step 3: Set Your Preferred Name (First Login Only)

1. On your first login, you'll be asked to set a **Preferred Name**.
2. Type how you'd like to be addressed in the "**Preferred Name**" field.
3. Click "**Continue**" to save and proceed.



Need Help?

If you run into any issues during login, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

GETTING STARTED

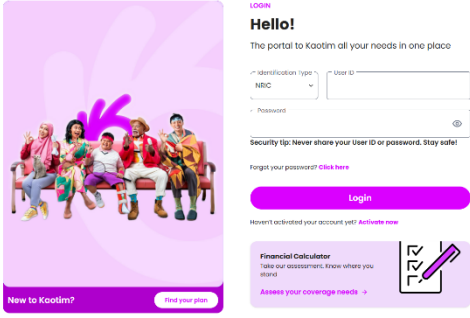
1.3 Resetting Your Password – From Login Page

Follow these steps if you've forgotten your password and can't log in:

Step 1: Initiate Password Reset

1. On the **Login Page**, find the link that says, "**Forgot password?**"
2. The link is located just below the **Password** field.
3. Click the link to begin the password reset process.

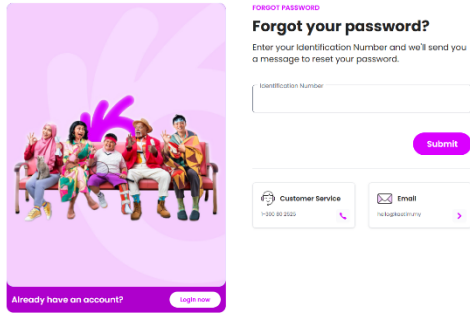
Tip: Make sure you're on the official Kaotim portal at <https://customer.kaotim.my> before entering any details.



The screenshot shows the Kaotim login interface. On the left is a purple banner with a group of people and a large pink arrow pointing right. The main content area is white with the Kaotim logo at the top. Below the logo, it says "LOGIN" and "Hello!". A message states: "The portal to Kaotim all your needs in one place". There are two input fields: "Identification type" (with a dropdown menu showing "NRIC") and "User ID". Below these is a "Password" field with an eye icon. A security tip reads: "Security tip: Never share your User ID or password. Stay safe!". A link "Forgot your password? Click here" is located below the password field. A large purple "Login" button is at the bottom. Below the button, it says "Haven't activated your account yet? Activate now". There is a "Financial Calculator" section with a link "Assess your coverage needs". At the bottom, there are links for "Customer Service" and "Email".

Step 2: Enter Your Identification Number

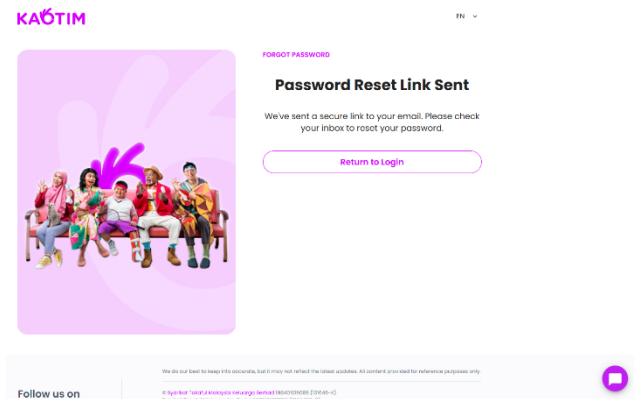
1. You'll be redirected to the "**Reset Password**" page.
2. Ensure your **Identification Type** (e.g. NRIC) is correct.
3. Enter your **Identification Number** in the field provided.
4. Click "**Next**" to continue.



The screenshot shows the Kaotim "Forgot Password" page. On the left is a purple banner with a group of people and a large pink arrow pointing right. The main content area is white with the Kaotim logo at the top. Below the logo, it says "FORGOT PASSWORD" and "Forgot your password?". A message states: "Enter your Identification Number and we'll send you a message to reset your password." There is a single input field for "Identification Number". A large purple "Submit" button is at the bottom. Below the button, there are links for "Customer Service" and "Email". At the bottom, there is a link "Already have an account? Login now".

Step 3: Check Your Email

1. You'll see a message confirming that a **password reset link** has been sent to your registered email.
2. Open your inbox and look for the email from Kaotim.
3. Click the **password reset link** inside the email to continue.

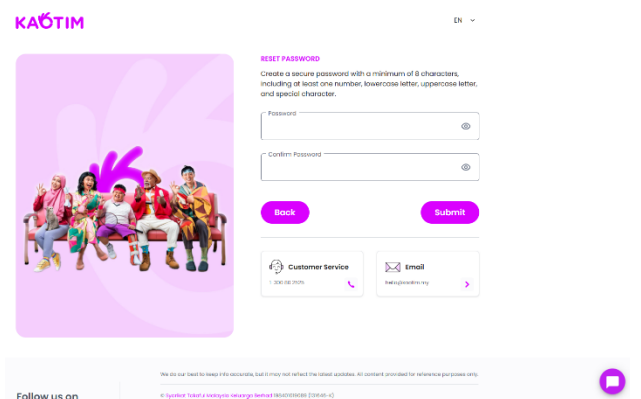


Troubleshooting:

- **Can't find the email?** Check your Junk or Spam folder.
- **Still missing?** Click "**Resend Email**" on the portal page.

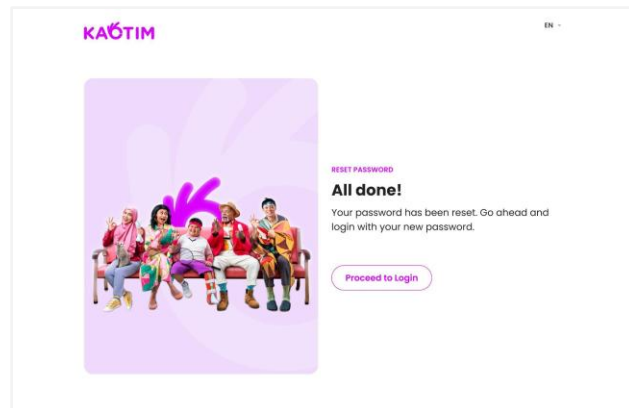
Step 4: Create a New Password

1. Click the link in your email to open the **password creation screen**.
2. Choose a **new password** that meets the security requirements.
3. Enter it in the "**Password**" field.
4. Re-enter the same password in the "**Confirm Password**" field.
5. Click "**Submit**" to reset your password.



Step 5: Password Reset Confirmation

1. A confirmation screen titled "**All done!**" will appear, indicating that your **password has been successfully reset**.
2. Click "**Proceed to Login**".
3. You'll be redirected to the **Login Page**. Log in using your **Identification Number** and **new password**.



Need Help?

If you run into any issues while resetting your password, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

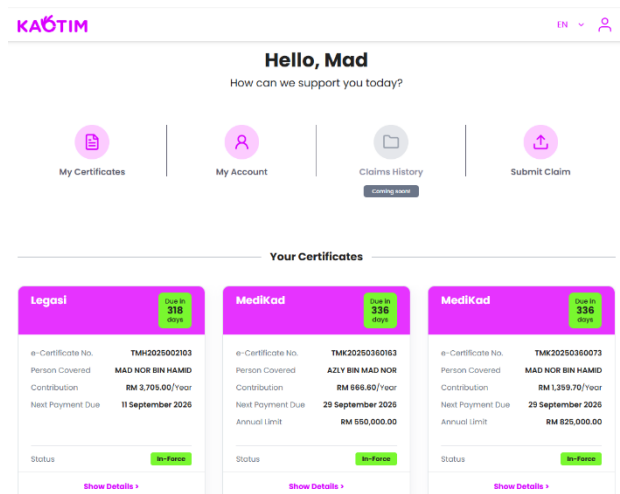
ACCOUNT SETTINGS

2.1 Changing Your Profile Details

Follow these steps to update your personal information in the Kaotim portal.

Step 1: Access Your Account Settings

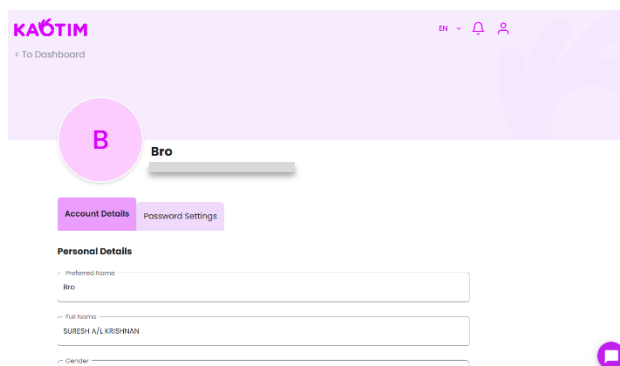
1. On your dashboard, click your name or profile icon at the top of the page.
2. From the dropdown menu, select **Account Settings**.
3. You'll be taken to the profile management page.



Step 2: Navigate to Personal Details

1. On the **Account Settings** page, locate the section labelled "**Account Details**".
2. You'll see your current profile information displayed here.

Tip: Review your details regularly to keep your profile up to date.



Step 3: Edit Your Personal Details

1. Find the field you want to update (e.g. preferred name, full name, gender, date of birth).
2. Click into the field and enter your **new detail**.
3. After updating, click “**Save Update**” at the bottom of the page to confirm the change.
4. A **Verification Code (OTP)** will be sent to your registered email.
5. Enter the **OTP** to confirm your changes.

Step 4: Confirmation

1. After saving, the page will either **refresh** or display a **Success Message**.
2. This confirms that your **Profile Details have been successfully updated**.
3. Your changes are now saved in the Kaotim Customer Portal.

***Important note:** Changes made here will only update your Kaotim Customer Portal profile. They will not be reflected in your official certificates, which require separate endorsement.*

Need Help?

If you run into any issues while updating your personal information, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

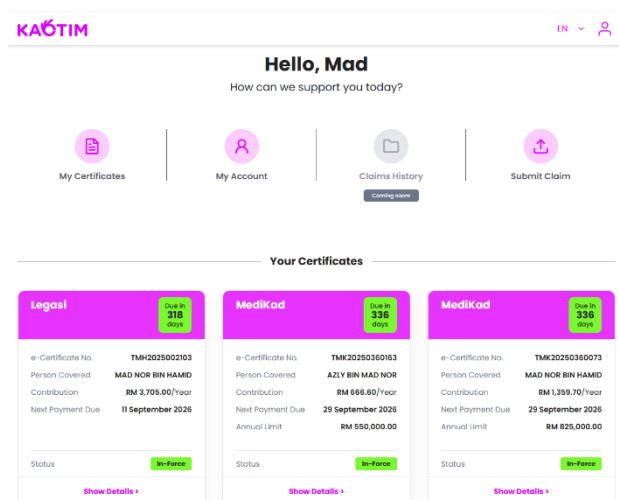
ACCOUNT SETTINGS

2.2 Changing Your Password – From Account Settings

Follow these steps to update your password while logged in to your Kaotim account.

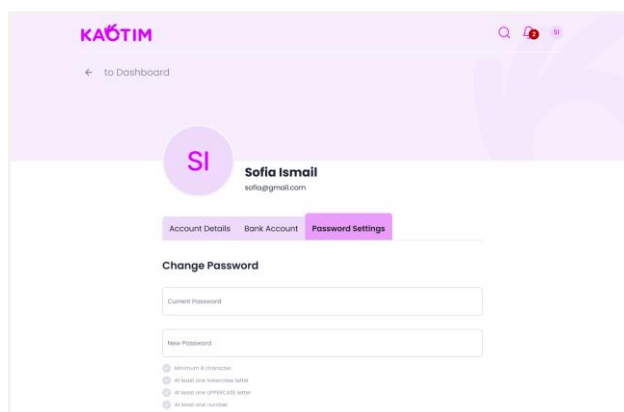
Step 1: Access Account Settings

1. From your dashboard, click “**Account Settings**” located in the top navigation menu.



Step 2: Navigate to Password Settings

1. In the **Account Details** section, click “**Password Settings**”.
2. You’ll be redirected to the password change page.



Step 3: Change Your Password

1. Enter your **Current Password** in the first field.
2. Create a **New Password** that meets all security requirements.
3. Re-enter your new password in the **Confirm New Password** field.
4. Click **Save Update** to apply the changes.

Step 4: Confirmation

1. Your password will be updated immediately.
2. You'll need to use your new password for all future logins.

Need Help?

If you run into any issues while changing your password, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

COVERAGE & CERTIFICATES

3.1 Viewing Your Certificates

Follow these steps to view your Takaful certificate details on the Kaotim portal.

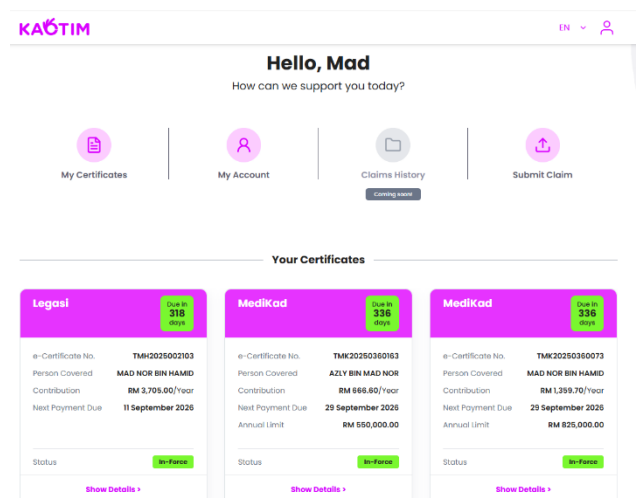
A. Viewing from Main Dashboard

Step 1: Access Your Dashboard

1. Log in to your Kaotim account at <https://customer.kaotim.my>.
2. Upon successful login, you'll be directed to your main dashboard.

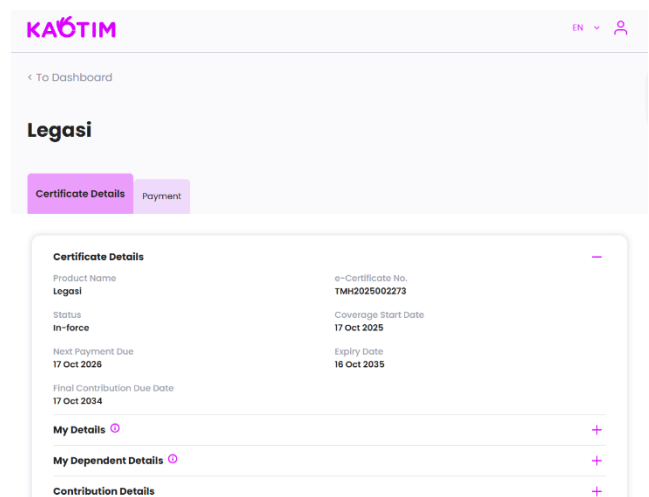
Step 2: View Certificate Summary

1. Locate the **"Your Certificates"** section on your dashboard.
2. This section displays a summary of all your active and inactive Takaful plans.



Step 3: View Certificate Details

1. To view more information about a certificate, click **"Show Details"** on the respective certificate card.



B. Viewing from All Certificates Page

Step 1: Access All Certificates

1. From your dashboard, click “**View All Certificates**” in the **Your Certificates** section.
2. Alternatively, navigate to the **Certificates** section via the **Main Menu**.

Step 2: View Certificate Summary

1. This page displays all your **active** and **inactive** Takaful certificates in one place.

KAOTIM EN

[← To Dashboard](#)

All certificates

Overview of all your plans today

Protect what matters most to you
Find out if your plans meet your needs here >

Show All Certificates

Your Family Coverage

You have **3 active** plans

Plan Name	Status	Days Left
MedKad	In Force	19 days
Legasi	In Force	354 days
Legasi	In Force	354 days

Plan Name	e-Certificate No.	Person Covered	Contribution	Next Payment Due	Annual Limit	Status
MedKad	TMK20250369073	MARINA BINTI KAMARUDIN	RM 99.86/Month	16 November 2025	RM 1,100,000.00	In Force
Legasi	TMH2025002273	SITI KHADIJA BINTI AZIZ	RM 126.00/Year	17 October 2026		In Force
Legasi	TMH2025002271	AZIZ (YAD BIN RAZI)	RM 180.00/Year	17 October 2026		In Force

Show Details +

Your Motor Coverage

You have **0 active** plans

Looking to enrich your coverage further?

[Explore our products →](#)

Step 3: View Detailed Certificate Information

1. Click on any certificate to open and view its complete details, including coverage, contribution, and status.

KAOTIM EN

[< To Dashboard](#)

Legasi

Certificate Details **Payment**

Certificate Details	
Product Name Legasi	e-Certificate No. TMH2025002273
Status In-force	Coverage Start Date 17 Oct 2025
Next Payment Due 17 Oct 2026	Expiry Date 16 Oct 2035
Final Contribution Due Date 17 Oct 2034	
My Details	
My Dependent Details	
Contribution Details	
Bank Details	
Details of Benefit Coverage(s)	
Details of Nomination(s)	

Available Downloads:

e-Certificate **Contribution Statement**

Need Help?

If you run into any issues while viewing and accessing your certificate information, we're here for you:

Customer Service Hotline: 1-300 80 2525

Email: hello@kaotim.my

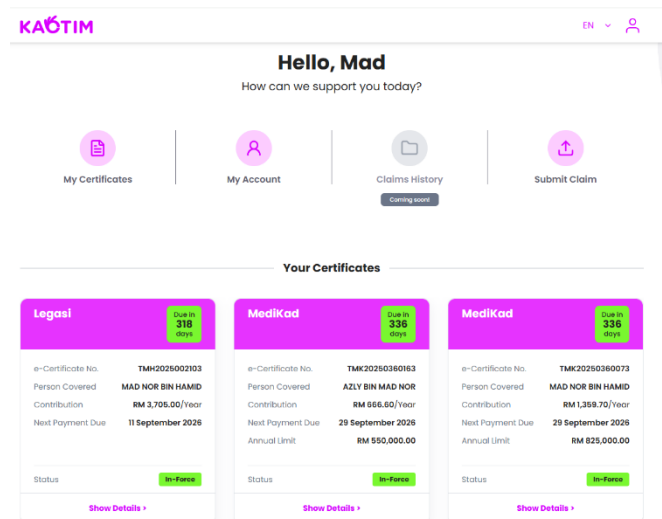
COVERAGE & CERTIFICATES

3.2 Using Filters to View Specific Persons Covered

Follow these steps to filter and view certificates for specific covered persons on your Kaotim portal.

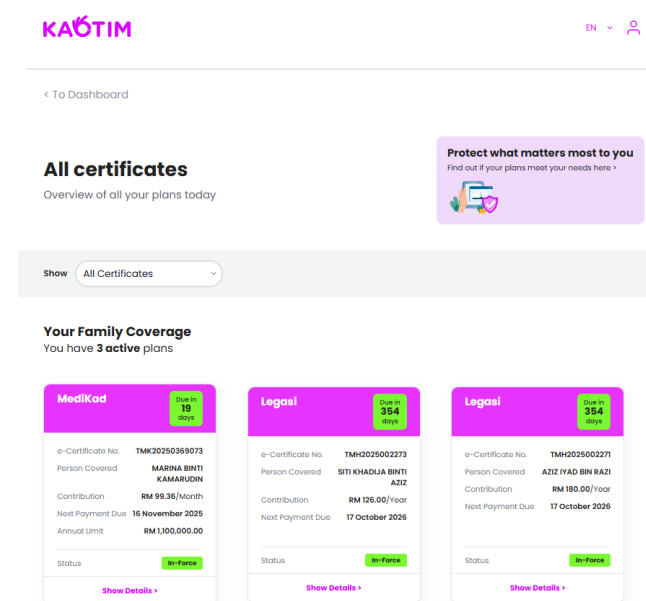
Step 1: Access All Certificates Page

1. From your dashboard, click "**View All Certificates**" in the **Your Certificates** section.
2. Alternatively, navigate to the **Certificates** section via the **Main Menu**.



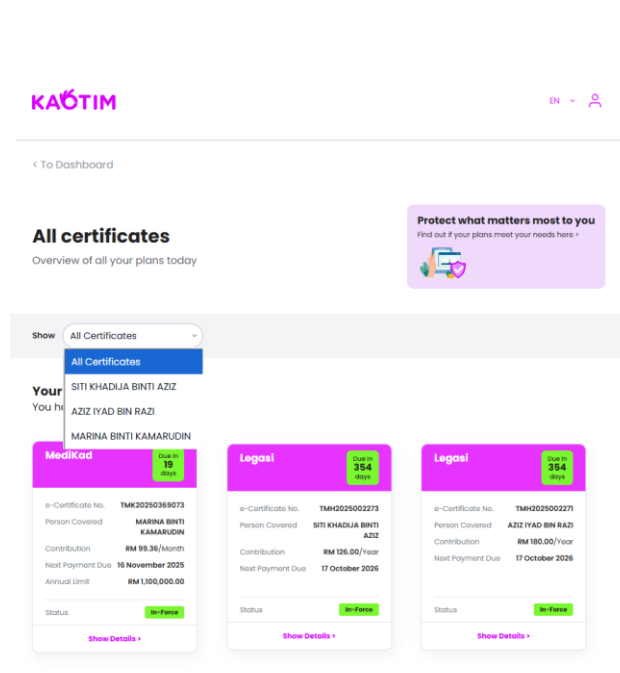
Step 2: Locate the Filter Function

1. On the **All Certificates** page, locate the "**Filter**" button or dropdown near the top of the page.
2. Click "**Filter**" to view available filtering options.



Step 3: Select Person to Filter By

- From the **Filter** dropdown, you'll see a list of all covered persons under your policies:
 - All certificates** (default view)
 - Individual names of covered persons**
- Click on the specific person's name to view certificates associated with them.



Step 4: View Filtered Results

- The page will automatically update to show only certificates covering the selected person.
- Certificates will be organized by coverage type:
 - Family Coverage** (Legasi, MediKad)
 - Vehicle Coverage** (Kaotim Car, Kaotim Motor)

Step 5: Clear or Change Filter

- To view certificates for another person, click **"Filter"** again and select a different name.
- To return to viewing all certificates, select **"All certificates"** from the Filter options.

Need Help?

If you run into any issues using the filter or viewing certificates, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

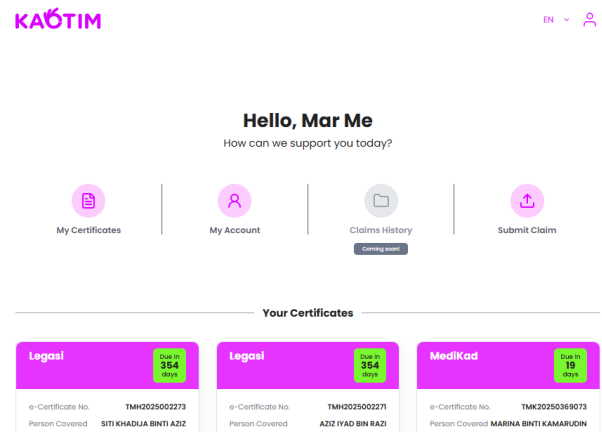
CLAIMS

4.1 Submitting a Claim

Follow these steps to submit a claim through your Kaotim portal.

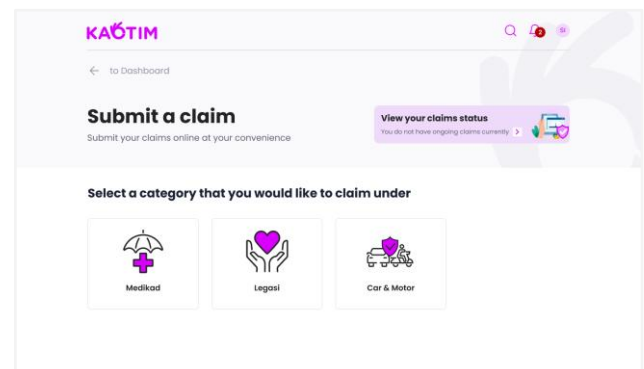
Step 1: Access Claims Section

1. From your dashboard, click **Submit Claim**.
2. You'll be directed to the **Claims Submission** page.



Step 2: Select Claim Category

1. Choose the category relevant to your claim:
 - **MediKad**
 - **Legasi**
 - **Car & Motor**



Step 3: Select Claim Type

1. Based on the selected **Claim Category**, choose the specific **Claim Type** that best matches your situation (e.g., hospitalisation, death benefit, accident repair).

Step 4: Download Required Forms

1. Download and fill out the relevant **Claim Form**.
2. You'll need to upload this completed form later in the process.
3. Once the form is ready, click **"I have the form ready"** to proceed.

KAOTIM

← to Dashboard

Submit a claim

Submit your claims online at your convenience

Before you proceed...
download and fill the form as you will need to upload the form later in the process

Individual Medical Claim Form
We know paperwork isn't fun. But this form needs to be filled before we can proceed with the claim.

[Download](#)

[I have the form ready](#)

Step 5: Select Person & Certificate

1. Choose who the claim is for (**Self** or **Dependent**).
2. Select the appropriate certificate from your list of active policies.

KAOTIM

← to Dashboard

Submit a claim

Submit your claims online at your convenience

1 2 3 4 5

Who is this claim for?

☒ Self ☐ Dependent

Person Covered	Identification No.
Safa binul Ismail	93033031313
Email	Phone Number
safal@gmail.com	012 345 6789

Choose certificate for this claim:

Kaotim Medikad	Kaotim Medikad	Kaotim Medikad
☒	☐	☐

CLAIMS

4.2 Uploading Documents

Step 6: Prepare Required Documents

1. Have the required documents ready for upload based on your selected claim type.

Step 7: Upload Documents

1. The portal will display a checklist of documents needed for each category (e.g., medical reports, police reports, invoices, death certificates).
2. Click "**Upload a new document**".
3. Ensure all documents are clear, complete, and in accepted formats (PDF, JPG, PNG).
4. Upload all required documents before proceeding to the next step.

The screenshot shows the 'Preparing to submit your claim' page in the Kaotim Customer Portal. The page has a purple header with the Kaotim logo and navigation icons. A breadcrumb trail shows 'to Dashboard'. The main heading is 'Preparing to submit your claim' with a subtext 'Uploading your documents helps autofill your claim form'. Below this is a progress bar with four steps, the first of which is active. The main content area is titled 'Upload and confirm your documents' and includes a checklist of required documents: Individual Medical Claim Form, A photo or scan of the receipt, A detailed bill showing all charges, Investigation report, Referral letter (if applicable), and Physiotherapy details (if any). To the right of the checklist is a large dashed box with a purple upload icon and the text 'Upload a new document' and 'Supported file types include: jpg, png, pdf'. At the bottom, there is a note: 'Please note that the Company may require additional supporting documents to be submitted after the claim has been registered.' and two buttons: 'Back' and 'Next'.

CLAIMS

4.3 Updating Reimbursement Bank Details

Step 8: Verify Current Bank Information

1. During claim submission, review the **"Bank details for payment"** section.
2. This section displays the bank account where your claim payment will be deposited.
3. If the information is correct, proceed with your claim submission.
4. If you need to update your bank information, click **"Update your details here"** and follow the instructions.

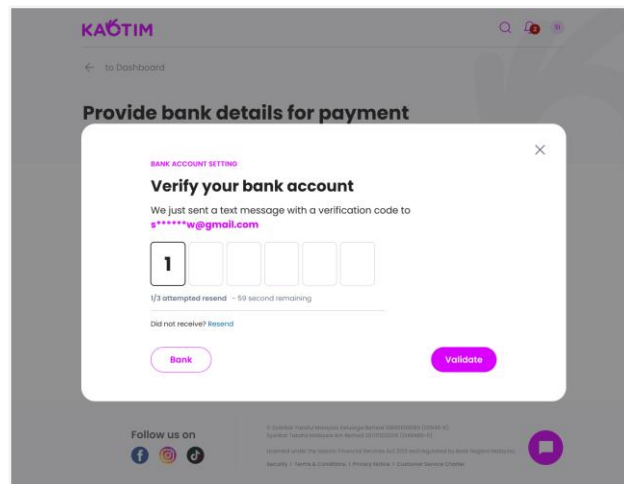
A. Updating Reimbursement Bank Details

Step 8a: Enter New Bank Information

1. You'll be directed to the **Bank Account Setting** page.
2. Fill in all required fields with your new bank details:
 - **Account Holder Name**
 - **Bank Name**
 - **Account Number**
 - **Bank Account Type**
3. Double-check all information for accuracy.
4. Click **"Confirm"** to proceed.

Step 8b: Verify via Email OTP

1. A 6-digit **One-Time Password (OTP)** will be sent to your registered email address.
2. Check your email inbox for the verification message.
3. Enter the OTP in the provided field.
4. Click "**Validate**" to confirm you bank detail changes.

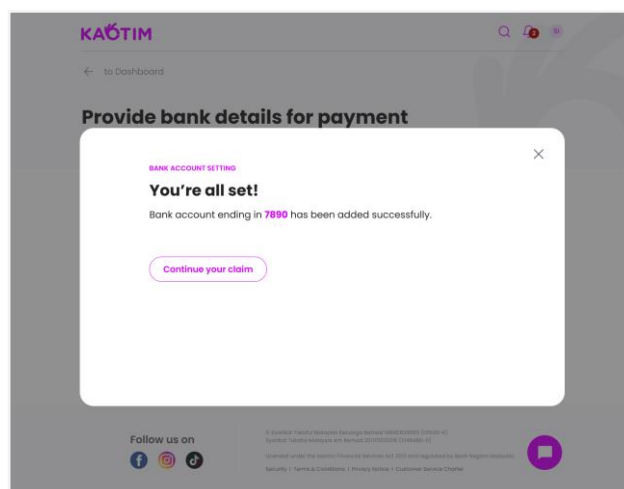


Troubleshooting: Email OTP Verification

- **Didn't receive the email?** Check your spam/junk folder.
 - **Still can't find it?** Click "**Resend**" to receive a new code.
- You have **3 attempts** to enter the correct code. If unsuccessful, please wait **24 hours** before trying again.

Step 8c: Confirmation of Bank Update

1. Upon successful verification, a confirmation message will appear: **"You're all set!"**
2. The message will display the **last few digits** of the bank account that has been successfully updated.
3. Click "**Continue your claim**" to return to the claim submission process.
4. Your updated bank details will be used for this claim and future reimbursements.



Important Notes on Bank Account Updates

- Bank account updates require **email verification** for security purposes.
- The new bank details will be used for **all future claim reimbursements**.
- Ensure the **Account Holder Name** matches your registered name exactly.
- Double-check **Account Number** before confirming to avoid payment delays.
- Changes take effect **immediately** after successful verification.

CLAIMS

4.4 Review and Submit

Step 9: Review Claim Summary

1. Carefully review all **claim details** and **upload documents** for accuracy.
2. Read the **Important Notice** regarding original document submission requirements.
3. Check the box to agree to **Terms and Conditions**.
4. Click “**Submit now**” to complete your claim submission.

The screenshot shows the 'Review Claim Summary' page in the Kaotim Customer Portal. At the top, there's a navigation bar with the Kaotim logo, a search icon, and a user profile icon. Below the navigation bar, a breadcrumb trail shows 'to Dashboard'. The main heading is 'Here's a summary for your claims' with a subtext 'Please review your claim before submitting'. A progress bar with four steps is shown, with the current step (4) highlighted. The page is divided into two main sections: 'IMPORTANT NOTICE' and 'DOCUMENTS'. The 'IMPORTANT NOTICE' section contains text about electronic document submission and original receipt requirements. The 'DOCUMENTS' section lists required documents: Medical Expenses Benefit/Belly Cash Allowance Claim Form, A photo or scan of the receipt, A detailed bill showing all charges, and Investigation report. There are also checkboxes for 'Referral letter (if applicable)' and 'Physiotherapy details'. At the bottom, there's a checkbox for 'I have reviewed my claim summary and agree to the Term and Condition' and two buttons: 'Back' and 'Submit now'.

Need Help?

If you run into any issues during the claim submission process, we're here for you:

 **Customer Service Hotline:** 1-300 80 2525

 **Email:** hello@kaotim.my

CLAIMS

4.5 Tracking Claim Status

Step 1: Contact Customer Support

1. To check your claim status, contact Kaotim Customer Support via:
 - **Hotline:** 1-300 80 2525
 - **Email:** hello@kaotim.my
2. Have the following information ready:
 - Your **Identification Number** (e.g. NRIC)
 - Your **Certificate Number**
 - Your **Claim Reference Number**
 - Your **Claim Submission Date**

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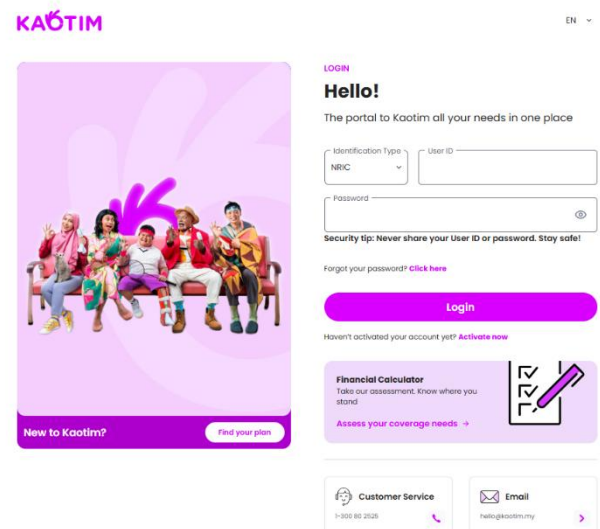
FINANCIAL TOOLS

5.1 Using the Takaful Financial Calculator

Get personalized **Takaful coverage recommendations** based on your financial situation and protection needs.

Step 1: Access the Financial Calculator

1. From your **Dashboard**, click **Financial Calculator** or **Assess Your Coverage Needs**.
2. You'll be directed to a **Welcome Page** that explains the purpose of the calculator and how it helps assess your financial protection needs.

The screenshot shows the Kaotim Customer Portal's login and welcome page. On the left is a large purple banner with the Kaotim logo at the top, a group of diverse people sitting on a bench, and a large pink arrow pointing towards the right. Below the banner is a button that says "New to Kaotim?" and "Find your plan". On the right, the page has a white background with the Kaotim logo at the top right. Below the logo is a "LOGIN" section with the heading "Hello!". It includes a sub-header "The portal to Kaotim all your needs in one place". There are input fields for "Identification Type" (with a dropdown menu showing "NRIC"), "User ID", and "Password". A "Security tip: Never share your User ID or password. Stay safe!" is displayed below the password field. A "Forgot your password? Click here" link is present. A large purple "Login" button is below the login fields. Below the login button is a link "Haven't activated your account yet? Activate now". Further down is a section titled "Financial Calculator" with the text "Take our assessment, know where you stand" and a button "Assess your coverage needs +". At the bottom, there are two service links: "Customer Service" with a phone icon and "Email" with an envelope icon.

Step 2: Provide Basic Information

1. Enter your **Date of Birth** and select your **Gender**.
2. Click "**Next**" to proceed to the financial details section.

Step 3: Share Family Information

1. Indicate if you are **married** and specify the **number of children** you have.
2. This information helps tailor recommendations to your family's protection needs.
3. Click "**Next**" to continue.

Step 4: Provide Employment & Income Details

1. Select your employment status: **Employed**, **Self-employed**, or **Not Working**.
2. Enter your **Monthly Income** amount.
3. This helps the calculator tailor coverage recommendations to fit your budget.
4. Click "**Next**" to proceed.

Step 5: Select Your Protection Priorities

1. Choose up to **three (3) priority areas** that matter most to you:

- Financial protection for family if you pass away
- Protection against critical illness
- Protection against cancer diagnosis
- Protection against accidents
- Other coverage needs

2. The system will suggest priorities based on your financial and family information.
3. Click "**Next**" to continue.

Step 6: Declare Existing Coverage

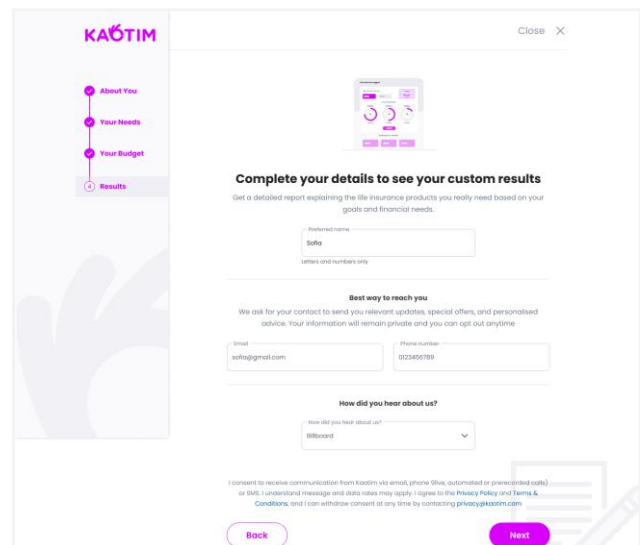
1. Indicate whether you have any **Existing Life, Critical Illness, or Medical coverage** with other providers.
2. Specify the **coverage amount** for each type.
3. This helps prevent overlapping coverage and highlights any protection gaps.
4. Click "**Next**" to proceed.

Step 7: Provide Budget Information

1. Enter your **Monthly Protection Budget** — the amount you're willing to contribute for Takaful coverage.
2. Specify your **Other Monthly Commitments**, such as loans, financing, or recurring payments.
3. Enter your **Monthly Savings** amount.
4. The system will tailor recommendations to fit your financial capacity.
5. Click "**Next**" to continue.

Step 8: Complete Contact Details (for Guest Users Only)

1. Enter your **Preferred Name** and **Contact Information**.
2. Select **How did you hear about Kaotim** from the dropdown list.
3. Review and agree to the **Terms and Conditions**.
4. Click "**Complete the Assessment**" to view your personalized coverage recommendations.



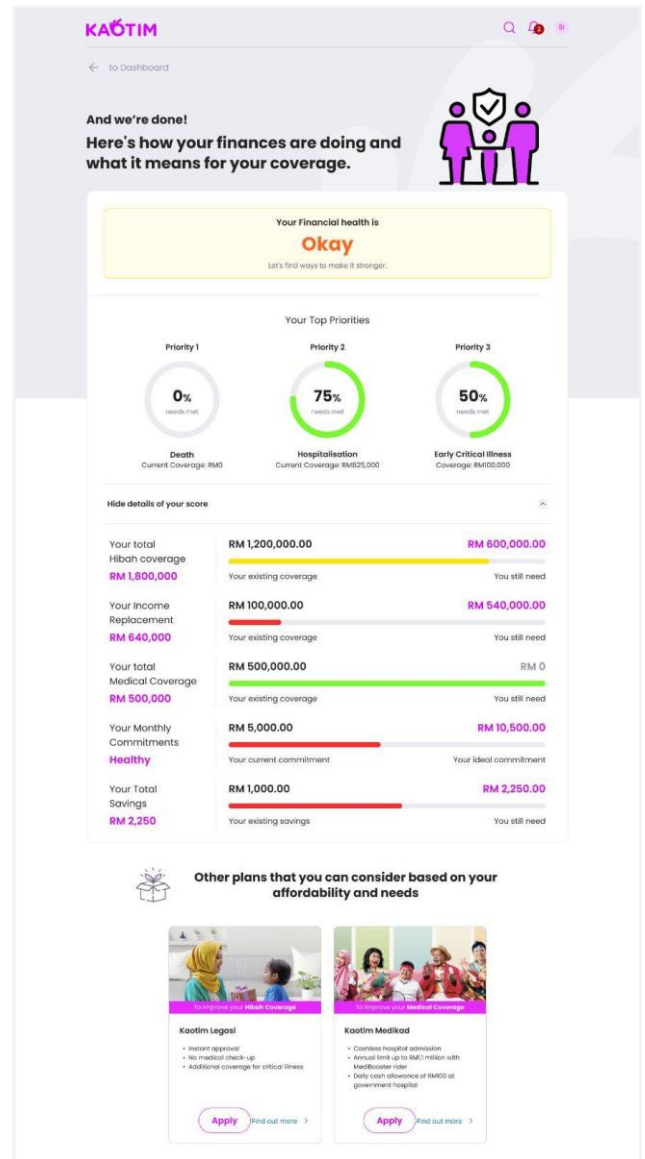
The screenshot shows a mobile app interface for Kaotim. On the left is a vertical sidebar with a progress indicator showing four steps: 'About You', 'Your Needs', 'Your Budget', and 'Results' (which is highlighted). The main content area is titled 'Complete your details to see your custom results' with a subtext 'Get a detailed report explaining the life insurance products you really need based on your goals and financial needs.' Below this is a form with the following fields: 'Preferred name' (with the value 'Sofia'), 'Email' (with the value 'sofia@gmail.com'), and 'Phone number' (with the value '0123456789'). There is also a dropdown menu for 'How did you hear about us?' with 'Billboard' selected. At the bottom, there is a consent statement: '(I consent to receive communication from Kaotim via email, phone (live, automated or pre-recorded calls) or Web. I understand message and data rates may apply. I agree to the Privacy Policy and Terms & Conditions, and I can withdraw consent at any time by contacting privacy@kaotim.com)'. At the very bottom are two buttons: 'Back' and 'Next'.

Step 9: Review Your Results

1. View your **Financial Health Score** and personalized **Coverage Recommendations**.
2. Identify any **Coverage Gaps** across key protection areas.
3. Review **Recommended Takaful Plans** that align with your needs and budget.
4. You can choose to **Apply** for a recommended plan or click **Find Out More** for additional details.

Key Features of the Financial Calculator:

- Protection Gap Analysis**
 Identifies areas where your current coverage may be insufficient based on your financial and family profile.
- Budget-Friendly Plan Suggestions**
 Recommends Takaful plans that align with your declared budget and monthly commitments.
- Coverage Comparison**
 Highlights the difference between your **existing coverage** and the **recommended protection levels**.
- Priority-Based Planning**
 Tailors recommendations to your selected protection priorities, such as family legacy, illness coverage, or accident protection.



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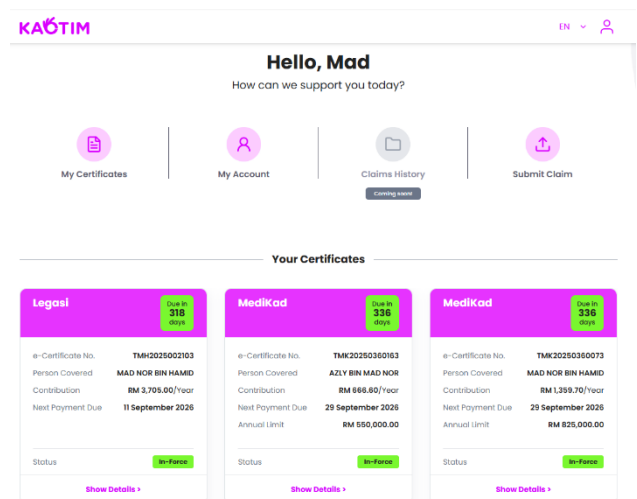
LOGGING OUT

6.1 Logging Out

Follow these simple steps to securely log out of your Kaotim portal.

Step 1: Access Your Account Menu

1. From your **Dashboard**, locate and click on your **Name** or **Profile Icon** in the top-right corner.
2. A dropdown menu will appear with account options.



Step 2: Select Log Out

1. From the **Dropdown Menu**, click **"Log Out"**.
2. You'll be **immediately signed out** of your Kaotim account.

Step 3: Confirmation

1. You'll be redirected to the **Kaotim Login Page**.
2. A **Confirmation Message** may appear, indicating you've successfully logged out.
3. Your session has **securely ended**.

Important Security Notes:

- Always **log out** after completing your session, especially on **shared or public devices**.
- Logging out helps **protect your personal and financial information** from unauthorized access.
- You'll need to **re-enter your credentials** the next time you log in.

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