

FWD Life First

A complete coverage designed for breadwinners
that covers illnesses, accidents and diseases



Keep your family secure against the insecurities in life.

If you have parents and children dependents, coverage should be complete without being costly. That means your family is taken care of should the worst happen to you.

We designed FWD Life First for people like you. It ensures that your family will have financial support if you're down due to an illness, an accident, or a disease. But it doesn't stop there. In the event of an accident happens to your family member, FWD Life First will also provide financial support to help you getting through the challenging time.

FWD Life First is a protection plan designed to look into the needs of your whole family – from your parents to your children – should you not be able to carry out your responsibilities.



We have designed a plan specifically for you, the main breadwinner of the family. The plan covers all your basic needs and also provides multiple indemnity benefits up to 500% of the sum covered for death & total and permanent disability (TPD) due to accidental causes. On top of that, it also provides adequate coverage against infectious diseases to help secure your finances should any health emergency happen to you.

It also offers Family Compassionate Care which covers up to 6 members of your family against accidental death up to 100 years old without any underwriting.

From physical health and wellbeing to medical emergencies, in good times and challenging times, we're here to support you and your family in every way we can.

Main benefits



Death & Total and Permanent Disability (TPD) benefit

100% sum covered and your account value in the Participants' Savings Account (PSA) payable upon death or TPD due to natural causes.



Multiple Indemnity benefit due to accidental causes

- 200% sum covered and your account value in the PSA payable upon death or TPD due to accidental cause.
- 300% sum covered and your account value in the PSA are payable upon death or TPD due to accidental causes while in a public conveyance, elevator or burning public building.
- 500% sum covered and your account value in the PSA are payable upon death or TPD due to accidental causes while travelling abroad.



Mosquito-borne Disease benefit

200% sum covered and your account value in the PSA payable upon death from:

- Chikungunya
- Dengue
- Japanese Encephalitis
- Malaria
- Zika

Note: Maximum sum covered payable for this benefit is RM200,000.



Infectious Diseases benefit provides a one-time payment amount of RM5,000 upon diagnosis and admission into hospital for more than 5 consecutive days as a result of any one of the covered diseases:

- Dengue Fever
- Tuberculosis
- Viral Hepatitis
- Malaria
- Cholera
- Typhoid
- Japanese Encephalitis



Family Compassionate Care provides a lump sum of RM15,000 per person up to 6 family members (1 parent, 1 spouse and 4 children) will be payable upon accidental death.



Maturity benefit provides a lump-sum payment at the end of the certificate term. At maturity, we will pay your total account value in the PSA.

Financial, emotional and practical support all in one plan.

At FWD Takaful, we understand what happens to families when a spouse or parent dies or becomes totally disabled. They feel lost and are unable to move on, resulting in a derailment of their future plans.

FWD Life First provides financial support as well as emotional and practical support, to get your family back on their feet.

Emotional & practical support



Badal Hajj*

We'll provide Badal Hajj support for Muslim customers where we'll arrange**, and pay for the Badal Hajj from our panel of service providers.

*For non-Muslims we'll pay a lump sum benefit of RM2,000.

**We reserve the right to pay this benefit in cash for the amount of RM2,000.



Grief Counselling

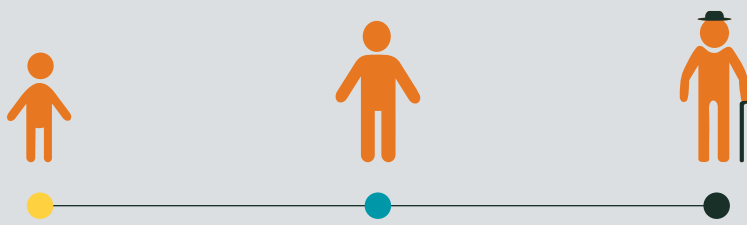
We'll reimburse the actual amount charged for up to 10 grief counselling sessions from our panel; until the total amount charged reaches RM2,000.



Legal Advice

We'll reimburse the actual amount for up to 3 legal advice sessions; until the total amount charged reaches RM2,000.

Eligibility

Sum Covered	<ul style="list-style-type: none">• Minimum : RM50,000• Maximum : Subject to underwriting			
Certificate Term	<ul style="list-style-type: none">• 10 or 15 or 20 year term, or• up to age 70, age 80 or 100 Age Next Birthday (ANB)• TPD & accidental coverage up to age 75 ANB• Family Compassionate Care up to age 100 ANB for parent, 75 ANB for spouse and 25 ANB for child			
Contribution	<ul style="list-style-type: none">• Regular level contribution and you can choose to pay your contribution on monthly, quarterly, half-annually or annually mode.			
Entry Age				
Person Covered	<table><tr><td>Minimum entry age: 30 days</td><td>Maximum entry age: 70 ANB</td><td>Maximum expiry age: Up to 100 ANB</td></tr></table>	Minimum entry age: 30 days	Maximum entry age: 70 ANB	Maximum expiry age: Up to 100 ANB
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How this plan works



Johan is married with a son and also a filial son to his father. He participates in FWD Life First with a RM100,000 sum covered.



Johan takes his son Johari on a camping trip in the jungle and he gets bitten by mosquitoes.

Johan is diagnosed with dengue fever and is warded in the hospital for a week to undergo treatment.



Upon returning from their camping trip, Johan falls ill and his wife Siti takes him to the hospital to undergo a check-up.



He receives a one-time payment of RM5,000 cash from his Infectious Diseases benefit while being diagnosed with dengue fever.



An unfortunate turn of events occurred – Johan’s father, Adam, passes away in a car accident. His FWD Life First plan pays RM15,000 under Family Compassionate Care. Johan uses the RM15,000 for his father’s estate management.

Johan uses the money for his recovery, to support his family, and pay for his son’s future education.



Johan is sent by his company to attend a work-related course abroad but meets with an untimely accident and suffers TPD. He receives RM500,000 (500% of the sum covered) and his total account value in the PSA.



Note:

- The above examples are for illustration purposes only.
- Infectious Disease benefit is subject to a waiting period of 90 days.
- Please refer to the certificate document for detailed terms and conditions.

When we won't pay any benefits

At FWD Takaful, we don't believe in setting a long list of hidden clauses that prevent us from giving you what is due in the event of a claim. So we've simplified our exclusion list to just 3 criteria. We won't pay any benefit under this certificate if the claim arises from:

Suicide, attempted suicide or self-inflicted act

Suicide, attempted suicide or self-inflicted act within a year of the start of your certificate or the date we last reinstated your certificate.

Act of war

Act of war (whether declared or not), coup, revolution, riot, or any similar event.

Unlawful acts

When you or the person covered wilfully participated in an unlawful act, or unlawful failure to act.

Note: This list is non-exhaustive. Please refer to the certificate document for a full list of terms and conditions.

How are we Shariah-compliant?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and others agree to assist each other financially if anyone of you suffers a specific loss.



Wakalah is the appointment by one party of another to act on his/her behalf.

2. We allocate your contributions, less the Wakalah fee, into your PSA.
3. We'll deduct tabarru' from your account value in the PSA every month and allocate in Participants' Risk Fund (PRF). The tabarru' is used to pay the benefits to claimants who are entitled to it based on:
 - the solidarity of brotherhood and cooperation among the participants; and
 - terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

Any profits in the PSA will be allocated up to 70% into your account value in the PSA. The remaining 30% of the profit will be rewarded to the Takaful Operator as an incentive.

4. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we'll give Qard which is an interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the PRF.

How much is the Wakalah fee?

Certificate Year	1	2-3	4	5-6	7	8	9	10	11+
Wakalah Fee	70%	55%	50%	45%	35%	30%	25%	20%	10%

We'll deduct a percentage of the contribution paid as an upfront fee. This charge is based on a certificate with a term 20 years or more. Lower charges will apply for shorter-term certificates. You may refer to the benefit illustration for the Wakalah fee of your specific certificate term selected.

Service Wakalah charge

We'll deduct RM7 per month from your account value in the PSA.

Investment Performance Fee

30% of the profit from your account value in the PSA will be rewarded to the Takaful Operator as an incentive.

Important Notes

1. FWD Life First is a protection plan with a savings element.
2. This brochure doesn't form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
3. You're entitled to an individual tax relief when you participate in this plan, subject to the terms and conditions of the Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan meets your needs and that the contributions are affordable to you.
5. If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions back, minus medical expenses (if any).
6. FWD Life First doesn't provide any benefit amount from the PRF on lapsation, termination or expiry of the certificate.
7. If you surrender your certificate in the early years, you'll get your account value in the PSA which may be less than the total contribution you have paid.
8. The account value in the PSA will be based on the actual performance of the fund and it's not guaranteed. Any profits in the PSA will be allocated up to 70% into your account value in the PSA. The risk of investment is borne solely by you and your account value in the PSA may be less than the total contribution you have paid.
9. You should continue paying your contributions regularly until the end of the contribution term to ensure you are fully eligible for all the benefits. If you do not pay your contributions, your certificate will remain active as long as your account value in the PSA is sufficient to cover all tabarru' and other relevant charges, otherwise your certificate will lapse.
10. The Infectious Disease benefit and Mosquito-borne Disease benefit are subject to 90 and 30 days of waiting period, respectively.
11. For further information on fees, charges and other product details, please refer to the Product Disclosure Sheet and Benefit Illustration provided by our Agent.

For more information,

please contact your agent,
call our hotline or
check out our website at

fwd.com.my



Call our service hotline

1300 13 7988

9 am – 6 pm

Monday to Friday

Exclude Weekend and
Public Holidays



Already a customer?

Simply log on to our
customer portal

About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is a takaful provider in Malaysia that offers family takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. FWD Takaful is a takaful business unit of FWD Group (“FWD”).

FWD is a pan-Asian life insurance business with approximately 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world. Established in 2013, FWD is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance and takaful.

For more information, please visit fwd.com.my.