

## Underwriting Rules – FWD Malaysia

### MEDICAL

#### Non-Medical Limits:

**Aggregation of sum covered rules:** All inforce certificates and pending proposals business within past 1 year within the company (on a per person basis)

#### (A) Life and TPD – NML and routine requirements

Medical TSAR* (Life & TPD)	Age					
	0 to 17	18 to 45	45 to 50	51 to 60	61 to 65	
Up to 100,000	NML	NML	NML	NML	NML	
100,001 to 350,000						
350,001 to 500,000				ME, MU, FBP		
500,001 to 750,000	ME		NML	ME, MU, FBP	ME, MU, FBP,	ME, MU, FBP,
750,001 to 1,000,000					ECG	ECG
1,000,001 to 1,250,000					ME, MU, FBP,	ME, MU, FBP,
1,250,001 to 2,000,000	IC		ME, MU, FBP	ME, MU, FBP,	TMX	TMX
2,000,001 and over		ECG			TMX	
<b>Description of Medical Requirements</b>						
ME	Medical Examination					
FBP	Full Blood Profile: Fasting Blood Sugar, HbA1c, Liver Function Test, Renal Function Test, Full Blood Count, Alpha fetoprotein, Fasting Serum Lipid, HIV antibody test, Hepatitis B screening (If HbsAg positive, to proceed HbeAg).					
MU	Micorurinalysis					
ECG	Electrocardiogram (resting)					
TMX	Electrocardiogram (treadmill)					
IC	Individual Consideration					

\*Medical TSAR = Current application + pending applications+ existing inforce certificates (issued within the last 12 months) **in FWD**

#### Included plans and percentage for calculation (Life and TPD)

Plan	% for calculation
Family First (Certificate owner and spouse only, excluding dependents)	100
Future First	100
Invest First	100
Additional TPD	50
Accelerated TPD	0

**(B) Critical Illness – NML and routine requirements**

Medical TSAR* (CI)	Age				
	0 to 17	18 to 45	46 to 50	51 to 60	61 to 65
Up to 100,000	NML	NML	NML	NML	NML
100,001 to 250,000				ME, MU, FBP	
250,001 to 350,000				ME, MU, FBP	ME, MU, FBP, ECG
350,001 to 500,000				ME, MU, FBP	ME, MU, FBP, TMX
500,001 to 750,000	IC	ME, MU, FBP	ME, MU, FBP	ME, MU, FBP, TMX	ME, MU, FBP, TMX
750,001 to 1,000,000			ME, MU, FBP	ME, MU, FBP, ECG	ME, MU, FBP, TMX
<b>Description of Medical Requirements</b>					
ME	Medical Examination				
FBP	Full Blood Profile: Fasting Blood Sugar, HbA1c, Liver Function Test, Renal Function Test, Full Blood Count, Alpha fetoprotein, Fasting Serum Lipid, HIV antibody test, Hepatitis B screening (If HbsAg positive, to proceed HbeAg).				
MU	Micro-urinalysis				
ECG	Electrocardiogram (resting)				
TMX	Electrocardiogram (treadmill)				
IC	Individual Consideration				

\*Medical TSAR = Current application + pending applications + existing inforce certificates (issued within the last 12 months) **in FWD**.

# TSAR for Family CI is calculated based on sum covered, not maximum payable amount e.g. if customer applies family CI RM 1M, TSAR calculated will be RM 1M while the maximum payable amount is RM 1.5M including the early stage CI.

**Included plans and percentage for calculation (Critical Illness)**

Plan	% for calculation
Family First (all covered persons)	100
Additional CI	100
Accelerated CI	100

# FINANCIAL

## Personal

### (A) Life and TPD

#### (a) Limits and routine financial requirements:

Financial TSAR* (Life & TPD)	Financial Evidence
Up to 1, 500,000	Nil
1,500,000 to 3,000,000	Large Amount Questionnaire
3,000,001 and over	Large Amount Questionnaire, Tax Returns of past 3 years, Audited Financial Statement of past 2 years

\*Financial TSAR = Current application + pending applications + existing inforce certificates (lifetime) in FWD.

#### Included plans and % for calculation

Plans	% for calculation for the financial TSAR
Family First (Certificate owner and spouse only)	100
Future First	100
Invest First	100
Additional TPD	50
Accelerate TPD	0

#### (b) Juveniles, Students & Housewives

Occupation	Maximum Limit
Juvenile or student	MYR 500,000
Housewife	MYR 750,000 (higher can be considered based on financial UW assessment)

## (B) Critical Illness

### (a) Limits and routine financial requirements:

Financial TSAR* (CI)#	Financial Evidence
Up to 1, 000,000	Nil
1,000,000 to 3,000,000	Large Amount Questionnaire
3,000,001 and over	Large Amount Questionnaire, Tax Returns of past 3 years, Audited Financial Statement of past 2 years

\*Financial TSAR = Current application + pending applications+ existing inforce certificates (lifetime) in FWD.

# TSAR for Family CI is calculated based on sum covered, not maximum payable amount e.g. if customer applies family CI RM 1M, TSAR calculated will be RM 1M while the maximum payable amount is RM 1.5M including the early stage CI.

### Included plans and % for calculation

Plans	% for calculation for the Financial TSAR
Family CI (all covered persons)	100
Additional CI	100
Accelerated CI	100

### (b) Juveniles, Students & Housewives

Occupation	Maximum Limit*
Juvenile or student	MYR 500,000
Housewife	MYR 750,000 (higher can be considered based on financial UW assessment)

\*Except for Family CI where sum covered allowed for spouse and dependent will follow the amount of certificate owner.

## Business

### (A) Life and TPD and Critical illness

#### (a) Limits and routine financial requirements:

Financial TSAR* (Life, TPD & CI )	Keyman Takaful	Partnership Takaful
Up to 1,500,000	Nil	Nil
1,500,000 to 3,000,000	Large Amount Questionnaire	Large Amount Questionnaire
3,000,001 and over	<ol style="list-style-type: none"><li>1. Large Amount Questionnaire (authorized personal with company chop);</li><li>2. Audited company financial statements of last 2 years; and</li><li>3. Tax return of Person Covered in last 2 years</li></ol>	<ol style="list-style-type: none"><li>1. Large Amount Questionnaire (authorized personal with company chop);</li><li>2. Audited company financial statements of last 2 years;</li><li>3. Partnership Mandate; and</li><li>4. Buy -Sell agreement</li></ol>

\*Financial TSAR = Current application + pending applications + existing inforce certificates (lifetime) in  
FWD