

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before you decide to participate in FWD SpecialCare Direct.

You should also read the general terms and conditions.

Name of takaful operator:	FWD Takaful Berhad (“the Takaful Operator”)
Product name:	FWD SpecialCare Direct
Plan:	Plan 1/ 2/ 3
Date:	DD/MM/YYYY

1. What is this product about?

- FWD SpecialCare Direct is a regular contribution term takaful plan designed specifically for children with learning disabilities associated with Autism spectrum disorder, Tourette’s syndrome or Attention-deficit hyperactivity disorder.
- This Takaful plan covers your child (“person covered”) and you (“certificate owner”).
- This certificate offers Takaful protection for up to XX years.

2. What are the Shariah concepts applicable?

- Tabarru’: A donation for the purpose of takaful.
- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants’ risk fund and agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- Ju'alah: It is the reward to the Takaful Operator for the good performance of the participants’ risk fund it will be managing. The Takaful Operator will be rewarded with a 50% share of the surplus distributable from the participants’ risk fund and the remaining 50% will be distributed to eligible participants.
- Qard: An interest-free loan that we grant to the participants’ risk fund if it is in deficit. The loan is repayable from the future surplus arising in the participants’ risk fund.

3. What are the covers/benefits provided?

- FWD SpecialCare Direct covers:

Your benefits		
<u>Person covered,</u> <u><Person covered’s</u> <u>name></u>	<u>Sum covered</u>	<u>Description</u>
Death benefit	RM<XXX,XXX>	We will pay the sum covered upon death of the person covered.
Lump sum benefit	RM<XXX,XXX>	We will pay the lump sum benefit upon the person covered attaining age 18 (subject to the certificate being in-force for at least 60 months); otherwise, it is payable upon certificate expiry. The lump sum benefit will not be payable if there are any outstanding contributions.
<u>Certificate owner,</u> <u><Certificate owner’s</u> <u>name></u>		
Death/ TPD	RM<XXX,XXX>	We will pay the sum covered upon your death or upon you suffering TPD due to natural causes.
Accidental Death/ TPD	RM<XXX,XXX>	We will pay the sum covered upon your death or upon you suffering TPD due to accident.
Waiver of contribution	Waiver of contribution will be triggered upon death/ total and permanent disability of the certificate owner.	

Please refer to the benefit illustration and/or certificate for more details, including TPD definitions.

4. How much contribution do I have to pay?

- The estimated regular contribution that you have to pay is: RM <<XX.XX>> <<Mode of Payment>>

Note:

- The contribution and certificate terms may vary depending on our underwriting requirements.
- Contribution duration: Regular contribution payable until expiry date of certificate.
- The contribution rates are not guaranteed and may be revised by giving at least 3 months advance written notice to you.

5. What are the fees and charges that I have to pay?

- The wakalah fees will be deducted from your contributions as per following schedule:

Applicable wakalah fees on your contributions											
Contribution Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage from contribution	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%

Your contribution less wakalah fees is the amount of Tabarru' charge.

6. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You must disclose all material facts and state your age and smoker status correctly.
- Free-look period: 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. You or your nominee(s) will not be able to claim under your certificate once it is cancelled.
- Waiting period:
 - No waiting period is applicable to the person covered.
 - A waiting period of one (1) year is applicable to you. You will not receive any death/ TPD benefit, if your death/TPD is due to non-accidental causes within one (1) year from the issue date or reinstatement date of the certificate.
- Grace period: A grace period of 60 days from each contribution due date is given for you to pay the respective contributions.
 Note: This list is non-exhaustive. Please refer to the certificate for the terms and conditions under this certificate.

7. What are the limitations and major exclusions under this certificate?

General exclusion:

- This certificate has certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under your certificate.
- We will not pay any death benefit if the death is due to:
 - suicide within one year from the start of your certificate, or the date we last reinstated your certificate, regardless of your or the person covered's mental state.
 - epidemics and pandemics (any communicable disease that requires quarantine by law).
- We will not pay TPD benefits due to the following causes:

Exclusion	Description
Attempted suicide or self-inflicted act	We will not pay any benefit under this certificate if the claim arises from attempted suicide or an intentional self-inflicted act by you within one year from the start of your certificate, or the date we last reinstated your certificate. This applies regardless of your mental state.
Unlawful acts	We will not pay any benefit under this certificate if the claim arises because you wilfully participated in an unlawful act, or unlawful failure to act.
War	We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

Note: Please refer to the certificate for the full list of limitations and exclusions under this certificate.

8. Can I cancel my certificate?

- Yes, you can cancel (terminate) your certificate at any time. If you cancel your certificate, your cover will end at the next certificate monthiversary. We will pay the surrender value and refund any unearned Tabarru' to you.
If your refund amount is less than or equal to RM 10 and we do not have your bank account details, we will donate the amount to a charity of our choosing. If it is more than RM10 and we do not have your bank account details, we will transfer the monies to the Registrar of Unclaimed Moneys. You will not be able to reinstate (restart) your certificate after you cancel it.
- Participating in a family Takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of 60 days, your certificate will be automatically terminated.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

- It is important that you inform us of any change in your contact details to ensure all correspondences reach you in a timely manner.

Note: Nomination is not required, as upon the death of the certificate owner, the person covered will automatically be the beneficiary under conditional hibah for this takaful certificate.

10. Where can I get further information?

- Should you require additional information, please visit www.insuranceinfo.com.my.
- If you have any enquiries, please contact us at:

FWD Takaful Berhad

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office : Level 29 Menara Shell
211 Jalan Tun Sambanthan Brickfields
50470 Kuala Lumpur

Service Hotline : 1300 13 7988
Tel : 03-2771 7888
Fax : 03-2710 7800
E-mail : contact.my@fwd.com

We will respond to your query within 3 working days of us receiving it.

11. Other similar types of cover available

You may contact us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at DD/MM/YYYY.

Product Disclosure Sheet – FWD Compassionate Rider

Note: Please read this Product Disclosure Sheet before you decide to participate in FWD Compassionate Rider.

You should also read the general terms and conditions.

Name of takaful operator:	FWD Takaful Berhad (“the Takaful Operator”)
Product name:	FWD Compassionate Rider
Plan:	Plan 1/ 2/ 3
Date:	DD/MM/YYYY

1. What is this product about?

- FWD Compassionate Rider is a single contribution term takaful compulsory rider attachable to the base plan, FWD SpecialCare Direct.
- This Takaful plan covers your child (“person covered”).
- This rider offers Takaful protection for up to <XX> years.

2. What are the Shariah concepts applicable?

- Tabarru’: A donation for the purpose of takaful.
- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants’ risk fund and agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- Ju’alah: It is the reward to the Takaful Operator for the good performance of the participants’ risk fund it will be managing. The Takaful Operator will be rewarded with a 50% share of the surplus distributable from the participants’ risk fund and the remaining 50% will be distributed to eligible participants.
- Qard: An interest-free loan that we grant to the participants’ risk fund if it is in deficit. The loan is repayable from the future surplus arising in the participants’ risk fund.

3. What are the covers/benefits provided?

- FWD Compassionate Rider provides a funeral benefit of RM 10,000 upon the death of the person covered.

Please refer to the benefit illustration and/or rider certificate for more details.

4. How much contribution do I have to pay?

- You do not have to pay any contribution for this rider. The single contribution will be paid by us, FWD Takaful Berhad.

5. What are the fees and charges that I have to pay?

- You do not have to pay any fees and charges.

6. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You must disclose all material facts and state your age and smoker status correctly.
- Free-look period: If you aren’t completely satisfied with your rider, and you haven’t made a claim under it, you can cancel this rider 15 days from the date you receive your rider certificate provided you cancel your base plan at the same time. The single contribution will be refunded to us. You will not be able to claim under your rider once it is cancelled.

Note: This list is non-exhaustive. Please refer to the rider certificate for the terms and conditions.

7. What are the limitations and major exclusions under this rider?

- We will not pay any funeral benefit if the death is due to suicide within one year from the start of your certificate, or the date we last reinstated your certificate, regardless of the person covered’s mental state.

8. Can I cancel my rider?

- Yes, if you cancel the base plan, this rider will be cancelled too. Your cover will end on the next rider monthiversary. No payment will be made to you, the monies will remain in the participants’ risk fund. You will not be able to reinstate (restart) your rider after you cancel it.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

- It is important that you inform us of any change in your contact details to ensure all correspondences reach you in a timely manner.

10. Where can I get further information?

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