



Eligible customers that sign up for **FWD WealthLink, FWD WealthLink Pro, FWD Max Wealth, FWD Cherish Life, GoSecure & GoSecure+** will receive Cashback based on the policy's APE and payment mode:

APE Tier / Payment mode (per policy)	% Cashback on APE	
	Annual	Non-annual
RM4,000 to RM7,999	6%	2%
RM8,000 to RM14,999	8%	3%
RM15,000 to RM23,999	10%	4%
RM24,000 and above	15% (capped at RM6,000 per policy)	5% (capped at RM2,000 per policy)

Policies with payment term that are shorter than 20 years are subject to discounted APE calculation based on below table:

Premium payment term	APE % counted for campaign reward	Example	
		APE (RM)	APE qualified reward (RM)
>= 20 years	100%	20,000	20,000
18 years	90%	20,000	18,000
15 years	80%	20,000	16,000
10 years	70%	20,000	14,000
9 years	60%	20,000	12,000
6 years	50%	20,000	10,000
5 years	40%	20,000	8,000
3 years	30%	20,000	6,000

Terms & conditions apply. View the T&C at fwd.com.my/insurance/.

To qualify for the Cashback, the policy must be submitted within 1 October 2024 to 31 December 2024, issued by 31 December 2024 and must stay in force at the time the campaign fulfilment report is generated.

To know more about this campaign, contact our Wealth Advisors.