

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD Guaranteed Income Booster. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	FWD Guaranteed Income Booster
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD Guaranteed Income Booster is a non-participating traditional rider which provides Death Benefit, Total and Permanent Disability (TPD) Benefit, Guaranteed Cash Payments (GCP) and Maturity Benefit and Surrender Benefit.

### 2. What are the coverage/benefits provided?

The rider Sum Assured that You select is RM <xxx,xxx.xx>.

Your benefits	
Death Benefit	<p>Upon death of the Life Assured, the higher of 105% of total rider premium paid minus the total GCP paid or rider cash value, less any indebtedness, shall be payable.</p> <p>After which, the rider shall be terminated.</p>
Total and Permanent Disability (TPD) Benefit	<p>Upon TPD of the Life Assured while the rider is still in force, the higher of 105% of total rider premium paid minus the total GCP paid or rider cash value, less any indebtedness, shall be payable.</p> <p>After which, the rider shall be terminated.</p> <p>TPD Benefit expires on the Policy Anniversary on which the Life Assured is 75 years old.</p>
Guaranteed Cash Payments (GCP)	<p>While the Life Assured is still alive and the rider remains in force, 2.5% of rider Sum Assured will be payable starting at the end of every rider year from inception until rider matures or terminates, whichever is earlier.</p>
Maturity Benefit	<p>Upon maturity of the rider, 100% of rider Sum Assured, less any indebtedness, shall be payable.</p> <p>After which, the rider shall be terminated.</p>
Surrender Benefit	<p>Upon surrender of the rider, the rider cash value, if any, will be payable in one lump sum.</p>

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

The premium that You have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:

- The premium that You have to pay: RM <premium by mode> <Annually/Semi-Annually/Quarterly/Monthly>. Please add the prevailing rate of Service Tax on premium, if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation.
- Premium term: <premium term> years (Payable until age <entry age+premium term> years old)

- The premium is guaranteed and level throughout the premium term.

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

The commission borne by You and paid from Your premium:

Year	1	2	3	4	5	6	7 and above	Total
%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%	<XX.XX>%
RM	<X,XXX.XX >	<X,XXX.XX >	<X,XXX.XX >	<X,XXX.XX >	<X,XXX.XX >	<X,XXX.XX >	<X,XXX.XX >	<X,XXX.XX >

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

- Importance of Disclosure – You must disclose all important facts that will affect Your and / or Life Assured's risk profile, such as occupation and age correctly.
- Free Look Period – You may cancel Your Supplementary Contract by returning the Supplementary Contract within 15 days after You have received the Policy. The premiums that You have paid, without interest, (less any medical fee incurred) will be refunded to You.
- Grace Period – A period of 31 days from its due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall remain in-force. If any premium remains unpaid at the end of the Grace Period, this Policy shall be terminated if there is no cash value available.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the claims.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this rider.

#### 6. What are the major exclusions under this rider?

This rider has certain exclusions, meaning situations where **We won't pay a benefit**. We list below the exclusions that apply to the benefits under Your rider. We may also apply specific exclusions to Your rider when We offer to issue Your rider. If any specific exclusions apply, We will record the details in an Endorsement.

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	<b>We'll not pay</b> the Death or TPD Benefit under this rider if the claim arises from suicide, attempted suicide or self-inflicted act by the Life Assured within one year from the start of Your rider, or the date We last reinstated Your rider.  This exclusion applies regardless of the Life Assured's mental state.
Unlawful acts	We'll not pay the Death or TPD Benefit under this rider if the claim arises because You or a Life Assured participated in an unlawful act or unlawful failure to act.
War	We'll not pay the Death or TPD Benefit under this rider if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this rider.

#### 7. Can I cancel my rider?

You may cancel Your rider by giving a written notice to Us. Thereafter, no coverage shall be provided under this Supplementary Contract.

8. 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/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]  
Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia  
Customer Careline : 1300-22-6262  
Website : fwd.com.my  
E-mail : ask@fwd.com

10. Other similar types of cover available

Please ask Us for any other similar types of plans offered by Us.

IMPORTANT NOTICE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the premium payable under the rider is affordable.
2. You are advised to keep the receipt as proof of payment of premiums.
3. It may not be advantageous to replace an existing life insurance policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
4. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
5. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <<Date>>.