



QasehLink Pintar Plus

Achieve your financial dreams while protecting your loved ones



This is a regular premium Investment-Linked insurance plan.

FWD Insurance Berhad is a member of PIDM. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit www.pidm.gov.my).

Achieve your financial dreams while protecting your loved ones

Life is a beautiful journey filled with exciting milestones and endless possibilities. Each day brings new opportunities to strive for greater heights as you approach different stages of life. But it's crucial to be prepared for the unique demands of every step, whether it's planning for retirement or buying a house. Financial planning plays a vital role in ensuring that we can protect what's important and achieve our goals at every stage.

Introducing **QasehLink Pintar Plus**, a regular premium investment-linked insurance plan that combines both protection and investment. Celebrate every step in your life with full confidence knowing your dreams and loved ones are taken care of with **QasehLink Pintar Plus**.

Get started in 4 easy steps!



Convenience in a package



Your insurance premium starts from RM1,200 per year.



Your investment premium starts from RM300 per year.



The premium will be allocated based on your fund's selection.



You may receive potential upside return based on the fund performance upon maturity.

Highlights of QasehLink Pintar Plus

Death Benefit

100%

of the coverage amount or Investment Account Value (whichever is higher).

Total and Permanent Disability (TPD) Benefit



100%

of the coverage amount or Investment Account Value (whichever is higher) up to **RM4.0 million**, up to 75 years old.

Smart Protection

We automatically boost your death & TPD coverage by

5% of your initial or current Basic Sum Assured* (whichever is lower)

every 5 years, up to 4 times as shown in below table:



Beginning of policy year	Percentage of increment
6 th	5%
11 th	5%
16 th	5%
21 st	5%

*Current Basic Sum Assured is inclusive of any adjustments to Basic Sum Assured as a result of product features (e.g. Smart Protection) or Endorsement; or both.

Boost Your Wealth with Wealth Bonus*

Receive **5%** of initial **Basic Sum Assured** **every 10 years** to boost your wealth.



Protect Your Family with Family Plan



Protect your spouse and children with basic annual premium starting **from RM600** and

additional Wealth Bonus* of 1% of the initial Basic Sum Assured for each of your Subsidiary Policy under Family Plan.

*The Wealth Bonus benefit will be credited to the Investment Account with 100% allocation rate.

Enhance Your Protection with Pre-packaged Rider Plan

Your plan comes with

optional attachable riders

for your convenience and extended coverage, including Hospitalisation & Surgical Benefits, Critical Illness, Personal Accident and Waiver of Premium.



Maturity Benefit



Receive a lump sum payment of your Investment Account Value upon your policy maturity.

Hassle-free Enrolment



Answer a few simple health questions for hassle-free enrolment. No health checks are needed.

No Lapse Guarantee



Allows you to stay protected in the first 5 policy years regardless of market performance.

*Please refer to Product Disclosure Sheet for more details.



Flexibility and Control of Your Plan

Choice of Policy and Premium Terms

There are several policy and premium terms that you can choose from based on your entry age:

Entry Age (Next Birthday)	Policy Term	Premium Term
14 days old - 45 years old	Up to age 70, 80, 90 or 100	<ul style="list-style-type: none"> • 10 years; • Up to age 55; or • Full policy term
46 - 50 years old	Up to age 70, 80, 90 or 100	<ul style="list-style-type: none"> • 10 years; or • Full policy term
51 - 55 years old	Up to age 75, 80, 90 or 100	<ul style="list-style-type: none"> • 10 years; or • Full policy term



Professionally Managed Investment-linked Funds

You are in control of your investment choices. Based on your risk tolerance, there are four strategic allocation options you can select from:

Strategy	Investment Allocation	Risk Profile
Conservative	<ul style="list-style-type: none"> • 90% in FWD Invest Bond Fund • 10% in FWD Invest-i Global Balanced Hedged Fund 	For customers focused on capital preservation.
Moderate	<ul style="list-style-type: none"> • 25% in FWD Invest Bond Fund • 25% in FWD Invest Dividend Fund • 50% in FWD Invest-i Global Balanced Hedged Fund 	For customers willing to take moderate investment risks.
Moderate-i	<ul style="list-style-type: none"> • 100% in FWD Invest-i Global Balanced Hedged Fund 	
Aggressive	<ul style="list-style-type: none"> • 75% in FWD Invest Dividend Fund • 25% in FWD Invest-i Global Balanced Hedged Fund 	For customers focused on capital growth, willing to take high investment risks.

Note: Investment in funds may give higher returns than traditional life insurance plans over the long term. However, bear in mind that higher returns may come with greater risks and the returns may be lower than the illustrated rates.
 You are free to switch to any fund allocation option with your desired allocation percentage (%), top up, and redirect your premiums at any time at no cost.

Premium, Top-Up & Withdrawal Options

You can opt to vary your premium to suit your needs at different life stages.

- **Single or Regular Top-Up Options:** Boost your savings and maximise your investment potential with a Single Top-Up amount or opt for consistent growth through Regular Top-Up option.
- **Withdrawal Options:** From the 5th policy year onwards, you can withdraw from your account at no extra charges, subject to a minimum one-time withdrawal of RM500 with a minimum account balance of RM1,000.

Premium Type	Premium Term	Minimum Premium	Premium Allocation Percentage
Regular Premium (Primary Policy)	<ul style="list-style-type: none"> • 10 years; • Up to age 55; or • Full policy term 	RM1,200 annually	Please refer to Premium Allocation for Insurance Premium on the right.
Regular Premium (Subsidiary Policy)	<ul style="list-style-type: none"> • 10 years; or • Up to age 55 	RM1,200 annually	
	• Full policy term	RM600 annually	
Regular Top-up Premium	<ul style="list-style-type: none"> • 10 years; • Up to age 55; or • Full policy term 	RM300 annually	95%
Single Top-up Premium		RM100	

Note: Returns are not guaranteed and are subject to the performance of the chosen investment-linked fund(s). Past performance of the investment-linked fund(s) is not an indication of future performance.

Premium Allocation

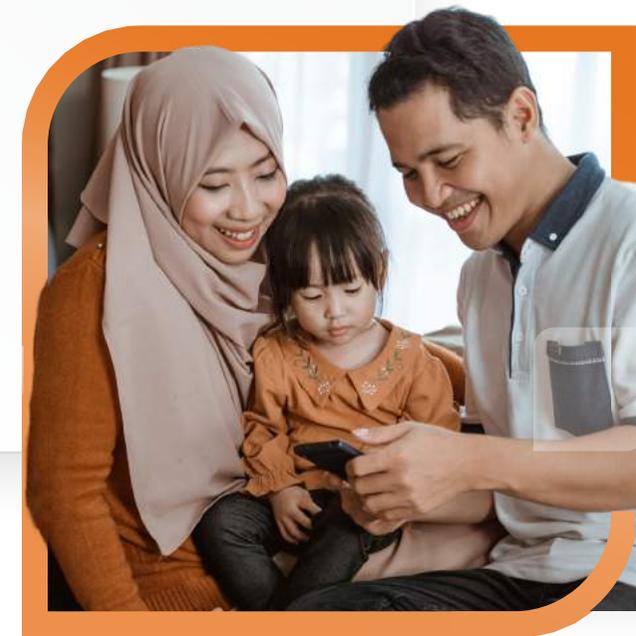
Based on your chosen premium payment term, your insurance premiums paid are allocated to unit funds at the following rates:

Policy Year	Insurance Premium Allocation Rate (%)										
	Premium Payment Term										
	10	11	12	13	14	15	16	17	18	19	20
1	70	69	68	67	66	65	64	63	62	61	60
2	70	69	68	67	66	65	64	63	62	61	60
3	80	78	76	74	72	70	68	66	64	62	60
4	85	84	83	82	81	80	80	80	80	80	80
5	95	94	93	92	91	90	88	86	84	82	80
6	100	98	96	94	92	90	88	86	84	82	80
7	100	99	98	97	96	95	95	95	95	95	95
8	100	99	98	97	96	95	95	95	95	95	95
9	100	100	100	100	100	100	100	100	100	100	100
10	100	100	100	100	100	100	100	100	100	100	100
11 & above	100	100	100	100	100	100	100	100	100	100	100

Enhance Your Protection with Optional Riders

We have designed four pre-packaged plans by attaching the following rider(s) to the basic plan. You can choose from the four pre-packaged plans according to your protection needs. Have peace of mind knowing that your financial burden will be taken care of if certain unforeseen events were to occur.

Rider	Benefits
FWD IL PA	<p>Comprehensive Accidental Cover</p> <ul style="list-style-type: none"> • Receive Indemnity for accidental Death and Total and Permanent Disability (TPD). • Receive Double Indemnity if accidental death involves public conveyance and public buildings.
FWD IL Medicare	<ul style="list-style-type: none"> ▶ Daily Cash Benefit Receive a fixed daily income of up to RM250 while being hospitalised. ▶ Reimbursement of Surgical Cost A lump sum of up to RM5,000 will be paid to you as reimbursement for the cost incurred for critical surgery.
FWD IL CI (Accelerated)	<p>Critical Illness Benefit</p> <p>A lump sum payment will be made upon diagnosis of any of the 45 critical illnesses.</p>
FWD IL Living Extra (WOP)	<p>Waiver of Premium* for Life Assured</p> <p>In the event of a diagnosis of any of the 44 critical illnesses of the Life Assured, the future premium of the policy will be waived until the rider's expiry date.</p>
FWD IL WOP	<p>Waiver of Premium* for Policy Owner</p> <p>In the event of Death, Total and Permanent Disability (TPD), or a diagnosis of any of the 44 critical illnesses of the Policy Owner, the future premium of the policy will be waived until the rider's expiry date.</p>



**Not applicable to Angioplasty and other invasive treatments for Coronary Artery Disease.*

Note: Please refer to the Product Disclosure Sheet (PDS) and policy contract for further details on the exclusions and terms and conditions of the riders.

There are four pre-packaged plans for your selection:



- Death & TPD Benefits
- FWD IL PA
- FWD IL WOP



- Death & TPD Benefits
- FWD IL PA
- FWD IL Living Extra (WOP)



- Death & TPD Benefits
- FWD IL PA
- FWD IL Medicare
- FWD IL CI (Accelerated)
- FWD IL Living Extra (WOP)



- Death & TPD Benefits
- FWD IL WOP

**You are allowed to switch packages, upgrade, or downgrade at any time, subject to a simplified underwriting process.*

Here's how it works

An overview of the QasehLink Pintar Plus - Primary Policy journey:



Mr. Zaidi, age 30, wants to achieve his financial dreams while protecting his family. He buys the **QasehLink Pintar Plus (Optima plan)** with a **basic sum assured of RM60,000**, providing coverage until age 70.

He will have insurance protection against **death, accidental death, and TPD** along with pre-packaged rider benefits.



Mr. Zaidi will be covered with:



- **RM60,000 Death & TPD Benefit.**
- **RM60,000 Personal Accident (PA) Benefits.**
- **RM120,000 Double Indemnity PA Benefits** if the accidental death occurs in public conveyance and public buildings.
- **RM30,000 Accelerated Critical Illnesses Benefit.**
- **RM100 Hospitalisation Daily Cash Benefits.**
- **RM2,500 Reimbursement of Surgical Cost.**
- Waiver of Premium for Life Assured



With **Smart Protection**, Mr Zaidi's death and TPD coverage increases automatically. Every 5 years, it goes up by **5% of the basic sum assured** which is **RM3,000** up to 4 times. Mr. Zaidi feels secure knowing his increasing commitments are financially protected.



Wealth Bonus of **5% of the initial basic sum assured** amounting to **RM3,000** will be credited to his Investment Account with a 100% allocation rate every 10th policy year. Total Wealth Bonus he receives throughout the policy term will be **RM12,000**.



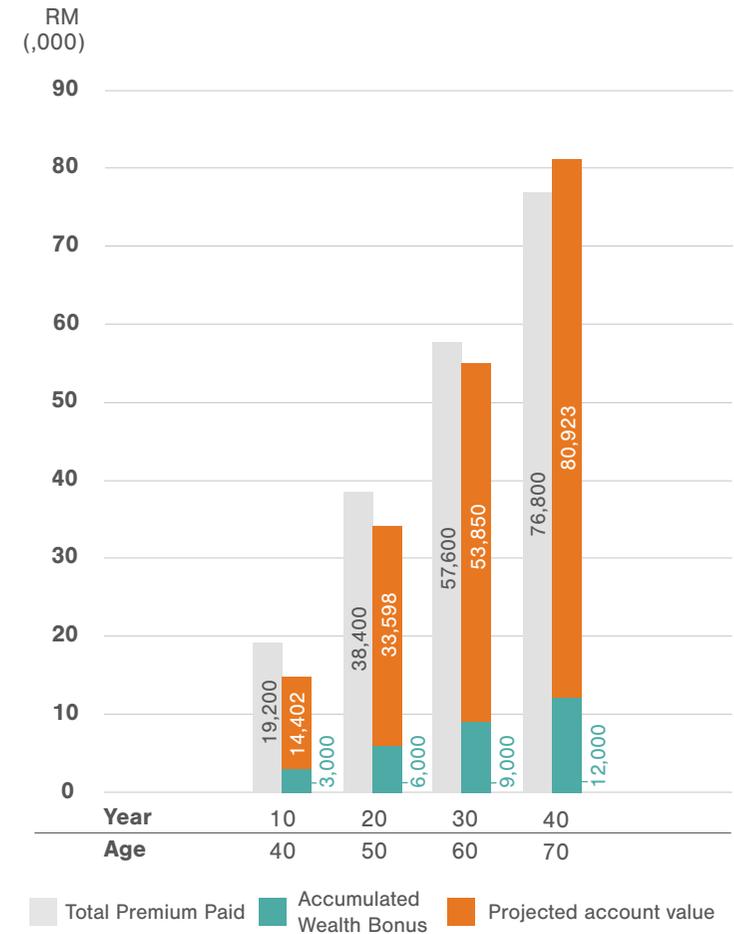
In the event of death due to accident, he can be sure that his family will be financially cared for, receiving:

- **RM60,000 Death & TPD Benefit.**
- **RM60,000 Personal Accident (PA) Benefits** or **RM120,000 Double Indemnity PA Benefits** if the accidental death occurs in public conveyance and public buildings.



If nothing unexpected happens, Mr Zaidi's projected Maturity Benefit at age 70 will be **RM80,923** provided there is no withdrawal along the years.

Projected growth in account value:



Note: The above illustration is based on a 30-year-old male, non-smoker, 40 years policy term with Basic Sum Assured of RM60,000. Annual premium is RM1,920 (RM1,200 basic premium + RM720 regular premium top-up). Total premium for 40 years is RM76,800. The investment is based on the Aggressive Fund option of 75% in FWD Invest Dividend Fund and 25% in FWD Invest-i Global Balanced Hedged Fund. The account value illustrated for respective policy term is based on 5% investment return. Please refer to the sales illustration and policy contract for further information.

Here's how it works (cont.)

An overview of the QasehLink Pintar Plus - Subsidiary Policy journey:

Qaseh
Link
Pintar
Plus

To protect his family, he also enrolls in the Family Plan, selecting the *Prima* plan (Subsidiary Plan) for his wife and the *Didik* plan (Subsidiary Plan) for his son.

His wife and his son will have insurance protection against death and TPD along with pre-packaged rider benefits, along with an **additional Wealth Bonus of 1% initial Basic Sum Assured** for both his wife and his son.



His wife, age 30, will be covered until age 70 with:



- **RM60,000 Death & TPD Benefit.**
- **RM60,000 Personal Accident (PA) Benefits.**
- **RM120,000 Double Indemnity PA Benefits** if the accidental death occurs in public conveyance and public buildings.
- Waiver of Premium for Policy Owner.

His son, age 10, will be covered until age 70 with:



- **RM60,000 Death & TPD Benefit.**
- Waiver of Premium for Policy Owner.



With **Smart Protection**, his wife and son's death and TPD coverage increases automatically. Every 5 years, it goes up by **5% of the basic sum assured** which is **RM3,000**, up to 4 times. Mr. Zaidi feels secure knowing his family has enhanced protection over time.



Wealth Bonus of 5% plus additional 1% of the initial basic sum assured for his wife and his son, which is **RM3,600** for each subsidiary policy every 10th policy year, will be credited to the Investment Account with a 100% allocation rate. Total Wealth Bonus his wife and his son receive throughout the policy term will be **RM14,400** and **RM21,600** respectively.



Upon the death, Total and Permanent Disability (TPD), or diagnosis of a Critical Illness of Mr. Zaidi, the premium for his wife and his son's policies will be waived until the rider's expiry date.

Your questions answered

You may have some questions before committing to the plan. Let us answer it for you:

Who is eligible?

You can buy the policy if you're between 16 and 100 years old, while the minimum entry age for the Life Assured is 14 days.

Entry Age (Next Birthday)	Minimum	Maximum
Life Assured	14 days	55 years
Policy Owner	16 years	100 years

The Policy Owner pays premiums, and the Life Assured is the one covered by the policy, which can be the same person or someone else chosen by the Policy Owner. For Plan Didik, Life Assured can't exceed 15 years old, and Policy Owner can't exceed 60 years old.

Is this plan eligible for tax relief?

Yes, subject to the final decision of the Inland Revenue Board of Malaysia.

How do I make a claim?

Compile and submit all supporting documents along with the claim form at any one of our branches.

How do I track the performance of the funds?

You can track the fund performance at www.fwd.com.my/investment-linked-funds.

What are the fees and charges involved?

Fees and charges taken out of your investment-linked fund include insurance charge, monthly service charge, fund management charge, partial withdrawal charge and full withdrawal/policy surrender charge.

Fees and Charges	Description	
Monthly Service Charge	Payment Mode	Fee
	Monthly	RM 9
	Quarterly, Semi-annually, and Annually	RM 8
Fund Management Charge	Fund Name	% of the Fund p.a.
	FWD Invest Dividend Fund	1.50%
	FWD Invest Bond Fund	1.00%
	FWD Invest-i Global Balanced Hedged Fund	1.25%
Partial/Full Withdrawal Charge	Applies in the event you decide to make partial or full withdrawal within the first four Policy Years and shall be levied only on the amount withdrawn by deducting from the total withdrawal amount.	
	Schedule of Partial/Full Withdrawal Charge	
	Policy Year	Partial/Full Withdrawal Charge (% of withdrawal amount)
	1-2	10%
3-4	5%	
5 and onwards	0%	
Fund Switching	No charge	
Top-Up	No charge	
Premium Redirection	No charge	

What are the 45 Critical Illnesses covered by the FWD IL CI (Accelerated) plan, and the 44 Critical Illnesses covered by the FWD IL WOP and FWD IL Living Extra (WOP) plans?

1. Stroke
2. Heart Attack - of specified severity
3. Kidney Failure - requiring dialysis or kidney transplant
4. Cancer - of specified severity and does not cover very early cancers
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. End-stage liver failure
8. Fulminant Viral Hepatitis
9. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
10. Benign Brain Tumour - of specified severity
11. Occupationally Acquired Human Immunodeficiency Virus (HIV) infection
12. Blindness - permanent and irreversible
13. Deafness - permanent and irreversible
14. Third Degree Burns - of specified severity
15. HIV Infection due to blood transfusion
16. End-Stage lung disease
17. Encephalitis - resulting in permanent inability to perform activities of daily living
18. Major organ/bone marrow transplant
19. Loss of speech
20. Brain surgery
21. Heart valve surgery
22. Terminal illness
23. Bacterial Meningitis - resulting in permanent inability to perform activities of daily living
24. Major Head Trauma - resulting in permanent inability to perform activities of daily living
25. Chronic Aplastic Anaemia - resulting in permanent bone marrow failure
26. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms
27. Parkinson's Disease - resulting in permanent inability to perform activities of daily living
28. Alzheimer's Disease / Severe Dementia
29. Muscular Dystrophy
30. Surgery To Aorta
31. Multiple Sclerosis
32. Primary Pulmonary Arterial Hypertension of specified severity
33. Medullary Cystic Disease
34. Cardiomyopathy - of specified severity
35. Systemic Lupus Erythematosus with severe Kidney Complications
36. Apallic Syndrome
37. Chronic Relapsing Pancreatitis
38. Creutzfeldt – Jakob Disease (Mad Cow Disease)
39. Elephantiasis
40. Full Blown AIDS
41. Loss of Independent Existence
42. Paralysis of limbs
43. Poliomyelitis
44. Progressive Scleroderma
45. Angioplasty and other invasive treatments for Coronary Artery Disease*

Enhance a continuous coverage

To ensure that you reap the full benefit of the plan, making premium payments on time is of the utmost importance.

What would happen if my plan lapsed?

You are no longer be entitled to **QasehLink Pintar Plus** benefits.

How do I check on the status of my premium payments?

You may contact FWD Insurance Customer Careline at 1-300-22-6262.

How do I ensure that my protection plan does not lapse?

Ensure premiums are paid on time through one of the payment methods available for your convenience:

- Autodebit
- JomPAY
- Payment via credit card or debit card
- Direct Debit
- E-wallet

For any other questions not listed above, our friendly Bank Simpanan Nasional Insurance Advisors and Wealth Advisors would be more than glad to help you out.

* The payment is limited to one claim event which 10% of Rider Sum Assured will be payable and it is subject to a maximum of RM 25,000. The remaining Sum Assured of the rider will be payable upon further diagnosis of any of the remaining 44 Critical Illness. Not applicable to FWD IL WOP and FWD IL Living Extra (WOP).

Note: A waiting period of 60 days applies to critical illnesses, including coronary treatments, bypass surgery, serious coronary artery disease, specified severity cancers (excluding very early cancers), and specified severity heart attacks. A waiting period of 30 days applies to others.

Do take note!

The following are some important notes that you need to be aware of:

1. This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.
2. Kindly ensure that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
3. You should satisfy yourself that this plan and the rider(s) attached, if any will best serve your needs and that the premium payable under the policy contract is an amount you can afford. You can opt to pay your premiums either monthly, quarterly, semi-annually or annually.
4. This policy is subject to the following exclusions where no benefit will be payable for the Basic Plans under the following circumstances:
 5. You are given a “Free-Look Period” of 15 days to review your newly purchased insurance plan after delivery of the policy contract. If you return the policy contract to us during this period, we shall refund a sum equal to the Investment Account Value to you, plus any fee and charge that have been deducted from the fund and amount of premium that have not been allocated, less any medical expense incurred for medical examination and the policy contract shall be voided.
 6. Under **Family Plan**, the first Policy enrolled is designated as the **Primary Policy**. Subsequent policies enrolled are known as **Subsidiary Policies**. A Family Plan may cover up to two (2) parents and three (3) children.
 7. For the **Subsidiary Policies** to be entitled to the **Wealth Bonus of additional 1% of initial Basic Sum Assured**, the Primary Policy under the Family Plan must be in force and is never cancelled, surrendered, lapsed, or voided before the Wealth Bonus payout date.

Once the Primary Policy is cancelled, surrendered, lapsed, or voided, the Wealth Bonus of additional 1% of initial Basic Sum Assured will be terminated immediately. Any subsequent reinstatement of Primary Policy will NOT reactivate the additional Wealth Bonus benefit.

Suicide, attempted suicide or self-inflicted act

Suicide, attempted suicide, or self-inflicted act by the Life Assured within a year of the start of the policy or the date we last reinstated your policy, regardless of their mental state.

Act of war

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

Unlawful acts

When you or the Life Assured participated in an unlawful act or unlawful failure to act.

Note: These exclusions do not apply to Rider Plans under above stated circumstances.

8. For the **first five (5) policy years**, the policy is guaranteed not to lapse subject to:
- All premiums due are paid no later than thirty (30) days from the premium due date;
 - No Units are withdrawn from the policy during this period;
 - No alteration which results in higher Unit Deductions is made.
9. If you surrender your policy prior to the end of the policy term, you may get back less than the amount you have paid. If you stop paying the premium before the end of the premium payment term, there may be an early termination of the coverage.
10. This brochure is for general information only and the list of exclusions and other terms and conditions are not exhaustive. It is not a contract of insurance. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further details on the terms and conditions of this plan.
11. The brochure in Bahasa Malaysia is available upon request.
12. If there is any ambiguity between the English version and the Bahasa Malaysia version, the English version shall prevail.

Find your nearest Bank Simpanan Nasional branch at bsn.com.my/page/locate-us or visit www.bsn.com.my

This plan is distributed by Bank Simpanan Nasional.
Please consult our Insurance Advisors or Wealth Advisors for more information

Head Office
Wisma BSN
117, Jalan Ampang,
50450, Kuala Lumpur
Contact Centre: 1300 88 1900
Website: www.bsn.com.my

This plan is underwritten by
FWD Insurance Berhad [199301022976] (277714-A)

Head Office
Level 21, Mercu 2,
No. 3 Jalan Bangsar, KL Eco City,
59200 Kuala Lumpur, Wilayah Persekutuan
Customer Careline: 1300-22-6262
Email: ask@fwd.com
Website: www.fwd.com.my

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.