

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up GoGuarantee Plus. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad <i>(formerly known as Gibraltar BSN Life Berhad)</i>
Product Name:	GoGuarantee Plus
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

GoGuarantee Plus is a non-participating traditional endowment plan which offers insurance protection and guaranteed cash payout with coverage up to 30 years. This plan offers Death Benefit, Total and Permanent Disability Benefit (TPD), Golden Age Disability Benefit (GAD), Additional Accidental Death Benefit, Accelerated Terminal Illness Benefit, Guaranteed Cash Payout and Maturity Benefit.

2. What are the coverage/benefits provided?

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

Coverage Term: <xx> years

Your benefits	
Death Benefit	<p>Upon Death of the Life Assured, 100% of Sum Assured, subject to Underwriting Lien, or total premium paid, whichever is higher, less any indebtedness, shall be payable.</p> <p>Upon Death of the Life Assured due to non-accidental cause within first two (2) years from the Issue Date or date of last reinstatement, whichever is later, the total premium paid, less any indebtedness, shall be payable.</p>
Total and Permanent (TPD) Disability Benefit	<p>Upon TPD of the Life Assured, 100% of Sum Assured, subject to Underwriting Lien, or total premium paid, whichever is higher, less any indebtedness, shall be payable.</p> <p>Upon TPD of the Life Assured within first two (2) years from the Issue Date or date of last reinstatement, whichever is later, the total premium paid, less any indebtedness, shall be payable.</p> <p>TPD Benefit expires on the Policy Anniversary on which the Life Assured is 70 years old. The maximum TPD Benefit is RM4.0 million per life.</p>
Golden Age Disability (GAD) Benefit	<p>Upon GAD of the Life Assured from age 70 onward, 100% of Sum Assured, subject to Underwriting Lien or total premium paid, whichever is higher, less any indebtedness, shall be payable.</p> <p>Upon GAD of the Life Assured within first two (2) years from the Issue Date or date of last reinstatement, whichever is later, the total premium paid, less any indebtedness, shall be payable.</p> <p>GAD Benefit expires on the Policy Anniversary on which the Life Assured is 80 years old. The maximum GAD Benefit is RM2.0 million per life.</p>
Additional Accidental Death Benefit	<p>Upon Accidental Death of the Life Assured, an additional of 100% of Sum Assured on top of Death Benefit shall be payable.</p> <p>Accidental Death Benefit expires on the Policy Anniversary on which the Life Assured is 70 years old. The maximum Additional Accidental Death Benefit is RM2.0 million per life.</p>
Additional Accidental Death Benefit	<p>Upon Accidental Death of the Life Assured while residing or travelling outside of Malaysia for not more than ninety (90) consecutive days, an additional 200% of Sum Assured on top of Death Benefit shall be payable.</p>

outside Malaysia	Accidental Death Benefit outside Malaysia expires on the Policy Anniversary on which the Life Assured is 70 years old. The maximum Additional Accidental Death Benefit outside Malaysia is RM4.0 million per life.																				
Accelerated Terminal Illness Benefit	<p>Upon diagnosis of Terminal Illness while the Life Assured is still alive, 100% of sum assured, subject to Underwriting Lien, or total premium paid, whichever is higher, less any indebtedness, shall be payable.</p> <p>Upon diagnosis of Terminal Illness while the Life Assured is still alive within first two (2) years from the Issue Date or date of last reinstatement, whichever is later, the total premium paid, less any indebtedness, shall be payable.</p> <p>The maximum Accelerated Terminal Illness Benefit is RM3.0 million per life.</p>																				
Guaranteed Cash Payout	<p>While the Life Assured is still alive and the Policy remains in-force, a lump sum of 3% of Sum Assured, less any indebtedness, will be payable upon completion of every 5th policy year before end of policy term.</p> <table><tr><th rowspan="2">At the end of Policy Year</th><th colspan="2">% of Sum Assured</th></tr><tr><th>Coverage Term 20 years</th><th>Coverage Term 30 years</th></tr><tr><td>5th</td><td>3%</td><td>3%</td></tr><tr><td>10th</td><td>3%</td><td>3%</td></tr><tr><td>15th</td><td>3%</td><td>3%</td></tr><tr><td>20th</td><td>-</td><td>3%</td></tr><tr><td>25th</td><td>-</td><td>3%</td></tr></table>	At the end of Policy Year	% of Sum Assured		Coverage Term 20 years	Coverage Term 30 years	5 th	3%	3%	10 th	3%	3%	15 th	3%	3%	20 th	-	3%	25 th	-	3%
At the end of Policy Year	% of Sum Assured																				
	Coverage Term 20 years	Coverage Term 30 years																			
5 th	3%	3%																			
10 th	3%	3%																			
15 th	3%	3%																			
20 th	-	3%																			
25 th	-	3%																			
Maturity Benefit	Upon Maturity of the Policy, <XX%> of total premium paid, less any indebtedness, shall be payable in one lump sum.																				

3. How much premium do I have to pay?

The total premium that You have to pay will be based on Your age, gender and premium payment term at the time of purchase.

- The total premium that You have to pay: RM <premium by mode> <Annually/Semi-Annually/Quarterly/Monthly>
- Premium term: until age <entry age+premium term>

The premium rates are level and they are guaranteed.

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

The commission borne by You and paid from Your premium:

Policy Year	1	2	3	4	5	6
Proportion of Premium Deducted for Commission	<XX>%	<XX>%	<XX>%	<XX>%	<XX>%	<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 You and / or Life Assured's risk profile, such as occupation and age correctly.
- Free Look Period – You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid, without interest, will be refunded to You.
- Grace Period – A period of thirty-one (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.

- A survival period of thirty (30) days shall apply to Accelerated Terminal Illness Benefit where the benefit is only payable if the Life Assured survives for at least 30 days after the diagnosis of Terminal Illness.
- 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 Policy Contract for the terms and conditions under this Policy.

6. What are the major exclusions under this Policy?

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

Exclusion
<ul style="list-style-type: none"> ▪ Death Benefit is <u>NOT</u> payable if the Life Assured dies due to the hand of justice, committing or attempting to commit negligence or unlawful act under any prevalent law in-force or any act contrary to public policy. ▪ Total and Permanent Disability (TPD) Benefit or Golden Age Disability (GAD) Benefit is <u>NOT</u> payable if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by a registered medical practitioner) or liquor, engaging in submarine or outer space voyage, performing duties in military, Pre-Existing Illness, and participating in any hazardous pursuits. ▪ Accelerated Terminal Illness benefit is <u>NOT</u> payable if the Life Assured did not survive for at least thirty (30) days after the diagnosis of Terminal Illness or due to Pre-Existing Illness, any congenital defect or disease which occurred or was diagnosed before Life Assured attains seventeen (17) years of age. ▪ Additional Accidental Death Benefit is <u>NOT</u> payable if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by a registered medical practitioner) or liquor, engaging in submarine or outer space voyage, performing duties in military and participating in any hazardous pursuits.

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

7. Can I cancel my Policy?

If Your Policy has been issued and for any reason whatsoever You decide to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be considered as surrendered. We will refund to You the cash value that Your Policy has acquired.

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]
 (formerly known as Gibraltar BSN Life Berhad)
 Head Office : Level 21, Mercu 2, KL Eco City,
 No.3 Jalan Bangsar,

Customer Careline
Website
E-mail

59200 Kuala Lumpur, Malaysia
: 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)
: fwd.com.my
: ask@fwd.com

10. Other similar types of cover available

Please ask Us or Our intermediary 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 Policy would best serve Your needs and that the premium payable under the Policy is affordable.
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination may cause a delay in paying out the policy moneys.
3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
4. You are advised to keep the receipt as proof of payment of premiums.
5. 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.
6. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
7. 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 <dd/mm/yyyy>.