

Super 3X Guaranteed Income Booster Campaign Terms & Conditions

1) ELIGIBLE CAMPAIGN PARTICIPANTS

All customers who sign up for **FWD Max Wealth** attached with **FWD Guaranteed Income Booster (GIB)** with **3 years premium payment term** during the campaign period.

2) CAMPAIGN DURATION

All proposals for eligible policy submitted from **20 November to 31 December 2024** (both dates inclusive) and issued by **31 December 2024**.

Eligible policy(ies) must be in-force at the time of the reward fulfilment.

3) CRITERIA and REWARDS

Eligible customers will receive **additional Guaranteed Cash Payment** of 5% Rider Sum Assured for the first 3 rider years.

	Guaranteed Cash Payment (% of GIB Rider Sum Assured)	
	Current	Campaign Benefit
End of first 3 rider years	2.5%	7.5%
End of 4 th rider year and onwards	2.5%	2.5%

If you reduce your GIB rider *sum assured*, the **Additional Guaranteed Cash Payment** will be calculated based on the reduced rider *sum assured*.

The additional Guaranteed Cash Payment will NOT be calculated towards the Death and Accelerated Total and Permanent Disability (TPD) Benefits payable under FWD Guaranteed Income Booster.

To be entitled to the Triple Income Booster, customer must attach FWD Guaranteed Income Booster in their FWD Max Wealth policy with a 3-year premium payment term.

4) CHANGE OF REWARD

FWD Insurance Berhad reserves the right to change the reward under exceptional circumstances which make it impossible or impracticable to maintain the original reward. Should there be a change, the alternative reward shall be of equivalent value expressed in Ringgit Malaysia.

5) DISPUTE

In the event of any dispute, FWD Insurance Berhad's decision shall be final and no correspondence including any form of representation shall be entertained.

6) MISCELLANEOUS

By entering this campaign, the eligible customers consent to FWD Insurance Berhad, to publish, display, and identify their names, photographs for publicity purposes (if any).

FWD Insurance Berhad reserves the right to make any amendments to these Terms and Conditions as and when deemed necessary.

These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and all eligible customers agree to submit to the exclusive jurisdiction of the courts of Malaysia.