takaful

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fwd.com.my

FWD Life Takaful

FWD Life Takaful's got your back. Protect your loved ones' financial future with our family takaful plan.

Call our hotline: 1300 13 7988

At FWD Takaful we understand that life is full of important moments like starting a new job, getting married, having a baby or buying a new house. These are all good times to consider financial protection and what it means for the wellbeing of the people you care about and the legacy you leave behind should something happen to you.

FWD Life Takaful is designed to let you face the future confidently. This plan covers up to RM1,000,000 for death and total and permanent disability (TPD). It does not only cover you and your loved ones from life's unexpected events, but lets you build a strong financial safety net for the future.

With our optional FWD Cashback Add-On Rider, you can enjoy 50% cashback upon certificate maturity when no claims are made. Repurpose the payout to cover outstanding loans, retirement or your children’s education.

Who is this plan for?

Single

Married Couples

Families

Single Parent

Note: The maximum number of children allowed per family plan is 2.

Your benefits at a glance

Death benefit
100% payout of sum covered will be payable up to RM1,000,000.

Accelerated TPD benefit
100% payout of sum covered in the event of total and permanent disability.

FWD Cashback Add-On Rider (optional)
50% cashback of your total contribution paid upon survival of certificate owner at maturity.
See page 4 for more information.

Waiver of contribution
Your family continues to be covered even upon your passing or disability.

Other features

Level contribution
Pay the same amount every year until certificate's expiry. Start early for a cheaper contribution.

Financial protection for the whole family in one plan
Cover up to 4 family members in one plan for as high as RM1,000,000.

Simple and straightforward application
Apply online at your convenience with no medical examinations!

FWD Cashback Add-On Rider

FWD Cashback Add-On Rider is an optional rider for FWD Life Takaful. You may opt in for this rider at the point of participating in the FWD Life Takaful plan to receive the maturity benefits.

This rider provides a maturity benefit at the end of expiry of the base plan's certificate that this rider is attached to. This means that the rider pays you 50% of your total paid contributions when the certificate owner's plan is still active at the end of the certificate period.

Think of this rider as a secret savings jar which allows you to save while protecting your family. Repurpose the payout to cover the down payment for that dream home or new car that you've been saving for, fund your children's education, or retirement.

The rider contribution payment term is throughout the rider certificate term and payment frequency follows the base plan.

Why do you need this plan?

The benefits from FWD Life Takaful plan cover you and your family from the financial costs that can incur from your passing or disability, such as:

Funeral costs, which requires immediate payment upon your passing. With the death benefit, your loved ones can focus on preparing a proper farewell without worries.

Living expenses of the family. Especially if you're the breadwinner of your family, this benefit helps to provide temporary income while your loved ones get back on their feet.

The future of your loved ones. The plan's lump sum benefit can cover your children's education costs or help your family in the event that you can no longer provide an income.

Outstanding debts or liabilities that you may have so your family's financial planning isn't affected if you pass away or become disabled.

How this plan works

Families

Daniel (35) and Angela (34) have moved into their new home with their daughter Sheila (4). While Daniel welcomes the milestone, it comes with increasing commitments, so he looks for a takaful plan that offers more than just protection. He decides to sign his whole family up for FWD Life Takaful to ensure they are financially covered.

While Daniel leads a busy life juggling his family and career, he is able to sign his whole family up easily by completing a hassle-free online application with no medical examinations required.

Daniel selects the family plan with coverage of RM300,000 for a term of 20 years. He also chooses to include the FWD Cashback Add-On Rider which offers a maturity benefit at the end of the certificate term.

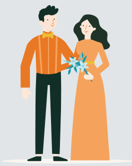
Daniel only needs to pay a total contribution of RM331.99/month to cover his family. He pays the same amount until maturity since it is a level contribution plan. The plan also has a waiver of contribution which ensures his wife and child remain covered in the event of his passing or disability.

Years later, Daniel turns 55, and his FWD Life Takaful plan has matured. He has led a healthy lifestyle and is now happily retired. Since he's never made any claims on his FWD Life Takaful plan, his FWD Cashback Add-On Rider gives him a 50% payout on his total contributions paid. With thoughtful planning, Daniel had saved up for his retirement, so he is able to use the returns as a wedding gift to his daughter by paying for the down payment for her dream home.

*Note: The above examples are for illustration purposes only.

How this plan works

Married couples



Safwan (24) and Farah (23) are newly married and excited to start the new chapter of their life. The couple plans to start a family and in preparation for the new financial commitments, Safwan decides he needs financial security to ensure that he can continuously protect his family. Therefore, he decides to sign up for FWD Life Takaful.

Safwan was delighted with the quick online application process of FWD Life Takaful plan. In under 15 minutes, they were both signed up just by answering a few simple health questions as they are both healthy.

Safwan selects the couple's plan with coverage of RM500,000 for a term of 30 years. He also chooses to include the FWD Cashback Add-On Rider which offers a maturity benefit at the end of the certificate term.

The total contribution for the couple is only RM378.31/month. The plan also ensures his wife remains covered in the event of his demise with its contribution waiver benefit.

Several years later, Safwan unfortunately dies in a car accident. Farah, expecting their first child, receives a full payout from Safwan's FWD Life Takaful plan. She remains covered by the plan as the waiver of contribution takes effect and helps pay for her future contributions. This means she can enjoy financial peace of mind throughout the term plan, ensuring Farah can focus on herself and her child's well-being without the burden of ongoing contributions.

*Note: The above examples are for illustration purposes only.

How this plan works

Single adults

Hanna (23) just started her first job. She knows she needs to begin taking adult responsibilities and making good financial choices for her own. She decides to protect herself when she is young and healthy when the contributions will be low. She goes with FWD Life Takaful with FWD Cashback Add-On Rider.

Signing up for FWD Life Takaful was so simple and quick, despite her being busy with her job and social events. Just a few simple health questions with no medical examinations needed, Hanna was protected in under 15 minutes.

Hanna selects a plan with a coverage of RM300,000 for 20 years with the FWD Cashback Add-On Rider that gives a maturity benefit at the end of her certificate term. Her protection plan costs only RM 106.93/month.

Years later, Hanna is now married with children and has recently celebrated her 43rd birthday. Her FWD Life Takaful plan has also matured after 20 years. The plan gives her a payout of 50% on her total contributions paid as she has not made a claim. Hanna is financially secure with a good job that pays her well, so with her forward planning, she is now able to set aside the cashback payout for her 2 children's education funds.

*Note: The above examples are for illustration purposes only.

Eligibility

Person covered	Certificate owner	Spouse	Children
Minimum entry age	17 years	19 years	30 days
Maximum age entry	60 years	60 years	20 years
Expiry age*	80 years	80 years	25 years
Certificate terms	Options of 5, 10, 15, 20, 25 and 30 years.		

Note: Age implies age next birthday, except for children minimum entry age.
*For total and permanent disability (TPD) benefit, the maximum age at expiry is 75 years next birthday.

Description	Employed adults	Unemployed adults & children
Sum covered (multiples of RM50,000)	RM100,000 to RM1,000,000	RM100,000 to RM500,000
Contribution frequency	Available for monthly or yearly payments	

Exclusions

We won't pay death benefit if it is due to suicide within a year of the start of your certificate or the date, we last reinstated your certificate. This applies regardless of the mental state of the person covered.

We won't pay the TPD benefits under this certificate if the TPD is due to:

Attempted suicide or self-inflicted act	TPD is due to attempted suicide or self-inflicted act within a year of the start of your certificate or the date we last reinstated your certificate. This applies regardless of the mental state of the person covered.
Unlawful acts	When you or the person covered willfully participated in an unlawful act, or unlawful failure to act.
Acts of war	Involve in act of war (whether declared or not), coup, revolution, riot, or any similar event.

Note: Please refer to the certificate for the full list of limitations and exclusions under this plan.

How much is the Wakalah fee

Wakalah Fee	
FWD Life Takaful Plan	**32.5%**
FWD Cashback Add-On Rider	**12.5%**

We'll deduct a percentage of the contribution paid as an upfront fee.

How do we comply with Shariah principles?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.

Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other persons covered agree to assist each other financially, if any of the associated events defined in the respective takaful certificate take place.

Wakalah is the appointment by one party of another to act on his/her behalf.

2. We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. The tabarru' is used to pay the benefits to claimants who are entitled based on:

   - the solidarity of brotherhood and cooperation among the participants; and
   - terms and conditions within the certificate

Tabbaru' is a donation for the purpose of takaful where participants agree to assist each other financially in case of certain defined needs.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.

If the value of PRF is insufficient to pay the claims, then we will give Qard which is a benevolent interest-free loan to PRF.

Ju'alah is the reward to the Takaful Operator for the good performance of PRF which compensation is due only once the work has been completed.

Important Notes

1. FWD Life Takaful is not a savings or investment product. You won't receive any money from the certificate other than the covered benefits.

2. This brochure doesn't form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.

3. You are entitled to an individual tax relief when you participate in this plan, subject to the terms and conditions of the Inland Revenue Board (LHDN).

4. You should satisfy yourself that this plan meets your needs, and the contributions are affordable to you.

5. If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions back, minus medical expenses (if any).

6. This is a pure protection plan with no cash value. If you cancel your certificate before your expiry date, you will not receive any payment.

7. If you don't pay your contributions within the grace period of 60 days, your certificate will automatically lapse.

8. For further information on fees, charges, and other product details, our customer service can be reached at 1300 13 7988 or email contact.my@fwd.com.

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Service Hotline
1300 13 7988

Already a customer?
Simply log on to our customer portal

About FWD Takaful Berhad

FWD Takaful Berhad ("FWD Takaful") is a takaful provider in Malaysia that offers family takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. FWD Takaful is a takaful business unit of FWD Group.

For more information, please visit **fwd.com.my**.

About FWD Group

FWD Group ("FWD") is a pan-Asian life insurance business with approximately 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world. Established in 2013, FWD is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance and takaful.

For more information, please visit **fwd.com**.

FWD Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Takaful Berhad or PIDM (visit **www.pidm.gov.my**).

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