

# FWD WealthLink

## Regular Premium Investment-Linked Insurance

Build a safety net with increasing coverage for you and your loved ones



# Securing the wealth for you and your family's future



# You have more control over your future than you think.

Your loved ones remain a top priority. You want nothing more than to see your family safe at all times. Yet the unending increase in the cost of living and medical expenses leaves you wondering of what lies ahead.

**With FWD WealthLink, your protection is well within your grasp**

FWD WealthLink allows you to take control of your and your loved ones financial security, safe guarding you from the consequences of any unwanted events that may arise.

## Your Protection Benefits

FWD WealthLink provides you with protection in the event of death or Total and Permanent Disability (TPD).

Benefit	Benefit Amount
Death benefit	100% of the basic sum assured and investment account value (if any)
TPD benefit*	100% of the basic sum assured

\*Before 75 years and subject to a maximum of RM4.0mil per life.

## Smart Protection

After every 5 years, you get to enjoy hassle-free increasing protection of up to **150%**.

Beginning of Policy Year	Increment amount (% of initial or current Basic Sum Assured, whichever is lower)
6th	10%
11th	10%
16th	10%
21st	10%
26th	10%

## No-Lapse Guarantee

Your Policy is guaranteed not to lapse for the first five years, as long as:



Your premiums are paid no later than 30 days from the due date



No units are withdrawn during this period



No alteration resulting in higher unit deductions is made

If you're no longer protected by the No-Lapse Guarantee, your payments should cover all relevant fees and charges. Otherwise, your policy will lapse.

## Maturity Benefit

When your policy matures, you will receive your maturity benefit in one lump sum. Once you receive your maturity benefit, your policy will be terminated.

## Enhance your protection with optional benefits

### FWD Medi First

FWD Medi First is designed with your long-term well-being in mind. It provides comprehensive hospitalisation, surgical, and medical benefits.

With the built-in **Inflation Shield**, you can count on a guaranteed 10% increase in your annual limit and a RM10 increase in Room & Board every 3 years, irrespective of whether any claims are made.

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
<b>A. Hospital Benefits</b>				
Hospital Room & Board (No limit)	150	200	300	500
Intensive Care Unit (max 100 days per year)	As Charged (Subject to Reasonable & Customary Charges)			
Hospital Supplies & Services				
Ambulance Fees				
<b>B. Surgical Benefits</b>				
Surgical Fees	As Charged (Subject to Reasonable & Customary Charges)			
Anaesthetist Fees				
Operating Theatre				
<b>C. Medical Benefits</b>				
Pre-Hospital Diagnostic Tests (within 90 days before admission)	As Charged (Subject to Reasonable & Customary Charges)			
Pre-Hospital Specialist Consultation (within 90 days before admission)				
Pre-Hospital Medication & Treatment (within 90 days before admission)				
Daily In-hospital Physician Visit (2 visits per day)				
Post-Hospitalisation Treatment (within 150 days following discharge from hospital)				
<b>D. Emergency Accidental Benefits</b>				
Emergency Accidental Outpatient Treatment (per accident including follow-up to 30 days)	As Charged (Subject to Reasonable & Customary Charges)			
Emergency Accidental Dental Treatment (per accident including follow-up to 30 days)				

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
<b>E. Outpatient Benefits</b>				
Home Nursing Care (max 180 days per lifetime)	As Charged (Subject to Reasonable & Customary Charges)			
Day Surgery & Day Care Benefits				
Outpatient Kidney Dialysis Treatment				
Outpatient Cancer Treatment for Radiotherapy, Chemotherapy, Targeted Therapy, Hormonal Therapy or Immunotherapy				
Outpatient Dengue Fever or Enteric Fever Treatment				
Outpatient Physiotherapy, Chiropractic, Acupuncture (per year) (within 150 days following discharge from Hospital)	Up to 5,000	Up to 5,000		
Outpatient Chiropody, Homeopathy & Osteopathy (per year) (within 150 days following discharge from Hospital)	n/a			
<b>F. Other Benefits</b>				
Government Hospital Daily Cash Allowance (max 200 days per year)	200			
Lodger Benefit (max 200 days per year)	75	100	150	250
Medical Report Fees (per Disability)	200			
Multifocal/Intraocular Lens	As Charged (Subject to Reasonable & Customary Charges)			
Organ Transplant				
Emergency Medical Evacuation and Repatriation (per lifetime)	Up to USD250,000			
Medical Assistance Device Benefit (per Disability)	n/a	Up to 20,000		
Genomic Test for Cancer (per lifetime)	n/a	Up to 10,000	Up to 15,000	Up to 25,000
Second Medical Opinion (per year)	n/a	Up to 2,000	Up to 3,000	Up to 5,000
Inflation Shield	RM10 increase in Hospital Room & Board and 10% increase in Annual Limit for every 3 years regardless whether claim is made or not			
Deductible Options	500 per year	Zero Deductible, 5,000, 10,000 per year with Retirement Option to change to zero deductible without underwriting		
Overall Annual Limit	1,000,000	1,500,000	2,500,000	5,000,000
Overall Lifetime Limit	No Lifetime Limit			

## Enhance your protection with optional benefits (continued)

<b>FWD IL PA</b>	Receive coverage for accidental Death and Total and Permanent Disability Indemnity, Temporary Disability Indemnity and Medical Reimbursement.
<b>FWD IL Living Extra (WOP)</b>	Get your premium waived until the expiry date of this rider, upon diagnosis of any of the 44 Critical Illnesses of the Life Assured.
<b>FWD IL WOP</b>	Get your premium waived until the expiry date of this rider, upon Death, diagnosis of Total & Permanent Disability, or any one of the 44 Critical Illnesses of the Payor.
<b>FWD CI Intense Shield</b>	Receive coverage for Early and Advanced Stage Critical Illness conditions, plus death benefits upon Death of the Life Assured.
<b>FWD IL CI (Accelerated)</b>	Receive coverage for 45 Critical Illnesses.
<b>FWD IL Hospitalisation Income Benefit</b>	Receive daily income for each day of hospitalisation due to sickness or injury.

For more information on the rider plans, please visit [fwd.com.my](http://fwd.com.my) or speak to our Wealth Advisors.

## Get yourself covered



### Choose the best plan for you

Choose the ideal plan that suits your investment goals and discover flexible coverage term options available up to ages 70, 75, 80 and 100 years.

Entry Age (Next Birthday)	Coverage term options*
14 days old – 50 years old	Up to age 70, 75, 80 or 100
51 years old – 55 years old	Up to age 75, 80 or 100
56 years old – 60 years old	Up to age 80 or 100
61 years old – 70 years old	Up to age 100

\*Please refer to the Renewal Option section on how to extend your coverage term.



## How much will you be paying?

The security of your future starts from only RM150 per month.

FWD WealthLink provides you with a minimum coverage of RM50,000 relieving you and your family of financial burden in the event of any unpredictable incidents.

Premium Type	Minimum
Basic Annual Regular Premium	RM1,800

## Flexibility with your investment

You can choose to top up your premium either annually or at any time you please, without any additional charges.


Top-Up Type	Minimum Amount
Regular Annual Top-Up	RM600
Irregular / Single Top-Up	RM100

Top-Up: 95% premium allocation

## Premium Allocation Rate

Premium Year	Premium Allocation (% of Annual Premium)
1 - 3	60%
4 - 6	80%
7 - 10	95%
11 and onwards	100%

## How this plan works



**William**

Age 25, Male, Non-Smoker,  
Occupation Class 1  
Annual Premium = RM2,760  
Basic Sum Assured = RM200,000  
FWD Medi First, Plan 2,  
Zero Deductible  
Policy Term = Up to age 70  
100% FWD Invest Dividend Fund

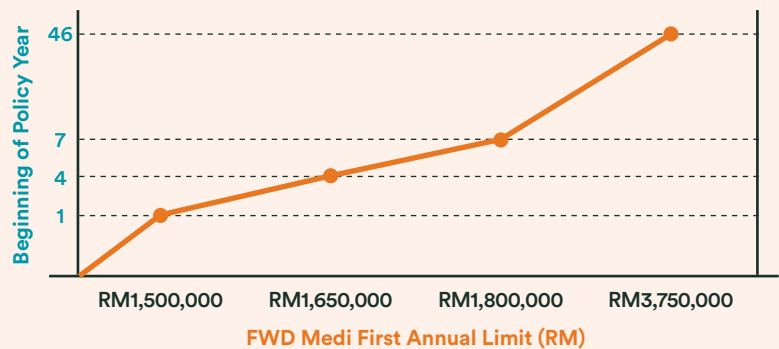
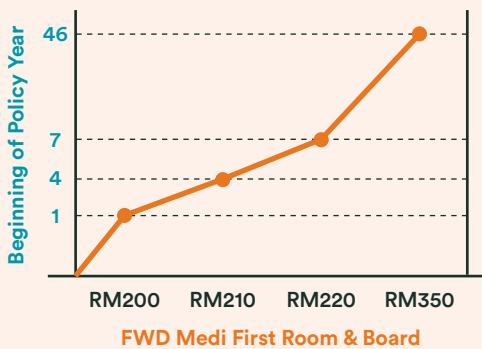
Premium payable from age 25 to 70	To extend coverage term up to age 100	
	Alternative 1	Alternative 2
RM2,760.00 annually	Additional RM 1,800.00 annually is recommended from age 25 to 100	Additional RM 44,000.00 annually is recommended from age 71 to 100



William pays an annual premium of RM2,760. Initially, his basic sum assured is RM200,000. But with Smart Protection, his basic sum assured increases by 10% every 5 years. This increase continues until year 26th, when it will remain at RM300,000 until maturity.

Additionally, he does not need to worry about medical claims. With the Inflation Shield, his annual limit will increase by 10%, and there will be an additional RM10 increase in Room & Board every 3 years until the expiry of the rider.

Beginning of policy year	Smart Protection (%)	Basic Sum Assured (RM)
6th	10%	RM220,000
11th	10%	RM240,000
16th	10%	RM260,000
21st	10%	RM280,000
26th	10%	RM300,000



The above example is for your reference. Please obtain a copy of the Sales Illustration that is customised to your needs from our Wealth Advisors.

## When we won't pay any benefits

At FWD Insurance, we don't believe in setting a long list of hidden clauses that prevent us from giving you what is due in the event of a claim. So, we've simplified our exclusion list to just 3 criteria. We won't pay the benefits under the basic plan if the claim arises from:

### 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 your 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.

## Choice of investment-linked funds and fund management charges

Type of Fund	% of Fund Assets
FWD Invest Dividend Fund	1.50% p.a.
FWD Invest ASEAN Discovery Fund	1.50% p.a.
FWD Invest Bond Fund	1.00% p.a.
FWD Invest Income Extra Fund	0.35% p.a.

## Renewal Option

You may renew the Policy up to the maximum coverage limit of 100 years old if your current coverage term is below 100 years old. You can start the renewal process up to 60 days before your policy matures, and it will become effective on the Maturity Date.

The premium for the renewed term will be reviewed and revised upon renewal, and you shall pay the premium accordingly once renewed.

If the TPD benefit has been paid out, the basic policy and any attached supplementary rider(s) will still be in effect.

If you are 75 years old or older when you renew your coverage, the TPD coverage will not be applicable. Any attached rider(s) will remain in effect until it reaches the maximum expiry age.

## Important Notes

You can choose how much you want to pay for your Policy, depending on your risk appetite. After you receive the Policy, you have 15 days to decide if it's right for you. If you decide not to keep it during this time, we'll give you back a sum equal to the Investment Account Value, plus amount of any charges that have been deducted from the fund, plus amount of premium that have not been allocated; less any medical expense incurred for medical examination.

The premium paid for this plan may qualify for Tax Relief for Life Insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

The Cost of Insurance is not guaranteed, and we may revise it by giving at least 90 days advance notice.

This brochure is for general information only and is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Sales Illustration, and Policy Contract for further details on the terms and conditions as well as the applicable fees and charges for the Investment-Linked Fund(s) you have chosen.

This insurance product is tied to the performance of the underlying assets. It is not a pure investment product such as unit trusts.

If there is any discrepancy between the English, Bahasa Malaysia, or Chinese versions of this brochure, the English version shall prevail.

FWD Insurance Berhad is a member of PIDM. Protection by PIDM on benefits payable from the unit portion of this product is subject to limitation. Please refer to PIDM's TIPS brochure, or contact FWD Insurance Berhad, or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## For more information

Contact our Wealth Advisors,  
Live Chat us at fwd.com.my or  
email us at ask@fwd.com



**Customer Careline**  
**1 300 22 6262**

(Operating hours:  
8.30 am – 5.30 pm  
**Monday to Friday**  
except public holidays)

### About FWD

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 11 million\* customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD reached its 10-year anniversary in 2023. The company 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.

\*As of 30 June 2023

### About Bank Simpanan Nasional

Bank Simpanan Nasional (BSN) is Malaysia’s first and longest-running bank, focused on actively promoting the habit of savings and investments among Malaysians.