

FWD Cherish Life

Life, Accident & Critical Illness Insurance

Cherish every moment, protect your loved ones for a lifetime



FWD Insurance Berhad is a member of PIDM. The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit www.pidm.gov.my).

You've always been there for your family.

Your family counts on you for love, care and protection. Now, you can take that protection a step further and secure their future.

With FWD Cherish Life, you can be sure that you'll always be there for them.

FWD Cherish Life is an easy and affordable insurance plan that provides essential life protection, covering you up to the age of 100. Because there's no greater peace of mind than knowing your family will always be well taken care of, no matter what life may bring.

Cherish Your Family's Future

Guaranteed Acceptance from age 30 up to age 70

Get immediate coverage without medical check-ups and no health questions asked.

Coverage up to age 100

You can enjoy the rewards of a well-lived life. This plan will provide you with coverage up to age 100 for your peace of mind. So just sit back and relax, and let us protect you while you take care of your loved ones.

Level and Guaranteed Premium Throughout Policy Term

Your premium stays the same throughout the policy term. Choose between 1 to 10 units, with RM100 monthly per unit, to customise your coverage and match your budget.

Entry Age	Minimum Premium Unit	Maximum Premium Unit (Per Life)
30 – 50 years old	1	10
51 – 60 years old	2	
61 – 70 years old	4	

Rewarding Maturity Benefits

This plan rewards you with a lump sum Maturity Benefit at the end of your policy term. After which, the policy shall be terminated.

Entry Age	Maturity Benefit
30 – 60 years old	200% of Total Basic Premium Paid
61 – 70 years old	150% of Total Basic Premium Paid

Non-Accidental Death Benefit

In the event of non-accidental death, your family will receive the basic coverage amount as shown in the table below. After which, the policy shall be terminated.

Policy Year	Entry Age of Life Assured	Non-Accidental Death Benefit payable
1 and 2	All ages	100% of Total Basic Premium Paid
3 and onwards	30 – 60 years old	The highest of: <ul style="list-style-type: none"> • 110% of Total Basic Premium Paid; • 100% of Basic Sum Assured; or • 100% of Basic Cash Value
	61 – 70 years old	The highest of: <ul style="list-style-type: none"> • 105% of Total Basic Premium Paid; • 100% of Basic Sum Assured; or • 100% of Basic Cash Value

Accidental Death Benefit

To help ease the financial burden on your loved ones, this plan offers higher protection with Accidental Death benefit payout of up to 500% of the Basic Sum Assured.

Cause of Accidental Death	Accidental Death Benefit payable
Accidental Death ¹	300% of the Basic Sum Assured
Accidental Death When Travelling in Public Conveyance ¹	400% of the Basic Sum Assured
Accidental Death Outside of Malaysia ¹²	500% of the Basic Sum Assured

The Accidental Death Benefit (any accidental cause) is provided prior to 80 years old. In the event of Accidental Death (any accidental cause) on or after 80 years old, the Non-Accidental Death Benefit will be payable.

¹ Death must be due to Accidental Bodily Injury within 90 days from the date of accident.

² The death certificate must be issued from a country outside Malaysia.

Extra Protection Against Critical Illness



We cover you for 5 major critical illnesses which are newly diagnosed from 6th policy year. You'll receive lump sum payout as below:

Entry Age	Critical Illness Benefit per Premium Unit*
30 – 50 years old	RM 2,000
51 – 60 years old	RM 1,000
61 – 70 years old	RM 500

You can enjoy additional Critical Illness Benefits with purchase of 5 units and above.

Premium Unit	Additional % Critical Illness Benefit per Premium Unit
5 – 9	10%
10	20%

No. of unit* (e.g. Life Assured's age 30)	1	5	10
Monthly Premium (RM)	100	500	1,000
Critical Illness Benefit (RM)	2,000	10,000	20,000
Additional % Critical Illness Benefit	0%	10%	20%
Total Critical Illness Benefit (RM)	2,000	11,000	24,000

*Subject to a maximum purchase of 10 units per life.

How it Works

We've got your back with FWD Cherish Life

Adam – Age 30
(IT Executive)



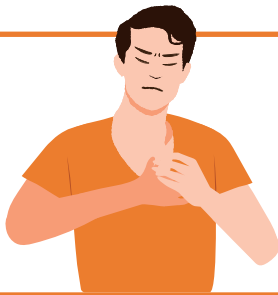
Wife – Age 30
(Housewife)

Son – Age 5

Adam is married with a son. He works hard to provide for his family, but he realises that life can be unpredictable.

Adam purchases 5 units of **FWD Cherish Life**, paying a **RM 500 monthly** premium for a Sum Assured of **RM 311,000**.

The sign-up process is simple and fast.



6 years later, Adam suffers a heart attack. With **FWD Cherish Life**, he receives a total lump sum payout of **RM11,000** (**RM10,000** Critical Illness payout plus an **additional 10% benefit**) to help cover his medical bills during recovery.

After he recovers, Adam takes his family for an overseas trip.



Unfortunately, the family is involved in an accident during the overseas trip, and Adam passes away. With **FWD Cherish Life**, a lump sum of **500% Accidental Death Benefit**, amounting to **RM 1,555,000** is paid to Adam's wife to help with her expenses.

Adam's Monthly Premium

Premium Per Unit	RM100
Units Purchased	5 units
Total Monthly Premium	RM500




Adam's Total Payout

Critical Illness Benefit	RM10,000
Additional 10% Critical Illness Benefit	RM1,000
500% Accidental Death Benefit	RM1,555,000
Total Payout	RM1,566,000

Note: The above example is for illustration purposes only. Please obtain a copy of the Sales Illustration that caters to your needs and refer to the Policy Document for detailed terms and conditions.

Who is Eligible

Eligibility

<p>Basic Sum Assured</p>	<p>Basic Sum Assured is subject to age, gender, and number of premium units. Please refer to the Sum Assured per Premium Unit Schedule.</p>												
<p>Premium</p>	<p>Level and Guaranteed Premium throughout policy term Your premium stays the same throughout the policy term. Choose between 1 to 10 units, with RM100 monthly per premium unit, to customise your coverage and match your budget.</p> <table border="1" data-bbox="584 913 1442 1133"> <thead> <tr> <th>Entry Age (Next Birthday)</th> <th>Minimum Unit</th> <th>Maximum Unit (Per Life)</th> </tr> </thead> <tbody> <tr> <td>30 – 50 years old</td> <td>1</td> <td rowspan="3">10</td> </tr> <tr> <td>51 – 60 years old</td> <td>2</td> </tr> <tr> <td>61 – 70 years old</td> <td>4</td> </tr> </tbody> </table>			Entry Age (Next Birthday)	Minimum Unit	Maximum Unit (Per Life)	30 – 50 years old	1	10	51 – 60 years old	2	61 – 70 years old	4
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<p>Life Assured</p>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Minimum entry age: 30 years old</p> </div> <div style="text-align: center;">  <p>Maximum entry age: 70 years old</p> </div> <div style="text-align: center;">  <p>Maximum expiry age: 100 years old</p> </div> </div>												

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 below criteria.

We won't pay the **Non-Accidental Death or Accidental Death benefit** 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, whichever is later. This exclusion applies 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 participates in an unlawful act or unlawful failure to act.

We won't pay the **Critical Illness benefit** under the basic plan if the claim arises from:

- i. HIV or HIV related illness or AIDS; or
- ii. ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- iii. alcohol, narcotics, drug abuse or self-inflicted injury while sane or insane.

Sum Assured per Premium Unit Schedule

Entry Age	Male	Female
30	62,200	62,300
31	60,400	60,500
32	58,600	58,700
33	56,700	56,900
34	54,900	55,100
35	53,000	53,200
36	50,900	51,300
37	48,700	49,300
38	46,600	47,400
39	44,400	45,400
40	42,200	43,400
41	40,400	41,800
42	38,600	40,100
43	36,800	38,500
44	35,000	36,800
45	33,100	35,100
46	31,600	33,700
47	30,100	32,300
48	28,600	30,800
49	27,100	29,400
50	25,500	27,900
51	24,000	26,300
52	22,500	24,600
53	20,900	22,900
54	19,400	21,200
55	17,800	19,500
56	16,800	18,700
57	15,700	17,800
58	14,700	16,900
59	13,600	16,000
60	12,500	15,100
61	11,800	14,400
62	11,100	13,600
63	10,400	12,800
64	9,700	12,000
65	9,000	11,200
66	8,500	10,700
67	8,000	10,100
68	7,500	9,500
69	7,000	8,900
70	6,500	8,300

Important Notes

FWD Cherish Life is a non-participating whole life insurance plan that offers life protection until age 100 years next birthday.

The Accidental Death Benefit, Accidental Death Benefit When Travelling In Public Conveyance and Accidental Death Benefit Outside Malaysia are provided prior to 80 years old and are subject to a per life maximum limit of RM2.0 million, RM4.0 million and RM6.0 million respectively. In the event of Accidental Death (any accidental cause) on or after 80 years old, only the Non-Accidental Death Benefit will be payable.

Critical Illness Benefit is provided prior to age 80 and the payout is subject to maximum RM3.0mil per life. The life assured must survive for at least 30 days from the Critical Illness diagnosis date. Once the Critical Illness Benefit is paid, the benefit shall be terminated.

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.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford.

If you have paid 3 full annual premiums, you will receive Guaranteed Cash Value when you surrender your policy. If you terminate your policy in the early years, you may get back less than the amount you have paid.

If you cancel the plan within 15 days free look period from the delivery of the policy, we shall refund all premiums that have been paid without interest less any medical expense incurred for medical examination to you.

This brochure is for general information only and is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and Policy Contract for further details on the terms and conditions.

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

For more information

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



Customer Careline

1 300 22 6262

(Operating hours: 8.30am -
5.30pm, Monday to Friday,
except public holidays)

About FWD Insurance Berhad

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 13 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 March 2024

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.