

GoSecure

Secure the legacy of your life and business



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).

Call our Customer Careline: 1300 22 6262

How to focus on growing my business

without having to worry about unexpected events that could affect my business?

Is my business financially secure if I pass away?

Do I have sufficient financial support if I am diagnosed with a major illness?

Can I enjoy cash benefits when my policy matures?

Can I get protection with affordable premium?

Can I choose the coverage term?

Do I have to pay premium for the entire policy term?

You've worked hard in building a successful life and business, it's crucial to secure it against unforeseen events. When it comes to securing our business, we want a plan that will give us sufficient coverage so that we can continue to grow our business.

Introducing

GoSecure

GoSecure+

GoSecure is a term insurance plan that comes with the flexibility to choose both the coverage and premium payment terms, the coverage amount for death and Total Permanent Disability, and the option to receive maturity benefit.

GoSecure+ comes with additional coverage to protect against 45 Critical Illnesses.

High Protection

Enjoy high coverage for death and Total and Permanent Disability.

Affordable Premium

Financially protect your loved ones with affordable premium.

Covered for 45 Critical Illness¹

Get peace of mind and focus on recovery if you are diagnosed with one of the 45 Critical Illnesses.

Flexible Policy and Payment Terms

Choose the coverage and payment terms that suit your needs.

Maturity Benefit

Tailor your maturity payout by choosing your Cash Booster sum assured.

Tax Relief

Premium paid for this plan may qualify for tax relief subject to the final decision of Inland Revenue Board.

¹ Applicable to GoSecure+. You may refer to the Product Disclosure Sheet for the list of 45 Covered Critical Illnesses.

| Entry Age (Next Birthday) | Life Assured | Policy Owner |
|---------------------------|--------------|--------------|
| Minimum | 2 weeks old | 16 years old |
| Maximum | 65 years old | No limit |

Policy Term Options

5 years, 10 years, 15 years, 20 years, 25 years, 30 years, 35 years

Fixed term

Up to stated age:

70 years old, 75 years old, 80 years old

Premium Term Options

5 years, 10 years, 20 years, Full Term

| | |
|-------------|--|
| Sum Assured | Minimum: RM30,000 |
| | Maximum: no limit, subject to underwriting |

Feature Spotlight

Basic Protection

Enjoy protection equivalent to 100% of the Basic Sum Assured or total basic premium paid (whichever is higher) upon death or Total and Permanent Disability.

Critical Illness Coverage

Choose GoSecure+ to get coverage of up to 100% of the Basic Sum Assured or total basic premium paid (whichever is higher) upon diagnosis of any of the 45 Critical Illnesses.

Cash Booster

Include Cash Booster¹ in your plan to enjoy your customised maturity benefit.

Coverage Terms

Choose from a selection of coverage term from 5 years to up to age 80 to match your protection needs.

Affordable Premium

Safeguard your loved ones with your preferred protection amount at affordable premium.

Premium Payment Terms

Choose from various payment term options that correspond with your financial commitments.

Optional Riders

Enhance your coverage by including waiver of premium rider such as FWD Living Extra (Premium Waiver)² at the policy inception of GoSecure or FWD Payor Enhanced (Premium Waiver)³ at the policy inception of GoSecure and GoSecure+.

¹ Total premium paid for Cash Booster or its cash value (whichever is higher) will be payable upon death or Total and Permanent Disability.

² FWD Living Extra (Premium Waiver) shall waive the premium if the Life Assured is diagnosed with one of the 44 Critical Illnesses.

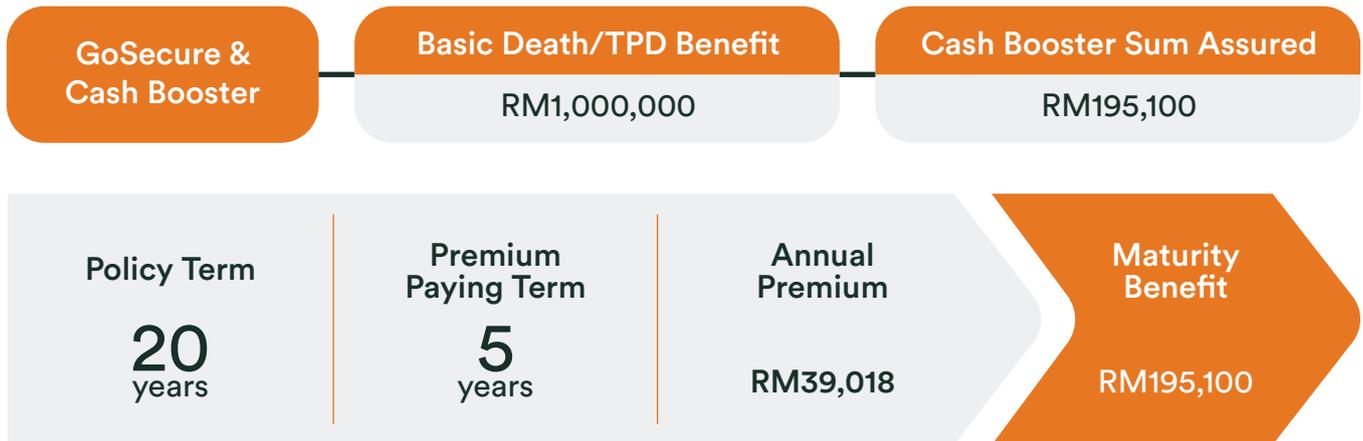
³ FWD Payor Enhanced (Premium Waiver) shall waive the premium if the Payor passes away, becomes Total and Permanently Disabled or is diagnosed with one of the 44 Critical Illnesses, whichever is the earliest.

Terms & Conditions apply.

Please obtain a copy of the Sales Illustration that is generated based on your protection request and refer to the Product Disclosure Sheet for more information.

How does GoSecure work?

Roy is a successful businessman who established Royz Sdn Bhd in 2020. Here's how GoSecure with Cash Booster helps to protect his loved ones and secure his business financially:



There are other protection and payment options for Roy's consideration such as:

| Plan | Basic Death/TPD Benefit (RM) | Cash Booster Sum Assured (RM) | Policy Term | Premium Paying Term | Annual Premium (RM) | Maturity Benefit (RM) |
|-------------------------|------------------------------|-------------------------------|-------------|---------------------|---------------------|-----------------------|
| GoSecure | 1,000,000 | 0 | 20 | 5 | 15,210 | 0 |
| GoSecure | 1,000,000 | 0 | 20 | 20 | 4,840 | 0 |
| GoSecure & Cash Booster | 1,000,000 | 415,900 | 20 | 20 | 20,794 | 415,900 |

The above illustration is based on Male, age 40, non-smoker with RM1,000,000 Sum Assured. Please obtain a copy of the Sales Illustration that is based on your protection request from our Wealth Advisors.

Exclusions

Death

Death Benefit will not be payable if:

- a. the Life Assured dies by the hands of justice; or
- b. the Life Assured dies as a result of committing or attempting to commit a negligent and/ or illegal and/ or any act contrary to public policy.

Total and Permanent Disability

Total Permanent Disability (TPD) Benefit will not be payable if the TPD results directly or indirectly, wholly or partly, from any of the following occurrences:

- a. Pre-Existing Illness/ Condition; or
- b. attempted suicide while sane or insane; or
- c. self-inflicted injury while sane or insane; or
- d. while or because the Life Assured is under the influence of alcohol, narcotics, drugs (regardless it is prescribed by registered medical practitioner(s)) or poison or as a result of inhaling gas or fumes; or
- e. participating in any hazardous pursuits inclusive but not limited to boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, racing of any type other than on foot.

Critical Illness Benefit

The Critical Illness Benefit will not be payable if the Critical Illness is directly or indirectly, wholly or partly caused by any of the following occurrences:

- a. any illness or surgery other than diagnosis of or surgery for a Critical Illness as defined; or
- b. any Pre-Existing Illness/ Condition; or
- c. from HIV or HIV related illness or AIDS except HIV Infection due to Blood Transfusion, Assault or Organ Transplant, Occupationally Acquired HIV Infection and Full-blown AIDS as defined; or
- d. Critical Illness that was diagnosed within Waiting Period.

The list of exclusion is not exhaustive, please refer to policy contract for full list of exclusion.

Important Notes

This brochure contains brief description of the product and is not exhaustive. To know more about this product, please request for a copy of the Sales Illustration and Product Disclose Sheet. For detailed information on the benefits, exclusions, terms and conditions of the policy, please refer to the policy contract.

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

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.

The premiums for GoSecure, GoSecure+ and Cash Booster are guaranteed. This policy will not have a Guaranteed Cash Value on early surrender until you have paid premium for 3 years. If you surrender your policy in early years, you may get back less than the amount you have paid.

If this policy is cancelled within 15-day Free Look Period, the Company shall refund all the premiums that you have paid without interest less medical expenses that have been incurred.

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.