

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up Cancer Cover+. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad)
Product Name:	Cancer Cover+
Plan Selected	Plan <50k/75k/100k>
Date:	<DD/MM/YYYY>

1. What is this product about?

Cancer Cover+ is a non-participating endowment plan which offers insurance protection up to age seventy (70) years old. This plan offers the Life Assured with Early Stage Cancer Benefit, Intermediate or Advance Stage Cancer Benefit, Gender Specified Cancer Benefit, Compassionate Benefit and Maturity Benefit.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan			
Cancer Cover+ offers the following benefits while the Policy is still in-force.			
Benefit	(RM)		
	Plan 50k	Plan 75k	Plan 100k
Basic Sum Assured	50,000	75,000	100,000
Early Stage Cancer Benefit ¹	30% of Basic Sum Assured		
Intermediate/Advanced Stage Cancer Benefit	100% of Basic Sum Assured or remaining Basic Sum Assured		
Gender Specified (Intermediate/Advanced Stage) Cancer Benefit ²	30% of Basic Sum Assured		
Compassionate Benefit	4% of Basic Sum Assured or cash value, whichever is higher		
Maturity Benefit	50% of total premium paid (based on annual premium)		
¹ Basic Sum Assured will be reduced by this benefit payment made ² Basic Sum Assured will not be reduced by this benefit payment made			
Period of Coverage: The insurance Policy is renewable up to age 70 upon payment of the appropriate premium.			

Note: Please refer to the Policy Contract for definitions, terms and conditions.

3. How much premium do I have to pay?

The estimated total premium that You have to pay will correspond to the plan You have chosen and will be based on Your age at the time of purchase.

Plan <50k/75k/100k>	
<Yearly/Monthly> Premium (RM)	Annualised Return (%)*
<55.00>	<x.xx%>

* Annualised return refers to the estimated average annual return on the survival/savings benefits that You will receive over the period of the Policy until its maturity with respect to the premium that You had paid. If the annualised return is negative, it will not affect the survival/savings benefits payable by this Policy.

The premiums that You pay contribute to both the savings and protection elements of the product, e.g. death benefits. If You are looking for financial products with savings element, You may wish to compare the annualised returns of this Policy with the effective returns of other investment alternatives. The renewal premiums payable are NON-GUARANTEED and may increase according to Your age at renewal. We reserve the right to revise the premium by giving You a thirty (30) days written notice before policy renewal.

4. What are the fees and charges that I have to pay?

The commission borne by You and paid from Your premium:

Policy Year	Commission	
	%	RM
1		
2		
3		
4-10		

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – You must disclose all important facts that will affect Your risk profile, such as Your occupation and Your age correctly.
- If You fail to inform Us in the event of any change in Your occupation, We may deny Your coverage.
- Free-look period - You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid, without interest, will be refunded to You, less any indebtedness.
- A Grace Period of thirty-one (31) days from its premium due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall continue to remain in force. If any premium remains unpaid at the end of the Grace Period, this Policy shall lapse unless the Automatic Premium Loan provision applies.
- You or Your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the claims.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this Policy.

6. What are the major exclusions under this Policy?

This Policy has certain exclusions, meaning situations where We **won't pay a benefit**. We list below the exclusions that apply to the benefits under Your Policy. We may also apply specific exclusions to Your Policy when We offer to issue Your Policy. If any specific exclusions apply, We will record the details in a Policy Endorsement.

Exclusion
<ul style="list-style-type: none"> ▪ Death benefit is NOT payable if the Life Assured commits suicide within 1 year from Risk Commencement Date or the date of last reinstatement, whichever is the later, dies due to duelling, the hand of justice, or committing or attempting to commit an unlawful act under Malaysian Law. ▪ Early Stage Cancer Benefit is NOT payable if cancer was diagnosed or any signs or symptoms of the Early Stage Cancer manifest at any time before or within sixty (60) days from the Issue Date or date of last reinstatement of this Supplementary Contract, whichever is later. ▪ Intermediate Stage Cancer Benefit is NOT payable if cancer was diagnosed or any signs or symptoms of the Intermediate Stage Cancer manifest at any time before or within sixty (60) days from the Issue Date or date of last reinstatement of this Supplementary Contract, whichever is later. ▪ Advanced Stage Cancer Benefit is NOT payable if cancer was diagnosed or any signs or symptoms of the Advanced Stage Cancer manifest at any time before or within sixty (60) days

from the Issue Date or date of last reinstatement of this Supplementary Contract, whichever is later.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

Buying a life policy is a long-term financial commitment. If Your Policy has been issued and for any reason whatsoever You have decided to cancel Your Policy, You can return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest less any medical expenses incurred by Us for medical examination. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be considered as surrendered. We will refund to You the cash value that Your Policy has acquired if applicable.

8. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]
(formerly known as Gibraltar BSN Life Berhad)

Head Office	: Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
Customer Careline	: 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)
Website	: fwd.com.my
E-mail	: ask@fwd.com

10. Other similar types of cover available

Please ask Us for any other similar types of plans offered by Us.

IMPORTANT NOTICE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

THIS IS A DIRECT CHANNEL PRODUCT.

Other Important Notices:

1. You should satisfy Yourself that this Policy would best serve Your needs and that the premium payable under the Policy is affordable.
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination may cause a delay in paying out the policy moneys.
3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
4. You are advised to keep the receipt as proof of payment of premiums.
5. It may not be advantageous to replace an existing life insurance policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
6. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
7. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be

made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.