

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up QasehLink Pintar Plus. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	QasehLink Pintar Plus
Basic Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

QasehLink Pintar Plus is a regular premium investment-linked plan that offers a combination of insurance protection and investment. This product provides the Life Assured with coverage up to age 100. This product pays a lump sum benefit if the Life Assured dies during the policy term or is totally and permanently disabled before the Policy Anniversary after the Life Assured turns 75 or the maturity of the Policy. This product also provides Smart Protection, which increases the Basic Sum Assured every 5<sup>th</sup> Policy Year up to 4 times, and Wealth Bonus, which is credited to the investment account with a 100% allocation rate every 10<sup>th</sup> Policy Year up to policy maturity.

The value of the investment-linked plan depends on the price of the underlying Units, which in turn depends on the performance of Your chosen fund(s).

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan											
QasehLink Pintar Plus offers the following benefits while the Policy is in-force:											
Death Benefit	<p>Upon death of the Life Assured, 100% of the Basic Sum Assured (subject to juvenile lien and underwriting lien, if any) or the Investment Account Value (if any), whichever is higher, shall be payable.</p> <p>After which, the Policy shall be terminated.</p>										
Total and Permanent Disability (TPD) Benefit	<p>Upon TPD of the Life Assured before the Policy Anniversary after the Life Assured turns 75, 100% of the Basic Sum Assured (subject to juvenile lien and underwriting lien, if any) or the Investment Account Value (if any), whichever is higher, shall be payable.</p> <p>If the TPD claim completely uses up the Basic Sum Assured, the Policy shall be terminated. If there is a balance Basic Sum Assured after the payment of the TPD claim, the TPD Benefit shall be terminated.</p> <p>The maximum TPD Benefit is RM4.0 million per life.</p>										
Smart Protection	<p>The Basic Sum Assured will be increased by 5% based on the initial or current Basic Sum Assured, whichever is lower, upon completion of every 5<sup>th</sup> Policy Year up to 4 times, as follows:</p> <table border="1"> <thead> <tr> <th>At the beginning of Policy Year</th> <th>Percentage of Increment</th> </tr> </thead> <tbody> <tr> <td>6<sup>th</sup></td> <td>5%</td> </tr> <tr> <td>11<sup>th</sup></td> <td>5%</td> </tr> <tr> <td>16<sup>th</sup></td> <td>5%</td> </tr> <tr> <td>21<sup>st</sup></td> <td>5%</td> </tr> </tbody> </table>	At the beginning of Policy Year	Percentage of Increment	6 <sup>th</sup>	5%	11 <sup>th</sup>	5%	16 <sup>th</sup>	5%	21 <sup>st</sup>	5%
At the beginning of Policy Year	Percentage of Increment										
6 <sup>th</sup>	5%										
11 <sup>th</sup>	5%										
16 <sup>th</sup>	5%										
21 <sup>st</sup>	5%										
Wealth Bonus	<p>5% of the initial Basic Sum Assured will be credited to the investment account with a 100% allocation rate every 10<sup>th</sup> Policy Year up to policy maturity.</p> <p>Additional 1% of the initial Basic Sum Assured will be credited to the investment account with a 100% allocation rate every 10<sup>th</sup> Policy Year up to policy maturity for Subsidiary Policies under the family plan.</p>										

Maturity Benefit	Upon maturity of the Policy, Investment Account Value (if any) shall be payable in one lump sum. The Investment Account Value shall be based on the Unit Price at the next Valuation Date.
No-Lapse Guarantee	For the first 5 Policy Years, the Policy is guaranteed not to lapse provided: (a) all premiums due under this Policy are paid no later than 30 days from the premium due date; (b) no Units are withdrawn from the Policy during this period; and (c) no alteration which results in higher Unit deductions are made to the Policy.

Reminder: Please read the Sales and Marketing Collaterals which include product benefits and objectives of the investment-linked funds. It is important to select a plan or a combination of funds that suit Your financial goals and risk profile. Please refer to the Basic Contract for the precise definitions, terms, and conditions.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

- The total premium that You have to pay: RM <premium by mode> <Annually/Semi-Annually/Quarterly/Monthly>. Please add the prevailing rate of Service Tax on premium, if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation.
- The total premium that You have to pay and the policy term may vary depending on Our underwriting requirements.
- We shall allocate a portion of the premium of the Basic Contract to purchase Units in the investment-linked fund that You have chosen. Any unallocated amount will be Used to pay commissions to sales intermediaries and other expenses of Us. You are advised to refer to the allocation rates given in the Sales Illustration.

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

- Insurance Charges - The insurance coverage charges are deducted monthly from the value of Your Units. The insurance charges will vary depending on the coverage chosen, age, and Our underwriting requirements. The insurance charges will increase as You grow older. Details of insurance charges and other charges for the investment-linked policy are given in the Sales Illustration. Details of insurance charges and other charges for the investment-linked policy shown in the Sales Illustration are based on standard risks. The insurance charge is **NOT GUARANTEED**. If We change Your insurance charges, the change will take effect on the next Policy Anniversary. We will let You know in writing 90 days in advance.
- Stamp Duty - You may have to pay stamp duty where applicable.
- Monthly Service Charge levied will depend on the frequency of premium payment chosen. The Monthly Service Charge is deducted from the value of Your Units as follows:

Frequency of Premium Payment	Monthly Service Charge
Monthly	RM9 per month
Quarterly, Semi-Annually, or Annually	RM8 per month

- Switching Charge – Currently, there is no charge upon fund switching. However, We reserve the rights to impose a charge for such transaction in the future.
- Top-Up Charge – Currently, there is no charge upon single top-up. However, We reserve the rights to impose a charge for such transaction in the future.
- Premium Redirection Charge – Currently, there is no charge upon premium redirecting. However, We reserve the rights to impose a charge for such transaction in the future.
- Fund Management Charge levied will depend on the fund(s) chosen. The Fund Management Charge for the respective funds is imposed as follows:

Fund	Fund Management Charge
FWD Invest Dividend Fund	1.50% p.a. of the fund value
FWD Invest Bond Fund	1.00% p.a. of the fund value
FWD Invest-i Global Balanced Hedged Fund	1.25% p.a. of the fund value

- Partial Withdrawal Charge and Full Withdrawal (Policy Surrender) Charge will be imposed as follows:

Policy Year	Partial Withdrawal Charge and Full Withdrawal (Policy Surrender) Charge (% Amount Withdrawn)
1 to 2	10%
3 to 4	5%
5 and onwards	0%

- The commission borne by You and paid from Your basic premium is as follows:

Policy Year	Commission	
	%	RM
1	<XX.XX>	<X,XXX.XX>
2	<XX.XX>	<X,XXX.XX>
3	<XX.XX>	<X,XXX.XX>
4	<XX.XX>	<X,XXX.XX>
5	<XX.XX>	<X,XXX.XX>
6 and onwards	<XX.XX>	<X,XXX.XX>
Total	<XX.XX>	<X,XXX.XX>

The commission borne by You and paid from Your regular top-up premium is 3.75% of the top-up premium.

Notes:

- The charges are not guaranteed and may vary in future by giving 90 days prior notice.
- The above listing is not exhaustive. Please refer to policy documents for details.

## 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 and/or the Life Assured's **risk profile such as medical condition** and occupation and state Your and/or the Life Assured's **age** correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the plan, taking into consideration the appropriateness of the plan to Your needs and circumstances.
- Free-look period – You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Juvenile Lien – In the event the Life Assured dies or becomes totally and permanently disabled before the Life Assured's 4<sup>th</sup> birthday, the Death Benefit and TPD Benefit payable shall be at the percentage of the Sum Assured as stated below;

Age at Death or TPD	Percentage of Sum Assured Payable
Before 1 <sup>st</sup> birthday	20%
From 1 <sup>st</sup> birthday but before 2 <sup>nd</sup> birthday	40%
From 2 <sup>nd</sup> birthday but before 3 <sup>rd</sup> birthday	60%
From 3 <sup>rd</sup> birthday but before 4 <sup>th</sup> birthday	80%
From 4 <sup>th</sup> birthday and onwards	100%

- Underwriting Lien – The Death Benefit and TPD Benefit payable shall be at the percentage of the Sum Assured as stated below;

Policy Year Upon Claim	Percentage of Sum Assured Payable
During 1 <sup>st</sup> Policy Year	25%
During 2 <sup>nd</sup> Policy Year	50%
From 3 <sup>rd</sup> Policy Year and onwards	100%

- Investment Account Value – The Investment Account Value of Your investment-linked plan depends on the performance of the investment-linked funds selected. The higher the level of insurance charge selected, the more Units will be absorbed to pay for the insurance charges and the fewer Units will remain to accumulate Investment Account Value under Your Policy.

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years, Premium Holiday, or partial withdrawal.
- If Your investment-linked plan lapses due to insufficient Investment Account Value, You can submit a written application to reinstate the investment-linked plan.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. 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 Basic 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 the below 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	Description
Suicide, attempted suicide or self-inflicted act	<p>We will not pay the Basic Sum Assured under this Policy if the claim arises from suicide, attempted suicide or self-inflicted act by the Life Assured within one year from:</p> <ul style="list-style-type: none"> <li>▪ the start of Your Policy, or the date We last reinstated Your Policy; or</li> <li>▪ the date We last approved an increase in the Sum Assured under Your Policy.</li> </ul> <p>This applies regardless of the Life Assured's mental state.</p>
Unlawful acts	We will not pay the Death or TPD Benefit under this Policy if the claim arises because You or the Life Assured participated in an unlawful act or unlawful failure to act.
War	We will not pay the Basic Sum Assured under this Policy if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

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

## 7. Can I cancel my Policy?

Buying a regular premium investment-linked plan is a long-term financial commitment. It is not advisable to hold this Policy for a short period of time in view of the high initial costs. If You find that the fund(s) that You have chosen is no longer appropriate, You have the flexibility to switch the fund(s). You are allowed to switch fund(s) without any fee.

If Your Policy has been issued and for any reason whatsoever You decide to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of 15 days from the delivery date of Your Policy, We will refund to You the unallocated premium, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and monthly service charge that have been deducted less any medical fee incurred. If You cancel the Policy after 15 days from the delivery date of Your Policy, remaining fund values of the Basic Policy at Unit Price at the next Valuation Date shall be refunded.

## 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]  
Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia  
Customer Careline : 1300-22-6262  
Website : fwd.com.my  
E-mail : ask@fwd.com

## 10. Other similar types of cover available

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

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS “TOP UP”. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

- You should consider the following before You purchase an investment-linked policy to ensure the Policy suits Your financial needs and goals:
  - You should satisfy Yourself that this Policy would best serve Your needs and that the premium payable under this Policy is affordable;
  - Whether the allocation of insurance premium towards protection and investment meets Your financial circumstances;
  - Whether the investment-linked fund chosen matches Your investment objectives and risk appetites; and
  - Whether You understand the financial risk and potential losses that may arise from investing the investment-linked policy.
- 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 benefits.
- 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.
- Insurance protection shall only be provided effective from the Commencement Date of the Policy.
- You are advised to keep the receipt as proof of payment of premiums.
- 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.
- Surrender value of the Policy is the Investment Account Value less surrender penalty (if any). If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the premiums paid.
- You may pause paying premium as long as there is sufficient Investment Account Value in the Policy to pay the charges. The charges will continue to be deducted during Premium Holiday. In the event the Investment Account Value is nil or negative, the Policy shall lapse and there shall be no insurance coverage thereafter.
- You may vary the level of death benefit and premium and switch investment-linked fund. You may also perform Single Top-Up or Regular Top-Up at any time to enhance the investment portion of Your Policy without any change in the insurance coverage. Please refer to the Basic Contract for the conditions for each of the options.
- This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
- 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>.

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL CI (Accelerated). You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	FWD IL CI (Accelerated)
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL CI (Accelerated) is a unit deducting rider that provides coverage on diagnosis of 45 critical illnesses. It is attachable to a regular premium investment-linked product.

### 2. What are the coverage/benefits provided?

#### Summary of the benefits provided by Your rider

FWD IL CI (Accelerated) offers the following benefits while the rider is still in-force.

- 100% of the rider Sum Assured will be payable upon the diagnosis of any one of the 45 critical illnesses, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the payment is limited to one claim event of 10% of the rider Sum Assured and subject to a maximum of RM25,000. The remaining rider Sum Assured will be payable upon further diagnosis of any of the remaining 44 critical illnesses.
- The benefit paid out for this rider will accelerate the benefit payout from the Basic Sum Assured and from the Investment Account Value (fully or proportionally), depending on the value of the investment account.
- The maximum amount payable for the Critical Illness benefit is RM3.0 million per life.

Critical illnesses are defined as any one of the illnesses specified below:

1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus with Severe Kidney Complications
7. Angioplasty And Other Invasive Treatments for Coronary Artery Disease*	22. Heart Valve Surgery	37. Apallic Syndrome



8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis
11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Full Blown AIDS
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms	42. Loss of Independent Existence
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Paralysis of Limbs
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Poliomyelitis
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	45. Progressive Scleroderma

Reminder: Please refer to the Supplementary Contract for the precise definitions, terms & conditions.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. The insurance charge is NOT GUARANTEED. If We change Your insurance charges, the change will take effect on the next Policy Anniversary. We will let You know in writing 30 days in advance.

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 and/or the Life Assured's risk profile such as medical condition and occupation and state Your and/or the Life Assured's age correctly.
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.

- Juvenile Lien – In the event the Life Assured diagnoses any one of the 45 critical illnesses before the Life Assured's 4<sup>th</sup> birthday, the benefit payable shall be at the percentage of the Sum Assured as stated below;

Age at Diagnosis of Any 45 Critical Illnesses	Percentage of Sum Assured Payable
Before 1 <sup>st</sup> birthday	20%
From 1 <sup>st</sup> birthday but before 2 <sup>nd</sup> birthday	40%
From 2 <sup>nd</sup> birthday but before 3 <sup>rd</sup> birthday	60%
From 3 <sup>rd</sup> birthday but before 4 <sup>th</sup> birthday	80%
From 4 <sup>th</sup> birthday onwards	100%

- Underwriting Lien – The benefit payable shall be the percentage of the Sum Assured as stated below;

Policy Year Upon Claim	Percentage of Sum Assured Payable
During 1 <sup>st</sup> Policy Year	25%
During 2 <sup>nd</sup> Policy Year	50%
From 3 <sup>rd</sup> Policy Year Onwards	100%

- Waiting Period - The 45 Accelerated Critical Illnesses benefit is subject to a 30-day Waiting Period from the Commencement Date of this rider or date of last reinstatement, whichever is later. An additional 30-day Waiting Period (i.e., total Waiting Period of 60 days) applies to the following critical illnesses:
  - (a) Angioplasty and Other Invasive Treatments for Coronary Artery Disease
  - (b) Coronary Artery By-Pass Surgery
  - (c) Serious Coronary Artery Disease
  - (d) Cancer - of specified severity and does not cover very early cancers
  - (e) Heart Attack – of specified severity
- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years, Premium Holiday, or partial withdrawal.
- 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 in filing in claims.

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

## 6. What are the major exclusions under this rider?

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

Exclusion
<p>We shall not pay the benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results:</p> <ul style="list-style-type: none"> <li>▪ from any Pre-Existing Illness;</li> <li>▪ 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 in Supplementary Contract;</li> <li>▪ from critical illness that was diagnosed within Waiting Period;</li> <li>▪ while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes;</li> <li>▪ from the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or</li> <li>▪ from terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.</li> </ul>

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



7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

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]  
Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia  
Customer Careline : 1300-22-6262  
Website : fwd.com.my  
E-mail : ask@fwd.com

10. Other similar types of cover available

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

IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. 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.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. 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.

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## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL Medicare. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	FWD IL Medicare
Plan Selected:	Plan <A/B/C>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL Medicare is a unit deducting rider that provides daily cash benefit to the Life Assured in the event of Hospitalisation due to Illness or Accidental Injury and reimbursement of surgical expense. It is attachable to a regular premium investment-linked product.

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider			
This Supplementary Contract offers the following benefits:			
Benefit (RM)	Plan A	Plan B	Plan C
Hospitalisation (Per Day)	100	150	250
Surgical Benefit (Per Disability)	Up to 2,500	Up to 3,500	Up to 5,000
Annual Limit	5,000	7,000	10,000
Lifetime Limit	50,000	70,000	100,000
Reminder: Please refer to the Supplementary Contract for the precise definitions, terms and conditions.			

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### 3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. The insurance charge is **NOT GUARANTEED**. If We change Your insurance charges, the change will take effect on the next Policy Anniversary. We will let You know in writing 30 days in advance.

### 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 and/or the Life Assured's risk profile such as medical condition and occupation and state Your and/or the Life Assured's age correctly.
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- This rider is renewable up to age 69 years old, however We reserve the right to withdraw the IL Medicare portfolio as a whole by giving You at least 30 days advance notice before Policy Anniversary along with Our reason for withdrawal if We decide to discontinue underwriting this rider.

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years, Premium Holiday, or partial withdrawal.
- 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 in filing in claims.

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

## 6. What are the major exclusions under this rider?

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

### Exclusion

FWD IL Medicare will not cover any Hospitalisation or Surgery caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-Existing Illnesses;
- Specified Illnesses within 120 days from the Risk Commencement Date or reinstatement date whichever is the later;
- any Disability (except for Injury) and its signs or symptoms that appear within 30 days from the Risk Commencement Date or reinstatement date whichever is the later;
- plastic or cosmetic Surgery and related treatments;
- circumcision or any Surgery on the foreskin;
- eye examination and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik;
- Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol; or
- pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments and its complications.

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

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 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]  
 Head Office : Level 21, Mercu 2, KL Eco City,  
 No.3 Jalan Bangsar,  
 59200 Kuala Lumpur, Malaysia  
 Customer Careline : 1300-22-6262  
 Website : fwd.com.my  
 E-mail : ask@fwd.com

## 10. Other similar types of cover available

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

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. 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.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. 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.

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## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL PA. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	FWD IL PA
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

FWD IL PA is a unit deducting rider that covers Death and Total and Permanent Disablement of a Life Assured due to Accidental Bodily Injury up to age of 70 years old. It is attachable to a regular premium investment-linked product.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider	
The benefits offered are in table below while this Supplementary Contract is still in-force.	
Benefit	Payment
Death due to Accidental Bodily Injury	100% of Sum Assured
Total and Permanent Disablement due to Accidental Bodily Injury	Up to 100% of Sum Assured
Double Indemnity on Loss of Life <ul style="list-style-type: none"> <li>▪ Accidental death occurred while the Life Assured was in Public Conveyance or Public Building</li> </ul>	200% of Sum Assured
Reminder: Please refer to the Supplementary Contract for the precise definitions, terms and conditions.	

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. The insurance charge is NOT GUARANTEED. If We change Your insurance charges, the change will take effect on the next Policy Anniversary. We will let You know in writing 90 days in advance.

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 and/or the Life Assured's risk profile such as medical condition and occupation and state Your and/or the Life Assured's age correctly.
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.

- Juvenile Lien – In the event the Life Assured dies or becomes totally and permanently disabled before the Life Assured's 4<sup>th</sup> birthday, the benefit payable shall be at the percentage of the Sum Assured as stated below;

Age at Death or TPD	Percentage of Sum Assured Payable
Before 1 <sup>st</sup> birthday	20%
From 1 <sup>st</sup> birthday but before 2 <sup>nd</sup> birthday	40%
From 2 <sup>nd</sup> birthday but before 3 <sup>rd</sup> birthday	60%
From 3 <sup>rd</sup> birthday but before 4 <sup>th</sup> birthday	80%
From 4 <sup>th</sup> birthday onwards	100%

- Underwriting Lien - The benefit payable shall be the percentage of the Sum Assured as stated below;

Policy Year Upon Claim	Percentage of Sum Assured Payable
During 1 <sup>st</sup> Policy Year	25%
During 2 <sup>nd</sup> Policy Year	50%
From 3 <sup>rd</sup> Policy Year Onwards	100%

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years or Premium Holiday, or partial withdrawal.
- 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 Supplementary Contract for the terms and conditions under this rider.

## 6. What are the major exclusions under this rider?

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

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	We will not pay any benefits under this Supplementary Contract if the claim arises from suicide, attempted suicide or self-inflicted act by the Life Assured within one year from: <ul style="list-style-type: none"> <li>▪ the start of Your Supplementary Contract, or the date We last reinstated Your Supplementary Contract; or</li> <li>▪ the date We last approved an increase in the Sum Assured under Your Supplementary Contract.</li> </ul> <p>This applies regardless of the Life Assured's <b>mental state</b>.</p>
Unlawful acts	We will not pay any benefits under this Supplementary Contract if the claim arises because You or the Life Assured participated in an unlawful act or unlawful failure to act.
War	We will not pay any benefits under this Supplementary Contract if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

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

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.



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]

Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia

Customer Careline : 1300-22-6262

Website : fwd.com.my

E-mail : ask@fwd.com

10. Other similar types of cover available

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

IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. 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.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. 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.

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## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL Living Extra (WOP). You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	FWD IL Living Extra (WOP)
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL Living Extra (WOP) is a unit deducting rider that waives basic premium and regular top-up premium (if any) upon diagnosis of any one of the 44 critical illnesses of the Life Assured. It is attachable to a regular premium investment-linked product.

### 2. What are the coverage/benefits provided?

#### Summary of the benefits provided by Your rider

Upon the diagnosis of any one of the 44 critical illnesses of the Life Assured, the basic premium and regular top-up premium (if any) will be waived **until the rider's expiry date**.

Critical illnesses are defined as any one of the illnesses specified below:

1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus with Severe Kidney Complications
7. Full Blown AIDS	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis

11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Loss of Independent Existence
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms	42. Paralysis of Limbs
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Poliomyelitis
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Progressive Scleroderma
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	

Reminder: Please refer to the Supplementary Contract for the precise definitions, terms & conditions.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. The insurance charge is **NOT GUARANTEED**. If We change Your insurance charges, the change will take effect on the next Policy Anniversary. We will let You know in writing 30 days in advance.

### 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 and/or the Life Assured's risk profile such as medical condition and occupation and state Your and/or the Life Assured's **age correctly**.
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Waiting period - The critical illnesses is subject to a 30-day Waiting Period from the Commencement Date of this rider or date of last reinstatement, whichever is later. An additional 30-day Waiting Period (i.e., total Waiting Period of 60 days) applies to the following critical illnesses:
  - (a) Coronary Artery By-Pass Surgery
  - (b) Serious Coronary Artery Disease
  - (c) Cancer - of specified severity and does not cover very early cancers
  - (d) Heart Attack – of specified severity
- Waiver of premium shall be limited to no more than one of the critical illness as defined in Supplementary Contract.

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years, Premium Holiday, or partial withdrawal.
- 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 in filing in claims.

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

## 6. What are the major exclusions under this rider?

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

### Exclusion

We will not waive basic premium and regular top-up premium if the critical illness is directly or indirectly, wholly or partly caused by or results:

- from any Pre-Existing Illness;
- 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 in Supplementary Contract;
- from critical illness that was diagnosed within Waiting Period;
- while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes;
- from the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or
- from terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or Usurped power, direct participation in riot, strike or civil commotion.

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

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 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?

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FWD Insurance Berhad 199301022976 [277714-A]  
 Head Office : Level 21, Mercu 2, KL Eco City,  
 No.3 Jalan Bangsar,  
 59200 Kuala Lumpur, Malaysia  
 Customer Careline : 1300-22-6262  
 Website : fwd.com.my  
 E-mail : ask@fwd.com

## 10. Other similar types of cover available

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

**IMPORTANT NOTICE:**

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**Other Important Notices:**

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. 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.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. 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.

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## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL WOP. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	FWD IL WOP
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL WOP is a unit deducting rider that waives basic premium and regular top-up premium (if any) should Death or Total & Permanent Disability (TPD) occur or upon diagnosis of any one of the 44 critical illnesses of the Policy Owner. This rider is only applicable to be attached to 3<sup>rd</sup> party Policy.

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider		
Upon Death & TPD or diagnosis of any one of the 44 critical illnesses of the Policy Owner, the basic premium and regular top-up premium (if any) will be waived <b>until the rider's expiry date</b> .		
Critical illnesses are defined as any one of the illnesses specified below:		
1. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus With Severe Kidney Complications
7. Full Blown AIDS	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)



10. Coma - resulting in permanent neurological deficit with persisting clinical symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis
11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Loss of Independent Existence
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms	42. Paralysis of Limbs
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Poliomyelitis
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Progressive Scleroderma
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	

Reminder: Please refer to the Supplementary Contract for the precise definitions, terms & conditions.

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### 3. How much premium do I have to pay?

Not applicable as this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

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

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. The insurance charge is **NOT GUARANTEED**. If We change Your insurance charges, the change will take effect on the next Policy Anniversary. We will let You know in writing 30 days in advance.

### 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 medical condition and occupation and state your age correctly.
- Free-look period - You may cancel your investment-linked plan by returning the Policy within 15 days after the Supplementary Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at Unit Price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Waiting period - The critical illnesses is subject to a 30-day Waiting Period from the Commencement Date of this rider or date of last reinstatement, whichever is later. An additional 30-day Waiting Period (i.e., total Waiting Period of 60 days) applies to the following critical illnesses:
  - (a) Coronary Artery By-Pass Surgery
  - (b) Serious Coronary Artery Disease
  - (c) Cancer - of specified severity and does not cover very early cancers
  - (d) Heart Attack – of specified severity
- Waiver of premium shall be limited to no more than one of the critical illnesses as defined in Supplementary Contract.

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years, Premium Holiday, or partial withdrawal.
- 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 in claims.

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

## 6. What are the major exclusions under this rider?

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

### For Death and TPD

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	<p>We will not waive the basic premium and regular top-up premium (if any) if the claim arises from suicide, attempted suicide or self-inflicted act by the Policy Owner within one year from:</p> <ul style="list-style-type: none"> <li>▪ the start of Supplementary Contract, or the date We last reinstated Your Supplementary Contract; or</li> <li>▪ the date We last approved an increase in the Sum Assured under Your Supplementary Contract.</li> </ul> <p>This applies regardless of the <b>Policy Owner's</b> mental state.</p>
Unlawful acts	We will not waive the basic premium and regular top-up premium (if any) if the claim arises because the Policy Owner participated in an unlawful act or unlawful failure to act.
War	We will not waive the basic premium and regular top-up premium (if any) if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

### For Critical Illness

Exclusion
<p>We will not waive the basic premium and regular top-up premium (if any) if the critical illness is directly or indirectly, wholly or partly caused by or results:</p> <ul style="list-style-type: none"> <li>▪ from any Pre-Existing Illness;</li> <li>▪ 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 in Supplementary Contract;</li> <li>▪ from critical illness that was diagnosed within Waiting Period;</li> <li>▪ while or because the Policy Owner is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes;</li> <li>▪ from the Policy Owner participating in any illegal act, unlawful act, criminal act or brawl;</li> <li>▪ from terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.</li> </ul>

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

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 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]  
Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia  
Customer Careline : 1300-22-6262  
Website : fwd.com.my  
E-mail : ask@fwd.com

## 10. Other similar types of cover available

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

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. 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.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. 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>.