



FWD Family First

**Takaful protection that
keeps up with your family**

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FWD
takaful

The takaful plan with a difference

One plan for the whole family!

FWD Family First

Life can change at an extraordinary speed

We now live in a world where payments aren't always cash, getting a ride from a stranger isn't all that strange, and people talk to their phones rather than just on them.

But you're no stranger to change. It seems like only yesterday it was just the 2 of you, and the next thing you realise, you've got a family of 4!

As your family evolves, we know your priority is to care and protect them.

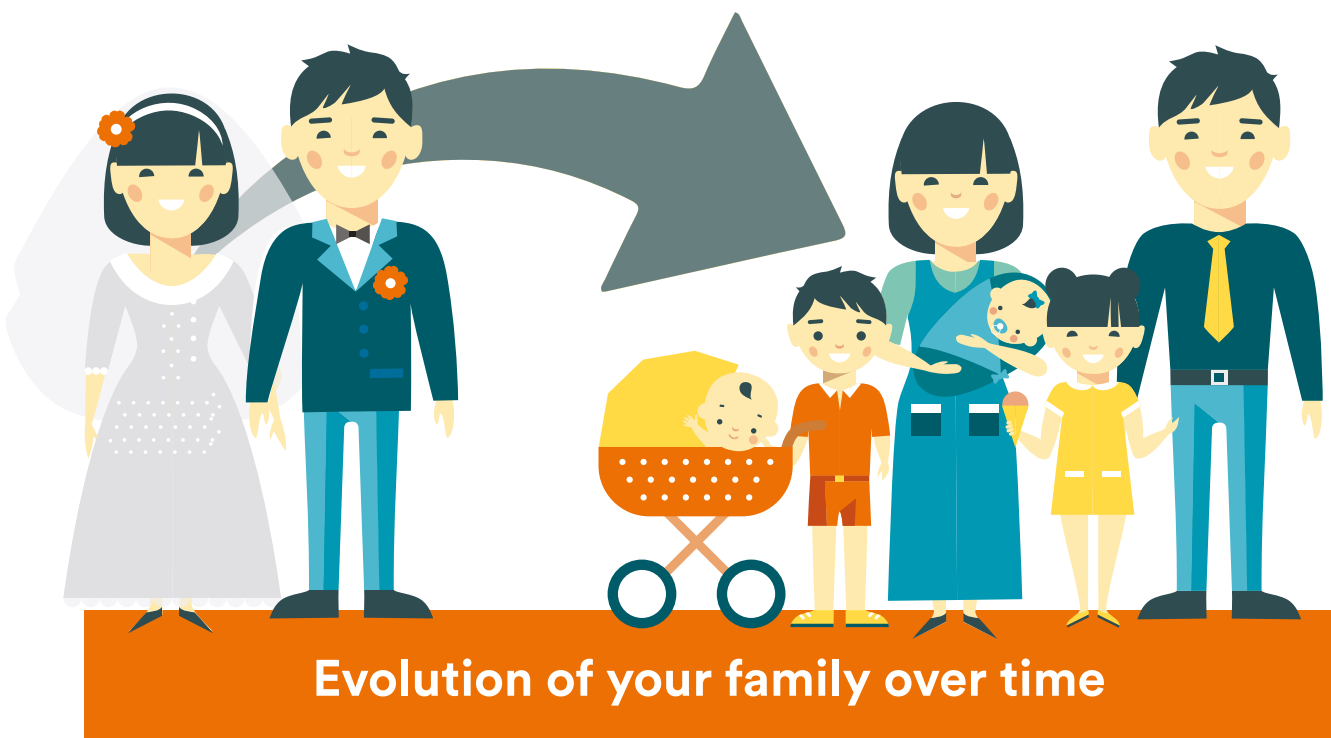
This can be frustrating if you're depending on takaful plans which aren't equipped for change.

Which is why we created FWD Family First.

It's Malaysia's first ever takaful plan with critical illness protection for the entire family.

You no longer need to pay for and juggle individual plans for each family member.

It is flexible to the changes in your family's circumstances and adapts accordingly to ensure everyone stays protected.



Not so sure about Critical Illness (CI) protection?

Here are a few frequently asked questions to get you familiarised.



What is CI and why do I need it?

Should you become seriously ill or injured, you may face financial strains from medical expenses and also experience loss of earnings as you take time off work. CI protection helps by providing a lump sum payment should you have a covered serious accident or illness, so you can focus on just getting better.



How much cover do I need?

It will be based on:

- How much you need to support your family without your income
- The size of your mortgage and other financial liabilities
- How much you would like to contribute regularly



Does CI Plan also cover any serious disabilities?

Yes, there are a number of disabilities that are covered, such as blindness, loss of speech, deafness and loss of independent existence.



How is CI protection different from Medical protection?

Your Medical protection will pay for your immediate medical costs, but there may be limitations to the pay out amount, no guarantees for renewal of your plan for the subsequent year and even if there is, you still need to pay a higher contribution. As a result, you may incur unexpected spending especially for necessary long term medical care.

CI protection provides you with additional funds in a lump sum, so that you can take care of unexpected costs according to your individual situation, such as:



To pay for medical services that might otherwise be unavailable, or for treatments not covered by your medical protection.



To pay for daily living expenses, enabling the patient to focus their time and energy on getting well instead of worrying about mounting bills.



To cover expenses for home modification for the impaired patient, transportation expenses (e.g. to and from medical centres) and long term nursing costs.



To access alternate medical technology overseas including medical second opinion which may improve your chances of recovery.

How this plan works

FWD Family First is a regular contribution takaful plan that provides critical illness cover for the whole family. The coverage for this plan will be able to adapt to changes that your family experiences over time. Here is an illustration of how the plan works:



Siti and Ali are a newly married couple who participates in FWD Family First with RM100,000 sum covered.



6 months on, Siti discovers a benign growth in her cervix that prevents her from getting pregnant. Her FWD Family First plan pays RM25,000 which she uses for her treatment.



1 year later, she discovers she's pregnant. Upon the arrival of Adam, Ali pays a little more to update their FWD Family First plan to include their newborn.



At 3 years old, Adam contracts an infection that causes him to experience hearing loss. Their FWD Family First plan pays RM25,000 which they spend on taking Adam overseas to get treated by a world-renowned expert on hearing loss.



Little Zara is born. A few months later, Ali pays a little more to update their FWD Family First plan to include her.



Siti and Ali decide that it's time for Adam to have a sibling.



Adam makes a full recovery and Siti and Ali settle into a comfortable life with their healthy boy.

Siti is expecting again! But sadly she falls ill with a chronic lung disease. Her FWD Family First plan pays RM25,000 which she uses for her surgery. Thankfully, she makes a full recovery and is able to carry her baby to full-term.



Baby Zana joins the family and Siti and Ali feel their family is complete. Ali pays a little more to update their FWD Family First plan to include her.



A tragic event occurs - Ali is involved in a car accident and sadly dies. Their FWD Family First plan pays out RM100,000 which they save for unexpected costs in the future.



Siti and her kids face this new reality with bravery and continue on with their lives. They are still protected for RM75,000 by FWD Family First and they don't need to pay contribution anymore.

Your benefits at a glance



Your Family Cover Limit

Your certificate provides overall coverage for your family equal to

250%

of the sum covered.

The maximum number of claims that can be made

FWD Family First covers a number of major and minor critical illness conditions for the family and provides death benefit especially for the parents. The benefits are paid through Participants' Risk fund (PRF) subject to the remaining amount of family cover limit. In addition, future contributions will be waived off in the event that either parent dies.



**36 major
critical illnesses**

**1x
100%**
of sum covered is paid



**20 minor
critical illnesses**

**2x
25%**
of sum covered is paid



**death
benefit if either
parent dies**

100%
of sum covered is paid



**contribution
waiver benefit if
either parent dies**

future regular contributions
are waived off

Note: We pay RM25,000 or 10% of the sum covered (whichever is lower) for angioplasty and other invasive treatments for coronary artery disease.



What and who is covered for the death benefit

We will pay the lowest of the following:
– 100% of the sum covered; or
– the remaining family cover limit amount.

We will pay the 100% of the sum covered if one of the covered parents die while covered by your certificate.

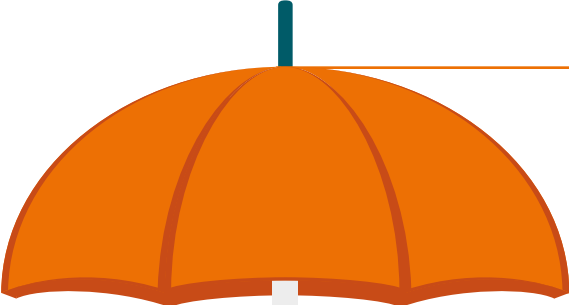


Situations where future contributions are waived

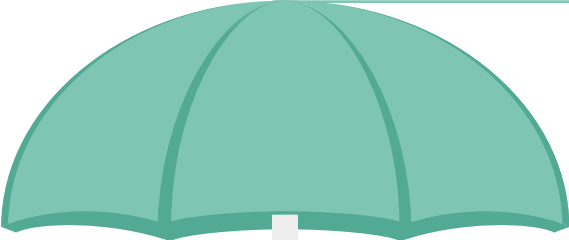
We will waive all contributions that are due to be paid from the date of death of one of the covered parents. We will automatically waive off future contributions when we pay the death benefit. We will not pay any cash amount under this benefit.

How to know if this plan is for you

If you answer yes to at least two of the scenarios mentioned below, this plan is for you.



Your finances will be severely affected by a prolonged loss of a portion of income.



You prefer to get one (1) plan for your whole family that costs less than several individual plans.



You and your family do not currently have any Critical illness protection.



Important to know

Major Critical Illness conditions under this Plan

1. Heart attack
2. Alzheimer's disease or severe dementia
3. Bacterial meningitis
4. Benign brain tumor
5. Blindness
6. Brain surgery
7. Cancer
8. Cardiomyopathy
9. Chronic aplastic anaemia
10. Coma
11. Coronary artery by-pass surgery
12. Deafness
13. Encephalitis
14. End-stage liver failure
15. End-stage lung disease
16. Full-blown AIDS
17. Fulminant viral hepatitis
18. Heart valve surgery
19. HIV infection due to blood transfusion
20. Kidney failure
21. Loss of independent existence
22. Loss of speech
23. Major head trauma
24. Major organ or bone marrow transplant
25. Motor neuron disease
26. Multiple sclerosis
27. Muscular dystrophy (over age 11 only)
28. Paralysis of limbs
29. Parkinson's disease
30. Primary pulmonary arterial hypertension
31. Serious coronary artery disease
32. Stroke
33. Surgery to aorta
34. Systemic lupus erythematosus with severe kidney complications
35. Terminal illness
36. Third degree burns

Minor Critical Illness conditions under this Plan

1. Heart attack
2. Benign brain tumor
3. Blindness
4. Cancer and carcinoma-in-situ
5. Coma
6. Other serious coronary artery disease
7. Loss of hearing or deafness
8. Chronic liver disease
9. Chronic lung disease
10. Heart valve surgery
11. Kidney failure
12. Major head trauma
13. Major organ transplant
14. Paralysis or paraplegia
15. Parkinson's disease
16. Secondary Pulmonary Arterial Hypertension
17. Stroke
18. Surgery to aorta
19. Major burns
20. Angioplasty and other invasive treatment for coronary artery disease

When we won't pay any benefits

At FWD, we do not believe in setting a long list of hidden clauses that prevent us from giving you what is due in the event of a critical illness. So we've simplified our exclusion list to just 3 criteria:

Suicide or self-inflicted act

We will not pay any benefit under this certificate if the claim arises:
– from suicide, attempted suicide or a self-inflicted act by a person covered;
– and within one year of the start of your certificate, or the date we last reinstated your certificate.

This applies regardless of the mental state of the person covered. If this happens, the certificate will continue. The contribution waiver benefit will not apply.

Unlawful acts

We will not pay any benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act.

War

We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

Important to know (continued)

We ensure that your Plan is Shariah compliant

1. We manage your contribution and our takaful operations based on the Shariah contract of wakalah, and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other participants agree to assist each other financially if any one of you suffers a specific loss.

2. The contributions you pay for cover under your certificate is subject to a wakalah fee.



Wakalah is the appointment of one party by another to act on his/her behalf.

3. We pay your contributions, less the wakalah fee, into our PRF as tabarru'. Funds in PRF are used to pay the benefits to claimants who are entitled to it based on:

- the solidarity of brotherhood and cooperation among the participants; and
- subject to the terms and conditions within this certificate contract.



Tabarru' is a donation for the purpose of takaful.

If the value of PRF is insufficient to pay the claims, then we will pay Qard which is a interest-free loan to PRF. In case of the good performance of the PRF, we will be rewarded 50% of the surplus as Ju'alah and the remaining 50% will be distributed to participants.

If you change your mind

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions back, minus medical expenses (if any).

Eligibility to participate is pretty simple

All families with or without kids.

Main people	Age when you can apply for coverage	Age coverage ends
Certificate owner	Must be between 17 and 60 years old.	At age 75.
Your spouse	Must be between 17 and 60 years old.	At age 75.
Your children	Must be between 1 month old and 20 years old.	At age 25.

Note: Age implies the age at the next birthday.

Important to know (continued)

How much do you contribute

Your contribution depends on the following criteria:

Age	Smoker status	Gender	Term of coverage
Health status	Occupation	Amount of coverage	Payment frequency

Indicatively a 24 year old non-smoking couple will contribute RM147 monthly for sum covered RM100,000 for 50 years.

How much is the wakalah charge

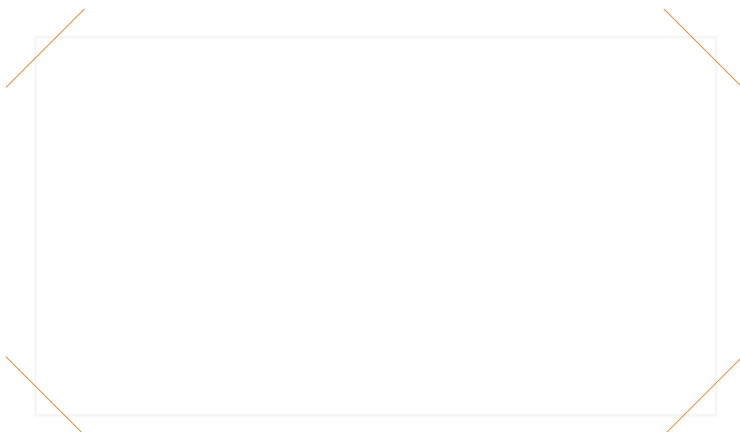
Certificate year	1	2-3	4	5-10	10+
*Wakalah %	70%	55%	40%	25%	10%

*This charge is based on certificate with term 20 years and more. For shorter term certificates lower charge will apply.

Important Notes

- 1 – This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
- 2 – You are entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of the Inland Revenue Board of Malaysia (LHDN).
- 3 – If you cease payment of your contributions, your certificate will lapse after a 60-day grace period.
- 4 – Under this plan, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the plan meets your needs and the contributions are affordable to you.
- 5 – FWD Family First certificate is not a savings or investment product. You will not receive any money from this certificate other than from the critical illness and death benefits.
- 6 – For further information on fees, charges and other product details, please refer to the Product Disclosure Sheet and Benefit Illustration issued by our Agent.

For more information, don't hesitate to contact us:



About us

Established in 2013, FWD is the insurance business arm of investment group, Pacific Century Group. FWD today spans nine markets in Asia and is one of the fastest growing insurers in this region.

FWD is focused on creating fresh customer experiences with easy-to-understand products, supported by digital technology.

Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance.

FWD Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

MEMBER



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