



FWD Future First Takaful

Financial, practical and emotional support
when they need it.

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FWD
takaful

FWD Future First

What is the longest you've gone without speaking to your family... A day at most?

We know that you want your family to not only be self-reliant, but be able to live their lives uninterrupted in the unfortunate event that you pass away.

In addition to providing a one-time payment on your passing or getting disabled, it also offers a range of support services. This includes sessions with a qualified grief counselor and legal advice from an independent expert.

FWD Future First is the very first Takaful plan in Malaysia designed to get your loved ones back on their feet emotionally as well as financially.



Though we can't control when we pass away, we can control how it impacts those who will feel it the most – **our family.**

Coverage and benefits

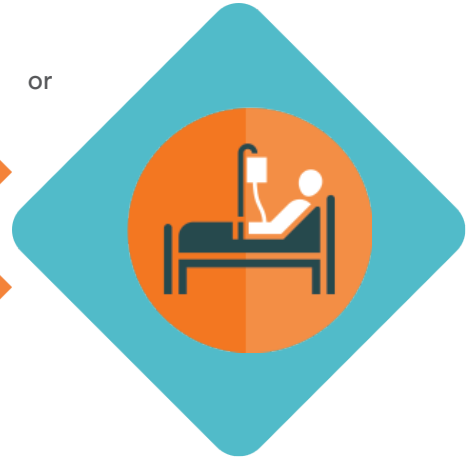
Coverage for terminal illness, disability and death



or



or



Death Benefit

If you die, the full sum covered will be paid to your nominees.

Total and Permanent Disability (TPD) Benefit*

If you suffer TPD, the full sum covered will be paid which can be used for long term nursing care etc.

*cover is up to age 75

Terminal illness (TI) Benefit

If you are diagnosed as terminally ill, the full sum covered will be paid and can be used for your hospice care.



Spouse Takaful Benefit

What is this benefit?

We understand that, if you were to die your family will need time to build a life without you. Hence to protect them during this phase we will offer this benefit without any hassle and no contributions will be payable in the first 2 years.

The spouse of the person covered can request a new takaful certificate without any underwriting with a sum covered of RM 100,000 for a term of 2 years.

Your benefits are paid through Participants' Risk Fund (PRF)



What is Terminal illness?

- Based on Doctor's prognosis of illness, the expected life span is 1 year or less
- Often with no evidence that further treatment would save the life



How hospice care helps a Terminally ill patient?

- It offers physical and psychological care to provide relief from pain and other distressing symptoms.
- It offers support system to patient to live life as actively as possible till they die.
- It helps the family to cope and bring positive influence.

Coverage and benefits

The things your family will go through and the support that we promise.

At FWD, we understand what happens to families when a spouse or parent dies or becomes totally disabled. They feel lost and are unable to move on, resulting in a derailment of their future plans.

FWD Future First provides financial support as well as also emotional and practical support, to get your family back on their feet.



Bereavement Benefit

We will advance 10% of the death benefit to cover the funeral and medical expenses of person covered once we receive the death certificate.



Grief Counselling

We will pay for up to 10 counselling sessions with a grief counsellor from our panel; until the total amount charged reaches RM2,000.



Legal Advice

We will pay for up to 3 legal advice sessions with a legal adviser from our panel; until the total amount charged reaches RM2,000.



Badal Hajj*

We will provide Badal Hajj support for Muslim customers where we will arrange, and pay for the Badal Hajj from our panel of service providers.

Who is eligible:

- A person covered who hasn't performed Hajj during their life time, and who receives the TPD or terminal illness benefit or:
- Posthumously, if the person covered was not able to perform Hajj before their death.

*For non-Muslims we will pay lump sum benefit of RM2,000.

How to know if Future First is for you

See if you answer yes to 2 or more of the scenarios mentioned below.



Important to know

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 claim. 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: <ul style="list-style-type: none">– 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. <p>This applies regardless of the mental state of the person covered. If this happens, the certificate will be cancelled.</p> |
| 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. |

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 are 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.



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).

Important to know (continued)

Eligibility to participate is pretty simple

| 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. |
| Person covered | Must be 1 month old and 60 years old. | At age 80. |

Note: Age implies the age at the next birthday.

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 25 year old non-smoking male will contribute RM153 monthly for sum covered RM500,000 for 55 years.

How much is the wakalah fee

| 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 Future First certificate is not a savings or investment product. You will not receive any money from this certificate other than from the death benefit, terminal illness and TPD benefit.
- 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.

About us

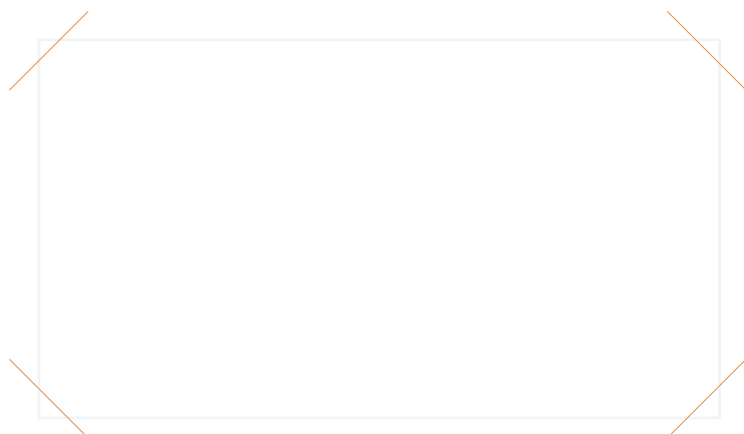
Established in 2013, FWD is the insurance business arm of investment group, Pacific Century Group. FWD today spans nine markets in Asia and is one of the fastest growing insurers in this region.

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.

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



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MEMBER

