

FWD Critical Illness Lite Rider

Financial support for your critical
illness care



Call our hotline: 1300 13 7988

How would you or your family will cope financially if you couldn't work due to poor health?

We recognise the importance of good health and will go to great lengths to look after our wellbeing. Many families will spend on eating healthy and invest in health supplements and treatments to maintain their good health. And that's amazing.

But we're still not immune to suffering from serious illnesses. All it takes is one stroke of luck and a serious illness can impact your independence and ability to provide for your loved ones. Yet we're often unprepared for it. Perhaps we don't like to think that it will be us. Or perhaps we think that the cost of protecting our family is too expensive.



The reality is, investing in protection from serious or critical illness is as valuable and important as investing in our health and wellbeing. And contrary to what you may think, critical illness protection can be affordable – particularly when you consider the financial support and emotional comfort it will provide your family in a time of need.

FWD Critical Illness Lite Rider offers an economical, yet smart way to increase your overall protection cover. You can choose to attach this rider to your base plan at any point in time; all you need to do is just choose the level of coverage and how long you want to be covered for.

How this rider works?

Your rider provides the following protection benefits. These benefits are provided in addition to your certificate benefits, and you need to pay a separate contribution to keep this protection in place.



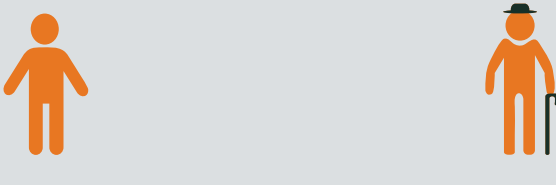
We'll pay you 100% of the sum covered if the person covered:

- is first diagnosed with a critical illness that is a medical condition; or
- first undergo the medical procedure, if the critical illness is a medical procedure while covered under the rider.

Major Critical Illness conditions covered under your FWD Critical Illness Lite rider

1. Heart attack
2. Alzheimer's disease or severe dementia
3. Bacterial meningitis
4. Benign brain tumour
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. Fullminant 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

Eligibility

Sum Covered	<ul style="list-style-type: none"> • Minimum: RM50,000 • Maximum: Up to RM1,000,000 <p>Sum Covered must be in multiple of RM1,000</p>	
Certificate Term*	<ul style="list-style-type: none"> • Minimum: 5 years term • Maximum: Up to age 80 based on Age Next Birthday (ANB) and must follow base plan's expiry age. 	
Contribution	<ul style="list-style-type: none"> • Limited pay of 5/10/15 years or Regular contribution and you can choose to pay your contribution on monthly, quarterly, half-annually or annually mode. 	
Entry Age		
Person Covered	Minimum entry age: 1 month	Maximum entry age: Up to base plan's entry age
Certificate Owner	Minimum entry age: Age 17 ANB	Maximum entry age: <ul style="list-style-type: none"> i. Age 65 ANB; but ii. No maximum entry age limit, if it is a 3rd party certificate i.e., where certificate owner is not the person covered.

*Depending upon chosen maturity age, subject to minimum certificate term of 5 years.

Note: Age implies the age at the next birthday.

How this rider works

Recent events have made Johan more aware of the fragility of health, and the emotional and financial consequences serious illness can have on a family. So, he has decided to add the FWD Critical Illness Lite Rider to his existing FWD Future First base plan.



Johan participates in the FWD Critical Illness Lite Rider with RM200,000 sum covered to add-on to his RM500,000 FWD Future First base plan.



One day three years later, Johan collapses at work and is admitted to the hospital. He is diagnosed with a heart attack that requires heart surgery.

While he has medical coverage from his company, it does not cover the full cost of his hospitalisation and surgery. Fortunately, Johan has the FWD Critical Illness Lite Rider and receives RM200,000 as a result of his heart attack to help cover the expenses.



The FWD Critical Illness Lite Rider's payout also helps ease his family's financial worries while Johan takes time to recover from his surgery.



Johan continues to get protection from his FWD Future First base plan with reduced sum covered of RM300,000.



Critical illness benefit

- We'll pay you 100% of the rider sum covered if the person covered suffers 1 of the 36 critical illnesses.
- The rider sum covered payable will reduce the sum covered of base plan by the amount paid.

The base plan will continue with the reduced sum covered amount until the certificate expiry date with the payment of contribution as prescribed.

Important note: The benefit is paid from your Participants' Risk Fund.

When we won't pay any benefits

At FWD Takaful, we don't 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 three (3) criteria. We won't pay any benefit under this rider if the claim arises from:

Attempted suicide or self-inflicted act

Attempted suicide or self-inflicted act within a year of the start of your rider or the date we last reinstated your rider.

Act of war

Act of war (whether declared or not), coup, revolution, riot, or any similar event.

Unlawful acts

When you or the person covered wilfully participated in an unlawful act, or unlawful failure to act.

Note: This list is non-exhaustive. Refer to Certificate for a full list of terms and conditions.

Waiting period

We won't pay any critical illness benefit if the signs or symptoms leading to diagnosis became apparent to the person covered in the period below:

- Cancer, cardiovascular conditions and tumours before or within 60 days after the rider commencement date or reinstatement date (if the rider was reinstated).
- Other conditions before or within 30 days after the rider commencement date or reinstatement date (if the rider was reinstated).

How are we Shariah-compliant?

1. We manage your contribution and our takaful operations are 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 others agree to assist each other financially if anyone of you suffers a specific loss.



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

2. We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. The tabarru' 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
- terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we'll give Qard which is a benevolent interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the participants' risk fund.

Should 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).

If you don't pay your contributions due

You need to pay your rider contributions along with your base plan contribution by the due date. We give you a 60-day grace period to pay.

- If your base plan doesn't have participants' savings account and if you've not paid the full contribution amounts due, both your base plan and rider will terminate after the grace period.
- If your base plan has participants' savings account then we'll deduct the rider tabarru' amount due from it after the grace period.

If you don't have enough funds in your participants' savings account to pay for your rider and certificate tabarru', then both your base plan and your rider cover will end.

Surrender benefit

For payment options other than regular pay, upon surrender we'll refund the part of the contributions paid. Please refer to your benefit illustration to understand the eligible amount for each year.

How much is the Wakalah fee

Certificate Year	1	2-3	4	5-10	11+
*Wakalah Fee	70%	55%	40%	25%	10%

*This charge is based on rider with regular contribution payment option. For shorter contribution payment terms, 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. FWD Critical Illness Lite rider is not a savings or investment product. You'll not receive any money from this rider other than the critical illness benefit.
3. You're entitled for an individual tax relief when you participate in this rider, subject to terms and conditions of Inland Revenue Board (LHDN).
4. Under this rider, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the rider meets your needs and the contributions are affordable to you.
5. For further information on fees, charges and other details, please refer to the Product Disclosure Sheet and Benefit illustration issued by our Agent.

For more information, contact your agent, call our hotline or check out our website at fwd.com.my



Service Hotline
1300 13 7988



Already a customer?
Simply log on to
our customer portal

About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is a Takaful provider in Malaysia that offers family Takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Established in Asia in 2013 with a trailblazer mentality, FWD Group (“FWD”) is the primary insurance business of investment group, Pacific Century Group.

It is a Takaful business unit of FWD – which spans 10 markets in Asia including Hong Kong SAR & Macau SAR, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan, Malaysia and Cambodia, offering life and medical insurance, general insurance, employee benefits, Shariah and family takaful products across a number of its markets.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer by changing the way people feel about insurance.

For more information, please visit fwd.com.my.