

## FWD CI First

Reducing complexity and constraints  
for critical illness protection



# There's no room for complexity or constraints when it comes to your protection

Most Malaysians choose to have medical protection. Yet few of us have critical illness protection which provides a lump sum cash payment in the event of a major illness.



That's often because of the complexity in critical illness protection plans and the constraints in coverage due to the narrowly defined list of illnesses. As a result, you may wonder if your money will be well spent and whether you can make a claim when you need it most.

So, we're reducing the complexity and constraints by removing the defined lists from critical illness protection. This way you can forget about waste or worry, and get on with life.

**We've listened to the reasons you haven't gotten protected and we want you to be fully equipped if a critical illness were to happen.**

FWD CI First is a critical illness plan that keeps things simple and allows you to claim if you experience a major medical impact or lifestyle impact, regardless of the illness you may experience, be it common, rare, new or unknown diseases. With this protection plan, there's no need to worry about keeping up to date with the latest illnesses, as it's designed to be future-ready.



This is a regular contribution takaful plan that offers protection up to age 85 providing a lump sum cash payment in the event of a critical illness and in the case of untreatable critical illness conditions.

In addition, the plan includes a Waiver of Contributions benefit that waives future contribution commitments to ensure continued coverage if you make any claims at least 50% of the sum covered.

You also have the flexibility to receive all your paid contributions at maturity date if you don't make a claim during the coverage term, with our optional Maturity Reward benefit.

We're redefining critical illness protection to ensure there's no waste or worry with FWD CI First to enable you to feel more prepared now and in the future for the impact that a critical illness may have on your life.

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## Critical Illness and Lifestyle Impact Benefits

Enjoy the benefits that go beyond coverage for serious medical conditions and focus on the impact critical illness may have on your life.



### Most Common Critical Illnesses Coverage

- Carcinoma in Situ (CIS) and Early Cancer of specified organs
- Cancer
- Heart attack
- Stroke



### Major Organs Damage Coverage

- Permanent damage of lungs
- Permanent damage of heart



### Major Medical Treatment Coverage

- Angioplasty
- Intensive Care Unit (ICU) stay
- Dialysis
- Non-invasive procedure for a heart condition
- Complex surgery of vital organs
- Major organ transplant



### Untreatable Critical Illness Conditions Coverage

- Loss of use one/two limbs
- Loss of sight, hearing, speech
- Permanently unable to perform Activities of Daily Living before age 75
- Terminal illness

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## Death Benefit

Sum covered is payable upon your death due to any causes.

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## Waiver of Contribution Benefit

A Waiver of Contribution Benefit is also included in the plan to ensure that you can continue to safeguard your health while easing the burden of future financial commitments. Upon 50% of the sum covered claim paid on your FWD CI First plan, all your future contributions will be waived, and your certificate will remain in force until maturity.

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## Maturity Reward Benefit (Optional)

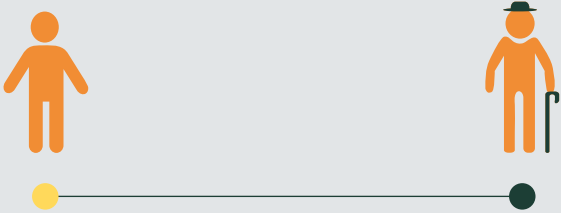
Get rewarded for staying healthy by enhancing your plan with the addition of the Maturity Reward Benefit. This benefit will pay a maturity reward of 100% of the total contribution paid upon maturity of your coverage, provided no claims have been made during the coverage term and no outstanding contributions.

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Note:

1. The maximum total sum covered payable for all benefits above is limited to 100% of sum covered.
2. The above benefit is only a brief description of the product and is not exhaustive. You're advised to request a copy of FWD CI First Benefit Illustration and Product Disclosure Sheet provided by our agent for more details on its benefits, exclusions, terms and conditions.

## Eligibility

|                          |   |  |
|--------------------------|---|--|
| <p>Sum Covered</p>       | <ul style="list-style-type: none"> <li>• Minimum : RM20,000</li> <li>• Maximum : RM1,000,000</li> </ul> <p>Sum Covered must be in multiple of RM10,000</p>                        |  |
| <p>Certificate Term</p>  | <ul style="list-style-type: none"> <li>• 10 or 15 or 20 year term, or</li> <li>• up to age 75 or 85 Age Next Birthday (ANB).</li> </ul>   |  |
| <p>Contribution</p>      | <ul style="list-style-type: none"> <li>• Regular level contribution and you can choose to pay your contribution on monthly, quarterly, half-annually or annually mode.</li> </ul> |  |
| <p>Entry Age</p>         |    |  |
| <p>Person Covered</p>    | <p>Minimum entry age:<br/>Age 17 ANB</p>  | <p>Maximum entry age:<br/>Age 60 ANB</p>   |
| <p>Certificate Owner</p> | <p>Minimum entry age:<br/>Age 17 ANB</p>  | <p>Maximum entry age:<br/>i. Age 60 ANB; but<br/>ii. No maximum entry age limit, if it is a 3rd party certificate i.e., where certificate owner is not the person covered.</p> |

## How this plan benefits you



Farid, 30, has an existing critical illness plan. However, he wants better, more complete protection with the rising cost of end-to-end healthcare treatment and increasing occurrence of rare or new diseases. He participates in FWD CI First with a coverage amount of RM100,000.

### Farid will pay



**RM154.61** monthly contribution for 20 years coverage term

Farid can enhance his plan by adding the Maturity Reward Benefit with additional contribution of RM75.38. Therefore, his monthly contribution with Maturity Reward Benefit is RM229.99.

## How this plan will work

### Scenario 1



At Year 5, Farid is diagnosed with clogged arteries and requires an angioplasty procedure. He will receive RM10,000 (10% of the Sum Covered) to cover the cost of the procedure.



After that, Farid continues to pay his contributions and is covered at 90% of the remaining Sum Covered.

Then at Year 10, Farid loses his right arm in an accident. He will receive RM50,000 (50% of the Sum Covered).



As the total payout has exceeded 50%, Farid is entitled to the Waiver of Contribution benefit. Farid's future contributions will be waived, and his certificate remains in force with remaining Sum Covered.



A year later, Farid dies. His family will receive a payout of the remaining RM40,000 (40% of the Sum Covered) and the certificate is terminated.

### Scenario 2



Throughout the 20-year term of his plan, Farid has lived a healthy and fulfilling life. He has not made any claims until maturity.



Since Farid opted to include the Maturity Reward Benefit, he will receive a maturity payment of 100% of the total contribution paid.



## Does this plan fit 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.



Your existing medical plan has limited annual limit and you don't currently have any critical illness protection.



You're prepared for the medical costs in the event of a critical illness, but not other costs that may arise.



Your existing medical protection plan does not include extended outpatient treatment.

## Why we're different



Since we entered the Malaysian Takaful market in March 2019, FWD Takaful has stayed on a positive trajectory with steady customer growth, development of new distribution channels and products, as well as establishing valuable collaborations with unique organisations to support our vision of changing the way people feel about Takaful.



Aligning with our customer-led and technology-driven approach, we discovered the opportunity for a digital renaissance for the takaful industry, which has inspired us to explore new ideas such as e-signature, digital verification and digital certificate.

## When we won't pay any benefits

At FWD Takaful, we don't believe in setting a long list of hidden clauses that prevents us from giving you what is due in the event of a claim. So we've simplified our exclusion list. We won't pay any benefit under this plan if the claim arises from:

| Benefit  | Description  |
|--|--|
| <b>Death Benefit</b>   | <ul style="list-style-type: none"><li>• Suicide within a year of the start of your plan or the date we last reinstated your certificate.</li><li>• Unlawful acts<br/>When the person covered wilfully participated in an unlawful act, or unlawful failure to act.</li><li>• Act of War<br/>Act of war (whether declared or not), coup, revolution, riot, or any similar event.</li></ul>  |
| <b>Critical Illness and Lifestyle Impact Benefits</b> <ul style="list-style-type: none"><li>• Most Common Critical Illnesses Coverage</li><li>• Major Organs Damage Coverage</li><li>• Major Medical Treatment Coverage</li><li>• Untreatable Critical Illness Conditions Coverage</li></ul> | <ul style="list-style-type: none"><li>• Unlawful acts<br/>When the person covered wilfully participated in an unlawful act, or unlawful failure to act.</li><li>• Act of War<br/>Act of war (whether declared or not), coup, revolution, riot, or any similar event.</li><li>• Any conditions or illness or surgery resulting from diseases declared as a Public Health Emergency of International Concern (PHEIC) according to the World Health Organisation or diseases which require quarantine by Law.</li><li>• Any conditions directly or indirectly related to congenital abnormalities or deformities including hereditary conditions.</li></ul> |
| <b>Specific benefit exclusions</b>   | <ul style="list-style-type: none"><li>• There are specific exclusions related to alcohol and drugs, attempted suicide, pregnancy, hazardous pursuits and HIV/AIDS that applied at certain benefits and included in relevant critical illness or covered definitions.</li></ul>   |

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

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## 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.

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## Important to know

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## How much is the Wakalah fee

| Certificate Year | 1   | 2   | 3-4 | 5-6 | 7   | 8   | 9-10 | 11+ |
|------------------|-----|-----|-----|-----|-----|-----|------|-----|
| Wakalah Fee      | 75% | 70% | 65% | 50% | 45% | 35% | 25%  | 10% |

We'll deduct a percentage of the contribution paid as an upfront fee. This charge is based on a certificate with a term 20 years or more. Lower charges will apply for shorter-term certificates. You may refer to the benefit illustration for the Wakalah fee of your specific certificate term selected.

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## Important Notes

1. FWD CI First is not a savings or investment product. You won't receive any money from the certificate other than from the covered benefits.
2. This brochure doesn't form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
3. You're entitled to an individual tax relief when you participate in this plan, subject to the terms and conditions of the Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.
5. 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).
6. This is a pure protection plan with no cash value. If you cancel your certificate before expiry date, you will not receive any payment.
7. If you don't pay your contributions within the grace period of 60 days, your certificate will be automatically lapse.
8. For further information on fees, charges and other product details, please refer to the Product Disclosure Sheet and Benefit Illustration provided by our Agent.

For more information, contact your agent, call our hotline or check out our website at [fwd.com.my](http://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.

It is a Takaful business unit of FWD Group (“FWD”) – which spans 10 markets in Asia including Hong Kong & Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia; 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 that changes the way people feel about insurance.

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

For more information, please visit [fwd.com.my](http://fwd.com.my).