

FWD Critical Illness (CI) Waiver of Contribution Rider

Keep your future goals on track,
when your health takes a turn



Call our hotline: 1300 13 7988

A safety net to catch you in time of need

Even when you live life to the fullest, the unexpected can sometimes derail your best laid plans. That's why you've got Takaful plans in place to protect yourself.

In case of a critical illness, for example, your existing critical illness plan will support the medical costs needed to help you get better. However, it may not cover ongoing financial needs including takaful contributions that provide an important financial safety net for your loved ones. Fortunately, we have a solution to ensure that your Takaful plans continue to protect you while you focus on getting well and stay on-track to achieve your future goals.



With FWD CI Waiver of Contribution Rider, we'll waive your future contributions if the person covered:

- is diagnosed with a critical illness that is a medical condition; or
- undergo medical procedure from any of the 36 Critical illnesses.

This means, you can stop paying your contributions and still continue to enjoy the protection benefits.

You can continue focusing on getting well and maintain your future goals.

Core certificate benefits

Financial help to get you back on your feet

At FWD Takaful, we understand that when an income earner of a family suffers from a critical illness, the person may no longer be able to provide for their family like they used to.



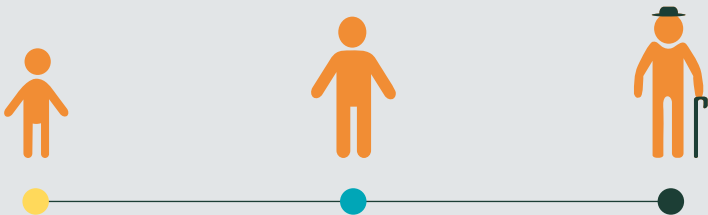
FWD Takaful's Critical Illness Waiver of Contribution Rider takes care of all future contributions on your existing basic takaful plan and riders if the person covered is diagnosed with a critical illness. You'll continue to enjoy the benefits without having to pay for contributions and ensure that you keep life on track.

By adding this rider to your existing basic plan, we'll waive your future contributions if the person covered is diagnosed with any one of the 36 critical illnesses. Plus, you'll have the option to include selected or all existing riders attached to the basic plan under this rider as well.

Major Critical Illness conditions covered under your FWD CI Waiver of Contribution rider

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. 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 kidney complications
35. Terminal illness
36. Third degree burns

Eligibility

Sum Covered	Future Contributions of the Basic Plan + riders
Coverage Term	Minimum: 5 years / Maximum: up to age 80 years old
Contribution Term	Original payment term of certificate or remaining certificate contribution payment term
Entry Age & Max Expiry Age	 <p>Minimum entry age: 1 month Age Next Birthday (ANB)</p> <p>Maximum entry age: 70 Age Next Birthday (ANB)</p> <p>Maximum expiry age: 80 Age Next Birthday (ANB)</p>

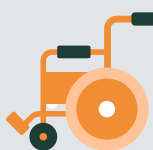
How this plan works



Adam, 37, participates in the FWD Takaful Future First basic plan and add on the FWD Critical Illness, FWD Accidental Death Benefit and FWD Medical riders to protect his family.



After reviewing his plans, Adam decided to add the FWD CI Waiver of Contribution Rider to ensure that he'll continue to enjoy coverage if he's diagnosed with a critical illness.



Two years later, Adam was diagnosed with cancer and was hospitalised for surgery. His FWD Medical rider covered his medical and hospital bills. Adam also received a lump sum benefit from his FWD Critical Illness rider to cover additional expenses such as rehabilitation treatments and home care expenses.



Thanks to Adam's FWD CI Waiver of Contribution Rider, he no longer needs to pay contributions for his FWD Future First basic plan and other riders as all future contributions have been waived.



This has helped relieve the financial burden on Adam's family and ensured that his family continues to live comfortably.

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 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.

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.

How much is the Wakalah fee

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

This charge is based on a certificate with 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.

Important Notes

1. FWD CI Waiver of Contribution Rider is not a savings or investment product. You won't receive any money from this certificate other than from the covered benefits.
2. 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.
3. This brochure doesn't form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
4. You're entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of the Inland Revenue Board (LHDN).
5. You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.

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.

It is a Takaful business unit of FWD Group (“FWD”) – which spans 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.