



FWD Payor Rider

Get ready to live
fwd.com.my | 1 300 13 7988

FWD
takaful

FWD Payor Rider

It's good to protect your loved ones, but it's even better to protect your promise of protection.

If you are thinking about a Takaful plan, you already know that protecting your loved ones and saving for their future is a top priority. A Takaful coverage provides a financial safety net if anything happens to your loved ones.

Whereas if something happens to you as the payor then it will shatter the promises of protection and savings you had made and planned for. Which makes securing the right coverage for you a critical step when you are planning to cover your spouse or kids who rely on your income.

We know that you would like to feel confident that your dependents won't lose their protection or their savings plans won't be derailed if unthinkable happens to you.

FWD Payor Rider offers an economical, yet smart way to cover yourself. Such that when you take up a Takaful plan from FWD to cover your loved ones you can also take up this rider to cover you.

Your benefits at glance

Following benefits are paid from your participants' risk fund.



Waiver of contribution benefit

We will waive all regular contributions that become due to be paid under your certificate after you:

- die; or
- become totally and permanently disabled; or
- are diagnosed with a critical illness, and are alive 30 days after diagnosis



Badal Hajj benefit

We will arrange and pay for Badal Hajj for you (the certificate owner) if you were to die without doing Hajj during your life time. For non-Muslims, we will pay RM 2,000 as lump sum benefit.



Grief counselling benefit

We will arrange and pay for up to 10 grief counselling sessions for your immediate family if you die. We will pay until the total amount reaches RM2,000.



Legal services benefit

We will arrange and pay for up to 3 legal counselling sessions as advised by your administrator or executor if you were to die. We will pay until the total amount reaches RM 2,000.

How this rider works?

This 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 will waive all contractual contributions that become due to be paid under your certificate (not any other rider contributions or top-up contributions) from the date we approve a claim, until the expiry date of the rider, if you:

- die; or
- become totally and permanently disabled; or
- diagnosed with one of the critical illness covered under this rider.

The critical illness conditions covered under this 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. Parkinsons'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

Important stuff you should 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. So we've simplified our exclusion list to just 3 criteria:

Suicide or self-inflicted act

We will not pay any benefit under this rider if the claim arises:
— from your suicide, attempted suicide or a self-inflicted; and
— within one year of the start of your rider, or the date we last reinstated your rider.
This applies regardless of the mental state of the person covered. If this happens, the rider will be cancelled.

Unlawful acts

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

How we ensure it 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 others 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 by one party of another to act on his/her behalf.

3. We pay your contributions, less the wakalah fee, into our Participants' Risk Fund (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 & conditions within this rider.



Tabarru' is a donation for the purpose of takaful.

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



If the value of PRF is insufficient to pay the claims, then we will pay Qard which is a benevolent profit-free loan to PRF.

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 does not have participants' savings account and if you have 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 will deduct the rider tabarru' amount due from it after the grace period.

If you do not 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.

Important stuff you should know (continued)

Maturity or termination benefit

There will be no maturity or termination benefit to be paid from participants' risk fund.

Eligibility to participate is pretty simple

Malaysian nationality or permanent resident

Age requirements for person covered:

Main people	Age when you can apply for cover	Age when cover ends
Person covered	Must be between 17 and 65 years old.	Up to age 80*

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

Note:

- Age implies the age at the next birthday
- The maximum coverage term for death benefit under this rider is up to age 80, and for total and permanent disability and critical illness cover it is up to age 75.

How much upfront wakalah charge to pay

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

*This charge is based on rider with contribution payment term of 20 years or more. For shorter contribution payment terms, lower charge will apply.

Coverage term

Minimum – 5 years

Maximum – upon person covered attaining age 80ANB

How much do you contribute

Your contribution depends on the following criteria regarding the family members covered under the certificate:

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

The payment term for the rider is same as outstanding payment term for the base plan.

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 Payor Rider is not a savings or investment product. You will not receive any money from this certificate other than from the covered benefits.
3. You are entitled for an individual tax relief when you participate in this plan, subject to terms and conditions of Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan 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.

About us

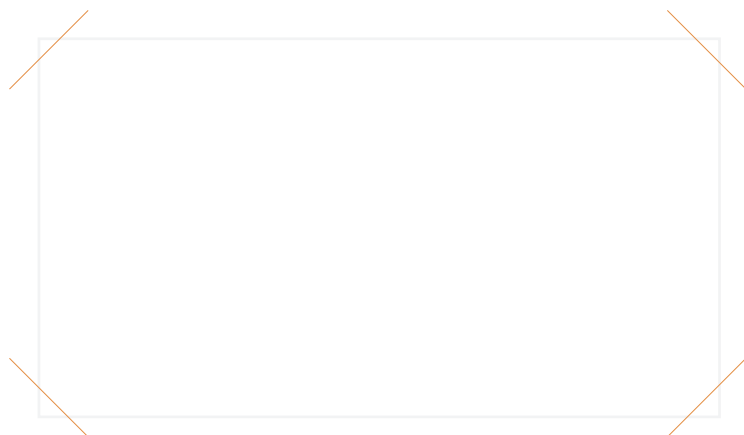
Established in 2013, FWD is the insurance business arm of investment group, Pacific Century Group. FWD today spans across 9 markets in Asia and is one of the fastest growing insurers in this region.

FWD is focused on creating fresh customer experiences, with easy-to-understand and relevant 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:



FWD Takaful Berhad, Registration No. 200601011780 (731530-M)
Level 29 Menara Shell, 211 Jalan Tun Sambanthan,
Brickfields, 50470 Kuala Lumpur Malaysia

fwd.com.my | 1 300 13 7988

All information is correct at time of print in April 2019.

MEMBER

