

# FWD Future First

Financial, practical and emotional  
support when they need it



# 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.**

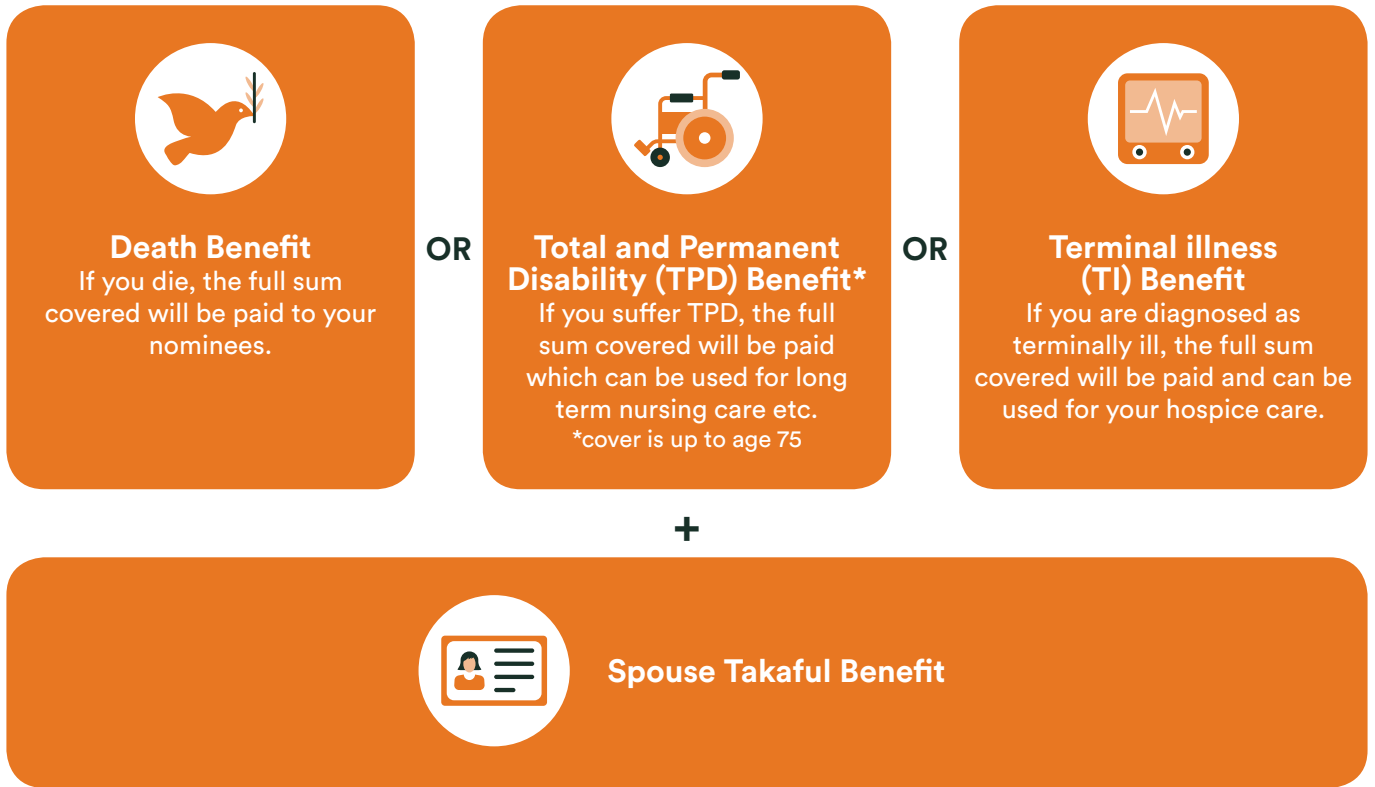
FWD Future First is the very first Takaful plan in Malaysia designed to get your loved ones back on their feet emotionally as well as financially.



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.

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 for terminal illness, disability and death



## 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'll 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 RM100,000 for a term of 2 years.

## Your benefits are paid through Participants's 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.

---

## 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'll 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'll 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'll 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'll provide Badal Hajj support for Muslim customers where we'll 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'll 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.



### **Big cover, low contributions**

If you are looking to protect your assets and yet want to achieve it within your budget.



### **Guarantee for any debt pledge**

If you intend to have an asset that can assure repayment of your specific debt or fulfilment of a contract, in the event of your passing away.



### **Financial stability**

If the death of any earning member of the family can pose serious threat to managing household expenses while taking care of basic needs.



### **Secure family obligations**

If your passing away can create a void in your attempt to secure your family's future and your actual planning.

---

## 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, attempted suicide or self-inflicted act**

We'll not pay any benefit under this certificate if the claim arises:

- 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.

This applies regardless of the mental state of the person covered. If this happens, the certificate will be cancelled.

---

### **Unlawful acts**

We'll 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'll 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.

---

## 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.

## 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).

## 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
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
- Occupation
- Payment frequency
- Smoker status
- Gender
- Amount of coverage
- Term of coverage
- Health status

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	11+
*Wakalah Fee	70%	55%	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'll 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.

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.

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](http://fwd.com.my).