

## **FWD Max Wealth** **Savings and Protection Plan**

**Maximise your wealth with increasing guaranteed cash payments while also enjoying extra protection**



**Guaranteed increasing  
cash payments and  
extra protection to  
safeguard you and  
your loved ones**



# You aspire to live life to the fullest, and enjoy financial freedom.

But, it's easier said than done. After all, most of us find ourselves juggling between multiple commitments; buying a new car, or a new house, or providing for our family. More often than not, we end up putting our dreams aside due to financial constraints.

**Now with FWD Max Wealth, it's a journey with rewards at every achievement.**

Financial security is one of the greatest gifts in life you can give to your loved ones. It enables your family to enjoy a better and more comfortable lifestyle, as well as be confident of a stable and secure future.

## Maximise your wealth

### Short-term premium payment term of 3, 6 or 9 years

With as short as 3 years premium payment, you can enjoy up to 30 years of coverage and savings benefits.

Entry Age	Premium Term Options
14 days – 50 years	3 years, 6 years, 9 years or full policy term
51 years – 60 years	3 years, 6 years or 9 years
61 years – 65 years	3 years

### Guaranteed Cash Payments to reward you

Be rewarded with increasing Guaranteed Cash Payments (GCP) every 3<sup>rd</sup> year from inception until the policy matures or terminates. The schedule for GCP is as follows:

End of Policy Year	GCP (% of Basic Sum Assured)			
	Policy Term 15 years	Policy Term 18 years	Policy Term 21 years	Policy Term 30 years
3	3%	3%	3%	3%
6	6%	6%	6%	6%
9	9%	9%	9%	9%
12	12%	12%	12%	12%
15	15%	15%	15%	15%
18	-	18%	18%	18%
21	-	-	21%	21%
24	-	-	-	24%
27	-	-	-	27%
30	-	-	-	30%

You can enjoy the flexibility to withdraw the GCP or save with us to earn interest.

### Maturity Benefit, guaranteed 130% of basic sum assured

Upon policy maturity, you will receive guaranteed 130% of the basic sum assured plus Celebrate Living Maturity Booster (if any) of up to 9%.

## Celebrate Living Maturity Booster of up to additional 9% of basic sum assured

Upon policy maturity, you will receive an additional 3% of basic sum assured, if you celebrate any of the life events below, up to maximum of 3 events per policy.

Life Assured's	
<ul style="list-style-type: none"> <li>• enrolment into an institution of higher education</li> <li>• graduation from an institution of higher education</li> <li>• purchase of a new car</li> <li>• purchase of a new house</li> <li>• starts a new business</li> <li>• gets married</li> </ul>	<ul style="list-style-type: none"> <li>• birth of child/ grandchild</li> <li>• marriage of child/ grandchild</li> <li>• enrolment of child/ grandchild into an institution of higher education</li> <li>• graduation of child/ grandchild from an institution of higher education</li> </ul>

## Extra protection for you and your loved ones

Your loved ones are financially secure should the unexpected befall you with an amount of up to 200% of the Death Benefit.

### Death or Total and Permanent Disability (TPD) Benefit

In the event of Death or TPD during the policy's term, FWD Max Wealth will provide life protection as below:

Premium Term	Policy Anniversary on which the Life Assured is (Age Next Birthday)	Death/TPD Benefit
3 years, 6 years, 9 years	Before age 71	The higher of: <ul style="list-style-type: none"> <li>• 130% of Total Premium Paid; or</li> <li>• 100% of Basic Sum Assured (subject to Juvenile Lien)</li> </ul>
Full policy term		The higher of: <ul style="list-style-type: none"> <li>• 115% of Total Premium Paid; or</li> <li>• 100% of Basic Sum Assured (subject to Juvenile Lien)</li> </ul>
3 years, 6 years, 9 years or full policy term	Age 71 and above	The higher of: <ul style="list-style-type: none"> <li>• 100% of Total Premium Paid; or</li> <li>• 100% of Basic Sum Assured</li> </ul>

### Additional Accidental Death Benefit

To help ease the financial burden on your loved ones, this plan provides higher protection in the event of accidental death within 90 days of the accident. An additional 100% of the Death Benefit will be paid.

**Hassle-free enrolment for up to RM500,000 basic sum assured** with a simple health declaration.

### Surrender Benefit

If you have paid 3 full annual premiums, you will receive a lump sum money payout of the Guaranteed Cash Value when you surrender your policy.

### Get yourself covered

Choose the policy term and coverage amount that cater to your needs.

Entry Age (Next Birthday)	Life Assured	Policy Owner
Minimum	14 days old	16 years old
Maximum	65 years old	100 years old

Policy Term
15, 18, 21 or 30 years

### Basic Sum Assured

Minimum	Maximum
RM50,000	RM500,000 (entry age 14 days old to 60 years old)
	RM200,000 (entry age 61 years old to 65 years old)



## How this plan works



Sam, aged 40, is a married man with a stable career. His new goal in life is to provide the best for his loved ones. He purchased **FWD Max Wealth**, an insurance plan that can help maximise his savings while enjoying protection.

With an **annual premium** of **RM30,482.50**, payable for **3 years**, this plan provides Sam with **30 years of insurance coverage** with a **basic sum assured of RM50,000**.



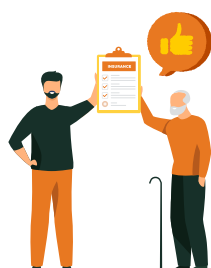
Throughout the policy term, FWD Max Wealth also provides Sam with **increasing Guaranteed Cash Payment every 3<sup>rd</sup> year**. The Guaranteed Cash Payment shown in the table below will be payable every 3 years until the end of his policy term.

End of Policy Year	3	6	9	12	15	18	21	24	27	30	Total GCP (% of Basic Sum Assured)
GCP (% of Basic Sum Assured)	3%	6%	9%	12%	15%	18%	21%	24%	27%	30%	165%



On top of that, Sam gets RM4,500 of Celebrate Living Maturity Booster for 3 big moments—buying a house, his child’s graduation, and his child’s wedding. He gets RM1,500 for each, with a maximum of 3 events per policy.

With the plan coverage provided, should Sam suffer from TPD or pass away during the policy’s term, he or his loved ones will receive a lump sum benefit of 130% /100% of total premium paid or 100% of the basic sum assured, whichever is higher, to ease his family’s financial burden.



Upon maturity of his policy, if no TPD or Death claim has been made, he will receive a total lump sum benefit of **RM152,000**.

Total Guaranteed Cash Payment of **RM82,500**  
 + Guaranteed Maturity Benefit of **RM65,000**  
 + Total Celebrate Living Maturity Booster of **RM4,500**.

## When we won't pay any benefits

At FWD Insurance, 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 the Death, Accidental Death & TPD benefits under the basic plan if the claim arises from:

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

Suicide, attempted suicide, or self-inflicted act by the Life Assured within a year of the start of your policy or the date we last reinstated your policy, regardless of their mental state.

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### **Act of war**

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

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### **Unlawful acts**

When you or the Life Assured participates in an unlawful act or unlawful failure to act.

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## Important Notes

This insurance plan is underwritten by FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

FWD Max Wealth is a non-participating endowment plan that combines protection and savings with a limited premium payment term of 3, 6, 9 years or full policy term. The benefits will be payable either at the maturity of the policy, when the Life Assured passes away or if the Life Assured suffers TPD during the policy's term prior to age 75, whichever is earlier. The TPD payout is subject to maximum RM4.0 million per life. Additional accidental death benefit is provided prior to age 75 and the payout is subject to maximum RM2.0mil per life.

If you opt not to withdraw your GCP, it will automatically accumulate with us, earning the interest rate determined by us.

To qualify for the Celebrate Living Maturity Booster, your first event date must be at least 1 month from your policy commencement date. There is no restriction on the number of events at one time. You can celebrate up to 3 life events at one time.

The premium paid for this plan may qualify for Tax Relief for Life Insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford. If you terminate your policy in the early years, you may get back less than the amount you have paid.

If you cancel the plan within 15 days free look period from the delivery of the policy, we shall refund all premiums that have been paid without interest less any medical expense incurred for medical examination to you.

This brochure is for general information only and is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and Policy Contract for further details on the terms and conditions.

If there is any discrepancy between the English, Bahasa Malaysia, or Chinese versions of this brochure, the English version shall prevail.

FWD Insurance Berhad is a member of PIDM. The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS brochure, or contact FWD Insurance Berhad, or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



## For more information

Contact our Wealth Advisors,  
Live chat us at [fwd.com.my](https://fwd.com.my) or  
email [ask@fwd.com](mailto:ask@fwd.com)



### Customer Careline

**1 300 22 6262**

(Operating hours: 8.30am -  
5.30pm, Monday to Friday,  
except public holidays)

## About FWD Insurance Berhad

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD reached its 10-year anniversary in 2023. The company is focused on 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 is committed to changing the way people feel about insurance.

## About Bank Simpanan Nasional

Bank Simpanan Nasional (BSN) is Malaysia’s first and longest-running bank, focused on actively promoting the habit of savings and investments among Malaysians.