

FWD WealthLink Pro

Regular Premium Investment-Linked Insurance

Boost your wealth protection



FWD Insurance Berhad is a member of PIDM. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit www.pidm.gov.my).

Call our Customer Careline: 1 300 22 6262

Enhance your protection and build wealth



You've planted the seeds; now it's time for you to watch them grow.

In a world filled with potential and rapid change, you want to safeguard your loved ones from life's uncertainties while also seizing market opportunities to achieve your financial goals.

With FWD WealthLink Pro, both your worlds are in safe hands

FWD WealthLink Pro rewards you with growing wealth, while giving you the peace of mind you deserve.

Your Protection Benefits

Receive additional protection of up to 400% of your coverage to safeguard you against unexpected circumstances.

Benefit	Benefit Amount
Death benefit	100% of the basic sum assured or investment account value (if any), whichever is higher
TPD benefit*	100% of the basic sum assured or investment account value (if any), whichever is higher
Additional accidental death benefit*	Additional 100% of basic sum assured
Additional accidental death benefit when travelling in public conveyance*	Additional 200% of basic sum assured
Additional accidental death benefit outside of Malaysia*	Additional 300% of basic sum assured
Additional accidental death benefit due to natural disasters*	Additional 400% of basic sum assured

*Before 75 years and subject to terms and conditions.

Maximise your returns & get more value through Wealth Bonus

Get access to a diverse range of professionally managed funds to maximise your returns and the flexibility to switch funds according to market situation to achieve your financial goals.

Maximise your returns and get more value through Wealth Bonus that will be paid out on the percentage (%) below.




End of Policy Year	% of Initial Basic Sum Assured
20th	8%
30th	4%
40th	4%
Subsequently for every 10 other policy year until the end of the policy term	4%

Maturity Benefit

When your policy matures, you will receive your maturity benefit in one lump sum. Once you receive your maturity benefit, your policy will be terminated.

No-Lapse Guarantee

Your Policy is guaranteed not to lapse for the first five years, as long as:

 <p>Your premiums are paid no later than 30 days from the due date</p>	 <p>No units are withdrawn during this period</p>	 <p>No alteration resulting in higher unit deductions is made</p>
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If you're no longer protected by the No-Lapse Guarantee, your payments should cover all relevant fees and charges. Otherwise, your policy will lapse.

Enhance your protection with optional benefits

FWD CI Intense Shield Receive coverage for Early and Advanced Stage Critical Illness conditions, plus death benefits upon Death of the Life Assured.

FWD IL Living Extra (WOP) Get your premium waived until the expiry date of this rider, upon diagnosis of any of the 44 Critical Illnesses of the Life Assured.

FWD IL WOP Get your premium waived until the expiry date of this rider, upon Death, diagnosis of Total & Permanent Disability, or any one of the 44 Critical Illnesses of the Payor.

FWD IL CI (Accelerated) Receive coverage for 45 Critical Illnesses.

For more information on the rider plans, please visit fwd.com.my or speak to our Wealth Advisors.

Get yourself covered



Coverage term options

Get coverage for 20 years or up to 70, 80 or 100 years old

Entry Age (Next Birthday)	Coverage term options*	
14 days old – 50 years old	20 years	Up to age 70, 80 or 100
51 years old – 60 years old	20 years	Up to age 80 or 100
61 years old – 70 years old	20 years	Up to age 100

*Please refer to the section on Renewal Option on how you can extend your coverage term.



Payment term options

Choose between the 5, 10, 20 year-term. Or, opt for the full policy term

How much will you be paying?

The security of your future starts from only RM200 per month.

Your minimum Basic Sum Assured: RM500,000.

Premium type	Minimum
Basic Annual Regular Premium	RM2,400

Flexibility with your investment

Get the freedom to top up your premium without any added fees, be it annually or one-off to further boost your returns.


Top-Up type	Minimum amount
Regular Annual Top-Up	RM600
Irregular / Single Top-Up	RM100

Top-Up: 95% premium allocation

Premium Allocation Rate


Premium Year	Premium Allocation based on different Premium Payment Term (% of Annual Premium)			
	5 years	10 years	20 years	Full pay
1	85%	65%	60%	60%
2	85%	65%	60%	60%
3	100%	95%	60%	60%
4	100%	95%	80%	80%
5	100%	100%	80%	80%
6	-	100%	80%	80%
7 - 10	-	100%	100%	100%
11 - 20	-	-	100%	100%
21 and above	-	-	-	100%

How this plan works




Francis
 Age 35, Male, Non-Smoker,
 Occupation Class 1
 Annual Premium = RM12,000
 Basic Sum Assured = RM1,000,000
 Policy Term = Up to age 70
 100% FWD Invest Dividend Fund


Premium payable from age 35 to 70	To extend coverage term up to age 100	
	Alternative 1	Alternative 2
RM12,000.00 annually	Additional RMO annually is recommended from age 35 to 100	Additional RMO annually is recommended from age 71 to 100



Francis invests RM12,000 annually for coverage with a basic sum assured of RM1,000,000.



Through Wealth Bonus, he will receive a total of RM140,000 upon maturity of this policy.



According to his Projected Maturity Value, he stands to receive approximately RM537,833, assuming a 5% return rate.

Policy year	Wealth Bonus (%)	Wealth Bonus (RM)
20th	8%	RM80,000
30th	4%	RM40,000
35th	2%*	RM20,000
Total	14%	RM140,000

*Adjusted proportionately based on remaining policy year.

Policy year	Project Maturity Value based on	
	2% return	5% return
35th	RM302,710	RM537,833

We have chosen two examples of investment returns, i.e. 2% and 5%, to show you the projected investment account values in the above table. Please obtain a copy of the Sales Illustration that is customised to your needs from our Wealth Advisors.

For actual past investment returns of the unit fund, please refer to the Fund Fact Sheet.

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 benefits under the basic plan if the claim arises from:

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.

Act of war

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

Unlawful acts

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

Choice of investment-linked funds and fund management charges

Type of Fund	% of Fund Assets
FWD Invest Dividend Fund	1.50% p.a.
FWD Invest ASEAN Discovery Fund	1.50% p.a.
FWD Invest Bond Fund	1.00% p.a.
FWD Invest Income Extra Fund	0.35% p.a.

Renewal Option

You may renew the Policy up to the maximum coverage limit of 100 years old if your current coverage term is below 100 years old. You can start the renewal process up to 60 days before your policy matures, and it will become effective on the Maturity Date.

The premium for the renewed term will be reviewed and revised upon renewal, and you shall pay the premium accordingly once renewed.

If there is a balance basic sum assured after the TPD Benefit has been paid out, the basic policy and any attached supplementary rider(s) will still be in effect.

If you are 75 years old or older when you renew your coverage, the TPD coverage will not be applicable. Any attached rider(s) will remain in effect until it reaches the maximum expiry age.

Important Notes

You can choose how much you want to pay for your Policy, depending on your risk appetite. After you receive the Policy, you have 15 days to decide if it's right for you. If you decide not to keep it during this time, we'll give you back a sum equal to the Investment Account Value, plus amount of any charges that have been deducted from the fund, plus amount of premium that have not been allocated; less any medical expense incurred for medical examination.

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.

The Cost of Insurance is not guaranteed, and we may revise it by giving at least 90 days advance notice.

This brochure is for general information only and is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Sales Illustration, and Policy Contract for further details on the terms and conditions as well as the applicable fees and charges for the Investment-Linked Fund(s) you have chosen.

This insurance product is tied to the performance of the underlying assets. It is not a pure investment product such as unit trusts.

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

For more information

Contact our Wealth Advisors,
Live Chat us at fwd.com.my or
email us at ask@fwd.com



Customer Careline
1 300 22 6262

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

About FWD

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 13 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.

*As of March 2024.

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.