

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up QasehLink Pintar. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad)
Product Name:	QasehLink Pintar
Basic Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

QasehLink Pintar is a Regular Premium Investment-Linked plan which offers a combination of insurance protection and investment. This product provides the Life Assured with coverage up to age 100. This product pays a lump sum benefit if Life Assured dies during the term of the Policy or is totally and permanently disabled prior to the Policy Anniversary when the Life Assured attains age seventy (70) or maturity of the Policy, at the time of claim.

The value of the investment-linked plan depends on the price of the underlying Units, which in turn depends on the performance of Your chosen fund(s).

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan											
QasehLink Pintar offers the following benefits while the Policy is in-force:											
Death Benefit	Upon Death of the Life Assured, 100% of the current Sum Assured or the Investment Account Value, whichever is higher shall be payable.										
Total and Permanent Disability (TPD) Benefit	Upon Total & Permanent Disability (TPD) of the Life Assured before the Policy Anniversary on which the Life Assured is 70 years old, 100% of the current Sum Assured or the Investment Account Value, whichever is higher shall be payable. The maximum TPD Benefit is RM2.0 million per life.										
Loyalty Reward	Upon completion of every three (3) policy years after the tenth (10 <sup>th</sup> ) Policy Year, an extra three percent (3%) premium allocation based on the annual basic premium paid on the year will be credited to the Investment Account. The first reward is credited on the eleventh (11 <sup>th</sup> ) Policy Year.										
Smart Protection	Sum Assured shall be increased based on initial or current Sum Assured, whichever is lower, as follows: <table border="1" data-bbox="520 1335 1377 1496"> <thead> <tr> <th>At the Beginning of Policy Year</th> <th>Percentage of Increment</th> </tr> </thead> <tbody> <tr> <td>6<sup>th</sup></td> <td>5%</td> </tr> <tr> <td>11<sup>th</sup></td> <td>5%</td> </tr> <tr> <td>16<sup>th</sup></td> <td>5%</td> </tr> <tr> <td>21<sup>st</sup></td> <td>5%</td> </tr> </tbody> </table> <p>subject to a maximum total incremental amount of RM60,000.00</p>	At the Beginning of Policy Year	Percentage of Increment	6 <sup>th</sup>	5%	11 <sup>th</sup>	5%	16 <sup>th</sup>	5%	21 <sup>st</sup>	5%
At the Beginning of Policy Year	Percentage of Increment										
6 <sup>th</sup>	5%										
11 <sup>th</sup>	5%										
16 <sup>th</sup>	5%										
21 <sup>st</sup>	5%										
Special Cash Allowance	A lump sum cash allowance of RM1,000 shall be payable upon partial fund withdrawal after 15th Policy Year or upon age of 50 years old, whichever is later. It is subject to minimum partial fund withdrawal of RM1,000 and it is payable once only.										
Maturity Benefit	Upon Maturity of the Policy, Investment Account Value (if any) shall be payable in one lump sum. The Investment Account Value shall be based on the Unit Price at the next Valuation Date.										
No-Lapse Guarantee	For the first three (3) Policy Years, the Policy is guaranteed not to lapse provided: <ul style="list-style-type: none"> <li>(a) all premiums due under this Policy are paid no later than thirty (30) days from the premium due date;</li> <li>(b) no Units are withdrawn from the Policy during this period; and</li> <li>(c) no alteration which result in higher unit deductions are made to the Policy.</li> </ul>										

Reminder: Please read the Sales and Marketing Collaterals which include product benefits and objectives of the investment-linked funds. It is important to select a plan or a combination of funds that suit Your financial goals and risk profile. Please refer to the Policy Contract for the precise definitions, terms and conditions.

### 3. How much premium do I have to pay?

The total premium that You have to pay: RM <premium by mode> <Annually/Semi-Annually/Quarterly/Monthly>

- The total premium that You have to pay and the policy term may vary depending on Our underwriting requirements.
- We shall allocate a portion of the premium of the Basic Policy to purchase Units in the investment-linked Fund that You have chosen. Any unallocated amount will be used to pay commissions to sales intermediaries and other expenses of Us. You are advised to refer to the allocation rates given in the Sales Illustration.

### 4. What are the fees and charges that I have to pay?

- Insurance Charges - The insurance coverage charges are deducted monthly from the value of Your Units. The insurance charges will vary depending on the coverage chosen, age, and Our underwriting requirements. The insurance charges will increase as You grow older. Details of insurance charges and other charges for the investment-linked policy are given in the Sales Illustration. Details of insurance charges and other charges for the investment-linked policy shown in the Sales Illustration are based on standard risks. The insurance charge is **NOT GUARANTEED**. We can revise the insurance charge at the time of renewal, by giving You at least three (3) months advance notice.

- Stamp Duty - You may have to pay stamp duty where applicable.
- Monthly Service Charge levied will depend on the frequency of premium payment chosen. The Monthly Service Charge (inclusive of applicable taxes at the prevailing rate) is deducted from the value of Your Units as follows:

Frequency of Premium Payment	Monthly Service Charge
Annually	RM 8.00
Semi-Annually, Quarterly or Monthly	RM 9.00

- Switching Charge – Currently, there is no charge upon fund switching. However, We reserve the rights to impose a charge for such transaction in the future.
- Top-Up Charge – Currently, there is no charge upon Single Top-Up. However, We reserve the rights to impose a charge for such transaction in the future.
- Premium Redirection Charge – Currently, there is no charge upon premium redirecting. However, We reserve the rights to impose a charge for such transaction in the future.
- Fund Management Charge levied will depend on the fund(s) chosen. The Fund Management Charge for the respective funds is imposed as follows:

Fund	Fund Management Charge
FWD Invest Dividend Fund	1.5% p.a. of the fund value
FWD Invest Bond Fund	1.0% p.a. of the fund value

- Partial Withdrawal Charge and Full Withdrawal (Policy Surrender) Charge (inclusive of applicable taxes at the prevailing rate) will be imposed as follows:

Policy Year	Partial Withdrawal Charge and Full Withdrawal (Policy Surrender) Charge (% Amount Withdrawn)
1 to 2	10%
3 to 4	5%
5 and onwards	0%

- The commission borne by You and paid from Your basic premium is as follows:

Policy Year	Commission	
	%	RM
1	<XX.XX>	<X,XXX.XX>
2	<XX.XX>	<X,XXX.XX>
3	<XX.XX>	<X,XXX.XX>
4	<XX.XX>	<X,XXX.XX>
5	<XX.XX>	<X,XXX.XX>

The commission borne by You and paid from Your regular top-up premium is 3.75% of the top-up premium.

#### Notes:

1. The charges are not guaranteed and may vary in future by giving three (3) months prior notice.

2. The commission illustrated may be subject to the applicable taxes at the prevailing rate.
3. The above listing is not exhaustive. Please refer to policy documents for details.

## 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – You must disclose all important facts that will affect Your and / or Life Assured’s risk profile such as medical condition and state Your and /or Life Assured’s age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the plan, taking into consideration the appropriateness of the plan to Your needs and circumstances.
- Free-look period – You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at unit price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Juvenile Lien – In the event the Life Assured dies or becomes totally and permanently disabled before the Life Assured’s 4<sup>th</sup> birthday, the Death Benefit and TPD Benefit payable shall be at the percentage of the Sum Assured as stated below;

Age of Life Assured upon claim	Percentage of Sum Assured Payable
Before 1 <sup>st</sup> birthday	20%
From 1 <sup>st</sup> birthday but before 2 <sup>nd</sup> birthday	40%
From 2 <sup>nd</sup> birthday but before 3 <sup>rd</sup> birthday	60%
From 3 <sup>rd</sup> birthday but before 4 <sup>th</sup> birthday	80%
From 4 <sup>th</sup> birthday onwards	100%

- Underwriting Lien – The Death Benefit and TPD Benefit payable shall be at the percentage of the Sum Assured as stated below;

Policy Year	Percentage of Sum Assured Payable
1	25%
2	50%
3 and above	100%

- Investment Account Value – the investment account value of Your investment-linked plan depends on the performance of the investment-linked funds selected. The higher the level of insurance charge selected, the more Units will be absorbed to pay for the insurance charges and the fewer Units will remain to accumulate investment account value under Your Policy.
- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years, Premium Holiday or partial withdrawal.
- If Your investment-linked plan lapses due to insufficient Investment Account Value, You can submit a written application to reinstate the investment-linked plan.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the claims.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this Policy.

## 6. What are the major exclusions under this Policy?

This Policy has certain exclusions, meaning situations where We won’t pay a benefit. We list the below exclusions that apply to the benefits under Your Policy. We may also apply specific exclusions to Your Policy when We offer to issue Your Policy. If any specific exclusions apply, We will record the details in a Policy Endorsement.

### Exclusion

- Suicide – if death was due to suicide with one (1) year from the Risk Commencement Date or reinstatement date, whichever is later, Your nominee will only receive the Investment Account Value.
- Death Benefit is NOT payable if the Life Assured dies due to the hands of justice, committing or attempting to commit negligent or unlawful act under any prevalent law in force or any act contrary to public policy.
- Total and Permanent Disability (TPD) Benefit is NOT payable if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by a registered medical practitioners) or liquor, engaging in hazardous activity, engaging in submarine or outer space voyage, performing duties in military, pre-existing illness or accident, dangerous pursuits and dangerous occupation.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

## 7. Can I cancel my Policy?

Buying a Regular Premium Investment-Linked Plan is a long-term financial commitment. It is not advisable to hold this Policy for a short period of time in view of the high initial costs. If You find that the fund(s) that You have chosen is no longer appropriate, You have the flexibility to switch the fund(s). You are allowed to switch fund(s) without any fee.

If Your Policy has been issued and for any reason whatsoever You decide to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of Your Policy, We will refund to You the unallocated premium, the value of Units that have been allocated (if any) at unit price at the next Valuation Date and any insurance charge and policy fee that have been deducted less any medical fee incurred. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, remaining fund values of the Basic Policy at unit price at the next Valuation Date shall be refunded.

## 8. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

## 9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]

*(formerly known as Gibraltar BSN Life Berhad)*

Head Office	:	Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
Customer Careline	:	1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)
Website	:	fwd.com.my
E-mail	:	ask@fwd.com

## 10. Other similar types of cover available

Please ask Us or Our intermediary for any other similar types of plans offered by Us.

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UP". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

1. You should consider the following before You purchase an investment-linked policy to ensure the Policy suits Your financial needs and goals:
  - (a) You should satisfy Yourself that this Policy would best serve Your needs and that the premium payable under this Policy is affordable;
  - (b) Whether the allocation of insurance premium towards protection and investment meets Your financial circumstances;

FWD Insurance Berhad 199301022976 [277714-A]

*(formerly known as Gibraltar BSN Life Berhad)*

Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia

Customer Careline: 1300-22-6262 / 03-2298 0088

Website: fwd.com.my Email: ask@fwd.com

- (c) Whether the investment-linked fund chosen matches Your investment objectives and risk appetites; and
  - (d) Whether You understand the financial risk and potential losses that may arise from investing the investment-linked policy.
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination may cause a delay in paying out the Policy moneys.
  3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
  4. Insurance protection shall only be provided effective from the Commencement Date of the Policy.
  5. You are advised to keep the receipt as proof of payment of premiums.
  6. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
  7. Surrender value of the Policy is the Investment Account Value less Surrender Penalty (if any). If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the premiums paid.
  8. You may pause paying premium as long as there is sufficient Investment Account Value in the Policy to pay the charges. The charges will continue to be deducted during Premium Holiday. In the event the Investment Account Value is nil or negative, the Policy shall lapse and there shall be no insurance coverage thereafter.
  9. You may vary the level of death benefit and premium and switch investment-linked fund. You may also perform Single Top-Up or Regular Top-Up at any time to enhance the investment portion of Your Policy without any change in the insurance coverage. Please refer to the Policy Contract for the conditions for each of the options.
  10. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
  11. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL CI (Accelerated). You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad)
Product Name:	FWD IL CI (Accelerated)
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL CI (Accelerated) is a unit deducting rider that offers Critical Illness Benefit. It is attachable to a Regular Premium Investment-linked Product.

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider		
Upon the diagnosis of any one of the 45 critical illnesses, 100% of the Sum Assured will be payable. This rider provides an acceleration benefit which means any claim amount paid under this rider will reduce the Sum Assured/Benefit payable under the Basic Plan.		
Critical illnesses is defined as any one of the illnesses specified below:		
1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus With Severe Kidney Complications
7. Angioplasty And Other Invasive Treatments For Coronary Artery Disease*	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)

10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis
11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Full Blown AIDS
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms	42. Loss of Independent Existence
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Paralysis of Limbs
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Poliomyelitis
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	45. Progressive Scleroderma

\*For Angioplasty And Other Invasive Treatments For Coronary Artery Disease, the payment is limited to one claim event which 10% of Sum Assured will be payable and it is subject to a maximum of RM 25,000. The remaining Sum Assured of the rider will be payable upon further diagnosis of any of the remaining 44 Critical Illness.

### 3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

### 4. What are the fees and charges that I have to pay?

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges are shown in the Sales Illustration. The insurance charge is NOT GUARANTEED. We reserve the right to revise the insurance charge by giving You at least thirty (30) days advance notice.

### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must disclose all important facts that will affect Your and / or Life Assured's risk profile such as medical condition and occupation, and state Your and /or Life **Assured's age correctly.**
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at unit price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Underwriting Lien – The Benefit payable shall be the percentage of the Sum Assured as stated below;

Policy Year	Percentage of Sum Assured Payable
1	25%
2	50%
3 and above	100%

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years or Premium Holiday.

- You or Your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect Our claim assessment. Please call Our Customer Service representative who will guide in filing in claims.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this rider.

## 6. What are the major exclusions under this rider?

This rider has certain exclusions, meaning situations where We **won't pay a benefit**. We list the below exclusions that apply to the benefits under Your rider. We may also apply specific exclusions to Your rider when We offer to issue Your rider. If any specific exclusions apply, We will record the details in an Endorsement.

Exclusion
<p>We shall not pay the Benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results:</p> <ul style="list-style-type: none"> <li>▪ any Pre-Existing Illness; or</li> <li>▪ from HIV or HIV related illness or AIDS except HIV Infection due to Blood Transfusion, Assault or Organ Transplant, Occupationally Acquired HIV Infection and Full-blown AIDS as defined in Supplementary Contract; or</li> <li>▪ Critical Illness that was diagnosed within Waiting Period; or</li> <li>▪ the Life Assured did not survive for required survival period after the diagnosis of Critical Illness; or</li> <li>▪ while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or</li> <li>▪ Terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.</li> </ul>

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this rider.

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 8. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

## 9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]

*(formerly known as Gibraltar BSN Life Berhad)*

Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia

Customer Careline : 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)

Website : fwd.com.my

E-mail : ask@fwd.com

## 10. Other similar types of cover available

Please ask Us or Our intermediary for any other similar types of plans offered by Us.



**IMPORTANT NOTICE:**

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

**Other Important Notices:**

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL Living Extra (WOP). You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad)
Product Name:	FWD IL Living Extra (WOP)
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL Living Extra (WOP) is a unit deducting rider that provides waiver of premium upon diagnosis of any one of the 44 Critical Illnesses. It is attachable to a Regular Premium Investment-linked Product.

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider		
Upon the diagnosis of any one of the 44 critical illnesses, the Regular Premium of the Basic Plan will be waived.		
Critical illnesses is defined as any one of the illnesses specified below:		
1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus With Severe Kidney Complications
7. Full Blown AIDS	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis
11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent	41. Loss of Independent Existence

	Bone Marrow Failure	
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms	42. Paralysis of Limbs
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Poliomyelitis
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Progressive Scleroderma
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	

3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

4. What are the fees and charges that I have to pay?

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges are shown in the Sales Illustration. The insurance charge is NOT GUARANTEED. We reserve the right to revise the insurance charge by giving You at least thirty (30) days advance notice.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must disclose all important facts that will affect Your and / or Life Assured's risk profile such as medical condition and occupation, and state Your and /or Life **Assured's age correctly.**
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at unit price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Waiver of premium shall be limited to no more than one of the Critical Illness as defined in Supplementary Contract.
- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years or Premium Holiday.
- You or Your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect Our claim assessment. Please call Our Customer Service representative who will guide in filing in claims.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this rider.

6. What are the major exclusions under this rider?

This rider has certain exclusions, meaning situations where We **won't pay a benefit.** We list the below exclusions that apply to the benefits under Your rider. We may also apply specific exclusions to Your rider when We offer to issue Your rider. If any specific exclusions apply, We will record the details in an Endorsement.

**Exclusion**

We shall not pay the Benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results:

- any Pre-Existing Illness; or
- from HIV or HIV related illness or AIDS except HIV Infection due to Blood Transfusion, Assault or Organ Transplant, Occupationally Acquired HIV Infection and Full-blown AIDS as defined in Supplementary Contract; or
- Critical Illness that was diagnosed within Waiting Period; or
- the Life Assured did not survive for required survival period after the diagnosis of Critical Illness; or
- while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or
- Terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this rider.

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 8. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

## 9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]

*(formerly known as Gibraltar BSN Life Berhad)*

Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia

Customer Careline : 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)

Website : fwd.com.my

E-mail : ask@fwd.com

## 10. Other similar types of cover available

Please ask Us or Our intermediary for any other similar types of plans offered by Us.

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.

FWD Insurance Berhad 199301022976 [277714-A]

*(dahulunya dikenali sebagai Gibraltar BSN Life Berhad)*

Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia

Talian Khidmat Pelanggan: 1300-22-6262 / 03-2298 0088

Laman Web: fwd.com.my

E-mel: ask@fwd.com

4. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL Medicare. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad)
Product Name:	FWD IL Medicare
Plan Selected:	Plan <A/B/C>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD IL Medicare is a unit deducting rider that provides daily cash benefit to the Life Assured in the event of Hospitalisation due to Illness or accidental injury and reimbursement of surgical expense. It is attachable to a Regular Premium Investment-linked Product.

### 2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider			
This Supplementary Contract offers the following benefits:			
Benefit (RM)	Plan A	Plan B	Plan C
Hospitalisation (per day)	100	150	250
Surgical Benefit (per Disability)	Up to RM 2,500	Up to RM 3,500	Up to RM 5,000
Annual Limit	5,000	7,000	10,000
Lifetime Limit	50,000	70,000	100,000
Reminder: Please refer to the Supplementary Contract for the precise definitions, terms and conditions.			

### 3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

### 4. What are the fees and charges that I have to pay?

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges are shown in the Sales Illustration. The insurance charge is NOT GUARANTEED. We reserve the right to revise the insurance charge by giving You at least thirty (30) days advance notice.

### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must disclose all important facts that will affect Your and / or Life Assured's risk profile such as medical condition and occupation, and state Your and /or Life **Assured's age correctly.**
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at unit price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- This rider is renewable up to age 69 years old, however We reserve the right to withdraw the IL Medicare portfolio as a whole by giving You at least 30 days advance notice before Policy Anniversary along with Our reason for withdrawal if We decide to discontinue underwriting this rider.
- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years or Premium Holiday.

- You or Your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect Our claim assessment. Please call Our Customer Service representative who will guide in filing in claims.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this rider.

## 6. What are the major exclusions under this rider?

This rider has certain exclusions, meaning situations where We **won't pay a benefit**. We list the below exclusions that apply to the benefits under Your rider. We may also apply specific exclusions to Your rider when We offer to issue Your rider. If any specific exclusions apply, We will record the details in an Endorsement.

### Exclusion

IL Medicare will not cover any Hospitalisation or surgery caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-existing Illnesses; or
- Specified Illnesses within one hundred twenty (120) days from the Risk Commencement Date or reinstatement date whichever is the later; or
- Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Risk Commencement Date or Reinstatement Date whichever is the later; or
- plastic or cosmetic Surgery and related treatments; or
- circumcision or any Surgery on the foreskin; or
- eye examination and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik; or
- Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol; or
- pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments and its complications.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this rider.

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 8. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

## 9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]  
(formerly known as Gibraltar BSN Life Berhad)

Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia

Customer Careline : 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)

Website : fwd.com.my

E-mail : ask@fwd.com

## 10. Other similar types of cover available

Please ask Us or Our intermediary for any other similar types of plans offered by Us.

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.



## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL PA. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad (formerly known as Gibraltar BSN Life Berhad)
Product Name:	FWD IL PA
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

FWD IL PA is a unit deducting rider which covers Death and Total and Permanent Disablement of a Life Assured due to Accidental Bodily Injury up to age of 70 years old. It is attachable to a Regular Premium Investment-linked Product.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider	
The Benefits offered are in table below while this Supplementary Contract is still in-force.	
Benefit	Payment
Death due to Accidental Bodily Injury	100% of Sum Assured
Total and Permanent Disablement due to Accidental Bodily Injury	100% of Sum Assured
Double Indemnity on Loss of Life	200% of Sum Assured
Reminder: Please refer to the Supplementary Contract for the precise definitions, terms and conditions.	

3. How much premium do I have to pay?

Not applicable since this is a unit deducting rider. The Cost of Insurance will be deducted monthly from the value of Your Units.

4. What are the fees and charges that I have to pay?

The insurance charges are deducted monthly from the value of Your Units. The insurance charges will increase as You grow older. Details of insurance charges are shown in the Sales Illustration. The insurance charge is NOT GUARANTEED. We reserve the right to revise the insurance charge by giving You at least ninety (90) days advance notice.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must disclose all important facts that will affect Your and / or Life Assured's risk profile such as medical condition and occupation, and state Your and /or Life **Assured's age correctly**.
- Free-look period - You may cancel Your investment-linked plan by returning the Policy within 15 days after the Policy has been delivered to You. We will refund to You the unallocated premiums, the value of Units that have been allocated (if any) at unit price at the next Valuation Date and any insurance charge and Monthly Service Charge that have been deducted less any medical fee incurred.
- Underwriting Lien – The Benefit payable shall be the percentage of the Sum Assured as stated below;

Policy Year	Percentage of Sum Assured Payable
-------------	-----------------------------------

1	25%
2	50%
3 and above	100%

- The investment-linked plan will lapse when the value of investment Units is insufficient to pay for the insurance and other charges. Insufficient Units may be due to poor investment return, high insurance charges over the years or Premium Holiday.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the claims.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this rider.

## 6. What are the major exclusions under this rider?

This rider has certain exclusions, meaning situations where We **won't pay a benefit**. We list the below exclusions that apply to the benefits under Your rider. We may also apply specific exclusions to Your rider when We offer to issue Your rider. If any specific exclusions apply, We will record the details in an Endorsement.

Exclusion
<p>We shall not pay the Benefit if the Accident is directly or indirectly, wholly or partly caused by any of the following occurrences:-</p> <ul style="list-style-type: none"> <li>▪ assault or murder; or</li> <li>▪ strikes or terrorist activities; or</li> <li>▪ self infliction / destruction or any attempt thereof while sane or insane; or</li> <li>▪ attempted suicide whether sane or insane; or</li> <li>▪ while or because the Life Assured is under the influence of alcohol, narcotic, drugs (regardless it is prescribed by registered medical practitioner(s)) or poison or as a result of inhaling gas or fumes; or</li> <li>▪ pregnancy, childbirth, any form of miscarriage or complications thereof.</li> </ul>

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this rider.

## 7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

## 8. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

## 9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]

(formerly known as Gibraltar BSN Life Berhad)

Head Office : Level 21, Mercu 2, KL Eco City,  
No.3 Jalan Bangsar,  
59200 Kuala Lumpur, Malaysia

Customer Careline : 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)

Website : fwd.com.my

E-mail : ask@fwd.com

## 10. Other similar types of cover available

Please ask Us or Our intermediary for any other similar types of plans offered by Us.

### IMPORTANT NOTICE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

### Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.