

Takaful Future Defender

Defend your  
loved ones,  
protect their future.



In life, sometimes we need to expect the unexpected. It pays to defend yourself and your family with a plan that can protect your family in times of crisis.

Whatever the future brings, Takaful Future Defender gives you comfort and confidence to go through life's ups and downs smoothly knowing your family is well looked after.

# When life throws you a curve ball, counter with a defensive game plan.

Life is full of surprises. Anything can happen, any time. Choose a plan that can protect you and your family when life throws you a curve ball.

We have created a practical plan that puts your family's needs first. Takaful Future Defender is a protection plan that provides many benefits and defends your loved ones during challenging times. This plan is designed to look after their financial and emotional wellbeing when they need it the most. After all, it is easier to expect the unexpected when you have a safety net.

With Takaful Future Defender, no matter what happens in the future, you know you will have total peace of mind today, knowing we have you and your family's best interests at heart.



## Defend your family with a protection plan

Takaful Future Defender is a protection plan that provides your family with death benefit and accelerated Total and Permanent Disability (TPD) benefit. You can rest easy knowing that your family is protected should unfortunate events happen.



### Protect

Should the unexpected happen, leave them with a legacy that will look after their financial and emotional needs to help them get their life back on track.



### Multiple Indemnity

Your family will receive multiple indemnity benefit pay-out upon death or TPD due to accident.



### Funeral Expenses

As part of the death benefit, your family will receive RM5,000 to cover the funeral expenses.



### Maturity

Should life sail by smoothly, you can take back the account value (if any) in the Participants' Fund after the maturity date.

## Product Benefits

	Natural causes	Accidental causes
<b>Death benefit</b> If the Person Covered passes away, we will pay:	100% of Sum Covered + Account Value in the Participants' Fund	<b>Up to age 75 ANB</b> 200% of Sum Covered + Account Value in the Participants' Fund  <b>Above 75 ANB</b> 100% of Sum Covered + Account Value in the Participants' Fund
	<ul style="list-style-type: none"> <li>• Where Sum Covered = Annual Contribution x Sum Covered Multiplier</li> <li>• Additional RM5,000 as funeral expense</li> </ul>	
<b>TPD benefit</b> If the Person Covered suffers from TPD, we will pay:	100% of Sum Covered + Account Value in the Participants' Fund	200% of Sum Covered + Account Value in the Participants' Fund
	<ul style="list-style-type: none"> <li>• Where Sum Covered = Annual Contribution x Sum Covered Multiplier</li> <li>• The Person Covered is covered for TPD up to the age 75 ANB.</li> </ul>	

## Maturity Benefit

Trigger event	Benefit amount payable
Maturity date	Account Value in the Participants' Fund (if any)

## Support in times of need

You can count on us to be there for your loved ones when they need it most. Should you get into a fatal accident, we will provide your family with these unique recovery services.



► **Grief Counselling**  
 Under the certificate, we will pay up to RM2,000 for a maximum of ten (10) 1-hour long counselling sessions with a grief counsellor.



► **Legal Services**  
 Under the certificate, we will pay up to RM2,000 for a maximum of 3 one hour sessions to seek legal advice on estate administration, from a legal adviser.



► **Donation**  
 The certificate also pays an additional RM2,000 to donate to a charitable organisation. We will arrange for the amount to be donated on your behalf.

## Product Parameters

Item	Details			
Age limits	Minimum Entry Age		Maximum Entry Age	
	18		50/60/70 ANB (Subject to minimum term of 10 years)	
Certificate duration	<ul style="list-style-type: none"> <li>Participant may choose the maturity age up to 60/70/80, subject to minimum term of 10 years.</li> <li>The minimum contract term of 10/15/20 years will be linked to maximum entry age for the chosen maturity option as below:</li> </ul>			
	Contribution Option	Maximum Entry		
		Maturity up to age 60	Maturity up to age 70	Maturity up to age 80
	10 year Limited Pay	50	60	70
	15 year Limited Pay	45	55	65
Regular Pay	40	50	60	
Sum covered	Subject to Sum Covered Multiplier			
Minimum and maximum contribution (and top-up)	Contribution option	Minimum		Maximum
	10 year Limited Pay	RM3,600 per annum		N.A
	15 year Limited Pay	RM3,600 per annum		N.A
	Regular Pay	RM3,600 per annum		N.A
	Ad-hoc topup	RM50 per transaction		N.A
Contribution frequency options	Monthly	Quarterly	Semi-Annually	Annually

### Want to know more?

Consult with our Relationship Managers for further information, or

**Call** 1300 80 2626

**Click** [hsbcamanah.com.my](https://hsbcamanah.com.my)

**Visit** your nearest HSBC Amanah branch

## Here's How The Plan Works

Hans, 31, is a Regional Sales Manager of a multinational company, husband to Alisha and father to Isaak (who just turned 5). He is responsible for overseeing the daily operations of the company's stores across Malaysia. As he travels a lot due to the nature of his job, he decides to invest in his family's wellbeing and protect their future with Takaful Future Defender so that he can have peace of mind knowing they are looked after.

**1** Hans decides to participate in the 10-year Limited Pay plan with a sum covered of RM403,200\*. He contributes RM3,600 into the plan every year.

\*Male, non-smoker, occupation class 1, expiry age 60 years old, contribution term of 10 years.

**2** 7 years have passed. Hans is travelling along the highway to attend his company's AGM. His car gets hit by a speeding truck and overturns. He suffered multiple fractures and serious head injuries.

**4** Hans' family will receive an accidental death benefit of 200% of the Sum Covered + Account Value in the Participants' Fund, and the certificate will be terminated.

**3** Hans is rushed to the Emergency Room of the nearest hospital. In the operating room, surgeons do their best to save his life. Unfortunately, he does not pull through.

**5** Alisha receives RM5,000 for funeral expenses to help her financially. She also gets **additional support** from their Takaful Future Defender plan.

**a. Counselling Service benefit\***

Alisha gets up to 10 grief counselling sessions, to help her deal with her husband's passing.

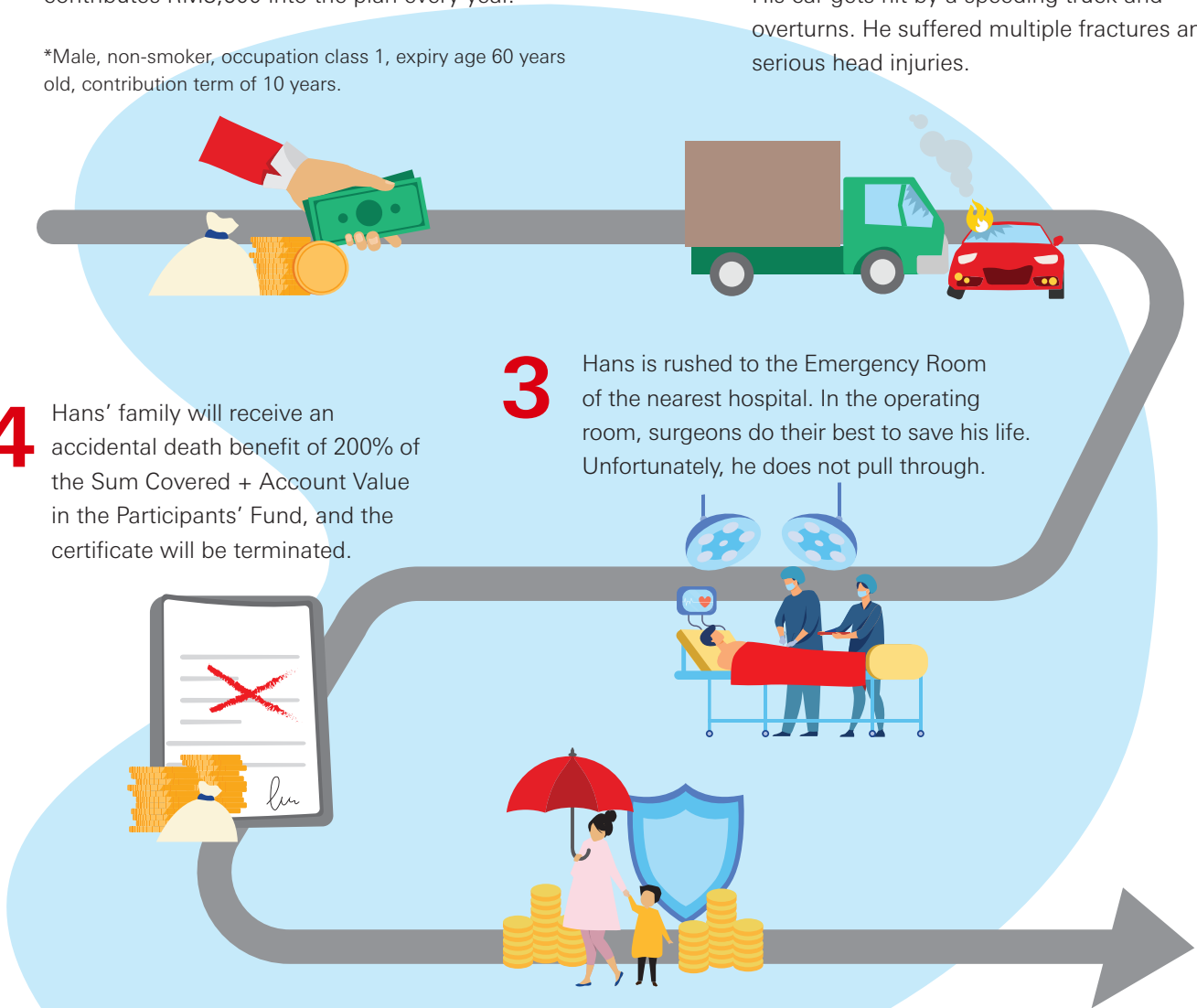
**b. Legal Services benefit\***

She also gets legal services, up to 3 times, to advise her on the next steps to take.

**c. Donation Services benefit**

An additional amount of RM2,000 shall be donated to a charitable organisation, on behalf of Hans.

\* Up to RM2,000 total fees on reimbursement basis



## Fees and Charges

Description	Fees and charges
<b>Wakalah Fee</b>	A portion of the Wakalah Fee will be used to pay the commission to the intermediaries. The Wakalah Fee applicable ranges from 0% to 60% of contribution. The actual fees vary depending on the year and tenure selected. <ul style="list-style-type: none"> <li>• 10 year Limited Pay: from 0% to 30%</li> <li>• 15 year Limited Pay: from 0% to 45%</li> <li>• Regular Pay: from 0% to 60%</li> </ul>
<b>Monthly Tabarru' (Donation)</b>	Tabarru' is deducted monthly from your account value in the Participants' Fund. Tabarru' rates are not level and are based on Person Covered's age at the next birthday, gender, amount of coverage, health status, smoker status, and occupation.
<b>Services Wakalah Charge</b>	RM5 per month deducted from your account value in the Participants' Fund.
<b>Stamp Duty</b>	A one-time stamp duty of RM10 will be borne by the Certificate Owner, to be paid with the initial contribution.

## Simplified exclusions

There are only few events where we will not pay the benefits under the certificate:

Death	TPD		
<p><b>Suicide</b></p> <p>We will not pay death benefit under this certificate if the claim arises from suicide within one year from: the start of your certificate; or the date we last reinstated your certificate; whichever is later.</p> <p>This applies regardless of the Person Covered's mental state. If this happens, we will only pay your account value in the Participants' Fund (PF) as at the date of death.</p>	<p><b>Attempted suicide or self-inflicted act</b></p> <p>We will not pay the TPD benefit under this certificate if the claim arises from attempted suicide or an intentional self-inflicted act by a Person Covered within one year from: the start date of your certificate; or the date we last reinstated your certificate; whichever is later.</p> <p>This applies regardless of the mental state of the Person Covered.</p>	<p><b>Unlawful acts</b></p> <p>We will not pay the TPD benefit under this certificate if the claim arises because the Person Covered wilfully participated in an unlawful act or unlawful failure to act.</p>	<p><b>War</b></p> <p>We will not pay the TPD 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.</p>
<p>If the claim arises due to any of these 3 exclusions, the certificate will continue with death benefit and customer to continue paying the contribution (if any).</p>			

Note: Please refer to the certificate for detail explanation on the exclusions.

### Participants' Fund

The contributions you made after deducting Wakalah fees will be allocated into the Participants' Fund. An incentive of 20% of any profits from the Participants' Fund will be rewarded to the Takaful Operator before any profits attributable to this certificate are allocated into your account value in the Participants' Fund.

### Participants' Risk Fund

A monthly Tabarru' will be deducted from your account value in the Participants' Fund and credited into the relevant Participants' Risk Fund from which protection benefits are paid. As a reward for managing and administering the Participants' Risk Fund, the Takaful Operator is entitled to an incentive equal to 50% of the surplus to be distributed. The balance 50% of the surplus will be distributed among eligible participants and your entitlement will be allocated yearly into your account value in the Participants' Fund.

### Surrender

In the event of surrender, your account value in the Participants' Fund will be paid. However, you will lose the coverage under this certificate and the amount payable to you may be less than the total contributions you have made.

### Important notes

This plan is managed by FWD Takaful Berhad with its principal place of business at Level 29 Menara Shell, 211 Jalan Tun Sambanthan, Brickfields, 50470 Kuala Lumpur. FWD Takaful Berhad is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

HSBC Amanah Malaysia Berhad is the intermediary in the distribution of this plan in Malaysia and may be remunerated/paid a commission by FWD Takaful Berhad.

Products and services referred to in this brochure are offered in Malaysia only.

This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.

Choose a plan that best serves your needs and ensure that the contribution amount is one you can afford. If you need a plan that offers more comprehensive protection,

HSBC Amanah Malaysia Berhad has other protection options that could be more suited to your needs.

Takaful Future Defender provides takaful protection up to age of 80. Choose from 10-years limited pay, 15-years limited pay or regular pay with minimum 20 years certificate term. The contributions that you pay contribute to both the savings and protection elements of the product. If you are looking for financial products with savings element, you may wish to compare the annualised returns of this takaful product with the effective returns of other investment alternatives.

If you surrender your certificate in the early years, you will get your account value in the Participants' Fund (PF) which may be less than the total contribution you have paid. The PF value will be based on the actual performance of the fund and it is not guaranteed. 80% of the return in PF will be allocated back to PF. The risk of investment is borne solely by you and your account value in the PF may be less than the total contribution you have paid.

You should continue paying your contributions regularly until the end of the contribution term to ensure you are fully eligible for all the benefits. If you do not pay your contributions, your certificate will remain active as long as your account value in the PF is sufficient to cover all Tabarru' and other relevant charges, otherwise your certificate will lapse.

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).

You may examine the plan's appropriateness and discontinue your participation within 15 days after receiving the certificate ("cooling-off period"). If you cancel your certificate while it is still within the cooling-off period, FWD Takaful Berhad will return your contribution.

For further information on fees, charges and other product details, please refer to the Product Disclosure Sheet and Benefit Illustration provided by our Relationship Managers.

Please consult your Relationship Managers, for further information on the product.