

# Secure your wealth, preserved in health



The pleasures of life are infinite – and so are the possibilities the future might bring. Preparing for the future for ourselves and our loved ones is important; with proper financial planning and investment goals.

But life often takes us in directions we don't quite expect. Protect your future today and rest easy knowing that your legacy of wealth and health are preserved — for you and your family.

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FWD Takaful Berhad is a member of PIDM.

# Grow the foundations to a secured future.

We have designed a plan that will safeguard your family's emotional and financial well-being against life's many uncertainties. Takaful FutureMax provides security and growth benefits that will leave a lasting legacy of wealth for your loved ones in trying times.

You'll have the potential to receive more than you've put in via savings and protection for 20 years and more. Building a happier life for your family, whether it's sending your children to top universities or purchasing your dream home, is achievable with a wealth of investment opportunities to choose from.



## A plan by the present for you and your family's future

Takaful FutureMax is an investment-linked plan that protects you and helps you build your savings fund for you and your family's future needs. You can rest easy knowing that your family is protected should unfortunate events happen.



### Protect & Preserve

In the event of the unexpected, you will leave an enduring legacy for your family that will help them gain a new footing in life.



### Multiple Indemnity

We will pay up to 400% of the sum covered in the event of death or Total and Permanent Disability (TPD) due to an accident.



### Wealth Accumulation

We will pay Fund Booster of 10% of your annual contribution amount at the end of certificate year 5. Enjoy a Maturity Reward of 10% of your annual contribution and potential high account value in your Participant's Savings Account upon maturity.



### Cancer Coverage

We will pay 50% of the sum covered upon diagnosis and waive future contributions to help you focus on your recovery.

## Product Benefits

	Natural causes	Accidental causes
<p><b>Death benefit</b> If the Person Covered passes away, we will pay:</p>	<p>100% of Sum Covered or your total account value in the Participants' Savings Account (PSA), whichever is higher.</p>	<p><b>Up to age 75 Age Next Birthday (ANB)</b> 200% of Sum Covered upon accidental death;</p> <p>300% of Sum Covered upon accidental death in public conveyance;</p> <p>400% upon accidental death while traveling overseas (not more than 90 consecutive days in a trip); or</p> <p>your total account value in the PSA, whichever is higher.</p> <p><b>Above 75 ANB</b> 100% of Sum Covered or your total account value in the PSA, whichever is higher.</p>
	<p>Accidental Death Benefit is NOT applicable to person covered with Occupation Class 5, where the higher of the account values in PSA or 100% of Sum Covered will be paid upon accidental death.</p>	
<p><b>TPD benefit</b> If the Person Covered suffers from TPD, we will pay:</p>	<p>100% of Sum Covered or your total account value in the PSA, whichever is higher.</p>	<p><b>Up to age 75 ANB</b> 200% of Sum Covered upon accidental TPD;</p> <p>300% of Sum Covered upon accidental TPD in public conveyance;</p> <p>400% upon accidental TPD while traveling overseas (not more than 90 consecutive days in a trip); or</p> <p>your total account value in the PSA, whichever is higher.</p>
	<p>Accidental TPD Benefit is NOT applicable to person covered with Occupation Class 5, where the higher of the account values in PSA or 100% of Sum Covered will be paid upon accidental death.</p> <p>The accidental TPD benefit is applicable up to age 75 ANB or the certificate expiry date, whichever is earlier.</p>	
<p><b>Cancer benefit</b> If the Person Covered is diagnosed with cancer, we will pay:</p>	<ul style="list-style-type: none"> <li>• 50% of Sum Covered (accelerated from Sum Covered).</li> <li>• Future contribution (including FWD Saver) is waived.</li> </ul> <p>Note: Your certificate will continue with reduced Sum Covered for death and TPD benefit coverage, subject to the sufficiency of your account value in the PSA to pay for charges due. The Cancer benefit is applicable up to age 75 ANB or the certificate expiry date, whichever is earlier.</p>	
<p><b>Non-lapse facility</b> Non-lapse facility is available for the first 60 months provided that:</p>	<ul style="list-style-type: none"> <li>• You've paid all regular contributions and any regular top-up contributions due on time.</li> <li>• You haven't increased your sum covered.</li> <li>• You haven't decreased your regular contributions.</li> <li>• You haven't made any withdrawals.</li> </ul>	

## Product Benefits (continued)

### Fund Booster

Trigger event	Benefit amount payable
End of certificate Year 5	10% of annual contribution will be credited into the PSA.

### Maturity Benefit

Trigger event	Benefit amount payable
Maturity	<p>Account value in PSA + Maturity Reward (10% of annual contribution).</p> <p>For maturity age of 100 years old (as per chosen maturity age), the additional Maturity Reward will be payable upon the person covered reach the age of 80 ANB. Hence, only the account value in PSA will be paid upon maturity.</p>

## Product Parameters

Item	Details			
	Minimum Entry Age		Maximum Entry Age	
Age limits	19 ANB		70 ANB Subject to a minimum certificate term of 20 years.	
	Expiry age: <ul style="list-style-type: none"> <li>• Death benefit: as per maturity age chosen.</li> <li>• TPD, accidental death, accidental TPD and Cancer: 75 ANB.</li> <li>• The TPD, accidental death, accidental TPD, and Cancer coverage will end before the certificate anniversary, after the 74<sup>th</sup> birthday of the person covered.</li> </ul>			
Certificate Term	<ul style="list-style-type: none"> <li>• Minimum 20 years; or</li> <li>• Participant may choose the maturity age up to 70/80/100 ANB (subject to minimum term of 20 years).</li> </ul>			
Contribution Term	<ul style="list-style-type: none"> <li>• Limited Pay 5/10 years.</li> </ul>			
Sum Covered (RM)	Min. Sum Covered		Max. Sum Covered	
	RM250,000		Subject to UW	
Contribution frequency options	Annually	Semi-Annually	Quarterly	Monthly

## Here's How The Plan Works



Haris, 30, is a finance manager, husband to Sofea and they're expecting their first child. He is concerned about inflation and rising medical costs so he decides to invest and secure his family's future with Takaful FutureMax.



- 1 He contributes RM2,363 per month, for a sum covered of RM400,000 for coverage up to 80 years, and opted for the 5-year limited pay plan.



- 2 At age 33, he is diagnosed with lung cancer, he receives cancer benefit of RM200,000 which is 50% of the sum covered to pay for his treatment and recovery and his future contribution is waived.



- 3 At age 35, he receives RM2,835 from the Fund Booster benefit so he can plan for his child's early education.



- 4 At age of 60, Haris is involved in a car accident and passes away. His family will receive a lump sum of RM400,000 from the accidental death benefit.

## Fees and Charges

Description	Fees and charges																								
<b>Wakalah Fee</b>	<p>A portion of the Wakalah Fee will be used to pay the commission to the intermediaries. The actual fees vary depending on the year and tenure selected.</p> <ul style="list-style-type: none"> <li>• 5-year Limited Pay: up to 35% per annum</li> <li>• 10-year Limited Pay: up to 40% per annum</li> <li>• Wakalah fee for FWD Saver and other top-ups: 5%</li> </ul>																								
<b>Monthly Service Charge</b>	RM10 per month.																								
<b>Monthly Tabarru' (Donation)</b>	Tabarru' is deducted monthly from your account value in the PSA. Tabarru' rates are not level and are based on Person's Covered age at the next birthday, gender, amount of coverage, health status, smoker status, and occupation.																								
<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.																								
<b>Fund Management Fee</b>	<table border="1"> <thead> <tr> <th>Fund</th> <th>% Charge (p.a.)</th> <th>Type</th> </tr> </thead> <tbody> <tr> <td>FWD Takaful LifeSelect Equity Fund</td> <td>1.5%</td> <td>Equity</td> </tr> <tr> <td>FWD Takaful Asia Pacific Islamic Equity Fund</td> <td>1.5%</td> <td>Equity</td> </tr> <tr> <td>FWD Takaful Dynamic Fund</td> <td>1.5%</td> <td>Mixed Assets</td> </tr> <tr> <td>FWD Takaful Islamic Sukuk Fund</td> <td>1.0%</td> <td>Sukuk</td> </tr> <tr> <td>FWD Takaful World Islamic Equity Fund</td> <td>1.5%</td> <td>Equity</td> </tr> <tr> <td>FWD Takaful Global Mixed Assets Fund</td> <td>1.5%</td> <td>Mixed Assets</td> </tr> <tr> <td>FWD Takaful Global Sustainable Equity Fund</td> <td>1.5%</td> <td>Equity</td> </tr> </tbody> </table>	Fund	% Charge (p.a.)	Type	FWD Takaful LifeSelect Equity Fund	1.5%	Equity	FWD Takaful Asia Pacific Islamic Equity Fund	1.5%	Equity	FWD Takaful Dynamic Fund	1.5%	Mixed Assets	FWD Takaful Islamic Sukuk Fund	1.0%	Sukuk	FWD Takaful World Islamic Equity Fund	1.5%	Equity	FWD Takaful Global Mixed Assets Fund	1.5%	Mixed Assets	FWD Takaful Global Sustainable Equity Fund	1.5%	Equity
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## Simplified Exclusions

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

Death	TPD, Cancer and Waiver of Contribution (WOC)		
<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; or the date we last approved an increase in the sum covered under 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 PSA as at the date of death.</p>	<p><b>Pre-existing condition</b></p> <p>We'll not pay the Cancer and WOC benefit under this certificate for any claim for the person covered in respect of any condition, disease, illness or injury if there was any manifestation, diagnosis or treatment of such condition, disease, illness or injury prior to the commencement date or the reinstatement date of the certificate.</p>		
	<p><b>Attempted suicide or self-inflicted act</b></p> <p>We will not pay the benefits 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; or the date we last approved an increase in the sum covered under your certificate, whichever is later.</p> <p>This applies regardless of the Person Covered's mental state.</p>	<p><b>Unlawful acts</b></p> <p>We will not pay the benefits 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 benefits 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>

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

## Waiting period

There is a 90 days waiting period for Cancer and WOC (due to cancer) benefits.

## Investment-linked funds

The contribution you made (less Wakalah Fee) will be invested into the investment-linked fund(s) of your choice. Each investment choice has its own inherent risks and is subject to market value fluctuations. The value of the investment-linked funds will be based on actual performance and the investment return is not guaranteed. The investment risk of these investment-linked funds will be borne solely by you. In the worst-case scenario, the value of your investment fund(s) under the plan may be worth substantially less than the original total contribution amount you have invested in the plan. Please refer to the Fund Fact Sheet for the description of the underlying investments and the associated risks of each fund.

## Participants' Risk Fund

A monthly Tabarru' will be deducted from your account value in the PSA 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 PSA.

## Surrender

In the event of surrender, your account value in the PSA 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

You should satisfy yourself that the plan that you intend to participate in will best serve your needs and that the contribution prescribed for this plan is an amount you can afford.

Takaful FutureMax is a 5 or 10-years limited pay, investment-link takaful plan that provides Takaful protection and savings for a minimum of 20 years or up to age 70, 80 or 100 ANB. The contributions that you pay contribute to both the savings and protection elements of the product. If you are looking for financial products with a savings element, you may wish to compare the annualised returns of this takaful product with the effective returns of other investment alternatives.

You're entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of the Inland Revenue Board (LHDN).

You may review the suitability of the plan and may cancel your participation within 15 days from the date of delivery of the Certificate ("free-look period"). On cancellation within the free-look period FWD Takaful Berhad, Registration No. 200601011780 (731530-M) ("Takaful Operator") we'll refund:

- a. wakalah fees, monthly service charge and tabarru' amount you have paid;
- b. total account value in the PSA using the unit price at the next valuation point after we receive your free-look cancellation instruction;
- c. less any medical examination fees we've paid.

Upon maturity, the maturity benefit will be paid. Refer to your certificate for the details.

## Want to know more?

**Call** 1300 80 2626

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**Visit** your nearest HSBC Amanah branch

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 PSA is sufficient to cover all Tabarru' and other relevant charges, otherwise your certificate will lapse.

**This is a takaful product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**

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.

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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.

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