



# QasehImpian

An insurance plan that helps you achieve your dreams through smart savings and comprehensive protection

**This is a non-participating endowment plan.**

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



# Save for the future, and be rewarded today

You dream of a place to call home, a bright future for your children, traveling around the world, and retiring with peace of mind. But as life unfolds and responsibilities grow, saving can feel like a challenge.

**With Qaseh Impian, you don't have to choose between living well now and planning for later. You do both.**

It's a flexible, short-pay savings and protection plan designed to help you grow your wealth while staying protected.

Your savings grow every year, with Guaranteed Cash Payment increasing every three years to keep you motivated and financially confident. And as you celebrate life's milestones, you'll receive Celebrate Living Benefit along the way, bringing you closer to a brighter, more secure future.

**Save for the future, and be rewarded today with Qaseh Impian.**

# Benefits of Qaseh Impian at a Glance

Grow your wealth while staying protected

## Increasing Guaranteed Cash Payment (GCP)

Watch your savings grow with a **3% or 5% increase every three years**, depending on your chosen premium payment term.



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

The higher of 105% of Total Premium Paid by you minus Total GCP received by you or Guaranteed Cash Value.



## Celebrate Living Benefits

Receive **4% of Annual Premium** each time you celebrate life's special events, limited to 3 events.



## Additional Accidental Death Benefit

Additional 250% of Annual Premium.



## Guaranteed Maturity Benefit

Receive **400% or 700% of Annual Premium**, depending on your chosen premium payment term.

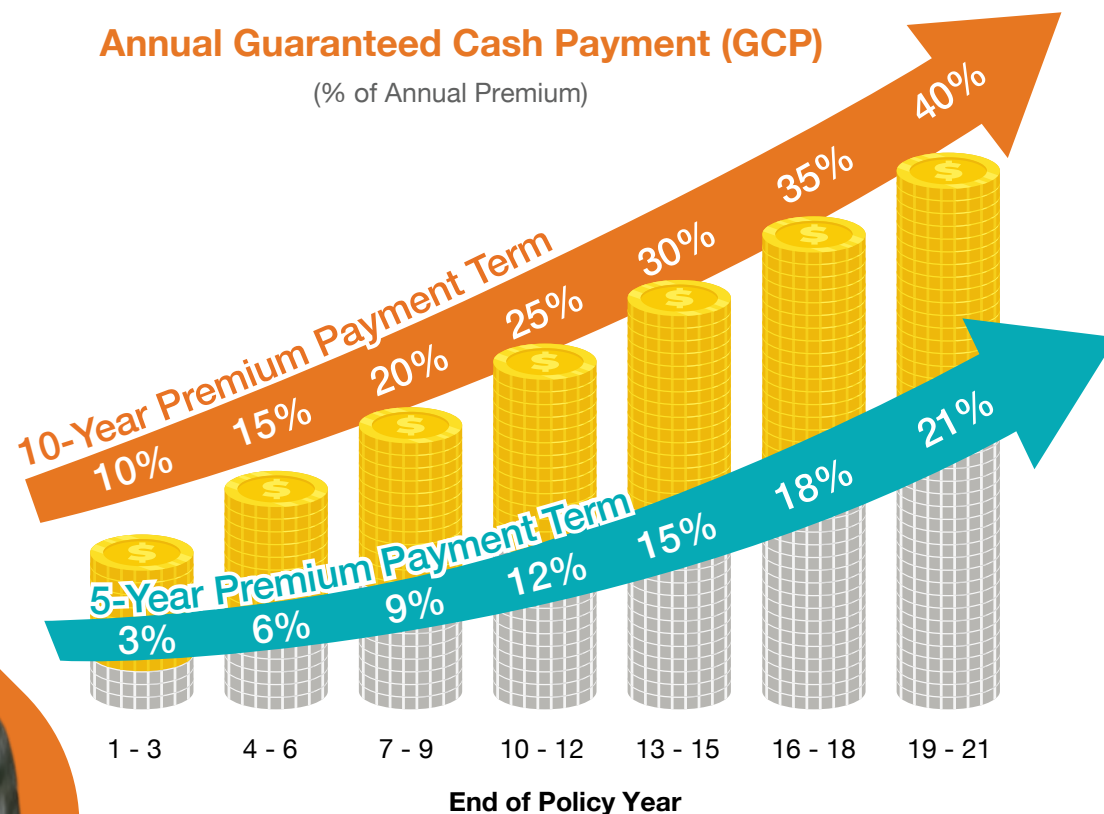


## Short Premium Payment Term of 5 or 10 Years

Choose between a premium payment term as short as **5 years or 10 years** with **21 years coverage term**.

## Boost Your Savings with Increasing Guaranteed Cash Payment (GCP)

Watch your money grow with a yearly **GCP**, **increasing 3% or 5% every 3 years** from the first policy year until maturity.



You may decide to withdraw or deposit your GCP with us.

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



## Guaranteed Maturity Benefit

Receive a lump sum payout upon policy maturity, as shown below:

Premium Payment Term	Guaranteed Maturity Benefit
5 years	400% of Annual Premium
10 years	700% of Annual Premium

## Celebrate Living Benefits of 12% Annual Premium

Receive **4% of Annual Premium** when you celebrate special life event, starting from the 2<sup>nd</sup> policy year onwards, up to a maximum of 3 events per policy.

Life Assured	Life Assured's
<ul style="list-style-type: none"><li>• enrolled in higher education institutions</li><li>• graduated from higher education institutions</li><li>• purchased a new car</li><li>• purchased a new house</li><li>• started a new business</li><li>• gets married</li><li>• performed Umrah/ Hajj</li></ul>	<ul style="list-style-type: none"><li>• child/ grandchild birth/ aqiqah</li><li>• child/ grandchild gets married</li><li>• child/ grandchild enrolled in higher education institutions</li><li>• child/ grandchild graduated from higher education institutions</li></ul>

To qualify for the Celebrate Living Benefit, your first event date must be at least 15 days from your policy commencement date. Notwithstanding the above, this benefit shall only be payable from the beginning of the 2<sup>nd</sup> policy year onwards. There is no restriction on the number of events at one time. You can celebrate up to 3 life events at one time per policy.



## Be Protected Against Death, Total and Permanent Disability (TPD) and Additional Accidental Death

In the event of Death or TPD, your family will be taken care of financially.

Policy Year	Death or TPD <sup>1</sup> Benefit	Additional Accidental Death <sup>2</sup> Benefit
1 and 2	<b>100% of Total Premium Paid</b> by you minus Total GCP received by you	An additional 250% of Annual Premium is payable
3 and above	The higher of: <ul style="list-style-type: none"><li>• <b>105% of Total Premium Paid</b> by you minus Total GCP received by you; or</li><li>• <b>Guaranteed Cash Value</b></li></ul>	

<sup>1</sup> TPD Benefit expires on the policy anniversary when Life Assured reaches age 75 and is subject to a maximum of RM4.0 million per life.

<sup>2</sup> The death must be due to Accidental Bodily Injury within 90 days from the date of accident. Additional Accidental Death Benefit expires on the policy anniversary when Life Assured reaches age 75 and is subject to a maximum of RM2.0 million per life.

## Guaranteed Acceptance

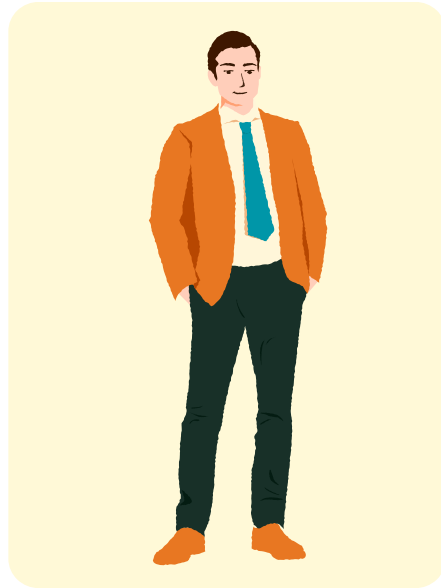
Easy application and no medical check-up is required with Guaranteed Issuance Offer (GIO) for **sum assured up to RM500,000 per life.**



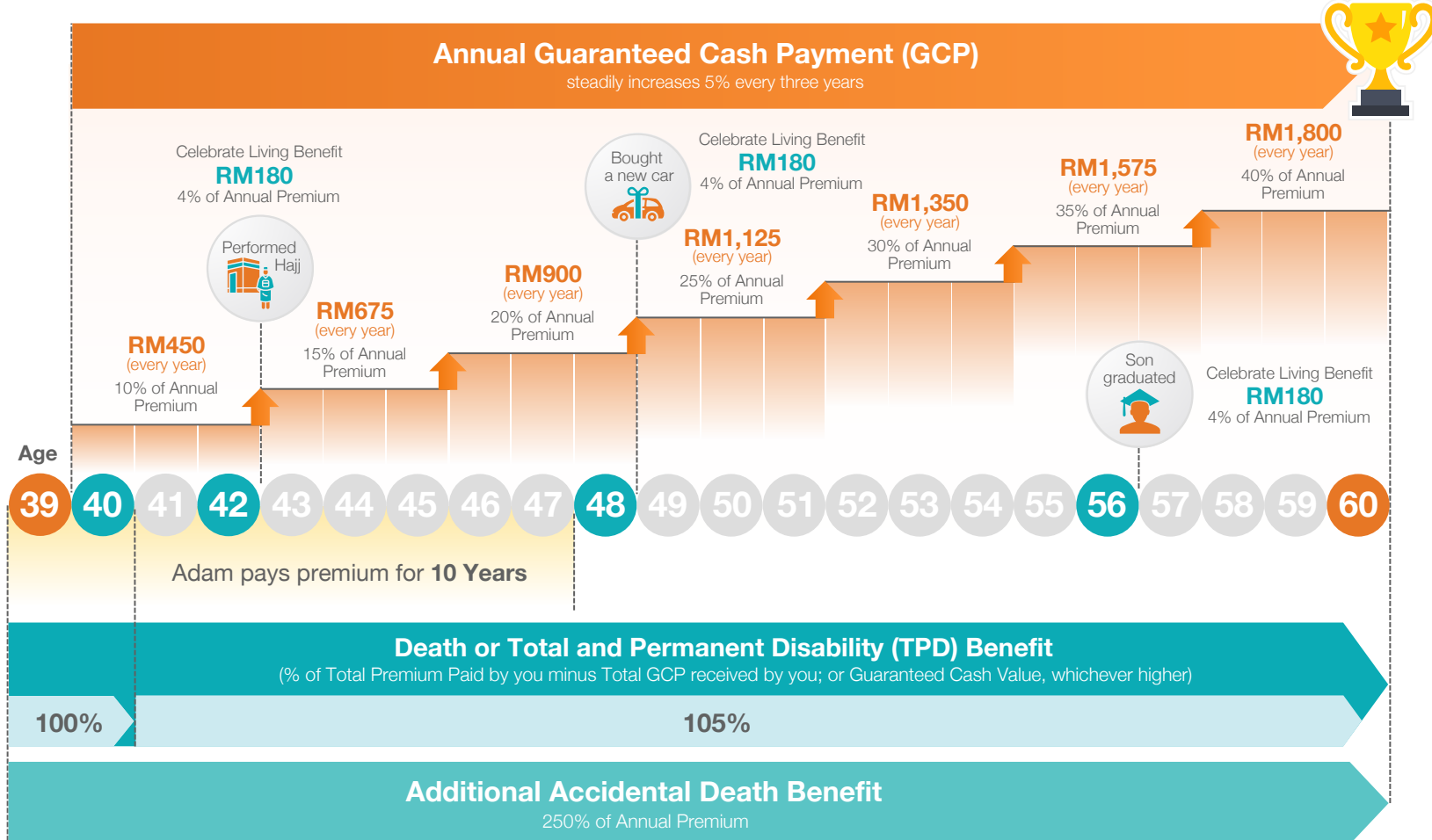
# How Will Your Money Grow in 21 Years?

## Preparing for a Fulfilling Retirement

After a busy career, Adam is starting to dream of a comfortable retirement. He hopes to retire at the age of 60, and receive annual guaranteed cash payments so he can enjoy his time to the fullest.



Policy Owner	Adam (age 39)
Life Assured	Adam (age 39)
Premium Term	10 Years
Policy Term	21 Years
Annual Premium	RM4,500
Total Premium Paid for 10 Years	RM45,000
Annualised Return	1.56%



\*Total Survival Benefit refers to the sum of Total Guaranteed Cash Payments received throughout the policy term, Guaranteed Maturity Benefit, and Total Celebrate Living Benefits received (equivalent to 4% of Annual Premium for each life event). Please note that Total Survival Benefit is not equivalent to the Surrender Value.

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

# Your questions answered

You may have some questions before committing to the plan. Let us answer it for you:

## What is Qaseh Impian?

**Qaseh Impian** is a non-participating endowment plan that combines protection and savings with a limited premium payment term of 5 or 10 years.

The benefits will be payable either at the maturity of the policy, when the Life Assured passes away or if the Life Assured suffers TPD during the policy's term, whichever is earlier.

## Who is eligible?

You can buy the policy if you're between 16 and 100 years old, while the minimum entry age for the Life Assured is 14 days.

Entry Age (Next Birthday)	Minimum	Maximum
Life Assured	14 days	70 years
Policy Owner	16 years	100 years

## How much is the minimum and maximum Sum Assured and Annual Premium?

Premium Payment Term	Minimum Sum Assured	Maximum Sum Assured
5 years	RM6,000	RM500,000 per life
10 years	RM3,000	

Note: The Sum Assured is equivalent to the Annual Premium.

You can opt to pay your premiums either monthly, quarterly, semi-annually or annually.

## Will my premium change over the year?

No. The premium is guaranteed and it will not change throughout the premium payment term.

## How do I make a claim?

Compile and submit all supporting documents along with the claim form at any one of our branches.

## What are the exclusions under this policy?

This policy is subject to the following exclusions where:

No benefit will be payable for the **Death, Accidental Death and Total and Permanent Disability (TPD)** if the claim arises from:

<b>Suicide, attempted suicide or self-inflicted act</b>	Suicide, attempted suicide, or self-inflicted act by the Life Assured within a year of the start of the policy or the date we last reinstated your policy, regardless of their mental state.
<b>Act of war</b>	Act of war (whether declared or not), coup, revolution, riot, or any similar event.
<b>Unlawful acts</b>	When you or the Life Assured participated in an unlawful act or unlawful failure to act.

No benefit will be payable for the **Total and Permanent Disability (TPD)** if the claim arises from:

<b>Pre-existing illnesses</b>	When the claim arises directly or indirectly, wholly or partly, from pre-existing illness.
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## Ensure a continuous coverage

To ensure that you reap the full benefit of the plan, making premium payments on time is of the utmost importance.

## What would happen if my plan lapsed?

You are no longer be entitled to **Qaseh Impian** benefits.

## How do I check on the status of my premium payments?

You may contact FWD Insurance Customer Careline at 1-300-22-6262. Alternatively, you may also check your premium payment status on FWD Customer Portal at [fwd.com.my/en/customer-portal/login](http://fwd.com.my/en/customer-portal/login).

## How do I ensure that my protection plan does not lapse?

Ensure premiums are paid on time through one of the payment methods available for your convenience:

- ▶ Autodebit
- ▶ JomPAY
- ▶ Payment via credit card or debit card
- ▶ Direct Debit
- ▶ E-wallet

**For any other questions not listed above, our friendly Bank Simpanan Nasional Insurance Advisors and Wealth Advisors would be more than glad to help you out.**



## Do take note!

The following are some important notes that you need to be aware of:

1. 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.
2. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy contract is an amount you can afford.
3. You are given a “Free-Look Period” of 15 days to review your newly purchased insurance plan after delivery of the policy contract. If you return the policy contract to us during this period, we shall refund all premiums that have been paid without interest to you.
4. If you surrender your policy prior to the end of the policy term, you may get back less than the amount you have paid. If you stop paying the premium before the end of the premium payment term, there may be an early termination of the coverage.
5. This brochure is for general information only and the list of exclusions and other terms and conditions are not exhaustive. It is not a contract of insurance. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further details on the terms and conditions of this plan.
6. The brochure in Bahasa Malaysia is available upon request.
7. If there is any ambiguity between the English version and the Bahasa Malaysia version, the English version shall prevail.

Find your nearest Bank Simpanan Nasional branch at [bsn.com.my/page/locate-us](http://bsn.com.my/page/locate-us) or visit [www.bsn.com.my](http://www.bsn.com.my)

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Please consult our Insurance Advisors or Wealth Advisors for more information.

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