



QasehLink Pintar

Insurance that keeps you protected and helps you achieve your financial dreams.

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QasehLink Pintar is an affordable investment-linked solution based on regular savings that helps you accumulate wealth while providing valuable insurance protection.

Modern life evolves in unexpected ways and requires financial readiness at every stage. Setting money aside regularly to achieve your investment and protection goals require sound financial planning. Whether you are getting married or starting a business, or simply investing for your future, QasehLink Pintar helps you achieve your aspirations by optimising your savings with investment return while providing insurance coverage. Having peace of mind knowing you will have a wealthier tomorrow will allow you to enjoy life to the fullest.

Get started in 4 easy steps!



Convenience in a package



Your insurance premium starts from RM1,200 per year.



Your investment premium starts from RM300 per year.



The investment premium will be allocated based on your funds selection.



You may potentially receive more than 100% of the total premium paid based on fund performance upon maturity.



You only need to answer a few health questions to complete your enrolment.

Reap attractive benefits

Death Benefit

100%

of the coverage amount or Investment Account Value (whichever is higher).

Total and Permanent Disability (TPD) Benefit

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100%

of the coverage amount or Investment Account Value (whichever is higher).

Personal Accident (FWD IL PA)

- ➤ Comprehensive Accidental Cover on death or disablement resulting from accident.
- ▶ Double Indemnity Cover if accidental death involves public conveyance, elevator and public buildings.

Please refer to the benefit schedule for death and disablement in the policy contract.



Loyalty Reward

Protect against inflation with

3% extra

premium allocation (based on annual basic premium) every 3 years from 11th year until maturity.





Smart Protection

We automatically boost your death & TPD coverage by

5% every 5 years until the 20th policy year.



Special Cash Allowance*

Receive extra cash of

RM1,000 upon partial withdrawal from your investment fund after the 15th policy year or age of 50 years old, whichever is later.

*The Special Cash Allowance is payable once and subject to the minimum partial withdrawal amount of RM1,000 and minimum RM1,000 Investment Balance.

Choice of coverage terms

There are several coverage terms that you can choose from based on your entry age:

Entry Age	Coverage Term	
1-50	Up to age 70, 80, 90 and 100.	
51-55	Up to age 75, 80, 90 and 100.	



Professionally managed investment-linked funds

Based on your risk appetite, there are three strategic allocation options you can select from:

Strategy	Investment Allocation	Risk Profile
Conservative	100% in FWD Invest Bond Fund	For customers focused on capital preservation.
Moderate	75% in FWD Invest Bond Fund 25% in FWD Invest Dividend Fund	For customers willing to take moderate investment risks.
Aggressive	50% in FWD Invest Bond Fund 50% in FWD Invest Dividend Fund	For customers focused on capital growth, willing to take high investment risks.

Note: Investment in funds may give higher returns than traditional life insurance plans over the long term. However, bear in mind that higher returns may come with greater risks and the returns may be lower than the illustrated rates.

Secure extra benefits with value-added riders

Enhance your plan with insurance riders that provide additional benefits as a flexible solution for you to add value to your plan.

We have designed five pre-packaged plans by attaching the following rider(s) to the basic plan. You can choose from the five pre-packaged plans according to you needs. Have peace of mind knowing that your financial burden will be taken care of if certain unforeseen events were to occur.

Rider **Benefits** FWD IL CI Critical Illness Benefit A lump sum payment will be made upon diagnosis of any of the 45 critical illnesses. (Accelerated) FWD IL Living Waiver of Premium* Extra (WOP) Your future premium will be waived if you're diagnosed with any of the critical illnesses. **▶** Daily Cash Benefit Receive a fixed daily income of up to RM250 while being hospitalised. **FWD IL Medicare ▶** Reimbursement of Surgical Cost A lump sum of up to RM5,000 will be paid to you as reimbursement of the cost incurred for critical surgery.

*Not applicable to Angioplasty and other invasive treatment for Coronary Artery Disease

These are the five pre-packaged plans for your selection:



- ▶ Death & TPD benefits
- ▶ FWD IL PA



- ▶ Death & TPD benefits
- ▶ FWD IL PA
- ▶ FWD IL Living Extra (WOP)



- ▶ Death & TPD benefits
- ▶ FWD IL PA
- ▶ FWD IL Medicare



- ▶ Death & TPD benefits
- ▶ FWD IL PA
- FWD IL CI (Accelerated)



- ▶ Death & TPD benefits
- ▶ FWD IL PA
- ► FWD IL Living Extra (WOP)
- ▶ FWD IL Medicare

Here's how it works

Miss Sheila, age 30, wants to achieve her financial dreams and have insurance protection at the same time. She only needs to follow 4 simple steps to start her QasehLink Pintar Plan to get coverage and achieve her financial dreams:

- Set aside a budget of RM1,800 annually.
- 2 She starts her QasehLink Pintar plan, lets her money work for her for 40 years while she enjoys the benefits and protection until age 70.
- To address her concern on future health-related issues, she has chosen QasehLink Pintar Plan D that will provide her with coverage against 45 critical illnesses.
- To achieve her financial dreams, she has chosen to invest into the Aggressive allocation strategy with 50% investment in FWD Invest Dividend Fund and 50% investment in FWD Invest Bond Fund.

Miss Sheila will be covered with:

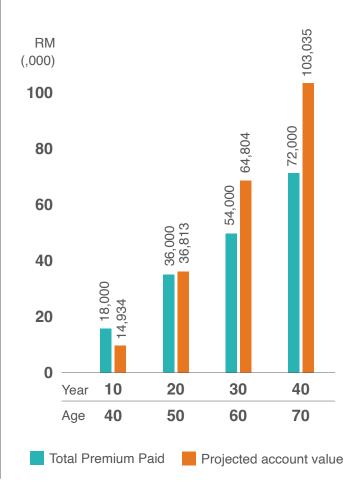


- RM60,000 Death & TPD Benefit.
- RM60,000 Personal Accident (PA) Benefit.
- RM120,000 Double Indemnity PA Benefit if the accidental death occurs in public conveyance, elevator and public buildings.
- RM30,000 Accelerated Critical Illnesses Benefit.



Her projected Maturity Benefit at age 70 will be RM103,035 provided there is no withdrawal along the years.

Projected growth in account value:



Note: The above illustration is based on a 30 year old female, non-smoker, 40 years policy term with Basic Sum Assured of RM60,000. Annual premium is RM1,800 (RM1,200 basic premium + RM600 regular premium top-up). Total premium for 40 years is RM72,000. The investment is based on the Aggressive Fund option of 50% FWD Invest Bond Fund and 50% FWD Invest Dividend Fund. The account value illustrated for respective policy term is based on 5% investment return. Please refer to the sales illustration and policy contract for further information.

Your questions answered

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

Who is eligible?

Anyone from the age of 1-55 years old.

How long do I need to pay for my premium? Premium needs to be paid for the entire coverage term.

How is the premium allocated to buy units in the funds?

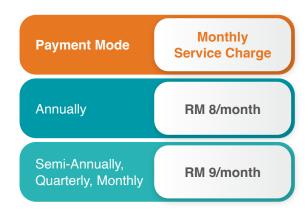
Allocation rate is based on the policy year since subscription per the following table:



For investment premium, premium allocation is 95%.

What are the fees and charges involved?

Fees and charges taken out of your investment-linked fund include insurance charge, monthly service charge, fund management charge, partial withdrawal charge and full withdrawal/policy surrender charge.



Is the plan eligible for tax relief?

Yes, under the category of Life Insurance, subject to the final decision of the Inland Revenue Board of Malaysia.



How do I make a claim?

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

How do I track the performance of the funds?

You can track the fund performance at www.fwd.com.mv/investment-linked-funds

What are the 45 Critical Illnesses (CI) covered under FWD IL CI (Accelerated)?

- 1. Stroke
- 2. Heart Attack of specified severity
- Kidney Failure requiring dialysis or kidney transplant
- Cancer of specified severity and does not cover very early cancers
- 5. Coronary Artery By-Pass Surgery
- 6. Serious Coronary Artery Disease
- 7. Angioplasty and other invasive treatments for Coronary Artery Disease*
- 8. End-stage liver failure
- 9. Fulminant Viral Hepatitis
- Coma resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
- 11. Benign Brain Tumour of specified severity
- 12. Occupationally Acquired Human Immunodeficiency Virus (HIV) infection
- 13. Blindness permanent and irreversible
- 14. Deafness permanent and irreversible
- 15. Third Degree Burns of specified severity
- 16. HIV Infection due to blood transfusion
- 17. End-Stage lung disease
- 18. Encephalitis resulting in permanent inability to perform activities of daily living
- 19. Major organ/bone marrow transplant
- 20. Loss of speech
- 21. Brain surgery
- 22. Heart valve surgery

- 23. Terminal illness
- 24. Bacterial Meningitis resulting in permanent inability to perform activities of daily living
- 25. Major Head Trauma resulting in permanent inability to perform activities of daily living
- 26. Chronic Aplastic Anaemia resulting in permanent bone marrow failure
- 27. Motor Neuron Disease Permanent Neurological Deficit with Persisting Clinical Symptoms
- 28. Parkinson's Disease resulting in permanent inability to perform activities of daily living
- 29. Alzheimer's Disease / Severe Dementia
- 30. Muscular Dystrophy
- 31. Surgery To Aorta
- 32. Multiple Sclerosis
- 33. Primary Pulmonary Arterial Hypertension of specified severity
- 34. Medullary Cystic Disease
- 35. Cardiomyopathy of specified severity
- 36. Systemic Lupus Erythematosus with severe Kidney Complications
- 37. Apallic Syndrome
- 38. Chronic Relapsing Pancreatitis
- 39. Creutzfeldt Jakob Disease (Mad Cow Disease)
- 40. Elephantiasis
- 41. Full Blown AIDS
- 42. Loss of Independent Existence
- 43. Paralysis of limbs
- 44. Poliomyelitis
- 45. Progressive Scleroderma

Ensure a continuous coverage

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

What will happen if my plan lapsed?

You are no longer entitled to QasehLink Pintar benefits. Ensure this does not happen by making premium payments on a regular basis.

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

You may contact FWD Insurance Berhad at 1-300-22-6262.

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 Specialists and Wealth Advisors would be more than glad to help you out.

^{*} 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.

Do take note!

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

- 1. This policy is subject to the following exclusions where no benefit will be payable under the following circumstances:
 - ▶ Death Benefit will not be payable if:
 - the Life Assured dies by the hands of justice; or
 - the Life Assured dies as a result of committing or attempting to commit a negligent and/ or or illegal and/ or any act contrary to public policy.
 - ▶ TPD Benefit will not be payable if the TPD resulted directly or indirectly, wholly or partly, from any of the following occurences:
 - attempted suicide or self-inflicted injury while sane or insane; or
 - participating in any airborne activities other than as a fare paying passenger or a crew member of an aircraft operated by a commercial passenger airline and licensed for passenger service over a regular scheduled commercial route; or
 - a Disease, Illness or accident which the Life Assured was suffering from or sustained or diagnosed, before the Risk Commencement Date or date of last reinstatement, whichever is later; or
 - committing or attempting to commit a negligent and/or illegal and/or any act contrary to public policy.

2. FWD IL Living Extra (WOP) and FWD IL CI (Accelerated) are subject to the fulfilment of the Waiting Period and Survival Period:

Critical Illnesses	Waiting Period* (Days)	Survival Period [^] (Days)
 Angioplasty and Other Invasive Treatments For Coronary Artery Disease# Coronary Artery Bypass Surgery Serious Coronary Artery Disease Cancer Heart Attack 	60	30
Others	30	30

- * Waiting Period stated above is applicable from the Risk Commencement Date or Last Reinstatement Date (whichever is later), during which no claim is payable.
- ^ Survival Period applies from the date of diagnosis, during which no benefit is payable.
- # Only applicable for FWD IL CI (Accelerated).

- 3. FWD IL Living Extra (WOP) and FWD IL CI (Accelerated) will not be payable if Critical illness is directly or indirectly, wholly or partly caused by any of the following occurences:
 - ▶ Pre-Existing Illness; or
 - ▶ 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 fatality of the Life Assured within the 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.
- 4. FWD IL PA will not be payable if the Accident is directly or indirectly, wholly or partly caused by any of the following occurrences:
 - ▶ assault or murder; or
 - strikes or terrorist activities; or
 - > self-infliction/destruction or any attempt thereat while sane or insane; or
 - ▶ attempted suicide whether sane or insane; or
 - 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
 - ▶ pregnancy, childbirth, any form of miscarriage or complications thereof.

- 5. FWD IL Medicare will not cover any Hospitalisation or surgery caused directly or indirectly, whole or partly, by any one 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.

- 6. 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 a sum equal to the Investment Account Value to you, plus any fee and charge that have been deducted from the fund and amount of premium that have not been allocated, less any medical expense incurred for medical examination and the policy contract shall be voided.
- 7. Kindly ensure that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- 8. For the first three (3) policy years, the policy is guaranteed not to lapse subject to:
 - ▶ All premiums due are paid no later than thirty (30) days from the premium due date;
 - ▶ No Units are withdrawn from the policy during this period;
 - ▶ No alteration which results in higher Unit Deductions is made.
- 9. 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.
- 10. 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.

11. 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. The brochure in Bahasa Malaysia is available upon request. If there is any ambiguity between the English version and the Bahasa Malaysia version, the English version shall prevail.

This plan is distributed by Bank Simpanan Nasional.

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

This plan is underwritten by FWD Insurance Berhad [199301022976] (277714-A) (Formerly known as Gibraltar BSN Life Berhad)

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