



Campaign Period: 24 April 2026 - 31 December 2026

Save more when you pay 2 years' annual premium upfront.

	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Annual Premium	70	140	175
Celebrate Living Smart Commitment Reward	<b>SAVE RM20</b>	<b>SAVE RM40</b>	<b>SAVE RM50</b>
Total 2-year premium (if pay 2 <sup>nd</sup> year premium in advance)	70 + (70-20) = 120	140 + (140-40) = 240	175 + (175-50) = 300

Celebrate Living Smart Commitment Reward is applicable for all **Qaseh Murni** plans and is used to offset the premium for the 2<sup>nd</sup> year by default. It cannot be withdrawn or deposited into the advance payment account.

If you end your certificate within the first year, any unused premium will be refunded to you.

How it works (**Qaseh Murni Plan 3**)

Pays annually for 2 years	vs	Pays 2-year premium upfront
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">Year 1 RM175</div> <div>+</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">Year 2 RM175</div> </div> <p><b>Total paid: RM350</b></p>		<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">Year 1 RM175</div> <div>+</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">Year 2 RM175-RM50</div> </div> <div style="margin-left: 20px;"> <p><b>SAVE RM50</b></p> <p>Same coverage, lower cost</p> </div> <p><b>Total paid: RM300</b></p>

Images are for illustration purpose only. Terms and conditions apply.

For more detailed information, please visit us at <https://www.fwd.com.my/insurance-by-partners/qaseh-murni/>

This plan is distributed by Bank Simpanan Nasional. This plan is underwritten by FWD Insurance Berhad.

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)).