

i-Wealth Flex

Grow Your Wealth as Life Moves Forward

This is a takaful product.




FWD
takaful

Managed by:
FWD Takaful Berhad, Registration No. 200601011780 (731530-M)

FWD Takaful is a member of PIDM.

The benefit(s) payable under eligible certificate is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Takaful or PIDM (visit www.pidm.gov.my).

A family of three is walking away from the camera on a paved path in a park. The father is on the left, wearing a green jacket and khaki pants, with his hand on the child's shoulder. The child is in the middle, wearing a blue and white striped shirt, dark pants, a black helmet, and knee pads. The mother is on the right, wearing a white sweater and blue jeans, holding the child's hand. In the background, the Petronas Towers are visible through the trees. The scene is bathed in warm, golden light, suggesting late afternoon or early morning.

Life doesn't stand still and your plans shouldn't have to either. As your priorities evolve, having a plan that can adapt makes all the difference.

i-Wealth Flex is a takaful savings plan designed to give you the freedom to grow your savings while staying protected along the way. It helps you build financial strength over time.

Whether you're preparing for the opportunities ahead or building a stronger financial foundation for your loved ones, **i-Wealth Flex** empowers you to move forward with confidence, knowing your future plans remain flexible and well-supported.

Highlights of i-Wealth Flex



Flexible commitment and coverage duration to fit your life goals

i-Wealth Flex provides you the flexibility to meet your needs and achieve your life goals by offering 2 types of contribution payment and coverage options.

You can choose: a. **3Pay15** b. **5Pay20**



Annual Cash Payout (ACP) Benefit Option

i-Wealth Flex offers you the high level of flexibility, 2 plan options for you to choose to match your financial capability and life goals.

You can choose:

Plan 1: Annual Cash Payout Benefit

You will receive annual cash payout (ACP) starting from the end of your first certificate year. ACP will go straight to your bank account.

| 3Pay15 | | 5Pay20 | |
|------------------|------------------------------|------------------|------------------------------|
| Certificate Year | % of annualised contribution | Certificate Year | % of annualised contribution |
| 1 - 3 | 5% | 1 - 3 | 5% |
| 4-6 | 6% | 4-6 | 6% |
| 7-9 | 7% | 7-9 | 7% |
| 10-12 | 8% | 10-12 | 8% |
| 13 | 10% | 13-15 | 9% |
| 14 | 12% | 16-18 | 10% |
| 15 | 15% | 19 | 12% |
| - | - | 20 | 15% |

Plan 2: Growth in Account Value

Contribution that you pay will be allocated and invested into Participants' Fund managed by FWD Takaful. Based on the investment performance and returns, the certificate account value may build up and increase through the investment returns earned from the fund.



Simple and Hassle-Free Enrolment

High guaranteed issuance limit with no medical underwriting up to RM1,000,000 of annual contribution.



Extra 5% Fund Booster

Receive extra 5% Fund Booster of your annualised contribution at the end of the 10th certificate year when you complete your payment commitment. Fund Booster is Hibah from the Takaful Operator and at the discretion of the Takaful Operator.



Death & Total and Permanent Disability Benefit

If the person covered passes away or suffers from total and permanent disability (TPD) due to any cause, we will pay the higher of the certificate account value in the Participants' Fund (PF) or Prevailing Sum Covered (PSC) minus total ACP paid¹. If the person covered passes away due to accidental causes before 70 ANB, additional 100% of total contribution paid will be payable as accidental death benefit (ADB).

PSC is a percentage of total contribution paid, as follows:

| Certificate Year | Entry Age (Plan 1) | | Entry Age (Plan 2) | |
|--------------------|--------------------|-----------|--------------------|-----------|
| | 1-55 ANB | 56-70 ANB | 1-55 ANB | 56-70 ANB |
| 1 and 2 | 100% | 100% | 100% | 100% |
| 3 and above | 115% | 105% | 115% | 105% |

Juvenile lien is applicable, wherein if the death or TPD or Accidental Death² of the person covered occurs before age 5 next birthday, the benefit will be reduced based on the following:

| Age Next Birthday (ANB) | % of (PSC minus total ACP paid ¹) |
|-------------------------|---|
| 1 | 20% |
| 2 | 40% |
| 3 | 60% |
| 4 | 80% |



Maturity Benefit

Upon certificate expiry, you will receive a maturity benefit that is the higher of the certificate account value in the PF or Maturity Value (MV) minus total ACP paid¹.

| Maturity Value (MV) = % of total contributions paid | | | |
|---|--------|--------|--------|
| Plan 1 | | Plan 2 | |
| 3Pay15 | 5Pay20 | 3Pay15 | 5Pay20 |
| 115% | 120% | 115% | 120% |



Non-Lapse Facility⁴

The certificate will continue to stay in force until maturity even if the certificate account value in the PF is depleted due to poor investment return or high monthly deduction.

Notes:

- The ACP benefit is only applicable for Plan 1.
- For ADB under Juvenile Lien, the benefit payout will be reduced based on % of TCP.
- There is a limit of RM7,500,000 and RM5,000,000 for TPD and accidental death benefits respectively. This limit is on a cumulative basis. It applies to all TPD and accidental death benefits payable under family takaful certificates (including riders) still active and issued by us, including this certificate, of the same person covered.
- Subject to conditions.

How can i-Wealth Flex help Lee?

Lee, aged 40, a professional banker and a father to a 3 year-old daughter. As a responsible parent, he is seeking for a **reliable and secure stream of annual income** to support his daughter's school fees throughout her schooling years. Lee also wishes to ensure he has an **alternative fund set aside for his child's higher education**.

He decides to participate in **i-Wealth Flex** with a yearly contribution of RM100,000 for 3 years. He chooses Plan 1, to receive annual cash payout to meet his needs.



What will Lee get? Lee will receive:

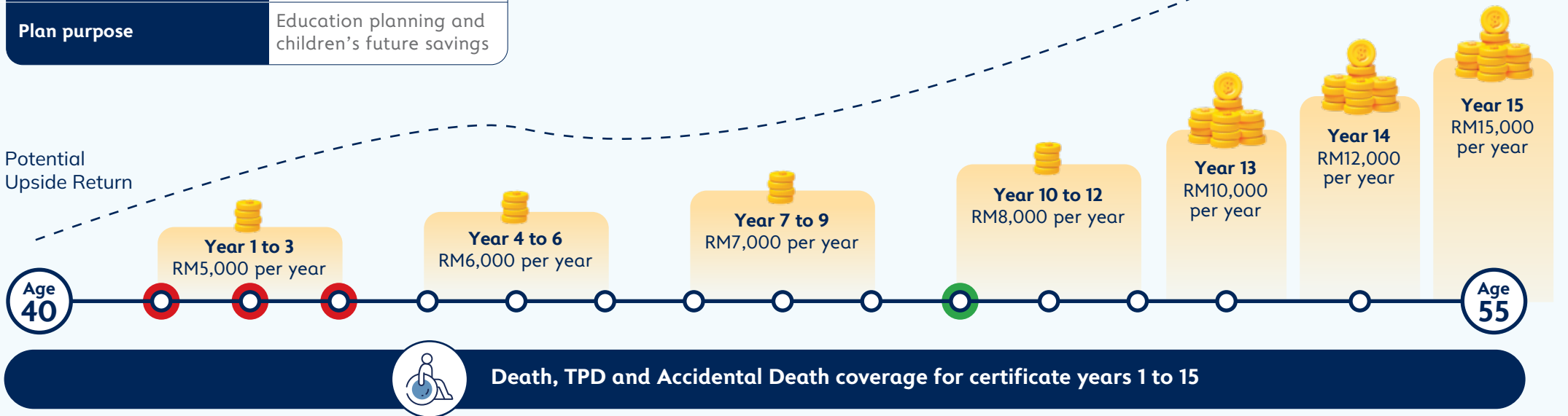
| | |
|----------------------------------|--|
| Contribution payment term | 3 years |
| Coverage term | 15 years |
| Total contribution paid | RM100,000 x 3 years |
| Plan option | Plan 1 |
| Plan purpose | Education planning and children's future savings |

 **Annual Cash Payout** +  **Maturity Benefit** RM262,235 =


Annualised Return:

| | |
|--|---|
| Guaranteed benefit only | 1.17% |
| Total benefits (inclusive of non-guaranteed payments) | 1.90% (High scenario, 5% illustration rate) |

Potential
Upside Return



 **RM300,000 Total Contribution Paid**
 Annual contribution of RM100,000 x 3 years

 **Fund Booster**
 RM5,000 will be credited into your certificate account value in the PF at the end of 10th certificate year

Note: The above example is for illustrative purposes only, and based on high scenario illustration assumption of 5%, and it is not guaranteed. The actual returns may even be below the projected rates or negative.

How can i-Wealth Flex help Mira?

Mira, aged 50 and approaching her retirement planning stage. As a pre-retiree, her priority is to **grow her wealth steadily over a long term**. She wants to ensure her savings continue to accumulate safely, allowing her to **enjoy a comfortable and relaxed retirement life**.

She decides to participate in **i-Wealth Flex** with a yearly contribution of RM30,000 for 5 years. She chooses Plan 2, to receive a lump sum maturity benefit after 20 years.



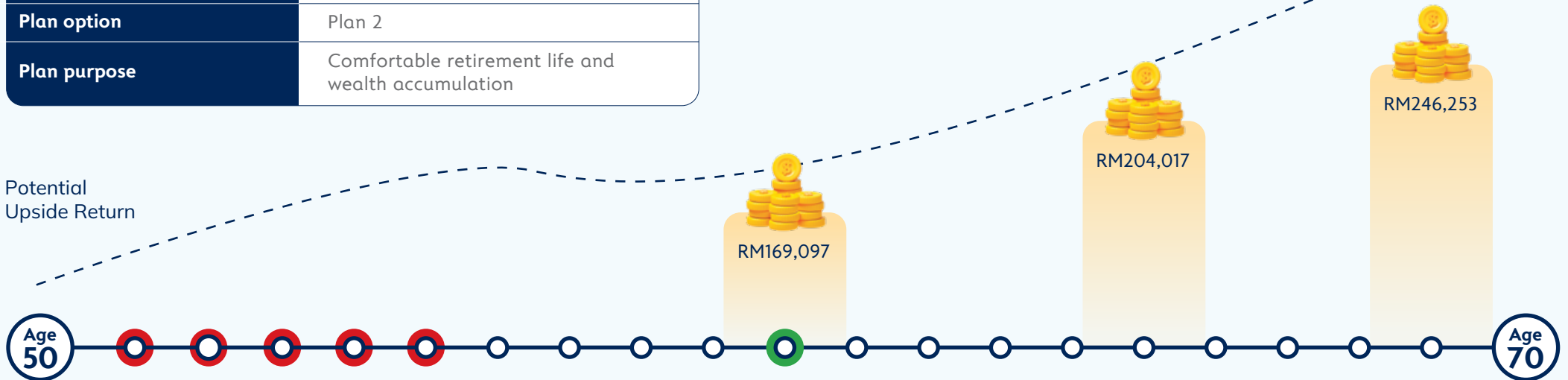
What will Mira get? Mira will receive:

| | |
|----------------------------------|---|
| Contribution payment term | 5 years |
| Coverage term | 20 years |
| Total contribution paid | RM30,000 x 5 years |
| Plan option | Plan 2 |
| Plan purpose | Comfortable retirement life and wealth accumulation |

 **Maturity Benefit**
RM246,253

Annualised Return:

| | |
|--|---|
| Guaranteed benefit only | 1.02% |
| Total benefits (inclusive of non-guaranteed payments) | 2.79% (High scenario, 5% illustration rate) |



Death, TPD and Accidental Death coverage for certificate years 1 to 20



RM150,000
Total Contribution Paid
Annual contribution of
RM30,000 x 5 years



Fund Booster
RM1,500 will be credited into your
certificate account value in the PF
at the end of 10th certificate year

Note: The above example is for illustrative purposes only, and based on high scenario illustration assumption of 5%, and it is not guaranteed. The actual returns may even be below the projected rates or negative.

Key Information

| | |
|---------------------------|--|
| Product Type | Family takaful savings plan with a limited regular contribution payment term. |
| Age Limits | <ul style="list-style-type: none"> - Minimum Entry Age: 14 days old - Maximum Entry Age: 70 ANB - Maximum Expiry Age: 85/90 ANB* *Expiry age varies based on the chosen coverage term |
| Certificate Term | 3/5 years |
| Contribution Term | 15/20 years |
| Contribution Limit | 3Pay15 – 3 years contribution, 15 years term Minimum: RM30,000 per annum Maximum: RM1,000,000 per annum 5Pay20 – 5 years contribution, 20 years term Minimum: RM12,000 per annum Maximum: RM666,000 per annum |



Key information on certificate fee and charges

| Wakalah Fee | <p>Wakalah fee is deducted monthly from your certificate account value in the PF. A portion of the Wakalah Fee will be used to pay the commission to the intermediaries.</p> <p>Wakalah fee is calculated as a percentage of contribution.</p> <table border="1"> <thead> <tr> <th rowspan="2">Certificate Year</th> <th colspan="2">% of contribution</th> </tr> <tr> <th>3Pay15</th> <th>5Pay20</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>35%</td> <td>40%</td> </tr> <tr> <td>2</td> <td>15%</td> <td>28%</td> </tr> <tr> <td>3</td> <td>5%</td> <td>2%</td> </tr> <tr> <td>4</td> <td>-</td> <td>2%</td> </tr> <tr> <td>5</td> <td>-</td> <td>1%</td> </tr> </tbody> </table> | | Certificate Year | % of contribution | | 3Pay15 | 5Pay20 | 1 | 35% | 40% | 2 | 15% | 28% | 3 | 5% | 2% | 4 | - | 2% | 5 | - | 1% |
|-------------------------------|---|--------|------------------|--------------------------------|---|--------|--------|-----|-----|-----|---|-----|-----|----|----|----|---|---|----|---|---|----|
| Certificate Year | % of contribution | | | | | | | | | | | | | | | | | | | | | |
| | 3Pay15 | 5Pay20 | | | | | | | | | | | | | | | | | | | | |
| 1 | 35% | 40% | | | | | | | | | | | | | | | | | | | | |
| 2 | 15% | 28% | | | | | | | | | | | | | | | | | | | | |
| 3 | 5% | 2% | | | | | | | | | | | | | | | | | | | | |
| 4 | - | 2% | | | | | | | | | | | | | | | | | | | | |
| 5 | - | 1% | | | | | | | | | | | | | | | | | | | | |
| Monthly Service Charge | RM10 per month deducted from your certificate account value in the PF. | | | | | | | | | | | | | | | | | | | | | |
| Tabarru` (Donation) | Tabarru` is deducted monthly from your certificate account value in the PF. Tabarru` rates are not level and are based on attained age at the next birthday. | | | | | | | | | | | | | | | | | | | | | |
| Stamp Duty | A one-time stamp duty of RM10 will be borne by you, to be paid with the initial contribution. | | | | | | | | | | | | | | | | | | | | | |
| Surrender Charge | <p>Surrender charge will be deducted from your certificate account value in the PF if surrender is made during the first five certificate years.</p> <table border="1"> <thead> <tr> <th>Certificate Year</th> <th>% of certificate account value</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>15%</td> </tr> <tr> <td>3</td> <td>10%</td> </tr> <tr> <td>4</td> <td>5%</td> </tr> <tr> <td>5</td> <td>5%</td> </tr> </tbody> </table> | | Certificate Year | % of certificate account value | 1 | 20% | 2 | 15% | 3 | 10% | 4 | 5% | 5 | 5% | | | | | | | | |
| Certificate Year | % of certificate account value | | | | | | | | | | | | | | | | | | | | | |
| 1 | 20% | | | | | | | | | | | | | | | | | | | | | |
| 2 | 15% | | | | | | | | | | | | | | | | | | | | | |
| 3 | 10% | | | | | | | | | | | | | | | | | | | | | |
| 4 | 5% | | | | | | | | | | | | | | | | | | | | | |
| 5 | 5% | | | | | | | | | | | | | | | | | | | | | |

Exclusions

This plan shall not cover:

1. Death caused by suicide, irrespective of the mental state of the person covered at the point in time, within one year from the commencement date or reinstatement date, whichever is later.

The above exclusion list is not exhaustive. Please refer to the Product Disclosure Sheet or certificate for full list of exclusions.

Waiting Period

Upon reinstatement, the waiting period of 2 years from the reinstatement date shall be applicable for the death and TPD due to natural cause.

Participants' Risk Fund

A monthly *Tabarru`* will be deducted from your certificate account value in the PF and credited into the relevant Participants' Risk Fund (PRF) from which protection benefits are paid. As a reward for managing and administering the PRF 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 certificate account value in the PF.

Surrender

In the event of surrender, your certificate account value in the PF will be paid after deduction of surrender charge (if any). The accumulated *Tabarru`* for ACP from PRF will be refunded (under Plan 1). 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

1. Please note that a family takaful certificate is a long term commitment and as such it is not advisable to hold the certificate for a short period of time in view of the high initial cost. If you terminate your certificate early, you may get back less than the amount you have paid.
2. 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.
3. 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 will refund the contribution paid after deducting any medical examination fees we've paid.
Upon maturity, the maturity benefit will be paid. Refer to your certificate for the details.
4. 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. This is subject to non-lapse facility period.
5. The NLF is applicable only if the contribution paid on time within grace period. Refer to your certificate for the details.
6. This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
7. For further information on fees, charges and other product details, please refer to the Product Disclosure Sheet and Benefit Illustration.
8. In the unlikely event of conflict between the English and Malay versions of the content of this document, the English version shall prevail.
9. The contributions 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 the annualised returns of this takaful certificate with the effective returns of other investment alternatives.

Product Footnotes

¹ Age next birthday (ANB).

² Fund Booster will only be payable if all contributions are paid on time.

i-Wealth Flex

Kembangkan Kekayaan Anda Seiring Perjalanan Hidup

Ini adalah produk takaful.

Hidup tidak akan kekal statik dan perancangan anda juga tidak seharusnya begitu. Seiring dengan perubahan keutamaan anda, pemilikan pelan yang fleksibel mampu memberikan perbezaan yang besar.

i-Wealth Flex merupakan suatu pelan simpanan takaful yang direka untuk memberikan anda kebebasan untuk mengekalkan wang simpanan sambil mengekalkan perlindungan. Ianya dapat membantu anda bina kestabilan kewangan secara berterusan.

Sama ada anda sedang bersedia untuk masa depan atau membina asas kewangan yang lebih kukuh untuk orang tersayang, **i-Wealth Flex** membantu anda melangkah ke hadapan dengan yakin kerana rancangan masa depan anda kekal fleksibel dan terjamin.

Manfaat-manfaat yang dibayar di bawah sijil yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi FWD Takaful atau PIDM (layari www.pidm.gov.my).

Ciri kelebihan i-Wealth Flex



Komitmen dan tempoh perlindungan fleksibel yang bersesuaian untuk matlamat kehidupan anda

i-Wealth Flex memberikan anda fleksibiliti untuk memenuhi keperluan dan mencapai matlamat kehidupan melalui dua jenis pilihan tempoh sumbangan dan perlindungan.

Anda boleh memilih: a. **3Pay15** b. **5Pay20**



Manfaat Bayaran Tunai Tahunan (BTT)

i-Wealth Flex menawarkan tahap fleksibiliti yang tinggi dengan dua pilihan pelan untuk disesuaikan dengan kemampuan kewangan dan matlamat kehidupan anda.

Anda boleh memilih:

Pelan 1: Manfaat Bayaran Tunai Tahunan

Anda akan menerima bayaran tunai tahunan (BTT) bermula dari akhir tahun sijil pertama. BTT akan dikreditkan terus ke akaun bank anda.

| 3Pay15 | | 5Pay20 | |
|-------------|------------------------------|-------------|------------------------------|
| Tahun Sijil | % daripada sumbangan tahunan | Tahun Sijil | % daripada sumbangan tahunan |
| 1 - 3 | 5% | 1 - 3 | 5% |
| 4-6 | 6% | 4-6 | 6% |
| 7-9 | 7% | 7-9 | 7% |
| 10-12 | 8% | 10-12 | 8% |
| 13 | 10% | 13-15 | 9% |
| 14 | 12% | 16-18 | 10% |
| 15 | 15% | 19 | 12% |
| - | - | 20 | 15% |

Pelan 2: Pertumbuhan Nilai Akaun

Sumbangan yang telah dibayar akan diperuntukkan dan dilaburkan ke dalam Dana Peserta yang diuruskan oleh FWD Takaful. Berdasarkan prestasi dan pulangan pelaburan, nilai akaun sijil berpotensi untuk berkembang melalui pulangan yang dijana daripada dana tersebut.



Penyertaan Mudah dan Tanpa Kerumitan

Had kelulusan terjamin yang tinggi tanpa pengunderaitan perubahan sehingga RM1,000,000 sumbangan tahunan.



Tambahan 5% Fund Booster

Terima tambahan 5% Fund Booster daripada sumbangan tahunan anda pada akhir tahun ke-10 sijil apabila anda selesaikan komitmen pembayaran anda. Fund Booster adalah Hibah daripada Pengendali Takaful dan mengikut budi bicara Pengendali Takaful.



Manfaat Kematian & Manfaat Hilang Upaya Penuh dan Kekal

Jika orang dilindungi meninggal dunia atau mengalami hilang upaya penuh dan kekal (HUPK) disebabkan apa jua punca, kami akan membayar nilai akaun sijil dalam Dana Peserta (DP) atau Jumlah Dilindungi Semasa (JDS) ditolak jumlah BTT yang telah dibayar¹, yang mana lebih tinggi. Jika orang dilindungi meninggal dunia akibat kemalangan sebelum umur 70 pada hari lahir berikutnya, tambahan 100% daripada jumlah sumbangan yang telah dibayar akan dibayar sebagai manfaat kematian akibat kemalangan.

JDS adalah peratusan daripada jumlah sumbangan yang telah dibayar, seperti berikut:

| Tahun Sijil | Umur Penyertaan (Pelan 1) | | Umur Penyertaan (Pelan 2) | |
|----------------------|---------------------------|-----------|---------------------------|-----------|
| | 1-55 ANB | 56-70 ANB | 1-55 ANB | 56-70 ANB |
| 1 and 2 | 100% | 100% | 100% | 100% |
| 3 dan ke atas | 115% | 105% | 115% | 105% |

Lien juvenil terpakai apabila orang dilindungi meninggal dunia, meninggal dunia akibat kemalangan² atau mengalami HUPK sebelum umur 5 tahun pada hari lahir berikutnya. Manfaat akan berkurang berdasarkan peratusan berikut:

| Umur Hari Lahir Berikutnya (ANB) | % daripada (JDS ditolak jumlah BTT yang telah dibayar ¹) |
|----------------------------------|--|
| 1 | 20% |
| 2 | 40% |
| 3 | 60% |
| 4 | 80% |



Manfaat Kematangan

Setelah tempoh sijil luput, anda akan menerima manfaat kematangan iaitu nilai akaun sijil dalam DP atau nilai kematangan ditolak jumlah BTT yang telah dibayar¹, yang mana lebih tinggi.

| Nilai kematangan = % daripada jumlah sumbangan yang telah dibayar | | | |
|---|--------|---------|--------|
| Pelan 1 | | Pelan 2 | |
| 3Pay15 | 5Pay20 | 3Pay15 | 5Pay20 |
| 115% | 120% | 115% | 120% |



Kemudahan Tidak Luput⁴

Sijil akan kekal berkuat kuasa sehingga matang walaupun nilai akaun sijil dalam DP berkurangan akibat prestasi pelaburan yang lemah atau potongan bulanan yang tinggi.

Nota:

- Manfaat BTT hanya terpakai untuk Pelan 1.
- Untuk manfaat kematian akibat kemalangan dibawah Lien Juvenil, bayaran manfaat akan berkurang berdasarkan peratusan daripada jumlah sumbangan yang telah dibayar.
- Terdapat had sebanyak RM7,500,000 dan RM5,000,000 untuk manfaat HUPK dan kematian akibat kemalangan, secara masing-masing. Had ini adalah terkumpul ke atas semua manfaat HUPK dan kematian akibat kemalangan yang akan dibayar di bawah semua sijil takaful keluarga (termasuk rider) yang masih aktif dan dikeluarkan oleh kami, termasuk sijil ini, untuk orang dilindungi yang sama.
- Tertakluk pada syarat-syarat tertentu.

Bagaimana i-Wealth Flex boleh membantu Lee?

Lee, berusia 40 tahun, seorang pegawai bank dan bapa kepada seorang anak perempuan berusia 3 tahun. Sebagai bapa yang bertanggungjawab, beliau mencari **sumber pendapatan tahunan yang boleh dipercayai dan terjamin** untuk menyokong yuran persekolahan anak perempuannya sepanjang tahun persekolahan. Lee juga ingin memastikan beliau mempunyai **dana alternatif tersedia untuk pendidikan tinggi anaknya**.

Beliau memilih untuk menyertai **i-Wealth Flex** dengan sumbangan tahunan sebanyak RM100,000 selama 3 tahun. Beliau memilih Pelan 1 untuk menerima pembayaran tunai tahunan bagi memenuhi keperluannya.



Apa yang Lee akan dapat? Lee akan menerima:

| | |
|-------------------------------------|--|
| Tempoh sumbangan | 3 tahun |
| Tempoh perlindungan | 15 tahun |
| Jumlah sumbangan yang telah dibayar | RM100,000 x 3 tahun |
| Pilihan pelan | Pelan 1 |
| Tujuan pelan | Perancangan pendidikan dan simpanan masa depan anak-anak |


Bayaran Tunai Tahunan +
 
Manfaat Kematangan RM262,235 =

Pulangan Tahunan:

| | |
|---|--|
| Manfaat terjamin sahaja | 1.17% |
| Jumlah manfaat (termasuk bayaran tidak dijamin) | 1.90% (Senario tinggi, kadar ilustrasi 5%) |

Potensi Pulangan Pelaburan



Perlindungan Kematian, HUPK dan Kematian Akibat Kemalangan untuk tahun sijil 1 hingga 15



RM300,000
Jumlah Sumbangan Dibayar
 Sumbangan tahunan
 RM100,000 x 3 tahun



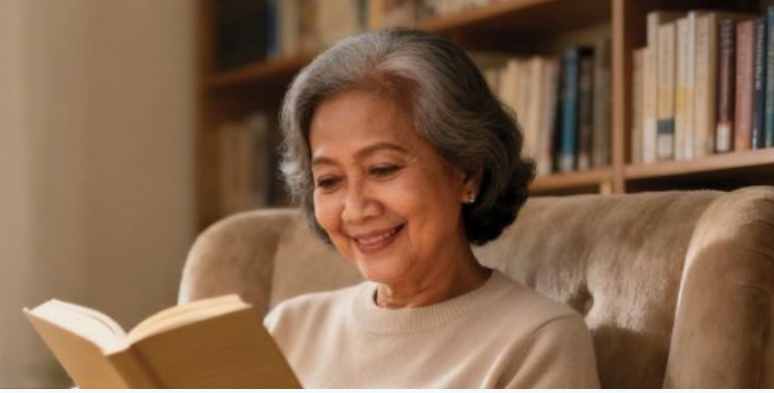
Fund Booster
 RM5,000 akan dikreditkan
 ke dalam DP pada akhir
 tahun ke-10 sijil

Nota: Contoh di atas adalah untuk tujuan ilustrasi sahaja dan berdasarkan andaian ilustrasi senario tinggi sebanyak 5%, serta tidak dijamin. Pulangan sebenar mungkin lebih rendah daripada kadar yang diunjurkan atau boleh menjadi negatif.

Bagaimana i-Wealth Flex boleh membantu Mira?

Mira, berusia 50 tahun dan menghampiri peringkat perancangan persaraannya. Sebagai seorang pesara awal, keutamaan beliau adalah untuk **mengembangkan kekayaannya secara berterusan untuk jangka masa panjang**. Beliau juga ingin memastikan simpanannya terus terkumpul dengan selamat, membolehkannya **menikmati gaya hidup persaraan yang selesa dan tenteram**.

Justeru itu, beliau memutuskan untuk menyertai **i-Wealth Flex** dengan sumbangan tahunan sebanyak RM30,000 selama 5 tahun. Beliau memilih Pelan 2 untuk menerima manfaat kematangan sekaligus selepas 20 tahun.



Apa yang Mira akan dapat? Mira akan menerima:

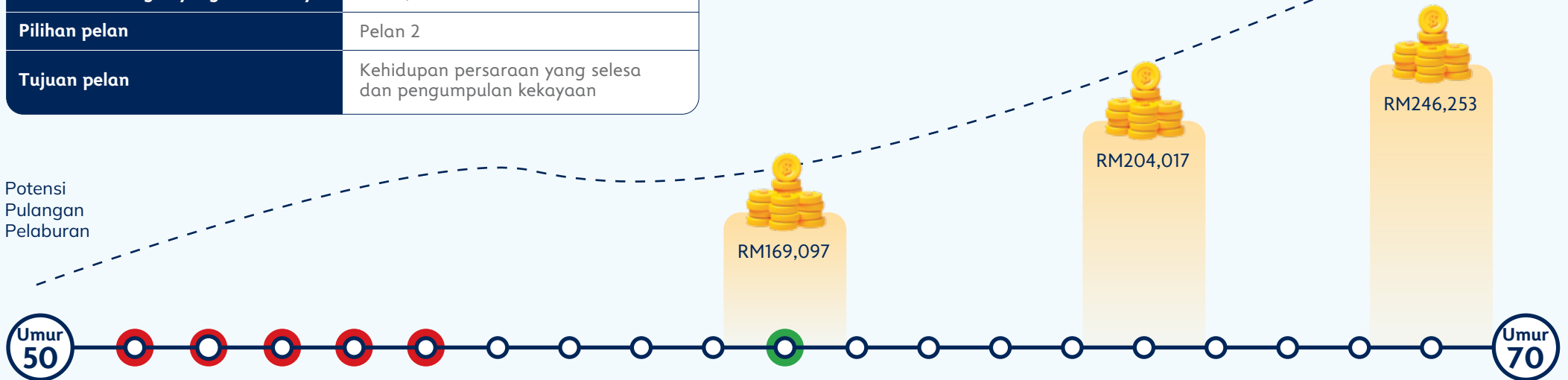
| | |
|-------------------------------------|--|
| Tempoh pembayaran sumbangan | 5 tahun |
| Tempoh perlindungan | 20 tahun |
| Jumlah sumbangan yang telah dibayar | RM30,000 x 5 tahun |
| Pilihan pelan | Pelan 2 |
| Tujuan pelan | Kehidupan persaraan yang selesa dan pengumpulan kekayaan |

 **Manfaat Kematangan**
RM246,253


=


Pulangan Tahunan:

| | |
|---|--|
| Manfaat terjamin sahaja | 1.02% |
| Jumlah manfaat (termasuk bayaran tidak dijamin) | 2.79% (Senario tinggi, kadar ilustrasi 5%) |



 **Perlindungan Kematian, HUPK dan Kematian Akibat Kemalangan untuk tahun sijil 1 hingga 20**

 **RM150,000**
Jumlah Sumbangan Dibayar
Sumbangan tahunan
RM30,000 x 5 tahun

 **Fund Booster**
RM1,500 akan dikreditkan ke dalam DP pada akhir tahun ke-10 sijil

Nota: Contoh di atas adalah untuk tujuan ilustrasi sahaja dan berdasarkan andaian ilustrasi senario tinggi sebanyak 5%, serta tidak dijamin. Pulangan sebenar mungkin lebih rendah daripada kadar yang diunjurkan atau boleh menjadi negatif.

Maklumat Penting

| | |
|------------------|--|
| Jenis Produk | Pelan simpanan takaful keluarga dengan tempoh pembayaran sumbangan terhad. |
| Had Umur | <ul style="list-style-type: none"> - Umur Penyertaan Minimum: 14 hari - Umur Penyertaan Maksimum: 70 ANB - Had Umur Maksimum: 85/90 ANB* <p>*Had umur maksimum berbeza berdasarkan tempoh perlindungan yang dipilih</p> |
| Tempoh Sijil | 3/5 tahun |
| Tempoh Sumbangan | 15/20 tahun |
| Had Sumbangan | <p>3Pay15 – sumbangan 3 tahun, tempoh 15 tahun Minimum: RM30,000 setahun Maksimum: RM1,000,000 setahun</p> <p>5Pay20 – sumbangan 5 tahun, tempoh 20 tahun Minimum: RM12,000 setahun Maksimum: RM666,000 setahun</p> |



Maklumat penting mengenai yuran dan caj sijil

| Yuran Wakalah | <p>Yuran Wakalah akan ditolak secara bulanan daripada nilai akaun sijil anda dalam DP. Sebahagian daripada Yuran Wakalah akan digunakan untuk membayar komisen kepada perantara.</p> <p>Yuran Wakalah dikira berdasarkan peratusan daripada sumbangan.</p> <table border="1"> <thead> <tr> <th rowspan="2">Tahun Sijil</th> <th colspan="2">% daripada sumbangan</th> </tr> <tr> <th>3Pay15</th> <th>5Pay20</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>35%</td> <td>40%</td> </tr> <tr> <td>2</td> <td>15%</td> <td>28%</td> </tr> <tr> <td>3</td> <td>5%</td> <td>2%</td> </tr> <tr> <td>4</td> <td>-</td> <td>2%</td> </tr> <tr> <td>5</td> <td>-</td> <td>1%</td> </tr> </tbody> </table> | Tahun Sijil | % daripada sumbangan | | 3Pay15 | 5Pay20 | 1 | 35% | 40% | 2 | 15% | 28% | 3 | 5% | 2% | 4 | - | 2% | 5 | - | 1% |
|-----------------------------|---|-------------|------------------------------|---|--------|--------|-----|-----|-----|---|-----|-----|----|----|----|---|---|----|---|---|----|
| Tahun Sijil | % daripada sumbangan | | | | | | | | | | | | | | | | | | | | |
| | 3Pay15 | 5Pay20 | | | | | | | | | | | | | | | | | | | |
| 1 | 35% | 40% | | | | | | | | | | | | | | | | | | | |
| 2 | 15% | 28% | | | | | | | | | | | | | | | | | | | |
| 3 | 5% | 2% | | | | | | | | | | | | | | | | | | | |
| 4 | - | 2% | | | | | | | | | | | | | | | | | | | |
| 5 | - | 1% | | | | | | | | | | | | | | | | | | | |
| Caj Perkhidmatan Bulanan | RM10 sebulan akan ditolak daripada nilai akaun sijil anda dalam DP. | | | | | | | | | | | | | | | | | | | | |
| Caj <i>Tabarru`</i> (Derma) | <i>Tabarru`</i> akan ditolak secara bulanan daripada nilai akaun sijil anda dalam DP. Kadar <i>Tabarru`</i> tidak tetap dan berdasarkan umur tercapai pada hari lahir berikutnya. | | | | | | | | | | | | | | | | | | | | |
| Caj Duti Setem | Duti setem sekali sahaja sebanyak RM10 akan ditanggung oleh anda dan dibayar bersama sumbangan pertama anda. | | | | | | | | | | | | | | | | | | | | |
| Caj Serahan | <p>Caj serahan akan ditolak daripada nilai sijil akaun anda dalam DP jika serahan dibuat pada lima tahun pertama sijil.</p> <table border="1"> <thead> <tr> <th>Tahun Sijil</th> <th>% daripada nilai akaun sijil</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>15%</td> </tr> <tr> <td>3</td> <td>10%</td> </tr> <tr> <td>4</td> <td>5%</td> </tr> <tr> <td>5</td> <td>5%</td> </tr> </tbody> </table> | Tahun Sijil | % daripada nilai akaun sijil | 1 | 20% | 2 | 15% | 3 | 10% | 4 | 5% | 5 | 5% | | | | | | | | |
| Tahun Sijil | % daripada nilai akaun sijil | | | | | | | | | | | | | | | | | | | | |
| 1 | 20% | | | | | | | | | | | | | | | | | | | | |
| 2 | 15% | | | | | | | | | | | | | | | | | | | | |
| 3 | 10% | | | | | | | | | | | | | | | | | | | | |
| 4 | 5% | | | | | | | | | | | | | | | | | | | | |
| 5 | 5% | | | | | | | | | | | | | | | | | | | | |

Pengecualian

Pelan ini tidak melindungi:

1. Kematian akibat bunuh diri tanpa mengambil kira keadaan mental orang dilindungi pada masa sumbangan pada waktu tersebut, dalam tempoh satu tahun dari tarikh mula sijil atau tarikh penghidupan semula sijil, yang mana kemudian.

Senarai pengecualian di atas adalah tidak menyeluruh. Sila rujuk kepada Risalah Pemberitahuan Produk atau sijil untuk senarai penuh pengecualian.

Tempoh Menunggu

Selepas penghidupan semula sijil, tempoh menunggu selama 2 tahun dari tarikh penghidupan semula akan terpakai untuk kematian atau HUPK semula jadi.

Dana Risiko Peserta

Tabarru` bulanan akan ditolak daripada nilai akaun sijil anda dalam DP dan dikreditkan ke dalam Dana Risiko Peserta (DRP) yang berkaitan di mana manfaat perlindungan dibayar. Sebagai ganjaran pengurusan dan pentadbiran DRP, Pengendali Takaful berhak mendapat insentif bersamaan 50% daripada lebihan boleh agih. Baki 50% daripada lebihan akan diagihkan kepada peserta yang layak dan bahagian anda akan diperuntukkan setiap tahun ke dalam nilai akaun sijil anda dalam DP.

Serahan

Sekiranya berlaku serahan, nilai akaun sijil anda dalam DP akan dibayar selepas jumlah caj serahan (jika ada) ditolak. *Tabarru`* yang terkumpul untuk manfaat BTT (jika ada) di dalam DRP akan dipulangkan semula (di bawah Pelan 1). Walau bagaimanapun, anda akan kehilangan manfaat di bawah sijil ini dan amaun yang perlu dibayar kepada anda mungkin kurang daripada jumlah sumbangan yang telah anda buat.

Nota Penting

1. Sila ambil perhatian bahawa sijil takaful keluarga merupakan komitmen jangka panjang dan pegangan jangka masa pendek adalah tidak digalakkan kerana kos permulaan yang tinggi. Jika anda menamatkan sijil awal, anda mungkin mendapat pulangan yang kurang daripada jumlah sumbangan yang anda telah bayar.
2. Anda harus berpuas hati bahawa pelan ini dapat memenuhi keperluan anda dan sumbangan yang perlu dibayar untuk pelan ini adalah amaun yang anda mampu.
3. Anda boleh meneliti kesesuaian pelan dan membatalkan penyertaan anda dalam tempoh 15 hari selepas menerima sijil (“tempoh percubaan”). Jika anda membatalkan sijil anda dalam tempoh percubaan, FWD Takaful Berhad, No. Pendaftaran 200601011780 (731530-M) (“Pengendali Takaful”) akan membayar balik sumbangan anda selepas ditolak bayaran untuk pemeriksaan perubatan (jika ada).
Apabila sijil anda matang, manfaat kematangan akan dibayar. Rujuk sijil anda untuk butiran.
4. Anda hendaklah terus membayar sumbangan secara berkala sehingga tamat tempoh sumbangan bagi memastikan anda layak untuk menerima semua manfaat. Sekiranya anda tidak membayar sumbangan, sijil anda akan kekal aktif selagi nilai akaun dalam DP mencukupi untuk menampung semua *Tabarru`* dan caj berkaitan lain, jika tidak, sijil anda akan luput. Ini tertakluk pada tempoh kemudahan tidak luput (NLF).
5. NLF hanya terpakai sekiranya sumbangan dibayar tepat pada masanya dalam tempoh tangguh. Sila rujuk sijil anda untuk butiran lanjut.
6. Risalah ini tidak membentuk sebarang kontrak antara anda dan FWD Takaful Berhad. Terma dan syarat yang lengkap dinyatakan dalam dokumen sijil.
7. Untuk maklumat lanjut berkenaan yuran, caj dan butiran lain tentang produk, sila rujuk kepada Risalah Pemberitahuan Produk dan Ilustrasi Manfaat.
8. Sekiranya terdapat sebarang percanggahan antara versi Bahasa Inggeris dengan versi Bahasa Melayu bagi kandungan dokumen ini, versi Bahasa Inggeris hendaklah diguna pakai.
9. Sumbangan yang anda bayar menyumbang kepada kedua-dua elemen simpanan dan perlindungan produk ini, contoh, manfaat kematian. Jika anda sedang mencari produk kewangan dengan elemen simpanan, anda boleh membandingkan pulangan tahunan sijil takaful ini dengan pulangan pelaburan alternatif yang lain.

Nota-nota Produk

¹ Umur hari lahir berikutnya.

² Fund Booster hanya akan dibayar jika semua sumbangan dibayar tepat pada masanya.

Who can you talk to? / *Siapa yang boleh anda hubungi?*

Should you require additional information about this plan, please contact your authorised bank representative or visit any Alliance Bank branch.

Sekiranya anda memerlukan maklumat lanjut berkenaan pelan ini, sila hubungi wakil bank anda yang sah atau kunjungi mana-mana cawangan Alliance Bank.

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HEAD OFFICE / IBU PEJABAT

Level / *Tingkat* 21, Mercu 2, No. 3, Jalan Bangsar,
KL Eco City, 59200 Kuala Lumpur

Tel: 03 2771 7888

Fax / *Faks*: 03 2710 7800

Website / *Laman Web*: fwd.com.my

Service Hotline / *Talian Perkhidmatan*: 1300 13 7988

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HEAD OFFICE / IBU PEJABAT

G-01 & G-02, Menara Alliance Bank

No.159 Jalan Ampang

50450 Kuala Lumpur

www.alliancebank.com.my

Contact Centre Number / *Nombor Pusat Panggilan*: 03-5516 9988



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