Product Disclosure Sheet

This Product Disclosure Sheet (PDS) provides you with key information on your investment linked takaful. Other customers have read this PDS and found it helpful; you should read it too.

Name of takaful operator	FWD Takaful Berhad ('FWDT')
Distributor	Alliance Bank Malaysia Berhad, 198201008390 (88103-W) ('the Bank')
Product name	i-Wealth Gain (This is a takaful product)
Date	<DD/MM/YYYY>

Find out more:

1 What is i-Wealth Gain?

i-Wealth Gain is a 3-year limited pay contribution investment-linked takaful plan that offers a combination of takaful protection and investment. The coverage period is <xx> years.

Shariah concept applicable:

- Wakalah: The contract where the participant appoints FWDT to manage the Participants' Risk Fund (PRF) and the relevant participants' funds in accordance with Shariah principles. Participant agrees to remunerate FWDT on pre-agreed basis for the services provided.
- Tabarru': A donation for the purpose of takaful where participants agree to assist each other financially in case of certain defined needs.
- Ju'alah: This is the reward to FWDT for the good performance of the PRF and the relevant participants' funds it manages. For this plan, FWDT gets 50% of the distributable surplus from the PRF, and the other 50% goes to eligible participants.
- Qard: An interest-free loan by FWDT to the PRF if it is in deficit. The loan is repayable from the future surplus arising in the PRF.

2 Know Your Coverage/Benefits

<table>
<tr><td colspan="2">As an illustration, for RM<x,xxx> <monthly/half-annually/quarterly/annually>, you will receive the following takaful coverage/benefits:</td></tr>
<tr><td>Death benefit</td><td>Upon death of the person covered, we will pay the higher of prevailing sum covered (PSC) or your account value in Participants' Investment Fund[1] (PIF).
Where PSC = sum covered (SC) + 95% of ad hoc top-ups (if any) – 100% of partial withdrawals* (if any)
<table>
<tr><th>Certificate year</th><th>SC = % of total contribution paid</th></tr>
<tr><td>1 and 2</td><td>100%</td></tr>
<tr><td>3 and above</td><td><130%/105%></td></tr>
</table>
*Excluding withdrawals of gains from PIF during the first 4 certificate years i.e. the amount that exceeds the total of contribution paid and allocated ad hoc top-ups (if any).

Note:
▪ Juvenile lien is applicable. If death of person covered occurs before age 5 years old (ANB), the SC will be reduced based on the following percentage:
<table>
<tr><th>Age</th><th>% of SC</th></tr>
<tr><td>1</td><td>20%</td></tr>
<tr><td>2</td><td>40%</td></tr>
<tr><td>3</td><td>60%</td></tr>
<tr><td>4</td><td>80%</td></tr>
</table>
▪ The amount of contribution consists of base contribution and FWD Saver.</td></tr>
<tr><td>Fund Booster</td><td>At the end of certificate year 3, we will pay 10% of annual contribution into your account value in the PIF, provided that all contributions are paid on-time and there is no partial withdrawal made.</td></tr>
<tr><td>Maturity benefit</td><td>100% of your account value in the PIF is payable.</td></tr>
</table>

[1] *The account value in the PIF shall be based on the unit price at the next valuation point.*

Note: Please refer to the certificate for further details on the benefits.

Your investment linked takaful excludes:

- Death benefit: Suicide within one year from date of commencement or reinstatement, whichever is later.

Note: This list is **non-exhaustive**. Please refer to the certificate for the full list of limitation and exclusions.

If you have any questions or require assistance on your investment linked takaful, you can:

Call us at: 1 300 13 7988	Visit us at: https://www.fwd.com.my/	Email us at: contact.my@fwd.com	Scan the QR code above for claim details

3 Know Your Obligations

<table>
<tr><th colspan="2">For your investment linked takaful, you must pay total contribution[1] of RM<x,xxx> <monthly/quarterly/half-annually/annually> for 3 years.</th></tr>
<tr><td>Base contribution</td><td>RM<x,xxx> <monthly/quarterly/half-annually/annually>.</td></tr>
<tr><td>FWD Saver</td><td>RM<x,xxx> <monthly/quarterly/half-annually/annually>.</td></tr>
<tr><td>Allocated Contribution[2]</td><td>100% of the total contribution paid, which consists of both base contribution and FWD Saver.</td></tr>
<tr><td colspan="2">You also have to pay the following fees and charges:</td></tr>
<tr><td>Wakalah fee</td><td>The total wakalah fees that you have to pay are RM<xx.xx> or <xx.xx>% of the accumulated annualised contribution minus any partial withdrawal amount (excluding withdrawal of any gains[3] and/or allocated ad hoc top-up), of which includes total commission of RM<yy.yy> or <yy.yy>% as well as total management expenses of RM<zz.zz> or <zz.zz>%. This fee is deducted monthly from the value of units of your account value in the PIF for the first 4 certificate years.</td></tr>
<tr><td>Stamp duty</td><td>RM10 is charged one time upon certificate issuance in addition to your first contribution.</td></tr>
<tr><td>Tabarru' charge</td><td>This will be deducted monthly from your account value in the PIF.</td></tr>
<tr><td>Fund management charge</td><td>This is the charge to cover the cost of managing investment fund(s) and will be charged when the unit price is calculated.</td></tr>
<tr><td>Service charge</td><td>RM9 per month. This is deducted from your account value in the PIF every month.</td></tr>
<tr><td>Withdrawal wakalah fee</td><td>This will be imposed for any partial withdrawal made during the first 4 certificate years, except for withdrawal from gains[3] and allocated ad hoc top-ups. This fee will be deducted from your withdrawal amount and will be used to meet the management expenses related to the withdrawal made.
<table>
<tr><th>Certificate year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5+</th></tr>
<tr><td>% of withdrawal amount</td><td>24%</td><td>9%</td><td>3%</td><td>3%</td><td>0%</td></tr>
</table></td></tr>
<tr><td>Surrender charge</td><td>Surrender charge will be imposed on the account values upon surrender.
<table>
<tr><th>Certificate year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5+</th></tr>
<tr><td>% of account value</td><td>24%</td><td>20%</td><td>10%</td><td>10%</td><td>0%</td></tr>
</table></td></tr>
</table>

[1]*The contribution and certificate terms may vary depending on our underwriting requirement.*
[2]*Percentage of your contributions that are allocated towards the purchase of units of your preferred investment funds.*
[3]*Gains is amount that exceeds the total of contribution paid and any allocated ad hoc top-up.*

Note: Please refer to the Benefit Illustration for further details.

4 Other Key Terms

- **Importance of disclosure:** You must disclose all material facts such as your health condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- **Account value:** The account value of this product depends on the performance of your chosen fund(s).
- **Grace period:** A grace period of 60 days from each contribution due date is given for you to pay the respective contributions. Contribution payment beyond the grace period and partial withdrawal may result in certificate lapse and may affect future benefit payouts.
- **Non-lapse facility:** If your account value in the PIF falls to zero during the first 3 years of your certificate, FWDT will pay for any deficit charges on your behalf if you do all the following:
  - continue to pay all contributions due; and
  - do not make any withdrawals from your account value in the PIF.
- **Lapse:** Your certificate will lapse when your account value in the PIF is insufficient to pay the tabarru'. This is subject to the non-lapse facility clause as described above. If your certificate lapse, you can reinstate your certificate within two years of it ending if we agree to it.
- **Waiting period**: You will not receive any death benefit if the person covered's death is due to natural causes within two years from the reinstatement date.
- **Top-up contribution and withdrawal**: You may top-up to increase your investment value or partially withdraw your account value in the PIF at any time.

Note: This list is **non-exhaustive**. Please refer to the certificate for the full list of the key terms and conditions.

Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look period:** If you are unsatisfied with your certificate within 15 days after you receive it, you can contact us to cancel it. We will refund wakalah fees, your account value in the PIF, tabarru' and service charge less any medical fee we have paid.
- **Surrender:** You can also cancel your certificate at any time after the free-look period. Your certificate will end and we will pay your account value in the PIF.

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.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact FWDT or PIDM (visit www.pidm.gov.my).