

FWD Protect Direct

Gift your loved ones a protected future.



FWD Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM).

The benefit(s) payable under eligible certificate is protected by PIDM up to limits.

Please refer to PIDM's TIPS Brochure or contact FWD Takaful Berhad or PIDM (visit www.pidm.gov.my).

Affordable term takaful plan to protect your loved ones' future

You've worked hard to build a good life for your family and it is important to ensure that their dreams are protected from life's curveballs.

With FWD Protect Direct, we ensure your hard work doesn't go to waste with a term takaful plan that covers up to 4 family members in 1 plan. With the same yearly contributions and a simplified online application process, the plan provides your loved ones with the affordable coverage in just a few clicks!

From just RM11.17/month, FWD Protect Direct helps you gift your loved ones the protected future they deserve.



Protect the tomorrow that you've worked hard to build for your loved ones

FWD Protect Direct is an online family term takaful plan that can be participated individually or cover up to 4 family members in 1 plan. The plan comes with a death benefit and a waiver of contribution to help your loved ones get back on their feet.



Affordable contribution

With contributions starting from RM11.17/month, the plan is suitable for a starter or to supplement your existing financial protection.



Pay the same contribution yearly

The plan's contribution price does not increase as you age.



Death benefit

The plan comes with coverage of up to RM500,000 which will be paid to your beneficiaries. The lump sum payout can be used for funeral expenses or to support the living expenses of your loved ones while they get back on their feet.



Waiver of contribution

We pay for your family's contribution upon your demise to ensure that they remain covered.

Product Benefits

Death benefit If the Person Covered passes away, we will pay:	100% of the sum covered upon death • Minimum Sum Covered: RM150,000 • Maximum Sum Covered: RM500,000
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Product Parameters

Item	Details	
Age limits (Age implies the age at the next birthday)	Minimum entry age	Maximum entry age
	17	60
Coverage term	• The certificate term is 1 year and is auto-renewable until 80 years old. • For children, the coverage is up to 25ANB.	
Nationality	Malaysian nationality only.	
Sum covered	RM150,000 – RM500,000 in multipliers of RM25,000	
Contribution frequency options	Monthly	Yearly

Here's How The Plan Works

As newlyweds, Damian (27) and Sarah (26) are excited to build their life together. From planning for their grand wedding to building their dream house, they both want the best in life and for each other.

1 They've never been happier, but with the increasing commitments and expenses, Damian and Sarah want to make sure that they have a backup plan for the lifestyle they're building together. So, how can they protect their 'happily-ever-after'?



2 With their 9-5 jobs and a busy lifestyle, Damian is glad that FWD Protect Direct is accessible online. He can sign up for Sarah and himself anytime and he only has to answer a few simple health questions!



3 Damian chose the couple plan with coverage of RM300,000 for 30 years. He only needs to contribute RM68.80 every month until the plan expires.



4 5 years later, Damian passed away in a hiking accident. With minimal exclusions, FWD Protect Direct covers for death that occurs due to extreme sports. Thus, Sarah received the benefit payout of RM300,000 which is offered by the plan.



5 While Sarah is devastated by Damian's demise, she is still able to support the life they have built together and face her new reality with the payout she received from FWD Protect Direct.

Here's How The Plan Works

Eden (32) is a hardworking architect, a devoted husband to Alia (30), and father to Asha (4) and Haris (2). Eden has worked hard to build the perfect house, career and family, and he is grateful for his blessings. Knowing that life has not been easy for him, he wishes to safeguard it and his most valuable asset - his family.

1 Eden's time is limited due to his job. That's why he's glad that FWD Protect Direct is an online plan. The application process was quick and convenient. Eden is able to get himself covered easily with a few simple steps and answering only a few health questions online.



2 Since FWD Protect Direct covers up to 4 family members in 1 plan, he signs his whole family up. He chose a coverage of RM300,000 for 30 years which only costs him RM112.90/month.



3 Unfortunately, Eden was diagnosed with COVID-19 and passed away. As the beneficiary, Alia receives a lump sum payout of RM300,000 from FWD Protect Direct.



4 Alia is saddened by Eden's death, but she is grateful that Eden protected their finances. The payout helped her pay her bills while she grieved and transitioned into the role of breadwinner for the family. The family is relieved that their father and husband's effort to build a good life for them didn't go to waste.

Here's How The Plan Works

Lily (25) is a superwoman. She's a single mom and also the owner of a local clothing brand. Since her husband's demise, Lily has had sole custody of her son, Lucas (3). She's doing great being a mom and an entrepreneur at the same time and she wants to be able to do that in any circumstances. Lily knows her son only has her in his life, and she wants to ensure that his future is secured should anything happen to her.

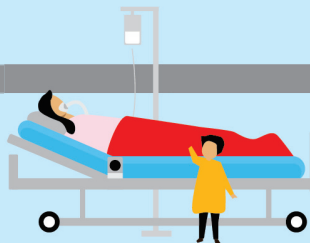
- 1** As a busy mom and businesswoman, she's glad that FWD Protect Direct is an online plan. In just a few clicks, she's signed up and protected! Furthermore, she doesn't have to take time off for a medical examination because she only has to answer a few simple health questions.



- 2** Lily chose an individual plan option with a benefit of RM300,000 for 30 years. Since the contribution is the same throughout the years which costs only RM31.75/month, Lily feels secure in planning her financial activities.



- 3** 20 years later, Lily passed away after a long battle with cancer. As the beneficiary, Lucas receives RM300,000 lump sum payout from FWD Protect Direct.



- 4** With the lump sum payout, Lucas is able to continue paying for his studies and cost of living before he graduates and lands a job.



Fees and Charges

Description	Fees and charges
Wakalah Fee	Wakalah is the appointment by one party of another to act on his/her behalf. Therefore, the contributions you pay for cover under your certificate is subject to a Wakalah fee. We'll deduct a percentage of the contribution paid as an upfront fee. For every certificate year, the wakalah fee is 25%.

Simplified exclusions

Death	Total and Permanent Disability (TPD)	
Suicide or self-inflicted act We will not pay death benefit under this certificate if the claim arises from suicide within one year of the start of your certificate, or the date we last reinstated your certificate. This applies regardless of the mental state of the person covered. If this happens upon the certificate owner's death, the certificate will continue. The contribution waiver benefit will not apply.	Unlawful acts We will not pay any benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act.	War We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar events.

Note: Please refer to the certificate for detail explanation on the exclusions.

How are we Shariah-compliant?

We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.

Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and others agree to assist each other financially if anyone of you suffers a specific loss.

Wakalah is the appointment by one party of another to act on his/her behalf.

We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. Tabarru' is a donation for the purpose of takaful. The tabarru' is used to pay the benefits to entitled claimants who are entitled based on the solidarity of brotherhood and cooperation among the participants and terms and conditions within the certificate.

In case of the good performance of the PRF, we'll be compensating 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.

Ju'alah is the reward to the Takaful Operator for the good performance of the participants' risk fund.

If the value of PRF is insufficient to pay the claims, then we'll give Qard which is a benevolent interest-free loan to PRF.

Important Notes

This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.

You are entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of Inland Revenue Board of Malaysia (LHDN).

Under this plan, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the plan meets your needs and the contributions are affordable to you.

FWD Protect Direct certificate is not a savings or investment product. You will not receive any money from this certificate other than from the stated benefits.

For further information on fees, charges, and other product details, our customer service can be reached at 1300 13 7988 or email support.my@fwd.com. You can also visit us at Level 29, Menara Shell, No. 211 Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia.