



Enjoy the best
of both worlds

HSBC LifeSelect Regular



HSBC
Amanah



With HSBC LifeSelect Regular, you can potentially grow your savings to achieve bigger goals in life while ensuring that your loved ones are financially protected as well.

Strike the perfect balance between your protection and savings goals with this regular contribution investment-linked plan.

Rest easy knowing your nearest and dearest are financially protected in the event of your untimely Death or Total and Permanent Disability, while building a brighter future with potentially higher returns¹.

What's more, the choice is in your hands when it comes to amount of coverage and funds to invest in.

¹ The investment returns will fluctuate (i.e. rise or fall) based on actual performance of the investment-linked funds.

What can HSBC LifeSelect Regular do for you?

A Comprehensive Protection Plan

Get protected with a comprehensive plan that covers death, Total and Permanent Disability (TPD)², Accidental Death and Disability (ADD) and 36 Critical Illnesses.

Flexibility in Protection and Savings

- Affordable contribution that covers you through each stage of life.
- Flexibility to increase or decrease the coverage according to your life stage needs.
- Ability to perform top-up³ when you have extra money or withdrawal⁴ from Account Value when you need it.
- Flexibility to switch between available funds at any time, to take advantage of changes in the financial market and selection of fund type to suit your changing risk appetite.
- Offers you the ability to diversify by investing in both local and foreign market. These funds are:

FWD Takaful LifeSelect Fixed Income Fund	FWD Takaful LifeSelect Equity Fund
FWD Takaful Asia Pacific Islamic Equity Fund	FWD Takaful Dynamic Fund
FWD Takaful World Islamic Equity Fund	FWD Takaful Islamic Sukuk Fund

Please refer to the Fund Fact Sheets for the description of the underlying investments and the associated risks of each fund.

Maturity Value

Receive maturity value, being the total balance of the Account Value⁵ (if any) on the maturity date, provided your Takaful Certificate is still inforce at maturity.

Automatic Fund Rebalancing

If you have more than 1 investment-linked fund in your portfolio, this feature removes the need of constant monitoring of your funds. Automatic fund rebalancing will ensure that your investment portfolio is automatically rebalanced on a semi-annual basis, thus aligning your investment portfolio according to your original preferences.

For example, your original request is to have 50% investment into FWD Takaful LifeSelect Fixed Income Fund and 50% into FWD Takaful LifeSelect Equity Fund. Subsequently at the next rebalancing, your FWD Takaful LifeSelect Equity Fund has appreciated in value, thus causing your portfolio to be 45% in FWD Takaful LifeSelect Fixed Income Fund and 55% in FWD Takaful LifeSelect Equity Fund. The automatic fund rebalancing feature will help to re-align your portfolio to 50%:50%.

² TPD Coverage is applicable up to age 65 only.

³ The minimum amount for any ad-hoc top up is RM500.

⁴ The minimum withdrawal amount is RM500 and subject to the minimum remaining Account Value of RM1,000.

⁵ The total value of units will be based on the actual performance of the investment-linked fund, which may fluctuate from time to time. This is not a capital guaranteed product and any investment risks are borne solely by you.

Potential surplus distribution

The potential surplus will be distributed to the eligible participants proportionally (from the Family Risk Fund (FRF)) which will be allocated as additional units to your investment-linked fund. Any surplus distributable from FRF will be distributed to the Takaful Operator and Participants at the following ratio:

	Takaful Operator	Participant
Surplus in FRF	50%	50%

Tax information

The benefits paid out under this plan are tax-free and the contributions made may be eligible for tax relief under the Income Tax Act 1967. Please check with your tax adviser on your eligibility and note that this is subject to the final decision by the Inland Revenue Board.

Protection Benefit

The basic plan covers the Covered Person up to age 85², provided that the Certificate remains in force and the Account Value is sufficient to pay for the *Tabarru'* (donation) and other charges. In the event of Death or Total and Permanent Disability (TPD), the Sum Covered and Account Value will be payable in one lump sum.

With HSBC LifeSelect Regular, you may select a Sum Covered according to your affordability and protection needs subject to the minimum Sum Covered Multiple.

Sum Covered Multiple Table

Covered Person's Entry Age Band	Minimum Sum Covered (Multiple of Annual Contribution)
0-16	60
17-25	55
26-35	50
36-45	35
46-55	25
56-65	15

For example, if you are 32 years old and would like to make a contribution of RM3,600 a year, your minimum amount of Sum Covered for the Basic Coverage is calculated as follows: RM3,600 x 50 (Minimum Sum Covered multiples) = RM180,000

Notes:

- Your proposal and the Sum Covered amounts are subject to underwriting.
- Juvenile lien may be applicable for child aged below 4 years old, where the amount of benefit (excluding Account Value) payable will be lower than the Sum Covered. Please refer to the Product Disclosure Sheet and Certificate for detail.
- Participant has the flexibility to increase or decrease the original Sum Covered at the Certificate anniversary, without changing the annual contribution amount, subject to the Sum Covered limit and underwriting requirement.

The covered 36 Critical Illnesses are as follows:

(for Critical Illness Rider and Critical Illness Waiver Contribution Rider)

For more comprehensive protection, you may add any of the following unit deducting riders⁶ to suit your protection needs:

Critical Illness (CI) Rider for Covered Person

- Provides coverage in the event the Covered Person suffers from any of the 36 Critical Illnesses⁷ covered. Any claim payable under CI rider shall reduce the sum covered of the basic plan.
- Applicable for Covered Person from entry age 18 to 60 years and provides coverage up to age 70.
- The minimum coverage is RM5,000; while the maximum coverage is 100% of basic Sum Covered or RM1 million per life, whichever is lower.

Payor Rider for Participant (Payor)

- This rider shall waive the future contributions until the expiry date of this rider for HSBC LifeSelect Regular plan on the Covered Person in the event the participant suffers Total and Permanent Disability (TPD) or loss of life.
- Applicable for Covered Person from age 1 month to 18 years and participants from entry age 18 to 60 years.
- Provides coverage up to the expiry of the basic plan or age 70 of the participant or age 25 of the Covered Person, whichever is earlier.

Accidental Death and Disability (ADD) Rider for Covered Person

- Provides additional coverage in the event of Death or injuries, resulting from an accident.
- Applicable for Covered Person from entry age 18 to 60 years and provides coverage up to age 70.
- The minimum coverage is RM5,000 while the maximum coverage is two times of the basic sum covered or RM2 million per life, whichever is lower.

Critical Illness (CI) Waiver of Contribution Rider for Covered Person

- This rider shall waive the future contributions until the expiry date of this rider for HSBC LifeSelect Regular plan in the event the Covered Person suffers from any one of the Critical Illnesses⁷ covered.
- Applicable for Covered Person from entry age 18 to 60 years old and provides coverage up to the expiry of the basic plan or age 70 of the Covered Person, whichever is earlier.

1. Heart Attack
2. Stroke
3. Cancer
4. Coronary Artery Disease
5. Surgery to Aorta
6. Major Organ/ Bone Marrow Transplant
7. Heart Valve Surgery
8. Coma
9. Paralysis/Paraplegia
10. Multiple Sclerosis
11. End Stage Kidney Failure
12. Fulminant Viral Hepatitis
13. Primary Pulmonary Arterial Hypertension
14. Blindness/ Total Loss of Sight
15. Loss of Hearing/Deafness
16. Loss of Speech
17. Major Burns
18. Major Head Trauma
19. Terminal Illness
20. Benign Brain Tumor
21. Parkinson's Disease
22. HIV due to Blood Transfusion
23. End Stage Liver Failure
24. End Stage Lung Disease
25. Motor Neurone Disease
26. Alzheimer's Disease (Irreversible Organic Degenerative Brain Disorder)
27. Brain Surgery
28. Loss of Independent Existence
29. Encephalitis
30. Apallic Syndrome
31. Poliomyelitis
32. Medullary Cystic Disease
33. Severe Cardiomyopathy
34. Muscular Dystrophy
35. Chronic Aplastic Anaemia
36. Bacterial Meningitis

Each of the Critical Illnesses (CI) above will have its own definition which will be listed in the Certificate.

⁶ Riders *Tabarru'* (donation) is charged on a monthly basis and will be deducted from your Account Value.

⁷ For full list of the 36 Critical Illnesses covered, please refer to the table shown on the next page.

How does HSBC LifeSelect Regular work?

HSBC LifeSelect Regular is a 2-in-1 plan that potentially helps you to achieve your protection and savings goals. Your contributions provide not only the Takaful cover, a portion of it will be also invested in your preferred investment allocation across the 6 funds.



Contribution Allocation Rate Table

Year	1	2	3 to 5	6 to 8	9 to 10	11 onwards
Allocation Rate	65%	80%	85%	90%	95%	100%

Example: The allocation rates and allocated contribution for a Certificate with an Annual Contribution of RM8,000 are shown below

Year	1		2		3 to 5		6 to 8		9 to 10		11 onwards	
Annual Contribution	RM8,000		RM8,000		RM8,000		RM8,000		RM8,000		RM8,000	
Annually Allocated Contribution	%	RM	%	RM	%	RM	%	RM	%	RM	%	RM
	65	5,200	80	6,400	85	6,800	90	7,200	95	7,600	100	8,000

- Allocated contribution will be used to purchase units in the investment-linked fund(s) of your choice. The total value of units in your investment-linked fund is your Account Value.
- Service fees and *Tabarru'* (donation) to provide Takaful coverage are deductible from your Account Value.

Other information on HSBC LifeSelect Regular that you may find helpful

Eligibility (age last birthday)

	Minimum:	Maximum:
Covered Person	1 month	65 years
Participants	18 years	-

Contribution Required

You can opt to make monthly, quarterly, semi-annual or annual contributions. In the event that you stop paying the regular contribution and provided that the Account Value is sufficient, we will use the amount to pay for the monthly *Tabarru'* (donation) (including for optional rider(s) if prior consent is given) and monthly service fee until Account Value is exhausted and the Takaful coverage shall cease.

Fees and charges

The following charges are applicable to this plan.

Description	Fees and charges
Wakalah Fee (Agency Fee)	A portion of the <i>Wakalah</i> Fee will be used to pay the commission to the intermediaries. <i>Wakalah</i> Fee as a percentage of contribution: <ul style="list-style-type: none"> Regular contribution – from 0% to 35%, depending on the contribution tenure and year. Initial / Ad-hoc top-up – 5%.
Monthly <i>Tabarru'</i> (Donation)	<ul style="list-style-type: none"> <i>Tabarru'</i> rates are not level and are based on Covered Persons'/ Participant's attained age. <i>Tabarru'</i> for ADD Rider, CI Rider and CI Waiver of Contribution Rider (optional benefits) are subject to applicable tax.
Monthly Service Fee	RM5 per month, subject to applicable tax chargeable on the fee.
Fund Management Fee (chargeable as a percentage of fund value)	<ul style="list-style-type: none"> FWD Takaful LifeSelect Equity Fund – 1.5% p.a. FWD Takaful LifeSelect Fixed Income Fund – 1.0% p.a. FWD Takaful Asia Pacific Islamic Equity Fund – 1.5% p.a. FWD Takaful Dynamic Fund – 1.5% p.a. FWD Takaful World Islamic Equity Fund – 1.5% p.a. FWD Takaful Islamic Sukuk Fund – 1.0% p.a.
Surrender Fee	<ul style="list-style-type: none"> A surrender fee is subject to applicable tax and will be deducted from surrender value if the Certificate is surrendered during the first two (2) Certificate Years. The surrender fee reduces on monthly basis based on the following formula: Minimum of: 1. Account Value; or 2. $RM240 \times [24 - \text{number of completed month from Commencement Date}] / 24$.
Stamp Duty	A one-time stamp duty of RM10 will be borne by the Participant, to be paid with the initial contribution.

Please refer to the Product Illustration provided and do consult our Relationship Managers on the specific fees and charges.

The Takaful Operator may revise the fees and charges provided that at least 3 months' notice in writing is given to the Participants.

Investment-linked funds

The contribution you made (less *Wakalah* Fee) will be invested into the investment-linked fund(s) of your choice. Each investment choice has its own inherent risks and is subject to market value fluctuations. The value of the investment-linked funds will be based on actual performance and the investment return is not guaranteed. The investment risk of these investment-linked funds will be borne solely by you. In the worst case scenario, the value of your Investment Fund(s) under the plan may be worth substantially less than the original total contribution amount you have invested into the plan. Please refer to the Fund Fact Sheet for the description of the underlying investments and the associated risks of each fund.

Family Risk Fund

The monthly *Tabarru'* will be deducted from your Account Value and credited to Family Risk Fund from which protection benefits are paid. As a reward for managing and administering the Family Risk Fund 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 as additional units in the Fund.

Surrender

In the event of surrender, the Account Value less Surrender Fee, if any, will be paid. However, you will lose the benefits under this Certificate and the amount payable to you may be less than the total contribution you have made.

You will no longer be entitled to any portion of payments from the Family Risk Fund upon your surrender of this plan.

Exclusions

- Sum Covered is not payable if death is due to suicide, whether whilst sane or insane, within 12 months from the date this Certificate is issued or reinstated, whichever is later. In such an event, only the Account Value based on the Bid Price at the Valuation Date immediately after the date of death will be paid.
- TPD Benefit is not payable in respect of any condition/injury/event which is directly or indirectly caused by attempted suicide, self-inflicted injury or illness, military service, criminal acts, private aviation activities, alcohol or substance abuse and hazardous activities such as but not limited to racing, mountaineering, and the like.
- Additional terms and conditions apply to Riders.
- The list of exclusions is not exhaustive and reference should be made to the comprehensive list contained in the Certificate.



If you're interested in
HSBC LifeSelect Regular please call
your Relationship Manager or give us
a call today.

Call 1300 80 2626

Click hsbcamanah.com.my

Visit your nearest HSBC Amanah branch

Important Notes

You should satisfy yourself that the investment-linked plan and the riders (if any) that you intend to participate will best serve your needs and that the contribution prescribed for this plan is an amount you can afford.

The HSBC LifeSelect Regular is an investment-linked Takaful plan that provides protection benefits on Death, TPD and CI⁸. If you need a plan that offers more comprehensive protection, HSBC Amanah has other savings and protection options that could be more suited to your needs.

You may review the suitability of the plan and may cancel your participation within 15 days from the date of delivery of the Certificate ("cooling-off period"). On cancellation within the cooling-off period FWD Takaful Berhad, Registration No. 200601011780 (731530-M) ("Takaful Operator") will refund your Account Value based on the Bid Price⁹ at the valuation date immediately after we receive your request, *Wakalah* fee, monthly service fee and *Tabarru'* (less medical examination fee incurred where applicable).

If you surrender the certificate in the early years of the plan, you may not be able to obtain the total contribution you have made.

This plan is managed by FWD Takaful Berhad with its principal place of business at Level 29 Menara Shell, 211 Jalan Tun Sambanthan Brickfields, 50470 Kuala Lumpur. FWD Takaful Berhad is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. HSBC Amanah Malaysia Berhad 200801006421 (807705-X) is the intermediary in the distribution of this plan in Malaysia and may be remunerated/paid a commission by FWD Takaful Berhad. Products and services referred to in this brochure are offered in Malaysia only.

⁸ Applicable if added as Rider.

⁹ Bid Price is determined by dividing value of the fund by the number of units held in the fund.

Use of Information and Materials

The information contained in this brochure is not intended to provide professional advice. You should obtain appropriate professional advice when necessary.

This brochure together with Investment-Linked Plans insertion (if any) is for general information only and is not to be construed as a Takaful contract and no consideration has been given to the particular circumstances or needs of any person. You should read the Product Disclosure Sheet and Product Illustration for more information and the Takaful Certificate for the complete terms and conditions of this plan.

Should you require additional information about Family Takaful, please refer to the insuranceinfo booklet on 'Family Takaful' or visit www.insuranceinfo.com.my.

In the event of a conflict between the English version in this document and those translated into Bahasa Malaysia and Chinese language, the English version shall prevail.

No warranties

Whilst every care has been taken in preparing the information and materials contained in this brochure, such information and materials are provided "as is" without warranty of any kind, either express or implied, in particular, no warranty regarding non-infringement, security, accuracy, fitness for a purpose is given in connection with such information and materials.

Limitation of liability

To the fullest extent permitted by law, in no event will HSBC Amanah be liable for any damages, including without limitation to direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this brochure or use thereof.

Disclaimer

Investments in investment funds are not obligations of or deposits in, guaranteed or insured/covered or managed or supervised by HSBC Amanah. The value of the units and income from the investment may fall as well as rise. Any forecast made is not necessarily indicative of any future or likely performance of the funds.

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST.

HSBC Amanah Malaysia Berhad 200801006421 (807705-X).
This plan is underwritten by FWD Takaful Berhad, Registration No. 200601011780 (731530-M)
and HSBC Amanah Malaysia Berhad is the intermediary in distributing this plan.