



# A Smarter Way to Build a Confident Retirement

A secure retirement doesn't happen by chance — it begins with the right plan. Whether you're supporting a growing family or planning ahead for your golden years, having dependable protection and a stable source of future income is essential. **Takaful Future Income** gives you the assurance of long-term protection and a stream of income, helping you enjoy the lifestyle you've worked so hard for. With every contribution, you are building a future that is both stable and rewarding.

## A steady income for the years that matter most

**Takaful Future Income** is designed to give you both stability and long-term value, this plan provides retirement income, protection benefits and maturity rewards — simply all in one reliable solution. It's a smarter way to prepare for tomorrow, while enjoying the confidence you deserve today.

Your journey to a secured future begins with a single step.



# Key Benefits of Takaful Future Income



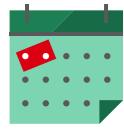
## Secured peace of mind with Retirement Income (RI) Payout

Enjoy a steady stream of RI Payout based on the percentage of your Total Contribution Paid (TCP) starting from your desired RI Payout Age until the maturity of the certificate.



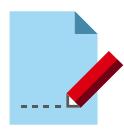
## Start early, plan retirement your way

It's never too early to secure your future at age 19. Choose your desired retirement age that best fits your goals on your own terms – 55, 60, 65 or 70 ANB.



## Get rewarded by staying committed

Upon maturity, you will receive a lump sum of your Account Value. Receive an additional 20% of your total contribution paid as Maturity Booster when you complete your commitment throughout the plan.



## Fast and hassle-free

Seamless enrolment of Guaranteed Issuance Offer (GIO) with no medical checkup or health declaration required.



## Triple protection from life's uncertainties

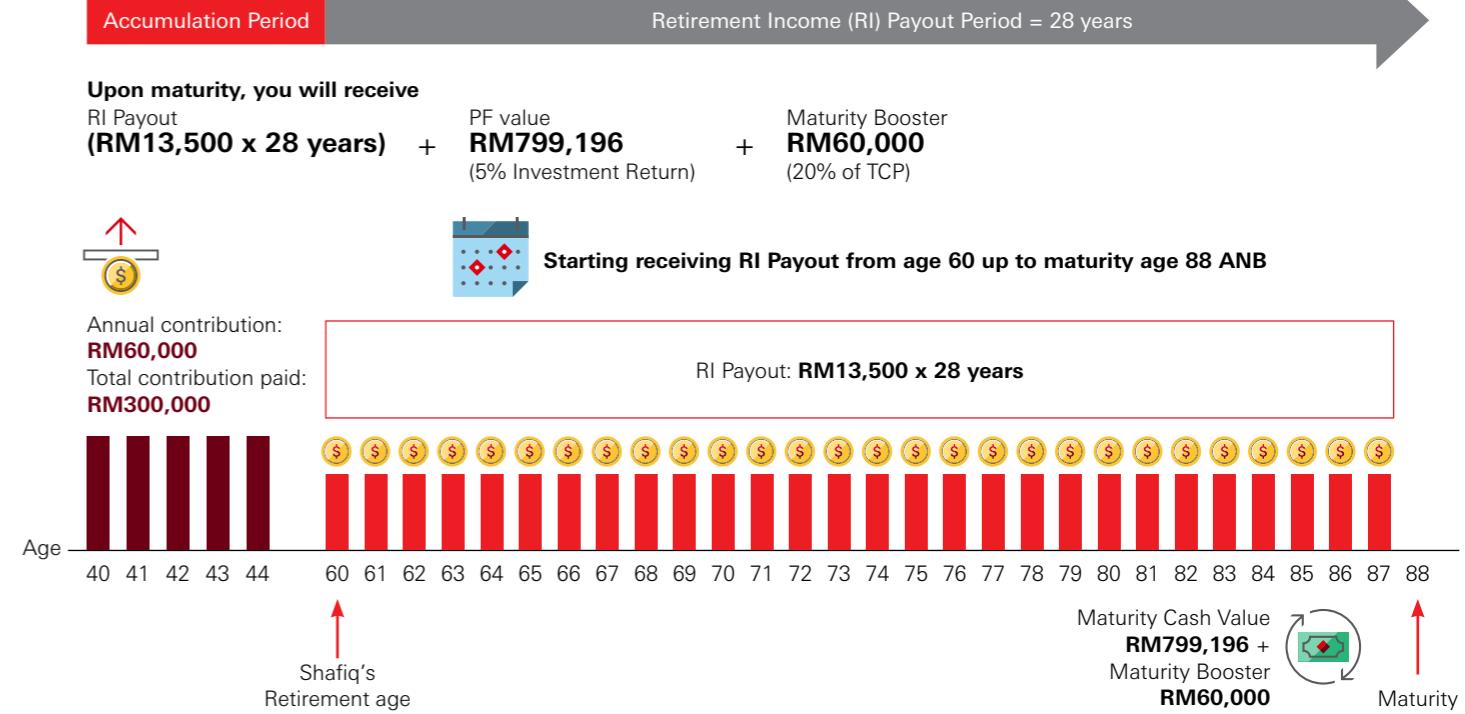
Be ready for the unexpected with up to 300% additional payout upon accidental death – offering your loved ones greater protection when they need it most.

# How does Takaful Future Income work

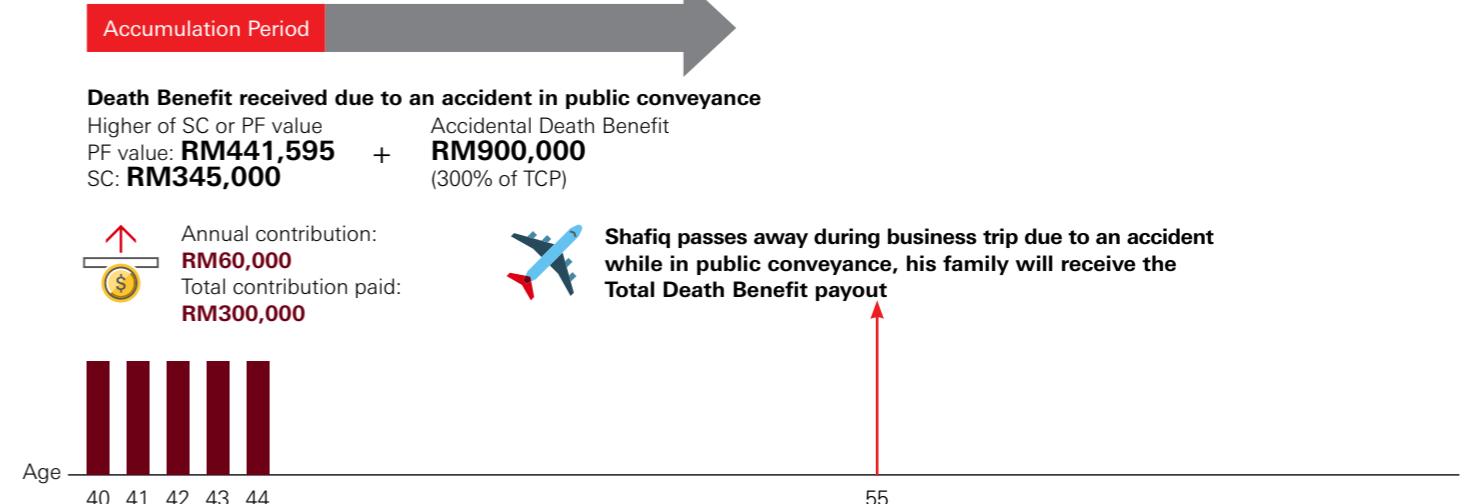
## Scenario 1: Planning for a stronger future

Shafiq, a 40-year-old professional and father of two children, wants a retirement plan that gives him security and stability. He chooses a 5-year contribution term, contributing RM60,000 annually (Total Contribution: RM300,000), and plans to retire at age 60.

### Scenario 1a: Retires with confidence, protection and rewards



### Scenario 1b: The unexpected happens...



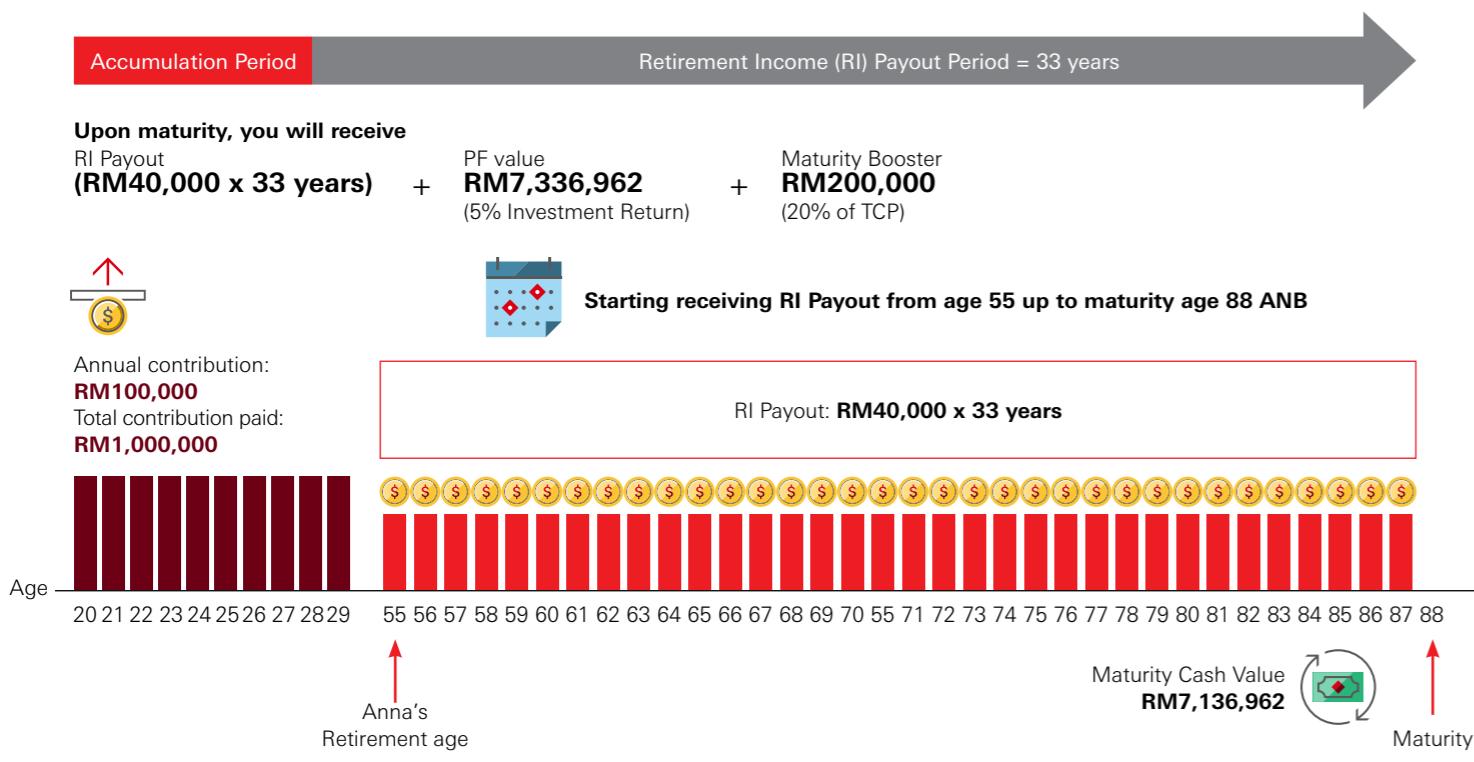
#### Notes:

- Age is based on age next birthday (ANB).
- The above scenario is for illustration purposes only. Please refer to the benefit illustration for full details.
- The illustrated PF value is based on an assumed investment return of 5% p.a.
- The certificate account value in PF will depend on the actual performance of the fund and it's not guaranteed.

## How does Takaful Future Income work (cont'd)

### Scenario 2: Wealth distribution

Amir, a 70-year-old retiree, wants to present a gift to his grandchild, Anna (age 20 ANB). He chooses Takaful Future Income, a 10-pay retirement plan with an annual contribution of RM100,000. The certificate is issued to Anna as the Certificate Owner, she decides to retire at age 55 ANB.



### Product Parameters

Age Limits	Age Next Birthday (ANB)	Person Covered													
	Minimum Entry Age	age 19 ANB													
	Maximum Entry Age	age 65 ANB													
	Maximum Expiry Age	age 88 ANB													
Certificate Term	Up to age 88 ANB														
Contribution Term	Contribution	Minimum	Maximum												
	5-pay	RM30,000 per annum	RM666,000 per annum												
	10-pay	RM15,000 per annum	RM333,000 per annum												
Death Benefit	<b>Due to all causes</b> Higher of: (i) Certificate account value in the PF; or (ii) Prevailing Sum Covered (PSC) less total retirement income paid														
	Where PSC is: <table border="1"> <thead> <tr> <th>Certificate year/ Entry age</th><th colspan="2">PSC = % of total contribution paid (TCP)</th></tr> <tr> <th></th><th>19 – 50 ANB</th><th>51 – 65 ANB</th></tr> </thead> <tbody> <tr> <td>1 and 2</td><td>100%</td><td>100%</td></tr> <tr> <td>3 and above</td><td>115%</td><td>105%</td></tr> </tbody> </table>			Certificate year/ Entry age	PSC = % of total contribution paid (TCP)			19 – 50 ANB	51 – 65 ANB	1 and 2	100%	100%	3 and above	115%	105%
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Accidental Death Benefit	Additional accidental death benefit as follows will be payable: <ul style="list-style-type: none"> <li>100% of TCP upon accidental death</li> <li>300% of TCP upon accidental death in public conveyance</li> </ul> Note: The additional accidental death benefit is payable up to age 70 ANB.														

Notes:

- Age is based on age next birthday (ANB).
- The above scenario is for illustration purposes only. Please refer to the benefit illustration for full details.
- The illustrated PF value is based on an assumed investment return of 5% p.a. The certificate account value in PF will depend on the actual performance of the fund and it's not guaranteed.

## Product Parameters (cont'd)

<b>Retirement Income (RI) Payout</b>	<p>RI Payout is calculated based on % of total contribution paid (TCP). RI will be payable monthly starting from the first month of the certificate year in which you will attain the selected RI Payout.</p> <p>The RI Payout amount payable shall depend on your entry age, and RI Payout age that you have chosen. The tables below set out here are the RI schedules.</p> <p><b>5-pay</b></p> <table border="1"> <thead> <tr> <th>RI Payout age</th><th colspan="7">Entry age (% of TCP)</th></tr> <tr> <th></th><th>19-29</th><th>30-39</th><th>40-45</th><th>46-50</th><th>51-55</th><th>56-60</th><th>61-65</th></tr> </thead> <tbody> <tr> <td>55</td><td>4.00%</td><td>3.50%</td><td>3.50%</td><td>3.00%</td><td></td><td></td><td></td></tr> <tr> <td>60</td><td>5.00%</td><td>4.50%</td><td>4.50%</td><td>4.00%</td><td>3.50%</td><td></td><td></td></tr> <tr> <td>65</td><td>7.00%</td><td>6.50%</td><td>6.50%</td><td>6.00%</td><td>5.25%</td><td>3.75%</td><td></td></tr> <tr> <td>70</td><td>9.75%</td><td>9.50%</td><td>9.50%</td><td>8.50%</td><td>7.50%</td><td>6.25%</td><td>5.25%</td></tr> </tbody> </table> <p><b>10-pay</b></p> <table border="1"> <thead> <tr> <th>RI Payout age</th><th colspan="7">Entry age (% of TCP)</th></tr> <tr> <th></th><th>19-29</th><th>30-39</th><th>40-45</th><th>46-50</th><th>51-55</th><th>56-60</th><th>61-65</th></tr> </thead> <tbody> <tr> <td>55</td><td>4.00%</td><td>3.50%</td><td>3.50%</td><td></td><td></td><td></td><td></td></tr> <tr> <td>60</td><td>4.75%</td><td>4.25%</td><td>4.25%</td><td>3.75%</td><td></td><td></td><td></td></tr> <tr> <td>65</td><td>6.75%</td><td>6.25%</td><td>6.25%</td><td>5.75%</td><td>5.00%</td><td></td><td></td></tr> <tr> <td>70</td><td>9.25%</td><td>8.75%</td><td>8.75%</td><td>8.00%</td><td>7.25%</td><td>6.00%</td><td></td></tr> </tbody> </table> <p>You may choose to receive the RI Payout or accumulate the RI Payout in the PF.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>The RI Payout will be paid from your certificate account value in the PF.</li> <li>In the event that the PF is insufficient, Takaful Operator will pay the RI from the Takaful Operator's Fund as <i>Hibah</i> (at the discretion of the Takaful Operator), provided that all contributions are paid on time.</li> </ul>	RI Payout age	Entry age (% of TCP)								19-29	30-39	40-45	46-50	51-55	56-60	61-65	55	4.00%	3.50%	3.50%	3.00%				60	5.00%	4.50%	4.50%	4.00%	3.50%			65	7.00%	6.50%	6.50%	6.00%	5.25%	3.75%		70	9.75%	9.50%	9.50%	8.50%	7.50%	6.25%	5.25%	RI Payout age	Entry age (% of TCP)								19-29	30-39	40-45	46-50	51-55	56-60	61-65	55	4.00%	3.50%	3.50%					60	4.75%	4.25%	4.25%	3.75%				65	6.75%	6.25%	6.25%	5.75%	5.00%			70	9.25%	8.75%	8.75%	8.00%	7.25%	6.00%	
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<b>Stamp Duty</b>	A one-time stamp duty of RM10 will be borne by you, to be paid with the initial contribution.																																																																																																
<b>Monthly Service Charge</b>	RM10 per month deducted from your certificate account value in the PF.																																																																																																
<b>Tabarru' Charge</b>	Tabarru' is deducted monthly from your certificate account value in the PF. Tabarru' rates are not level and are based on age at the next birthday, and amount of coverage.																																																																																																
<b>Wakalah Fee</b>	A percentage of contribution will be charged upfront as a wakalah fee. A portion of the Wakalah Fee will be used to pay the commission to the intermediaries. The actual fees vary depending on the year and contribution term selected.																																																																																																
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## Simplified exclusions

### Death benefit

<b>Suicide</b>	We will not pay death benefit under the certificate if the claim arises from suicide within one year from commencement date or reinstatement date, whichever is later.
	This applies regardless of the mental state of the person covered. If this happens, the certificate will be cancelled and the certificate account value in the PF will be payable.

### Accidental death benefit

<b>Suicide, attempted suicide or self-inflicted act</b>	We will not pay the accidental death benefit under the certificate if the claim arises from suicide, attempted suicide or an intentional self-inflicted act by a person covered within one year from:
	<ul style="list-style-type: none"> <li>the start date of your certificate; or</li> <li>the date we last reinstated your certificate;</li> </ul> whichever is later.
	This applies regardless of the mental state of person covered.
<b>Unlawful acts</b>	We will not pay the accidental death benefit under the certificate if the claim arises because you or the person covered willfully participated in an unlawful act, or unlawful failure to act.
<b>War</b>	We will not pay the accidental death benefit under the certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

## Waiting period

2 years from reinstatement date for natural death i.e., if person covered dies due to natural causes within the waiting period, only the certificate account value in the PF will be payable.

## Participants' Fund

Participants' Fund is the investment fund managed and administered by the Takaful Operator for the purpose of this Takaful Certificate. The contribution you made (less Wakalah Fee) will be allocated into the Participants' Fund. The investment risk of this Participants' Fund will be borne solely by you and any profits or losses will be reflected in your certificate account value. The investment return of the Participants' Fund will be based on its actual performance and is not guaranteed. As a reward for managing and administering the Participants' Fund, the Takaful Operator is entitled to an incentive which comprises of 15% of any profits in respect of this fund.

## 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. 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. 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.
2. Takaful Future Income is a family takaful savings plan with a 5/10-year limited contribution payment term that offers death protection with retirement income, maturity booster and maturity benefit. If you are looking for financial products with a savings element, you may wish to compare the annualised returns of this takaful product with the effective returns of other investment alternatives.
3. You're entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of the Inland Revenue Board (LHDN).
4. 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 your contribution less medical fees (if any) if you cancel your certificate during the free-look period.
5. Upon maturity, the maturity benefit will be paid. Refer to your certificate for the details.
6. This plan is managed by the Takaful Operator with its principal place of business at Level 21, Mercu 2, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur. The Takaful Operator is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
7. HSBC Amanah Malaysia Berhad is the intermediary in the distribution of this plan in Malaysia and may be remunerated/paid a commission by the Takaful Operator.
8. Products and services referred to in this brochure are offered in Malaysia only.
9. This brochure does not form a contract between you and the Takaful Operator. The full terms and conditions are stated in the certificate documents.
10. For further information on fees, charges and other product details, please refer to the Product Disclosure Sheet and Benefit Illustration.
11. In the unlikely event of conflict between the English and Malay versions of the content of this document, the English version shall prevail.



HSBC Amanah Malaysia Berhad 200801006421 (807705-X).

Underwritten by: **FWD Takaful Berhad, Registration No. 200601011780 (731530-M)**  
(Licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia)  
FWD Takaful Berhad is a member of PIDM.