

My Gift of Love as I Wish

Takaful FutureSecure



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).
FWD Takaful Berhad is a member of PIDM.



My name is Lee. I would like to share with you a story about *my gift of love*.

From the moment I took my vows to share the rest of my life together with my wife, I understood that I also took on one of life's most important commitments – to love and care for her and the family we would build together in the future.

That commitment and responsibility grew over the years as our family grew: from just the two of us at the beginning, to our two amazing children, and now their families as well.

With our children leaving the family nest to start families of their own, I found more time to ponder upon how I could continue to share my love and leave behind a legacy for those dearest to me; a legacy that could provide for my loved ones and give them a better life.

But at times, I had concerns. I had heard about families torn apart because of legal disputes in court over the execution of a will, or loved ones in financial strife because the process of obtaining a grant of probate took longer than expected preventing the timely payment of debts and distribution of assets.

So I asked myself: how could I prevent these things from befalling my family?

Over the years, my wife and I had many discussions about how we wished to leave our legacy behind. We always agreed that we wanted our children's families to be well taken care of.

I wanted to be able to help our two children along the way as they built their families. I thought perhaps I could help them pay off the mortgage on their homes sooner or start an education fund for their children earlier.

I also had chats with my children about my plans on how I wanted to bequeath my legacy. While they were a hundred per cent behind my wishes, they asked me to consider making a difference in the lives of those who were not as blessed as we were.

In my contemplations of the future, I came to the realisation that I had various wishes that I would like fulfilled so that my love would leave a lasting impact.

So I started to seek ways to make my plans a reality.





One of the things I did was to speak to my Premier Relationship Manager who introduced me to Takaful FutureSecure; a Shariah compliant single contribution family takaful plan that provides death coverage and lets me leave a legacy of love behind.

What is it about Takaful FutureSecure that stands out for me? Many things.

Takaful FutureSecure allows me to choose my loved ones to receive the wealth accumulated under the plan as *conditional hibah* (gift). It accelerates legacy administration and saves cost without the need for a will or the hassle of going through the court claims process. I can rest assured that Takaful FutureSecure will assist to avoid conflicting claims of ownership. Fast transfer of legacy means that my loved ones can continue managing expenses and debts. And I can also distribute my wealth accumulated under this plan to be passed on to special beneficiaries as I wish.

In addition, Takaful FutureSecure also offers the flexibility for me to access my account value should financial emergencies arise. And as long as the plan remains effective, I can also reap the plan's maturity benefit at the age of 99.

Takaful FutureSecure fits in nicely with my plans for the future. By making a one-time contribution, I can share my legacy, my way.

Leave a legacy of love with Takaful FutureSecure. Speak to your Relationship Manager from HSBC Amanah to find out more about Takaful FutureSecure today.



Other helpful information on Takaful FutureSecure



Guaranteed Death Benefit

- ▶ Up to age 99.
- ▶ Upon death during the certificate term the higher of Sum Covered or Account Value will be payable.



Guaranteed Maturity Benefit

- ▶ Upon age 99.
- ▶ Higher of Sum Covered or Account Value will be payable on Maturity date.



Surrender Benefit

Account Value less surrender charges is subject to applicable tax, if any is applicable for the first five years from the certificate commencement date.



Tax Information

The benefits paid out under this plan are tax-free and the contribution made may be eligible for tax relief (under Family Takaful) under the Income Tax Act 1967, up to a maximum amount of RM6,000. Please check with your tax adviser on your eligibility and note that this is subject to the final decision by the Inland Revenue Board.



Potential Surplus Distribution

You are entitled to potential surplus (if any) in the Family Risk Fund at 50:50 ratio, which will be allocated to your Account Value annually.



Partial Surrender¹

- ▶ Flexibility to partially surrender your Account Value for emergency needs.
- ▶ Partial Surrender fee (which is subject to applicable tax) will be imposed in the first 5 years.
- ▶ Upon partial surrender, the guaranteed sum covered will be reduced accordingly.



Top-up¹

Top-up will increase the basic sum covered according to the allocated contribution (95% of contribution).



Guaranteed Coverage

Enjoy long-term peace-of-mind with non-lapse guarantee (takaful coverage will continue even when your account value has been depleted).

¹ Top-up and Partial Surrender facilities are subject to terms and conditions of this plan.

Takaful FutureSecure

Eligibility Age

Age Basis: Age at last birthday

	Entry Age	Expiry Age
Covered Person	18 - 75 years old	99 years old

Contribution

Contribution Payment Term: Single Contribution

Minimum Contribution: RM100,000 (In multiple of RM1,000)

Sum Covered

It is the guaranteed amount that is payable upon Covered Person's Death or Maturity Date.

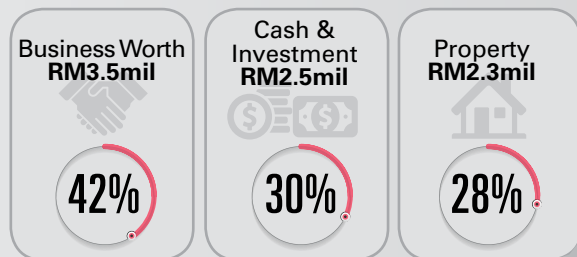
Sum Covered Amount as % of Single Contribution						
Entry Age	30	40	50	60	70	75
Sum Covered factor as % of Single Contribution	300%	250%	200%	160%	130%	120%
Sum Covered (RM) ²	450,000	375,000	300,000	240,000	195,000	180,000

²The Sum Covered illustrated is based on a Single Contribution of RM150,000 and is varied at each individual entry age.

For example:

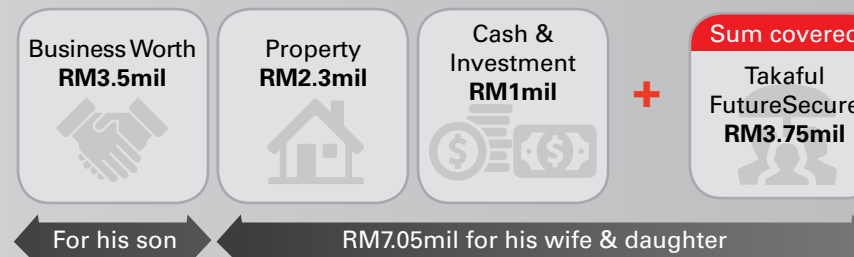
Lee is 40 years old. His net asset value is RM8.3million. He participates in Takaful FutureSecure with a single contribution of RM1.5 million that provides coverage of RM3.75million* Sum Covered.

Without Takaful FutureSecure



RM1.5mil of cash is used to participate in Takaful FutureSecure

With Takaful FutureSecure



With Takaful FutureSecure plan, the Sum Covered of RM3.75million or the Account Value, whichever is higher will be payable upon Lee's passing. With that, his total assets grow to RM10.55million** of which will be distributed to his family.

*With the assumption that the Sum Covered of RM3.75million is payable upon Lee's passing.

**Sum Covered is equals to RM1.5million x 250%. This is with the assumption that Lee's assets remains unchanged.

Fees and Charges

The following fees and charges are applicable to this plan.

Description	Fees and charges												
Wakalah Fee (Agency Fee)	<ul style="list-style-type: none"> Basic Contribution : 6% Top-up : 5% <p><i>Note: A portion of the Wakalah Fee will be used to pay the commission to the intermediaries.</i></p>												
Monthly <i>Tabarru'</i> (Donation)	<i>Tabarru'</i> rates are not level and are based on covered persons' attained age.												
Partial Surrender / Surrender Fee¹	<p>A partial Surrender / Surrender Fee is subject to applicable tax and will be deducted from surrender value if surrender is made during the first five (5) Certificate Years.</p> <p>The Fee is a percentage of the Partial Surrender / Surrender value and will be calculated as follows:</p> <table> <tr> <th>First Month of the Certificate Year</th><th>Partial Surrender / Surrender Fee³</th></tr> <tr> <td>1</td><td>1.50%</td></tr> <tr> <td>2</td><td>1.20%</td></tr> <tr> <td>3</td><td>0.90%</td></tr> <tr> <td>4</td><td>0.60%</td></tr> <tr> <td>5</td><td>0.30%</td></tr> </table> <p>³This is the Fee applicable in the first month of the respective Certificate Year. The Fee reduces linearly on monthly basis based on the following formula:</p> <p>$1.5\% \times \text{Surrender Value} \times (60 - \text{number of completed months from Commencement Date}) / 60$</p>	First Month of the Certificate Year	Partial Surrender / Surrender Fee ³	1	1.50%	2	1.20%	3	0.90%	4	0.60%	5	0.30%
First Month of the Certificate Year	Partial Surrender / Surrender Fee ³												
1	1.50%												
2	1.20%												
3	0.90%												
4	0.60%												
5	0.30%												
Stamp Duty	A one-time stamp duty of RM10 will be borne by the Participant, to be paid with the initial contribution.												

Participant Fund

Participant Fund is the investment fund managed and administered by the Takaful Operator for the purpose of this Takaful Certificate. The contribution you make less *Wakalah* Fee will be allocated into the Participant Fund. The investment risk of this Participant Fund will be borne solely by you and any profits or losses will be reflected in your Account Value. The investment return of the Participant Fund will be based on its actual performance and is not guaranteed. As a reward for managing and administering the Participant Fund, the Takaful Operator is entitled to an incentive which comprises of 20% of any profits in respect of this 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. 50% of any surplus distributable will be distributed among eligible participants and your entitlement will be allocated yearly into the Participant Fund. The balance will be distributed to the Takaful Operator as a reward for managing and administering the Family Risk Fund.

Partial Surrender / Surrender Value¹

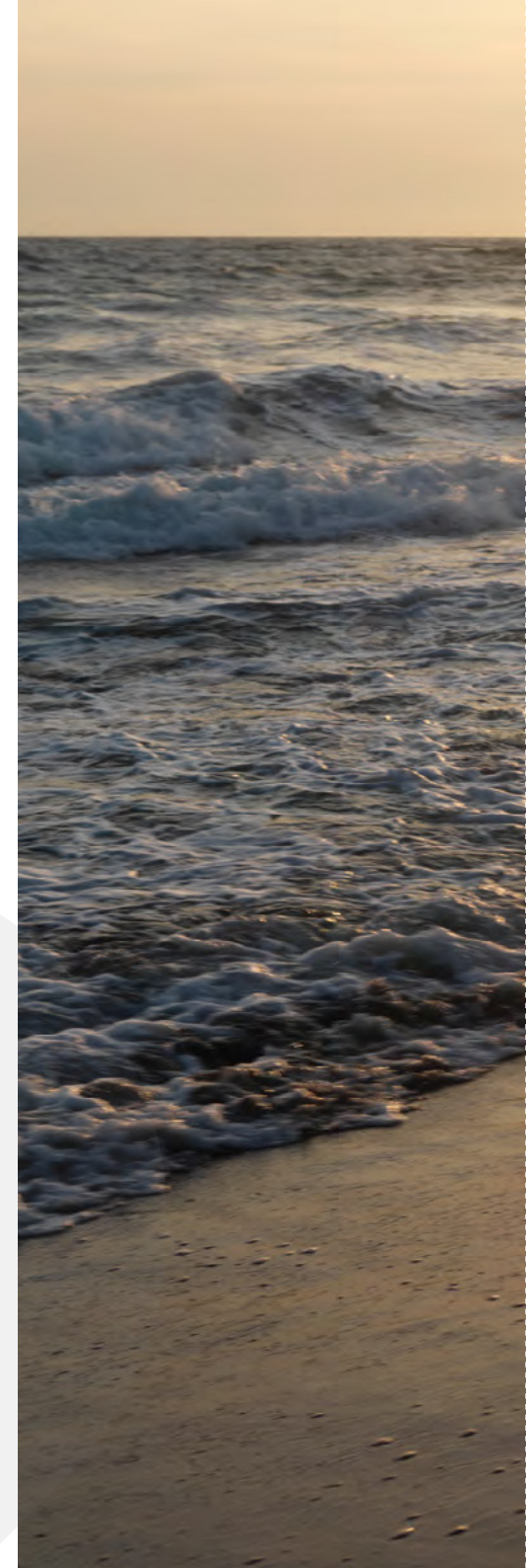
In the event of Partial Surrender, the amount of Partial Surrender less Partial Surrender Fee (subject to applicable tax), if any, will be paid. Partial Surrender will proportionately reduce sum covered in line with account value.

In the event of surrender, the Account Value less Surrender Fee (subject to applicable tax), 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. There will be no amount paid from the Family Risk Fund in such an event.

Exclusions

Sum Covered is not payable if death is due to suicide, whether whilst sane or insane; within 12 months from when the Certificate is issued.

¹ Top-up and Partial Surrender facilities are subject to terms and conditions of this plan.





If you are interested in Takaful FutureSecure Plan,
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 plan that you intend to participate will best serve your needs and that the contribution prescribed for this plan is an amount you can afford.

You may review the suitability of the plan and may cancel your participation within 15 days from the date of delivery of Takaful Certificate (“cooling-off period”) to you. On cancellation within the cooling off period, the Takaful Operator will refund your total contribution made less medical examination fee. HSBC Amanah Malaysia Berhad 200801006421 (807705-X) [“HSBC Amanah”] believe it is important that you fully appreciate and understand all the benefits and charges under your Takaful Certificate.

This plan is managed by FWD Takaful Berhad, Registration No. 200601011780 (731530-M) 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 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.

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 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, Product Illustration and the Certificate for this plan for a more precise understanding.

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

In the event of conflict between the English version in this document and those translated into Bahasa Malaysia, 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 or 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.

