

# Ensure life's uncertainties don't bring you down

HSBC LifeStyle Protector  
and HSBC LifeStyle Protector Plus



**HSBC**  
Amanah

## ▶ HSBC LifeStyle Protector HSBC LifeStyle Protector Plus

**“Now you can have financial security  
against life’s uncertainties”**

You cannot predict when life’s uncertainties such as death or disability may happen. However, with **HSBC LifeStyle Protector and HSBC LifeStyle Protector Plus** you and your family will be able to cope better financially.

- HSBC LifeStyle Protector and HSBC LifeStyle Protector Plus will help you and your family manage financial setbacks caused by Death or Total and Permanent Disability (TPD).
- HSBC LifeStyle Protector Plus, besides the above, will also help to reduce the financial impact in the event that you are diagnosed with any of the 36 Critical Illnesses (CI)<sup>1</sup>.
- What’s more, if your Takaful Certificate is still in force upon maturity, your Account Value<sup>2</sup> (if any) will be payable to you.

<sup>1</sup> For the list of the 36 Critical Illnesses covered please refer to the table shown on page 3.

<sup>2</sup> Account Value is the amount of your entitlement in respect of the Participant Fund.

# Why HSBC LifeStyle Protector/ HSBC LifeStyle Protector Plus?

## **Death Benefit**

In the event of death, and if you have made a nomination, your nominee(s) will receive the Sum Covered plus your Account Value (if any) in one lump sum.

## **Total and Permanent Disability (TPD) Benefit**

Should TPD occur, the Sum Covered plus your Account Value (if any) will be payable to the Participant in one lump sum<sup>3</sup>.

## **Maturity benefit**

Your Account Value (if any) shall be paid out upon maturity provided your Takaful Certificate is in force. However, there will be no amount paid from the Family Risk Fund.

## **Potential Surplus Distribution**

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

## **Income 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 this is subject to the final decision by the Inland Revenue Board.

## **Critical Illnesses Benefit**

Additional benefits available only under HSBC LifeStyle Protector Plus:

Upon suffering from or being diagnosed with any of the named Critical Illnesses under this plan, you will be paid the Sum Covered plus your Account Value (if any) in one lump sum.

# List of the 36 Critical Illnesses covered under HSBC LifeStyle Protector Plus

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 Disorders)
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 above will have its own definition which will be listed in your Takaful Certificate. For a full list of definition of the Critical Illnesses covered, please refer to your Takaful Certificate.

## Want to know more?

**Call** 1 300 80 2626

**Click** [hsbcamanah.com.my](http://hsbcamanah.com.my)

**Visit** your nearest HSBC Amanah branch

<sup>3</sup> TPD Coverage is applicable only where the TPD occurs before the Takaful Certificate's anniversary following the Covered Person's 65th birthday. Terms and Conditions apply.

# Other Information

## Eligibility

You can participate in any of these plans if you are aged between 18 and 60 years old.

## Contribution Required and Takaful Certificate Tenure

You can opt to make the contribution on a monthly, quarterly, half-yearly or yearly basis. You can also select a coverage term of 10 to 35 years, according to your financial and protection needs.

In the event that you stop paying the regular contribution and provided the Account Value is sufficient, we will use the Account Value amount to pay for the monthly *Tabarru'* and monthly service fee until the Account Value is exhausted and the Takaful coverage shall cease.

## Participant Fund

Participant Fund is the investment fund managed and administered by Takaful Operator for the purpose of this Takaful Certificate. The contribution you made 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 30% of any profits in respect of this fund.

## Family Risk Fund

A monthly *Tabarru'* will be deducted from your Account Value and credited to the 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 your Account Value. The balance will be distributed to the Takaful Operator as a reward for managing and administering the Family Risk Fund.

## Surrender

In the event of surrender, your Account Value will be payable (if any). There will be no amount payable from the Family Risk Fund. The coverage under this Takaful Certificate will cease and the amount payable to you may be less than the total contributions you have made.

## Fees and Charges

The following fees and charges are applicable to both plans:

Description	Fees and Charges
<i>Wakalah</i> Fee (Agency Fee)	A portion of the <i>Wakalah</i> Fee will be used to pay the commission to the intermediaries. The <i>Wakalah</i> Fee applicable ranges from 5% to 40% of contribution. The actual fees vary depending on the year and tenure selected.
Monthly <i>Tabarru'</i> (Donation)	RM15 for the first year and RM4 for subsequent years, subject to applicable tax chargeable on the fee. This fee shall be deducted monthly in advance from your Account Value.
Monthly Service Fee	<i>Tabarru'</i> shall be deducted monthly in advance from your Account Value. <i>Tabarru'</i> rates are not level and are based on the Covered Person's attained age.
Stamp Duty	A one-time stamp duty of RM10 will be borne by you and to be paid with your 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.

## Exclusions

Only Account Value (if any) will be payable if death is due to suicide whether whilst sane or insane, within 12 months from the date the Takaful Certificate was issued or reinstated.

TPD Benefit will not be 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 other similar activities.

Critical Illness Benefit (under HSBC LifeStyle Protector Plus only) will not be payable due to:

- Pre-existing conditions<sup>4</sup>
- Any condition, injury, event or illness which is directly or indirectly caused due to attempted suicide, military service, criminal acts, private aviation activities, alcohol or substance abuse and hazardous activities such as but not limited to racing, mountaineering and other similar activities.

Please note that the list of exclusions is not exhaustive and reference should be made to the comprehensive list contained in the Takaful Certificate.

<sup>4</sup> Any condition, disease, injury, illness or event if there was manifestation, diagnosis or treatment of such condition, disease, illness, or injury before the issue date of the Takaful Certificate or the reinstatement date of the Takaful Certificate.

## Important Notes

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.

You may review the suitability of this 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 FWD Takaful Berhad (Company No. 731530-M) ("Takaful Operator") will refund your total contribution made, less any medical examination fee. HSBC Amanah Malaysia Berhad (Company No. 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 (formerly known as HSBC Amanah Takaful (Malaysia) Berhad) (Company No. 731530-M) with its principal place of business at Level 29 Menara Shell, 211 Jalan Tun Sambanthan Brickfields, 50470 Kuala Lumpur. FWD Takaful Berhad (formerly known as HSBC Amanah Takaful (Malaysia) Berhad) is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. HSBC Amanah Malaysia Berhad (Company No. 807705-X) is the intermediary in the distribution of this plan in Malaysia and may be remunerated/paid a commission by FWD Takaful Berhad (formerly known as HSBC Amanah Takaful (Malaysia) Berhad). Products and services referred to in this brochure are offered in Malaysia only.

**Use of Information and Materials**

The information 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 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' and 'Medical and Health Takaful' or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

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

**No warranties**

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