

Imperial Fortune (SG) & Imperial Wealth (SG)

Lock-in Date for Segments
under Indexed Sub-Account

Calendar year 2026



General rules on premium allocation or transfer to Indexed Account



1. Segment will be created under Indexed Sub-account(s) on 15th of each calendar month, no matter such date is a business day or trading day or not.
2. All premium, request on premium allocation or transfer to Indexed Sub-account(s) **must be received in good order and approved by FWD before the Lock-in Date** in order to be included in the Segment created on the Segment Initiation Date in the same calendar month. Otherwise, such amount will be included in the Segment to be created in next calendar month.

For the avoidance of doubt, receipt of premium or receipt of request on premium allocation or transfer to Indexed Sub-account(s) DOES NOT constitute approval by FWD.



3. Lock-in Date is **4 business days** prior to the Segment Initiation Date. Such 4 business days must be those dates that FWD SG operations and all the service providers selected by FWD in connection with the policy from time to time are open for business.
4. The Cut-off Date for premium or request on premium allocation or transfer to Indexed Sub-account(s) is the **business day prior to the Lock-in Date (4 p.m. GMT+8)**.
 - New policy application: policy issue date will be used to determine the cut-off
 - Subsequent premium, account allocation/ transfer request: approval date of such request will be used to determine the cut-off

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Imperial Fortune (SG) & Imperial Wealth (SG)



Jan 2026

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Segment Initiation Date	15-Jan-2026
Lock-in Date	9-Jan-2026
Cut-off Date	8-Jan-2026 4 p.m. (GMT+8)

Feb 2026

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Segment Initiation Date	15-Feb-2026
Lock-in Date	10-Feb-2026
Cut-off Date	9-Feb-2026 4 p.m. (GMT+8)

Singapore public holiday

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Imperial Fortune (SG) & Imperial Wealth (SG)



March 2026

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Segment Initiation Date	15-Mar-2026
Lock-in Date	10-Mar-2026
Cut-off Date	9-Mar-2026 4 p.m. (GMT+8)

April 2026

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Segment Initiation Date	15-Apr-2026
Lock-in Date	9-Apr-2026
Cut-off Date	8-Apr-2026 4 p.m. (GMT+8)

Singapore public holiday

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May 2026							June 2026						
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
					1	2		1	2	3	4	5	6
3	4	5	6	7	8	9	7	8	9	10	11	12	13
10	11	12	13	14	15	16	14	15	16	17	18	19	20
17	18	19	20	21	22	23	21	22	23	24	25	26	27
24	25	26	27	28	29	30	28	29	30				
31													
Segment Initiation Date					15-May-2026		Segment Initiation Date					15-Jun-2026	
Lock-in Date					11-May-2026		Lock-in Date					9-Jun-2026	
Cut-off Date					8-May-2026 4 p.m. (GMT+8)		Cut-off Date					8-Jun-2026 4 p.m. (GMT+8)	

Singapore public holiday

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Imperial Fortune (SG) & Imperial Wealth (SG)



July 2026

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Segment Initiation Date	15-Jul-2026
Lock-in Date	9-Jul-2026
Cut-off Date	8-Jul-2026 4 p.m. (GMT+8)

August 2026

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Segment Initiation Date	15-Aug-2026
Lock-in Date	11-Aug-2026
Cut-off Date	7-Aug-2026 4 p.m. (GMT+8)

Singapore public holiday

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Imperial Fortune (SG) & Imperial Wealth (SG)



September 2026

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Segment Initiation Date	15-Sep-2026
Lock-in Date	9-Sep-2026
Cut-off Date	8-Sep-2026 4 p.m. (GMT+8)

October 2026

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Segment Initiation Date	15-Oct-2026
Lock-in Date	9-Oct-2026
Cut-off Date	8-Oct-2026 4 p.m. (GMT+8)

Singapore public holiday

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Imperial Fortune (SG) & Imperial Wealth (SG)



November 2026

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Segment Initiation Date	15-Nov-2026
Lock-in Date	10-Nov-2026
Cut-off Date	6-Nov-2026 4 p.m. (GMT+8)

December 2026

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Segment Initiation Date	15-Dec-2026
Lock-in Date	9-Dec-2026
Cut-off Date	8-Dec-2026 4 p.m. (GMT+8)

Singapore public holiday

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Imperial Fortune (SG) & Imperial Wealth (SG)

Singapore Public Holiday	
New Year's Day	1 Jan 2026
Chinese New Year	17 Feb 2026
Chinese New Year	18 Feb 2026
Hari Raya Puasa	21 Mar 2026 ¹
Good Friday	3 Apr 2026
Labour Day	1 May 2026
Hari Raya Haji	27 May 2026 ¹
Vesak Day	31 May 2026 ²
National Day	9 Aug 2026 ³
Deepavali	8 Nov 2026 ⁴
Christmas Day	25 Dec 2026

¹ Subject to confirmation.

² Monday, 1 Jun 2026, will be a public holiday.

³ Monday, 10 Aug 2026, will be a public holiday.

⁴ Monday, 9 Nov 2026, will be a public holiday.

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THANK YOU

THE SOLUTION FOR HIGH NET WORTH INDIVIDUALS