

# FWD Future First Term Life insurance

Give them all the support they didn't know they needed



If you need help, call our hotline: +65 6820 8888



**Should the unfortunate happen to you,  
your family will need more than just a  
financial protection policy.**

**They will need a plan.**





# Give them a plan that helps them recover.

**More than being financially equipped when the unfortunate happens, we believe that having the right experts to talk to is key to recovery.**

In Singapore, matters of grief and loss often go unspoken. We don't do it openly enough, particularly with our kids.

But in today's world, it's necessary. That's why at FWD, we're taking it beyond just financial support.

# Recovery.

**Recovery begins with talking.**

**We'll make sure your family have the right people to talk to.**



At FWD, we understand what it takes for families to adapt to their new normal should an unfortunate event happen to their loved ones. Beyond providing for them financially, through our **Exclusive Recovery Programme**, we will reimburse them when they speak to experts.

## FWD Exclusive Recovery Programme

The programme, worth up to S\$15,000, covers practical assistance, emotional support, professional services as well as medical second opinion support<sup>1</sup> which work holistically to provide you and your family with the right people to talk to.



**Practical assistance**



**Emotional support**



**Professional services**



**Medical second  
opinion support<sup>1</sup>**

The above services (excluding medical second opinion) applies to the base plan. The medical second opinion support is a benefit under the FWD CI Rider and the FWD Total CI Rider.

Please refer to the benefits under the base plan and add-on riders for details.

<sup>1</sup>The medical second opinion support is a benefit under the FWD CI Rider and the FWD Total CI Rider.

# Financial support for death or terminal illness

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## Death and terminal illness<sup>2</sup>



At FWD, we understand what it takes for families to adapt to their new normal after the passing of a loved one or during an illness or disability.

If you die, the full sum insured will be paid to your beneficiaries.

We may pay S\$5,000 from the sum insured in advance to cover funeral expenses upon request.

If you are diagnosed as terminally ill, the full sum covered will be paid to you or your beneficiaries.

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## 2-year term life cover for your spouse



We understand that if you were to die, your family will need time to build a life without you. To protect them further, we will provide your spouse a 2-year premium-free insurance policy with a sum insured of S\$250,000 for death<sup>3</sup>.

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<sup>2</sup>Terminal illness means the conclusive diagnosis of an illness or condition that is expected to lead to death within twelve (12) months. This diagnosis must be supported by a specialist and confirmed by our appointed medical practitioner.

<sup>3</sup>Surviving spouse must be less than 60 years old to qualify for the 2-year premium-free insurance policy.

## Beyond financial support with the FWD Exclusive Recovery Programme

At FWD, we understand what happens to families when a spouse or parent dies or is unable to function as they used to. Beyond providing for them financially, we will help families recover by assisting them to the right experts.

Here's exactly what they can expect to receive under the base plan:



### Practical assistance

We will assign a Claims Concierge to help retrieve medical reports if needed to process the claim. We will also provide an advance of S\$5,000 from your sum insured to your spouse upon your death, to manage costs before the full claim is paid out.



### Emotional support

We will pay for up to 10 counselling and life coaching sessions with a counsellor; but we will only pay up to S\$5,000 in total for all sessions.



### Professional services

We will pay for up to 3 legal advice sessions with a legal adviser; but we will only pay up to S\$5,000 in total for all sessions.

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# Many great ways to enhance your coverage

Add-on riders to your policy for more comprehensive coverage.

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## FWD TPD Rider

### Covering total and permanent disability

Provides an accelerated payout of your base plan in the unfortunate event of a total and permanent disability.

### Get the home care support<sup>4</sup> you need

You can utilise the base plan's professional services benefit of S\$5,000 and get reimbursement for home care support, in the form of:

- Home nursing services - when your caregiver needs a break or whenever home nursing care is needed.
- Home modifications - when you need to install mobility aids like grab bars or improve accessibility by widening doorways or installing ramps.



## FWD CI Rider

### Covering late-stage critical illnesses

Provides an accelerated payout of your base plan in the unfortunate event of a late-stage<sup>5</sup> critical illness.

### Get the home care support<sup>4</sup> you need

You can utilise the base plan's professional services benefit of S\$5,000 and get reimbursement for home care support, in the form of:

- Home nursing services - when your caregiver needs a break or whenever home nursing care is needed.
- Home modifications - when you need to install mobility aids like grab bars or improve accessibility by widening doorways or installing ramps.

<sup>4</sup>Do note that the home nursing and home modifications benefit are utilised from the base policy's professional services benefit. The total amount reimbursable for the professional services benefit is S\$5,000.

<sup>5</sup>For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under the rider subject to S\$25,000 maximum sum insured.

### Access to medical second opinion support

With the FWD CI Rider, you can get your diagnosis and treatment plan evaluated by over 100 globally renowned medical institutions through MediGuide International, LLC, from Delaware USA if you have been diagnosed or suffer from one of the covered critical illness conditions under this rider. This comprehensive review by a team of experts provides you with a collaborative and holistic review to help you make critical health decisions<sup>6</sup>.

<sup>6</sup>FWD may, at its sole discretion, change the service provider for the provision of the medical second opinion support without prior notice.

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### FWD Total CI Rider

**Start your coverage with 141 early, intermediate and late stage critical illnesses including future unknown illnesses**

Protect against early, intermediate and late-stage<sup>5</sup> critical illnesses including future unknown illness with “Future Protect benefit”, that is designed to go beyond a fixed list of conditions, focusing on how illnesses impairs your key body systems.

Receive a 100% payout if you had to stay in Intensive Care Unit (ICU) for 5 or more consecutive days with invasive life support, no matter the illness.

#### And more...

- Continue to be covered against late-stage<sup>5</sup> critical illnesses even after you have made a claim for early critical illness once 12 months<sup>7</sup> have passed. You can get up to 200% of this rider’s sum insured.
- Be protected for the unexpected when you’re diagnosed with any of our 10 special conditions<sup>8</sup>.
- Focus on your recovery and not having to worry about paying the premiums of this rider if you have made a claim for early critical illness.
- Get the home care support<sup>4</sup> you need. You can utilise the base plan’s professional services benefit of S\$5,000 and get reimbursement in the form of home nursing services and home modifications.
- Access to medical second opinion service and get your diagnosis and treatment plan evaluated by over 100 globally renowned medical institutions through MediGuide International, LLC, from Delaware USA if you have been diagnosed or suffer from one of the covered critical illness conditions under this rider<sup>6</sup>.



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<sup>4</sup>Do note that the home nursing and home modifications benefit are utilised from the base policy's professional services benefit. The total amount reimbursable for the professional services benefit is S\$5,000.

<sup>5</sup>For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under the rider subject to S\$25,000 maximum sum insured.

<sup>6</sup>FWD may, at its sole discretion, change the service provider for the provision of the medical second opinion support without prior notice.

<sup>7</sup>For a period of 12 months beginning from the diagnosis date of the Future Protect benefit claim, the sum insured for the FWD Total CI Rider's base benefit will be reduced to zero. This 12-month period is called the "Reset Period". During the Reset Period, you cannot make any claims on the rider's base benefit.

<sup>8</sup>Pays 20% of the FWD Total CI Rider's sum insured (capped at S\$25,000 per life per condition) upon diagnosis of any of the 10 special conditions. One claim may be made for each condition, with a maximum of 6 claims allowed under this benefit. This benefit will end if there is a claim made for Future Protect benefit.



### **FWD CI Premium Waiver Rider**

Waives future premiums on the base plan and attaching riders (where applicable) if the person insured is diagnosed with any of the covered late-stage critical illnesses.

This can be bought together with our FWD CI rider<sup>9</sup> so you don't have to worry about paying the premiums and focus on recovery.



### **FWD Payer Premium Waiver Rider**

Waives future premiums on the base plan and attaching riders (where applicable) if the policy owner dies, become totally and permanently disabled (TPD) or is diagnosed with any of the covered late-stage critical illnesses.

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Please refer to the product summary for more information on the benefits under each add-on riders.

<sup>9</sup>The sum insured of the FWD CI Rider must be less than the sum insured of the base plan.

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## Definition of Total & Permanent Disability for FWD TPD Rider and FWD Payer Premium Waiver Rider

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### Total & permanent disability

#### For a person insured under age 75 who is working for remuneration when they first suffer an illness or injury:

Means the person insured has suffered an illness or injury which has caused them to be unable to work for at least six months in a row, and to be totally and permanently unable to engage for profit or reward in:

- the occupation they were engaged in when the illness or injury first happened; and
- any other occupation.

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#### For a person insured under age 75 who is not working for remuneration when they first suffer an illness or injury:

Means the person insured has suffered an illness or injury that requires physical assistance of another person for at least six months in a row, and they are totally and permanently unable to perform at least 2 of the activities of daily living without someone's assistance.

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#### For any person insured up to age 75:

Means the person insured has suffered the total and irrecoverable loss of:

- the sight of both eyes; or
- the sight of one eye and the loss of use of one limb at above the ankle or wrist; or
- the loss of
  - both hands at or above the wrists;
  - both feet at or above the ankles; or
  - one hand at or above the wrist and one foot at or above the ankle.

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## Activities of daily living

The following activities.

- **Washing** - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
  - **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
  - **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa;
  - **Mobility** - the ability to move indoors from room to room on level surfaces;
  - **Toileting** - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - **Feeding** - the ability to feed oneself once food has been prepared and made available.
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## Critical illnesses conditions covered under FWD CI Rider, FWD CI Premium Waiver Rider and FWD Payer Premium Waiver Rider

- |   |   |
|---|---|
| 1. Alzheimer's disease / severe dementia                                    | 19. Major cancer                                      |
| 2. Angioplasty & other invasive treatment for coronary artery <sup>10</sup> | 20. Major head trauma                                 |
| 3. Benign brain tumour  | 21. Major organ / bone marrow transplantation         |
| 4. Blindness (irreversible loss of sight)                                   | 22. Motor neurone disease                             |
| 5. Coma   | 23. Multiple sclerosis                                |
| 6. Coronary artery by-pass surgery  | 24. Muscular dystrophy                                |
| 7. Deafness (irreversible loss of hearing)                                  | 25. Open chest heart valve surgery                    |
| 8. End stage kidney failure   | 26. Open chest surgery to aorta                       |
| 9. End stage liver failure  | 27. Other serious coronary artery disease             |
| 10. End stage lung disease  | 28. Paralysis (irreversible loss of use of limbs)     |
| 11. Fulminant hepatitis   | 29. Persistent vegetative state (apallic syndrome)    |
| 12. Heart attack of specified severity                                      | 30. Poliomyelitis                                     |
| 13. Hiv due to blood transfusion and occupationally acquired hiv            | 31. Primary pulmonary hypertension                    |
| 14. Idiopathic parkinson's disease  | 32. Progressive scleroderma                           |
| 15. Irreversible aplastic anaemia   | 33. Severe bacterial meningitis                       |
| 16. Irreversible loss of speech   | 34. Severe encephalitis                               |
| 17. Loss of independent existence   | 35. Stroke with permanent neurological deficit        |
| 18. Major burns   | 36. Systemic lupus erythematosus with lupus nephritis |
|   | 37. Terminal illness <sup>11</sup>                    |

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<sup>10</sup>For angioplasty & other invasive treatment for coronary artery, we will pay 10% of the sum insured under the rider cover subject to S\$25,000 maximum sum insured. Angioplasty & other invasive treatment for coronary artery is not covered under FWD CI Premium Waiver Rider and FWD Payer Premium Waiver Rider.

<sup>11</sup>Terminal Illness is not covered under FWD CI Premium Waiver Rider.

The Life Insurance Association of Singapore (LIA) has standard definitions for 37 severe-stage critical illnesses (Version 2019). These critical illnesses fall under 'Version 2019'. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard definitions (Version 2019).

Please refer to the respective product summary for details and the definitions of conditions covered under each rider.

## Critical illnesses conditions covered under FWD Total CI Rider

We cover you against late-stage critical illnesses.

- |   |   |
|---|---|
| 1. Alzheimer's disease / severe dementia                                    | 19. Major cancer                                      |
| 2. Angioplasty & other invasive treatment for coronary artery <sup>12</sup> | 20. Major head trauma                                 |
| 3. Benign brain tumour  | 21. Major organ / bone marrow transplantation         |
| 4. Blindness (irreversible loss of sight)                                   | 22. Motor neurone disease                             |
| 5. Coma   | 23. Multiple sclerosis                                |
| 6. Coronary artery by-pass surgery  | 24. Muscular dystrophy                                |
| 7. Deafness (irreversible loss of hearing)                                  | 25. Open chest heart valve surgery                    |
| 8. End stage kidney failure   | 26. Open chest surgery to aorta                       |
| 9. End stage liver failure  | 27. Other serious coronary artery disease             |
| 10. End stage lung disease  | 28. Paralysis (irreversible loss of use of limbs)     |
| 11. Fulminant hepatitis   | 29. Persistent vegetative state (apallic syndrome)    |
| 12. Heart attack of specified severity                                      | 30. Poliomyelitis                                     |
| 13. Hiv due to blood transfusion and occupationally acquired hiv            | 31. Primary pulmonary hypertension                    |
| 14. Idiopathic parkinson's disease  | 32. Progressive scleroderma                           |
| 15. Irreversible aplastic anaemia   | 33. Severe bacterial meningitis                       |
| 16. Irreversible loss of speech   | 34. Severe encephalitis                               |
| 17. Loss of independent existence   | 35. Stroke with permanent neurological deficit        |
| 18. Major burns   | 36. Systemic lupus erythematosus with lupus nephritis |
|   | 37. Terminal illness                                  |

<sup>12</sup>For angioplasty & other invasive treatment for coronary artery, we will pay 10% of the sum insured under the rider cover subject to S\$25,000 maximum sum insured.

We cover you against early and intermediate stage critical illnesses including future unknown illnesses.

- |   |   |
|---|---|
| 1. Cancer and bone marrow failure (impairment)    | 11. Disabilities (surgery)                    |
| 2. Cardiovascular system (impairment)             | 12. Digestive system (impairment)             |
| 3. Cardiovascular system (surgery)                | 13. Digestive system (surgery)                |
| 4. Neurological system (impairment)               | 14. Respiratory system (impairment)           |
| 5. Neurological system (surgery)                  | 15. Respiratory system (surgery)              |
| 6. Hepatic system and liver function (impairment) | 16. Sensory system (impairment)               |
| 7. Hepatic system and liver function (surgery)    | 17. Sensory system (surgery)                  |
| 8. Renal system and kidney function (impairment)  | 18. Multi-organ group                         |
| 9. Renal system and kidney function (surgery)     | 19. Intensive care unit benefit (ICU benefit) |
| 10. Disabilities (impairment)                     |   |



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## Important to know

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### We cover you against special conditions.

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| 1. Diabetic complications                      | 7. Mastectomy due to carcinoma-in situ or malignant breast condition |
| 2. Insulin dependent diabetes mellitus         | 8. Hysterectomy due to cancer  |
| 3. Dengue haemorrhagic fever                   | 9. Vulvectomy due to cancer  |
| 4. Zika fever virus infection during pregnancy | 10. Severe gout  |
| 5. Osteoporosis                                |  |
| 6. Severe rheumatoid arthritis                 |  |
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The Life Insurance Association of Singapore (LIA) has standard definitions for 37 severe-stage critical illnesses (Version 2019). These critical illnesses fall under 'Version 2019'. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard definitions (Version 2019).

Please refer to the respective product summary for details and the definitions of conditions covered under this rider.

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## Waiting period

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### FWD CI Rider

The following critical illness conditions need to be diagnosed (or the signs or symptoms first became apparent to the person insured) more than 90 days from cover starting, being reinstated, or being increased (for the increased amount):

- Heart attack of specified severity;
- Major cancer;
- Other serious coronary artery disease;
- Coronary artery by-pass surgery.

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same place.

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### FWD Total CI Rider

For the following critical illnesses, the benefits described in this policy are only available 90 days after the issue date or the last reinstatement date (if your rider has been reinstated), whichever is later:

- Heart attack of specified severity;
- Major cancer;
- Other serious coronary artery disease;
- Coronary artery by-pass surgery;
- Angioplasty and other invasive treatment for coronary artery;
- Cancer and bone marrow failure (impairment);
- Cardiovascular system (impairment); and
- Cardiovascular system (surgery).

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same position.

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**FWD CI Premium Waiver  
Rider and FWD Payer  
Premium Waiver Rider**

We will not waive premiums for the base plan and attaching riders (where applicable) if:

- the date of diagnosis of heart attack of specified severity, major cancer or other serious coronary artery disease; or
- the date of diagnosis of the condition that led to the performance of coronary artery by-pass surgery;

is within 90 days from the issue date of this rider, the last reinstatement date of this rider (if your rider has been reinstated), or the date of any increase in the sum insured (for the increased premium amount), whichever is later.

The above applies even if the signs or symptoms were not apparent to the person insured (for the FWD CI Premium Waiver Rider) or the policyowner (for the FWD Payer Premium Waiver Rider), if they would have been apparent to a reasonable person in the same position.

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Here are the reasons why FWD has been awarded the title of InsurTech company of the year in 2018 & 2019 at the Bloomberg Businessweek Financial Institution Awards<sup>13</sup>

## Powered by technology

### Robo underwriting

Underwriting can lengthen the time it takes to approve your application. Our Robo underwriting technology aims to provide you instant results, so there's no more waiting.

### FWD SMART

This is our user-friendly and intuitive online application system, designed to replace the inconvenience of manually completing application forms.

**But it's not just about our technology, it's about people and how we can make things easier and simpler for you**

### Minimal exclusions

No long lists of hidden clauses that prevent us from giving you what is due.

### Intuitive design

All our documents are designed to make it easier for you to understand.

<sup>13</sup>Source: <https://www.fwd.com.hk/en/press/2018/fwd-celebrates-as-biggest-insurance-winner-at-bloomberg-bfi-awards-2018/>  
<https://www.fwd.com.hk/en/press/2019/bloomberg-businessweek-financial-institution-awards-2019/>

## Important notes

1. This brochure does not form a contract between you and FWD Singapore Pte. Ltd. The full terms and conditions of this policy can be found in the policy contract.
2. This policy is underwritten by FWD Singapore Pte. Ltd. and is only available through our authorised distributors.
3. This brochure is not intended as an offer or recommendation for the purchase of any insurance policy. It does not have regard to your financial situation, specific investment objectives and any of your particular needs. Kindly obtain the required product disclosures and seek advice from your Financial Adviser Representative before making a commitment to purchase this policy.
4. FWD Future First is not a savings or investment product. You will not receive any money or be provided any benefit from this policy other than from the benefits found in the policy contract.
5. If you cease payment of your premiums, your policy will end after a 60-day grace period.
6. Under this plan, no benefits are paid or provided upon termination or at maturity, so you should ensure that you are satisfied that the policy meets your needs and the premiums are affordable to you.
7. For further information on other product details, please refer to the Product Summary and Policy Illustration issued by your Financial Adviser Representative. For more information, please don't hesitate to contact us.



## For more information

Please contact your Financial Adviser Representative, or check out our website

[www.fwd.com.sg](http://www.fwd.com.sg)



Visit our website  
to find out more



Call our hotline  
**+65 6820 8888**

**9am to 10pm - Monday to Friday**  
**9am to 1pm - Saturday**  
(excluding public holidays)

## About FWD

Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group. Today, FWD Group spans 10 markets in Asia including Hong Kong SAR & Macau SAR, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan, Malaysia and Cambodia.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to be a leading pan-Asian insurer by changing the way people feel about insurance.

For more information, speak to your Financial Adviser Representative.

This brochure contains only general information and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. It does not constitute an offer to buy or sell an insurance product or service. Please refer to the exact terms and conditions, specific details and exclusions applicable to FWD Future First in the policy documents that can be obtained from our authorised product distributors.

As buying a life insurance policy is a long term commitment, an early termination of the policy usually involves high cost and the surrender value, if any, that is payable to you may be zero or less than total premiums paid. It is usually detrimental to replace an existing policy with a new one. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us at [www.fwd.com.sg](http://www.fwd.com.sg) or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg)) or ([www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 28 January 2022. This material is issued by FWD Singapore Pte. Ltd.

This advertisement has not been reviewed by the Monetary Authority of Singapore.