

# **FWD Invest Goal 1**

## **Single premium investment-linked policy**

Because you want to have control over how you reach your financial goals, without taking too much of your time and attention.



Call our hotline: +65 6820 8888

You've achieved a lot. A successful career, a family and the lifestyle you've always wanted. That takes hard work.

You've accumulated a considerable amount of wealth. Your life experience has taught you the importance of diversifying your portfolio by investing in various financial instruments.

You also know that you need to have the necessary control to achieve anything in life – including your financial goals.

Yet you don't want your investments to take up your time and attention - both of which you could devote to your family and career instead.



## **Successful investing should give you the control you need, without demanding too much attention.**

At FWD, we believe in using technology to enable people to not only gain more, but also live more.

We've used this principle to create our first single premium investment-linked policy.

It provides you the opportunity to grow your wealth while giving you the control you need and demanding less of your attention.

## Gain more, but also live more

FWD Invest Goal 1 has four core features:



### Enjoy free cover against death and have every dollar invested

A death benefit of 105% of policy value will be paid if death occurs<sup>1</sup>.

100% of your single premium will be used to buy units in the ILP sub-funds you have chosen<sup>2</sup>.



### Penalty free withdrawals

Withdraw from your policy anytime at no charge. Simply maintain a minimum balance of 10% of your single premium investment in the initial units account to keep your policy in-force.



### On-going charge is kept at 1% p.a.

Only 1% of the initial units account value is deducted yearly if your policy remains in force<sup>3</sup>.



### Curated funds and complimentary auto-rebalancing service

Exclusive opportunity to invest in over 50+ curated funds from globally established fund managers.

Our auto-rebalancing technology tracks and monitors your portfolio to make adjustments based on your predefined fund allocation.

<sup>1</sup>For joint life policies, the death benefit will be paid on the death of the last life insured.

<sup>2</sup>Charges will be deducted via deduction of units after your single premium has been used to purchase units in your chosen funds.

<sup>3</sup>A plan charge of 1.4% of your single premium paid will be deducted yearly from policy year 1 to 5.

Please refer to policy contract and product summary for details.



## Curated funds from globally established fund managers

As nice as it may sound, not all funds are created equal.

And, we take pride in providing you access to renowned funds for your investment.

These are funds that are well diversified and allow you to tap into tactical opportunities that arise from changing market conditions.

We've got over 50 funds for you to choose from.

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## Get ready access to your funds and make adjustments whenever you need

FWD Invest Goal 1 is an insurance policy that allows you to switch & withdraw from your policy.



### Unlimited free fund switches

Free switches are available, anytime you need to make adjustments to your investment portfolio.



### Penalty-free partial withdrawals<sup>4</sup>

Make partial withdrawals whenever you need. Penalty-free, anytime.

<sup>4</sup>You will need to maintain a balance of at least 10% of the single premium paid at effective date in the initial units account.

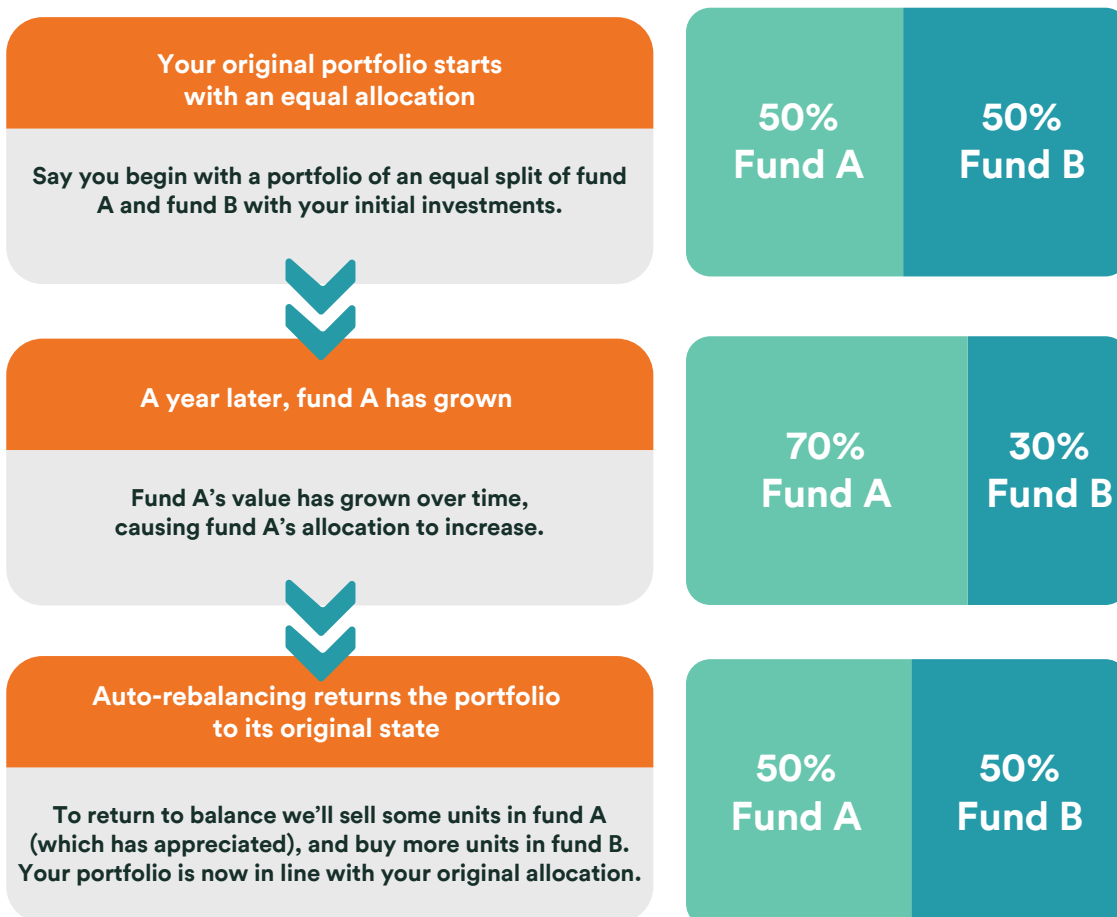
Please refer to policy contract and product summary for details.

# With our technology, you don't even have to be a dedicated investor to do well

We understand that you may not have the time and resources to be a dedicated investor, so we're here to help.

Our auto-rebalancing service uses a disciplined approach to investing.

Here's how auto-rebalancing can help:



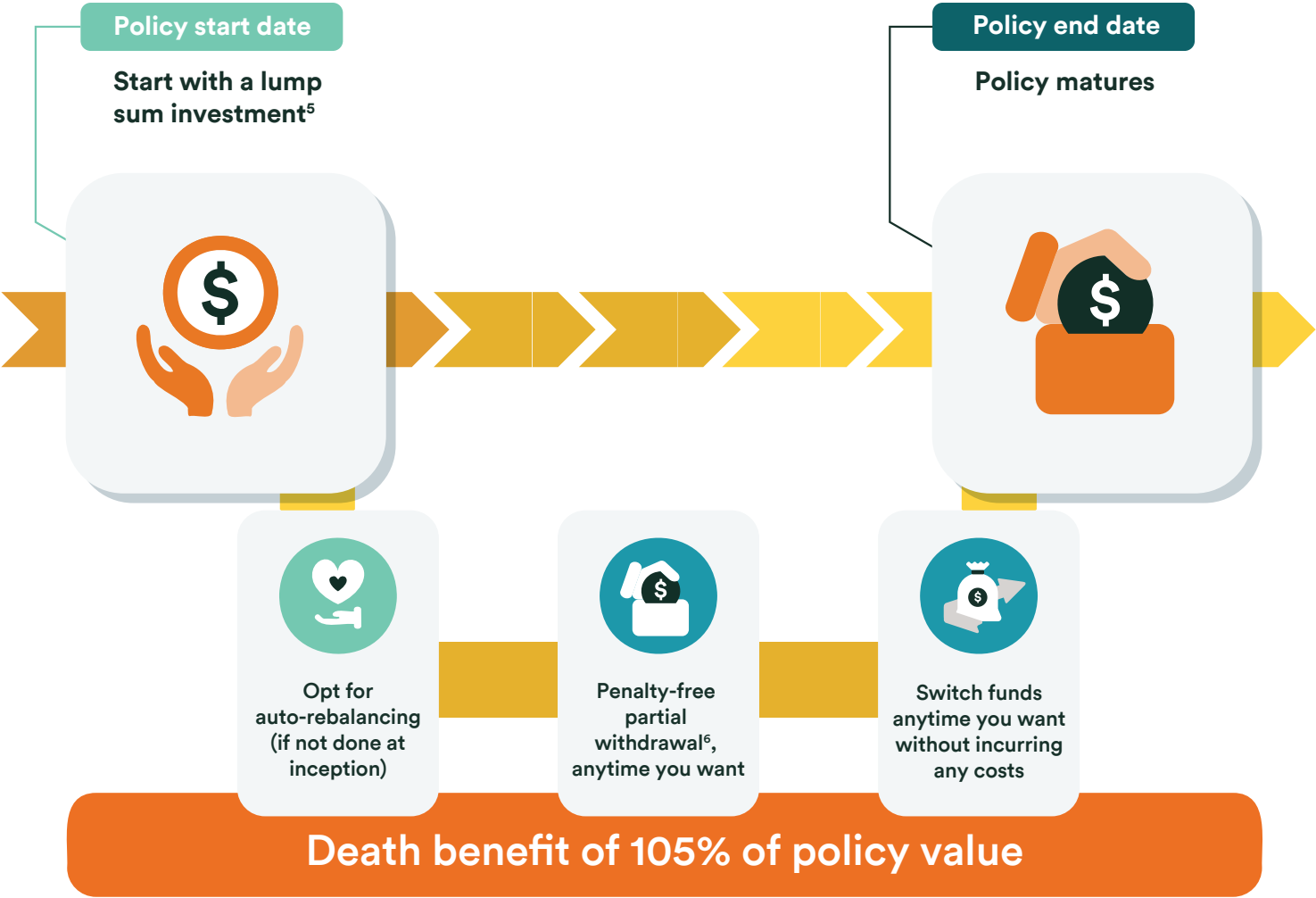
With our complimentary auto-rebalancing service, you don't have to dedicate constant attention to your investment or pay additional charges for transactions, saving you both time and money. You have to opt in to enjoy this complimentary auto-rebalancing service.

The above are purely illustrative and does not take into account fund management fees, specific growth rates or other product and fund related charges, penalties. Please read the "important notes" on the last page of the brochure.

Please refer to policy contract and product summary for details.

# Switch or withdraw as you like

Here's how FWD Invest Goal 1 keeps investment flexible for you.



Do note that a surrender penalty will be imposed if surrender occurs within the first 5 policy years.

<sup>5</sup>Charges will be deducted via deduction of units after your single premium has been used to purchase units in your chosen funds.

<sup>6</sup>You will need to maintain a balance of at least 10% of the single premium at effective date in the initial units account.

Please refer to policy contract and product summary for details.



**Speak with your Financial Adviser Representative today if you've answered 'yes' to any of the statements below.**



**Have you been putting aside your financial plans because you find that having the control you need makes investing a hassle?**

What you need is an investment solution that takes away the day-to-day monitoring and tracking, and yet gives you the control you need to make adjustments, whenever you need.



**You want fund managers to help you grow your wealth, but you are not sure how to go about getting started?**

You know that having access to a range of renowned fund managers is important. So you want a policy that already has a range of diverse and globally established fund managers to help you get to your goals.



**Are you hesitating in starting your financial plan because you feel bogged down and prefer not to maintain a regular payment saving policy?**

A single premium policy can help you get to your financial goals without the hassle and commitment of making regular payments.

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## Important to know

### Death benefit

105% of policy value is payable upon death of the last person insured in the policy.

### Eligibility to participate is easy

Age last birthday	Person insured	Policy owner
Minimum age at entry	30 days (child) 18 years old (employee)	18 years old
Maximum age at entry	75 years old	75 years old

### Multiple lives application

Up to 1 policy owner and 2 persons insured.

### What are the premium options available?

FWD Invest Goal 1 is a single premium investment-linked policy available in SGD or USD.

Minimum single premium to get started:		
SGD 30,000	or	USD 22,500

Please refer to policy contract and product summary for details.

## Charges

Here is a summary and explanation of some of the charges that are applicable to the policy.

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### Initial account charge

This charge is payable throughout the policy term and will be deducted on each policy monthiversary.

The initial account charge =  $(1\% \text{ p.a.} / 12 \text{ months}) \times \text{number of units in the initial units account as of each policy monthiversary}$ .

This charge will be deducted by taking units from your initial units account.

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### Plan charge

This charge is payable during the first 5 policy years and will be deducted on each policy monthiversary.

Plan charge =  $(1.4\% \text{ p.a.} \times \text{single premium committed at effective date}) / 12 \text{ months}$

This charge will be deducted by taking units from your initial units account.

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### Policy closure charge

If at any point in time the policy value is less than S\$1 (or equivalent in the policy currency), we will apply this charge as a cost to end the policy.

The charge is fixed at an amount of S\$1 (or equivalent in the policy currency).

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### Surrender charge

At any time prior to the 6<sup>th</sup> policy year, a surrender charge will be levied upon the surrender of the policy.

This charge is calculated by multiplying the single premium paid on the effective date by the surrender charge percentage depending on the policy year of surrender.

The surrender charge will be deducted from the policy value prior to paying out to you.

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## Important to know

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### Redemption Fee (also known as partial withdrawal charge or regular withdrawal charge)

There is no redemption fee for withdrawing partially from the policy.

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### Change in policy currency

There is no charge for changing your policy currency.

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### Switching fee

There will be no charges incurred for fund switching.

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### Fund management fee

The fund management fee depends on the fund you select. The fee for each of the ILP sub-fund is set out in the fund documents available on our website.

The fund management fee is already accounted for in the unit price and is not an additional charge to the policy.

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**Note:** New charges may be introduced. For such instances, we will notify the policyowner at least 30 days in advance.

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## If you change your mind

If you aren't completely satisfied with your policy, and you haven't made a claim under it, you have 14 days from the date you receive your policy to cancel it.

If you exercise the free-look cancellation, we will refund the following:

- (i) The part of the premiums that have not been used to purchase units;
- (ii) The redemption value of the units under the policy at the unit price on the next pricing day following the receipt of your written request;
- (iii) All charges and fees deducted from the policy;

less any expenses (including medical and any other expenses incurred in assessing the risk under this policy).

The maximum amount payable to you is the total amount of premiums paid (without interest).

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Please refer to policy contract and product summary for details.

## When we won't pay any benefits

At FWD, we do not believe in setting a long list of hidden clauses that prevent us from giving you what is due. So we've simplified our exclusion list to just 2 criteria<sup>7</sup>:

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### Suicide, self-inflicted act or death arising from pre-existing condition\*

We will not pay any death benefit under this policy if the claim arises:

- From suicide, attempted suicide, and intentional self-inflicted act or death due to pre-existing condition; and
- Within one year from the start of your policy cover, or the date you changed the person insured under your policy.

This applies regardless of the mental state of the person insured.

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### Unlawful acts

We will not pay any death benefit under this policy if the claim arises because you or the person insured deliberately participated in an unlawful act, or failed to act in accordance with the law.

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## Important notes

1. This brochure does not form a contract between you and FWD Singapore Pte. Ltd. The full terms and conditions are stated in the policy contract.
2. This marketing material is not intended as an offer or recommendation for the purchase of any insurance policy. This policy is underwritten by FWD Singapore Pte. Ltd. and is only available through our authorised financial advisory partners.
3. 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. Investments in this policy are subject to investment risks including the possible loss of the principal amount invested.
4. The value of the units may rise as well as fall. Past performance is not necessarily indicative of future performance and the performance of the ILP sub-fund(s) is non-guaranteed. A potential investor should read the product summary, fund summary and product highlights sheet(s) before deciding to purchase units in the ILP sub-fund(s).
5. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high cost and surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

### \*Pre-existing condition

This refers to a medical condition that has one or more of the following characteristics:

- Presented signs or symptoms which you were aware of or should reasonably have been aware of;
- Treatment was recommended or received from a medical practitioner for the medical condition; or
- You have undergone or were recommended to undergo medical test or investigations.

<sup>7</sup>If any specific exclusion applies to certain benefits, we will record the details in an endorsement.

## 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 Invest Goal 1 in the policy documents that can be obtained from our authorised product distributor. 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 accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same costs.

This policy is protected under the Policy Owners' Protection Scheme which is administrated 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 or visit the GIA/LIA websites ([www.gia.org.sg](http://www.gia.org.sg)) or ([www.lia.org.sg](http://www.lia.org.sg)) or SDIC website ([www.sdic.org.sg](http://www.sdic.org.sg)). Information is correct as of 7 Sep 2021. This material is issued by FWD Singapore Pte. Ltd.

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

FWD Singapore Pte. Ltd. Company Registration No. 200501737H  
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986  
T : +65 6820 8888



# FWD Invest Goal X

## Regular premium investment-linked policy

Accelerating your financial growth so that once you get to your goals, you can take it slow.



Call our hotline: +65 6820 8888

You're at a stage in life where you're doing well financially.

Because you've been so busy, you've now realised that you've little time left to achieve your retirement or your children's educational goals.

Now that you are prepared to set aside some money for the next 10 years to achieve your goals, wouldn't you want an investment policy that gives you the flexibility to keep your investment choices open thereafter?

So that you will always be ready to take on new opportunities that come your way when circumstances change.



## **Don't just have an investment plan to reach your goal. Choose one that also gives you the flexibility after.**

FWD Invest Goal X is designed with a minimum premium payment term of 10 years, so that you can meet your financial goals, be it retirement or your child's education. But that doesn't mean it's the end of the road.

You have the option of continuing your regular contributions after the minimum premium payment term has ended or stay invested with what you've already built up.

Either way, you'll be rewarded and you won't lose out on opportunities that come along.

So don't just have an investment policy to reach your goal in time.

Instead, be ready for future opportunities with a policy that gives you flexibility for your investment choices after.

## Gain more, but also live more

FWD Invest Goal X has four core features:



### Get a head start on your goals

Booster Bonus<sup>1</sup> rewards as much as 14% per annum (p.a.) on your regular premiums paid in the first 3 policy years.



### Stay invested and watch your policy value grow

Enjoy annual Loyalty Bonus of 2.0% of the initial units account value<sup>2</sup> from the start of the 11<sup>th</sup> year. This bonus remains payable during premium holiday<sup>3</sup> as long as your policy remains in-force.



### Top-ups are kept charge free. No lock-in on your top-up monies<sup>4</sup>.

Top-ups are kept in the accumulation units account so that you can grow your investments at no additional ongoing charges<sup>5</sup>.

You can also choose to withdraw these monies anytime.



### Curated funds with dividend cash-out option<sup>6</sup> and complimentary auto-rebalancing service

Exclusive opportunity to invest with renowned fund managers, providing you access to a wide range of asset classes covering all key markets in the world, including **dividend paying funds** which allow you to reinvest for growth or withdraw as a source stream of passive income.

Our auto-rebalancing technology tracks and monitors your portfolio to make adjustments based on your predefined fund allocation.

## Top-up, withdraw, pause – it's your choice

Regardless of your goals, you can easily make adjustments to your policy.



### **100% allocation<sup>7</sup> for your regular premium contributions**

We'll allocate 100% of your regular premiums to purchase units. You'll get coverage of up to 105% of the policy value in the event of death<sup>8</sup>, at no charges for this coverage.



### **Make top-ups<sup>5</sup>**

Add on to your portfolio whenever you want via our top-up facility.



### **Take a break from paying premiums<sup>3</sup>**

We understand that things might get difficult at times. To help, you have the option to take a break from paying premiums from policy year 3 onwards. If this happens from policy year 11, no charges apply.



### **Make partial withdrawals<sup>3</sup>**

You can make partial withdrawals from the initial units account from policy year 3, and from policy year 11, charges will not apply to your partial withdrawals. Simply maintain a minimum balance in your policy.



# Curated funds with dividend cash-out option<sup>6</sup>

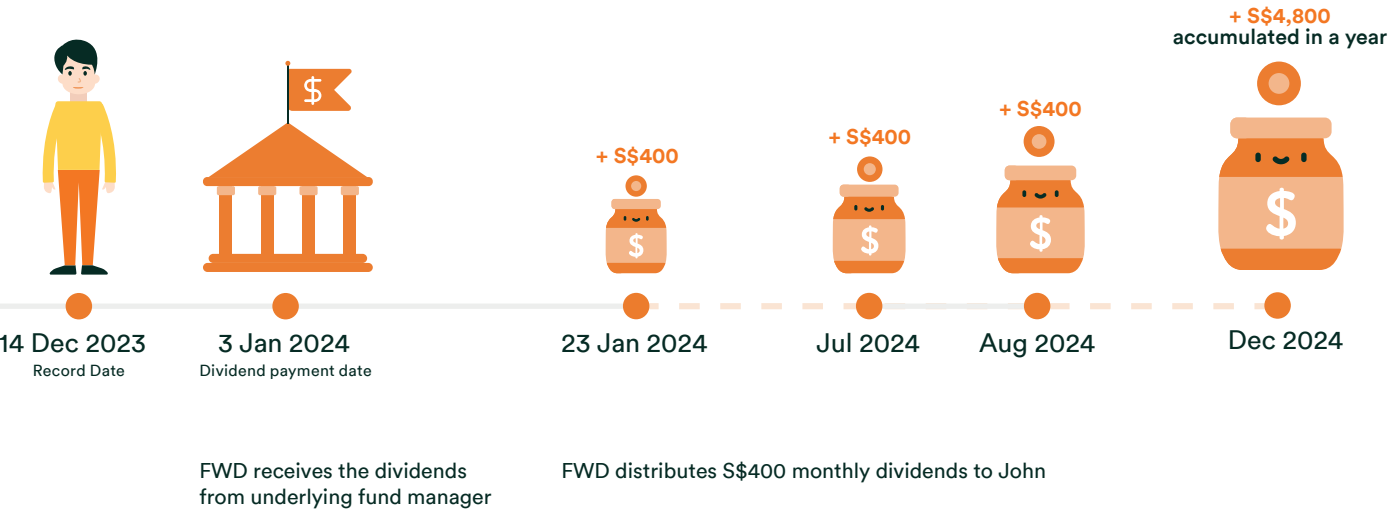
Check out John's life journey to understand how does the dividend cash-out option<sup>6</sup> in FWD Invest Goal X works.

John purchases **FWD Invest Goal X** and chooses to invest 100% of his premiums in a dividend paying fund that pays dividend at 4% per annum. In addition, he selects the dividend cash-out option<sup>6</sup> to receive the monthly dividends as a stream of passive income.

**Dividend cash-out calculation**  
Policy value at record date: S\$120,000  
Monthly dividend cash-out at 4% per annum dividend rate:  $(S\$120,000 \times 4\%) / 12 = S\$400$

John, age 30

John is entitled to dividends as he has units in the dividend paying fund.



This is purely for illustration. The record date and dividend payment date will be declared by the respective underlying fund manager. For more details, please refer to the policy contract and the dividend schedule on the fund lab.



## Curated funds from globally established fund managers

As nice as it may sound, not all funds are created equal.

At FWD, we take pride in providing you access to renowned funds for your investment.

These are funds that are well diversified and allow you to tap into tactical opportunities that arise from changing market conditions.

We've got over 50 funds for you to choose from.

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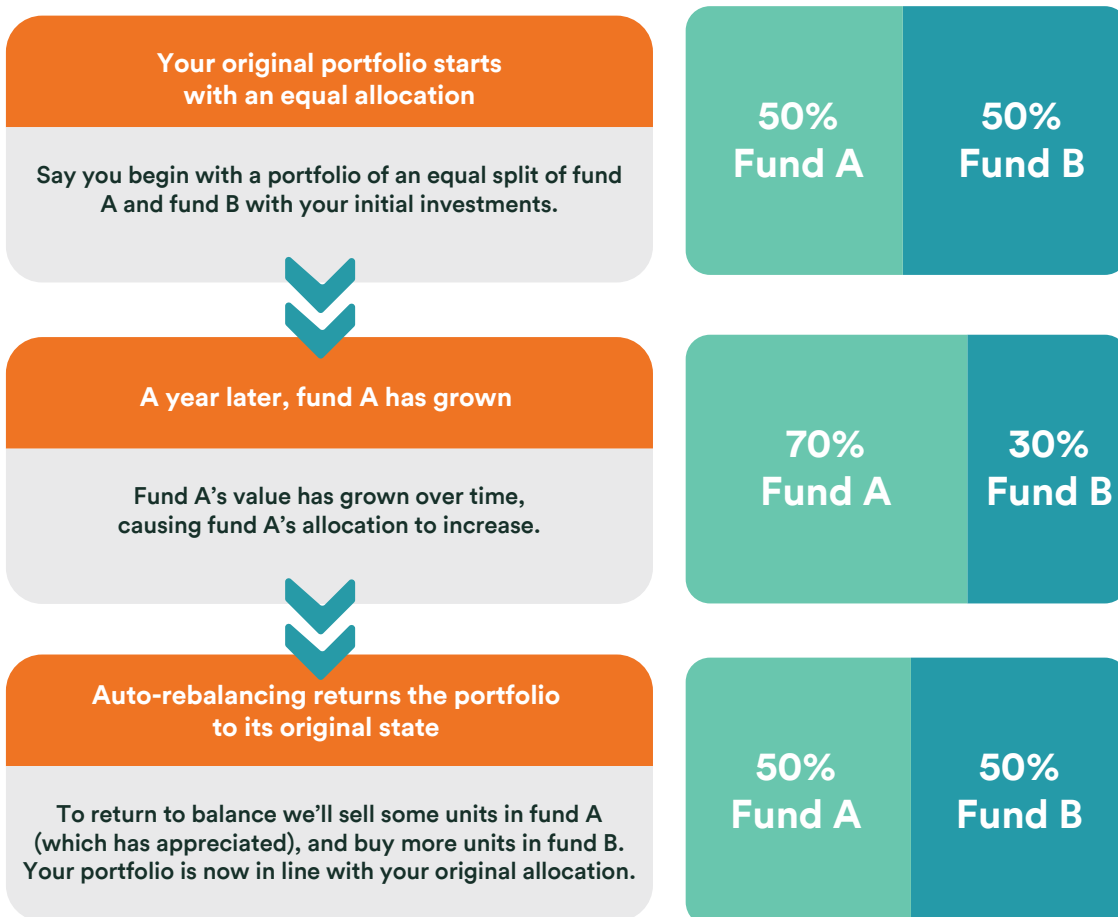


## With our technology, you don't even have to be an active investor to do well

We understand that you may not have the time and resources to be a active investor, so we're here to help.

Our auto-rebalancing service uses a disciplined approach to investing.

Here's how auto-rebalancing can help:



With our complimentary auto-rebalancing service, you don't have to dedicate constant attention to your investment or pay additional charges for transactions, saving you both time and money. You have to opt in to enjoy this complimentary auto-rebalancing service.

The above images are purely illustrative and do not take into account fund management fees, specific growth rates or other product and fund related charges and penalties.

Please refer to policy contract and product summary for more details.

# Investing for your child's education

Check out John's life journey to understand how FWD Invest Goal X works.

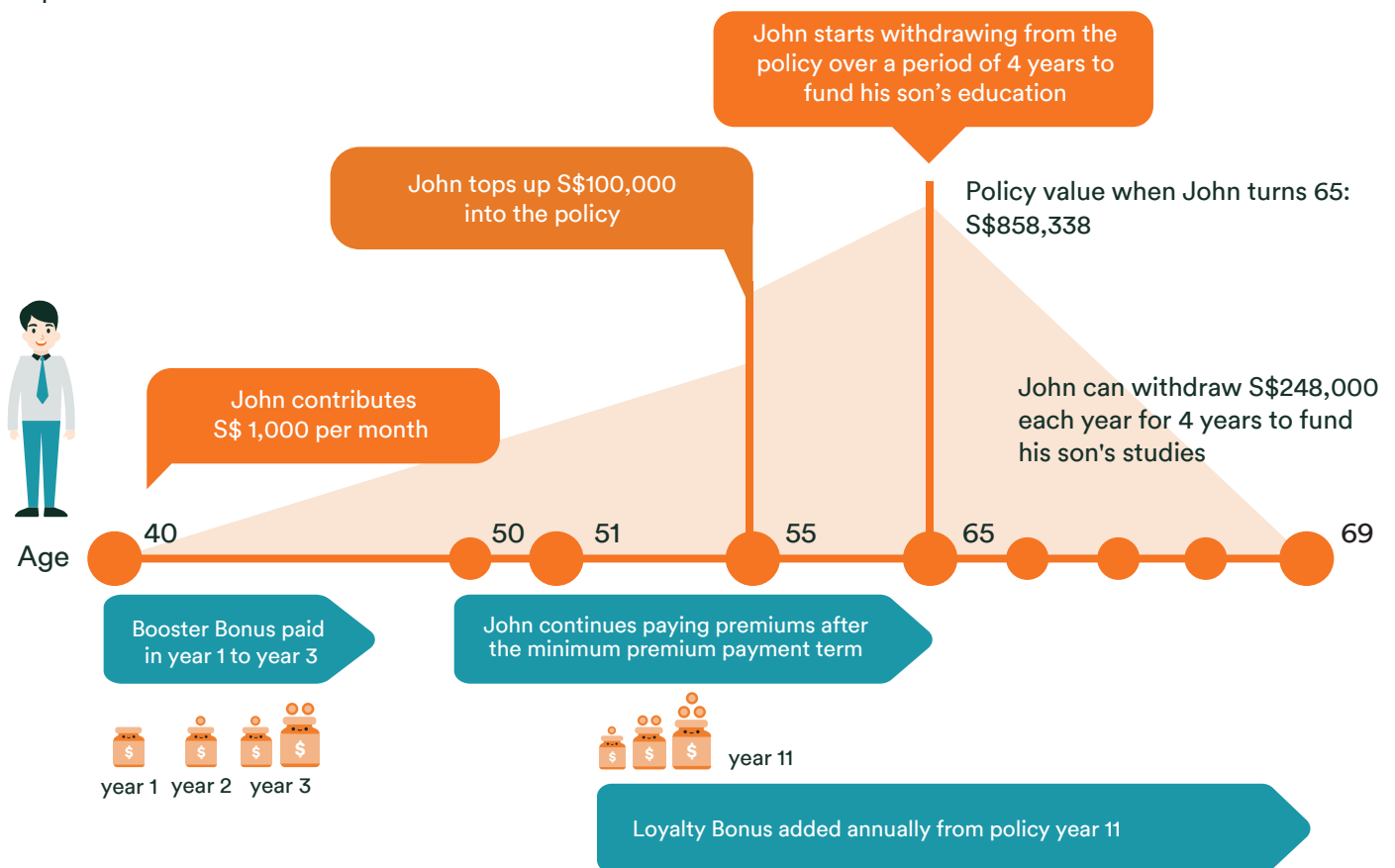
John is looking for an investment policy to grow his monies so that he can fund his child's higher education in years to come.

After discussing with his Financial Adviser Representative and with the aid of FWD goal simulator which helps to illustrate how policy values change in different scenarios, John was able to find out the amount he needed set aside to potentially achieve his goal.

He decides to invest S\$1,000 per month for an FWD Invest Goal X policy, when he is 40 years old.

At age 55, he decides to do a top-up of S\$100,000 to the policy.

John can withdraw S\$248,000 for 4 years continuously from age 65, to pay for his son's education and living expenses overseas.



## Note:

The potential cash value is illustrated based on an investment rate of return (IRR) of 8% p.a. At 4% p.a. IRR, the cash value is illustrated to be S\$515,670. This will provide withdrawals of S\$12,083.33 per month or S\$145,000 per year for 4 years from the policy. The two rates of return used (4% p.a. and 8% p.a.) are purely illustrative and do not represent upper and lower limits on the investment performance. The rate of return used is before deducting the annual management fees of the funds. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested.

The chart is not drawn to scale and is for illustrative purposes only and not indicative of future performance.

**Speak with your Financial Adviser Representative today if you've answered 'yes' to any of the statements below.**



**Have you been putting aside your financial plans because you're too busy?**

You have no time to think about saving for your financial goals and have been putting it aside for way too long.



**Are you looking to invest but are concerned about the hassle?**

What you need is an investment solution that takes away the day-to-day monitoring and tracking required by most investment options in the market.



**You want fund managers to help you grow your wealth, but you are not sure how to go about getting started?**

You know that having access to a range of renowned fund managers is important. So you want a policy that already has a range of diverse and globally established fund managers to help you get to your goals.

### Death Benefit

105% of policy value is payable upon death of the last person insured in the policy.

### Eligibility to participate is easy

Age last birthday	Person insured	Policy owner
Minimum age at entry	30 days (child) 18 years old (employee)	18 years old
Maximum age at entry	65 years old	70 years old

### Multiple lives application

Up to 1 policy owner and 2 persons insured.

### What are the premium options available?

FWD Invest Goal X is a regular premium investment-linked policy available in SGD or USD.

Minimum regular premium to get started:

Premium frequency	SGD (\$)	USD (\$)
Annually	6,000	4,500
Half-yearly	3,000	2,250
Quarterly	1,500	1,125
Monthly	500	375

## Charges

Here is a summary and explanation of some of the charges that are applicable to the policy.

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<b>Initial account charge</b>	<p>This charge is payable throughout the policy term and will be deducted on each policy monthiversary.</p> <p>The initial account charge = (2.3% p.a. / 12 months) x number of units in the initial units account as of each policy monthiversary.</p> <p>This fee remains deductible even when regular premiums are not paid during policy term.</p> <p>This charge will be deducted by taking units from your initial units account.</p>
<b>Premium charge for top-up premium</b>	<p>5% premium charge is levied for each top-up premium before using the remaining amount to purchase units in your desired ILP sub-funds.</p>
<b>Policy closure charge</b>	<p>If at any point in time the policy value is less than S\$1 (or equivalent in the policy currency), we will apply this charge as a cost to end the policy.</p> <p>The charge is fixed at an amount of S\$1 (or equivalent in the policy currency).</p>
<b>Surrender charge</b>	<p>At any time prior to the end of the minimum premium payment term, a surrender charge will be levied upon the surrender of the policy.</p> <p>This charge is calculated by multiplying the initial units account value by the surrender charge percentage depending on the policy year of surrender.</p> <p>The surrender charge will be deducted from the policy value prior to paying out to you.</p>
<b>Premium shortfall charge</b>	<p>If you miss paying your regular premiums from the 25<sup>th</sup> month till the end of the minimum premium payment term, a premium shortfall charge will be deducted on each policy monthiversary after the end of the grace period for the missed premium.</p> <p>This charge will be applied until the next regular premium is due or when you resume payment of the regular premium as stated in the policy schedule or until the end of the minimum premium payment term, whichever is earlier.</p>

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The premium shortfall charge = (premium shortfall charge rate in the prevailing policy year which the premium shortfall charge is imposed / 12) x annualised regular premium committed at effective date.

This charge will be deducted by taking units from your initial units account.

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**Redemption fee  
(also known as partial  
withdrawal or regular  
withdrawal charge)**

A redemption fee applies if you request to withdraw from the initial units account anytime between the 25<sup>th</sup> month till the end of the minimum premium payment term.

This fee is calculated by multiplying the withdrawal amount by the redemption fee percentage depending on the policy year at the point of request.

The redemption fee will be deducted from the withdrawal proceeds prior to paying out to you.

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**Change in policy currency**

There is no charge for changing your policy currency.

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**Switching fee**

There will be no charges incurred for fund switching.

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**Fund management fee**

The fund management fee depends on the fund you select. This fee for each of the ILP sub-fund is set out in the fund documents available on our website.

The fund management fee is already accounted for in the unit price and is not an additional charge to the policy.

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**Note:** New charges may be introduced. For such instances, we will notify the policyowner at least 30 days in advance.

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**If you change your mind**

If you aren't completely satisfied with your policy, and you haven't made a claim under it, you have 14 calendar days from the date you receive your policy to cancel it.

If you exercise the free-look cancellation, we will refund the following:

- (i) the part of the premiums that have not been used to purchase units;
- (ii) the redemption value of the units under the policy at the unit price on the next pricing day following the receipt of your written request;
- (iii) all charges and fees deducted from the policy;

less any Booster Bonus (including any promotional bonus) we have paid, and any expenses (including medical and any other expenses incurred in assessing the risk under this policy).

The maximum amount payable to you is the total amount of premiums paid (without interest).

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## When we won't pay any benefits

At FWD, we do not believe in setting a long list of hidden clauses that prevent us from giving you what is due. So we've simplified our exclusion list to just 2 criteria<sup>9</sup>:

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### Suicide, self-inflicted act or death arising from pre-existing condition\*

We will not pay any protection benefit under this policy if the claim arises:

- from suicide, attempted suicide, and intentional self-inflicted act or death due to pre-existing condition; and
- within one year from the start of your policy cover, or the date we last reinstate (restart) your policy, or the date you changed the person insured under your policy.

This applies regardless of the mental state of the person insured.

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### Unlawful acts

We will not pay any protection benefit under this policy if the claim arises because you or the person insured deliberately participated in an unlawful act, or failed to act in accordance with the law.

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## Pre-existing condition

This refers to a medical condition that is present before the start of your policy cover, or the date we last reinstate (restart) your policy, or the date you change the person insured under your policy, and has one or more of the following characteristics:

- presented signs or symptoms which you (or the person insured) were aware of or should reasonably;
- treatment was recommended or received from a medical practitioner for the medical condition; or
- you (or the person insured) have undergone or were recommended to undergo medical test or investigations.

## Important notes

1. Booster Bonuses are paid only upon receipt of regular premiums in the first 3 years and will be allocated to the Initial Units Account (IUA).

If regular premiums are missed during the first 3 policy years, the Booster Bonus will not be extended to accommodate subsequent regular premium receipts. Booster Bonus is dependent on the Booster Bonus rate (reward band and minimum premium payment term) and regular premium received.

2. Regular premium paid at the start of each policy anniversary will not be eligible for Loyalty Bonus.
3. Premium shortfall charge and redemption fee applies if you take a break from paying premiums or withdraw from the initial units account from policy year 3 to year 10. Premium holiday and withdrawal from the initial units account is not allowed in the first 2 policy years.
4. After minimum premium payment term, you will need to maintain a minimum policy value of S\$ 3,000 or US\$ 2,250 after each withdrawal.
5. For each top-up premium, we will apply a charge of 5% before using the remaining amount to purchase units in your desired ILP sub-funds.
6. Dividend cash-out option is applicable subject to availability.
7. 100% of your regular premium will be used to buy units in the ILP sub-funds you have chosen and charges will be deducted via deduction of units once the purchase is made.
8. If more than one person is insured under the policy, we will pay this benefit when the last person insured dies.
9. If any specific exclusion applies to certain benefits we will record the details in an endorsement.

## 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, FWD is the insurance business arm of investment group, Pacific Century Group. FWD today spans across 10 markets in Asia and is one of the fastest growing insurers in this region.

FWD is focused on creating fresh customer experiences, with easy-to-understand and relevant products, supported by digital technology.

Through this customer-led approach, FWD aims to become leading pan-Asian insurer that changes 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. All insurance applications are subject to FWD's underwriting and acceptance. This 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 in the policy documents that can be obtained from our authorised product distributor. You may wish to seek advice from a financial adviser representative for a financial analysis before purchasing a policy suitable to meet your needs.

FWD Invest Goal X is an investment-linked plan (ILP) offered by FWD Singapore Pte. Ltd. (Reg. No. 200501737H), which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

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 or visit the General Insurance Association of Singapore (GIA)/Life Insurance Association (LIA) website ([www.gis-org.sg](http://www.gis-org.sg)) ([www.lia.org.sg](http://www.lia.org.sg)) or SDIC websites ([www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information is correct as at 17 January 2023.

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