

# FWD Life Protection

## Participating whole of life insurance

Pairing extensive coverage with unmatched versatility so that you can weather the unexpected in life



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



**Good things often come in pairs.**

**The same goes for whole life insurance. If you want to safeguard your financial future to confidently enjoy the better things in life, you'll need both robust coverage and versatility.**



# This is where FWD Life Protection comes in



Enjoy boosted coverage that continues throughout your life



Convert your policy value<sup>1</sup> into a reliable income stream when you need it



Enjoy comprehensive coverage with critical illness (CI) rider benefits, including Pre-Early Cancer Benefit and Intensive Care Unit Benefit



Free teleconsultation 24/7 with FWD HealthFirst programme (exclusive to FWD protection plan policyholders)

So, go on, explore and experience life to the fullest.  
FWD Life Protection keeps you covered.

## More than just life insurance

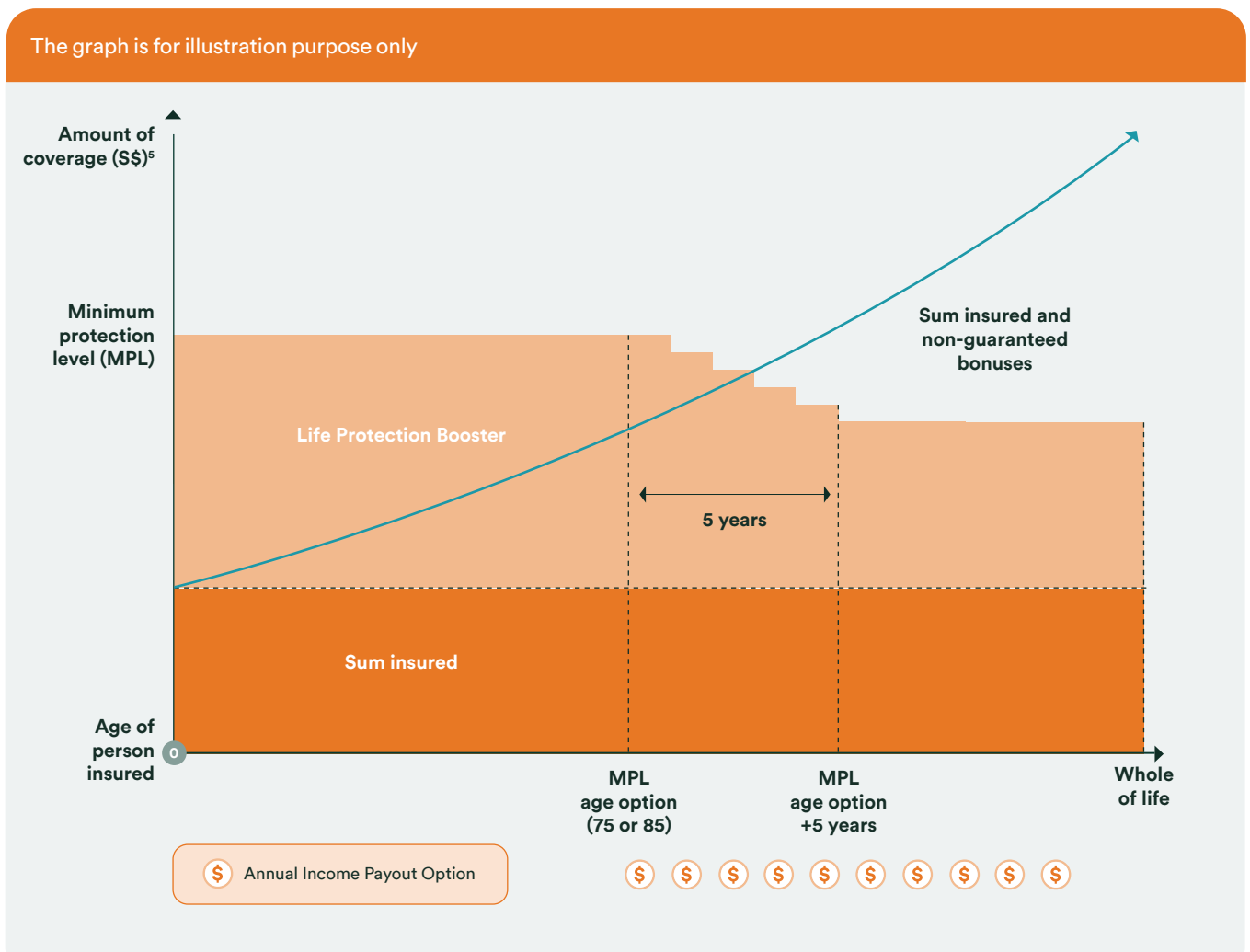
FWD Life Protection goes beyond typical coverage to provide financial protection and flexibility that supports you through the highs and lows.

### Strengthened coverage with protection booster

Safeguard your financial future from life's unforeseen events. Enjoy the flexibility of choosing your preferred premium payment term of 5, 10, 15, 20 or 25 years. Multiply your coverage by 2x, 3x, or 5x<sup>2</sup> with the Life Protection Booster<sup>3</sup>.

Enjoy your boosted coverage till your selected minimum protection level (MPL) age option of 75 or 85 years old<sup>4</sup>. Thereafter, the boosted coverage will be reduced by 10% annually for the next 5 years, so that you can still maintain 50% of your boosted coverage, regardless of the performance of the Participating Fund, to give you extra peace of mind.

Please refer to the illustration of the benefits of your policy below.



## Providing a safety net

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### Stay confident when the unexpected hits with flexible income payouts

Receive annual income payouts by converting up to 80% of your policy value, from as early as at 55 years old, to provide for your retirement needs. Customise your payout term, from as short as 10 years or as long as up to age 100.

Plus, enjoy a guaranteed 10% additional booster on your income payouts to further enhance your retirement nest egg.

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## Holistic coverage that covers all ground

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### Retrenchment Benefit

If you're laid off, we want to support you. We will waive your premiums for 12 months upon retrenchment<sup>6</sup>. You can still enjoy the same coverage without having to dip into your emergency funds to keep your policy in force.

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### Premium Deferment Option

If you need to, you can defer your premium payment<sup>7</sup> for up to 12 months, without interest, while still staying covered. This can provide you with some financial relief during difficult times while still meeting your coverage needs.

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### Lifestage Purchase Option

Have the flexibility to increase your coverage when you reach certain life milestones, such as graduating from tertiary education, purchasing a new home, or having (or adopting) a child. You don't need to provide evidence of good health to increase your coverage.

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# FWD Early CI Protection Rider

Bridge your critical illness coverage gaps with this add-on rider.



## An extensive safety net for your CI coverage needs

We cover 175 conditions so that you can stay assured when the unexpected happens.

Pre-Early Cancer Benefit	No. of conditions
Pre-early cancer	1 <i>(covers 22 specified organs)</i>
Critical Illness Benefit	No. of conditions
Early-stage CI	43
Intermediate-stage CI	39
Late-stage CI	60
Special and Juvenile Benefit	No. of conditions
Special and mental conditions	15
Juvenile conditions	17
<b>Total</b>	<b>175</b>





## “Catch-all” with the Intensive Care Unit Benefit

We will pay the benefit so long as you are admitted into the intensive care unit (ICU) due to an accident or any illness, for a minimum of 4 consecutive days.



## Receive extra financial support with Pre-Early Cancer Benefit

We know financial support is important even with a pre-early cancer diagnosis. Receive additional payout from the Pre-Early Cancer Benefit<sup>8</sup>. We cover 22 specified organs as shown in the table below:

1. Adrenal gland	9. Liver	17. Pericardium
2. Bone	10. Lung	18. Pituitary gland
3. Breast	11. Nasopharyngeal	19. Small intestine
4. Conjunctiva	12. Nerve in cranium or spine	20. Testis
5. Esophagus	13. Oral cavity	21. Ureter
6. Gall bladder	14. Ovary	22. Uterus (cover endometrial polyps only)
7. Heart	15. Pancreas	
8. Kidney	16. Penis	



## Additional payout for special, mental and juvenile conditions

Under the Special and Juvenile Benefit<sup>9</sup>, we cover 17 juvenile conditions, such as Hand, Foot, and Mouth Disease and generalised tetanus. Also, the person insured is covered for 15 special conditions, such as dengue haemorrhagic fever, osteoporosis and diabetic complications. This rider also covers mental conditions, such as schizophrenia and bipolar disorder.



## FWD CI Protection Rider

Boost your late-stage CI coverage.

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### Stay financially protected even when late-stage CI occurs

This rider covers 60 late-stage CI conditions. We will provide a lump sum payout upon a late-stage CI diagnosis.

## FWD CI Premium Waiver Rider



### Let us take care of your premiums

We want to lighten your financial load when you need it most. We will waive future premiums on the base plan and attached riders (where applicable) if the person insured is diagnosed with any of the covered critical illnesses.

## FWD Payer Premium Waiver Rider



### Stay assured of your dependent's future

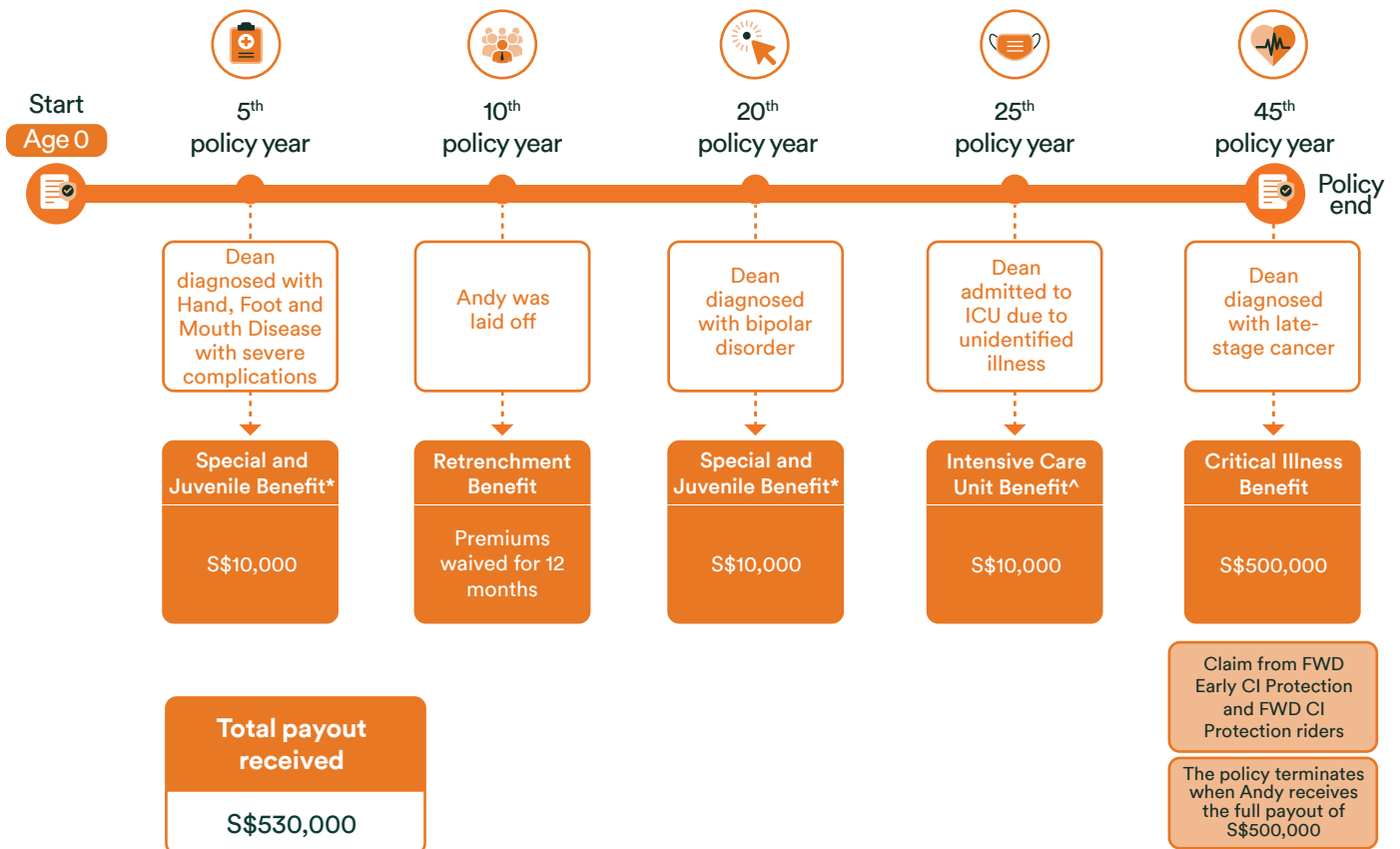
We understand the importance of securing your dependent's future. Add on this rider when you purchase a policy with your dependent as the person insured. We will waive future premiums on the base plan and attached riders (where applicable) if the policy owner dies, become totally and permanently disabled or is diagnosed with any of the covered critical illnesses. This enables the policy to remain in force so that your dependent continues to enjoy the same coverage.

## How does FWD Life Protection help Andy secure his son's financial future?



Andy, aged 40, buys FWD Life Protection for his newborn son, Dean. He attaches FWD Early CI Protection and FWD CI Protection riders. He pays S\$2,662 annually for 15 years and would like Dean to enjoy 5x multiplied coverage until Dean turns 85.

	Sum insured	Multiplier factor	MPL	Annual premium
FWD Life Protection	S\$100,000		S\$500,000	
FWD Early CI Protection Rider	S\$50,000	5x	S\$250,000	S\$2,662
FWD CI Protection Rider	S\$50,000		S\$250,000	



\*Special & Juvenile Benefit: 20% of S\$50,000 FWD Early CI Protection rider sum insured or up to S\$25,000 per condition per life.

^Intensive Care Unit Benefit: 20% of S\$50,000 FWD Early CI Protection rider sum insured or up to S\$25,000 per life.

# Enjoy FWD HealthFirst programme

## A value-added service available to all FWD protection plan policyholders.



### Teleconsultation (virtual)

Enjoy **free teleconsultation** with an experienced healthcare professional from the comfort of your home. **Available 24/7.**



### Medicine delivery

**No more waiting in line for your prescription.** Get teleconsultation medicine delivered conveniently to your doorstep.



### Services at preferred rates

Get access to **over 600 MHC** General Practitioner (GP) and dental clinics at preferred rates, ensuring that your healthcare costs remain affordable.



### Benefits for your family and dependents

We understand that your family's health is important too. Your **spouse, children, parents and grandparents** can also enjoy all the FWD HealthFirst benefits.

The list of eligible insurance plans are Big 3 Critical Illness, Cancer, Cancer 2.0, Cancer 100, Critical Illness Plus, DIRECT-Term Life, Essential Life, Flex, Future First, Heart Attack, Life Protection, Recover First, Stroke, Term Life and Term Life Plus.

## Important notes

FWD Life Protection is underwritten by FWD Singapore Pte. Ltd. and is only available through our authorised distributors.

There are certain conditions such as pre-existing conditions and exclusions, whereby no benefits will be payable. Waiting period may be applicable for certain benefits.

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.

You are advised to read the relevant product summary and policy contracts for details.

1. The policy value refers to the Surrender Value which is the sum of the guaranteed surrender value, any accumulated Reversionary Bonus and Terminal Bonus, after deducting all outstanding fees, charges and any other amounts owed to us.
2. This refers to the multiplier factor. The multiplier factor boosts your chosen sum insured. You may choose between 2, 3 or 5 times of your chosen sum insured. You will not be able to change the multiplier factor after the policy is issued.
3. Life Protection Booster is a reducing, non-participating supplementary benefit. The Life Protection Booster amount will be reduced once the person insured reaches the chosen MPL age option, and this reduction will continue for a period of 5 years. Thereafter, it will remain constant until the end of the coverage term.
4. Minimum protection level (MPL) refers to the guaranteed minimum death cover that this policy provides. It is calculated using the sum insured multiplied by the multiplier factor. The MPL consists of the sum insured and Life Protection Booster. The MPL age option refers to the age of the person insured when the MPL starts to reduce. The same MPL factor will apply to the riders you attach to the base plan.
5. If the person insured dies, we will pay the higher of the:
  - i. minimum protection level (MPL); or
  - ii. sum insured, plus any non-guaranteed bonuses, less any outstanding debt.
6. You are eligible for the Retrenchment Benefit if you are retrenched and remain unemployed for at least 30 consecutive days before you turn age 65. We will waive the premiums payable (including the premiums for all attached riders) for 12 months, starting from the next premium due.
7. Under the Premium Deferment Option, you can request to defer the premium payment at any time after 6 years from the policy issue date, provided we have received at least 6 full annual premiums. At the end of the premium deferment period, you have to pay the outstanding premiums without interest.
8. The Pre-Early Cancer Benefit is 20% of the rider sum insured. The maximum benefit payable is S\$25,000 per policy. This benefit is payable once under this rider.
9. The Special and Juvenile Benefit is 20% of the rider sum insured. The maximum benefit payable for each condition is S\$25,000 per life. Each special and juvenile condition is payable once, subject to a maximum of 10 claims under this rider (maximum of 5 claims for special conditions, 1 claim for mental conditions and 5 conditions for juvenile conditions). There is no waiting period between each claim.

## For more information

Please contact your financial adviser representative or check out our website.

[fwd.com.sg](https://fwd.com.sg)



Call our hotline  
**+65 6820 8888**

9:00am to 10:00pm  
**Monday to Friday**

9:00am to 1:00pm  
**Saturday**  
(excluding public holidays)

## About FWD

FWD Group is a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world.

FWD reached its 10-year anniversary in 2023. The company is focused on 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 is committed to changing the way people feel about insurance.

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.

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 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 GIA/LIA websites ([www.gia.org.sg](https://www.gia.org.sg)) ([www.lia.org.sg](https://www.lia.org.sg)) or SDIC website ([www.sdic.org.sg](https://www.sdic.org.sg)).

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Information is correct as at 1 November 2023.