

## **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>.



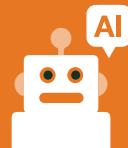
### Penalty free withdrawals

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 world class fund managers

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 offer a selection of 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.

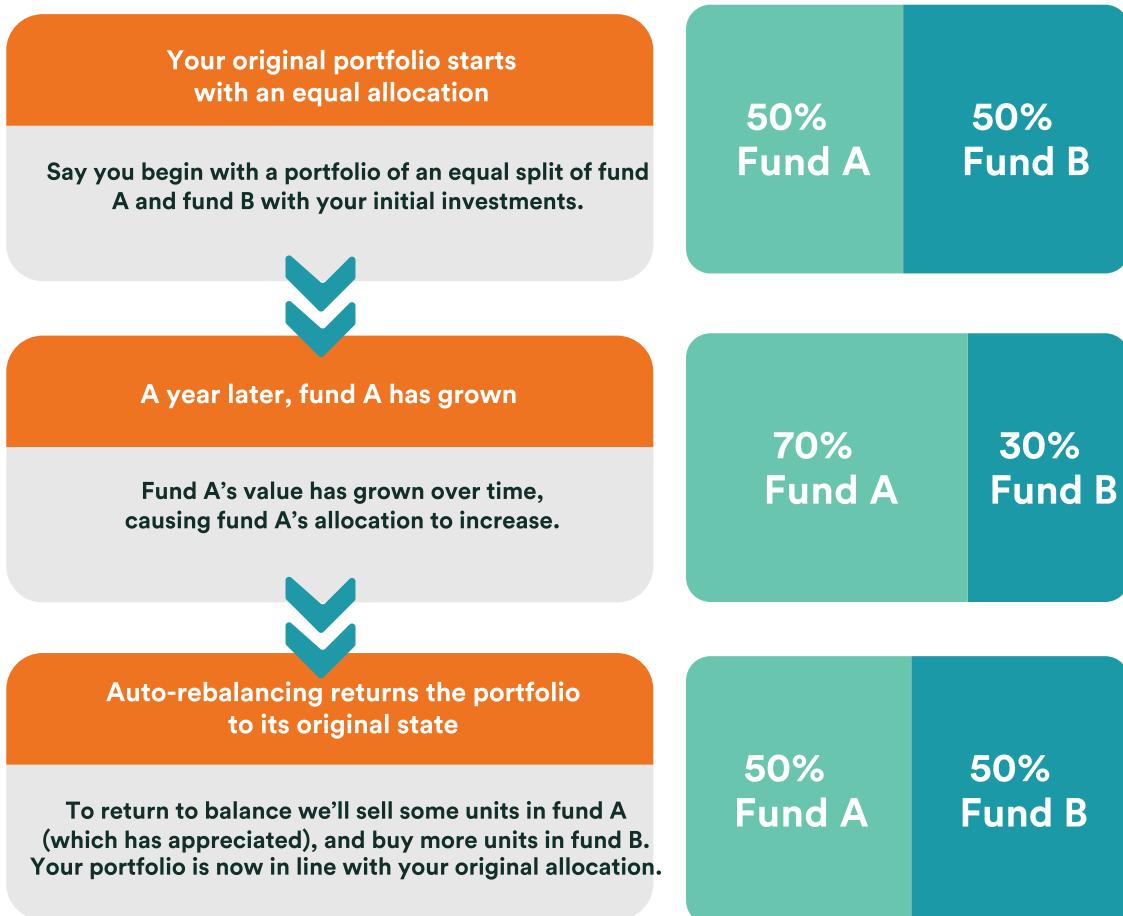
Please refer to policy contract and product summary for details.

# 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:



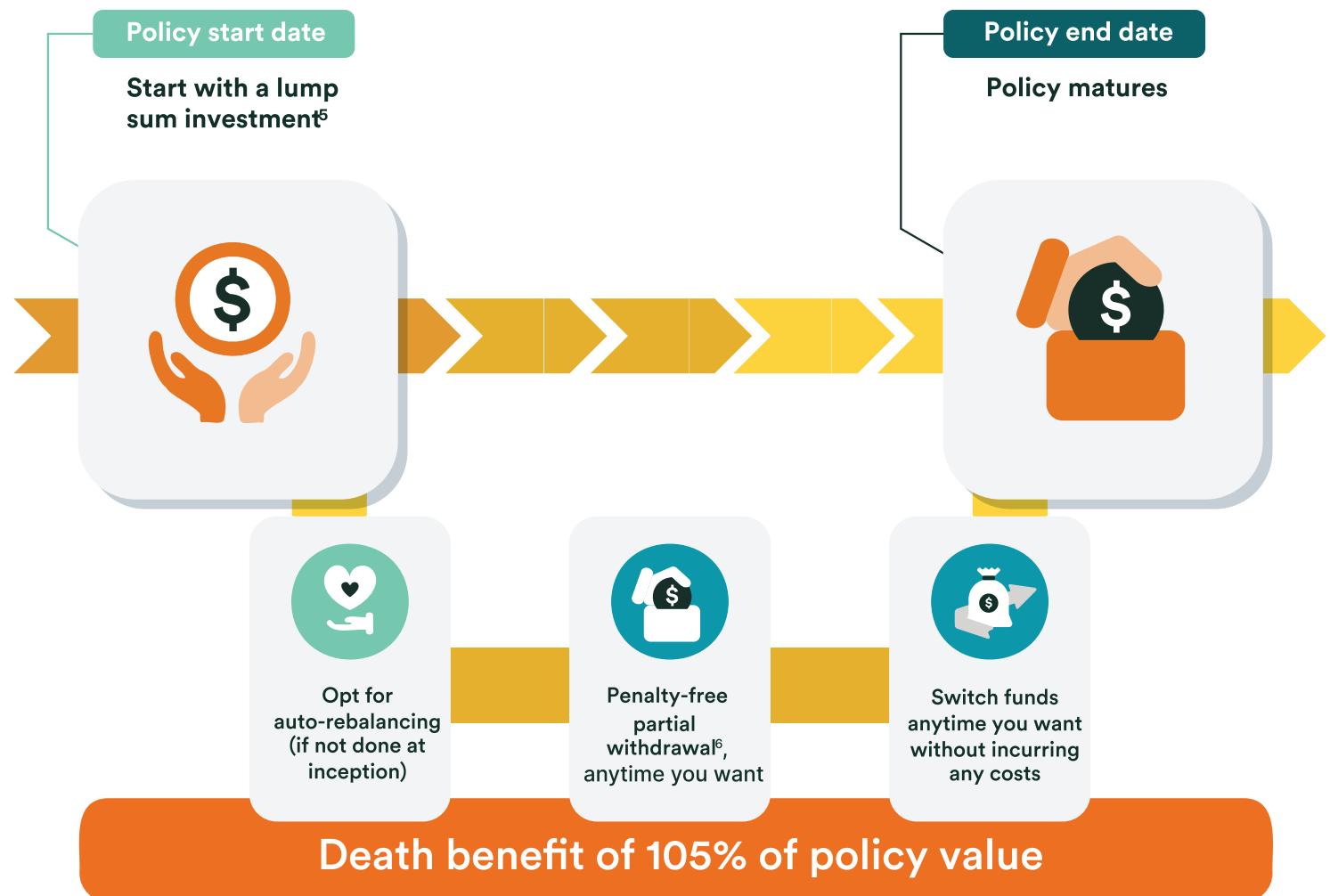
With our complimentary auto-rebalancing service, you don't have to dedicate constant attention to your investment or pay additional charges for transactions, saving you both time and money. You have to opt in to enjoy this complimentary auto-rebalancing service.

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                    or                    USD  
30,000                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.

**Change in policy currency**

There is no charge for changing your policy currency.

**Switching fee**

There will be no charges incurred for fund switching.

**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.

**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**

For the most up-to-date information regarding our operating hours, please visit our website.

## 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.

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