Celebrate living™
fwd.com.sg

FWD Life Income Plus
Participating whole of life plan

An insurance savings plan with early capital guarantee providing lifelong income

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

Traveling is a joy.

Arriving at our destination swiftly allows us to immerse ourselves in new adventures and unforgettable experiences that are truly priceless.

What if your insurance savings plan could offer you the same freedom? FWD Life Income Plus provides you a lifelong income with early capital guarantee. This way, you can focus on what truly matters: creating lasting memories with your loved ones.

Share your stories and experiences with your loved ones. Inspire others to live life to the fullest.

With FWD Life Income Plus, your legacy can endure for generations to come.

Passive income, with a plus

Get a headstart to your journey. Capital guaranteed from as early as the end of 3rd policy year

With 100% of your total premiums guaranteed from as early as the end of the 3rd policy year[1], you'll be free to enjoy life's adventures knowing that your savings are secured.

Attractive total returns to fund the finer things in life

Grow your wealth with an attractive yield upon maturity of up to 3.41% p.a.[2], so that your loved ones can enjoy the finer things in life.

Lifelong passive income so you can continue to enjoy lifelong passions

Receive cash benefit payouts of up to 4% p.a. of your total premiums paid[3]. Use your passive income payouts to fund your dream holiday or supplement your retirement income, as early as the end of the 5th policy year[4] up till the original person insured's 120th birthday.

Flexible income options tailored to your needs

Enjoy the flexibility to receive your cash benefit payouts either monthly or yearly. You may even choose to accumulate your cash benefit payouts with us at an interest rate of up to 3.25% p.a.[5].

Leave a lump sum legacy benefit

Here's more: you can leave a positive legacy through a lump sum maturity benefit upon reaching the policy maturity date, provided that the active person insured is still alive.

Enjoy flexibility

Short premium commitments

With a choice of 3, 5 or 10 years of premium payment terms, complete your premium commitments early and live life to the fullest.

Option to continue your policy to the next generation

With the secondary person insured option, you can appoint a loved one to continue the policy even when the active person insured passes on. You can also ensure that the next generation gets to enjoy the policy benefits, such as the Cash Benefit payouts, through the transfer of policy ownership and the change of person insured option.

Financial protection while you save

We will pay a lump sum in the event of the death or terminal illness diagnosis of the active person insured[6] so that your loved ones are financially protected. You may also enhance your coverage with FWD CI Premium Waiver Rider or FWD Payer Premium Waiver Rider.

Enhance your financial protection

FWD CI Premium Waiver Rider

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

Secure 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.

Here's how FWD Life Income Plus empowers Bob to realise his financial aspirations

Bob, age 30, buys a FWD Life Income Plus plan with an annual premium of S$30,000 for 5 years. He chooses to receive his cash benefits on a yearly basis.

Start

Age 30

Bob
Policy owner
Person insured

End of 5th policy year

Age 35

End of 30th policy year

Age 60

End of 45th policy year

Age 75

Total Cash Benefit received

S$188,400[9]

100% capital guaranteed

Bob starts to receive yearly Cash Benefit of S$4,710[7] to fund his Korea holiday

Total Cash Benefit Plus received

S$15,750[9]

In addition to the Cash Benefit, Bob also starts to receive yearly Cash Benefit Plus of S$1,050[8] to supplement his retirement income

Bob surrenders his policy and receives surrender value of S$177,818[10]

Bob receives a total of **S$381,968[11]** – more than **250%** of his total base premium paid.

Here's how FWD Life Income Plus enables Nick to flexibly adapt to his evolving financial and legacy needs

Nick, age 30, buys a FWD Life Income Plus plan for his newborn daughter, Emma, age 0 with an annual premium of S$20,000 for 3 years. He chooses to receive his cash benefits on a yearly basis.

Start

Nick
Policy owner
Age 30

Emma
Person Insured
Age 0

End of 3rd policy year

100% capital guaranteed

End of 5th policy year

Nick receives his yearly Cash Benefit of S$2,028[12] and uses it to fund a family holiday to Taiwan.

End of 30th policy year

At age 60, Nick assigns his policy ownership to his daughter, Emma.

Emma, age 30, starts to receive the yearly Cash Benefit of S$2,028[12] as the policy owner.

Emma
Policy owner
Person Insured
Age 30

End of 35th policy year

At age 35, Emma has a newborn, Joshua.

She decides to change the person insured* under the policy to Joshua. Emma continues to receive the yearly Cash Benefit** of S$2,028[12] as the policy owner.

Emma
Policy owner
Age 35

Joshua
Person Insured
Age 0

End of 60th policy year

Emma assigns the policy ownership to Joshua when he turns 25 years old.

As the new policy owner, Joshua receives the yearly Cash Benefit of S$2,028[12] and the yearly Cash Benefit Plus of S$180[13] to fund his overseas exchange trip in that year.

Joshua
Policy Owner
Person Insured
Age 25

End of 120th policy year

The policy terminates when the original person insured (Emma) turns 120 years old.

Joshua, now age 85 receives a Maturity Benefit of S$99,917[14].

*The change of person insured is subject to our approval.
**We may revise the benefits under this policy upon the change of the active person insured. The exact benefits will be confirmed upon approval. This is for illustration purpose under this specific scenario only.

Nick and his family receives a total of S$346,145[15] – more than 575% of his total base premium paid.

Signing up is easy

3 simple steps to get a plan tailored to your needs and preferences

Step 1

Choose a regular premium payment term

Regular premium
3, 5 or 10-year

Step 2

Personalise based on preferred premium or Cash Benefit amount

Premium affordability
E.g. S$3,000 annual premium

or

Desired Cash Benefit
E.g. S$12,000 per annum or S$1,000 per month

Step 3

Choose preferred riders

FWD CI Premium Waiver Rider

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

or

FWD Payer Premium Waiver Rider

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

Important notes

FWD Life Income Plus is underwritten by FWD Singapore Pte. Ltd. (FWD), [Reg. No. 200501737H], 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.

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. Please refer to the policy contract for more details on the product benefits.

The Cash Benefit, Cash Benefit Plus, Surrender Value and Maturity Benefit in the illustrations above are based on an illustrated investment rate of return (IIRR) of 4.25% p.a.. As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the Participating Fund. For more details, please refer to the Product Summary and Policy Illustration.

1. The guaranteed surrender value is equivalent to the total premiums paid (excluding premiums paid on riders) at the end of:
   - policy year 3 for 3-year regular premium payment term policies;
   - policy year 5 for 5-year regular premium payment term policies;
   - policy year 10 for 10-year regular premium payment term policies;

   as long as premiums are paid up to date.
2. This is based on coverage for a person insured between age 30 to 40, with sum insured of S$100,000 who is paying annual premiums over 10 years, selecting the payout option. For more details, please refer to the Product Summary and Policy Illustration. Yield upon maturity is based on an IIRR of 4.25% p.a.. At IIRR of 3.00% p.a., the yield upon maturity is 2.37% p.a..
3. Premiums are assumed to be paid annually. Premiums payable on riders are not included. Cash benefit payouts of 4% p.a. is based on coverage for a person insured between age 0 to 49, with sum insured of S$100,000 who is paying annual premiums over 10 years.

   Total cash benefit payouts includes:
   - guaranteed Cash Benefit;
   - non-guaranteed Cash Benefit; and
   - non-guaranteed Cash Benefit Plus.

   The cash benefit payouts is illustrated based on an IIRR of 4.25% p.a.. At IIRR of 3.00% p.a., the cash benefit payouts is 2.626% p.a.
4. The Cash Benefit will be payable either every policy anniversary (for the annual payout option), or policy monthiversary (for the monthly payout option), with payouts starting from:
   - end of policy year 5/ 60th policy month for 3-year and 5-year regular premium payment term polices; and
   - end of policy year 10/ 120th policy month for 10-year regular premium payment term polices.

   The Cash Benefit Plus will be payable either every policy anniversary (for the annual payout option), or policy monthiversary (for the monthly payout option), starting from the:
   - policy anniversary immediately after the original person insured turns age 60 at last birthday; or
   - end of the 20th policy year after the first Cash Benefit is paid out,
5. At IIRR of 4.25% p.a., the cash benefit payouts are accumulated with us at a non-guaranteed interest rate of 3.25% p.a. At IIRR of 3.00% p.a., the non-guaranteed interest rate is 2.00% p.a.
6. The death and terminal illness benefit will be paid if there is no secondary person insured appointed.
7. Cash Benefit payout consists of a guaranteed and non-guaranteed component illustrated based on IIRR of 4.25% p.a.. For IIRR of 3.00% p.a.:

	Total	Guaranteed	Guaranteed
Yearly Cash Benefit	S$3,108	S$2,040	S$1,068

8. Cash Benefit Plus payout consists of a non-guaranteed component illustrated based on IIRR of 4.25% p.a.. For IIRR of 3.00% p.a., non-guaranteed Cash Benefit Plus: S$420
9. For IIRR of 3.00% p.a.:

Total	
Cash Benefit	Cash Benefit Plus
S$124,320	S$6,300

10. The surrender value is illustrated based on an IIRR of 4.25% p.a.. At IIRR of 3.00% p.a., the total surrender value is S$165,627.
11. This is illustrated based on an IIRR of 4.25% p.a.. At IIRR of 3.00% p.a., the amount is S$296,247.
12. Cash Benefit payout consists of a guaranteed and non-guaranteed component illustrated based on IIRR of 4.25% p.a.. For IIRR of 3.00% p.a.:

	Total	Guaranteed	Non-guaranteed
Yearly Cash Benefit	S$1,344	S$888	S$456

13. Cash Benefit Plus payout consists of a non-guaranteed component illustrated based on IIRR of 4.25% p.a.. For IIRR of 3.00% p.a., non-guaranteed Cash Benefit Plus: S$72
14. The Maturity Benefit is illustrated based on an IIRR of 4.25% p.a.. At IIRR of 3.00% p.a., the Maturity Benefit is S$77,767.
15. This is illustrated based on an IIRR of 4.25% p.a.. At IIRR of 3.00% p.a., the amount is S$238,063.

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For more information

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

fwd.com.sg

Call our hotline
+65 6820 8888

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

About FWD

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves approximately 34 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of changing the way people feel about insurance. FWD Group is listed on the main board of the Hong Kong Stock Exchange under the stock code 1828. For more information, please visit www.fwd.com.

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 Life Income Plus is a participating whole life plan offered by FWD Singapore Pte. Ltd., which invests part of your premiums into FWD's participating fund and comprises guaranteed and non-guaranteed benefits. The actual benefits payable will be based on the actual performance of the assets of the participating fund. Past performance is not an indication of future performance.

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 LIA websites (www.lia.org.sg) or SDIC website (www.sdic.org.sg). This material is issued by FWD Singapore Pte. Ltd. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 9 September 2025.

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