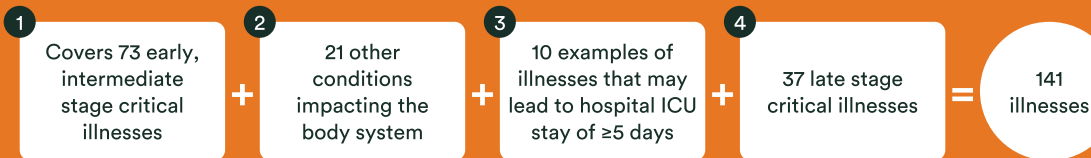


FWD Recover First and FWD Total CI Rider

A closer look at critical illness coverage

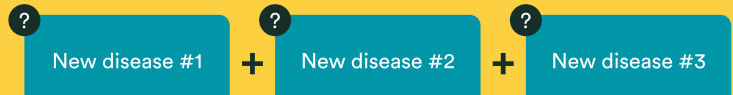
With FWD Recover First or FWD Total CI Rider, we'll give you the support you need to live confidently, knowing that we've got you covered for future unknown illness. Here's a closer look and what's covered.

We start with 141 illnesses



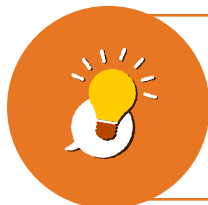
1st of its kind in Singapore

We'll add emerging illnesses that could affect your body organs or body functions to your coverage, regardless of illness defined.



As we continue to add on new emerging illnesses, over time, we go beyond a fixed number of illnesses that we cover.

Total illnesses covered grows beyond just 141 illnesses.



Did you know?

With FWD Total CI Rider and FWD Recover First, you'll have the option to seek second medical opinion.



Please refer to product summary for more details

73 early/intermediate critical illnesses covered under respective body system in the Future Protect Benefit

1

Covers 73 early, intermediate stage critical illnesses

Early/Intermediate stage critical illness

1	Carcinoma in-situ (CIS)
2	Early Cancers
3	Myelodysplastic Syndrome or Myelobrosis
4	Reversible Aplastic Anaemia



Cancer & Bone Marrow Failure

Early/Intermediate stage critical illness

5	Cardiac defibrillator insertion
6	Cardiac Pacemaker Insertion
7	Cardiomyopathy
8	Early Primary or Secondary Pulmonary Hypertension
9	Insertion of a Vena-cava filter
10	Large Asymptomatic Aortic Aneurysm
11	Less Severe Infective Endocarditis
12	Mild Coronary Artery Disease
13	Minimally Invasive Surgery to Aorta
14	Percutaneous Valve Surgery
15	Pericardectomy
16	Severe Eisenmenger's Syndrome (Intermediate Stage)
17	Transmyocardial Laser Revascularisation, or Keyhole Coronary Bypass Surgery, or Coronary Artery Atherectomy, or Enhanced External Counterpulsation Device Insertion



Cardiovascular System

Please refer to product summary for more details

73 early/intermediate critical illnesses covered under respective body system in the Future Protect Benefit

1

Covers 73 early, intermediate stage critical illnesses

Early/Intermediate stage critical illness

18	Akinetic Mutism
19	Cervical Spinal Cord Injury
20	Early Parkinson's Disease
21	Facial Reconstructive Surgery
22	Irreversible Loss of Speech due to neurological disease
23	Irreversible Loss of Use of One Limb
24	Irreversible Loss of Use of One Limb requiring Prosthesis
25	Less Severe Creutzfeld-Jacob Disease
26	Locked in Syndrome
27	Loss of Independent Existence (Early Stage)
28	Loss of Independent Existence (Intermediate Stage)
29	Major Organ/Bone Marrow Transplant (on waitlist)
30	Mild Burns
31	Moderate Muscular Dystrophy
32	Moderately Severe Creutzfeld-Jacob Disease
33	Moderately Severe Parkinson's Disease
34	Moderately Severe Poliomyelitis
35	Peripheral Neuropathy



Please refer to product summary for more details

73 early/intermediate critical illnesses covered under respective body system in the Future Protect Benefit

1

Covers 73 early, intermediate stage critical illnesses

Early/Intermediate stage critical illness

36 Biliary Atresia (on diagnosis)

37 Biliary Tract Reconstruction Surgery

38 Chronic Primary Sclerosing Cholangitis

39 Hepatitis with Cirrhosis

40 Liver Cirrhosis

41 Liver Surgery



Hepatic
System

Early/Intermediate stage critical illness

42 Bacterial Meningitis

43 Brain aneurysm surgery

44 Brain aneurysm surgery (via endovascular procedures)

45 Carotid artery surgery

46 Cerebral shunt insertion

47 Coma for 48 hours

48 Early Dementia

49 Early Motor Neurone Disease (Intermediate stage)

50 Early Multiple Sclerosis

51 Encephalitis

52 Intermediate Stage Major Head Trauma

53 Less Severe Progressive Supranuclear Palsy

54 Moderately Severe Dementia including Alzheimer's Disease

55 Severe Epilepsy

56 Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction



Neurological
System

Please refer to product summary for more details

73 early/intermediate critical illnesses covered under respective body system in the Future Protect Benefit

1

Covers 73 early, intermediate stage critical illnesses

Early/Intermediate stage critical illness

57 Surgery for Subdural Haematoma

58 Surgical Removal of Pituitary Tumour



Neurological System

Early/Intermediate stage critical illness

59 Permanent (or Temporary) Tracheostomy

60 Severe Asthma

61 Surgical removal of one lung



Respiratory System

Early/Intermediate stage critical illness

62 Cavernous sinus thrombosis surgery

63 Cochlear implant surgery

64 Corneal Transplant

65 Irreversible Loss of sight in one eye or Optic Nerve Atrophy with low vision

66 Partial loss of hearing



Sensory System

Early/Intermediate stage critical illness

67 Early Progressive Scleroderma

68 HIV due to Organ Transplant and Assault

69 Systemic Sclerosis with CREST Syndrome



Multi-Organ Group

Please refer to product summary for more details

73 early/intermediate critical illnesses covered under respective body system in the Future Protect Benefit



1

Covers 73 early, intermediate stage critical illnesses

Early/Intermediate stage critical illness

70	Chronic Kidney Disease
71	Mild Systemic Lupus Erythematosus
72	Nephrectomy - Surgical Removal of One Kidney



Renal System

Early/Intermediate stage critical illness

73	Small Bowel Transplant
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Digestive System

Please refer to product summary for more details

21 conditions that impact the body systems that we can also cover

2

We've also included 21 more conditions that impact the body systems

Other conditions impacting the body systems

1	For Cancer, it covers CIN III	 Cancer & Bone Marrow Failure
2	For Prostate Cancer, it covers T1c	
3	Atrioventricular septal defect	 Cardiovascular System
4	Chronic heart valve defects resulting in congestive heart failure	
5	Congestive heart failure due to old age	
6	Hemochromatosis or amyloidosis resulting in congestive heart failure	
7	Maze procedure for atrial fibrillation	
8	Myocarditis resulting in congestive heart failure	
9	Surgery to repair atrial septal defect,	
10	Kearns-Sayre	
11	Lambert-Eaton myasthenia syndrome	 Neurological System
12	Mitochondrial encephalomyopathy	
13	Monomelic amyotrophic	
14	Myasthenia gravis	
15	Myoclonus epilepsy with ragged red fibers	
16	Opsoclonus myoclonus	
17	Piriformis syndrome	
18	Spinal muscular atrophy	
19	Stiff-Person syndrome	 Respiratory System
20	Chronic lung disease (typically due to smoking, air pollution, occupational hazards)	
21	Chronic obstructive pulmonary disease (COPD)	

Please refer to product summary for more details

10 examples of illnesses that may cause admission into ICU for 5 days or more with invasive life support

3

10 examples of illnesses that may lead to hospital ICU stay of ≥ 5 days

Example of conditions impacting the body systems

1	Cancer related intensive care
2	Accident
3	Poisoning
4	Violence
5	Respiratory (Lung) Failure
6	Post-operative Intensive Care Heart Failure
7	Cerebrovascular diseases
8	Acute upper respiratory infections
9	Shock (Organ Hypoperfusion)
10	Sepsis



Hospital
ICU Stay

Note:

In addition to these conditions leading to an ICU stay of 5 days or more with invasive life support, we will also pay the sum insured under the Future Protect Benefit if any of the above conditions impact the body systems covered under this Benefit.

Please refer to product summary for more details

37 late stage critical illnesses

4

37 late stage
critical illnesses

1	Alzheimer's Disease / Severe Dementia
2	Angioplasty & Other Invasive Treatment for Coronary Artery
3	Benign Brain Tumour
4	Blindness (Irreversible Loss of Sight)
5	Coma
6	Coronary Artery By-pass Surgery
7	Deafness (Irreversible Loss of Hearing)
8	End Stage Kidney Failure
9	End Stage Liver Failure
10	End Stage Lung Disease
11	Fulminant Hepatitis
12	Heart Attack of Specified Severity
13	HIV Due to Blood Transfusion and Occupationally Acquired HIV
14	Idiopathic Parkinson's Disease
15	Irreversible Aplastic Anaemia
16	Irreversible Loss of Speech
17	Loss of Independent Existence
18	Major Burns
19	Major Cancer
20	Major Head Trauma
21	Major Organ /Bone Marrow Transplantation
22	Motor Neurone Disease
23	Multiple Sclerosis

24	Muscular Dystrophy
25	Open-Heart Heart Valve Surgery
26	Surgery to Aorta
27	Other Serious Coronary Artery Disease
28	Paralysis (Irreversible Loss of Use of Limbs)
29	Persistent Vegetative State (Apallic Syndrome)
30	Poliomyelitis
31	Primary Pulmonary Hypertension
32	Progressive Scleroderma
33	Severe Bacterial Meningitis
34	Severe Encephalitis
35	Stroke with Permanent Neurological Decit
36	Systemic Lupus Erythematosus with Lupus Nephritis
37	Terminal Illness

Note:

For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under this policy, subject to S\$25k being the maximum sum payable.

This benefit is only payable once, and your sum insured will be reduced accordingly after we make this payment.

The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard Definitions (Version 2024).

Please refer to product summary for more details



Future Protect Benefit

Covers early and intermediate stage critical illnesses (104 illnesses)
+
Covers how an illness impairs your ability to function
+
Keeps pace with advancements in medical science
(Pays out to sum insured of up to S\$350,000)



Waiver of premiums

Waives future premiums after a Future Protect claims payout



Multiple payout via Reset Benefit

Restores late stage critical illness¹ cover 1 year after diagnosis date of a condition covered under Future Protect Benefit



Recover First Benefit

37 late stage CI
(Sum insured payout up to S\$350,000)

Death Benefit
(Sum insured payout of S\$5,000)

¹ For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under this policy, subject to S\$25,000 being the maximum sum payable. This benefit is only payable once, and your sum insured will be reduced accordingly after we make this payment. Your policy will terminate once the base benefit is fully paid out.

+ Special Benefits

10 conditions covered under Special Benefits



You can only claim for each condition once with a maximum of 6 claims allowed under this benefit, subject to a maximum claim amount of S\$25,000 per life per condition. (The payout from this benefit does not reduce the total sum insured or the Death Benefit.)

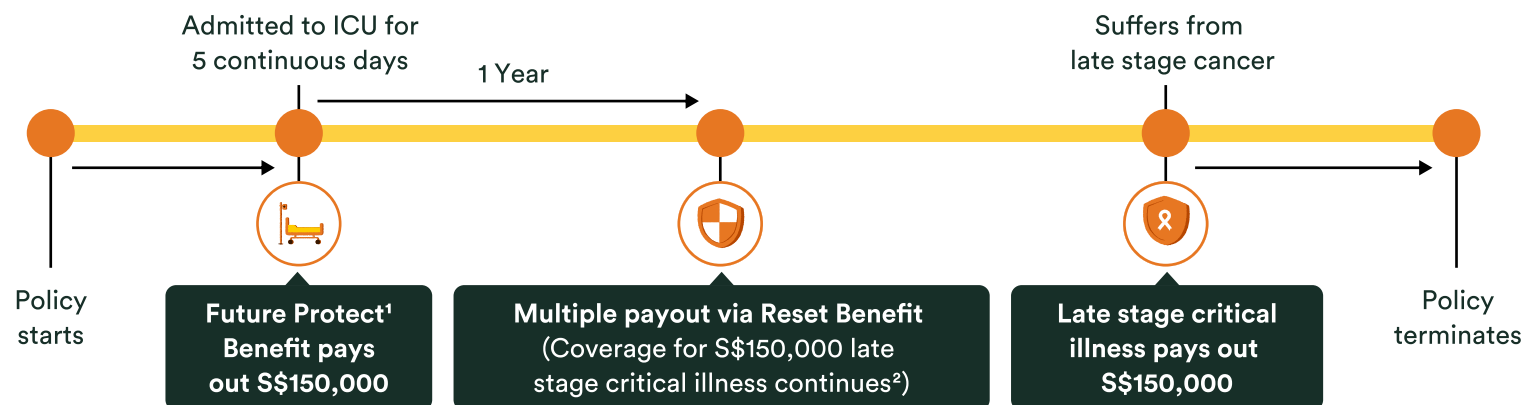
Conditions covered under Special Benefits are: Diabetic Complications, Insulin Dependant Diabetes Mellitus, Dengue Haemorrhagic Fever, Zika Fever Virus Infection during pregnancy, Osteoporosis, Mastectomy due to carcinoma-in situ or malignant breast condition, Hysterectomy due to cancer, Vulvectomy due to cancer, Severe Rheumatoid Arthritis, Severe Gout.

Please refer to product summary for more details

How does FWD Recover First pay out for Future Protect Benefit and late stage critical illness?

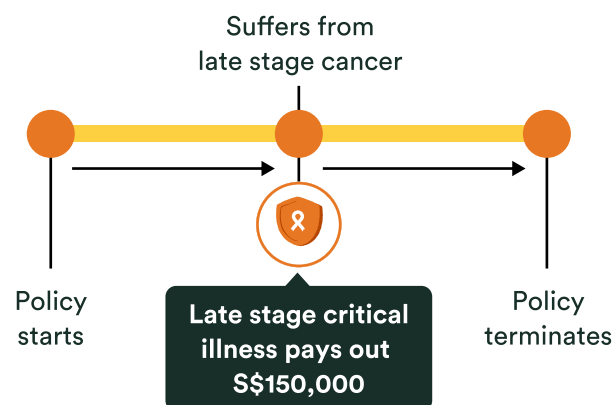
Example: John, age 30, buys an FWD Recover First policy with a policy term of 35 years, sum insured of S\$150,000.

Scenario 1



Policy pays out a total of S\$300,000

Scenario 2



Policy pays out a total of S\$150,000

¹ Conditions covered under the Future Protect Benefit includes Cancer and Bone Marrow Failure, Cardiovascular System, Neurological System, Hepatic System and Liver Function, Renal System and Kidney Function, Disabilities, Digestive System, Respiratory System, Sensory System, Multi-Organ Group and Intensive Care Unit stays.

² If a Future Protect Benefit is paid, the sum insured is restored to the original amount (less any angioplasty & other invasive treatment for coronary artery claim paid) if there is no other claim (aside from angioplasty & other invasive treatment for coronary artery claim) under the base benefit for twelve (12) consecutive months from the diagnosis date of the last admitted Future Protect Benefit claim.



Future Protect Benefit

Covers early and intermediate stage critical illnesses (104 illnesses)
+
Covers how an illness impairs your ability to function
+
Keeps pace with advancements in medical science
(Pays out to sum insured of up to S\$350,000)



Waiver of premiums

Waives future premiums after a Future Protect claims payout



Multiple payout via Reset Benefit

Restores late stage critical illness¹ cover 1 year after diagnosis date of a condition covered under Future Protect Benefit



Recover First Benefit

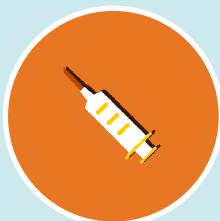
37 late stage CI
(Sum insured payout up to S\$350,000)

Death Benefit
(Sum insured payout of S\$5,000)

¹ For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under this policy, subject to S\$25,000 being the maximum sum payable. This benefit is only payable once, and your sum insured will be reduced accordingly after we make this payment. Your policy will terminate once the base benefit is fully paidout.

+ Additional Benefits

10 conditions under Additional Benefits



Pays out an additional 20% of this rider's sum insured (capped at S\$25,000 per life per condition). Payable for up to 6 claims subject to one claim for each condition. (The payout from this benefit does not reduce the total sum insured or the Death Benefit.)

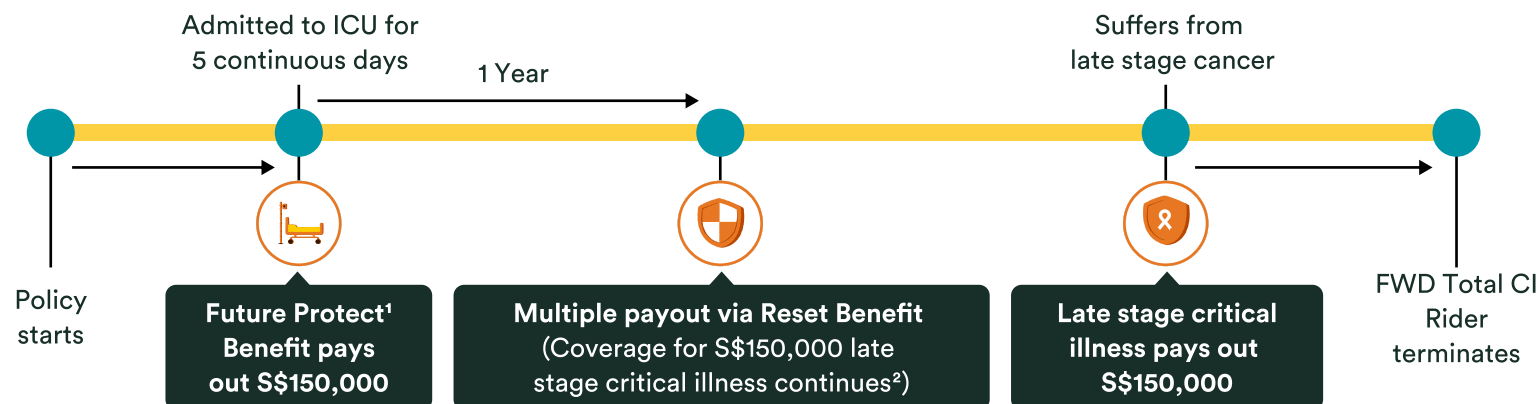
Conditions covered under Additional Benefits are: Diabetic Complications, Insulin Dependant Diabetes Mellitus, Dengue Haemorrhagic Fever, Zika Fever Virus Infection during pregnancy, Osteoporosis, Mastectomy due to carcinoma-in situ or malignant breast condition, Hysterectomy due to cancer, Vulvectomy due to cancer, Severe Rheumatoid Arthritis, Severe Gout.

Please refer to product summary for more details

How does FWD Total CI Rider pay out for Future Protect benefit and late stage critical illness?

Example: John, age 30, buys an FWD Future First policy with S\$1,000,000 sum insured with a policy term of 35 years, and adds a Total CI Rider policy sum insured of S\$150,000.

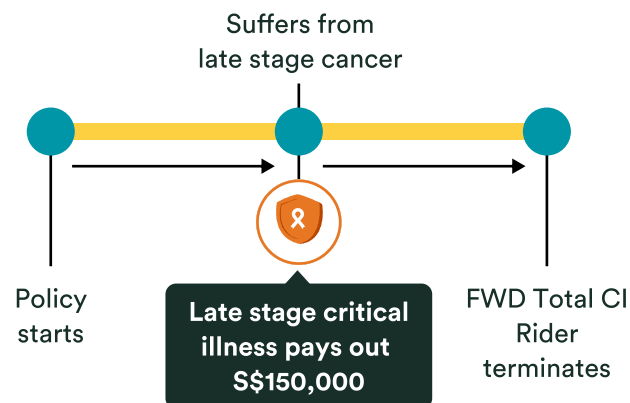
Scenario 1



Policy pays out a total of S\$300,000

FWD Future First continues to provide S\$1,000,000 coverage for Death even though FWD Total CI Rider terminates

Scenario 2



Policy pays out a total of S\$150,000

FWD Future First continues to provide S\$1,000,000 coverage for Death even though FWD Total CI Rider terminates

¹ Conditions covered under the Future Protect Benefit includes Cancer and Bone Marrow Failure, Cardiovascular System, Neurological System, Hepatic System and Liver Function, Renal System and Kidney Function, Disabilities, Digestive System, Respiratory System, Sensory System, Multi-Organ Group and Intensive Care Unit stays.

² If a Future Protect Benefit is paid, the sum insured is restored to the original amount (less any angioplasty & other invasive treatment for coronary artery claim paid) if there is no other claim (aside from angioplasty & other invasive treatment for coronary artery claim) under the base benefit for twelve (12) consecutive months from the diagnosis date of the last admitted Future Protect Benefit claim.

Important notes:

This material 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. 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 to FWD Recover First, FWD Future First, FWD Total CI Rider 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 costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is usually detrimental to replace existing policies 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 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 advertisement has not been reviewed by the Monetary Authority of Singapore.

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