

# FWD Invest First Horizon

Regular Premium investment-linked plan

Maximise your investment growth with transparent, fixed charge structure



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

## Transparent, fixed charge structure<sup>1</sup> — so your growth stays yours

FWD Invest First Horizon is a Regular Premium investment-linked plan designed to give you clarity, control, and confidence in your investment journey. With fixed charge structure and multiple bonuses, it's built to support your long-term growth potential — offering transparent, clearly defined costs at every stage of life. Here's how:

- ✔ Fixed charge structure to optimise Policy Value as it accumulates
- ✔ Curated dividend-paying funds with cash-out option from month 1<sup>2</sup>
- ✔ Multiple bonuses<sup>3</sup> to boost your investment returns
- ✔ Manage your finances with options tailored to support your evolving needs
- ✔ Receive a Death Benefit of at least 101% of net premiums<sup>4</sup> even during market downturns
- ✔ Complimentary auto-rebalancing service

# Transparent, fixed charge structure — so your growth stays yours



## Fixed charge structure to optimise Policy Value as it accumulates

Know the charges<sup>1</sup> for your Policy upfront. With fixed charge structure, you can invest confidently and focus on building wealth—without the worry of varying costs as the Policy Value accumulates.



## Curated dividend paying funds with cash-out option from month 1

Gain access to a diverse range of funds from globally established fund managers. Opt to receive dividends from month 1 onwards and enjoy the flexibility to reinvest for growth.



## Multiple bonuses to boost your investment returns

**Booster Bonus:** Up to 60% of Booster Bonus over the first 2 years of Regular Premium payments.

**Annual Premium Bonus:** 1% p.a. of each annual Regular Premium paid via the annual premium payment frequency option, during the first 5 Policy Years.

**Loyalty Bonus:** Up to 2% p.a. of your initial units account (IUA) value from Policy Year 3 onwards, and throughout the Policy Term.



## Manage your finances with options tailored to support your evolving needs

Should a need arise, you have the flexibility to make a partial withdrawal<sup>5</sup>, take a premium holiday<sup>6</sup>, or adjust your regular premium<sup>7</sup> as early as the 25<sup>th</sup> month, with an option for repayment<sup>8</sup>.

In the event of Involuntary Unemployment, diagnosis of Terminal Illness or Total and Permanent Disability, premium shortfall charge and/or premium reduction charge<sup>9</sup> will be waived.



## Receive a Death Benefit of at least 101% of net premiums even during market downturns

Stay assured even in uncertain times and protect what matters most—with a guaranteed Death Benefit to support your loved ones.



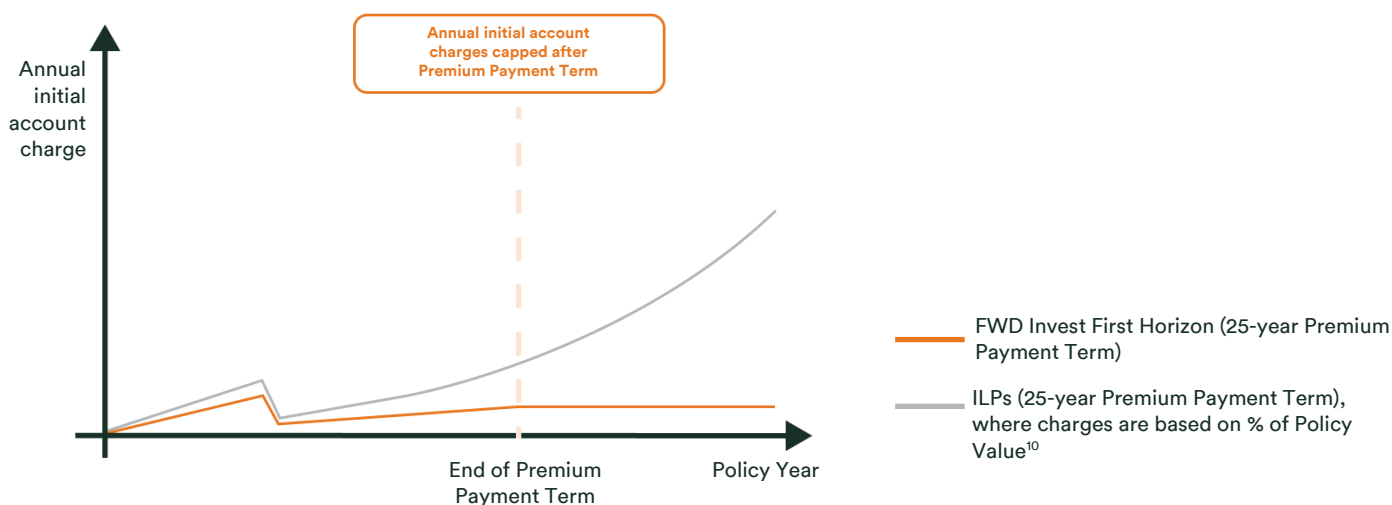
## Complimentary auto-rebalancing service

Our auto-rebalancing technology monitors and adjusts your investment portfolio based on your preferred allocation, ensuring you remain effortlessly invested.

## Fixed charge structure to optimise Policy Value as it accumulates

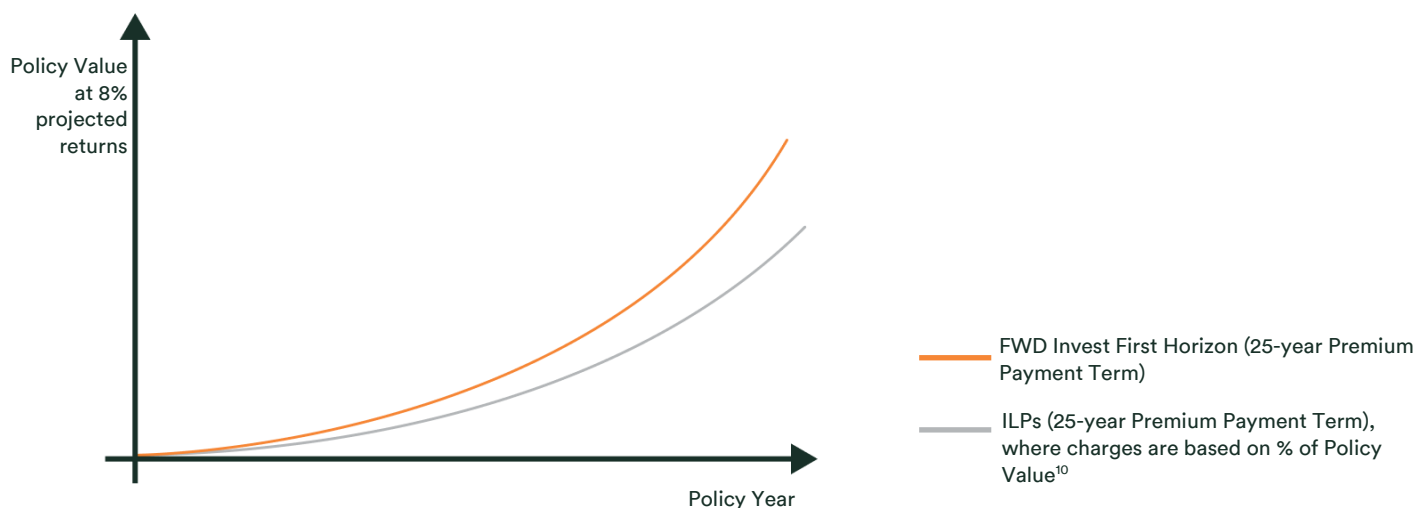
### Fixed charge structure

Unlike charges that increase as your Policy Value grows—typically calculated as a percentage of your investment—we offer predictability. FWD Invest First Horizon's initial account charges are based on a percentage of your Regular Premium committed at the Effective Date and Premium Payment Term.



### Policy Value

The plan features a fixed charge structure, with initial account charges based on your Regular Premium committed at the Effective Date and Premium Payment Term. This structure may allow your Policy Value to grow more efficiently during market upturns—especially when compared to plans where charges are based on Policy Value.



The charts are not drawn to scale, they are based on illustrated IRR of 8% p.a., 1.30% p.a. of fund management fee is assumed. All fees and charges, as well as any promotional bonus (if any), have been included. Based on IRR of 4% p.a., the charts are shown in footnote 11. The two rates of return used (4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. 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 Policy Value will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the Policy Value may be less than the total premiums paid.

This comparison does not include information on all similar products. FWD Singapore Pte. Ltd. does not guarantee that all aspects of the products have been illustrated. You may wish to conduct your own comparison for products that are listed on [www.comparefirst.sg](http://www.comparefirst.sg). Each product has its unique benefits and none are presented as better than another.

# Curated funds with dividend cash-out option

Check out how Adam receives dividend payouts from FWD Invest First Horizon.

Adam purchased an FWD Invest First Horizon policy. He chose to invest 100% of his premiums in a dividend-paying fund that pays dividends at 4% p.a. In addition, he selected the dividend cash-out option to receive monthly dividends as a stream of passive income

With our dividend cash-out option, he'll get dividend payout income on a regular basis. He can then enjoy all that life has to offer, the way he wants to.

**Dividend cash-out calculation**

Policy Value at Record Date\*: S\$120,000

Monthly dividend cash-out at 4% p.a. dividend rate:  $(S\$120,000 \times 4\%) / 12 = S\$400$

Adam, age 35

Adam opts to cash out his dividends as he has Units in a dividend-paying fund.



FWD receives the dividends from underlying fund manager

FWD distributes S\$400 monthly dividends to Adam

\*A date on which Unit holders are eligible to receive a dividend. This date is determined by the relevant underlying fund manager(s).

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.



## Ease your portfolio risk management with our complimentary auto-rebalancing option

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

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

This risk management strategy will keep your investment portfolio's risk characteristics in line with your risk appetite, regardless of how the market moves.

Here's how auto-rebalancing can help:

### Your original portfolio starts with an equal allocation

Say you begin with a portfolio of an equal split of fund A and fund B with your initial investments.

50%  
Fund A

50%  
Fund B



### A year later, fund A's value has grown

Fund A's value has grown over time, causing fund A's allocation to increase.

70%  
Fund A

30%  
Fund B



### Auto-rebalancing returns the portfolio to its original state

To return to balance we'll sell some Units in fund A (which has appreciated), and buy more Units in fund B. Your portfolio is now in line with your risk preference.

50%  
Fund A

50%  
Fund B

With our complimentary auto-rebalancing service, you don't have to dedicate constant attention to your investments 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 and penalties.

## Hand-picked, curated funds from globally established 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.

**Allianz**   
Global Investors

 **Allspring**  
Global  
Investments

 **amova**  
Asset Management

**Baillie Gifford**™

**Canaccord**  
WEALTH

**Federated**  
**Hermes** 

 **Fidelity**  
INTERNATIONAL

 **First Sentier**  
Group

 **FRANKLIN**  
**TEMPLETON**

 **FULLERTON**  
FUND MANAGEMENT  
A member of Sevia Group

**Fundsmith**

**Goldman Sachs** Asset  
Management

 **GUINNESS**  
GLOBAL INVESTORS

 **Invesco**

**LAZARD**  
ASSET MANAGEMENT

**LION**  
GLOBAL  
INVESTORS

 **NATIXIS**  
INVESTMENT MANAGERS

NEUBERGER | BERMAN

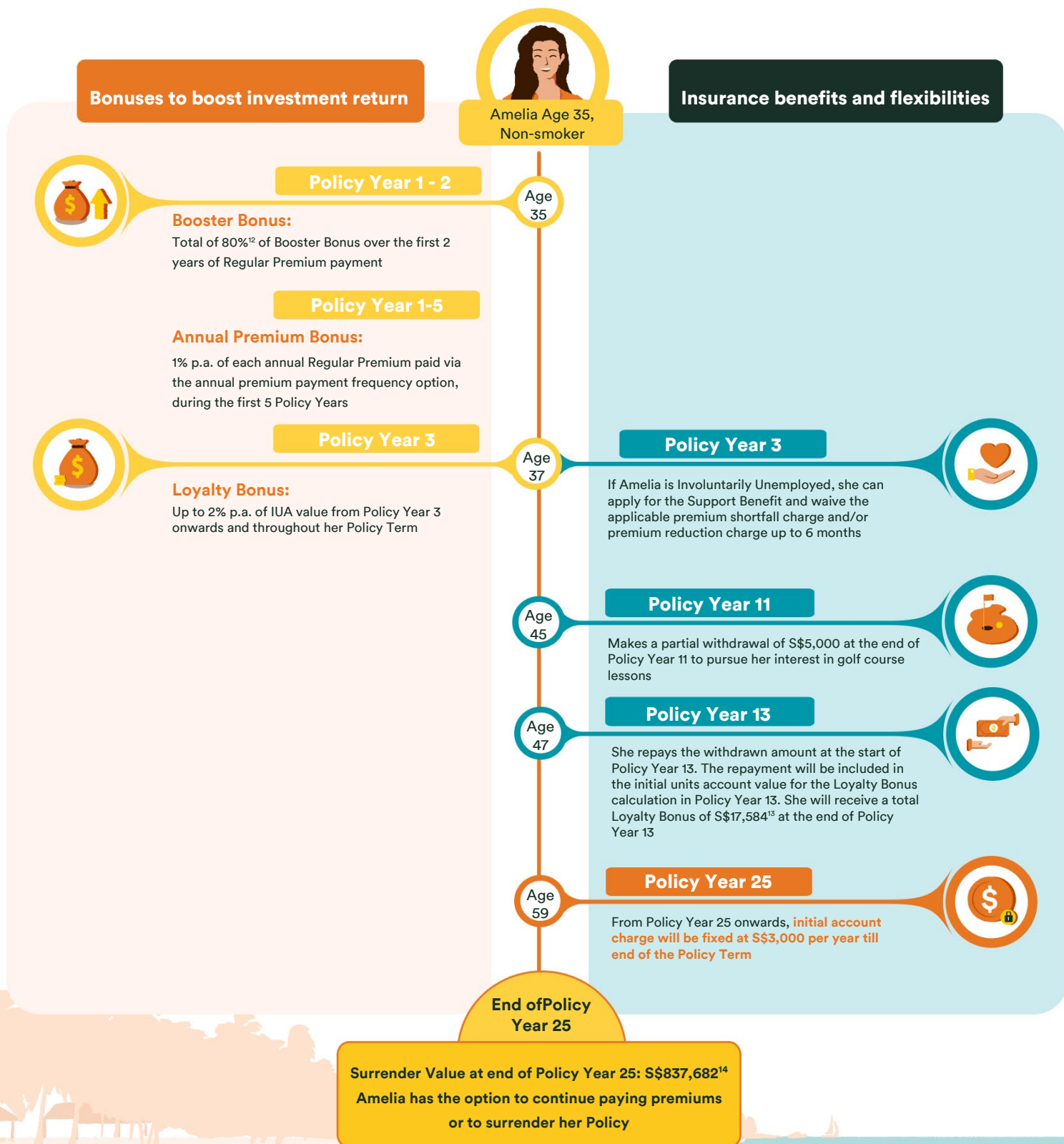
**Nordea**  
ASSET MANAGEMENT

 **PineBridge**®  
INVESTMENTS  
A MetLife Investment Management Company

 **UOB** Asset  
Management

# Maximise your investment growth that adapts to your evolving needs

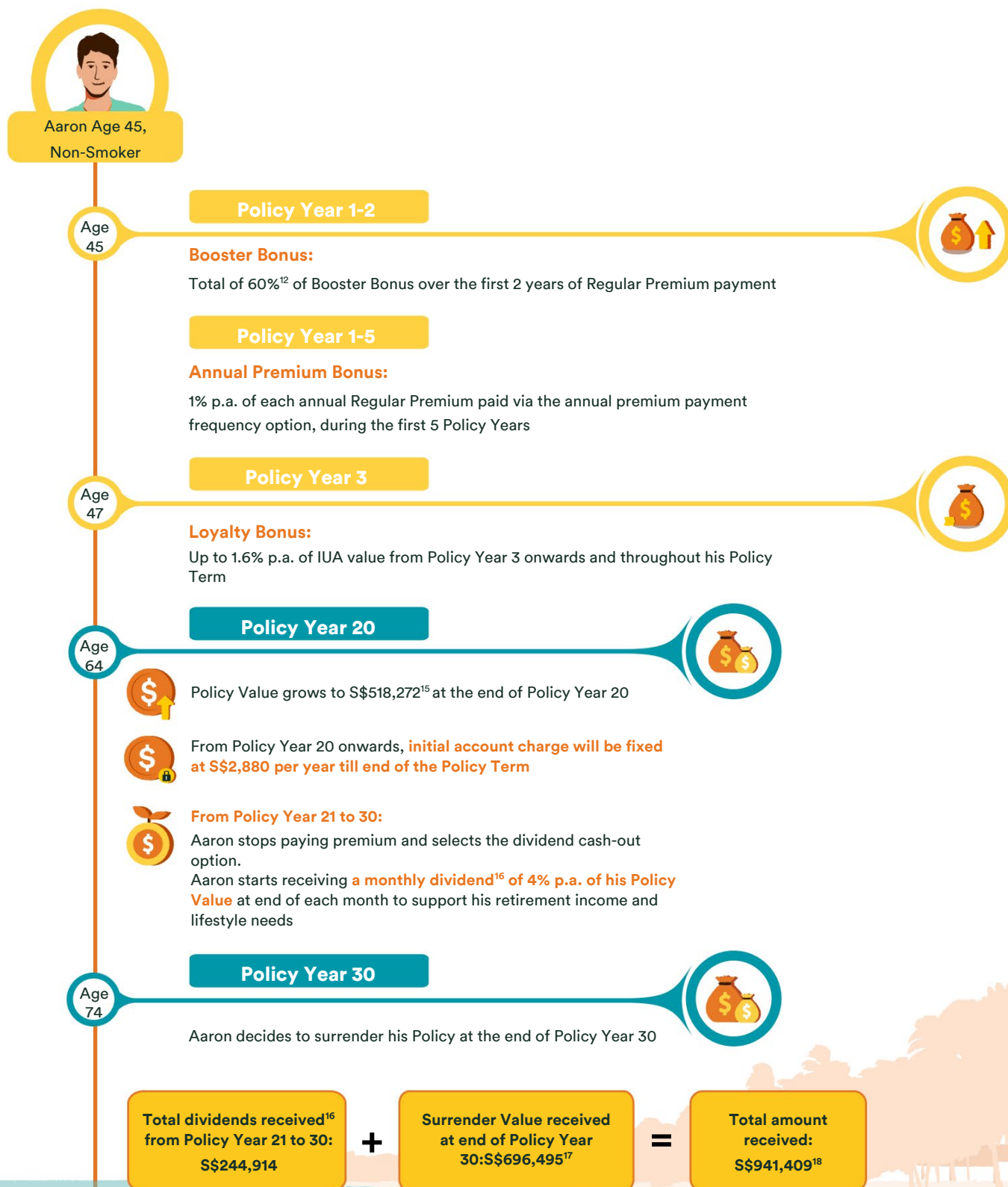
Amelia, age 35, non-smoker, is looking for an investment-linked plan that can grow her investment to achieve her financial goals and offers flexibilities to support her needs at different life stages. She purchases FWD Invest First Horizon with an annual premium payment of S\$12,000 for 25 years.





# Enjoy your retirement with a stream of of passive income through dividend payouts

Aaron, age 45, non-smoker, is looking for an investment-linked plan to grow his retirement savings so he can retire comfortably at age 65. He purchases FWD Invest First Horizon with an annual premium payment of S\$12,000 for 20 years and invests 100% of his premiums into a dividend-paying fund. He reinvests his dividends for the first 20 years of his Policy and starts receiving dividend payouts after that.



## Important to know

### Death Benefit

We will pay the following in a lump sum if the Person Insured dies while your Policy is in force:

The higher of:

- i) 105% of the Policy Value; or
- ii) 101% of the,
  - a) total Regular Premium paid; plus
  - b) total top-up premium; plus
  - c) total repayment amount arising from:
    - missed Regular Premium;
    - past withdrawals from the initial units account; and
    - the difference between the Regular Premium committed at the Effective Date and the reduced Regular Premium; less
  - d) total amount of withdrawals made, and
  - e) any advance payment made under the Terminal Illness Benefit.

If more than 1 person is insured under the Policy, we will pay this benefit when the last Person Insured dies.

### Terminal Illness Benefit

An advance payment of the Death Benefit under the Policy will be paid if the Person Insured is diagnosed with Terminal Illness. The amount payable will be subject to the Terminal Illness limit.

If more than 1 person is insured under the Policy, we will pay this benefit upon the diagnosis of Terminal Illness in 1 of the Persons Insured. This benefit is limited to 1 claim per Policy.

### Multiple lives covered

Up to 1 Policy Owner and 2 Persons Insured.

### Signing up is easy

Age last birthday	Person Insured	Policy Owner
Minimum age at entry	30 days old	18 years old
Maximum age at entry	55 years old* <small>*depending on Premium Payment Term</small>	70 years old

### What are the various Premium Payment Terms and payment options?

FWD Invest First Horizon offers Premium Payment Terms of 20 or 25 years. It is available for subscription in SGD.

Premium payment frequency	Minimum Regular Premium
	S\$
Annually	3,600
Half-yearly	1,800
Quarterly	900
Monthly	300

### Top-up premium<sup>19</sup>

	S\$
Minimum top-up premium	3,000

# Charges

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

## Initial account charge

Initial account charge is payable throughout the Policy Term and will be deducted on each Policy Monthiversary.

$$\text{Initial account charge in Policy Year N} = \frac{\text{A\% p.a. (based on selected Premium Payment Term and applicable Policy Year)}}{12 \text{ months}} \times \text{Annualised Regular Premium committed at Effective Date} \times N$$

where N refers to the Policy Year of the Policy during Premium Payment Term. Thereafter, N refers to the selected Premium Payment Term.

Policy Year	Initial account charge rate (A% p.a)	
	Premium Payment Term	
	20 years	25 years
1 to 9	3.8%	3.5%
10	1.2%	3.5%
11 and above	1.2%	1.0%

This charge remains deductible even when Regular Premium is not paid during the Premium Payment Term.

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## Important to know

### Insurance charge

Insurance charge is payable throughout the Policy Term and will be deducted on each Policy Monthiversary when the Sum At Risk is more than 0.

The insurance charge =

$$\left( \frac{B}{12 \text{ months}} \right) \times \left( \frac{\text{Sum At Risk}}{1,000} \right)$$

#### Sum At Risk =

101% of the:

- (i) total Regular Premium paid; plus
- (ii) total top-up premiums; plus
- (iii) total repayment amount arising from:
  - a. missed Regular Premium;
  - b. past withdrawals from the initial units account; and
  - c. the difference between the Regular Premium committed at the Effective Date and the reduced Regular Premium; less
- (iv) total amount of withdrawals made, and
- (v) any advance payment made under the Terminal Illness Benefit, less Policy Value.

The Sum At Risk will not fall below zero.

“B” is the insurance charge rates and it is based on the attained age, gender and smoking status of the Person Insured.

This charge remains deductible even when Regular Premium is not paid during the Premium Payment Term.

Refer to the Product Summary for more details on the insurance charge applicable to your Policy.

### Premium charge (top-up premium)

For each top-up premium, we will apply a charge of 5% before using the remaining amount to buy Units in your desired ILP sub-funds.

### Premium shortfall charge

If you miss paying your Regular Premium anytime from Policy Year 3 till the end of the premium shortfall charge period, as shown in the table below and determined in accordance with your selected 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.

	Premium Payment Term	
	20 years	25 years
Premium shortfall charge period	Policy Year 3 to 9	Policy Year 3 to 10

The premium shortfall charge is applicable during the premium shortfall charge period. This charge will cease:

- i. when you resume payment of the Regular Premium;
- ii. when a claim on the Support Benefit is approved; or
- iii. at the end of the premium shortfall charge period,

whichever is the earliest.

$$\text{Premium shortfall charge} = \frac{\text{C\% p.a. (based on selected Premium Payment Term and applicable Policy Year)}}{12 \text{ months}} \times \text{Annualised Regular Premium committed at Effective Date}$$

Where C% is the premium shortfall charge rate in the prevailing Policy Year during which the premium shortfall charge is imposed. The applicable percentage shall be in accordance with the premium shortfall charge table below:

Policy Year	Premium shortfall charge rate (C% p.a.)	
	Premium Payment Term	
	20 years	25 years
1		
2		
3	85%	98%
4	68%	80%
5	56%	67%
6	48%	58%
7	42%	52%
8	37%	47%
9	32%	43%
10		34%



## Important to know

### Premium reduction charge

If you reduce your Regular Premium anytime from Policy Year 3 till the end of the applicable premium reduction charge period, as shown in the table below and determined in accordance with your selected Premium Payment Term, a premium reduction charge will be deducted on each Policy Monthiversary after the reduction of Regular Premium takes effect.

	Premium Payment Term	
	20 years	25 years
Premium reduction charge period	Policy Year 3 to 9	Policy Year 3 to 10

The premium reduction charge is applicable during the premium reduction charge period, and will cease:

- when you increase your Regular Premium and revert to the amount of Regular Premium committed at the Effective Date;
- when a claim on the Support Benefit is approved; or
- at the end of the premium reduction charge period,

whichever is the earliest.

$$\text{Premium reduction charge} = \left( \frac{\text{D\% p.a. (based on selected Premium Payment Term and applicable Policy Year)}}{12 \text{ months}} \right) \times \left( \text{Annualised Regular Premium at Effective Date} - \text{Annualised reduced Regular Premium} \right)$$

Where D% is the premium reduction charge rate in the prevailing Policy Year during which the premium reduction charge is imposed. The applicable percentage shall be in accordance with the premium reduction charge table below:

Policy Year	Premium reduction charge rate (D% p.a.)	
	Premium Payment Term	
	20 years	25 years
1		
2		
3	85%	98%
4	68%	80%
5	56%	67%
6	48%	58%
7	42%	52%
8	37%	47%
9	32%	43%
10		34%

**Policy closure charge**

While your Policy is in force, if at any point in time the Policy Value is less than S\$1, we will apply this charge as a cost to end your Policy.

The charge is fixed at an amount of S\$1.

**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 during the applicable redemption fee period as shown in the table below and determined in accordance with your selected Premium Payment Term.

This fee is calculated by multiplying the withdrawal amount by the redemption fee rate 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.

	Premium Payment Term	
	20 years	25 years
Redemption fee period	Policy Year 3 to 9	Policy Year 3 to 10

Policy Year	Redemption fee rate	
	Premium Payment Term	
	20 years	25 years
1		
2		
3	50%	50%
4	30%	30%
5	20%	20%
6 to 9	10%	10%
10		10%

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## Important to know

### Surrender charge

At any time during the Premium Payment Term, a surrender charge will be levied upon the surrender of the Policy.

This charge is calculated by multiplying the initial units account value by the applicable surrender charge rate depending on the Policy Year at the point of surrender.

The surrender charge will be deducted from the Policy Value prior to paying out to you.

Policy Year	Surrender charge rate	
	Premium Payment Term	
	20 years	25 years
1	100%	100%
2	100%	100%
3	85%	98%
4	68%	80%
5	56%	67%
6	48%	58%
7	42%	52%
8	37%	47%
9	32%	43%
10	22%	34%
11	21%	33%
12	20%	32%
13	19%	29%
14	18%	27%
15	17%	26%
16	15%	25%
17	11%	23%
18	10%	17%
19	8%	11%
20	6%	11%
21		10%
22		10%
23		9%
24		7%
25		5%

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### Switching fee

We have kept this charge at zero, but we may review this in the future. If we change this, we will give you written notice of at least 30 calendar days in advance.

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### At Fund level

You do not pay this fee directly. It is payable through deduction from the asset value of the ILP sub-fund.

### Fund management charge

When the Unit Price is calculated, the fund management charge is taken into consideration. To understand the applicable charge on your ILP sub-fund, please refer to the fund documents on our website at [www.fwd.com.sg](http://www.fwd.com.sg).

# Important notes

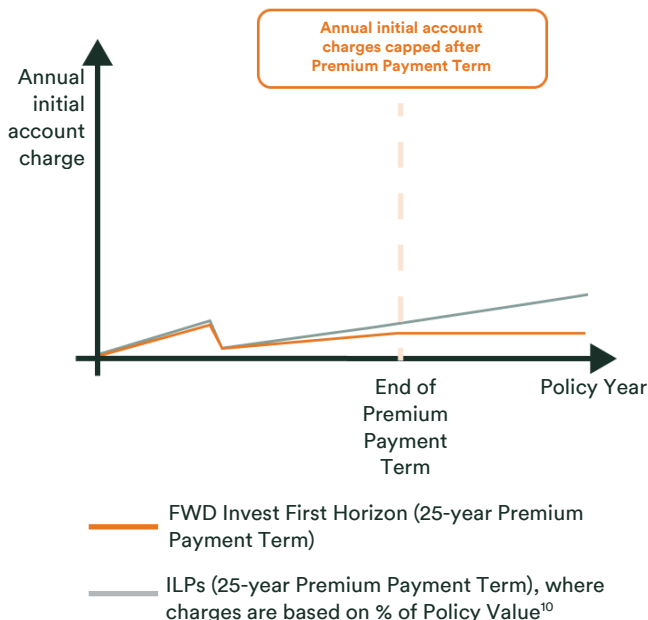
FWD Invest First Horizon is underwritten by FWD Singapore Pte. Ltd. (FWD), [Reg. No. 200501737H], and is only available through our distribution partners. There are certain conditions such as pre-existing conditions and exclusions, whereby no benefits will be payable. If you aren't completely satisfied 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.

1. The fixed charge structure refer solely to the initial account charge. Please refer to the Product Summary for details on other applicable charges.
2. The actual dividend rate and frequency vary according to the selected dividend-paying funds. The dividend distributions are not guaranteed and are determined by the relevant fund manager in its absolute discretion.
3. Terms and conditions apply to each bonus. Please refer to the Product Summary for more details.
4. Net premiums refer to the:
  - a) total Regular Premium paid; plus
  - b) total top-up premiums; plus
  - c) total repayment amount arising from:
    - missed Regular Premium;
    - past withdrawals from the initial units account; and
    - the difference between the Regular Premium committed at the Effective Date and the reduced Regular Premium; less
  - d) total amount of withdrawals made, and
  - e) any advance payment made under the Terminal Illness Benefit.
5. Withdrawals are subject to redemption fees, partial withdrawal limits, minimum withdrawal requirements, and minimum account value rules.
6. Premium shortfall charge applies during the applicable premium shortfall charge period. Additionally, we will continue to deduct other applicable fees and charges. If your Policy Value drops below S\$1, your Policy will lapse. Please refer to the Product Summary for more details.
7. Premium reduction charge applies during the applicable premium reduction charge period. Please refer to the Product Summary for more details.
8. Repayment is allowed for missed Regular Premium, past withdrawals from the initial units account, and the difference between the Regular Premium committed at Effective Date and the reduced Regular Premium. Terms and conditions apply. Please refer to the Product Summary for more details.
9. Premium shortfall charge and/or premium reduction charge will be waived, subject to terms and conditions. Please refer to the Policy Summary for more details.
10. The illustration is based on a 25-year Premium Payment Term investment-linked plan that charges 3.5% p.a. of the initial units account value in Policy Year 1 to 10 and 1.0% p.a. of the initial units account value thereafter throughout the Policy Term.

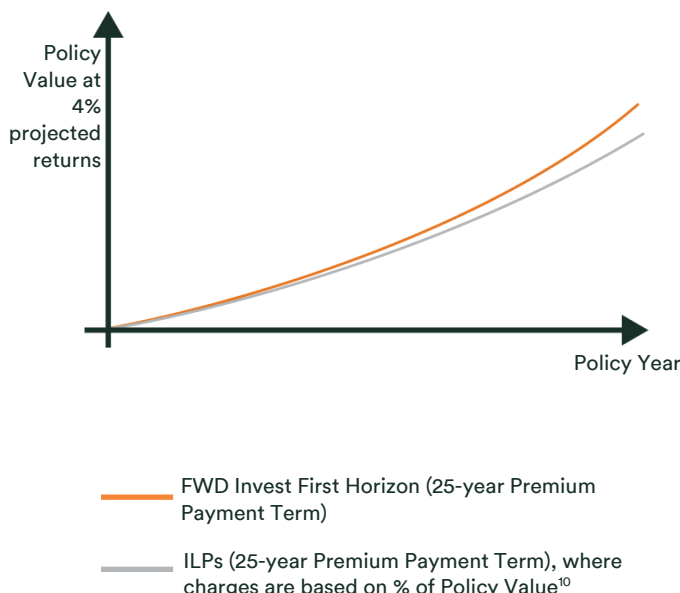
# Important notes

11.

## Fixed charge structure



## Policy Value



The charts are not drawn to scale. They are based on an illustrated IRR of 4% p.a., with a fund management fee of 1.30% p.a. assumed. All fees and charges, as well as promotional bonus (if any), have been included. The 4% rate of return used is before deducting the annual management charges of the funds. It is purely illustrative and does not represent the lower limits of investment performance. It also does not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The Policy Value will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the Policy Value may be less than the total premiums paid.

This comparison does not include information on all similar products. FWD Singapore Pte. Ltd. does not guarantee that all aspects of the products have been illustrated. You may wish to conduct your own comparison for products that are listed on [www.comparefirst.sg](http://www.comparefirst.sg). Each product has its unique benefits and none are presented as better than another.

12. The Booster Bonus shown (which includes any promotional Booster Bonus offered during promotion periods) is determined based on the Annualised Regular Premium and the selected Premium Payment Term. Terms and conditions apply. Please refer to the Product Summary and/or separate campaign terms for more details.
13. The projected Loyalty Bonus is based on illustrated IRR of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges, as well as promotional bonus (if any), have been included. Based on IRR of 4% p.a., the projected Loyalty Bonus is S\$13,656. The two rates of return used (4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. 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.
14. The projected Surrender Value is based on illustrated IRR of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges, as well as promotional bonus (if any), have been included. Based on IRR of 4% p.a., the projected Surrender Value is S\$445,211. The two rates of return used (4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. 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 Surrender Value may be less than the total premiums paid.



# Important notes

15. The projected Policy Value is based on illustrated investment rate of return (IRR) of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges, as well as promotional bonus (if any), have been included. Based on IRR of 4% p.a., the projected Policy Value is S\$317,793. The two rates of return used (4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. 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 Policy Value may be less than the total premiums paid.
16. The monthly dividend rate of 4% p.a. is purely for illustration purpose. The actual dividend rate and frequency vary according to the chosen dividend-paying funds. The dividend distributions are not guaranteed and are determined by the relevant fund manager in its absolute discretion. Refer to this table for the potential monthly dividend payouts based on IRR of 8% p.a.

Policy Year	Total monthly dividend payouts received in the year (S\$)	Policy Year	Total monthly dividend payouts received in the year (S\$)
21	21,416	26	24,751
22	22,038	27	25,488
23	22,682	28	26,252
24	23,348	29	27,042
25	24,038	30	27,859

Based on IRR of 4% p.a., the potential monthly dividend payouts received in the year is S\$12,841 (Policy Year 21), S\$12,676 (Policy Year 22), S\$12,512 (Policy Year 23), S\$12,349 (Policy Year 24), S\$12,186 (Policy Year 25), S\$12,024 (Policy Year 26), S\$11,862 (Policy Year 27), S\$11,702 (Policy Year 28), S\$11,541 (Policy Year 29), S\$11,381 (Policy Year 30).

17. The projected Surrender Value is based on illustrated investment rate of return (IRR) of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges, as well as promotional bonus (if any), have been included. Based on IRR of 4% p.a., the projected Surrender Value is S\$278,874. The two rates of return used (4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. 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 Surrender Value may be less than the total premiums paid.
18. The projected total amount received is based on illustrated IRR of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges, as well as promotional bonus (if any), have been included. Based on IRR of 4% p.a., the projected total amount received is S\$399,950. The two rates of return used (4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. 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 total amount received may be less than the total premiums paid.
19. All top-up premiums are subject to full repayment of all Regular Premium that were missed, past withdrawals from the initial units account and the difference between the Regular Premium committed at Effective Date and the reduced Regular Premium. Throughout the Policy Term, total top-up premiums allowed will be capped at 5 times the Annualised Regular Premium committed at Effective Date.

## For more information

Please contact your Financial Adviser Representative or check out our website.

**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

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](http://www.fwd.com).

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 to FWD Invest First Horizon in the Policy documents that can be obtained from our distribution partners. 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 First Horizon is an investment-linked plan (ILP), 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 Life Insurance Association (LIA) website ([www.lia.org.sg](http://www.lia.org.sg)) or SDIC websites ([www.sdic.org.sg](http://www.sdic.org.sg)).

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