

# **FWD Invest First Summit**

## **Regular premium investment-linked plan**

**Reach for your highest investment potential:**

- **Attractive bonuses**
- **Capped charges**
- **Multiple flexibilities to adapt to life stage changes**



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



## Reach for your highest investment potential

The mountain top experience of fulfilling your financial goals is your dream. We want to empower you to unlock your highest investment potential.

Let FWD Invest First Summit, our growth-focused plan, facilitate a smooth ascent, allowing you to focus on scaling new financial heights with ease and confidence.

## Here's how FWD Invest First Summit can empower you to achieve your dreams:

- ✓ Attractive bonuses to propel you to new financial heights
- ✓ Capped charges to optimise your investment returns
- ✓ Multiple flexibilities to adapt to your life's evolving needs
- ✓ Option to generate a stream of passive income through dividend payouts
- ✓ Ease your portfolio risk management with our complimentary auto-rebalancing option



# Attractive bonuses<sup>1</sup> to propel you to new financial heights



## Booster Bonus

Get a head start with attractive Booster Bonus of up to a total of 165% of Annualised Regular Premium over the first 3 years of Regular Premium payment.



## Loyalty Bonus

Get rewarded early with Loyalty Bonus of up to 1.5% per annum (p.a.) of your accumulation units account (AUA) value from the 4<sup>th</sup> Policy Year onwards and throughout your Premium Payment Term.



## Perpetual Bonus

Keep growing your investment with Perpetual Bonus of 1% p.a. of AUA value after the Premium Payment Term and throughout the rest of your Policy Term.

**1% p.a**

**Perpetual Bonus**

After Premium Payment Term and throughout the rest of Policy Term



**up to 1.5% p.a**

**Loyalty Bonus**

From 4<sup>th</sup> Policy Year onwards and throughout Premium Payment Term



**up to a total of 165%**

**Booster Bonus**

Over the first 3 years of Regular Premium payment



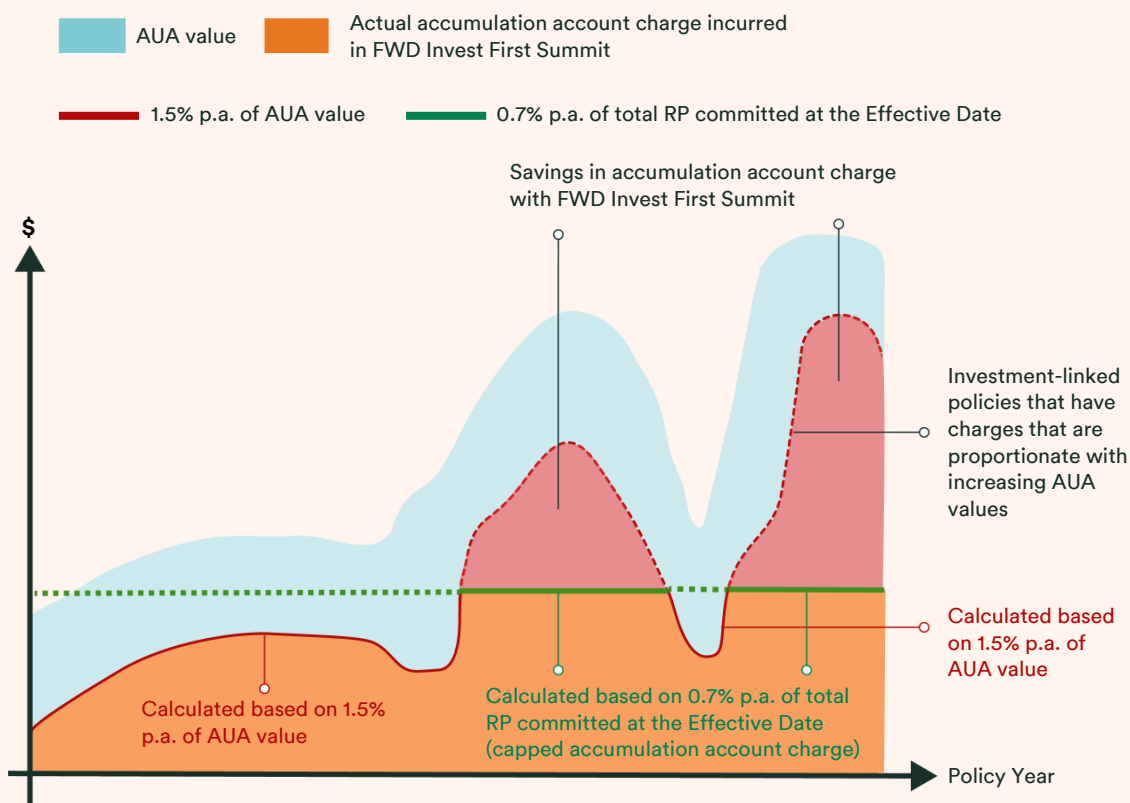
## Capped charges<sup>2</sup> to optimise your investment returns

Our dynamic charging structure helps optimise your investment returns in different market environments throughout the Policy Term.

The charge imposed on AUA is based on the lower of 1.5% p.a. of the AUA value or 0.7% p.a. of the total Regular Premium (RP) committed at the Effective Date.

The accumulation account charge is expected to be proportionate to the AUA value when this value is low. As the AUA value grows with Unit accumulation and rising market performance, we optimise your returns by capping the amount of accumulation account charge to a percentage of the total Regular Premium committed at the Effective Date such that the overall policy charge per dollar of Policy Value reduces as the Policy grows over time.

### Optimise your returns with a dynamic charging structure



FWD Invest First Summit consists of two basic charges - the initial account charge and the accumulation account charge. The graph above is not drawn to scale and is used for illustration purposes only.

# Multiple flexibilities to adapt to your life's evolving needs

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## Access your monies

We understand that there will be times when you need to access your monies for unexpected expenses. With FWD Invest First Summit, you can make penalty-free withdrawals<sup>3</sup> from the 25<sup>th</sup> Policy month onwards.

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## Adapt the plan to your financial needs

We believe your investment plan should be flexible enough to adapt to your needs. Enjoy the option to adjust<sup>4</sup> your Regular Premium contribution from the 25<sup>th</sup> Policy month onwards.

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## Take a break from paying premiums when you need to

We understand that things might get difficult at times. You have the option to take a break<sup>5</sup> from paying premiums from the 25<sup>th</sup> Policy month.

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## Stay supported through life's unexpected events

We want to support your investment journey even through unexpected events. In the unfortunate event that you are made redundant or diagnosed with Terminal Illness or Total and Permanent Disability, we will waive the charges<sup>6</sup> associated with premium reduction and/or non-payment of premiums.

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## Unlimited free fund switches

With unlimited free fund switches<sup>7</sup>, you can make changes to your investment portfolio without hesitation - regardless if you wish to switch to a better performing fund, match your changing risk appetite, or adapt to changing market conditions.

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## Choose your preferred Premium Payment Term

Choose from a wide range of Premium Payment Terms, between 10 and 30 years.

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# Option to generate a stream of passive income through dividend payouts

Check out how John receives dividend payouts from FWD Invest First Summit.

John purchased an FWD Invest First Summit 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<sup>8</sup> to receive the 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.

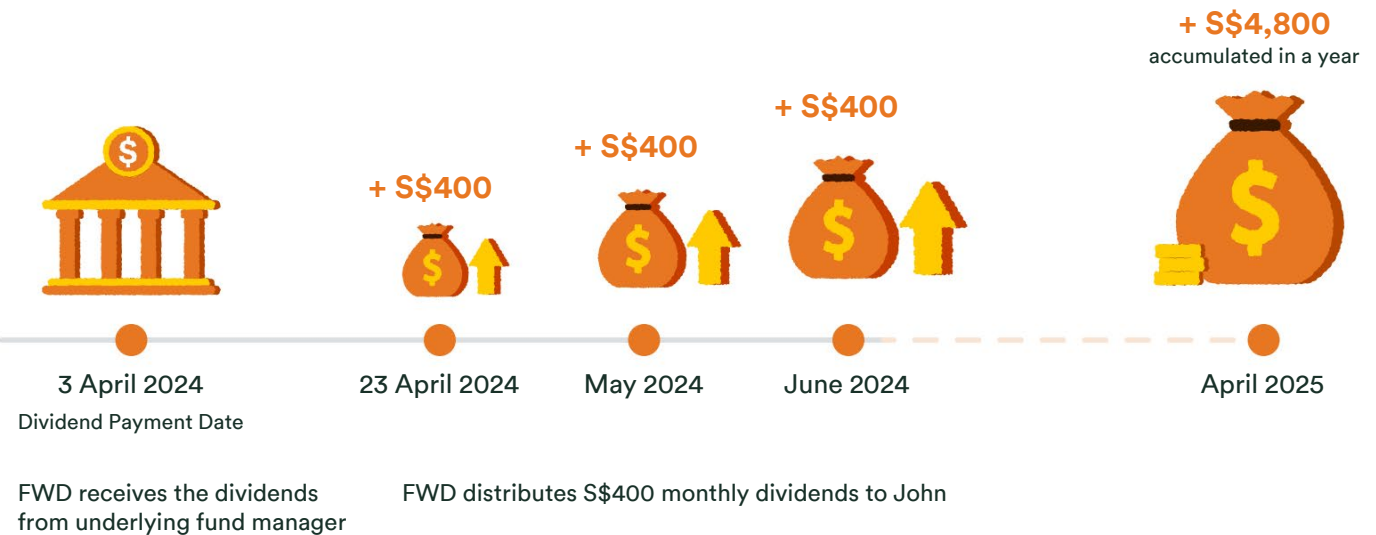
### Dividend cash-out calculation

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

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

John, age 30

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



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

# 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.



## 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.

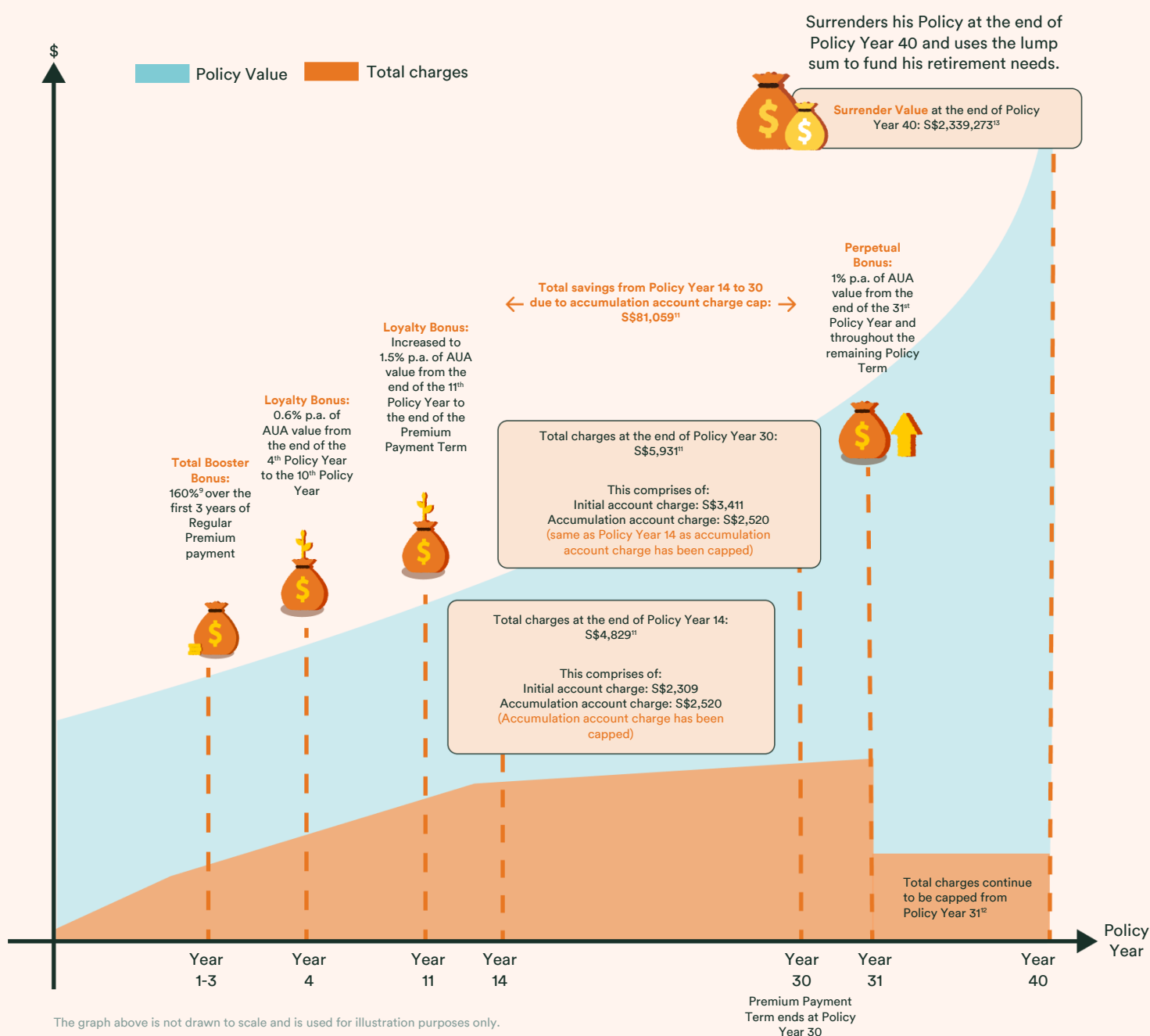
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# Fulfilling your long-term financial goals

Donnie, age 30, is looking for an investment-linked plan that can grow his investments to fulfil his long-term financial goals. He purchases an FWD Invest First Summit policy with a monthly premium payment of S\$1,000 for 30 years.



The graph above is not drawn to scale and is used for illustration purposes only.

**Surrender Value at the end of Policy Year 30:**  
S\$1,130,284<sup>10</sup>

# The boost you'll get and the flexibility you'll need for your investment journey

Alvin, age 30, is looking for an investment-linked plan that can grow his investments to achieve his financial goals and provide multiple flexibilities to adapt to his life stage changes. He purchases an FWD Invest First Summit policy with a monthly premium payment of S\$1,000 for 30 years.



## Death Benefit

105% of Policy Value is payable upon death of the last Person Insured in the 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	45 – 65 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 Summit is available for subscription in SGD and USD.

### For premium payment term 10 – 19 years

Premium payment frequency	Minimum regular premium	
	S\$	US\$
Annually	6,000	4,500
Half-yearly	3,000	2,250
Quarterly	1,500	1,125
Monthly	500	375

### For premium payment term 20 – 30 years

Premium payment frequency	Minimum regular premium	
	S\$	US\$
Annually	3,600	2,760
Half-yearly	1,800	1,380
Quarterly	900	690
Monthly	300	230

## Top-up premium<sup>16</sup>

	S\$	US\$
Minimum top-up premium	3,000	2,250

# Charges

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

## Initial account charge

This charge is payable throughout the premium payment term and will be deducted on each policy monthiversary.

Initial account charge =

$$\left( \frac{A\%}{12 \text{ months}} \right) \times \text{initial units account value as of each policy monthiversary}$$

Premium payment term (years)	A% p.a.
10 – 30	3.95%

This charge remains deductible even when regular premiums are not paid during the premium payment term.

## Accumulation account charge

This charge is payable throughout the policy term and will be deducted on each policy monthiversary.

Accumulation account charge =

Lower of

$$\left[ \left( \frac{B\%}{12 \text{ months}} \right) \times \text{accumulation units account value as of each policy monthiversary} \right]$$

or

$$\left[ \left( \frac{C\%}{12 \text{ months}} \right) \times \text{your selected premium payment term} \times \text{annualised regular premium committed at effective date} \right]$$

Premium payment term (years)	B% p.a.	C% p.a.
10 – 30	1.5%	0.7%

This charge remains deductible even when regular premiums are not paid during the premium payment term.

**Premium charge  
(top-up premium)**

5% premium charge is levied for each top-up premium.




**Premium shortfall  
charge**

If you miss paying your regular premium continuously for 24 months during the premium payment term, a premium shortfall charge will be imposed on any unpaid premiums due thereafter.

$$\text{Premium shortfall charge} = \frac{9\% \text{ p.a}}{12 \text{ months}} \times \text{annualised regular premium committed at effective date}$$

The premium shortfall charge is applicable through the premium payment term (the “applicable premium shortfall charge period”).

This charge will cease:

-  when you resume payment of the regular premium; or
-  when a claim on the Support Benefit is made; or
-  after the premium expiry date as stated in the policy schedule;

whichever is earlier.

If you resume making regular premium payments equivalent to the annualised regular premium due over a consecutive 12-month period, the premium shortfall charge will not apply to the unpaid premiums in the next 24 months.

If you resume making regular premium payments less than the annualised regular premium due over a consecutive 12-month period, the premium shortfall charge will be applied to any unpaid premiums due after the end of the 60 calendar day grace period.




Premium reduction charge

Premium reduction charge is imposed when you reduce your regular premium during the applicable premium reduction charge period shown in the table below:

Applicable premium reduction charge period	
Premium payment term (years)	Policy Year (years)
10 – 15	3 – 4
16 – 24	3 – 6
25 – 30	3 – 8

Premium reduction charge =  $\left( \frac{9\% \text{ p.a}}{12 \text{ months}} \right) \times \left( \text{annualised regular premium at effective date} - \text{annualised reduced regular premium} \right)$

This charge will cease

-  when you increase your regular premium and revert back to the amount committed at the effective date;
-  when a claim on the Support Benefit is made; or
-  the end of the applicable premium reduction charge period,

whichever is earlier.

**Policy closure charge** While your policy is in force, if at any point in time the policy value is less than S\$1 (or equivalent in your policy currency), we will apply this charge as a cost to end your policy. The charge is fixed at an amount of S\$1 (or equivalent in your policy currency).

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**Surrender charge**

At any time prior to the end of 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.

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**Redemption fee (also known as partial withdrawal or regular withdrawal charge)**

There is no partial or regular withdrawal charge.

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**Change in policy currency charge**

There is no charge for changing your policy currency.

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**Switching fee**

There will be no charges incurred for fund switching.

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**Fund management fee**

The fund management fee depends on the fund you select. This 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.

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## Important notes

FWD Invest First Summit 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. Terms and conditions apply to each bonus. Please refer to the policy contract for more details.
2. This refers to the accumulation account charge only. Please refer to the policy contract for more details on the calculation of accumulation account charge and other applicable charges.
3. The amount you wish to withdraw will need to meet our minimum account value and minimum withdrawal requirements.
4. Premium reduction charge applies during the applicable premium reduction charge period. Please refer to the policy contract for more details.
5. Premium shortfall charge applies when regular premiums remain unpaid continuously for 24 months during the premium payment term. Additionally, we will continue to deduct the other applicable fees and charges. If your policy value drops below S\$1 (or equivalent in your policy currency) or your policy value is insufficient to pay for the fees and charges (including any outstanding amount) due under the policy, your policy will lapse.
6. Premium shortfall charge and/or premium reduction charge will be waived, subject to terms and conditions. Please refer to the policy contract for more details.
7. Currently, there is no switching fee but a switching fee may be chargeable in the future at FWD's discretion.
8. During the Premium Payment Term, only dividends from the accumulation units account will be paid. Dividends from the initial units account will automatically be reinvested into the initial units account. After the Premium Payment Term, dividends from the initial units account and accumulation units account will be paid. Dividend cash-out option is only applicable for non-corporate policies denominated in SGD currency. For policies denominated in non-SGD currency, reinvestment of dividends is the only option for dividend distribution.
9. Booster Bonus (including any promotional bonus) is determined based on the Annualised Regular Premium and selected Premium Payment Term. Terms and conditions apply.
10. 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\$560,833. 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.
11. An illustrated IRR of 8% p.a. has been assumed for this illustration. The Policy Year in which the cap for the applicable accumulation account charge will differ from policy to policy. This is because it is dependent on the actual accumulation units account value, premium contribution and selected Premium Payment Term.
12. After Premium Payment Term, initial account charge will no longer apply while accumulation account charge will continue. In this scenario, the accumulation account charge after the Premium Payment Term remains capped based on an IRR of 8% p.a.. The actual accumulation account charge and the relevant cap will depend on the actual performance of the underlying assets of the funds.
13. 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\$776,959. 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.
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\$429,341. 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.
15. 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\$588,177. 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. Total top-up premiums allowed will be capped at two times the Annualised Regular Premium committed at Effective Date. Top-up is not allowed when Regular Premiums are not paid.

## 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 Summit 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 Summit 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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