

## FWD Invest Flexi Elite

Regular premium investment-linked plan

An investment plan with short premium commitment and multiple bonuses to boost your investment returns



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

## Short premium commitments, long-term wealth rewards

We all strive to achieve our goals, but our approaches to growing wealth can differ. Some of us might not have the time horizon to invest continually over a long time period, while others may prefer shorter commitment periods to allow for future reassessments of their investment strategy. But what if there is a plan that can cater to these approaches?

The great news is that it's possible to grow your wealth for the long term - without the need for extended premium commitments.

FWD Invest Flexi Elite is a flexible, short-term commitment investment plan designed for long-term wealth growth. With no policy charges after ten years, it provides a cost-effective way to build wealth, making it an excellent choice for those seeking lasting financial benefits. Here's how:

- ✓ Short premium commitment of 3 or 5 years
- ✓ Multiple bonuses<sup>1</sup> to boost your investment returns
- ✓ Zero policy charges<sup>2</sup> after the policy year 10
- ✓ Flexibilities that supports you through changes in life
- ✓ Receive a death benefit of at least 101% of net premiums<sup>3</sup> even during market downturns

# Growing your wealth is simple. Choose between a short premium commitment of 3 or 5 years and enjoy these benefits



## Multiple bonuses<sup>1</sup> to boost your investment returns

**Booster Bonus:** Up to 26% of regular premium paid for the first policy year.

**Annual Premium Bonus:** One-time bonus of 2.0% of the first regular premium paid, if you choose to pay your regular premium annually.

**Contribution Bonus:** Grow with 2.0% p.a. of regular premium paid when you continue paying for your investment beyond policy year 3 or 5 till end of policy year 10<sup>4</sup>.



## Zero policy charges<sup>2</sup> after policy year 10

Enjoy zero policy charges<sup>2</sup> after policy year 10 so you can maximise your returns and enjoy the fruit of your investment.



## Flexibilities that support you through changes in life

If you lost your job involuntarily, and wish to take a break from paying the regular premiums payment<sup>5</sup>, we will waive off the premium shortfall charges for up to six months.

Embrace life's changes with confidence with 2 penalty-free withdrawals as you navigate different life stages<sup>6</sup>.



## Receive a death benefit of at least 101% of net premiums<sup>3</sup> even during market downturns

Stay assured even in market downturns as your beneficiary will receive a death benefit of 101% of your net premiums.

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

Check out how John receives dividend payouts from FWD Invest Flexi Elite.

John purchased an FWD Invest Flexi Elite 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 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:  $(\$120,000 \times 4\%) / 12 = \$400$

**John, age 30**

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

Total dividends received in a year =

**S\$4,800**



FWD receives the dividends from underlying fund manager

FWD distributes S\$400 monthly dividends to John

\*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

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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.



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

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



## 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

70%  
Fund A

30%  
Fund B

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

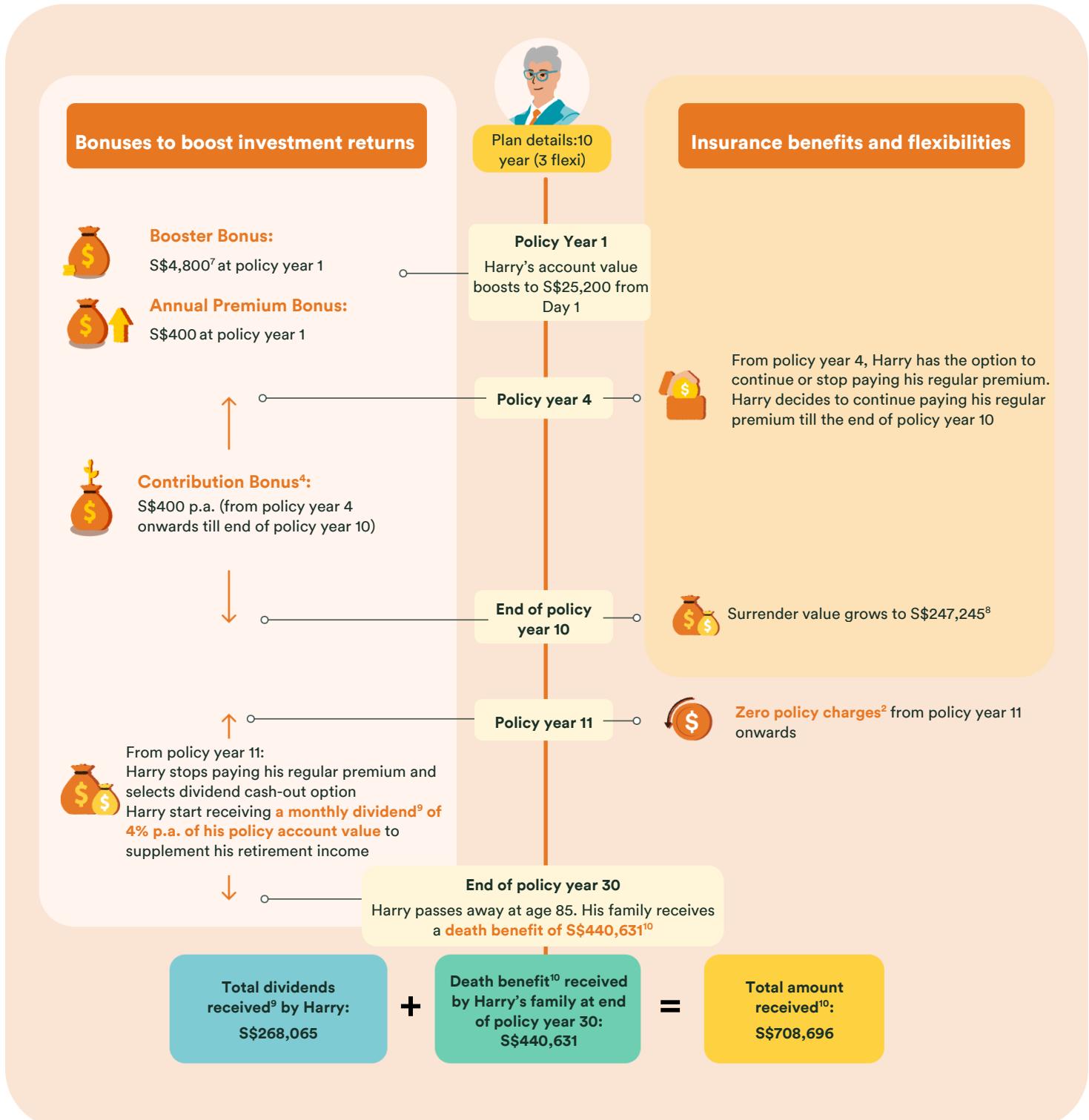
Not all funds are created equal. At FWD, we take pride in providing you access to renowned funds for your investment. These are funds that are well diversified and allow you to tap into tactical opportunities that arise from changing market conditions.

We offer a selection of over 50 funds for you to choose from.



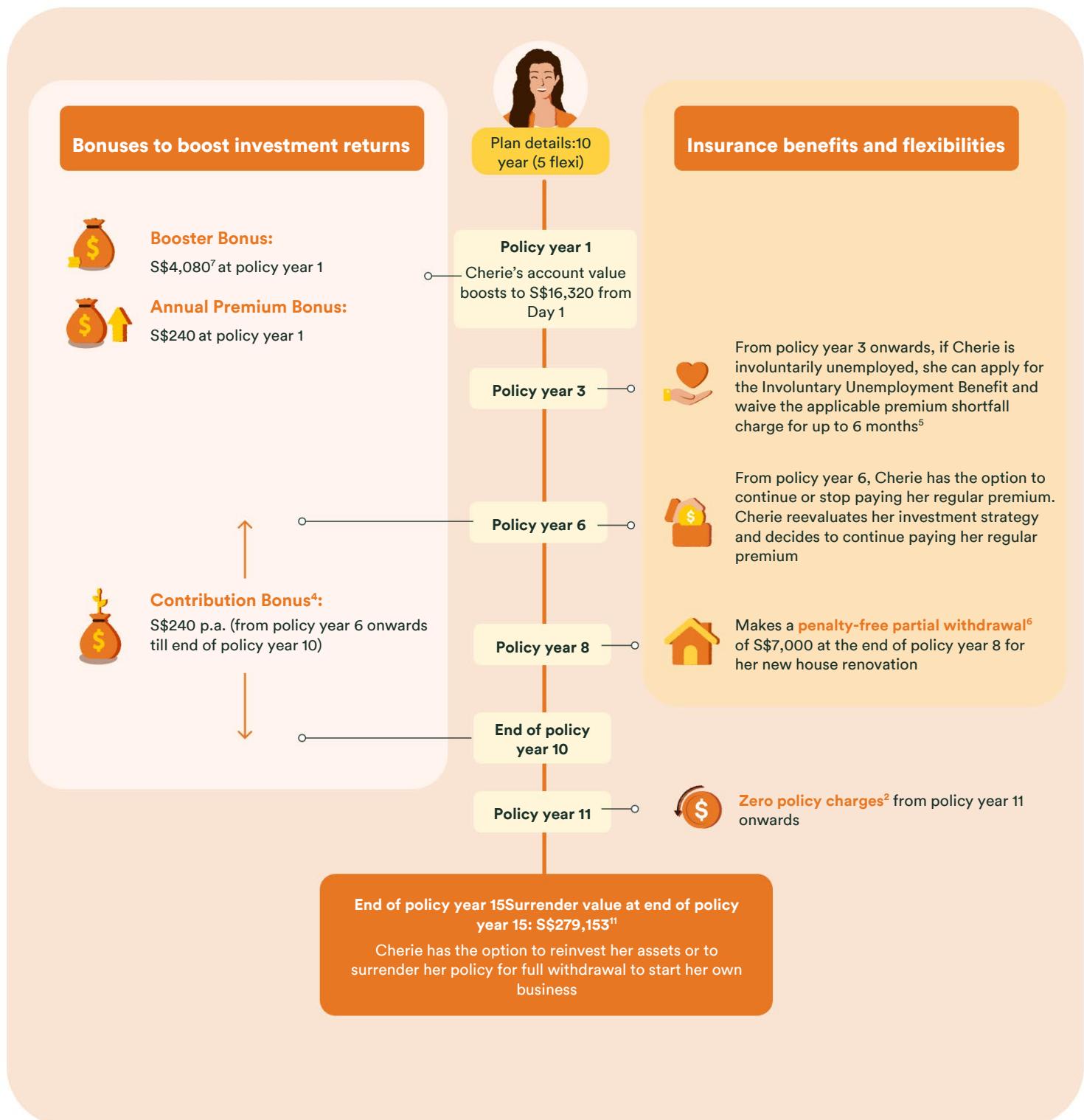
# Enjoy dividend payouts with a short-term premium commitment plan

Harry, 55 years old is looking for an investment plan with a short-term premium commitment that grows his wealth. He purchases FWD Invest Flexi Elite with an annual premium payment of S\$20,000 over three years and invests 100% of his premiums into a dividend paying fund. He reinvests his dividends for the first ten years of his policy and starts receiving dividend payouts after that.



# Grow your wealth and leave room to reassess your investment strategy later

Cherie, 38 years old is looking for an investment policy with a short premium commitment to grow her wealth so she can reevaluate her investment strategy later on. She purchases FWD Invest Flexi Elite with an annual premium payment of S\$12,000 over five years.



## Death benefit

If the person insured dies while this policy is in force, we will pay the higher of the following in a lump sum: (i) 105% of the policy value; or (ii) 101% of (total regular premium paid plus total top-up premiums, less total amount of withdrawals made). If more than 1 person is insured under the policy, we will pay this benefit when the last person insured dies.

## Multiple lives covered

Up to 1 policy owner and 2 persons insured.

## Signing up is easy

| Age last birthday    | Policy owner | Person insured |
|----------------------|--------------|----------------|
| Minimum age at entry | 18 years old | 30 days old    |
| Maximum age at entry | 70 years old | 65 years old   |

## What are the various minimum investment terms and payment options?

FWD Invest Flexi Elite is available in 3 flexi and 5 flexi. It is available for subscription in SGD and USD.

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

## Top-up premium

|                        | SS    | 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.

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## Initial account charge

Initial account charge is only payable during the first 10 policy years and will be deducted on each policy monthiversary.

### The initial account charge

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

| Minimum investment term |                      |                      |
|-------------------------|----------------------|----------------------|
|                         | 10 years – (3 flexi) | 10 years – (5 flexi) |
| A%                      |                      | 2.5%                 |

This charge remains deductible even when regular premium is not paid during the minimum investment term.

## 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 =

$$\left( \frac{C}{12 \text{ months}} \right) \times \left( \frac{\text{sum at risk}}{1,000} \right)$$

Sum at risk = 101% of (total regular premium paid plus total top-up premiums, less total amount of withdrawals made) minus the policy value. The sum at risk will not fall below zero.

C 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 minimum investment 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, in accordance with your selected minimum investment term, a premium shortfall charge will be deducted on each policy monthiversary after the end of the grace period for the missed premium.

|                                 | Minimum investment term |                      |
|---------------------------------|-------------------------|----------------------|
|                                 | 10 years – (3 flexi)    | 10 years – (5 flexi) |
| Premium shortfall charge period | Policy year 3           | Policy year 3 to 5   |

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 involuntary unemployment benefit is approved; or
- iii. at the end of the premium shortfall charge period,

whichever is the earliest.

The premium shortfall charge

| The premium shortfall charge =  |   |
|---|---|
| $\frac{D\% \text{ p.a.} \times \text{annualised regular premium committed at the effective date}}{12 \text{ months}}$ | (based on selected minimum investment term) |

Where D% 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 | Minimum investment term |                      |
|-------------|-------------------------|----------------------|
|             | 10 years – (3 flexi)    | 10 years – (5 flexi) |
| 1           |                         |                      |
| 2           |                         |                      |
| 3           | 79%                     | 79%                  |
| 4           |                         | 60%                  |
| 5           |                         | 50%                  |

### Policy closure charge

While your policy is in force, if at any point in time the policy value is less than S\$1 (or its 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 its equivalent in your policy currency).

## Important to know

### 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 minimum investment term, unless the Free Partial Withdrawal Benefit has been exercised.

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.

| Policy year | Redemption fee rate     |                      |
|-------------|-------------------------|----------------------|
|             | Minimum investment term |                      |
|             | 10 years – (3 flexi)    | 10 years – (5 flexi) |
| 1           |                         | Not applicable       |
| 2           |                         | Not applicable       |
| 3           |                         | 79%                  |
| 4           |                         | 60%                  |
| 5           |                         | 50%                  |
| 6           |                         | 5%                   |
| 7           |                         | 5%                   |
| 8           |                         | 5%                   |
| 9           |                         | 5%                   |
| 10          |                         | 5%                   |
| 11+         |                         | 0%                   |

### Surrender charge

At any time during the minimum investment 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   |                      |
|-------------|-------------------------|----------------------|
|             | Minimum investment term |                      |
|             | 10 years – (3 flexi)    | 10 years – (5 flexi) |
| 1           | 100%                    | 100%                 |
| 2           | 100%                    | 100%                 |
| 3           | 79%                     | 80%                  |
| 4           | 60%                     | 68%                  |
| 5           | 50%                     | 58%                  |
| 6           | 45%                     | 55%                  |
| 7           | 40%                     | 45%                  |
| 8           | 20%                     | 18%                  |
| 9           | 15%                     | 12%                  |
| 10          | 5%                      | 3%                   |
| 11+         | 0%                      | 0%                   |

**Change in policy currency charge**

There is no charge for changing your policy currency.

**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 a written notice of at least 30 calendar days in advance.

**When unit amount is too small to deduct any charges**

When the number of units in an ILP sub-fund is too small to deduct any charges, the amount will be consolidated and deducted from the largest fund holdings in the policy.

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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 to know

# Important notes

FWD Invest Flexi Elite 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 product summary for more details.
2. Insurance charge may be applicable. Please refer to the product summary for more details.
3. Net premiums refer to the total regular premiums paid plus total top-up premiums, less total amount of withdrawals made.
4. This Contribution Bonus rate applies to policies from policy year 4 to policy year 10 for 10 years – (3 flexi) minimum investment term option, and policy year 6 to year 10 for 10 years – (5 flexi) minimum investment term option.
5. You can apply for the Involuntary Unemployment Benefit for a waiver of the premium shortfall charge at any time from policy year 3 onwards, subject to terms and conditions. Please refer to the product summary for more details.
6. Starting from policy year 3, you can apply for a waiver of the redemption fee when you withdraw from the initial units account following the occurrence of any of the specified life stage events during the minimum investment term. Each free partial withdrawal is capped at 10% of the initial units account value. The following are the specified life stage events:
  - the person insured reaches the age of 21 or 65;
  - the person insured or the person insured's child or legal ward enrolls into tertiary education;
  - a change in the marital status of the person insured, such as marriage, divorce or becoming widowed;
  - the person insured becomes a parent by having a newborn child, or legally adopts a child;
  - the person insured purchases a residential property; or
  - the person insured is hospitalised.

This benefit can be exercised up to a maximum of 2 times. Please refer to the product summary for more details.

7. Booster Bonus (including any promotional bonus) is determined based on the annualised regular premium and the selected minimum investment term. Terms and conditions apply.
8. 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\$198,918. 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.
9. 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\$) | Policy year | Total monthly dividend payouts received in the year (S\$) |
|-------------|---|-------------|---|-------------|---|
| 11          | 10,581  | 18          | 12,507  | 25          | 14,784  |
| 12          | 10,837  | 19          | 12,810  | 26          | 15,141  |
| 13          | 11,099  | 20          | 13,119  | 27          | 15,507  |
| 14          | 11,368  | 21          | 13,436  | 28          | 15,882  |
| 15          | 11,642  | 22          | 13,761  | 29          | 16,266  |
| 16          | 11,924  | 23          | 14,094  | 30          | 16,659  |
| 17          | 12,212  | 24          | 14,435  |             |   |

Based on IRR of 4% p.a., the potential monthly dividend payouts received in the year is S\$8,341 (Policy Year 11), S\$8,226 (Policy Year 12), S\$8,113 (Policy Year 13), S\$8,000 (Policy Year 14), S\$7,888 (Policy Year 15), S\$7,775 (Policy Year 16), S\$7,660 (Policy Year 17), S\$7,543 (Policy Year 18), S\$7,423 (Policy Year 19), S\$7,300 (Policy Year 20), S\$7,171 (Policy Year 21), S\$7,036 (Policy Year 22), S\$6,894 (Policy Year 23), S\$6,741 (Policy Year 24), S\$6,575 (Policy Year 25), S\$6,391 (Policy Year 26), S\$6,188 (Policy Year 27), S\$5,960 (Policy Year 28), S\$5,701 (Policy Year 29) and S\$5,402 (Policy Year 30).

10. The projected death benefit 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 death benefit is S\$202,000 and total amount received is S\$344,330. 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, however the death benefit is guaranteed to be at least 101% of (total regular premium paid plus total top-up premiums, less total amount of withdrawals made).
11. 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\$201,009. 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.

## 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 Flexi Elite 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 Flexi Elite 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)).

This material is issued by FWD Singapore Pte. Ltd.

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