

# FWD Future First Term Life insurance

Give them all the support they didn't know they needed



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



## Secure your family's future

Should the unfortunate happen to you, your family will need more than just a financial protection policy. They will need a plan.



## **Give them a plan that helps them recover.**

More than being financially equipped when the unfortunate happens, we believe that having the right experts to talk to is key to recovery.

In Singapore, matters of grief and loss often go unspoken. We don't do it openly enough, particularly with our kids. But in today's world, it's necessary. That's why at FWD, we're taking it beyond just financial support.

## Recovery begins with talking.

We'll make sure your family have the right people to talk to.

## FWD Exclusive Recovery Programme

The programme, worth up to S\$15,000, covers practical assistance, emotional support, professional services as well as medical second opinion support<sup>1</sup> which work holistically to provide you and your family with the right people to talk to.

At FWD, we understand what it takes for families to adapt to their new normal should an unfortunate event happen to their loved ones. Beyond providing for them financially, through our Exclusive Recovery Programme, we will reimburse them when they speak to experts.



The above services (excluding medical second opinion) applies to the base plan. Please refer to the benefits under the base plan and add-on riders for details.

<sup>1</sup>The medical second opinion support is a benefit under the FWD CI Rider and the FWD Total CI Rider.

# Financial support for death or terminal illness

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## Death and terminal illness<sup>2</sup>

At FWD, we understand what it takes for families to adapt to their new normal after the passing of a loved one or during an illness or disability.

Upon the death of the person insured, the full sum insured will be paid to the beneficiaries.

We may pay S\$5,000 from the sum insured in advance to cover funeral expenses upon request.

In the event of a terminal illness diagnosis of the person insured, the full sum covered will be paid to you or the beneficiaries.



## 2-year term life cover for your spouse

We understand that your family will need time to build a life without you should the unfortunate event of your passing. To further support you, we will provide your spouse a 2-year premium free insurance policy with a sum insured of S\$250,000 for death<sup>3</sup>.

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<sup>2</sup>Terminal illness means the conclusive diagnosis of an illness or condition that is expected to lead to death within twelve (12) months. This diagnosis must be supported by a specialist and confirmed by our appointed medical practitioner.

<sup>3</sup>Surviving spouse must be less than 60 years old to qualify for the 2-year premium-free insurance policy.

## Beyond financial support with the FWD Exclusive Recovery Programme

At FWD, we understand what happens to families when a spouse or parent dies or is unable to function as they used to. Beyond providing for them financially, we will help families recover by assisting them to the right experts.

Here's exactly what they can expect to receive under the base plan:



### Practical assistance

We will assign a Claims Concierge to help retrieve medical reports if needed to process the claim. We will also provide an advance of S\$5,000 from your sum insured to your spouse in the event of your passing, to manage costs before the full claim is paid out.



### Emotional support

We will pay for up to 10 counselling and life coaching sessions with a counsellor; but we will only pay up to S\$5,000 in total for all sessions.



### Professional services

We will pay for up to 3 legal advice sessions with a legal adviser; but we will only pay up to S\$5,000 in total for all sessions.

# Many great ways to enhance your coverage

Customise your coverage according to your needs, with these add-on riders



## FWD Total CI Rider

Start your coverage with 141 early-, intermediate- and late-stage critical illnesses including future unknown illnesses.

Protect against early, intermediate and late-stage<sup>4</sup> critical illnesses including future unknown illness with “Future Protect benefit”, that is designed to go beyond a fixed list of conditions, focusing on how illnesses impairs your key body systems.

Receive a 100% payout if you have to stay in Intensive Care Unit (ICU) for 5 or more consecutive days with invasive life support, no matter the illness.

## And more...

- Continue to be covered against late-stage<sup>4</sup> critical illnesses even after you have made a claim for early critical illness once 12 months<sup>5</sup> have passed. You can get up to 200% of this rider’s sum insured.
- Be protected for the unexpected when you’re diagnosed with any of our 10 special conditions<sup>6</sup>.
- Focus on your recovery and not having to worry about paying the premiums of this rider after you have made a claim for early critical illness.
- Get the home care support<sup>7</sup> you need. You can utilise the base plan’s professional services benefit of S\$5,000 and get reimbursement in the form of home nursing services and home modifications.
- Seek a second medical opinion from an expert of your choice for your diagnosis and treatment plan, if you are diagnosed with or suffer from one of the covered critical illness conditions under this rider. You’ll be reimbursed for the actual cost, up to S\$1,000.

<sup>4</sup>For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under the rider subject to S\$25,000 maximum sum insured.

<sup>5</sup>For a period of 12 months beginning from the diagnosis date of the Future Protect benefit claim, the sum insured for the FWD Total CI Rider’s base benefit will be reduced to zero. This 12-month period is called the “Reset Period”. During the Reset Period, you cannot make any claims on the rider’s base benefit.

<sup>6</sup>Pays 20% of the FWD Total CI Rider’s sum insured (capped at S\$25,000 per life per condition) upon diagnosis of any of the 10 special conditions. One claim may be made for each condition, with a maximum of 6 claims allowed under this benefit. This benefit will end if there is a claim made for Future Protect benefit.

<sup>7</sup>Do note that the home nursing and home modifications benefit are utilised from the base policy’s professional services benefit. The total amount reimbursable for the professional services benefit is S\$5,000.



## FWD Early CI Rider

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### Cover 143 early-, intermediate- and late-stage critical illnesses

Provides an accelerated payout of your base plan in the unfortunate event of the covered early-, intermediate- or late-stage<sup>8</sup> critical illness.

The maximum amount payable per lifetime of the person insured for early- or intermediate-stage critical illness is S\$350,000.

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### Get covered for 18 juvenile conditions

Get peace of mind for your child - If the person insured is below the age of 18 and is diagnosed with any of the covered juvenile conditions, you will receive an additional 20% of the original rider sum insured, up to S\$25,000 for each condition per life insured<sup>9</sup>.

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### Enjoy coverage for 13 special conditions

Extend your coverage to special conditions – If the person insured is diagnosed with any of the covered special conditions, you will receive an additional 20% of the original rider sum insured, up to S\$25,000 for each condition per person insured<sup>10</sup>.

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<sup>8</sup>For angioplasty & other invasive treatment for coronary artery claims, we will pay 10% of the Critical Illness Benefit under this rider, subject to S\$25,000 being the maximum sum payable. This benefit is only payable once, and the sum insured of this rider will be reduced accordingly after we make this payment.

<sup>9</sup>You may submit up to 3 claims, without any waiting period between each claim.

<sup>10</sup>You may submit up to 5 claims, without any waiting period between each claim.

## Double proof your protection with a higher sum insured (for sum insured >S\$350,000\*)

When you opt for a sum insured above S\$350,000, after a successful claim of an early- or intermediate-stage illness (which is capped at S\$350,000), the remaining sum insured will provide you with continued coverage for a late-stage illness, or an unrelated illness of different severity level<sup>11</sup>.

*\*Please refer to the example below for more information*

FWD's new Early CI Rider		
	Scenario 1	Scenario 2
1 <sup>st</sup> claim payout	Early-stage heart attack	Intermediate-stage Cancer
2 <sup>nd</sup> claim payout	Intermediate-stage Cancer	Early-stage heart attack

<sup>11</sup>We will only pay once, for either an early-stage or intermediate-stage critical illness, per critical illness. Should the person insured be diagnosed with a subsequent condition, we will pay for this subject to the maximum claim limits and the following being met:

- The person insured is subsequently diagnosed with an early-stage or intermediate-stage critical illness unrelated to the critical illness from the first claim. No claim will be payable if the person insured is diagnosed again with the same early-stage or intermediate-stage critical illness;
- We have not previously paid out for the early-stage of the same critical illness;
- We have not previously paid out for the intermediate-stage of the same critical illness; and
- There is a remaining balance of the rider sum insured.

## Rider coverage

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### FWD CI Rider

#### Covering late-stage critical illnesses

Provides an accelerated payout of your base plan in the unfortunate event of a late-stage critical illness.

#### Get the home care support you need

You can utilise the base plan's professional services benefit of S\$5,000 and get reimbursement for home care support, in the form of:

- Home nursing services - when your caregiver needs a break or whenever home nursing care is needed.
- Home modifications - when you need to install mobility aids like grab bars or improve accessibility by widening doorways or installing ramps.



### FWD TPD Rider

#### Covering total and permanent disability

Provides an accelerated payout of your base plan in the unfortunate event of a total and permanent disability.

#### Get the home care support you need

You can utilise the base plan's professional services benefit of S\$5,000 and get reimbursement for home care support, in the form of:

- Home nursing services - when your caregiver needs a break or whenever home nursing care is needed.
- Home modifications - when you need to install mobility aids like grab bars or improve accessibility by widening doorways or installing ramps.



### **Option to seek second medical opinion**

With the FWD CI Rider, if you are diagnosed with or suffer from one of the covered critical illness conditions under this rider, you can seek a second medical opinion from an expert of your choice. This may help you gain greater confidence and clarity in your diagnosis and treatment plan—because your health deserves the best advice.



### **FWD CI Premium Waiver Rider**

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



### **FWD Payer Premium Waiver Rider**

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

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# FWD HealthFirst programme is a value-added service available to all FWD protection plan policyholders.



## Teleconsultation (virtual)

Enjoy free teleconsultation with an experienced healthcare professional from the comfort of your home. Available 24/7.



## Medicine delivery

No more waiting in line for your prescription. Get teleconsultation medicine delivered conveniently to your doorstep.



## Services at preferred rates

Get access to over 600 MHC General Practitioner (GP) and dental clinics at preferred rates, ensuring that your healthcare costs remain affordable.



## Benefits for your family and dependents

We understand that your family's health is important too. Your spouse, children, parents and grandparents can also enjoy all the FWD HealthFirst benefits.

The list of eligible insurance plans are Big 3 Critical Illness, Cancer, Cancer 2.0, Cancer 100, Critical Illness Plus, DIRECT-Term Life, Essential Life, Flex, Future First, Heart Attack, Life Protection, Recover First, Stroke, Term Life and Term Life Plus.

# Enjoying financial protection with FWD Future First and FWD Early CI Rider

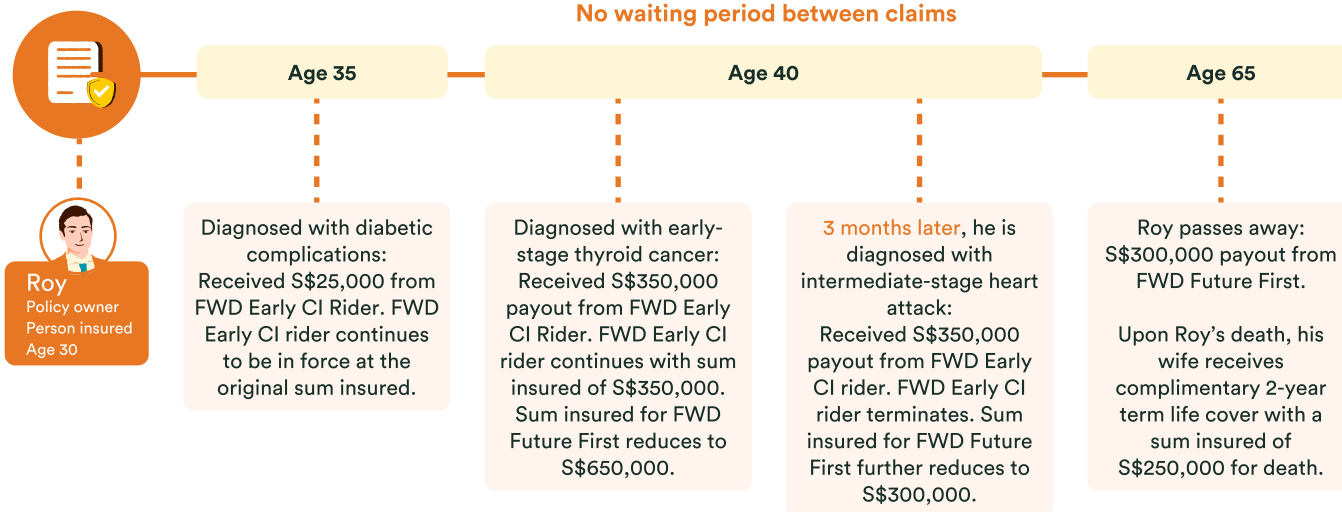


Roy, a non-smoker and aged 30, wants to purchase a 35-year term life insurance plan for financial protection. He purchases FWD Future First and attaches FWD Early CI rider. Based on his profile and selected sum insured, he pays S\$2,169.93 annually.

Plan / Rider	Sum insured
FWD Future First	S\$1,000,000
FWD Early CI Rider	S\$700,000



No waiting period between claims



Plan / Rider	Payout
FWD Future First	S\$300,000
FWD Early CI Rider	S\$725,000
<b>Total</b>	<b>S\$1,025,000</b>

For sum insured of S\$350,000 and below, 100% of the sum insured will be paid in a lump sum if the person insured is diagnosed with any covered early-, intermediate- or late-stage critical illness. The rider terminates thereafter.



Roy and his family receives a total of S\$1,025,000.



## Definition of Total & Permanent Disability for FWD TPD Rider

### Total & permanent disability

**For a person insured up to age 18** The person insured requires for a minimum period of six consecutive months, due to an accident, illness or disease, constant care and attention and continuous confinement to a home, hospital or similar institution. Such requirement for constant care and attention and continuous confinement to a home, hospital or similar institution is expected to be permanent.

**For a person insured above age 18 and up to age 75** The person insured has suffered an illness or injury which has caused them to be totally and permanently:

- a) unable to work for at least 6 months in a row, and to be totally and permanently unable to engage for profit or rewards in:
  - i. the occupation they were engaged in when the illness or injury first happened; and
  - ii. any other occupation.or
- b) unable to perform at least 2 of 6 Activities of Daily Living (ADLs) without someone's assistance.

**For a person insured at any age** The person insured has suffered the total and irrecoverable loss of:

- a) the sight of both eyes; or
- b) the sight of one eye and the loss of one limb at or above the ankle or wrist; or
- c) the loss of
  - i. both hands at or above the wrist;
  - ii. both feet at or above the ankle; or
  - iii. one hand at or above the wrist and one foot at or above the ankle.



## Definition of Total & Permanent Disability for FWD Payer Premium Waiver Rider

### Total & permanent disability

**For a person insured under age 75 who is working for remuneration when they first suffer an illness or injury**

Means the person insured has suffered an illness or injury which has caused them to be unable to work for at least six months in a row, and to be totally and permanently unable to engage for profit or reward in:

- the occupation they were engaged in when the illness or injury first happened; and
- any other occupation.

**For a person insured under age 75 who is not working for remuneration when they first suffer an illness or injury**

Means the person insured has suffered an illness or injury that requires physical assistance of another person for at least six months in a row, and they are totally and permanently unable to perform at least 2 of the Activities of Daily Living without someone's assistance.

**For any person insured up to age 75**

Means the person insured has suffered the total and irrecoverable loss of:

- a) the sight of both eyes; or
- b) the sight of one eye and the loss of one limb at or above the ankle or wrist; or
- c) the loss of
  - i. both hands at or above the wrist;
  - ii. both feet at or above the ankle; or
  - iii. one hand at or above the wrist and one foot at or above the ankle.

### Activities of Daily Living

The following activities.

Washing	The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
Dressing	The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
Transferring	The ability to move from a bed to an upright chair or wheelchair and vice versa;
Mobility	The ability to move indoors from room to room on level surfaces;
Toileting	The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
Feeding	The ability to feed oneself once food has been prepared and made available.

## Critical illnesses conditions covered under FWD Early CI Rider

We cover you against against the following early-, intermediate- and late-stage critical illnesses.

### List of covered critical illness conditions

No.	Critical Illness	Early-stage	Intermediate-stage	Late-stage
1	Acute Necrohemorrhagic Pancreatitis with Pancreatectomy	-	✓	✓
2	Adrenalectomy for Adrenal Adenoma	-	-	✓
3	Alzheimer's Disease / Severe Dementia*	✓	✓	✓
4	Angioplasty & Other Invasive Treatment for Coronary Artery*	-	-	✓
5	Benign Brain Tumour*	✓	✓	✓
6	Biliary Atresia Having Undergone Liver Transplantation	-	✓	✓
7	Blindness (Irreversible Loss of Sight)*	✓	✓	✓
8	Chronic Auto-immune Hepatitis	-	-	✓
9	Coma*	✓	✓	✓
10	Coronary Artery By-pass Surgery*	✓	✓	✓
11	Creutzfeldt-Jakob Disease	✓	✓	✓
12	Deafness (Irreversible Loss of Hearing)*	✓	✓	✓
13	Ebola	-	-	✓
14	Eisenmenger's Syndrome	✓	✓	✓
15	Elephantiasis	-	-	✓
16	End Stage Kidney Failure*	✓	✓	✓
17	End Stage Liver Failure*	✓	✓	✓
18	End Stage Lung Disease*	✓	✓	✓
19	Full Blown AIDS	-	-	✓
20	Fulminant Hepatitis*	✓	✓	✓
21	Heart Attack of Specified Severity*	✓	✓	✓
22	HIV due to Blood Transfusion and Occupationally Acquired HIV*	✓	✓	✓

## List of covered critical illness conditions

No.	Critical Illness	Early-stage	Intermediate-stage	Late-stage
23	Idiopathic Parkinson's Disease*	✓	✓	✓
24	Infective Endocarditis	✓	-	✓
25	Irreversible Aplastic Anaemia*	✓	✓	✓
26	Irreversible Loss of Speech*	✓	✓	✓
27	Juvenile Huntington Disease	-	-	✓
28	Loss of Independent Existence*	✓	✓	✓
29	Major Burns*	✓	✓	✓
30	Major Cancer*	✓	✓	✓
31	Major Head Trauma*	✓	✓	✓
32	Major Organ / Bone Marrow Transplantation*	✓	✓	✓
33	Medically Acquired HIV Infection	-	-	✓
34	Medullary Cystic Disease	-	-	✓
35	Meningeal Tuberculosis	-	-	✓
36	Motor Neurone Disease*	✓	✓	✓
37	Multiple Sclerosis*	✓	✓	✓
38	Muscular Dystrophy*	✓	✓	✓
39	Multiple Root Avulsions of Brachial Plexus	-	-	✓
40	Myasthenia Gravis	✓	✓	✓
41	Necrotising Fasciitis	✓	-	✓
42	Open-Heart Heart Valve Surgery*	✓	✓	✓
43	Surgery to Aorta*	✓	✓	✓
44	Other Serious Coronary Artery Disease*	✓	✓	✓
45	Paralysis (Irreversible Loss of Use of Limbs)*	✓	✓	✓
46	Persistent Vegetative State (Apallic Syndrome)*	✓	✓	✓
47	Pheochromocytoma	-	-	✓
48	Poliomyelitis*	✓	✓	✓
49	Primary Pulmonary Hypertension*	✓	✓	✓
50	Progressive Scleroderma*	✓	✓	✓

## Important to know

### List of covered critical illness conditions

No.	Critical Illness	Early-stage	Intermediate-stage	Late-stage
51	Progressive Supranuclear Palsy	-	✓	✓
52	Resection of the Whole Small Intestine (Duodenum, Jejunum and Ileum)	-	-	✓
53	Severe Bacterial Meningitis*	✓	✓	✓
54	Severe Cardiomyopathy	✓	-	✓
55	Severe Encephalitis*	✓	✓	✓
56	Severe Pulmonary Fibrosis	-	-	✓
57	Stroke with Permanent Neurological Deficit*	✓	✓	✓
58	Surgery for Idiopathic Scoliosis	-	-	✓
59	Systemic Lupus Erythematosus with Lupus Nephritis*	✓	✓	✓
60	Severe Crohn's Disease	✓	-	✓
Total		42	41	60

Please refer to the policy contract for the definitions of conditions covered under the Critical Illness Benefit.

\*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](http://www.lia.org.sg) for the standard Definitions (Version 2024). For Critical Illnesses that do not fall under Version 2024, the definitions are determined by the insurance company.

# Critical illnesses conditions covered under FWD CI Rider, FWD CI Premium Waiver Rider and FWD Payer Premium Waiver Rider

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1. Alzheimer's disease / severe dementia</li> <li>2. Angioplasty &amp; other invasive treatment for coronary artery<sup>12</sup></li> <li>3. Benign brain tumour</li> <li>4. Blindness (irreversible loss of sight)</li> <li>5. Coma</li> <li>6. Coronary artery by-pass surgery</li> <li>7. Deafness (irreversible loss of hearing)</li> <li>8. End stage kidney failure</li> <li>9. End stage liver failure</li> <li>10. End stage lung disease</li> <li>11. Fulminant hepatitis</li> <li>12. Heart attack of specified severity</li> <li>13. HIV due to blood transfusion and occupationally acquired hiv</li> <li>14. Idiopathic parkinson's disease</li> <li>15. Irreversible aplastic anaemia</li> <li>16. Irreversible loss of speech</li> <li>17. Loss of independent existence</li> <li>18. Major burns</li> <li>19. Major cancer</li> </ol> | <ol style="list-style-type: none"> <li>20. Major head trauma</li> <li>21. Major organ / bone marrow transplantation</li> <li>22. Motor neurone disease</li> <li>23. Multiple sclerosis</li> <li>24. Muscular dystrophy</li> <li>25. Open-heart heart valve surgery</li> <li>26. Surgery to aorta</li> <li>27. Other serious coronary artery disease</li> <li>28. Paralysis (irreversible loss of use of limbs)</li> <li>29. Persistent vegetative state (apallic syndrome)</li> <li>30. Poliomyelitis</li> <li>31. Primary pulmonary hypertension</li> <li>32. Progressive scleroderma</li> <li>33. Severe bacterial meningitis</li> <li>34. Severe encephalitis</li> <li>35. Stroke with permanent neurological deficit</li> <li>36. Systemic lupus erythematosus with lupus nephritis</li> <li>37. Terminal illness<sup>13</sup></li> </ol> |
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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](http://www.lia.org.sg) for the standard Definitions (Version 2024).

<sup>12</sup>For angioplasty & other invasive treatment for coronary artery, we will pay 10% of the sum insured under the rider cover subject to S\$25,000 maximum sum insured. Angioplasty & other invasive treatment for coronary artery is not covered under FWD CI Premium Waiver Rider and FWD Payer Premium Waiver Rider.

<sup>13</sup>Terminal Illness is not covered under FWD CI Premium Waiver Rider. Please refer to the respective product summary for details and the definitions of conditions covered under each rider.

# Special and juvenile conditions covered under FWD Early CI Rider

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We cover you against 13 special conditions.

1. Acute severe ulcerative colitis
  2. Breast reconstructive surgery following a mastectomy
  3. Chikungunya fever
  4. Chronic adrenal insufficiency (Addison disease)
  5. Chronic relapsing pancreatitis
  6. Dengue haemorrhagic fever
  7. Diabetic complications
  8. Hysterectomy due to Cancer
  9. Osteoporosis with fractures
  10. Severe rheumatoid arthritis
  11. Vulvectomy due to cancer
  12. Wilson's disease
  13. Zika virus
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We cover you against 18 juvenile conditions.

1. ADHD (Attention-deficit/Hyperactivity Disorder)
  2. Autism of specified severity
  3. Bile Acid Synthesis Disorder
  4. Dyslexia of Specified Severity
  5. Generalised tetanus
  6. Glomerulonephritis with Nephrotic Syndrome
  7. Hand, foot, mouth disease with severe complications
  8. Insulin Dependent Diabetes Mellitus
  9. Intellectual impairment due to sickness or injury
  10. Kawasaki Disease with heart complications
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11. Osteogenesis Imperfecta
  12. Pyruvate dehydrogenase complex deficiency
  13. Rabies
  14. Rheumatic Fever with heart involvement
  15. Sanfilippo syndrome
  16. Severe haemophilia
  17. Severe Juvenile Rheumatoid Arthritis
  18. Type 1 Juvenile Spinal Amyotrophy
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## Waiting period

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### FWD Total CI Rider

For the following critical illnesses, the benefits described in this policy are only available 90 days after the issue date or the last reinstatement date (if your rider has been reinstated), whichever is later:

- Heart attack of specified severity;
  - Major cancer;
  - Other serious coronary artery disease;
  - Coronary artery by-pass surgery;
  - Angioplasty and other invasive treatment for coronary artery;
  - Cancer and bone marrow failure (impairment);
  - Cardiovascular system (impairment); and
  - Cardiovascular system (surgery). The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same position.
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## Waiting period

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### FWD Early CI Rider

We will not pay any benefits if any of the below mentioned dates are within 90 calendar days from the start of the rider cover, the date we last reinstate (restart) your rider, or the date you increase your sum insured (on the increased portion), whichever is later.

#### For the Critical Illness Benefit:

- The date of diagnosis for all early and intermediate stages of critical illness;
- The date of diagnosis for heart attack of specified severity, major cancer or other serious coronary artery disease; and
- The date of diagnosis for the condition that led to the performance of coronary artery by-pass surgery or angioplasty and other invasive treatment for coronary artery.

#### For the Special and Juvenile Benefit:

- The date of diagnosis for the condition leading to the performance of a breast reconstructive surgery following a mastectomy, hysterectomy due to cancer or vulvectomy due to cancer.

No waiting period will apply to any other benefits not mentioned in the above list.

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### FWD CI Rider

The following critical illness conditions need to be diagnosed (or the signs or symptoms first became apparent to the person insured) more than 90 days from cover starting, being reinstated, or being increased (for the increased amount):

- Heart attack of specified severity;
- Major cancer;
- Other serious coronary artery disease;
- Coronary artery by-pass surgery.

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same place.

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## Waiting period

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### **FWD CI Premium Waiver Rider and FWD Payer Premium Waiver Rider**

We will not waive premiums for the base plan and attaching riders (where applicable) if:

- The date of diagnosis of heart attack of specified severity, major cancer or other serious coronary artery disease; or
- The date of diagnosis of the condition that led to the performance of coronary artery by-pass surgery;

is within 90 days from the issue date of this rider, the last reinstatement date of this rider (if your rider has been reinstated), or the date of any increase in the sum insured (for the increased premium amount), whichever is later.

The above applies even if the signs or symptoms were not apparent to the person insured (for the FWD CI Premium Waiver Rider) or the policy owner (for the FWD Payer Premium Waiver Rider), if they would have been apparent to a reasonable person in the same position.

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## Important notes

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1. This brochure does not form a contract between you and FWD Singapore Pte. Ltd. The full terms and conditions of this policy can be found in the policy contract.
2. This policy is underwritten by FWD Singapore Pte. Ltd. and is only available through our authorised distributors.
3. This brochure is not intended as an offer or recommendation for the purchase of any insurance policy. It does not have regard to your financial situation, specific investment objectives and any of your particular needs. Kindly obtain the required product disclosures and seek advice from your financial adviser representative before making a commitment to purchase this policy.
4. FWD Future First and its riders are not savings or investment products. You will not receive any money or be provided any benefit from this policy and its riders other than from the benefits found in the policy contract.
5. If you cease payment of your premiums, your policy will end after a 60-day grace period.
6. Under this plan, no benefits are paid or provided upon termination or at expiry, so you should ensure that you are satisfied that the policy meets your needs, and the premiums are affordable to you.
7. For further information on other product details, please refer to the Product Summary and Policy Illustration issued by your financial adviser representative. For more information, please don't hesitate to contact us.

## For more information

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

[fwd.com.sg](http://fwd.com.sg)



Call our hotline  
+65 6820 8888

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

## About FWD

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

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 an existing accident and health plan 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 Life Insurance Association (LIA) website ([www.lia.org.sg](http://www.lia.org.sg)) or SDIC website ([www.sdic.org.sg](http://www.sdic.org.sg)).

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FWD Singapore Pte. Ltd. Company Registration No. 200501737H  
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986  
T : +65 6820 8888