

FWD Invest Flexi VII

Regular Premium investment-linked plan

Secure your future with confidence — commit to a minimum 7-year premium, jumpstart with a bonus and transparent charge structure



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

Greater financial freedom with a 7-year premium commitment

FWD Invest Flexi VII is a Regular Premium investment-linked plan designed for those who want to grow their wealth with confidence and clarity.

This plan offers attractive bonuses and transparent charge structure, empowering you to pursue your long-term financial goals—whether you're planning for retirement while seeking financial independence. Here's how:

- ✔ Multiple bonuses¹ to boost your investment returns
- ✔ Curated dividend-paying funds with cash-out option from month 1²
- ✔ Transparent charge structure³ to optimise Policy Value as it accumulates
- ✔ Financial flexibility designed to support your changing needs
- ✔ Receive a Death Benefit of at least 101% of net premiums⁴ even during market downturns
- ✔ Complimentary auto-rebalancing service

Greater financial freedom with a 7-year premium commitment

Stay invested for a minimum of 10 years with a 7-years premium payment commitment to maximize potential returns.



Multiple bonuses to boost your investment returns

- **Booster Bonus:** Up to 42% of Booster Bonus paid for the first Policy Year.
- **Annual Premium Bonus:** 1% p.a. of each annual Regular Premium paid via the annual premium payment frequency option, during the first 7 Policy Years.
- **Loyalty Bonus:** Up to 1.5% p.a. of your initial units account (IUA) value from Policy Year 11 onwards, and throughout the Policy Term.



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.



Transparent charge structure to optimise Policy Value as it accumulates

- Know the charges³ for your Policy upfront. With a transparent charge structure, you can invest confidently and focus on building wealth—without the worry of varying costs as the Policy Value accumulates.



Financial flexibility designed to support your changing needs

- Should the need arise, starting as early as the 25th month, you have the flexibility to make a partial withdrawal⁵, enjoy a premium holiday with the premium shortfall charge waived for up to 12 months⁶, and have the option for premium repayment⁷.
- In the event of Involuntary Unemployment, diagnosis of Terminal Illness or Total and Permanent Disability, you can apply for the Support Benefit to have the premium shortfall charge⁸ 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.

Curated funds with dividend cash-out option

Check out how Ethan receives dividend payouts from FWD Invest Flexi VII.

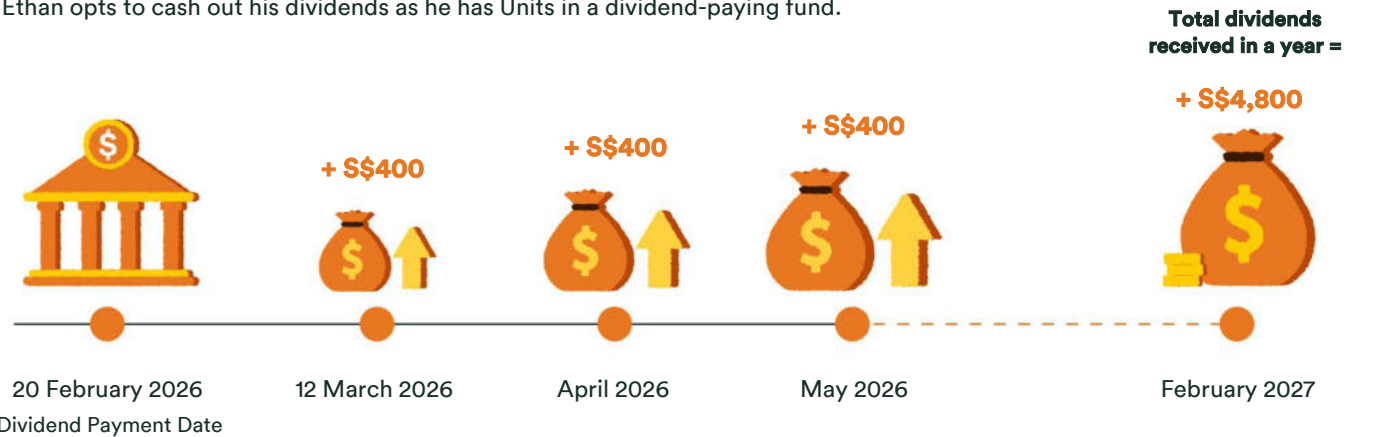
Ethan purchased an FWD Invest Flexi VII policy. He chose to invest 100% of his premiums in a dividend-paying fund that pays dividends at 4% p.a. In addition, he selected the dividend cash-out option to receive monthly dividends as a stream of passive income.

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

Ethan, age 40

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



FWD receives the dividends from the underlying fund manager.

FWD distributes S\$400 monthly dividends to Ethan.

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

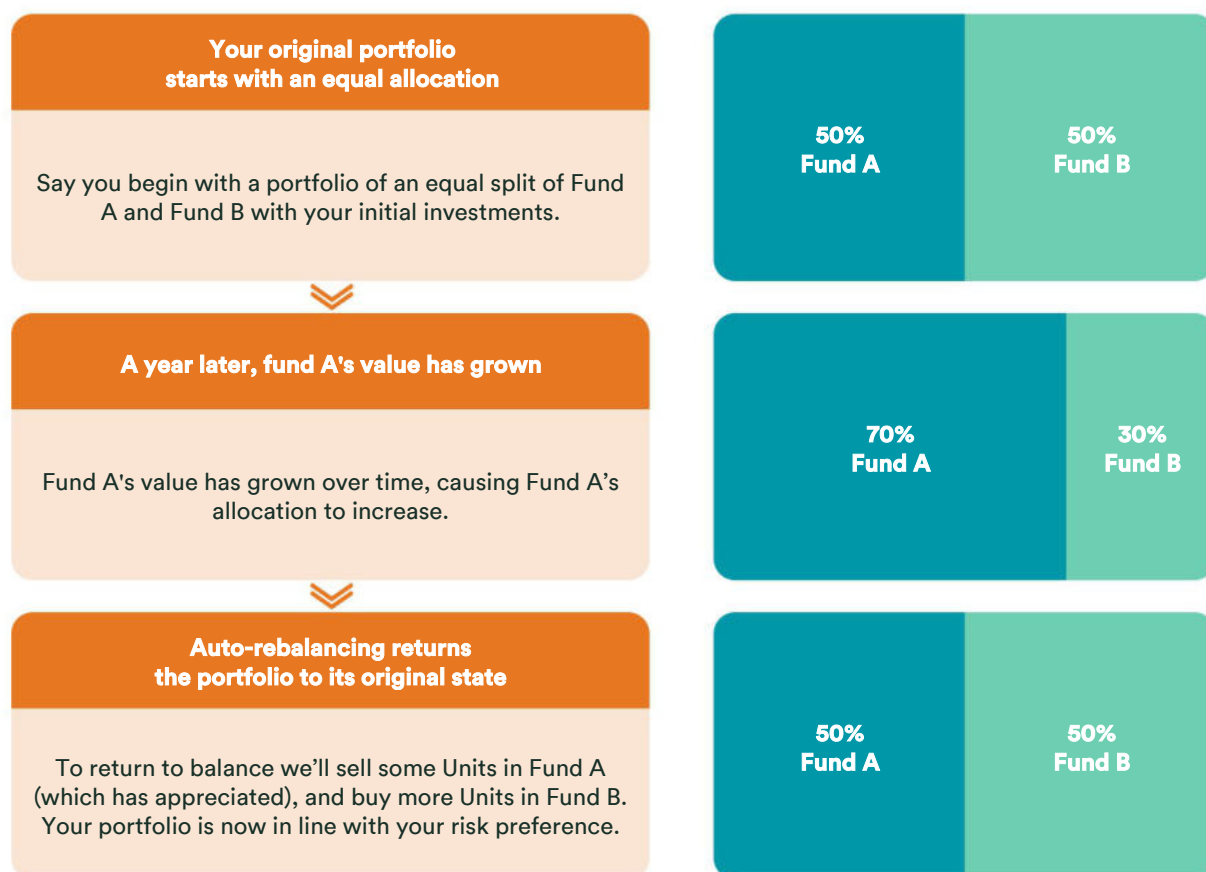
This is purely for illustration. The Record Date and Dividend Payment Date will be declared by the respective underlying fund manager(s). For more details, please refer to the Policy Contract.

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:



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 do 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.



Plan ahead with confidence to achieve financial goals for your future



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 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.

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

Terminal Illness Benefit

If the Person Insured is diagnosed with Terminal Illness, we will advance the payment of the Death Benefit under your Policy. The amount payable will depend on 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	65 years old	70 years old

Minimum Investment Term and payment options

FWD Invest Flexi VII offers a Minimum Investment Term of 10 years – (7 flexi). It is available for subscription in SGD.

Premium payment frequency	Minimum Regular Premium
	S\$
Annual	6,000
Half-yearly	3,000
Quarterly	1,500
Monthly	500

Top-up premium¹²

Premium payment frequency	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.

Initial account charge in Policy Year N =

$$\frac{2.4\% \text{ p.a.}}{12 \text{ months}} \times \text{Annualised Regular Premium committed at Effective Date} \times N$$

where N refers to the Policy Year of the Policy during the Minimum Investment Term. Thereafter, N refers to the Minimum Investment Term.

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

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

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.

Important to know

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, a premium shortfall charge will be deducted on each Policy Monthiversary after the end of the grace period for the missed premium.

Premium shortfall charge period

Policy Years 3 to 7

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;
- iii. when the Premium Pause Waiver Period⁶ is activated; or
- iv. at the end of the premium shortfall charge period,

whichever is the earliest.

Premium shortfall charge =

$$\frac{\text{C\% p.a. (based on the applicable Policy Year)}}{12 \text{ months}} \times \text{Annualised Regular Premium committed at Effective Date}$$

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.)
1	
2	
3	80%
4	68%
5	58%
6	55%
7	45%

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.

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 being paid out to you.

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

Redemption fee period
Policy Years 3 to 10

Policy Year	Redemption fee rate
1	
2	
3	80%
4	68%
5	58%
6	55%
7	45%
8	30%
9	15%
10	7%

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
1	100%
2	100%
3	80%
4	68%
5	58%
6	55%
7	45%
8	30%
9	15%
10	7%

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.

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.

Important notes

FWD Invest Flexi VII 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. 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. The transparent charge structure refers to the initial account charge. Please refer to the Product Summary for details on other applicable charges.
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, minimum withdrawal requirements and minimum account value rules.
6. A waiver of the premium shortfall charge for up to 12 cumulative months ("Premium Pause Waiver Period") will be activated automatically after the grace period. Once the Premium Pause Waiver Period is fully utilised, any unpaid premiums will incur the applicable premium shortfall charge. 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. 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.
8. Premium shortfall charge will be waived, subject to terms and conditions. Please refer to the Policy Summary for more details.
9. The Booster Bonus shown (which includes any promotional Booster Bonus offered during promotion period) is determined based on the Annualised Regular Premium. Terms and conditions apply. Please refer to the Product Summary and/or separate promotion terms for more details.
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\$74,777. 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.
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\$413,342. 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.
12. 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 Group

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves approximately 40 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.

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 VII 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 VII 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) or SDIC website (www.sdic.org.sg).

This material is issued by FWD Singapore Pte. Ltd.

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 21 August 2026.

FWD Singapore Pte. Ltd. Company Registration No. 200501737H

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