FWD insurance

Celebrate living™
fwd.com.sg

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[1] 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 eligible expenses incurred when seeking support from qualified experts.

Practical assistance

Emotional support

Professional services

Medical second opinion support[1]

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.

Financial support for death or terminal illness

Death and terminal illness[2]

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[3].

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 MultiCover CI Rider

Multiple payouts with continued protection across different stages and even recurrence

Receive **up to 900%** of your Sum Insured across multiple claims for early-, intermediate-, late-stage and recurrent critical illnesses, with protection that continues beyond your first claim[4].

Get continuous support with multiple payouts with **Critical Illness Benefit**

Early- and Intermediate-Stage Critical Illness Diagnosis

100%

of Sum Insured for each claim

Protection that starts from early-stage critical illness diagnosis.

1 year waiting period between claims

No waiting period →

← 1 year waiting period

Late-Stage Critical Illness Diagnosis*

200%

of the Sum Insured less any claim paid for the early- and intermediate-stage of the same critical illness

***Focus on your recovery with the following benefits upon diagnosis of 1st late-stage critical illness:**

Future premiums are waived[5] providing financial relief when you need it most

Receive **additional 75% of the Sum Insured** through the **Accelerated Care Option^** upon diagnosis of a covered late-stage critical illnesses[6,8] to support your needs

1 year waiting period between claims

2 years waiting period →

← 1 year waiting period

Continued protection upon recurrence with **Critical Illness Booster Benefit**

Recurrent Critical Illness Diagnosis

150%

of the Sum Insured for each claim

Payable upon diagnosis of any of the 6 covered specified late-stage critical illnesses after the Critical Illness Benefit has ceased, or upon recurrence of these illnesses[6,7].

Covered critical illness

Major Cancer	Heart Attack of Specified Severity
Stroke with Permanent Neurological Deficit	Open-Heart Heart Valve Surgery
Major Organ/Bone Marrow Transplantation	Coronary Artery By-pass Surgery

2 years waiting period between claims

Up to **6 claims** | Total amount payable: **600%**** of the Sum Insured

Up to **2 claims** | Total amount payable: **300%** of the Sum Insured

Maximum total amount payable: Up to 900% of the Sum Insured

**The 600% claim limit is shared by:
- Critical Illness Benefit; and
- Severe Intensive Care Unit Benefit

^ Accelerated Care Option may be exercised only once and is irreversible. Upon exercise, the Critical Illness Booster Benefit will cease.

FWD MultiCover CI Rider

Comprehensive coverage across multiple stages of critical illness

Covers up to 166 medical conditions across early-, intermediate- and late-stage critical illnesses[6], providing financial support through every stage of diagnosis and recovery.

“Catch-all” benefits for medical emergencies beyond critical illnesses

Get additional financial protection when intensive care is required due to an illness or accident including critical and non-critical illnesses—so you can focus on recovery.

Intensive Care Unit (ICU) Benefit

20%^ of the Sum Insured (capped at S$25,000) is payable for an ICU admission of a minimum of 4 consecutive days[4,9] —even if the illness leading to ICU stay is not related to a covered critical illness.

First-of-its-kind Benefit*

Severe Intensive Care Unit Benefit

100% of the Sum Insured is payable for more severe cases leading to ICU admission of a minimum of 5 consecutive days with invasive life support[4,10]. This gives you reassuring financial support during life-threatening situations, even if they are not related to a covered critical illness.

Enhanced protection beyond your critical illness coverage

Special Benefit

20%^ of the Sum Insured (capped at S$25,000 per condition) is payable upon diagnosis of any of the 22 covered special conditions[4,6,11].

Juvenile Benefit

20%^ of the Sum Insured (capped at S$25,000 per condition) is payable upon diagnosis of any of the 17 covered juvenile conditions[4,6,12].

^ Claims made under these benefits do not reduce the 600% claim limit of the Critical Illness Benefit.
* Based on comparison with selected multipay critical illness products in Singapore offering broadly similar product design and features, none were identified to provide a 100% sum insured payout triggered solely by ICU admission for 5 consecutive days with invasive life support.

This comparison does not include information on all similar products. FWD Singapore Pte. Ltd. does not guarantee that all aspects of the products have been illustrated. You may wish to conduct your own comparison of products listed on CompareFirst. Information is accurate as at 10 June 2026.

FWD Early CI Rider

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

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[14].

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[15].

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[16].

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

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

Rider coverage

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.

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

Teleconsultation (virtual)

Enjoy 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, Term Life Plus and MultiCover CI.

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

Roy
Policy owner
Person insured
Age 30

Age 35

Diagnosed with diabetic complications: Received S$25,000 from FWD Early CI Rider. FWD Early CI rider continues to be in force at the original sum insured.

Age 40

Diagnosed with early-stage thyroid cancer: Received S$350,000 payout from FWD Early CI Rider. FWD Early CI rider continues with sum insured of S$350,000. Sum insured for FWD Future First reduces to S$650,000.

3 months later, he is diagnosed with intermediate-stage heart attack: Received S$350,000 payout from FWD Early CI rider. FWD Early CI rider terminates. Sum insured for FWD Future First further reduces to S$300,000.

Age 65

Roy passes away: S$300,000 payout from FWD Future First.

Upon Roy's death, his wife receives complimentary 2-year term life cover with a sum insured of S$250,000 for death.

Plan / Rider	Payout
FWD Future First	S$300,000
FWD Early CI Rider	S$725,000
Total	**S$1,025,000**

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.**

* Premiums of S$2,169.93 is inclusive of the 30% perpetual premium discount applicable to FWD Future First and 40% perpetual premium discount applicable to FWD Early CI Rider. The premium rates for FWD Early CI Rider is not guaranteed. The applicable discount are not guaranteed and may be adjusted based on future experience.

Enhance your FWD Future First coverage with FWD MultiCover CI Rider

Michelle, age 30, non-smoker, purchases a 35-year FWD Future First and attached FWD MultiCover CI Rider. Based on her profile and selected Sum Insured, she pays S$1,770.80* annually.

Plan / Rider	Payout
FWD Future First	S$500,000
FWD MultiCover CI Rider	S$100,000

Future Premiums waived upon diagnosis of first late-stage critical illness

Age 30

Michelle
Policy Owner
Person Insured

Payout
Received

Age 35

She is diagnosed with early-stage breast cancer

Early- or intermediate-stage Critical Illness Benefit of **S$100,000 (100% of the Sum Insured)**

Age 45

She suffers a heart attack of specified severity

Late-stage Critical Illness Benefit of **S$200,000 (200% of the Sum Insured)**

She exercises the **Accelerated Care Option^** and receives an additional S$75,000 (75% of the Sum Insured)

Total payout received for **heart attack of specified severity (late-stage critical illness)**: **S$275,000 (275% of the Sum Insured)**

Age 55

She is diagnosed with end stage lung disease

Late-stage Critical Illness Benefit of **S$200,000 (200% of the Sum Insured)**

Age 58

She is admitted to the ICU for 5 days and requires invasive life support due to an accident

Severe Intensive Care Unit Benefit and Intensive Care Unit Benefit of **S$120,000 (120% of the Sum Insured)**

Age 65

She passes away from complications related to lung disease

Sum Insured of **S$500,000** payout from FWD Future First

Upon Michelle's death, her husband receives complimentary 2-year term life cover with a sum insured of S$250,000 for death

Total Payout from the Critical Illness Benefit, Accelerated Care Option, Severe Intensive Care Unit Benefit and Intensive Care Unit Benefit:

S$695,000

(695% of the Sum Insured from FWD MutiCover CI Rider)

Plan / Rider	Payout
FWD Future First	S$500,000
FWD MultiCover CI Rider	S$695,000
Total	**S$1,195,000**

Michelle and her family receives a total of **S$1,195,000**

*Premiums of S$1,770.80 is inclusive of the 30% perpetual premium discount applicable to both FWD Future First and FWD MultiCover CI Rider. Premium rates for FWD MultiCover CI Rider are not guaranteed. The applicable discounts are also not guaranteed and may be adjusted based on future experience.
^The Critical Illness Booster Benefit will cease once the Accelerated Care Option is exercised.

Important notes

FWD Future First and its riders are underwritten by FWD Singapore Pte. Ltd. (FWD), [Reg. No. 200501737H], and are only available through our authorised distributors. There are certain conditions such as pre-existing conditions and exclusions, where by no benefits will be payable. If you aren't completely satisfied with your Policy, and you haven't made a claim under it, you have 14 calendar days from the date you receive your Policy to cancel it. Please refer to the Policy Contract for more details on the product benefits.

1. The medical second opinion support is a benefit under the FWD CI Rider.
2. 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.
3. Surviving spouse must be less than 60 years old to qualify for the 2-year premium-free insurance policy.
4. Maximum cumulative claim limits apply. Benefits are subject to per-condition limits, staging adjustments and benefit-specific conditions (including waiting periods and survival periods). Not all benefits remain payable up to 900%. Payouts may be reduced based on earlier claims, and certain benefits are subject to earlier limits and may cease upon reaching defined cumulative claim thresholds. Please refer to the Policy Contract for full details.
5. If the Person Insured is diagnosed with any of the covered late-stage critical illnesses for the first time, future Premiums on this Policy will be waived starting from the next Premium due date following the date of diagnosis.
6. Please refer to the Policy Contract for the full list of covered conditions and their definitions.
7. Critical Illness Booster Benefit will cease on the earliest of the following events: (i) 300% of the Sum Insured is fully paid out; or (ii) when the Accelerated Care Option is exercised.
8. You can exercise the Accelerated Care Option in the event the Person Insured is diagnosed with: (i) any covered eligible late-stage critical illness; and (ii) the diagnosis is the first late-stage critical illness diagnosis under the Critical Illness Benefit. The 75% Sum Insured will be paid in addition to the claim payable for the late-stage critical illness under the Critical Illness Benefit. The Accelerated Care Option may only be exercised once. Once exercised, it cannot be reversed. If the Accelerated Care Option is exercised, the Critical Illness Booster Benefit shall cease.

   Accelerated Care Option will cease on the earliest of the following events: (i) the first late-stage critical illness diagnosis under the Critical Illness Benefit is not one of the covered eligible late-stage critical illness; (ii) you did not exercise the Accelerated Care Option when the Person Insured is first diagnosed with an eligible late-stage critical illness. The Accelerated Care Option cannot be used later, even if the Person Insured is diagnosed with another eligible late-stage critical illness in the future; or (iii) you have exercised the Accelerated Care Option successfully.
9. The ICU admission must be for Necessary Medical Treatment. Payout is subject to a maximum benefit payable of S$25,000 per Person Insured. This limit is inclusive of all intensive care unit benefits, however described, under any other policies and riders issued by us on the same Person Insured. Intensive Care Unit Benefit is payable once.

   Intensive Care Unit Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 85; or (ii) when a claim under this benefit has been made.

Important notes

10. The ICU admission must be for Necessary Medical Treatment. Claims paid under the Severe Intensive Care Unit Benefit will be deducted from the same 600% claim limit as the Critical Illness Benefit. Severe Intensive Care Unit Benefit is payable once.

    Severe Intensive Care Unit Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 85; (ii) when a claim under this benefit has been made; or (iii) when the Critical Illness Benefit has ceased.

11. Payout is subject to a maximum benefit payable of S$25,000 for each special condition, per Person Insured. This limit is inclusive of all special benefits, however described, under any other policies and riders issued by us on the same Person Insured; and we will only pay once for the following special conditions: Bipolar Disorder, Delusional Disorders, Dissociative Disorders, Schizophrenia or Severe Depression. The Special Benefit for these mentioned special conditions will cease once a claim is paid out for any one of them.

    With the exception of the mentioned special conditions, each special condition is payable once, subject to a maximum of 6 claims across the Special Benefit and Juvenile Benefit. Special Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 85; or (ii) on the date that the sixth claim is made under either the Special Benefit or Juvenile Benefit, whichever first occurs.

12. Juvenile Benefit is applicable for Person Insured below attained age 18. Payout is subject to a maximum benefit payable of S$25,000 for each juvenile condition, per Person Insured. This limit is inclusive of all juvenile benefits, however described, under any other policies and riders issued by us on the same Person Insured.

    Each juvenile condition is payable once, subject to a maximum of 6 claims across the Special Benefit and Juvenile Benefit. Juvenile Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 18; or (ii) on the date that the sixth claim is made under either the Special Benefit or Juvenile Benefit, whichever first occurs.

13. 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.
14. You may submit up to 3 claims, without any waiting period between each claim.
15. You may submit up to 5 claims, without any waiting period between each claim.
16. 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.

For more information

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

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 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 Future First and its riders in the Policy documents that can be obtained from our authorised distributors. 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 policy with a new one. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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).

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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