

FWD Life Income Secure **Participating whole of life plan**

Secure lifetime payouts with just a short premium commitment



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

With regular Cash Benefit payouts that provides lifetime of income, you can now grow your wealth & enjoy financial freedom

Balancing your financial goals can feel overwhelming—but they shouldn't compete. That's why you need a plan that works as hard as you do.

FWD Life Income Secure provides a lifetime of Cash Benefit payouts, empowering you to achieve every financial goal—without compromise. Here's how:

- ✔ Short premium commitments and receive Cash Benefit payout as early as end of Policy Year 2 onwards
- ✔ Enjoy lifetime Cash Benefit payouts with guaranteed and non-guaranteed components
- ✔ 100% capital guarantee from the end of Policy Year 5¹
- ✔ Unlock an attractive yield upon maturity
- ✔ Flexible Cash Benefit payout options tailored to your needs



Grow your wealth and achieve lifelong financial security



Short premium commitments and receive Cash Benefit payout as early as end of Policy Year 2 onwards

With a Single Premium or a 2-year payment term², enjoy attractive Cash Benefit payouts starting as early as the end of Policy Year 2.



Enjoy lifetime Cash Benefit payouts with guaranteed and non-guaranteed components

Receive total Cash Benefit payouts of up to 3.21% p.a.³ of total premiums paid, payable up to the original Person Insured's 120th birthday, inclusive of a guaranteed component of 1% p.a. of total premiums paid.



100% capital guarantee from the end of Policy Year 5

Subject to premiums being paid up to the end of Policy Year 5, 100% of the total premiums paid will be guaranteed from the end of Policy Year 5 onwards—so you can enjoy greater peace of mind and focus on what matters most.



Unlock an attractive yield upon maturity

Look forward to an attractive yield of up to 3.23% p.a.⁴ on Policy maturity.



Flexible income options tailored to your needs

Enjoy the flexibility of receiving your Cash Benefit payouts either monthly or yearly. Alternatively, you may choose to accumulate your Cash Benefit payouts with us at a non-guaranteed interest rate of up to 3.25% p.a.⁵.

Preserve your wealth for a lifetime and beyond



Enjoy financial protection with peace of mind

With our Guaranteed Issuance Offer, enjoy immediate financial growth and be assured of protection in the event of Death and Terminal Illness⁶.



Option to continue your Policy to the next generation

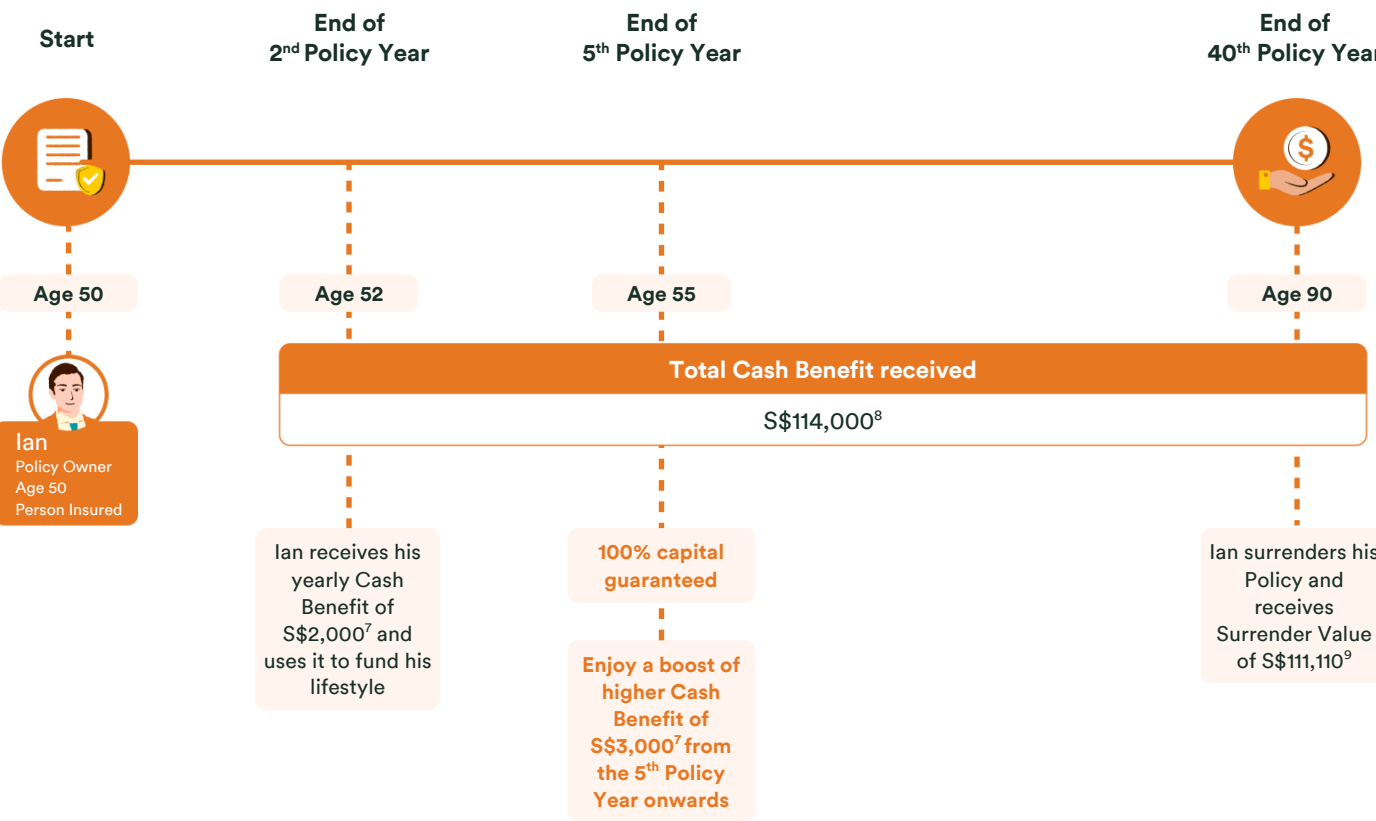
With the secondary Person Insured option, you can appoint a loved one to continue the Policy even when the active Person Insured passes on. You can also ensure that the next generation gets to enjoy the Policy benefits, such as the Cash Benefit payouts, through the transfer of policy ownership and the change of Person Insured option.



Here’s how FWD Life Income Secure empowers Ian to create lasting wealth—for himself and beyond.



Ian, age 50, purchases FWD Life Income Secure with an annual premium of S\$50,000 for 2 years. He chooses to receive his Cash Benefits on a yearly basis—creating an additional income stream for retirement or setting aside funds for his loved ones.



This is for illustration purposes under this specific scenario only.

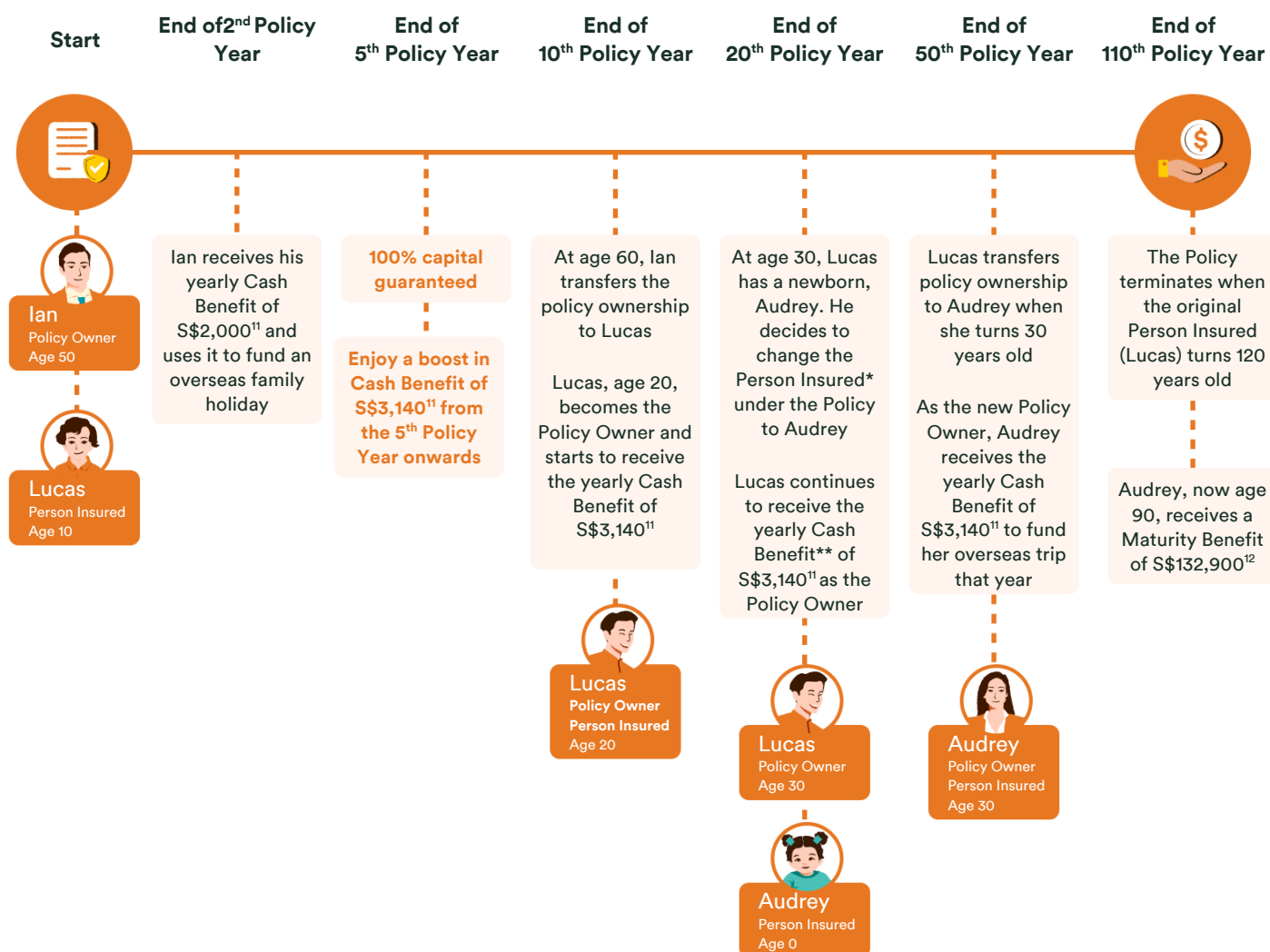


Ian receives a total of S\$225,110¹⁰ – more than 225% of his total premiums paid.

Here's how FWD Life Income Secure empowers Ian to grow his wealth—creating a lasting legacy for himself and future generations



Ian, age 50, purchases FWD Life Income Secure for his 10-years-old son, Lucas, with an annual premium of S\$50,000 for 2 years. He chooses to receive the Cash Benefits on a yearly basis.



*The change of the Person Insured is subject to our approval.

**We may revise the benefits under this Policy upon the change of the active Person Insured. The exact benefits will be confirmed upon approval. This is for illustration purposes under this specific scenario only.



Ian and his family receive a total of S\$471,740¹³ – 471% of his total premiums paid.

Important notes

FWD Life Income Secure 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.

The Cash Benefit, Surrender Value and Maturity Benefit in the illustrations above are based on an illustrated investment rate of return (IIRR) of 4.25% p.a.. As bonus rates are not guaranteed, the actual benefits will vary according to the future performance of the Participating Fund. For more details, please refer to the Product Summary and Policy Illustration.

1. The guaranteed Surrender Value is equivalent to the total premiums paid at the end of Policy Year 5 as long as premiums are paid up to date.
2. Your premium payment term depends on the options available when you apply for this Policy and the choices you make at that time. Once you select a premium payment term, it will remain fixed for the duration of your Policy term.
3. This is based on the 2-Pay plan, where premiums are assumed to be paid annually for 2 years. The Cash Benefit payout of 3.21% p.a. is based on coverage for a Person Insured aged 0 to 9, with an annual premium of S\$250,000. Total Cash Benefit payouts includes:
 - Guaranteed Cash Benefit (including payout booster*); and
 - Non-guaranteed Cash Benefit.

The Cash Benefit payout is illustrated based on an illustrated investment rate of return (IIRR) of 4.25% p.a.. At IIRR of 3.00% p.a., the Cash Benefit payouts is 1.75% p.a.. The guaranteed Cash Benefit payout is 1.00% of the total premiums paid.

*The payout booster is an embedded non-participating supplementary benefit attached to this Policy. It provides guaranteed Death Benefit, guaranteed Cash Benefit and guaranteed Surrender Value for your Policy in the first 6 Policy Years.

The payout booster is part of the non-participating fund, which means that it does not participate in the performance of the participating fund.

4. This is based on the 2-Pay plan, where premiums are assumed to be paid annually for 2 years. The yield upon maturity, based on coverage for a Person Insured aged 0 to 9 with an annual premium of S\$250,000, is calculated using an IIRR of 4.25% p.a.. At an IIRR of 3.00% p.a., the yield upon maturity is 2.05% p.a..
5. At an IIRR of 4.25% p.a., the Cash Benefit payouts (including payout booster) are accumulated with us at a non-guaranteed interest rate of 3.25% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed interest rate is 2.00% p.a..
6. The Death and Terminal Illness Benefit will be paid if no secondary Person Insured has been appointed.
7. Cash Benefit payout consists of guaranteed (including payout booster) and non-guaranteed components, illustrated based on an IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a.:

Yearly Cash Benefit	Total	Guaranteed	Non-guaranteed
End of Policy Year 2 to 4	S\$1,340	S\$1,000	S\$340
End of Policy Year 5 onwards	S\$1,680	S\$1,000	S\$680

8. The total Cash Benefit is illustrated based on an IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a.:

Total Cash Benefit
S\$64,500

9. The Surrender Value is illustrated based on an IIRR of 4.25% p.a.. At an IIRR of 3.00% p.a., the total Surrender Value is S\$103,780.
10. This is illustrated based on an IIRR of 4.25% p.a.. At an IIRR of 3.00% p.a., the amount is S\$168,280.
11. Cash Benefit payout consists of guaranteed (including payout booster) and non-guaranteed components, illustrated based on an IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a.:

Yearly Cash Benefit	Total	Guaranteed	Non-guaranteed
End of Policy Year 2 to 4	S\$1,340	S\$1,000	S\$340
End of Policy Year 5 onwards	S\$1,728	S\$1,000	S\$728

12. The Maturity Benefit is illustrated based on an IIRR of 4.25% p.a.. At an IIRR of 3.00% p.a., the Maturity Benefit is S\$111,190.
13. This is illustrated based on an IIRR of 4.25% p.a.. At an IIRR of 3.00% p.a., the amount is S\$298,378.

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.

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 Life Income Secure 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.

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 17 March 2026.