FWD insurance

Celebrate living™
fwd.com.sg

FWD Invest Flexi Elite

Regular Premium investment-linked plan

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



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

Short premium commitments, long-term wealth rewards

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

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

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

- Short premium commitment of 3 or 5 years
- Multiple bonuses[1] to boost your investment returns
- Zero policy charges[2] after the Policy Year 10
- Flexibilities that supports you through changes in life
- Receive a Death Benefit of at least 101% of net premiums[3] even during market downturns

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



Multiple bonuses[1] to boost your investment returns

- **Booster Bonus**: Up to 26% of Regular Premium paid for the first Policy Year.
- **Annual Premium Bonus**: One-time bonus of 2% of the first Regular Premium paid, if you choose to pay your Regular Premium annually.
- **Contribution Bonus**: Grow with 2% p.a. of Regular Premium paid when you continue paying for your investment beyond Policy Year 3 or 5 till end of Policy Year 10[4].



Zero policy charges[2] after Policy Year 10

Enjoy zero policy charges[2] after Policy Year 10 so you can maximise your returns and enjoy the fruit of your investment.



Flexibilities that support you through changes in life

- If you lost your job involuntarily, and wish to take a break from paying the regular premiums payment[5], we will waive off the premium shortfall charges for up to six months.
- Embrace life's changes with confidence with 2 penalty-free withdrawals as you navigate different life stages[6].



Receive a Death Benefit of at least 101% of net premiums[3] even during market downturns

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

Option to generate a stream of passive income through dividend payouts

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

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

With our dividend cash-out option, he'll get dividend payout income on a regular basis. He can then enjoy all that life has to offer, the way he wants to.

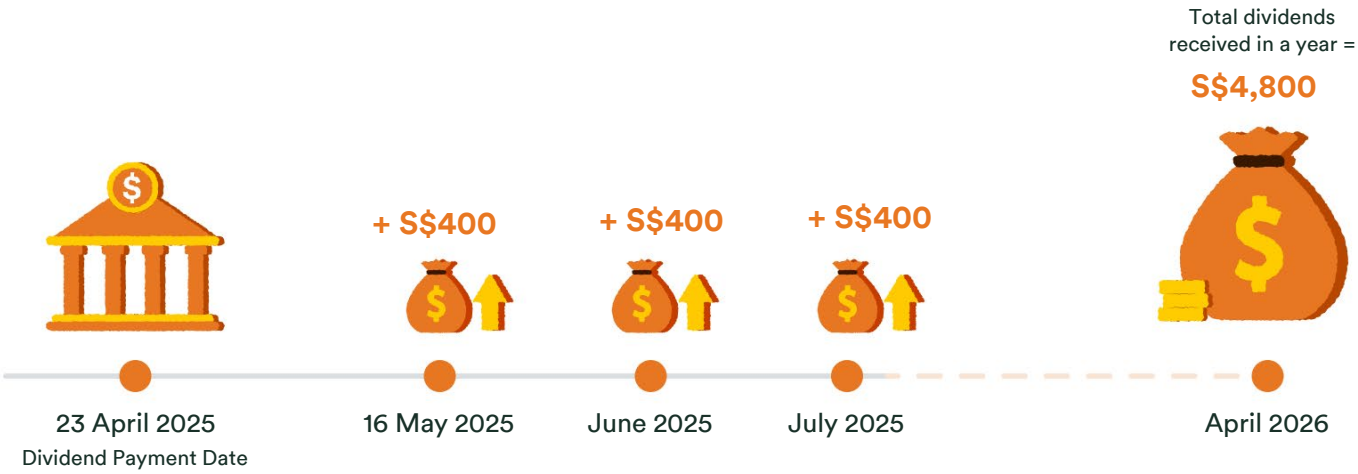
Dividend cash-out calculation

Policy Value at Record Date*: S$120,000

Monthly dividend cash-out at 4% p.a. dividend rate: (S$120,000 x 4%) / 12 = S$400

John, age 30

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



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

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

Ease your portfolio risk management with our complimentary auto-rebalancing option

We understand that you may not have the time and resources to be an active investor, so we're here to help.

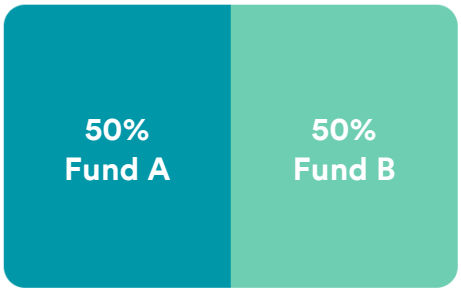
Our auto-rebalancing service uses a disciplined approach to investing.

This risk management strategy will keep your investment portfolio's risk characteristics in line with your risk appetite, regardless of how the market moves.

Here's how auto-rebalancing can help:

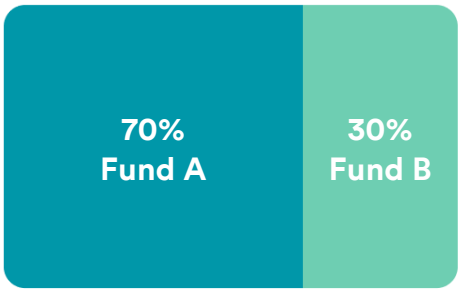
Your original portfolio starts with an equal allocation

Say you begin with a portfolio of an equal split of fund A and fund B with your initial investments.



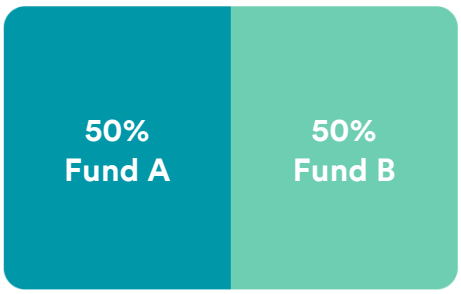
A year later, fund A's value has grown

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



Auto-rebalancing returns the portfolio to its original state

To return to balance we'll sell some units in fund A (which has appreciated), and buy more units in fund B. Your portfolio is now in line with your risk preference.



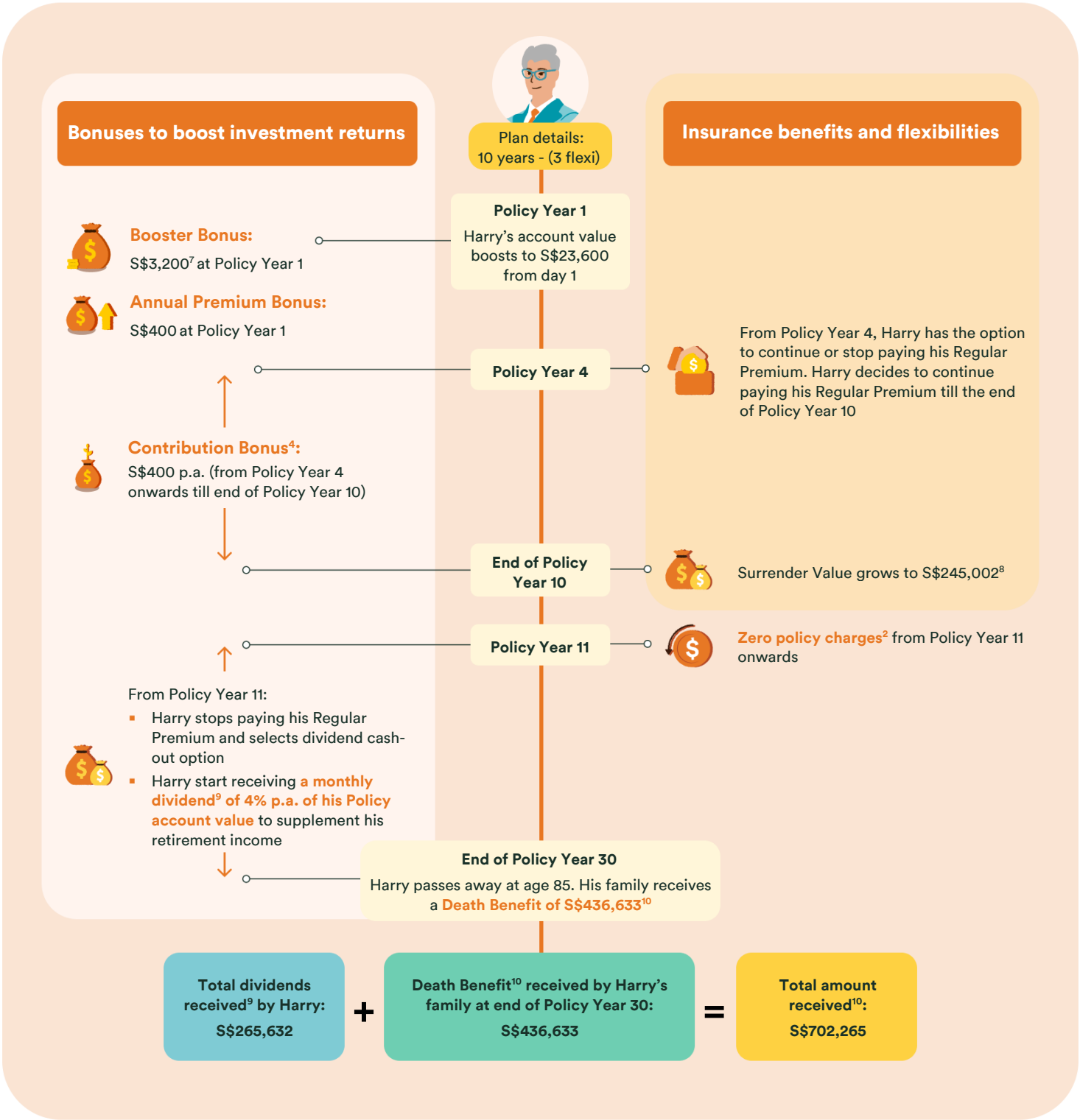
With our complimentary auto-rebalancing service, you don't have to dedicate constant attention to your investments or pay additional charges for transactions, saving you both time and money. You have to opt in to enjoy this complimentary auto-rebalancing service.

For more information about our available ILP sub-funds, please click here.

The above are purely illustrative and does not take into account fund management fees, specific growth rates or other product and fund related charges and penalties.

Enjoy dividend payouts with a short-term premium commitment plan

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



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

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



Plan details:
10 years - (5 flexi)

Bonuses to boost investment returns

Booster Bonus:
S$3,120[7] at Policy Year 1

Annual Premium Bonus:
S$240 at Policy Year 1

Contribution Bonus[4]:
S$240 p.a. (from Policy Year 6 onwards till end of Policy Year 10)

Insurance benefits and flexibilities

Policy Year 1
Cherie's account value boosts to S$15,360 from day 1

Policy Year 3
From Policy Year 3 onwards, if Cherie is Involuntarily Unemployed, she can apply for the Involuntary Unemployment Benefit and waive the applicable premium shortfall charge for up to 6 months[5]

Policy Year 6
From Policy Year 6, Cherie has the option to continue or stop paying her Regular Premium. Cherie reevaluates her investment strategy and decides to continue paying her Regular Premium

Policy Year 8
Makes a **penalty-free partial withdrawal[6]** of S$7,000 at the end of Policy Year 8 for her new house renovation

End of Policy Year 10

Policy Year 11
Zero policy charges[2] from Policy Year 11 onwards

End of Policy Year 15
Surrender value at end of Policy Year 15: S$277,202[11]
Cherie has the option to reinvest her assets or to surrender her Policy for full withdrawal to start her own business

Important notes

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

1. Terms and conditions apply to each bonus. Please refer to the Product Summary for more details.
2. Insurance charge may be applicable. Please refer to the Product Summary for more details.
3. Net premiums refer to the total Regular Premiums paid plus total top-up premiums, less total amount of withdrawals made.
4. This Contribution Bonus rate applies to policies from Policy Year 4 to Policy Year 10 for 10 years – (3 flexi) Minimum Investment Term option, and Policy Year 6 to Policy Year 10 for 10 years – (5 flexi) Minimum Investment Term option.
5. You can apply for the Involuntary Unemployment Benefit for a waiver of the premium shortfall charge at any time from Policy Year 3 onwards, subject to terms and conditions. Please refer to the Product Summary for more details.
6. Starting from Policy Year 3, you can apply for a waiver of the redemption fee when you withdraw from the initial units account following the occurrence of any of the specified life stage events during the Minimum Investment Term. Each free partial withdrawal is capped at 10% of the initial units account value. The following are the specified life stage events:
   - the Person Insured reaches the age of 21 or 65;
   - the Person Insured or the Person Insured's child or legal ward enrolls into Tertiary Education;
   - a change in the marital status of the Person Insured, such as marriage, divorce or becoming widowed;
   - the Person Insured becomes a parent by having a newborn child, or legally adopts a child;
   - the Person Insured purchases a residential property; or
   - the Person Insured is Hospitalised.

   This benefit can be exercised up to a maximum of 2 times. Please refer to the Product Summary for more details.
7. Booster Bonus is determined based on the Annualised Regular Premium and the selected Minimum Investment Term. Terms and conditions apply.
8. The projected Surrender Value is based on illustrated investment rate of return (IRR) of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges have been included. Based on IRR of 4% p.a., the projected Surrender Value is S$197,380. And at 0% p.a. IRR, the Surrender Value is projected to be S$159,010. The three rates of return used (0% p.a., 4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the Surrender Value may be less than the total premiums paid.

9. The monthly dividend rate of 4% p.a. is purely for illustration purpose. The actual dividend rate and frequency vary according to the chosen dividend paying funds. The dividend distributions are not guaranteed and are determined by the relevant fund manager in its absolute discretion. Refer to this table for the potential monthly dividend payouts based on IRR of 8% p.a.

Policy Year	Total monthly dividend payouts received in the year (S$)	Policy Year	Total monthly dividend payouts received in the year (S$)	Policy Year	Total monthly dividend payouts received in the year (S$)
11	10,485	18	12,394	25	14,649
12	10,739	19	12,693	26	15,004
13	10,999	20	13,000	27	15,366
14	11,264	21	13,315	28	15,738
15	11,537	22	13,636	29	16,118
16	11,816	23	13,966	30	16,508
17	12,101	24	14,304		

Based on IRR of 4% p.a., the potential monthly dividend payouts received in the year is S$8,276 (Policy Year 11), S$8,162 (Policy Year 12), S$8,050 (Policy Year 13), S$7,939 (Policy Year 14), S$7,830 (Policy Year 15), S$7,722 (Policy Year 16), S$7,616 (Policy Year 17), S$7,511 (Policy Year 18), S$7,408 (Policy Year 19), S$7,306 (Policy Year 20), S$7,206 (Policy Year 21), S$7,106 (Policy Year 22), S$7,009 (Policy Year 23), S$6,912 (Policy Year 24), S$6,817 (Policy Year 25), S$6,723 (Policy Year 26), S$6,631 (Policy Year 27), S$6,540 (Policy Year 28), S$6,450 (Policy Year 29) and S$6,361 (Policy Year 30).

Based on IRR of 0% p.a., the potential monthly dividend payouts received in the year is S$6,521 (Policy Year 11), S$6,168 (Policy Year 12), S$5,831 (Policy Year 13), S$5,508 (Policy Year 14), S$5,196 (Policy Year 15), S$4,895 (Policy Year 16), S$4,604 (Policy Year 17), S$4,320 (Policy Year 18), S$4,042 (Policy Year 19), S$3,768 (Policy Year 20), S$3,497 (Policy Year 21), S$3,226 (Policy Year 22), S$2,954 (Policy Year 23), S$2,677 (Policy Year 24), S$2,389 (Policy Year 25), S$2,084 (Policy Year 26), S$1,762 (Policy Year 27), S$1,416 (Policy Year 28), S$1,036 (Policy Year 29) and S$613 (Policy Year 30).

10. The projected Death Benefit is based on illustrated IRR of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges have been included. Based on IRR of 4% p.a., the projected Death Benefit is $202,000 and total amount received is S$347,577. And at 0% p.a. IRR, the Death Benefit is projected to be S$202,000 and the total amount received is S$274,509. The three rates of return used (0% p.a., 4% p.a. and 8% p.a.) are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed, however the Death Benefit is guaranteed to be at least 101% of (total Regular Premium paid plus total top-up premiums, less total amount of withdrawals made).

11. The projected Surrender Value is based on illustrated IRR of 8% p.a.. 1.30% p.a. of fund management fee is assumed. All fees and charges have been included. Based on IRR of 4% p.a., the projected Surrender Value is S$199,906. And at 0% p.a. IRR, the Surrender Value is projected to be S$146,387. The three rates of return used (0% p.a., 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.

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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
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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 Elite in the Policy documents that can be obtained from our distribution partners. You may wish to seek advice from a financial adviser representative for a financial analysis before purchasing a Policy suitable to meet your needs.

FWD Invest Flexi Elite is an investment-linked plan (ILP), which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the Units in the ILP sub-fund(s) and the income accruing to the Units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the Policy usually involves high costs and the Surrender Value, if any, that is payable to you may be zero or less than the total premiums paid.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) website (www.lia.org.sg) or SDIC websites (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 16 November 2026.

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