FWD Future First
Product Summary

Note:
Please read this Product Summary before you decide to take up this product.

Name of the insurer	FWD Singapore Pte. Ltd.
Product name	FWD Future First

1. What is this product about?

- FWD Future First is a non-participating regular premium term life insurance plan.
- This policy covers you for death and terminal illness.

2. What are the benefits provided?

Your benefits*

Death Benefit	100% of sum insured will be paid.
Terminal Illness Benefit	100% of sum insured will be paid, if person insured is diagnosed with terminal illness and policy will terminate.
Spouse Insurance Benefit	If we pay under this policy, the legal spouse of the person insured can ask us to issue them a new insurance policy without any underwriting: a. with a sum insured of S$250,000, payable if the spouse dies; and b. with a policy term of 2 years.

*Please refer to the policy contract section 'what you're covered for' for further details and definitions.

Assistance support#	What we will do
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	Legal services: We will pay for up to 3 legal advice sessions with a legal advisor; but we will only pay up to S$5,000 in total for all sessions.

#We may add to or modify these services by telling you in writing. Please refer to the 'making a claim' section in your policy contract.

3. How much premiums do I have to pay?

- The premium amount and policy conditions may vary depending on our underwriting requirements.
- Premium payment duration: Regular premiums are payable for the full coverage term of the policy.
- The premiums for FWD Future First are guaranteed and will not change during the term of the policy.

4. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You and the person insured must disclose all material facts such as medical conditions and state the person insured’s age and smoker status correctly.
- Free-look period: If you aren’t completely satisfied with your policy, and you haven’t made a claim under it, you have 14 days from the date you receive your policy to cancel it and receive your premiums back less the medical expenses incurred, if any, for the medical examinations. You or your nominee(s) will not be able to claim under your policy once it is cancelled.
- Grace period: A grace period of 60 days from each premium due date is given for you to pay the respective due premiums.

Note:
This list is non-exhaustive. Please refer to the policy contract for the detailed terms and conditions.

5. What are the limitations and major exclusions under this policy?

General exclusion:

- This policy has certain exclusions, meaning situations where we won’t pay a benefit. We list below the exclusions that apply to the benefits under your policy.
- We may also apply specific exclusions to your policy when we offer to issue your policy contract depending on the outcome of medical assessment of the person insured’s current health. If any specific exclusions apply, we will record the details in an endorsement.

Exclusions

Suicide or self-inflicted act	We will not pay any benefit under this policy if the claim arises: ▪ From suicide, attempted suicide or an intentional self-inflicted act; and ▪ Within one year of the start of your policy cover, or the date we last reinstate (restart) your policy. This applies regardless of the mental state of the person insured. If this happens, the policy will be cancelled.
Unlawful acts	We will not pay any benefit under this policy if the claim arises because you or the person insured deliberately participated in an unlawful act, or failed to act in accordance with the law.

Note:
Please refer to the policy contract for the full list of limitations and exclusions.

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6. Can I cancel my policy? And when will my policy end?

- Yes, you can cancel (terminate) your policy at any time. If you cancel your policy, your cover will end on the day before the next premium due date.
- Your policy ends on the earliest of the following dates:
  - The policy expiry date shown in your policy schedule.
  - The end of the 60-day grace period, if we do not receive your due premium before then.
  - The day before the next premium due date if you request to cancel (terminate) your policy.
  - The date we are told to cancel (terminate) your policy by law or regulation.
  - The date when 100% of the sum insured is paid out.
- As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

7. What do I need to do if there are changes to my/my nominee(s) contact details?

- It is important that you inform us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

8. Can I increase the sum insured during the policy term if the person insured experiences a life event?

- Yes, you can apply to increase the sum insured by 25% within 90 days of the person insured experiencing one of the following life events, as long as you haven't made a claim under this policy or the riders taken up with it.
- You can increase the sum insured twice during the policy term, but only once for each life event.

Life event (Person insured)	Evidence required	90-day time limit starts from
Getting married	Certified copy of marriage certificate	The marriage date
Having or adopting a child	Certified copy of birth certificate or certified adoption papers	The date of birth or adoption
Purchasing a home as a permanent residence taking out a mortgage on that residence	Certified copy of the cover and first page of the home financing documents	The settlement date
Completing their first tertiary education qualification	Certified copy of graduation documents	The graduation date
Starting their first paid job	Confirmation letter from the person insured's employer	The job start date

9. What is 'Guaranteed Conversion' option?

- If we offer any plan that has cash value then you can ask us to convert this policy to such cash value based plan. The conversion can be requested any time before the end of your coverage period. We will provide cover under the new policy for an amount up to the sum insured under this policy without any underwriting. This policy contract will end when we approve the new policy.
- The cash value means the amount of cash offered to the policy owner upon termination of the policy.

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10. Can I renew my policy contract?

- This is only applicable if you have chosen a 10-year renewable term. If no claim has been made, we will automatically renew this plan for a further 10-year term from each policy expiry date, until:

  (i) the person insured reaches age 100; or

  (ii) we cannot offer another full 10-year term before the person insured reaches age 100, whichever happens first.

- The premium amount upon renewal will be based on the age of the person insured and the prevailing premium rates offered at the time of renewal. You can cancel the automatic renewal by informing us in writing at least 90 days before expiry of your existing policy.

11. Is this policy protected under the Policy Owners' Protection Scheme?

- 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 LIA or SDIC websites (www.lia.org.sg) or (www.sdic.org.sg).

Important information
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FWD TPD rider
Product Summary

Note:
Please read this product summary before you decide to take up this product.

Name of the insurer	FWD Singapore Pte. Ltd.
Product name	FWD TPD Rider

1. What is this product about?

- FWD TPD rider is a regular premium payment rider, which is offered along with 'FWD Future First' as a base plan.
- This rider covers you for Total and Permanent Disability (TPD).

2. What are the benefits provided?

Your guaranteed benefits*

TPD Benefit	100% of sum insured will be paid if the person insured suffers TPD.

Rider's benefit description

FWD TPD rider	- If the person insured under base plan is diagnosed with 'Total and Permanent Disability' then we will pay the sum insured under this rider as an advance payment from the total sum insured for the base policy. - The base policy will continue to be in force with a sum insured = original sum insured less advance rider payment. The premium for the base policy will be prorated accordingly for the remaining policy term. - If the full sum insured under the base policy has been paid as an advance payment, then the base plan as well as any other rider(s) will terminate.

*Please refer to the policy contract section 'Your rider benefits' for further details and definitions.

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Additional benefit

Home care support	- This benefit allows you to utilise up to S$5,000 from the professional services benefit in your base plan for the purpose of home nursing or home modifications services. - Any unutilised benefit will still be available to you should you make a claim under the professional services benefit in the base plan or any home care support benefit in the other riders at a later date.

3. How much premiums do I have to pay?

- The premium amount and policy conditions may vary depending on our underwriting requirements.
- Premium payment duration: Regular premiums are payable for the full coverage term of the policy.
- The premiums for FWD TPD rider are guaranteed and will not change during the term of the policy.

4. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You and the person insured must disclose all material facts such as medical conditions and state the person insured's age and smoker status correctly.
- Grace period: A grace period of 60 days from each premium due date is given for you to pay the respective due premiums.

Note:
This list is non-exhaustive. Please refer to the policy contract for the detailed terms and conditions.

5. What are the limitations and major exclusions under this rider?

General exclusion:

- This rider has certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under your rider.
- We may also apply specific exclusions to your rider when we offer to issue your rider depending on the outcome of medical assessment of the person insured's current health. If any specific exclusions apply, we will record the details in an endorsement.

Exclusions

Suicide or self-inflicted act	We will not pay any benefit under this rider if the claim arises: ▪ From suicide, attempted suicide or an intentional self-inflicted act; and ▪ Within one year of the start of your rider cover, or the date we last reinstate (restart) your policy. This applies regardless of the mental state of the person insured. If this happens, the rider will be cancelled.
Unlawful acts	We will not pay any benefit under this policy if the claim arises because you or the person insured deliberately participated in an unlawful act, or failed to act in accordance with the law.

We won't pay any benefit if the signs or symptoms leading to diagnosis of an illness, which led to total and permanent disability, became apparent to the person insured:

- Before the rider issue date; or
- Before the rider restart date (if the rider cover was restarted).

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.

Note:
Please refer to the policy contract for the full list of limitations and exclusions.

6. Can I cancel my rider? And when will my rider cover end?

- Yes, you can cancel (terminate) your rider at any time. If you cancel your rider, your rider cover will end on the day before the next premium due date.
- Your rider cover ends on the earliest of the following dates:
  - The rider cover expiry date shown in your policy schedule.
  - The end of the 60-day grace period, if we do not receive your due premium before then.
  - The day before the next premium due date if you request to cancel (terminate) your rider cover.
  - The date we are told to cancel (terminate) your rider cover by law or regulation.
  - The date when 100% of the sum insured under this rider is paid out.
  - The date when base plan of this rider cover terminates.

7. Can I increase the sum insured during the policy term if the person insured experiences a life event?

- You can apply to increase the sum covered by 25% within 90 days of the person insured experiencing one of the life events, as long as you haven't made a claim under the base plan or the riders taken up along with it and provided that we accept your request.
- You can increase the sum insured twice during the policy term, but only once for each life event.
- Please refer to the rider contract for more information.

8. What if I were to convert my base plan into a new cash value based policy?

- In that case, you can request to extend this rider cover to your newly converted policy. If approved, we will confirm our decision to you in writing.

9. Can I renew my contract?

- This is only applicable if you have chosen a 10-year renewable term. If no claim has been made, we will automatically renew this rider for a further 10-year term from each rider expiry date, until:

  (i) the person insured reaches age 100; or

  (ii) we cannot offer another full 10-year term before the person insured reaches age 100,

  whichever happens first.
- In either case, the rider cover will not be renewed beyond the base plan coverage term.
- You can cancel the automatic renewal by informing us in writing at least 90 days before expiry of your existing rider. The premium amount upon renewal will be based on the age of the person insured and the prevailing premium rate offered at the time of renewal.

10. Is this policy protected under the Policy Owners' Protection Scheme?

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 LIA or SDIC websites (www.lia.org.sg) or (www.sdic.org.sg).

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FWD CI Rider
Product Summary

Note:
Please read this Product Summary before you decide to take up this product.

Name of insurer	FWD Singapore Pte. Ltd.
Product name	FWD CI Rider

1. What is this product about?

- FWD CI Rider is a regular premium payment rider, which is offered along with 'FWD Future First' as a base plan.
- This rider covers you for all critical illness conditions listed in the policy illustration.

2. What are the benefits provided?

Your guaranteed benefits*

Critical Illness (CI) benefit	100% of sum insured will be paid if the person insured suffers any one of the covered CI conditions.

Payment under ‘angioplasty and other invasive treatment for coronary artery’ is limited to 10% of the sum insured under this policy subject to a S$25,000 maximum sum payable. This benefit is payable once only and shall be deducted from the amount of this rider contract, thereby reducing the amount of the sum insured which may be payable herein.

Rider’s benefit description

FWD CI Rider	- If the person insured under base plan is diagnosed with any of the covered critical illness condition, we will pay the sum insured under this rider as an advance payment from the total sum insured for the base policy. - The base policy will continue to be in force with a sum insured = original sum insured less advance rider payment. The premium for the base policy will be prorated accordingly for the remaining policy term. - If the full sum insured under the base policy has been paid as an advance payment, then the base plan as well as any other rider(s) will terminate.

*Please refer to the rider contract section ‘Your rider benefits’ for further details and definitions.

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Additional benefit

Home care support	- This benefit allows you to utilise up to S$5,000 from the Professional services benefit in your base plan for the purpose of home nursing or home modifications services. - Any unutilised benefit will still be available to you should you make a claim under the professional services benefit in the base plan or any home care support benefit in the other riders at a later date. - The maximum payout across the Home care support benefit under this rider, and any other applicable riders and the Professional services benefit under the base plan shall not exceed S$5,000 in total.
Medical second opinion support	If you have been diagnosed with or suffer from one of the covered conditions under the critical illness benefit, you may choose to receive a secondary review of that medical condition, and we will reimburse the actual cost of the medical second opinion, up to a maximum sum of S$1,000.

3. How much premiums do I have to pay?

- The premium amount and policy conditions may vary depending on our underwriting requirements.
- Premium payment duration: Regular premiums are payable for the full coverage term of the policy.
- The premiums for FWD CI Rider are not guaranteed and may be revised by us giving at least 90 days' advance written notice to you.

4. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You and the person insured must disclose all material facts such as medical conditions and state the person insured's age and smoker status correctly.
- Grace period: A grace period of 60 days from each premium due date is given for you to pay the respective due premiums.

Note:
This list is non-exhaustive. Please refer to the rider contract for the detailed terms and conditions.

5. What critical illness conditions are covered under this rider?

Critical illness conditions covered under your FWD CI Rider

1. Alzheimer's disease / severe dementia
2. Angioplasty & other invasive treatment for coronary artery
3. Benign brain tumour
4. Blindness (irreversible loss of sight)
5. Coma
6. Coronary artery by-pass surgery
7. Deafness (irreversible loss of hearing)
8. End stage kidney failure
9. End stage liver failure
10. End stage lung disease
11. Fulminant hepatitis
12. Heart attack of specified severity
13. HIV due to blood transfusion and occupationally acquired HIV
14. Idiopathic parkinson's disease
15. Irreversible aplastic anaemia
16. Irreversible loss of speech
17. Loss of independent existence
18. Major burns
19. Major cancer
20. Major head trauma
21. Major organ / bone marrow transplantation
22. Motor neurone disease
23. Multiple sclerosis
24. Muscular dystrophy
25. Open-heart heart valve surgery
26. Surgery to aorta
27. Other serious coronary artery disease
28. Paralysis (irreversible loss of use of limbs)
29. Persistent vegetative state (apallic syndrome)
30. Poliomyelitis
31. Primary pulmonary hypertension
32. Progressive scleroderma
33. Severe bacterial meningitis
34. Severe encephalitis
35. Stroke with permanent neurological deficit
36. Systemic lupus erythematosus with lupus nephritis
37. Terminal illness

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- Payment under 'angioplasty & other invasive treatment for coronary artery' is limited to 10% of the sum insured under this rider cover subject to a S$25,000 maximum sum payable. This benefit is payable once only and shall be deducted from the amount of this rider contract, thereby reducing the amount of the sum insured which may be payable herein.
- 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 for the standard Definitions (Version 2024).

6. What are the limitations and major exclusions under this rider?

General exclusion:

- This rider has certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under your rider.
- We may also apply specific exclusions to your rider when we offer to issue your rider depending on outcome of medical assessment of the person insured's current health. If any specific exclusions apply, we will record the details in an endorsement.

Exclusions

Suicide or self-inflicted act	We will not pay any benefit under this rider if the claim arises: ▪ from suicide, attempted suicide or an intentional self-inflicted act; and ▪ within one year of the start of your rider cover, or the date we last reinstate (restart) your rider. This applies regardless of the mental state of the person insured. If this happens, the rider will be cancelled.
Unlawful acts	We will not pay any benefit under this policy if the claim arises because you or the person insured deliberately participated in an unlawful act, or failed to act in accordance with the law.

We won't pay any benefit if the signs or symptoms leading to diagnosis and claim, became apparent to the person insured:

- before the rider issue date; or
- before the rider restart date (if the rider cover was restarted).

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.

Note:
Please refer to the rider contract for the full list of limitations and exclusions.

Waiting period prescribed by the Life Insurance Association of Singapore (LIA):

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 cancers,
- Other serious coronary artery disease,
- Coronary artery by-pass surgery,
- Angioplasty and other invasive treatment for coronary artery.

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.

7. Can I cancel my rider? And when will my rider cover end?

- Yes, you can cancel (terminate) your rider at any time. If you cancel your rider, your rider cover will end on the day before the next premium due date.
- Your rider cover ends on the earliest of the following dates.
  - The rider cover expiry date shown in your policy schedule.
  - The end of the 60-day grace period, if we do not receive your due premium before then.
  - The day before the next premium due date if you request to cancel (terminate) your rider cover.
  - The date we are told to cancel your rider cover by law or regulation.
  - The date when 100% of the sum insured under your base plan is paid out.
  - The date when base plan of this rider cover terminates.

8. What do I need to do if there are changes to my/my nominee(s) contact details?

- It is important that you inform us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

9. Can I increase the sum insured during the policy term if the person insured experiences a life event?

- You can apply to increase the sum covered by 25% within 90 days of the person insured experiencing one of the life events, as long as you haven't made a claim under the base plan or the riders taken up along with it and provided that we accept your request.
- You can increase the sum insured twice during the policy term, but only once for each life event.
- Please refer to the rider contract for more information.

10. What if I were to convert my base plan into a new cash value based policy?

In that case, you can request to extend this rider cover to your newly converted policy. If approved, we will confirm our decision to you in writing.

11. Can I renew my contract?

- This is only applicable if you have chosen a 10-year renewable term. If no claim has been made, we will automatically renew this rider for a further 10-year term from each rider expiry date, until

  (i) the person insured reaches age 85; or

  (ii) we cannot offer another full 10-year term before the person insured reaches age 85,

  whichever happens first.
- In either case, the rider cover will not be renewed beyond the base plan coverage term.
- You can cancel the automatic renewal by informing us in writing at least 90 days before expiry of your existing rider. The premium amount upon renewal will be based on the age of the person insured and the prevailing premium rate offered at the time of renewal.

12. Is this policy protected under the Policy Owners' Protection Scheme?

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 LIA or SDIC websites (**www.lia.org.sg**) or (**www.sdic.org.sg**).

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This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.