

# All Set/ All Set Higher/ Dollar All Set Higher Investment

Life Protection

Investment

Lifetime Coverage

Single-Pay



Put your money  
to work.

- ✓ Diverse global and local funds to invest in
- ✓ Simple application, no medical exams required for All Set Higher and Dollar All Set Higher
- ✓ No upfront charge for All Set Higher and Dollar All Set Higher
- ✓ Death benefit is 125% of initial investment or account value, whichever is higher



**The world is experiencing social, cultural, and economic change like never before. To thrive in this new and dynamic era, one must be a smart investor.**

- **Diversify your money through several funds in one policy to help reduce risk.**
- **Cover yourself and your family with life protection that's 125% of the premium you've already paid or the account value - whichever is higher.**
- **Need a wealth transfer tool? Protect your estate using the death benefit or account value to pay for estate tax for assets.**

Plan	All Set (PHP)	All Set Higher (PHP or USD)
Minimum Single Premium	₱100,000	₱1,000,000 or \$20,000
Premium Charge	5%	NONE
Loyalty Bonus <small>Percentage of average monthly account value over past 60 months, non-guaranteed</small>	On the 10th year, then every 5 years	On the 10th year, then every 2 years

## Benefits at a Glance



**Diverse opportunities for your money to grow**  
Select from a wide range of global and local funds that match your risk appetite and investment goal.



**Death Benefit**  
Get 125% of your paid premium or account value, whichever is higher.



**Loyalty Bonus**  
Get rewarded for staying invested longer.



**Lifelong protection**  
Enjoy coverage up to 100 years old, subject to fund performance.



**For All Set Higher and Dollar All Set Higher, pay once with simple application**  
No tests required, just submit medical requirements.



**For All Set, add protection boosters**  
You can purchase extra life, health and accident coverage.



**Optimize your plan with**  
Track your investments, switch funds, top up and more with the #1 insurance app, TAPP!

**Invest and make your money work for you.**

Talk to an FWD financial advisor today!



## All Set Sample Journey: The Employee With A Side Business

35 Y.O.



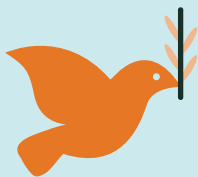
James is happily employed and when he turns 35 he invests ₱100,000 in All Set.

44 Y.O.



Assuming an 8% annual fund growth rate, his investment grows to ₱208,000. James has always wanted a side business and decides to withdraw ₱150,000 to help fund it, leaving his account value at ₱45,000.

50 Y.O.



James is diagnosed with a terminal illness and passes away. At age 50, James' sum assured equal to 125% of his single premium is higher than his account value at ₱70,000. This means his beneficiaries will get the higher amount and receive ₱125,000.



## All Set Higher Sample Journey: The Employee Working For Early Retirement

40 Y.O.



Francis is 40 years old and works hard in a corporate job. His plan is to retire early and pursue other passions. To help achieve this he invests ₱1M in All Set Higher.

55 Y.O.



Francis checks his investment and sees that after 15 years it is now at ₱3.5M based on an 8% annual fund growth. He decides it's time to quit his job and ease into a slower pace of life. Francis withdraws ₱200,000 every year for the next 10 years to fund his retirement.

65 Y.O.



Francis has done everything from getting married to travelling the Philippines to creating a basketball league for underprivileged kids in his hometown. But as life often goes, he is diagnosed with a terminal illness and passes away. At 65 years of age, Francis' sum assured is equal to 125% of his single premium, which is lower than his account value at ₱4.5M. Fortunately, FWD's policy is to award his beneficiaries the higher value, which means his family receives ₱4.5M.

## Dollar All Set Higher Sample Journey: The Employee Who Enjoys Travel and Leisure

40 Y.O.



Claire is 40 years old and enjoys seeing the world. Her goal is to one day have enough money to regularly travel in her older years. So she decides to invest \$20,000 in Dollar All Set Higher to fund her future plans.

55 Y.O.



It's now 15 years on and Claire's investment has grown to \$70,700 following an 8% annual fund growth rate. She's ecstatic as she is now able to take time off to travel the world, year after year, without impacting her yearly income. Claire withdraws \$10,000 and fulfils her lifelong dream of visiting Paris.

56 Y.O.



Claire withdraws another \$10,000 and visits the pyramids in Egypt. She develops a love for shish kababs.

57 Y.O.



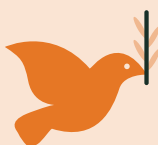
Another \$10,000 lets her travel to Alaska to experience moose-hunting in the cold but mesmerizing wild.

58 Y.O.



Again, Claire takes out \$10,000 and this time visits the Holy Land. She can't help but laugh when she finally sits and floats in the Dead Sea, another lifelong dream.

59 Y.O.



Claire has an untimely accident. Before she passes away, she tells her family how grateful she is to have visited so many wonderful places. She is also happy and secure to be leaving her family \$44,600 from her FWD plan.

## FAQ

### Where will my premiums be invested?

- You can choose to invest your premiums in a diverse selection of funds available in peso and dollar denomination. We have a range of funds that invests in bonds, equity, and other investments to suit your risk appetite.

### How much will I earn from this plan?

- Your earnings will depend on the actual performance of your funds and the charges that are applied to your policy. Talk to a financial advisor to get a quote.

### Who can be my beneficiaries?

- The beneficiaries are the people you choose to receive any amounts paid under this policy when the insured person dies. You can appoint one or more beneficiaries, and you may decide how much of the death benefit each beneficiary will receive.
- If you are the policy owner and the insured person, you can choose any person as your beneficiary.
- If you are not the insured person, anyone you choose as beneficiary must have an 'insurable interest' in both you and the insured person when your policy starts.
- Any person generally has an insurable interest in another person if they gain a financial benefit or support from that person being alive and in good health.

### Are my benefits guaranteed?

- The death benefit is guaranteed, as long as your policy remains active. So you need to make sure that your account value does not go to zero.

### Will the proceeds be free from tax?

- Unlike the usual handling in banks we do not deduct tax from the proceeds of withdrawals. The clients should declare the earnings above the total investments they have paid themselves in their tax reports.
- If the beneficiary is tagged as irrevocable, then the death benefit will not be subject to estate tax. Also, if all the beneficiaries are tagged as revocable and there has been no change in beneficiaries upon the start of the policy, then the said beneficiaries would be considered irrevocable once the insured dies.

### Which funds can I invest in?

- It depends on your risk appetite. Answer a risk profile questionnaire with your FWD advisor and choose the fund that fits you. Review our fund guide on the following page for more information.

# FWD Fund Guide

Check out our diverse investment funds and see which ones fit your personal risk appetite.

## Conservative

Invests in high-quality domestic government and corporate debt instruments and money market securities. Suitable for investors who prefer stability with potentially lower returns.

### Peso Bond Fund

Fund Manager: Security Bank

90-100% fixed income instruments

0-10% cash

### Fixed Income Fund

Fund Manager: BPI

90-100% fixed income instruments

0-10% cash

## Moderate

Invests in local equities, government securities and corporate bonds. Suitable for investors who are tolerant of medium market volatility and are willing to accept balanced returns.

### Peso Stable Fund

Fund Manager: Security Bank

41-60% Equities

40-59% bonds/cash

### Peso Balanced Fund

Fund Manager: BPI

20-40% Equities

60-80% bonds/cash

## Aggressive

Invests in high-quality equities diversified across sectors. Suitable for investors who are tolerant of high market volatility seeking potentially higher returns.

### Peso Equity Fund

Fund Manager: BPI

100% Local Equities

Invests in mixed equities listed in the PH Stock Exchange Index.

### Peso Equity Index Fund

Fund Manager: Security Bank

100% Local Equities

Mirrors the top 30 listed companies in the PH Stock Exchange Index.

### Peso Growth Fund

Fund Manager: Security Bank

100% Local Equities

Invests in high-quality equities listed in the PH Stock Exchange. The fund aims to surpass the returns of the PH Stock Exchange Index.

### Peso High Dividend Equity Fund

Fund Manager: Security Bank

100% Local Equities

Invests in listed equity securities of Philippine companies that offer high dividend payouts. Suited for customers seeking potentially higher yields from dividends as well as from stock price appreciation.

### Global Good ESG Fund - Available in Peso and USD (NEW!)

Fund Manager: FWD Life Insurance Corp. with BlackRock as fund provider

100% Global Equities

Invests in global companies that are best in class in managing environmental, social and governance compliance.

### Global US Dollar Equity Index Fund

Fund Manager: FWD Life Insurance Corp.

100% Global Equities

Closely tracks the MSCI All Country World Index (MSCI ACWI) and provides exposure to many of the world's largest companies listed in developed and emerging markets.

### Diversity Fund - Available in Peso (NEW!)

Fund Manager: FWD Life Insurance Corp.

0-70% Local Equities

0-30% Global Equities

Gives a flexible and affordable exposure to a multimanager investment fund with the aim to achieve long-term capital growth by investing in a diversified portfolio of equity investment funds.

\* All investment funds available to FWD's investment-linked protection plans Set for Life, All Set, All Set Higher. USD equity funds are only available to US Dollar All Set Higher.

\* Asset allocations are not static and may change due to rebalancing or market movements.

\* Fund allocation is up to the policy owner's risk profile and appetite.

\* Fund allocation can be set or changed via Tapp or through your financial advisor.



## About FWD Insurance

FWD Life Insurance Corporation (FWD Insurance) launched its commercial operations in September 2014. In just six years of business, FWD Insurance now ranks 3rd and 4th in terms of Paid-Up Capital<sup>1</sup> and New Business Annual Premium Equivalent<sup>2</sup>, respectively.

FWD Group spans 10 markets in Asia including Hong Kong SAR & Macau SAR, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan, Malaysia and Cambodia, offering life and medical insurance, general insurance, employee benefits, Shariah and family takaful products across a number of its markets. In the Philippines, FWD has 18 business hubs located in key cities nationwide, with its headquarters in Bonifacio Global City in Taguig.

Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group. FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance.

For more information, please visit [fwd.com.ph](http://fwd.com.ph).

1 [www.insurance.gov.ph](http://www.insurance.gov.ph) > Statistics > Life > 2020 > Based on Paid-Up Capital

2 [www.insurance.gov.ph](http://www.insurance.gov.ph) > Statistics > Life > 2020 > Based on New Business Annual Premium Equivalent

## We're here for you, 24/7.

Talk to us about your needs. No inquiry is too big or small.



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at (632) 8888 8388



Email us at  
[customerconnect.ph@fwd.com](mailto:customerconnect.ph@fwd.com)



Chat with us at  
[fwd.com.ph](http://fwd.com.ph)



Manage your policy,  
download **TAPP**  
your one tap insurance app



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