

# Set for Tomorrow Estate Protector



Life insurance that's with you in every step of your financial journey.



## Get financial protection wherever you are in your financial journey.

As you go through different stages of life, your financial goals change. What works for you as a young professional will likely change when you start your own family. What's right for you at the peak of your career won't be the same when you're ready to retire.

the budget life insurance plans that are with you in every step of your financial journey.

From loan protection, income protection during your prime working years, to smoother transfer of wealth, Set for Tomorrow's three variants: Short Term Cover, Income Protector, and Estate Protector, allow you to protect your family's future with an amount that makes sense to you personally and financially.

Wherever you are in life, FWD's Set for Tomorrow provides solutions for your ever-changing financial protection needs with three easy-to-maintain and even easier on

For a minimum premium of only ₱2,000 per month or ₱21,000 per year, which is subject to a minimum sum assured of ₱1 Million, be empowered to make your own financial choices. Choose from different payment options: regular payment term, 5-year payment term, 10-year payment term, or single payment term.

## Get lifetime protection and preserve the legacy you've built for your family.

Spending your golden years traveling or picking up a new hobby is even more rewarding when you've protected your family and hard-earned wealth from the unexpected.

### Here's how it works

Set for Tomorrow Estate Protector allows for a smooth transition of your wealth providing guaranteed life insurance coverage throughout your lifetime (until age 120).

If you are diagnosed with a terminal illness, you can get 100% of your coverage in advance. An additional 20% benefit will also be given when

an unforeseen event happens overseas. A Funeral Benefit, which is 10% of the life insurance, coverage or up to ₱100,000 will be advanced within the next 48 hours for funeral expenses. This is deducted from the total Life Insurance Coverage.

An additional 100% coverage amount will also be extended if the unfortunate happens to you and your spouse as a result of the same accident, provided there is at least one child below 18 years old.

Set for Tomorrow Estate Protector offers additional benefits to better protect you

from unforeseen life risks. Your future premiums will be waived in case of total and permanent disability or when diagnosed with one of the 38 critical illnesses as defined in your policy contract.

### Leave a great legacy

Perfect for high-net-worth retirees, this plan can be used to pay estate tax and other expenses, so the legacy you've built for your children will remain full and intact.

## How Set for Tomorrow can protect you:

### Life Insurance Coverage

We look after your family if the worst happens, by providing 100% of the coverage amount.

### Overseas Benefit

A 20% additional coverage amount will be provided if the worst happens while overseas.

### Waiver of Premium Benefit

We waive future premiums in case of total and permanent disability or when diagnosed with any of the 38 critical illnesses as defined in your policy contract. This benefit is available in 5-year and 10-year payment options for ages 18-60.

### Terminal Illness Benefit

A 100% benefit amount will be given in advance when you are diagnosed with terminal illness.

### Spouse Extension Benefit

We extend an additional 100% coverage amount if the unfortunate happens to you and your spouse as a result of the same accident, provided there is at least one child below 18 years old.

### Funeral Benefit

10% of the life insurance coverage or up to ₱100,000 will be given in cash within the next 48 hours for funeral expenses.



This brochure is for general information only. Refer to the policy contract for full details.

Exclusions may apply including pre-existing conditions. Refer to the sales illustration for a list of exclusions. For more information, talk to your FWD Financial Advisor.

## About FWD Insurance

FWD Life Insurance Corporation (FWD Insurance) launched its commercial operations in September 2014. As of end-2020, FWD Insurance ranks 2nd 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 17 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).

<sup>1</sup> www.insurance.gov.ph > Statistics > Life > 2020 > Based on Paid-Up Capital  
<sup>2</sup> www.insurance.gov.ph > Statistics > Life > 2020 > Based on New Business Annual Premium Equivalent

Scan to calculate your  
Set for Tomorrow payment



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

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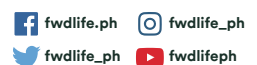
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