

# Set for Tomorrow Short Term Cover

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.

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

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.

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 started on insuring your future with an affordable 5-year and 10-year term coverage!

Whether you're starting your first job or looking to start your own family, your early career years are mostly devoted to making a living and paying loans like mortgage or a business loan. But what if you are suddenly unable to pay them?

Designed to ease the burden of unpaid loans when the unexpected happens, Set for Tomorrow Short Term Cover is a renewable and convertible 5-year and 10-year term plan that will take care of your financial obligations so your loved ones need not worry.

### Here's how it works

Simple, guaranteed, and very affordable, this plan is perfect

for young professionals and first-time policy owners as it offers 100% guaranteed life insurance coverage for a short period of time.

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 an unfortunate event happens

to you and your spouse as a result of the same accident, and there is at least one child below 18 years old.

### Easy and hassle-free

When you're ready to secure your future for the long term, you can easily renew your coverage to continue to enjoy your benefits.

You can also convert it to a permanent plan to enhance your benefits

You can do both after finishing your 5-year or 10-year term without going through the application process again!

## 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.

### Terminal Illness Benefit

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

### Overseas Benefit

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

### Funeral Benefit

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

### Spouse Extension Benefit

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



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.

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

## 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](http://www.insurance.gov.ph) > Statistics > Life > 2020 > Based on Paid-Up Capital  
<sup>2</sup>[www.insurance.gov.ph](http://www.insurance.gov.ph) > Statistics > Life > 2020 > Based on New Business Annual Premium Equivalent

Scan to calculate your Set for Tomorrow payment



[cali.ph/setfortomorrow](http://cali.ph/setfortomorrow)

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

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



Call our **Customer Connect Hotline** at (632) 8888 8388



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



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



For policy owners, download FWD Tapp to manage your policy



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