



10x **FWD**



INNOVATION FEST



About FWD

At FWD, we're a different kind of insurance company.

We are led by customers and driven by technology. This is why we look outwards at what people need, rather than what industry has always offered. We offer a new kind of insurance that is easier to buy, claim, and understand—helping us in changing the way people feel about insurance.

Celebrate living

Our brand promise and tagline help us shift our role as an insurer, to help people feel confident and focus on living lives without hesitation.

It's at the core of our brand culture and our hope for every customer we inspire. Because if we can take away a little of the stress or the worry, then we've given our customers the one priceless thing: the freedom to celebrate living.

About Innovation Fest

Welcome to FWD Innovation Fest!

This exclusive media event aims to showcase FWD Life Insurance (FWD Philippines) as an industry trailblazer.

FWD Executive leaders and key speakers will highlight FWD's people-centered design thinking and cutting-edge technology that makes insurance inclusive for all.



10x **FWD**

THE FWD PILLARS



INNOVATION
FEST

FWD AI Engine

FWD Group has developed the FWD AI Engine to promote financial literacy, help customers plan their finances and long-term goals more effectively, and be better equipped to decide what insurance they should purchase to protect their lifestyle and loved ones:

People Like You is a first-in-the-market intelligent tool that allows customers to benchmark their existing coverage against people with similar profiles and discover their protection gaps. It's available for everyone through FWD's AI chatbot, Fi.



Additionally, FWD Philippines will soon be launching **FWD Protection Score** to current policyholders, recommending relevant products to enhance their financial health coverage for added security.



FWD products



With just 2% of Filipinos holding an insurance policy, which stands as one of the lowest in Southeast Asia, FWD Philippines aims to close the protection gap by providing products that are easy to understand, buy, and claim.

FWD products are designed to allow everyone to celebrate living by giving the coverage that best fits their individual needs and lifestyles.

- **Vibrant Critical Illness Insurance** is a health protection plan from wellness to recovery, it's the first of its kind in the market to offer benefits that cover health screening and post-recovery: (1) Healthy Screening Benefit for wellness, (2) 6x claims for Major Critical Illness for treatment, and (3) Health Supplements during the recovery period.
- **Manifest Investment-linked Insurance** is the first insurance plan that protects Filipinos and their investments while growing their wealth. With four unique features to help Filipinos succeed in the next normal: (1) Start-up Bonus, (2) Investment Protection Bonus, (3) Guaranteed Milestone Bonus, and (4) Premium Extension Bonus.
- **Babyproof Investment-linked Insurance** is FWD Philippines' first ever life insurance bundle designed just for babies: from life protection and investment to hospital and ICU allowance. It provides coverage and wealth-building for babies as young as 15 days old.
- **Set For Tomorrow Term Life Insurance** provides solutions for Filipinos' ever-changing financial protection needs – from income protection to wealth transfer.

FWD Online Shop

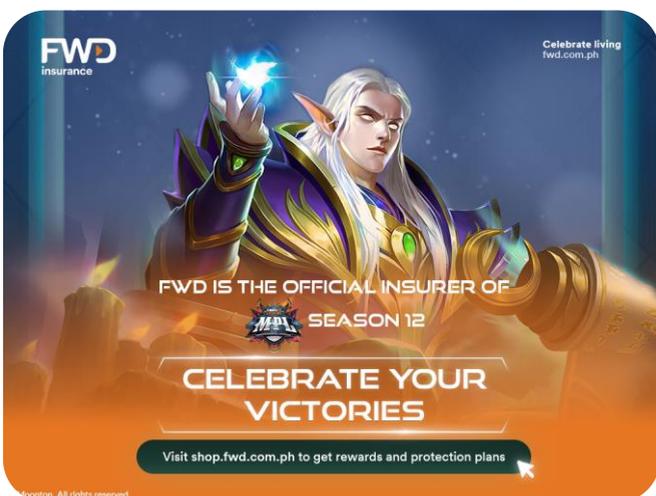


FWD Philippines provides Filipinos with better access insurance through its all-rounded insurance platform, [FWD Online Shop](#).

- a. Individuals can gift insurance to family and loved ones
- b. SMEs and corporate business clients can purchase premiums for their employees in bulk
- c. Customers can enjoy exclusive rewards with their direct online purchases

FWD Online Shop also offers accessible and affordable coverage through our exclusive offerings, such as:

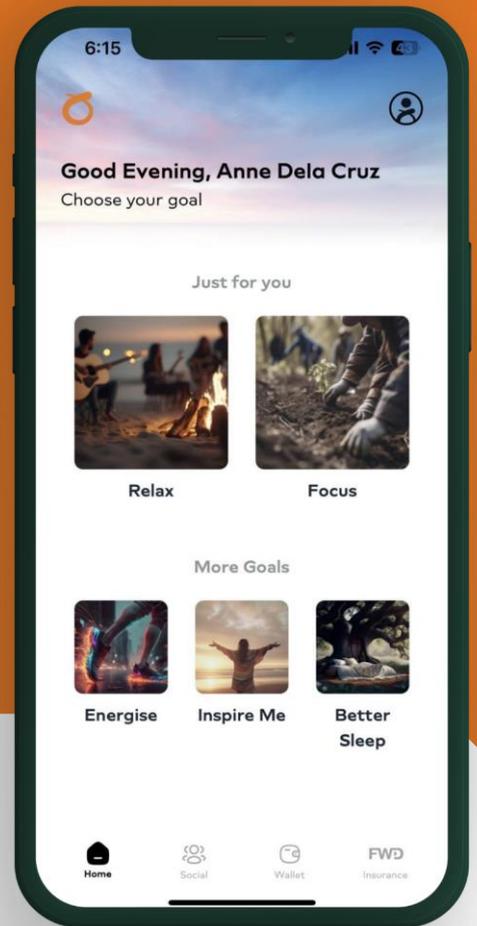
- **FWD The One for Life Insurance Cover** is an easy-to-buy life insurance that can be personalized to build the protection one needs for whatever phase in life they are in.
- **FWD BIG 3 Critical Illness Insurance** is an easy-on-the-pocket, easy-to-buy, and easy-to-claim health insurance that covers an individual from the top three critical illnesses: heart attack, stroke, and early-to-late stage cancer.



FWD Philippines also announced its sponsorship of the upcoming 12th season of Mobile Legends: Bang Bang Professional as its official insurer, and the launch of its **The One for Gamers** insurance policy exclusively available on FWD Online Shop.

Omne by FWD

FWD Life Insurance aims to help everyone to celebrate living by encouraging them to achieve their goals. Introducing Omne by FWD, a supercharged 2-in-1 app that helps Filipinos achieve real-life goals—may they be short- or long-term.



Omne by FWD is a lifestyle app with goal-based, science-backed features that help individuals achieve micro-habits for daily life balance, including:

Mirror Me
(health check)

Fitness Sessions
(HIIT workouts)

Monaural Beats
(mood stimulation)

Curated Playlist
(curated music based on goals)

Capture the Moment
(AI art generator)

Mini Games and Rewards

On top of all these, it's also a policy management app that allows FWD customers to:

- Manage and track their investments
- Switch funds easily and for free
- Pay premiums

Omne by FWD is available for download on

Download on the **App Store**

GET IT ON **Google Play**

Pinoy Money Master

As FWD Philippines supports nation-building through financial inclusion, they are also changing many Filipinos' first introductions to financial literacy – through a fun learning gameshow.



Pinoy Money Master is the first-of-its-kind gameshow in the Philippines that demystifies money matters and make financial literacy relatable, fun, and innovative through digital content rooted in Filipino pop culture.

It's a battle of the generations—where Gen Zs, Millennials, and Gen X-ers outwit and outmatch each other to claim up to PhP100,000, free insurance, and the bragging right to be dubbed the 'Pinoy Money Master'.

The financial literacy gameshow first aired on August 16 in [FWD Philippines' Facebook channel \(@fwdlife.ph\)](https://www.facebook.com/fwdlife.ph), with succeeding episodes available to stream on September 6 and 27. Viewers can also participate and win special prizes from each episode—including cash, gadgets, and vouchers for shopping and travel.



Business Opportunities at FWD

BECOME AN FWD FINANCIAL SOLUTIONS CONSULTANT

FWD Philippines has built solid partnerships with trusted partners in almost 10 years, and it continues to build on more collaborations with organizations and institutions that share its values and vision.

With extensive partnerships, comprehensive training, and numerous benefits, FWD's financial solutions consultants enjoy the best of both worlds as financial advisors and FWD employees.

Extra benefits include:

- Day 1 HMO and insurance (which also covers their families)
- World-class professional development training
- Best-in-class travel experience and incentives
- Opportunity to collaborate with stakeholders
- Technology-driven operations through provided apps and gadgets for more efficient business transactions

FWD Philippines maintains to provide benefits for its employees to help them with their holistic health by providing safeguards from invisible challenges that affect them daily. That is why they have partnered with multiple organizations and provided accessible mental health courses, community service time-off, and a one-on-one wellness hotline that their loved ones can also access.

BECOME AN FWD FINANCIAL ADVISOR

Combined with providing flexible and exciting business opportunities creates a dynamic corporate model for everyone. FWD Philippines helps individuals start their businesses by aligning with their drive for purpose while also recruiting and training more people as financial advisors, therefore helping create a virtuous cycle that empowers more Filipinos.

Extra benefits include:

- Developing an entrepreneurial mindset
- Unlimited income potential
- Flexible working hours
- Best-in-class travel experience and incentives
- Nobility of the career where one can help yourself while helping others be ready for any financial challenges

SpringboardX



FWD extends its trailblazing legacy to the next generation through the **FWD SpringboardX Student Challenge**. It's a fun and valuable learning exercise that invites tertiary students across FWD's 10 markets (including Cambodia, Hong Kong, Indonesia, Japan, Macau, Malaysia, Philippines, Singapore, Thailand, and Vietnam) to work as part of a team and come up with innovative and impactful solutions for real-life business challenges.

The program aims to uncover innovation, impact, and ideas from the next generation:

Innovation:

The world doesn't stop and neither do we. This means the program is looking for a constant churn of new ideas and fresh outlooks. If it works, fix it anyway.

Impact:

FWD will consider the impact presented ideas will have on its target users, as well as the time and technical resources it needs from a business perspective.

Ideas:

One of the things that have always set FWD apart is our people – and we firmly believe in bottom-up innovation, giving students the chance to surprise us with their most creative thinking and best ideas.

What's in it for the participants?

- **Upgrade their skillset:** All finalists will receive mentorship from FWD leaders while learning how to innovate and develop these all-important entrepreneurial skills.
- **Boost their bank balance:** Generous prizes up for grabs for the top three teams:

1st place – USD3k

2nd place – USD2k

3rd place – USD1k

- **Expand their network:** An opportunity to meet other like-minded teammates and create professional connections as well as form friendships and ideas.
- **Showcase their talent:** All ideas will be evaluated by FWD Group Innovation with the chance to move into further development and production.

The Journey





fwd.com.ph