

Set for Health

Critical Illness Insurance

Life Protection

Critical Illness

Return of Premiums

A photograph of a swimmer in a pool, wearing a blue swim cap and goggles, with one arm extended forward. The image is partially covered by a large orange shape on the left side, which contains the text 'Zero-waste health protection'.

**Zero-waste
health protection**

- ✓ Claim up to 3x for unrelated major critical illnesses
- ✓ Return of paid premiums at age 75 if no major claims are made
- ✓ Waived payments upon first major critical illness diagnosis or total and permanent disability of the insured
- ✓ 100% coverage for 42 major critical illnesses
- ✓ Additional 20% coverage for 15 minor critical illnesses
- ✓ 100% death benefit to be given to your beneficiary

We're here for you no matter what

What is "zero-waste health protection"? It means getting a return from the premiums you've paid, whether you get sick, stay healthy, or pass away. It provides protection for 42 major critical illnesses wherein you can claim up to 3x for unrelated illnesses.

Also, should you be fortunate to reach age 75 without ever needing to make a major critical illness claim, we'll give all your money back. You can use this as an additional retirement fund or as a wellness fund to continue being healthy.

We're rooting for you and want only for you to have the best possible outcome in life!



Benefits at a Glance



Claim up to

3x

for unrelated major
critical illnesses



Covers 42 major
critical illnesses and
15 minor critical
illnesses



Additional 20% cash
benefit (subject to a
maximum of ₱500,000)
if diagnosed with
1 of the 15 covered
minor critical illnesses



Death benefit for
your loved ones if
you pass away
before
age 75



Choose from
flexible payments:
5, 10, 20 -year



If you get diagnosed
with a major critical illness,
future premium payments
will be waived so you can
focus on your recovery



100% return of premiums
paid if you don't make
any major critical illness
claims up to age 75

Exclusions may apply including pre-existing conditions. Refer to the FAQ for a list of exclusions.

Set for Health Sample Journey: The Empowered Side-Entrepreneur

35 Y.O.



Crystal has a full-time job but also makes a good side income selling crafts online. She does regular yoga and goes for long walks to stay healthy. But being 35 years old she knows she must invest in her health and future so she's covered. She wants a traditional insurance policy and purchases Set for Health for ₱32,215/year, with a benefit amount of ₱500,000 and 10 years to pay.

38 Y.O.



Although Crystal eats well and exercises, she is diagnosed with coronary artery disease, which she seems to have inherited from her father's side. With her first major critical illness, she receives ₱500,000 while FWD waives all her future premiums and keeps her Set for Health coverage active. Crystal finds relief and focuses on making a quick recovery.

45 Y.O.



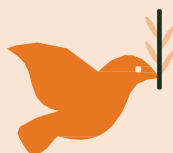
Crystal's business is thriving, but she suffered an aneurysm and underwent surgery to the aorta. She pays her medical expenses with another ₱500,000 as her second major critical illness benefit.

50 Y.O.



5 years on and Crystal has made the move from full-time employee to full-time entrepreneur. She spends plenty of time traveling and tending to her business. As things often go, Crystal experiences another medical setback - this time, it's bacterial meningitis. She receives ₱500,000 as her third major critical illness benefit. While recovering, her family tells her she is lucky to have healthcare, and she agrees. She didn't have to sacrifice her business or her savings. All she needed was some time off to get better.

74 Y.O.



Crystal enjoys a long and prosperous life in the company of family and loved ones. She's taken great care of her health, and at age 74 passes away. She leaves her sizable business to her family. From her Set for Health plan, they receive the 100% coverage amount of ₱500,000. Crystal's investment in her health paid off, letting her live longer and better while leaving her family a final gift.

Set for Health Sample Journey: The Healthy Manager

40 Y.O.



Carl is a health buff and always finds time to work out and go for runs on the weekend. Still, he wants to make sure he's covered in case of an emergency so he purchases Set for Health with a benefit amount of ₱1,000,000 until age 75, for ₱132,300 per year for 5 years.

50 Y.O.



Carl has enjoyed several promotions over the last 10 years but his work has taken a small toll on his health. He undergoes angioplasty which is considered a minor condition and receives ₱200,000 from FWD. Carl is soon back on his feet and levels up his exercise routine with regular walks and more weekend activities.

75 Y.O.



Carl celebrates his 75th birthday and looks back, grateful that he's never had a major critical illness. All his exercise and healthy living paid off. His family gives him a giant gluten-free cake (his favorite) but perhaps the best part is he gets all his paid premiums back, a healthy living benefit of ₱661,500. The policy ends, the party continues, and Carl eats a little more cake to celebrate.



FAQ

What illnesses/conditions are covered?

Major

Group 1: Cancers

Late-stage cancers

Group 2: Major organ failure

Aplastic anemia

Chronic liver disease

Chronic lung disease

Chronic recurrent pancreatitis

Crohn's disease

Fulminant viral hepatitis

Loss of hearing (deafness)

Loss of sight (blindness)

Major organ and bone marrow transplant

Medullary cystic disease

Progressive scleroderma

Renal failure

Terminal illness

Ulcerative colitis

Group 3: Heart and blood vessels

Cardiomyopathy

Coronary artery disease

Heart attack (myocardial infarction)

Heart valve surgery

Primary pulmonary arterial hypertension

Surgery to aorta

Group 4: Neuro-muscular related

Alzheimer's disease

Apallic syndrome

Benign brain tumor

Cerebral aneurysm requiring surgery

Coma

Loss of independent existence

Motor neurone disease

Multiple sclerosis

Muscular

dystrophy

Paralysis

Parkinson's disease

Stroke

Group 5: Others

Bacterial meningitis

Encephalitis

HIV/AIDS due to blood transfusion

Loss of limbs

Loss of speech

Major burns

Major head trauma with severe brain damage

Occupationally-acquired HIV/AIDS

Severe rheumatoid arthritis



Minor (for all ages)

Accidental fracture of spinal column

Angioplasty and other invasive treatments for coronary artery disease

Diabetic retinopathy

Early-stage cancer

Loss of one limb

Loss of one lung

Removal of one kidney

Severe osteoporosis

Surgical removal of pituitary tumor



Minor (juvenile conditions ages 0-17)

Hemophilia A and Hemophilia B

Type 1 Diabetes Mellitus - Insulin

Dependent Diabetes Mellitus

Kawasaki Disease

Osteogenesis Imperfecta - Type III

Severe Asthma

Systemic Juvenile Idiopathic

Arthritis

Are my benefits guaranteed?

- Your benefits are guaranteed as long as you keep your policy active by paying your premiums regularly.

When can I claim my critical illness benefit?

- You may claim your benefit:
 - After the initial 90-day no-claim period that starts from the effective date, the last reinstatement date, or date of increase of benefit amount
 - If the diagnosis of the insured falls under covered major or minor critical illnesses
 - Multiple major critical illness claims must belong to different categories:
 - Group 1: Cancers
 - Group 2: Major organ failure Group
 - 3: Heart and blood vessels Group 4:
 - Neuro-muscular related Group 5:
 - Others
 - In the case of Group 1(Cancer), up to 2 major critical illness claims can be made as long as the insured is declared cancer-free 5 years prior to the diagnosis of the second cancer
 - The insured must complete a 14-day recovery period following the diagnosis of the critical illness

Are there instances when the critical illness benefit will not be paid?

- There are a few situations where a benefit is not given. You can't make a claim if the critical illness is due to:
 - Pre-existing conditions
 - Drugs or alcohol abuse
 - Cancer or encephalitis in the presence of HIV
 - Loss of independent existence due to psychiatric causes
 - Attempted suicide or intentional self-inflicted acts
 - Unlawful acts of the insured or policy owner
 - War

When can the death benefit be payable?

- The death benefit is payable once the policy starts, as it is not subject to the 90-day no-claim period. However, the death benefit may not be claimed if the death of the insured is due to attempted suicide or deliberate self-harm while sane within 2 years after the coverage starts or is reinstated. In these cases, we return the total of all paid premiums to the beneficiaries.

I already have a medical condition/family history, can I still apply?

- We have several criteria in assessing your application. Having a medical condition or family history does not mean that we will decline your application right away. We highly encourage you to apply so you can receive a proper assessment.

I changed my mind, can I get a refund?

- Yes, as long it's within the 15-day free look period. During this period, you can review the policy provisions, inclusions and exclusions up to 15 days upon getting your contract. If you do decide to cancel the policy, just let us know and you will get a full refund.



Enjoy zero-waste health protection! For more information, talk to your FWD Financial Advisor.

About FWD Philippines

FWD Life Insurance Corporation (FWD Philippines) launched its commercial operations in September 2014. Currently, FWD Philippines is number one in customer experience among insurers in the country¹. In just 10 years, FWD Philippines now ranks 3rd and 4th in terms of new business annual premium equivalent² and premium income³, respectively.

FWD Philippines is part of FWD Group, a pan-Asian life insurance business with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD Group was established in 2013 and is focused on changing the way people feel about insurance. FWD's customer-led and digitally enabled approach aims to deliver innovative propositions, easy-to-understand products, and a simpler insurance experience.

FWD Philippines is regulated by the Insurance Commission of the Philippines and is legally permitted to provide insurance products and services within the country.

For more information, please visit fwd.com.ph.

¹ Based on KPMG's Global Customer Experience Excellence Report 2023

² www.insurance.gov.ph > Data > Statistics > Life Insurance Companies > 2023 > Based on New Business Annual Premium Equivalent

³ www.insurance.gov.ph > Data > Statistics > Life Insurance Companies > 2023 > Based on Premium Income

We're here for you, 24/7.

For concerns and inquiries, you can reach us any time:



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Manage your policy with Omne by FWD or Customer Portal

Learn more about
FWD's consumer
protection commitment:



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Global City, Taguig City, 1634 Philippines

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1071 United Nations Avenue,
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