

# FWD Golden 7 Investment-linked Insurance



For the person on top,  
there's no way but up.

- ✓ Receive 4% annual return for 7 years.
- ✓ Get back 100% of your paid premium if no death benefit has been claimed.
- ✓ Beneficiary will receive 125% of your single premium or 105% account value whichever is higher in case of death.



## Grow your life as you grow your wealth.

Maximize your wealth and grow your confidence to get more out of life. For the discerning investor like yourself, we have FWD Golden 7. It's an exclusive opportunity for a reliable wealth plan and life protection.

FWD Golden 7 offers:

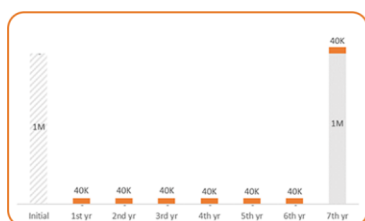
- 4% annual returns
- 100% maturity benefit
- life protection

## 4% annual return for 7 years

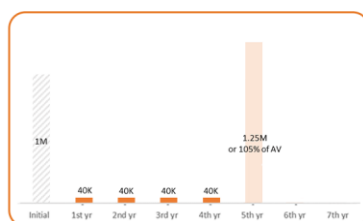
Returns will be derived from **FWD Peso Structured Income Fund 2031**

Underlying investments are global investment grade government and corporate bonds, which will be structured to be denominated in Philippine Peso (PHP).

Receive 4% of your one-time payment, as illustrated:



Your payout schedule (7 years complete)



Your payout schedule with death benefit





## 100% Maturity Benefit

Aside from annual gain, your plan gives back 100% of the single premium at the end of the 7th year, given no death benefit has been claimed.



Your annual cash payout and maturity benefit may be reduced or terminated if the counterparties or the security issuers connected with the underlying assets encounter default, any credit event, or other similar issues such as change in law, or if you surrender your policy. The value of reduction will depend on many factors such as, but not limited to, the recoverable amount in a credit event and costs associated with FX unwinding. In such circumstances, you may lose some or all of your single premium.

## Life Protection

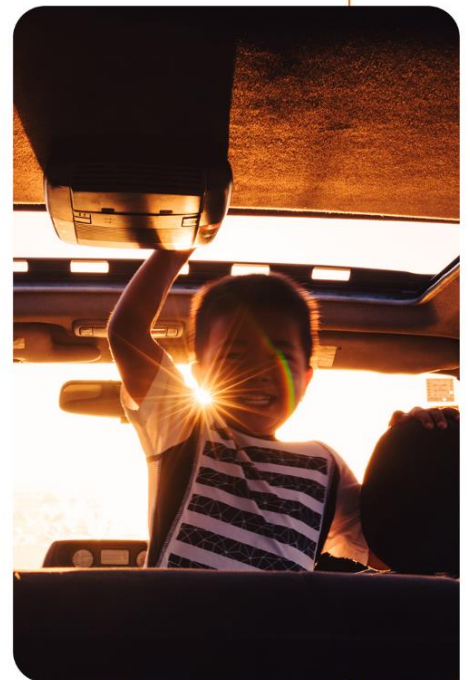
This policy provides 7-year insurance protection. The beneficiary will receive 125% of your single premium, or 105% of the account value, whichever is higher, if the insured passes away. Once this benefit is paid, the policy terminates.

### Eligibility

- Policy owner is 18 to 99 years old
- The insured is 15 days to 70 years old upon issue date
- Insurability questions are completed

### Exclusions

Death benefit will not be paid out if the cause of death is due to attempted suicide or deliberate self-harm of the insured, while sane within two years from policy's effectivity. In this case, we will return any insurance charges deducted in the preceding two years and the Account Value calculated on the Next Valuation Date, following FWD's receipt of written notice of the insured's death.





## Payment Terms

FWD Golden 7 is available for a minimum of Php 500K and in increments of Php 10K, up to Php 100M (for ages 15 days to 60 years old) or Php 60M (for ages 61 to 70 years old) per insured life.

Pay your single premium over-the-counter Bills Payment via Security Bank, BPI, BDO, Metrobank or Union Bank. You can also pay through Online/Mobile Bills Payment via Security Bank, BPI, BDO, Metrobank, Union Bank or Land Bank.

Fund switching, partial withdrawal and top-ups are not available for this product.

You can access the latest Net Asset Value per Unit (NAVPU) for all FWD funds in Omne by FWD or at [investment.fwd.com.ph](http://investment.fwd.com.ph).

**Limited offer only until the maximum allocation has been reached**

Life is the best enjoyed secured. Take this rare opportunity for a future with FWD Golden 7.

Get in touch with your FWD Advisor to process your application today.



## 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 country<sup>1</sup>. In just 10 years, FWD Philippines now ranks 3rd and 4th in terms of new business annual premium equivalent<sup>2</sup> and premium income<sup>3</sup>, 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.

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

1 Based on KPMG's Global Customer Experience Excellence Report 2023  
2 [www.insurance.gov.ph](http://www.insurance.gov.ph) > Data > Statistics > Life Insurance Companies > 2023 > Based on New Business Annual Premium Equivalent  
3 [www.insurance.gov.ph](http://www.insurance.gov.ph) > Data > Statistics > Life Insurance Companies > 2023 > Based on Premium Income

## Get in touch via:



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