

FWD Manifest

Protection and Investment

Life Protection

Investment

Start-up Bonus

Investment Protector Bonus



Invest and manifest
your future.
FWD MANIFEST

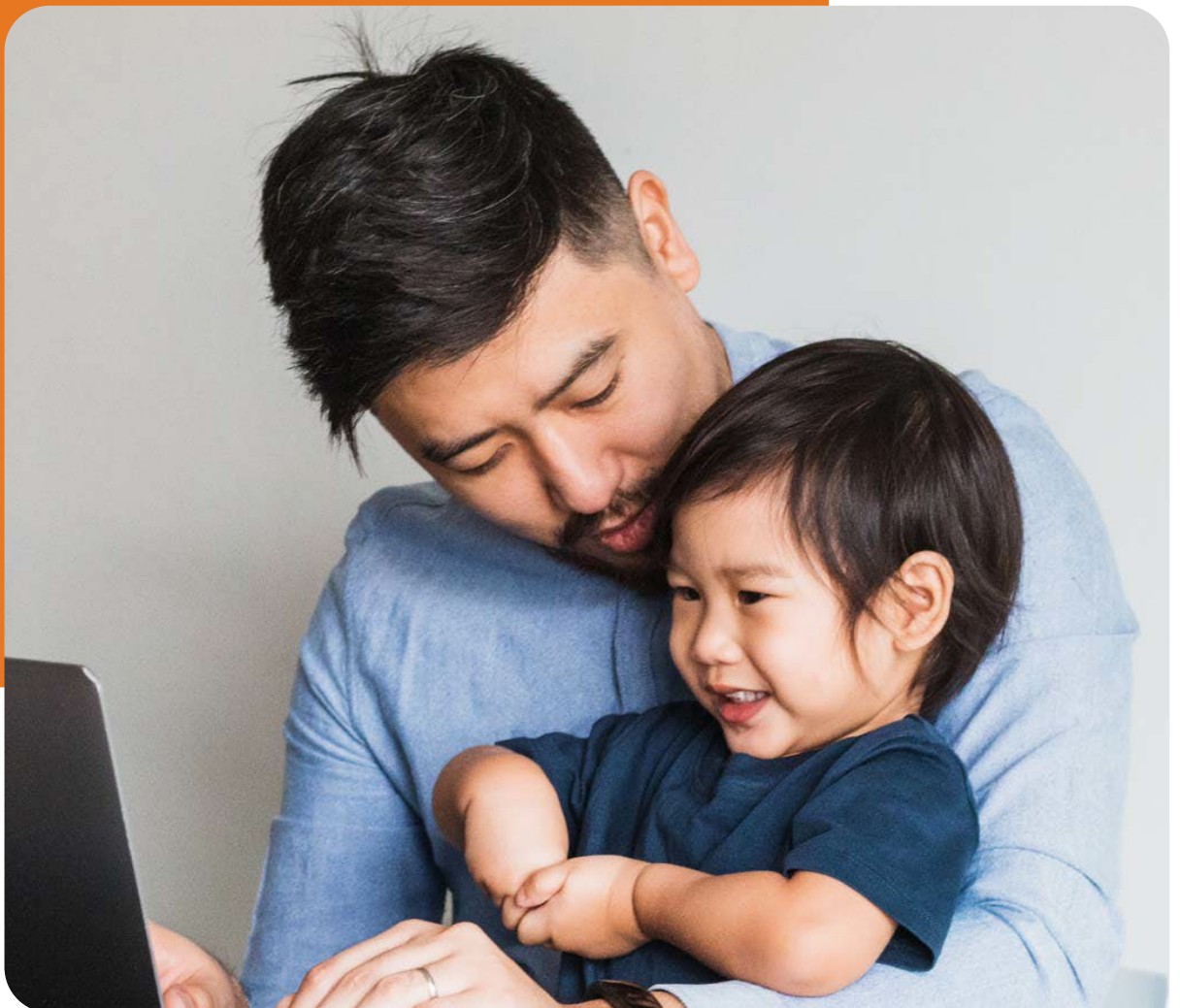
- ✓ Get rewarded with a Start-up Bonus for giving your wealth the chance to grow over time
- ✓ Enjoy a Premium Extension Bonus invested in your account for continuing to invest past your policy period
- ✓ Investment Protector Bonus to mitigate risk
- ✓ Guaranteed Milestone Increase that's 20% of benefit amount, pre-approved and hassle-free
- ✓ Waived payments upon critical illness diagnosis or total and permanent disability of the insured

Ready to manifest your future?

Whether it's early retirement, a vacation home, your child's higher education, pursuing your passion or securing your family's future - when you set your goals and intentions and follow through with positive action, it's a step towards manifesting your dreams into reality.

FWD Manifest is an insurance and investment plan that gives you **strong life protection** and **smartly grows your wealth**. It lets you invest money with minimum market knowledge and maximum opportunity for ROI. It also comes with multiple **benefits and rewards** too that help fast track your financial plans.

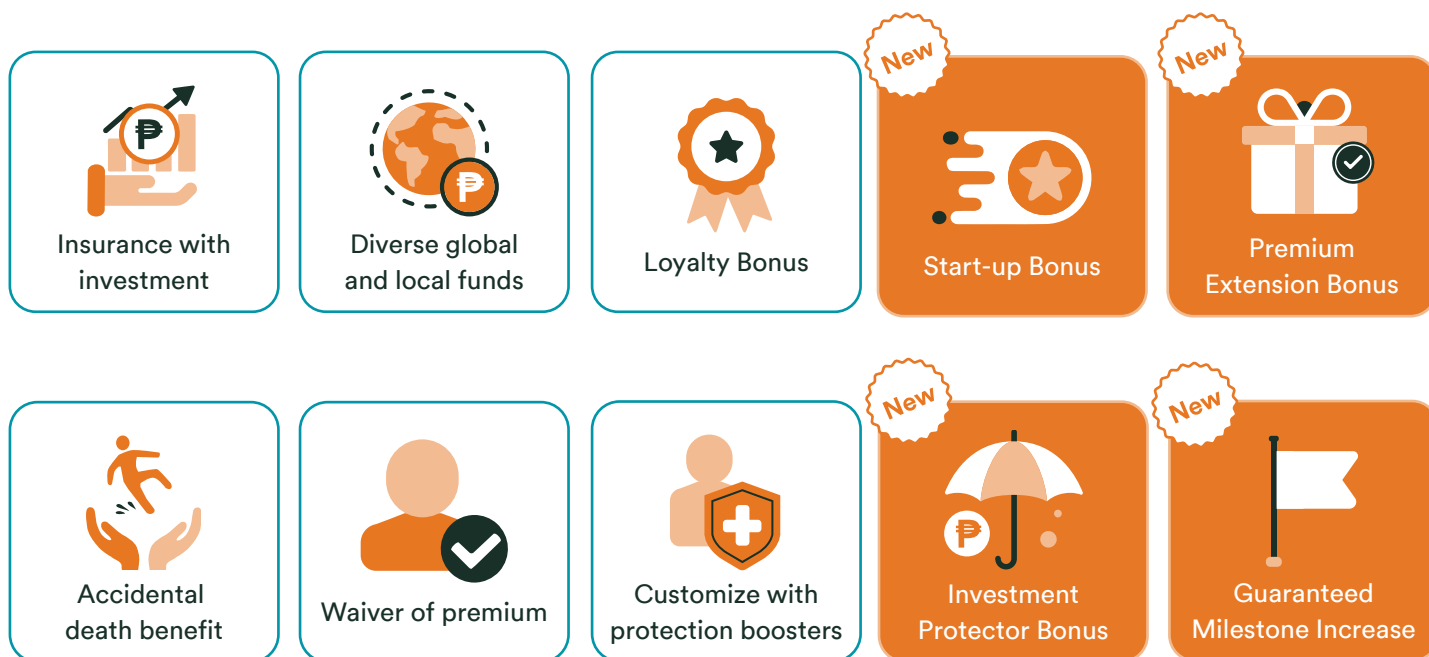
FWD Manifest is designed for calculating risk-takers who combine hustle with strategy. It's time to manifest your future.



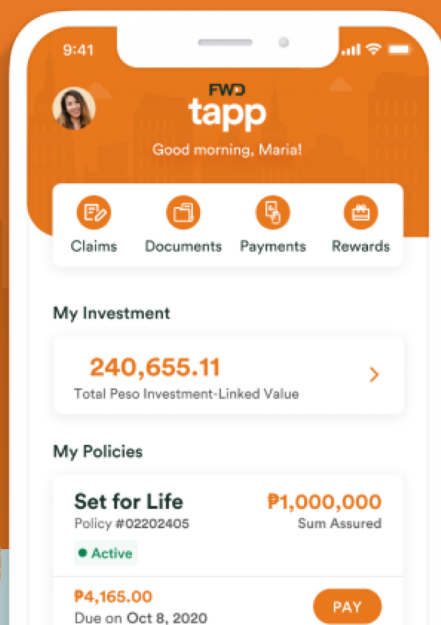


Benefits at a Glance

FWD Manifest is the first of its kind to feature the following unique benefits:



FWD Tapp



Enjoy fast, convenient, and accessible insurance with FWD Tapp:

- Make claims easily with just a few taps
- Manage and track your investments
- Switch funds for free
- Pay your premiums



The plan's four distinct features are designed to reward you at critical moments in your investment journey.



Start-up Bonus

We'll invest a Start-up Bonus on your first policy year, up to 30% of your basic annual premium. It will be invested in its own account value in line with your frequency of premium payment. Your Start-up Bonus will grow alongside your fund and will be added to your account value in the 5th and 10th year. Think of it as a welcome gift that grows.

Your benefit amount determines the percentage of the Start-up Bonus:

	Benefit Amount Range	Total Start-up Bonus (% of Basic Annual Premium)
Band 3	BA > Php 2 million	30%
Band 2	Php 1 million < BA <= Php 2 million	25%
Band 1	BA <= Php 1 million	20%

You can track the growth of the Start-up Bonus via TAPP. It will be transferred to your policy account value according to this schedule:

	% of Start-up Bonus invested	
	5-pay	10-pay
End of Year 5	50%	25%
End of Year 10	50%	75%

Unlock your bonuses by:

- Ensuring your premium payments are complete
- Ensuring your total withdrawals are less than the top-ups made



Premium Extension Bonus

After completing your premium payment period, you have the option to continue investing in your account. We will match every additional premium payment (in line with your frequency of premium payment, excluding top-ups) with a 2% Premium Extension Bonus. Applicable with:

- 5-year pay: from 6th to 10th policy year
- 10-year pay: from 11th to 20th policy year

No additional premium payment charges!

- Your full premium amount **with bonus** will be credited to your account value
- The bonus ends when you end your additional premium payments
- Premiums under this feature will have no premium charge deducted, no additional benefit amount contribution, and will not require further underwriting

Unlock your bonuses by:

- Ensuring your premium payments are complete
- Ensuring your total withdrawals are less than the top-ups made

Four Distinct Features



Investment Protector Bonus

The stock market naturally goes through cycles of growth that involve peaks and valleys so it helps to take a long view. Investment Protector Bonus mitigates some of that risk by doubling your Loyalty Bonus if in the last business year preceding the bonus payout, the Philippine Stock Exchange Composite Index (PSEi) price is lower than its price as of the first business day five years before the payout date.

Unlock your bonuses by:

- Ensuring your premium payments are complete
- Ensuring your total withdrawals are less than the top-ups made
- Ensuring 50% of fund allocation is with equity funds as of Dec 31 of preceding year



Guaranteed Milestone Increase

When your goals start manifesting, it's also time to upgrade your coverage. So we'll give you a hassle-free, pre-approved 20% benefit amount increase up to max of Php 2M, when you hit a major milestone, and you get to choose the one time you want to activate it.

- | | |
|----------------------------|----------------------------------|
| • Wedding | • University graduation |
| • New baby / adoption | • Policy's 10th year anniversary |
| • New real estate property | • Retirement |

No additional underwriting or complicated approvals!

- Milestones are applicable only for the insured
- All premium payments must be complete
- Redeem up to 90 days from milestone event, as long as insured is below 65 years old

Other Benefits



Diverse global and local funds

We have a diverse list of global and local investment funds to fit your personal risk appetite:

Conservative



Suitable for investors who prefer stability, with less risk and potentially lower returns.

- Peso Bond Fund
- Peso Fixed Income Fund

Moderate



Suitable for investors who are tolerant of medium market volatility and are willing to accept balanced returns.

- Peso Stable Fund
- Peso Balanced Fund

Aggressive



Suitable for investors who are tolerant of high market volatility seeking potentially higher returns. Choose from several options including two exciting new funds:

• **FWD Global Good Peso ESG Fund**

NEW

• **FWD Diversity Fund**

NEW

- Peso Equity Fund
- Peso High Dividend Equity Fund
- Peso Growth Fund
- Peso Equity Fund



Use FWD Tapp, our all-convenient app to track your investments, pay premiums, top up, and switch funds for free!



Loyalty Bonus

FWD may give a non-guaranteed reward to be invested directly into your account value on the 10th year of your policy, and every five years after.



Accidental Death Cover

Get an additional cash benefit should you pass away due to an accident before age 75. Receive 3x the benefit if it happens on a covered Philippine holiday



Premium Waiver

We'll pay your premiums once you're diagnosed with a major critical illness or permanent disability.



Customize with protection boosters

Purchase additional life, health, and hospitalization coverage to boost your plan. These add-ons increase your protection and help you better manifest your future.

How does FWD Manifest work?



Tristan's Story: Dream Retirement

Age 40



Tristan is 40 years old, happily married and with a son studying at a prestigious university. He is career-driven and makes Php 6M a year. He works hard but wants to retire in a nice home by the beach with his wife. With this, Tristan purchases FWD Manifest:

- 5-year pay plan with Php 220K annual premium
- Amounting to a total of Php 3M benefit amount
- With a Php 3M SafetyPro benefit amount
- FWD invests an additional Php 60K as his Start-up Bonus

Age 45



Tristan finally purchases his dream beach house! He activates his Guaranteed Milestone Increase, bumping up his benefit amount to Php 3.6M.

Since it's been five years, 50% of his Start-Up Bonus' account value (which has grown since he first signed the plan) will be credited to his policy's account value. He is happy with his investment, and decides to extend his premium payments. FWD matches every additional annual premium with a 2% Premium Extension Bonus, or Php 4K.

Age 50



Tristan starts his golden years and spends more time at his beach house. He hasn't made any withdrawals from his plan in 10 years. Because of this, he receives the last 50% of his Start-up Bonus' account value and also receives a Loyalty Bonus. He's thankful there hasn't been any reason for concern with his investment, and knows that he can rely on the Investment Protector Bonus should the need for it arise. He makes his last additional premium payment for the Premium Extension Bonus.

Age 65



It's been 25 years since Tristan invested in his policy. He manifested his dream home and watched his son grow into a fine young man. He rests easy knowing his withdrawable account value has grown to Php 10M* and continues to grow. Although Tristan has little need to use it and plans on leaving it to his son as an inheritance.

*Assuming 8% fund growth rate

How does FWD Manifest work?



Penny's Story: A New Family

Age 35



Penny is 35 years old, a licensed doctor with an annual income of Php 2M. She is single and committed to her work. She knows that different opportunities await her, if she plays her cards right. With this, she purchases FWD Manifest:

- 10-year pay plan with Php 107K annual premium
- Amounting to a total of Php 1M benefit amount
- With a Php 1M SafetyPro benefit amount
- FWD invests an additional Php 20K as her Start-up Bonus

Age 40



Penny is five years into her plan, and since she hasn't made any withdrawals and pays her annual premiums on time, she receives 25% of her Start-up Bonus' account value (which has grown since she first signed the plan). This will be credited to her policy's account value.

Penny welcomes her forties by living healthy. She feels secure knowing that in her 10 years with FWD Manifest, her premiums can be waived anytime in case she gets a major critical illness or a total or permanent disability.

Age 42



At 42, Penny adopts Nina, a precious little baby she met at the hospital. This is a major milestone for Penny, and she celebrates being a new mom with family and friends. She presents her proof of adoption to avail her Guaranteed Milestone Increase, and FWD increases her benefit amount to Php 1.2M.

Age 45



It's been 10 years since the start of Penny's investment journey, so the remaining 75% of her Start-up Bonus' account value that's been invested since day one is credited to her account value.

While she's officially done paying the policy, she decides to continue making annual premium payments that go to her investment fund. She gets a Php 2,000 (2%) Premium Extension Bonus for every annual premium she makes, and also a 2% Loyalty Bonus every five years.

Age 55



Penny enters the 20th year of her policy. Her withdrawable account value has grown to Php 4.9M*. She feels financially secure and excited to live the rest of her fulfilling life with her daughter Nina.

*Assuming 8% fund growth rate

Well-managed, long-term investments for a stronger future

Manifesting your future does not happen overnight, but over time. It's critical to invest early and stick to the journey, giving your money time to grow.

The perfect opportunity is here and now! Be protected from financial risks -- grow your money, enjoy a powerful safety net, and make a future worth celebrating by acting today.



Frequently Asked Questions

1. How long will my insurance coverage be if I buy FWD Manifest?

You can enjoy insurance coverage under FWD Manifest until you're 100 years old or until your account value is depleted due to withdrawals, charges deducted from the policy, or market downturns.

2. What sets FWD Manifest apart?

FWD Manifest is a regular-pay investment-linked product that provides benefits like a Start-up Bonus and Premium Extension Bonus, which help grow your investment faster. It also provides an Investment Protector Bonus which helps cushion your investment. Lastly, through its Guaranteed Milestone Increase, you may increase your benefit amount without having to satisfy medical requirements.

Since FWD Manifest has lower initial charges than other regular-pay investment-linked products, your investment may grow faster.

3. What are the charges in this product?

The charges for FWD Manifest are the following:

- **Premium charge** – This works like a subscription charge and is deducted from the premium before it gets invested in your chosen fund. It is charged in the first year only for 5-pay and until the second policy year for 10-pay.
- **Surrender charge** – Should you make any withdrawals, the surrender charge will be deducted from the total amount that you have withdrawn. It is imposed for the first seven years of the policy. So try not to withdraw, and let your fund grow!
- **Premium holiday charge** – This charge will be deducted from your account value if you miss paying your due premiums.
- **Policy fee** – This charge will be deducted from your account value to help maintain your policy.
- **Fund management charge** – This charge will be used to cover the expenses related to maintaining your investment. This is already incorporated in the computation of your account value.
- **Insurance charge** – This charge will be deducted every month from your account value to support your life insurance coverage.

Frequently Asked Questions

4. What milestones are considered in the Guaranteed Milestone Increase?

These are the milestones covered for the insured:

- New baby / Adoption
- Marriage
- Purchase of real estate
- University graduation
- 10th policy anniversary
- Retirement

5. What kind of proof do I need to present to avail the additional increase in coverage?

- Birth certificate
- Court decision granting adoption
- Marriage certificate
- Graduation invitation or announcement
- Letter from employer

6. Will I get a Premium Extension Bonus every time I make an additional investment?

You will receive a Premium Extension Bonus for every premium extension paid until the 10th year for a 5-pay variant and 20th year for the 10-pay variant. However, if your additional investment is different from your regular premium, then it will be invested as a top-up and no Premium Extension Bonus will be paid.

7. How do I determine if I will receive an Investment Protector Bonus?

The Investment Protector Bonus is paid at the same time as the Loyalty Bonus and will be paid out if:

- In the last business year preceding the bonus payout, the Philippine Stock Exchange Composite Index (PSEi) price is lower than its price as of the first business day five years before the payout date.
- The total fund allocation as of 31 December of the same calendar year as above is at least 50% distributed among Peso Equity Funds.

8. Why should I invest in this product?

FWD Manifest is ideal if you want to grow a long-term investment but do not have the expertise to manage it. This product rewards you just by keeping your investment intact with us. Also, you can take advantage of the expertise of our fund managers from FWD, BlackRock and ATRAM.

Frequently Asked Questions

9. What kind of funds can I invest in?

We've got a variety of options! Which ones you choose are entirely up to you. You can invest in equity, balanced or bond funds. Equity funds are volatile, high risk, and high reward. Bond funds are low-risk, and offer conservative returns. Balanced funds are somewhere in the middle of the spectrum of risk and reward. We give you the power to decide what funds work best for you. To know more about FWD Peso funds, you may visit our funds page: <https://investment.fwd.com.ph/>

10. Can I withdraw from my policy?

Yes, you may withdraw from your policy. However, withdrawing is subject to applicable charges, and the Start-up Bonus may also be forfeited. Surrender charge for FWD Manifest is up to the 7th policy year. This applies only to the withdrawals from the basic premium while withdrawals from top-ups will be free of charge.

11. Where can I track my policy?

Look no further than FWD Tapp. Our app makes it easy for you to manage and track your plan, view policy details, monitor your investments, and pay your premiums.

12. Can I customize my plan?

Yes! You can customize it in a variety of ways to manifest the future of your dreams. You have the flexibility to determine the percentage for your benefit amount and investment, depending on your goals or life stage. For example, you can choose to have a higher benefit amount for your young children, or a lower benefit amount and higher investment because you don't have dependents or your kids are all grown up. Your plan comes with a pre-attached accident and waiver of premium add-ons. You can also add critical illness, hospitalization, and life add-on benefits depending on your unique needs.

About FWD Life Insurance

FWD Life Insurance Corporation (FWD Life Insurance) launched its commercial operations in September 2014. In just six years of business, FWD Life Insurance now ranks 3rd and 4th in terms of Paid-Up Capital¹ and New Business Annual Premium Equivalent², 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 18 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.

¹ www.insurance.gov.ph > Statistics > Life > 2020 > Based on Paid-Up Capital

² www.insurance.gov.ph > Statistics > Life > 2020 > Based on New Business Annual Premium Equivalent

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



Download **FWD Tapp**
to manage your policy



Email us at
customerconnect.ph@fwd.com



Chat with us at
fwd.com.ph

FWD Life Insurance Corporation
19/F W Fifth Avenue Building,
5th Avenue corner 32nd Street,
Bonifacio Global City, Taguig City,
1634 Philippines

T: (632) 8888 8388 | F: (632) 8558 7393

