

FWD Dollar All Set Higher Investment-linked Insurance

Life Protection

Investment

Lifetime Coverage

Single-Pay

Put your money
to work.





One-time payment for lifetime protection and global investment.

Enjoy strong life protection and great potential returns as you put your money to work all over the world by investing in global funds, or from a set of funds that suits your goals best.

Benefits at a Glance



Diverse opportunities for your money to grow

Select from a wide range of global funds that match your risk appetite and investment goal.



Death Benefit

Get 125% of your paid premium or actual account value, whichever is higher.



Loyalty Bonus

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



Lifelong protection

Enjoy coverage up to 100 years old, as long as you keep your policy active.



One-time payment with simple application

No tests required and no premium charge - just make the one-time payment of USD 20,000.



Manage your Policy with Omne by FWD

Track your plan, your investments, switch funds for free, top-up, and more!

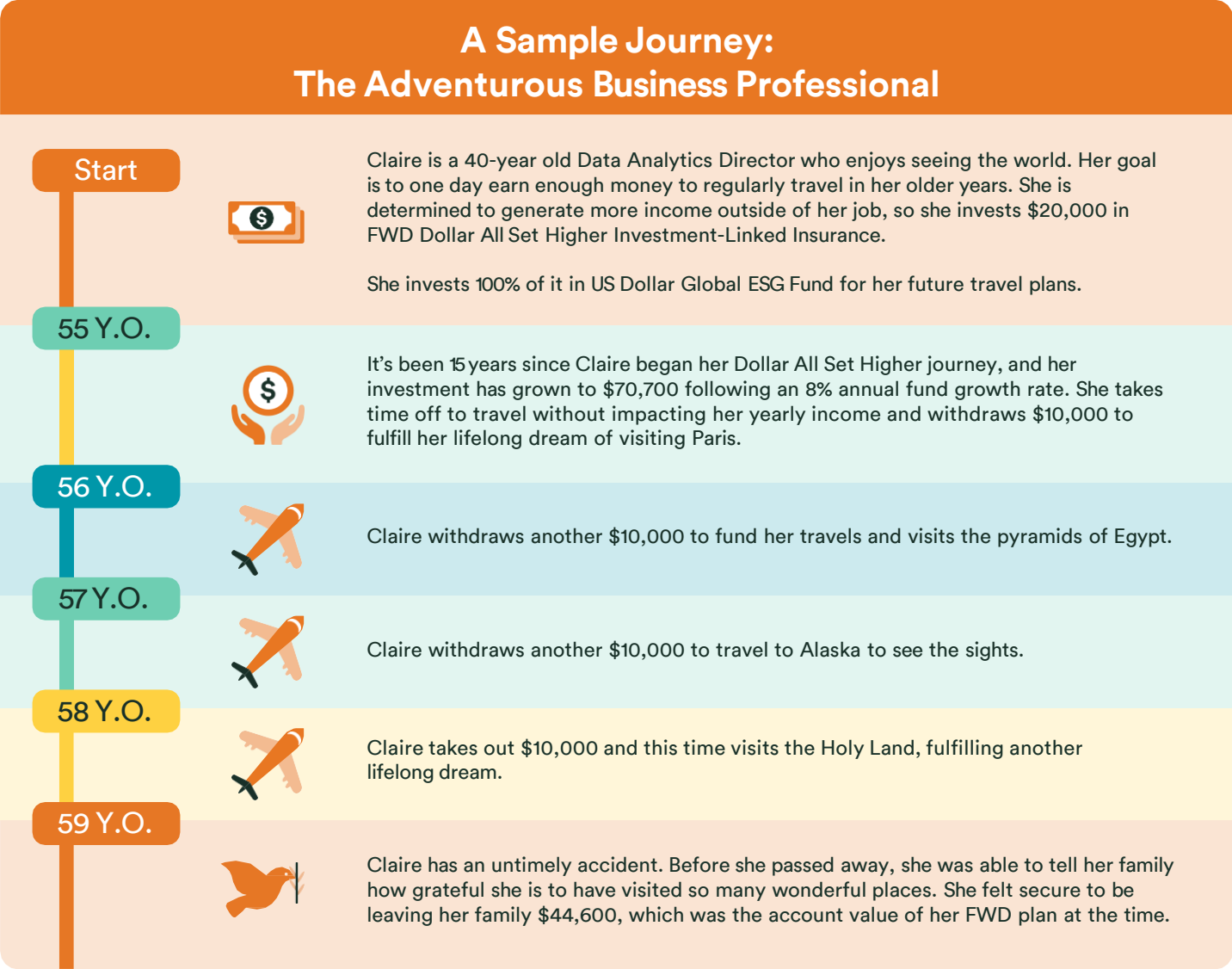
Make your money grow internationally with our selection of Dollar funds

Choose from our moderate or aggressive funds depending on your risk appetite.

Moderate	Invests in local equities, government securities, and corporate bonds. Suitable for investors who are tolerant of medium market volatility and are willing to accept balanced returns.
US Dollar Velocity Global Payout Fund	Invests in international US Dollar-valued equities and bonds while receiving regular payout amounts for long term growth.
Aggressive	Invests in diversified securities across sectors and geographies. Suitable for investors who are tolerant of high market volatility and seek potentially higher returns.
US Dollar Global Good ESG Fund	Invest in global companies that are best in class in managing environmental, social, and governance compliance.
US Dollar Equity Global Index Fund	Closely tracks the MSCI All Country World Index (MSCI ACWI) and provides exposure to many of the world's largest companies listed in developed and emerging markets.
US Dollar Nitro Global Payout Fund	Combines robust world equities, bonds, and alternative investments in one US Dollar fund - led by fund experts for higher-yield payouts.

To know more about our funds, go to investment.fwd.com.ph

How does FWD Dollar All Set Higher work?



A Sample Journey: The Export Business Expert

Start



Jeff is a 45-year-old import-and-export business owner from the province. As his company grows, he seeks to have additional income to further fund its expansion. He also seeks to have a regular income once he retires.

45 Y.O.



Jeff decides to invest \$40,000 in Dollar All Set Higher, putting 100% into the Dollar Nitro Global Payout Fund so he can receive quarterly payouts. This provided him with 400 units at a Net Asset Value (NAV) of 100, with a payout value of \$1.5 per unit, paying around \$600 per quarter ($\1.5×400 units). His account value is assumed to grow at a 2% annual fund growth rate subject to market performance, which is different from the payouts he will be receiving.

He is aware that investing in a Payout Fund means that the Net Asset Value, number of units, and fund growth rate will change in the course of time. He also considers the cost of insurance and understands that the payout value is not guaranteed and may vary from time to time.

46 Y.O.



Jeff receives quarterly payouts with a total of \$2,395 for his first year of investment in the US Dollar Nitro Global Payout Fund. He uses this to pay tuition fees for an international course about the latest in Biotechnology.

48 Y.O.



Jeff continues to receive his yearly payouts. He uses the payout of \$2,388 to purchase an additional machine from the US to match the demand of other countries.

50 Y.O.



Jeff's business is booming and he uses the extra earnings to top up his investment-linked insurance with another \$5,000 to enjoy higher payouts.

55 Y.O.



Jeff still enjoys the payout he receives ten years into his Dollar All Set Higher plan. While he uses the payout mostly for his business expansion, he also uses it for his daughter's training abroad, so she can run the business in preparation for his retirement in 5 years.

60 Y.O.



Jeff's business is very stable, and his daughter has started to oversee the company operations for him. He will now use the regular payout of around \$2,722 for his leisure activities with his friends.

65 Y.O.



Jeff passes away due to a virus. His daughter, being his only beneficiary, receives \$70,753 as a Death Benefit.



Scan the code to learn more.

Talk to your FWD Wealth Planner
and see a sample quotation 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 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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Email: customerconnect.ph@fwd.com



Call: +632 8888 8388



Manage your policy with Omne by FWD or Customer Portal

Learn more about
FWD's consumer
protection commitment:



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

Insurance Commission | insurance.gov.ph
1071 United Nations Avenue,
Ermita, Manila, 1000

Email: publicassistance@insurance.gov.ph
Call: (02) 8-523-8461 local 103/127



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