

All Set / All Set Higher Investment-linked Insurance

Life Protection

Investment

Lifetime Coverage

Single-Pay



Put your money
to work.

- ✓ Diverse global and local funds to invest in
- ✓ Simple application, no medical exams required for All Set Higher
- ✓ No upfront charge for All Set Higher
- ✓ Death Benefit is 125% of initial investment or account value, whichever is higher



The world is experiencing social, cultural, and economic change like never before. To thrive in this new and dynamic era, one must be a smart investor.

- Diversify your money through several funds in one policy to help reduce risk.
- Cover yourself and your family with life protection that's 125% of the premium you've already paid or the account value - whichever is higher.
- Need a wealth transfer tool? Protect your estate using the death benefit or account value to pay for estate tax for assets.

Benefits at a Glance



Diverse opportunities for your money to grow

Select from a wide range of local and 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

Get rewarded for staying invested longer.



Lifelong protection

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



Pay once with a simple application

For All Set Higher, no tests required and no premium charge - just make the one-time payment.



For All Set, add protection boosters

You can purchase extra life, health and accident coverage.



Manage your Policy with Tapp

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

Invest and make your money work for you.

Talk to an FWD Financial Wealth Planner today!

What's the difference between All Set and All Set Higher?

Plan	All Set Investment-linked Insurance	All Set Higher Investment-linked Insurance
Minimum Single Premium	Php 100,000	Php 1,000,000
Premium Charge	5%	None
Loyalty Bonus Percentage of average monthly value over past 60 months, non-guaranteed	On the 10th year, then every 5 years	On the 10th year, then every 2 years
Underwriting	Simplified or full underwriting Answer a dynamic set of health questions. Medical exams and laboratory tests may be required.	Simplified underwriting Requires a short set of health declarations
Available Funds (For a full list of funds, download our Fund Guide)	Global Good ESG Fund, Peso Diversity Fund, and more	Peso Nitro Global Payout Fund, Peso Velocity Global Payout Fund, Global Good ESG Fund, Peso Diversity Fund, and more



Visit fwd.com.ph/products/investment to learn more about the funds.

All Set Sample Journey: The Employee With A Side Business

Start



James is happily employed and when he turns 35 he invests PHP 100,000 in All Set.

39 Y.O.



Assuming an 8% annual fund growth rate, his investment grows to PHP 129,000. James has always wanted a side business and decides to withdraw PHP 100,000 to help fund it, leaving his account value at PHP 28,000 net of the PHP 1,000 surrender charge for his withdrawal.

50 Y.O.



James is diagnosed with a terminal illness and passes away. At age 50, James' account value has grown to PHP 67,000. His current death benefit of his single pay premium is lower than his account value, so his beneficiaries will receive the higher amount of PHP 67,000.

All Set Higher Sample Journey: The Employee Working For Early Retirement

Start



Francis is 40 years old and works hard in a corporate job. His plan is to retire early and pursue other passions. To help achieve this, he invests PHP 1M in All Set Higher.

55 Y.O.



Francis checks his investment after 15 years of growth. It is now at PHP 3.5M based on an 8% annual fund growth. He decides it's time to quit his job and ease into a slower pace of life. Francis withdraws PHP 200,000 every year for the next 10 years to fund his retirement.

65 Y.O.



Francis has done everything from getting married to traveling the Philippines to creating a basketball league for underprivileged kids in his hometown. But as life often goes, he is diagnosed with a terminal illness and passes away. At 65 years of age, Francis' benefit amount is equal to 125% of his single premium, which is lower than his account value at PHP 4.5M. Fortunately, FWD's policy is to award his beneficiaries the higher value, which means his family receives PHP 4.5M.

FAQs

Where will my premiums be invested?

- You can choose to invest your premiums in a diverse selection of funds available in peso denomination. We have a range of funds that invests in bonds, equity, and other investments to suit your risk appetite.

How much will I earn from this plan?

- Your earnings will depend on the actual performance of your funds and the charges that are applied to your policy. Talk to a financial advisor to get a quote.

Is there any charge if I need to withdraw money from my account value?

- For the first five years of your policy, there is a surrender charge applied to your withdrawn amount.

Who can be my beneficiaries?

- The beneficiaries are the people you choose to receive any amounts paid under this policy when the insured person dies. You can appoint one or more beneficiaries, and you may decide how much of the death benefit each beneficiary will receive.
- If you are the policy owner and the insured person, you can choose any person as your beneficiary.
- If you are not the insured person, anyone you choose as beneficiary must have an 'insurable interest' in both you and the insured person when your policy starts.
- Any person generally has an insurable interest in another person if they gain a financial benefit or support from that person being alive and in good health.

Are my benefits guaranteed?

- The death benefit is guaranteed, as long as your policy remains active. So you need to make sure that your account value does not go to zero.

Will the proceeds be free from tax?

- Unlike the usual handling in banks we do not deduct tax from the proceeds of withdrawals. The clients should declare the earnings above the total investments they have paid themselves in their tax reports.
- To qualify for estate tax exemption, the insured and the policy owner should be the same person.
- If the beneficiary is tagged as irrevocable, then the death benefit will not be subject to estate tax. Also, if all the beneficiaries are tagged as revocable and there has been no change in beneficiaries upon the start of the policy, then the said beneficiaries would be considered irrevocable once the insured dies.

Which funds can I invest in?

- It depends on your risk appetite. Answer a risk profile questionnaire with your FWD Financial Wealth Planner and choose the fund that fits you. Review the available funds on investment.fwd.com.ph/ for more information.

About FWD Insurance

FWD Life Insurance Corporation (FWD Life Insurance) launched its commercial operations in September 2014. As of end-2021, FWD Life Insurance ranks 3rd and 5th in terms of Paid-up Capital¹ and Total Premium Income², respectively.

FWD Group is a pan-Asian life insurance business with approximately 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world. In the Philippines, FWD has 18 business hubs located in key cities nationwide, with its headquarters in Bonifacio Global City in Taguig.

Established in 2013, FWD is focused on 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 is committed to changing the way people feel about insurance.

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

¹ www.insurance.gov.ph > Statistics > Life > 2021 > Based on Paid-Up Capital

² www.insurance.gov.ph > Statistics > Life > 2021 > Based on Total Premium Income

We're here for you, 24/7.

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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



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