

# Set for Tomorrow

## Income Protector

Life insurance that's with you in every step of your financial journey.



### Get financial protection wherever you are in your financial journey.

As you go through different stages of life, your financial goals change. What works for you as a young professional will likely change when you start your own family. What's right for you at the peak of your career won't be the same when you're ready to retire.

Wherever you are in life, FWD's Set for Tomorrow provides solutions for your ever-changing financial protection needs with three

easy-to-maintain and even easier on the budget life insurance plans that are with you in every step of your financial journey.

From loan protection, income protection during your prime working years, to smoother transfer of wealth, Set for Tomorrow's three variants: Short Term Cover, Income Protector, and Estate Protector, allow you to protect your family's future with an

amount that makes sense to you personally and financially.

For a minimum premium of only ₱2,000 per month or ₱21,000 per year, which is subject to a minimum sum assured of ₱1 Million, be empowered to make your own financial choices. Choose from different payment options: regular payment term, 5-year payment term, 10-year payment term, or single payment term.

### Get financial protection for your family, no matter what happens.

Income protection during your prime working years is important so you can continue to support your family, send your kids to school, and even pay the bills, no matter what happens.

Designed with breadwinners and OFWs in mind, Set for Tomorrow Income Protector is a term life insurance that covers you until age 55, 60, or 65, so you can keep your family protected when they need it most.

#### Here's how it works

Set for Tomorrow Income Protector offers 100% guaranteed life insurance coverage when the unexpected happens. If you are diagnosed with a terminal

illness, you can get 100% of your coverage in advance. An additional 20% benefit will also be given when an unforeseen event happens overseas. A Funeral Benefit, which is 10% of the life insurance coverage or up to ₱100,000, will be advanced within the next 48 hours for funeral expenses. This is deducted from the total Life Insurance Coverage.

An additional 100% coverage amount will also be extended if an unfortunate event happens to you and your spouse as a result of the same accident, provided there is at least one child below 18 yr old.

Set for Tomorrow Income Protector offers additional

benefits to better protect you from unforeseen life risks. Your future premiums will be waived in case of total and permanent disability or when diagnosed with one of the 38 critical illnesses as defined in your policy contract.

#### Family comes first

Your family will receive a one-time payment amount which they can use for immediate expenses.

### How Set for Tomorrow can protect you:

#### Life Insurance Coverage

We look after your family if the worst happens, by providing 100% of the coverage amount.

#### Terminal Illness Benefit

A 100% benefit amount will be given in advance when you are diagnosed with terminal illness.

#### Overseas Benefit

A 20% additional coverage amount will be provided if the worst happens while overseas.

#### Waiver of Premium Benefit

We waive future premiums in case of total permanent disability or when diagnosed with any of the 38 critical illnesses as defined in your policy contract.

#### Spouse Extension Benefit

We extend an additional 100% coverage amount if the unfortunate happens to you and your spouse as a result of the same accident, provided there is at least one child below 18 years old.

#### Funeral Benefit

10% of the life insurance coverage or up to ₱100,000 will be given in cash in advance within the next 48 hours.

Exclusions may apply including pre-existing conditions. Refer to the sales illustration for a list of exclusions. For more information, talk to your FWD Financial Advisor.



This brochure is for general information only. Refer to the policy contract for full details.

## About FWD Philippines

FWD Life Insurance Corporation (FWD Life) launched its commercial operations in September 2014. As of end-2018, FWD Life has the highest Paid-Up Capital among life insurers in the Philippines with PhP 2.3 Billion.<sup>1</sup> FWD Life now ranks 8th in the life insurance industry in terms of New Business Annual Premium Equivalent.<sup>2</sup>

FWD Group spans Hong Kong & Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan, and Malaysia, offering life and medical insurance, general insurance, employee benefits, Shariah, and Family Takaful products across a number of its markets. Established in Asia in 2013, FWD is the insurance business arm of investment group, Pacific Century Group. In the Philippines, FWD has 14

business hubs located in key cities nationwide with its headquarters in Bonifacio Global City in Taguig.

FWD is focused on creating fresh customer experiences, with 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](http://fwd.com.ph).

<sup>1</sup> [www.insurance.gov.ph](http://www.insurance.gov.ph) > Statistics > 2018 > Based on Paid-Up Capital  
<sup>2</sup> [www.insurance.gov.ph](http://www.insurance.gov.ph) > Statistics > 2018 > Based on New Business Annual Premium Equivalent

Scan to calculate your Set for Tomorrow payment



call:ph/setfortomorrow

### We're here for you, 24/7.

Talk to us about your needs. No inquiry is too big or small.



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