

Customer Campaigns

1. Protection Premium Discount (Extended: 1 Jul – 30 Sep 2025)

Give your client unbeatable deals on FWD Future First and FWD Recover First with our extended special discounts.

Our ECI rider attachable to FWD Future First still offers unmatched critical illness coverage at the most competitive premiums!

Protection discount rates continues!	
FWD Future First – Fixed Term (SGD) Including TPD and CI riders	35% Perpetual discount (Embedded in PI)
FWD Future First (10-year renewable Term)	20% 1 st year discount (Not embedded in PI)
FWD Future First (All other currencies other than SGD)	
FWD Recover First	

2. FWD Invest Goal X Booster Bonus Campaign (Extended: 1 Jul – 30 Sep 2025)

Due to overwhelming demand, the 1st year booster bonus has been extended

Annualised Regular Premium (APE)		
SGD	Below 12,000	12,000 & above
Booster Bonus rate	4%	14%

Booster bonus is extended!

1st year booster bonus of up to 24%

12,000 – 36,000 APE	> 36,000 APE
+ 5%	+ 10%

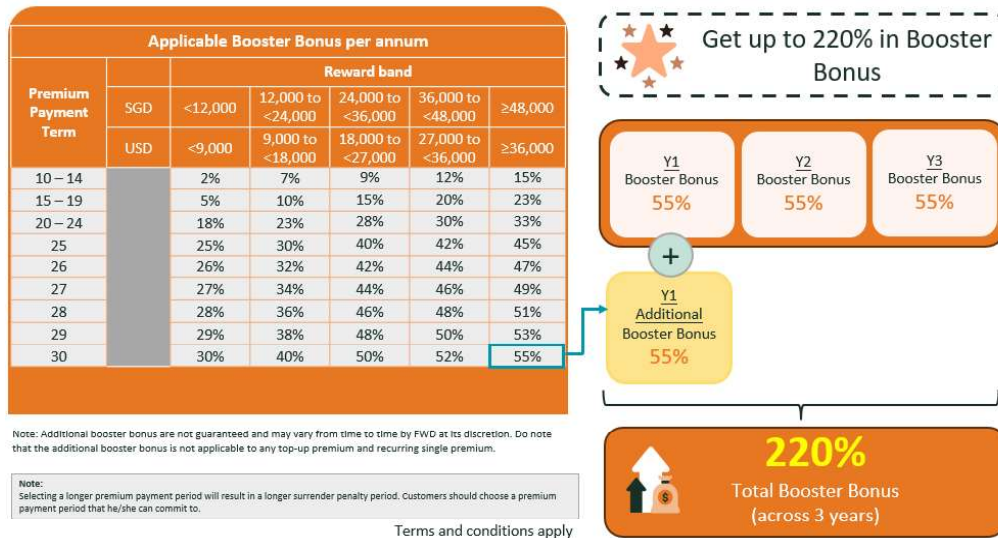
Additional 1st year booster bonus

3. FWD Invest First Summit Booster Bonus Campaign (Extended: 1 Jul – 30 Sep 2025)

Enjoy **up to 220% of Booster Bonus** on your annualised regular premium over the first 3 years of Regular Premium payment.

3 types of bonuses in a single policy:

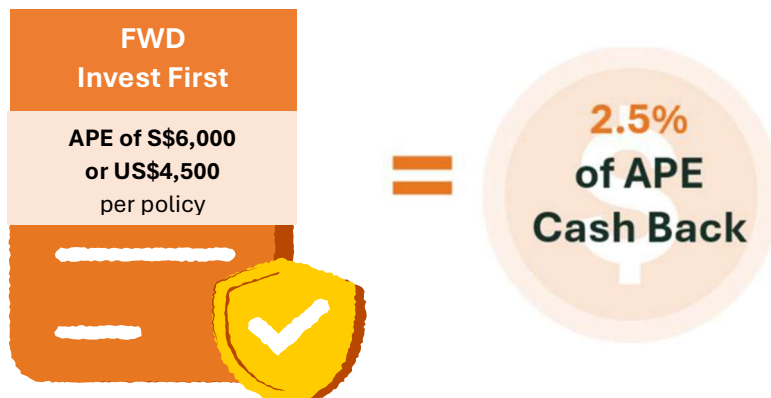
- **Attractive Booster Bonus:** **Up to a total of 165%** over the first 3 policy years upon the receipt of each regular premium payment (excluding campaign bonus).
- **Loyalty Bonus:** **Up to 1.5%** per annum of AUA value from the 4th policy year onwards and throughout the premium payment term.
- **Perpetual Bonus:** **1%** per annum of AUA value starts after the premium payment term.



4. FWD Invest First Summit Cashback Reward (Qualifying Period: 1 Jul – 30 Sep 2025)

FWD is offering an exclusive one-time cashback reward of **2.5% of APE** for customers who purchase FWD Invest First Summit policies. This offer is available to all customers, with a minimum APE of **S\$6,000 or US\$4,500**, regardless of premium payment term.

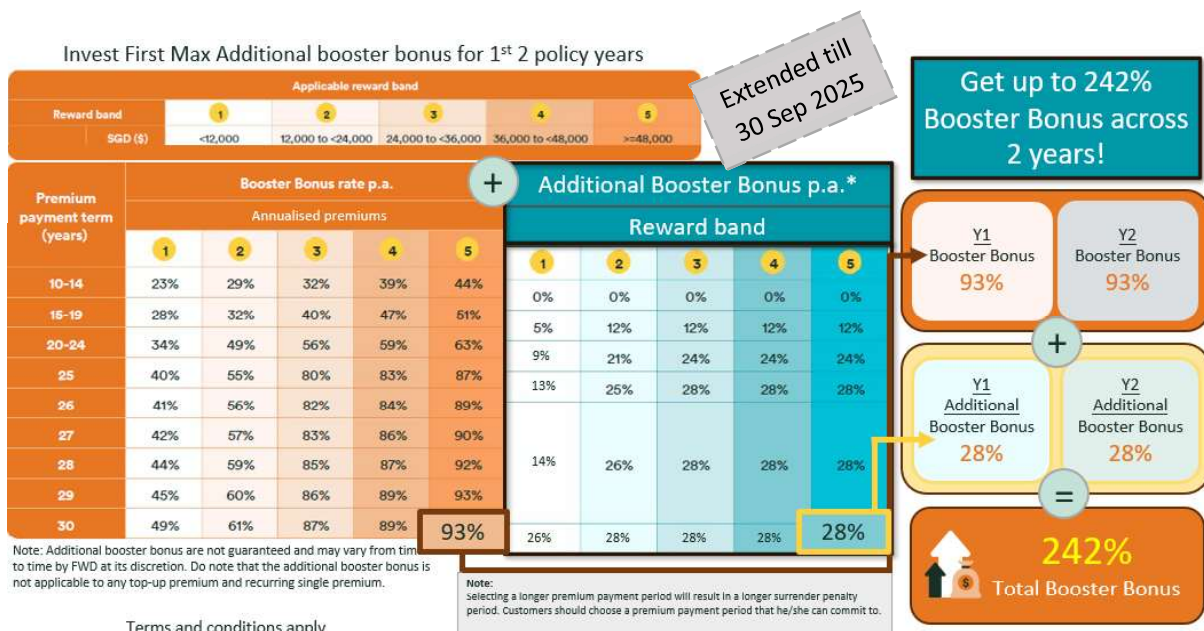
Attractive Cashback Rewards!



5. FWD Invest First Max Additional 1st & 2nd Year Booster Bonus Promotion (Extended: 1 Jul – 30 Sep 2025)

Don't miss out on the promotion for FWD Invest First Max Booster Bonus.

- **Booster Bonus:** Up to 186% Booster Bonus over the first 2 years of regular premium payments.
- **Loyalty Bonus:** Enjoy Loyalty Bonus of up to 1.1% per annum of accumulation units account value from the 3rd policy year onwards.
- **Accumulation Bonus:** Earn Accumulation Bonus of up to 3% per annum of accumulation units account value. Receive up to 4 payouts over the premium payment term.



Terms and conditions apply

6. FWD Invest Flexi Elite Booster Bonus Promotion (1 Jul – 30 Sep 2025)

4 reasons why FWD Flexi Elite offers the best in class.



1 Multiple bonus boosts, short premium commitment (3 or 5 years)

- Booster Bonus
- One-time Annual Premium Bonus
- Contribution Bonus
- Short premium commitments



2 ZERO policy charges after policy year 10

- Less charge, more gain



3 Dividend payouts from Day 1

- Passive income, from day 1



4 Flexible benefits to support you through life changes

- Premium shortfall charge waiver in the event of involuntary unemployment
- 2 penalty-free withdrawals per year as you navigate different life stages.

See product summary and policy contract for more information

Enjoy an attractive Booster Bonus of up to 34% in the first policy year.

FWD Invest Flexi Elite Additional Booster Bonus!				
New	Annualised Regular Premium (APE)			
	SGD	S\$6k to <S\$12k	S\$12k & above	
	USD	US\$4.5k to <US\$9k	US\$9k & above	
	3 Pay 10	8% +4%	16% +8%	
	5 Pay 10	10% +4%	26% +8%	

Up to 34% in 1st year
booster bonus

7. FWD Life Income Plus Cashback Reward (1 month extension only: July 2025)

Clients enjoy the Booster Cashback Rewards (applied on the annualised first-year premium):

Step 1 - Start with your choice of a regular premium or single premium policy.



Step 2

If you meet the minimum qualifying premiums (including any attaching riders), you can look forward to one of these exciting cashback rewards.

Cashback



Regular premiums (qualifying premiums)

Annualised premiums [^]	% of regular premiums in cashback rewards		
	10-year premium term	5-year premium term	3-year premium term
S\$10,000 - S\$70,000	5%	4.5%	3.5%
Above S\$70,000	10%	6.5%	5.5%



Single premiums (qualifying premiums)

Single Premium	% of single premiums in cashback rewards
S\$80,000 - S\$250,000	0.75%
Above S\$250,000	1.00%



Step 3 - Time to enjoy! Your cashback reward will be credited to you.

Terms and Conditions

• Terms and Conditions for Protection Premium Discount

1. This Promotion is applicable to Eligible Plans with any mode of premium payment selected (monthly, quarterly, semi-annual and annual) and discounts offered under this Promotion will be applied on top of any existing campaigns or promotions, unless otherwise specified.
2. All applications for an Eligible Plan must be submitted through our distributors and received by FWD during the Promotional Period and must be incepted on or before 30 September 2025.
3. In the event that the Eligible Plan(s) is/are for any reason whatsoever not successfully effected, cancelled (whether by you or FWD) or rejected within the applicable free-look period or within 24 months after the Promotional Period, whichever is the later, FWD reserves the right to recover the monetary value equivalent of the discount amount from you. Please refer to the policy contract of the respective insurance plans for full details on cancellation of your policy during or after the free-look period.

• Terms and Conditions for FWD Invest Goal X – Additional 1st Year Booster Bonus promotion ("Promotion") (1 July 2025 – 30 September 2025)

Promotional period:

1 July 2025 – 30 September 2025 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte. Ltd. ("FWD") at its discretion.

About this promotion:

1. Customers are eligible for the additional 1st year Booster Bonus with every purchase of a new FWD Invest Goal X policy during the promotional period. All applications must be submitted through our participating financial adviser representatives and received by FWD during the promotional period, and issued on or by 30 September 2025.
2. The promotion is open to a new purchase of the FWD Invest Goal X policy with a fixed premium payment term and with any mode of premium payment frequency. The additional 1st year Booster Bonus will be calculated by multiplying the applicable 1st year additional Booster Bonus rate as shown in the table below with the regular premium paid in the first policy year.

Annualised regular premium		
S\$	US\$	Additional 1 st year Booster Bonus rates
Below 12,000	Below 9,000	-
12,000 – 36,000	9,000 – 27,000	5%
Above 36,000	Above 27,000	10%

3. The additional 1st year Booster Bonus will be credited upon the receipt of each regular premium in the first policy year by FWD.
4. The additional 1st year Booster Bonus will be allocated to the Investment-Linked Policy (ILP) sub-funds in the same proportion as defined by the customer's chosen investment allocation.
5. FWD will purchase units in those ILP sub-funds and credit them into the initial units account. Accordingly, the additional 1st year Booster Bonus will also be subjected to the initial account charge and surrender charge if the FWD Invest Goal X policy is surrendered any time prior to the end of the chosen premium payment term.

6. For avoidance of doubt, recurring single premium and/or top-up premiums (where applicable) will not be eligible for this Promotion.
7. In the event that the FWD Invest Goal X policy is for any reason whatsoever not successfully issued, cancelled (whether by you or FWD) or rejected within the applicable free-look period or within the promotional period, whichever is later, the additional 1st year Booster Bonus units will not be payable.
8. In the event that the FWD Invest Goal X policy is cancelled during the applicable free-look period, any refund of premiums paid will exclude the value equivalent of the additional 1st year Booster Bonus units. Please refer to the policy contract for full details on cancellation of your policy during or after the free-look period.
9. This Promotion is only open to a new purchase of the FWD Invest Goal X policy. The termination and replacement of an existing policy is not included in this Promotion. This Promotion is not applicable where,
 - (i) a customer has purchased FWD Invest Goal X outside the promotional period; and/or
 - (ii) FWD believes or has reason to believe that a participating financial adviser representative has advised or in any way encouraged a customer to switch out an existing insurance policy (whether or not an FWD policy) for FWD Invest Goal X without considering the customer's best interest (i.e. improper switching).
10. The additional 1st year Booster Bonus is not exchangeable and/or refundable for cash, credit or for any other items.
11. The General Terms shall apply to this Promotion.

• **Terms and Conditions for FWD Invest First Summit – Booster Bonus Campaign ("Promotion")
(1 July 2025 – 30 September 2025)**

Promotional period:

1 July 2025 – 30 September 2025 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte Ltd ("FWD") at its discretion.

About this promotion:

1. Customers are eligible for the additional 1st year Booster Bonus with every inception of a new FWD Invest First Summit policy during the promotional period. All applications must be submitted through participating financial adviser representatives and received by FWD during the promotional period and must be issued on or by 30 September 2025.
2. This additional 1st year Booster Bonus will be calculated by multiplying the applicable additional 1st year Booster Bonus rate against the Regular Premium paid in the 1st policy year. The additional Booster Bonus rates applicable are shown in the additional Booster Bonus table below:

Applicable reward band						
Reward band		1	2	3	4	5
Annualised Regular Premium	S\$	<12,000	12,000 to <24,000	24,000 to <36,000	36,000 to <48,000	>=48,000
	US\$	<9,000	9,000 to <18,000	18,000 to <27,000	27,000 to <36,000	>=36,000

Additional Booster Bonus (first Policy Year only)					
Premium Payment Term (years)	Reward band				
	1	2	3	4	5
10-14	2%	7%	9%	12%	15%
15-19	5%	10%	15%	20%	23%
20-24	18%	23%	28%	30%	33%
25	25%	30%	40%	42%	45%
26	26%	32%	42%	44%	47%
27	27%	34%	44%	46%	49%
28	28%	36%	46%	48%	51%
29	29%	38%	48%	50%	53%
30	30%	40%	50%	52%	55%

3. This promotion is only open to a new purchase of the FWD Invest First Summit policy. The termination and replacement of an existing policy is not included in this Promotion. This Promotion is not applicable where,
(i) a customer has purchased FWD Invest First Summit policy outside the promotional period; and/or
(ii) FWD believes or has reason to believe that a participating financial adviser representative has advised or in any way encouraged a customer to switch out an existing insurance policy (whether or not an FWD policy) for the FWD Invest First Summit policy without considering the customer's best interest (i.e. improper switching).
4. The additional 1st year Booster Bonus will be credited upon the receipt of each Regular Premium in the 1st Policy Year by FWD.
5. The additional 1st year Booster Bonus will be allocated to the investment-linked policy (ILP) sub-funds in the same proportion as defined by the customer's chosen investment allocation. FWD will purchase Units in those ILP sub-funds and credit them into the initial units account.
6. The additional 1st year Booster Bonus will also be subjected to the surrender charge if the FWD Invest First Summit policy is surrendered any time prior to the end of the chosen Premium Payment Term.
7. For avoidance of doubt, any top-up premiums (where applicable) will not be eligible for this Promotion.
8. In the event that the FWD Invest First Summit policy is for any reason whatsoever not successfully issued, cancelled (whether by you or FWD) or rejected within the applicable free-look period or within the promotional period, whichever is later, the additional 1st year Booster Bonus units will not be payable. Where the FWD Invest First Summit policy is cancelled during the applicable free-look period, any refund of premiums paid will exclude the value equivalent of the additional 1st Year Booster Bonus. Please refer to the Policy contract for full details on cancellation of your policy during or after the free-look period.
9. The additional 1st Year Booster Bonus is not exchangeable and/or refundable for cash, credit or for any other items.
10. The General Terms shall apply to this promotion.

• ***Terms and Conditions for FWD Invest First Summit cashback promotion ("Promotion")***

Promotional period:

1 July 2025 – 30 September 2025 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte Ltd ("FWD") at its discretion.

About this Promotion:

Customers who make a new purchase of FWD Invest First Summit ("Eligible Policy") during the promotional period with a minimum annualised premium equivalent ("APE") of S\$6,000 or US\$4,500, and who meet the eligibility requirements, shall be entitled to receive a one-time cashback of 2.5% of the APE payable in the first policy year.

Key Terms:

1. Customers who purchase a new Eligible Policy and meet the minimum APE requirement will receive a one-time cashback reward of 2.5% on the APE for the first policy year, regardless of the chosen premium payment term.
2. The cashback reward will only be paid out once and is given on a per policy basis.

3. This Promotion is only open to a new purchase of the Eligible Policy. The termination and replacement of an existing policy will not be eligible for this Promotion. This Promotion is not applicable where,
(i) a customer has purchased FWD Invest First Summit outside the Promotional Period; and/or
(ii) FWD believes or has reason to believe that a participating financial adviser representative has advised or in any way encouraged a customer to switch out an existing insurance policy (whether or not an FWD policy) for the Eligible Policy without considering the customer's best interest (i.e. improper switching).
4. To qualify for this Promotion, all insurance policy applications in respect of the Eligible Policy must be submitted through our financial adviser representatives and received by FWD during the promotional period and must be issued on or before 30 September 2025. An Eligible Policy cancelled during the 14-day free-look period or cancelled from inception will not be eligible for this Promotion.
5. This Promotion is applicable to an Eligible Policy purchased with any mode of premium payment frequency selected (monthly, quarterly, semi-annual and annual).
6. The cashback reward will be paid out to qualifying customers within 6 calendar months from the policy issuance date, subject to the Eligible Policy being in force and at least 3 months of premiums having been paid to FWD.
7. The cashback reward will be awarded in the following manner:
 - a. **For qualifying customers residing in Singapore:**
 - The cashback reward will be credited into qualifying customers' bank accounts via PayNow using the customer's NRIC/FIN number provided at the time of application for the FWD Invest First Summit policy.
 - The onus is on the customer to ensure that the NRIC/FIN number provided is accurate and linked to an active PayNow account.
 - b. **For qualifying customers who are not residing in Singapore:**
 - The cashback reward will be credited into qualifying customers' bank accounts via telegraphic transfer. FWD will request for the bank account details for the cashback reward to be credited into.
 - The onus is on the customer to ensure that the bank account provided is accurate and complete.
8. In the event that an Eligible Policy is for any reason whatsoever not successfully effected, rejected or cancelled (whether by the customer or FWD) within the applicable free-look period, the promotional period or within 14 months from inception, whichever is the later, FWD will recover from the customer the full amount of any cashback reward paid out.
9. All costs incurred by the customer in relation to his/her participation in this Promotion including but not limited to any communication charges and administrative fees or charges imposed by the customer's bank shall be solely borne by the customer. FWD shall not be under any obligation to reimburse the customer for any such costs and expenses incurred therefrom.
10. FWD reserves the right to make any changes to the Promotion without notice and without liability to FWD.
11. The General Terms shall apply to this Promotion.

• **Terms and Conditions for FWD Invest First Max – Additional 1st and 2nd Year Booster Bonus Promotion ("Promotion") (1 July 2025 – 30 September 2025)**

Promotional period:

1 July 2025 – 30 September 2025 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte Ltd ("FWD") at its discretion.

About this promotion:

- Customers are eligible for the additional 1st and 2nd year Booster Bonus with every inception of a new FWD Invest First Max policy during the promotional period. All applications must be submitted through our participating financial adviser representatives and received by FWD during the promotional period and issued on or by 30 September 2025.
- This additional 1st and 2nd year Booster Bonus will be calculated by multiplying the applicable additional 1st and 2nd year Booster Bonus rates against the regular premium paid in the 1st and 2nd policy year respectively. The additional Booster Bonus rates applicable are shown in the additional Booster Bonus table below:

Applicable reward band						
Reward band		1	2	3	4	5
Annualised regular premium	SGD (\$)	<12,000	12,000 to <24,000	24,000 to <36,000	36,000 to <48,000	>=48,000
	USD (\$)	<9,000	9,000 to <18,000	18,000 to <27,000	27,000 to <36,000	>=36,000
	GBP (£)	<8,000	8,000 to <15,000	15,000 to <23,000	23,000 to <30,000	>=30,000
	AUD (\$)	<14,000	14,000 to <27,000	27,000 to <40,000	40,000 to <53,000	>=53,000

Additional Booster Bonus (first 2 years only)					
Premium payment term (years)	Reward band				
	1	2	3	4	5
10-14	0%	0%	0%	0%	0%
15-19	5%	12%	12%	12%	12%
20-24	9%	21%	24%	24%	24%
25	13%	25%	28%	28%	28%
26-29	14%	26%	28%	28%	28%
30	26%	28%	28%	28%	28%

- The additional 1st and 2nd year Booster Bonus will be credited upon the receipt of each regular premium payment during the 1st and 2nd policy year by FWD.
- The additional 1st and 2nd year Booster Bonus will be allocated to the Investment-Linked Policy (ILP) sub-funds in the same proportion as defined by the customer's chosen investment allocation. FWD will purchase units in those ILP sub-funds and credit them into the initial units account.
- The additional 1st and 2nd year Booster Bonus will also be subjected to the surrender charge if the FWD Invest First Max policy is surrendered any time prior to the end of the chosen premium payment term.
- For avoidance of doubt, any top-up premiums and recurring single premiums (where applicable) will not be eligible for this Promotion.
- In the event that the FWD Invest First Max policy is for any reason whatsoever not successfully issued, cancelled (whether by you or FWD) or rejected within the applicable free-look period or within the promotional period, whichever is later, the additional 1st and 2nd year Booster Bonus units will not be payable. Where the FWD Invest First Max policy is cancelled during the applicable free-look period, any refund of premiums paid will exclude the value equivalent of the additional 1st year Booster Bonus units. Please refer to the policy contract for full details on cancellation of your policy during or after the free-look period.
- This promotion is only open to a new purchase of the FWD Invest First Max policy. The termination and replacement of an existing policy is not included in this promotion. This promotion is not applicable where, (i) a customer has purchased FWD Invest First Max outside the promotional period; and/or (ii) FWD believes or has reason to believe that a participating financial adviser representative has advised or in any way encouraged a customer to switch out an existing insurance policy (whether or not an FWD policy) for FWD Invest First Max without considering the customer's best interest (i.e. improper switching).

9. The additional 1st and 2nd year Booster Bonus is not exchangeable and/or refundable for cash, credit or for any other items.
10. The General Terms shall apply to this Promotion.

• **Terms and Conditions for FWD Invest Flexi Elite – Additional 1st year Booster Bonus promotion ("Promotion")**
(1 July 2025 – 30 September 2025)

Promotional period:

1 July 2025 – 30 September 2025 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte Ltd ("FWD") at its discretion.

About this promotion:

1. Customers who purchase a new FWD Invest Flexi Elite during the promotional period and who meet the eligibility requirements shall be entitled to receive the additional 1st year Booster Bonus. All applications must be submitted through our participating financial adviser representatives, received by FWD during the promotional period and issued on or by 30 September 2025.
2. This promotion is open to a new purchase of the FWD Invest Flexi Elite policy with any mode of premium payment frequency. The amount of additional 1st year Booster Bonus to be credited will be determined by multiplying the applicable additional 1st year Booster Bonus rate against the regular premium paid in the 1st policy year.
3. The additional 1st Year Booster Bonus rate applied is dependent on the selected minimum investment term and annualised regular premium amount, as shown in the table below:

	Applicable reward band		
	Reward band	1	2
Annualised regular premium	S\$	< 12,000	12,000 and above
	US\$	< 9,000	9,000 and above

Minimum investment term	Additional 1 st year Booster Bonus rate (as a percentage of each Regular Premium paid for the first policy year)	
	Reward band 1	Reward band 2
10 years – (3 flexi)	4%	8%
10 years – (5 flexi)	4%	8%

4. The termination and replacement of an existing policy shall not be eligible for this promotion. This promotion is not applicable where,
 - (i) a customer has purchased FWD Invest Flexi Elite outside the promotional period; and/or
 - (ii) FWD believes or has reason to believe that a participating financial adviser representative has advised or in any way encouraged a customer to switch out an existing insurance policy (whether or not an FWD policy) for FWD Invest Flexi Elite without considering the customer's best interest (i.e. improper switching).
5. The additional 1st year Booster Bonus will be credited upon FWD's receipt of each regular premium payment during the first policy year, in line with the chosen premium payment frequency.
6. The additional 1st year Booster Bonus will be allocated to the Investment-Linked Policy (ILP) sub-funds in the same proportion as defined by the customer's chosen investment allocation. FWD will purchase units in those ILP sub-funds at the unit price on the next pricing day following the additional 1st year Booster Bonus is payable, and credit them into the initial units account.
7. If the customer misses any Regular Premium payment during the 1st Policy Year, we will not pay the additional 1st year Booster Bonus for the Regular Premium missed.
8. The additional 1st year Booster Bonus will be subjected to all fees and charges applicable to the initial units account.

9. For avoidance of doubt, any top-up premiums made to an existing FWD Invest Flexi Elite policy will not be eligible for this promotion.
10. In the event that the FWD Invest Flexi Elite policy is for any reason whatsoever not successfully issued, cancelled (whether by the customer or FWD) or rejected within the applicable free-look period or within the promotional period, whichever is later, the additional 1st year Booster Bonus will not be payable. Where the FWD Invest Flexi Elite policy is cancelled during the applicable free-look period, any amount payable will exclude the additional 1st year Booster Bonus we have paid. Please refer to the Policy contract for full details on cancellation of the FWD Invest Flexi Elite policy during or after the free-look period.
11. The additional 1st year Booster Bonus is not exchangeable and/or refundable for cash, credit or for any other items.
12. The General Terms shall apply to this promotion.

• **Terms and Conditions for FWD Life Income Plus Cashback Promotion (“Promotion”)**

Promotional Period:

1 July 2025 – 31 July 2025 (both dates inclusive), or such other date(s) as may be determined by FWD Singapore Pte. Ltd. (“FWD”) at its discretion.

About this Promotion:

Customers who make a new purchase of FWD Life Income Plus (“Eligible Policy”) during the Promotional Period and who meet the purchase requirements shall be entitled to receive a one-off cashback reward.

Key Terms:

1. In determining the amount of the cashback reward, FWD will take into consideration, (i) the premium payment term selected by the customer, and (ii) the total single premium or annualised regular premium payable on the FWD Life Income Plus policy and any attached riders purchased, as set out in the table below.

Regular premiums

Annualised premiums [^]	% of regular premiums [^] in cashback rewards*		
	10-year premium term	5-year premium term	3-year premium term
S\$10,000 - S\$70,000	5%	4.50%	3.50%
Above S\$70,000	10%	6.50%	5.50%

[^]Annualised premiums includes the premium of all attached riders.

*Cashback reward will only be applied on the annualised first-year premium.

Single premium

Single Premium	% of single premium in cashback rewards
S\$80,000 - S\$250,000	0.75%
Above S\$250,000	1.00%

2. The cashback reward will only be paid out once and is given on a per policy basis. The cashback reward will be paid out either, (i) as a percentage of the single premium for an Eligible Policy purchased with a single premium payment term, or (ii) as a percentage of the annualised first-year premium for an Eligible Policy purchased with any qualifying regular premium payment term.
3. This Promotion is only open to a new purchase of the Eligible Policy. The termination and replacement of an existing policy will not be eligible for this Promotion, nor will the cashback reward be awarded on any policy changes made on an FWD Life Income Plus policy purchased outside the Promotional Period, including without limitation to any increase in premium after policy inception.

4. To qualify for this Promotion, all insurance policy applications in respect of the Eligible Policy must be submitted through our financial adviser representatives and received by FWD during the Promotional Period, and must be issued on or before 31 July 2025. Policies cancelled during the 14-day free-look period or cancelled from inception will not be eligible for this Promotion.
5. This Promotion is applicable to an Eligible Policy purchased with any mode of premium payment selected (monthly, quarterly, semi-annual and annual), and with no restriction on the number of Eligible Policies purchased by the policy owner.
6. The cashback reward will be paid out to qualifying customers within 6 calendar months from the policy issuance date, subject to the Eligible Policy being in force and at least 3 months of premiums having been paid to FWD.
7. The cashback reward will be awarded in the following manner:
 - a. **For qualifying customers residing in Singapore:**
 - The cashback reward will be credited into qualifying customers' bank accounts via PayNow using the customer's NRIC/FIN number provided at the time of application for the FWD Life Income Plus policy.
 - The onus is on the customer to ensure that the NRIC/FIN number provided is accurate and linked to an active PayNow account.
 - b. **For qualifying customers who are not residing in Singapore:**
 - For customers who have selected to receive cash benefits when they are due at the time of application for the FWD Life Income Plus policy, the cashback reward will be credited into the bank account that is provided.
 - For customers who have selected to accumulate cash benefits automatically when they are due at the time of application for the FWD Life Income Plus policy, FWD will request for the bank account details for the cashback reward to be credited into.
 - The onus is on the customer to ensure that the bank account provided is accurate and complete.
8. In the event that an Eligible Policy is for any reason whatsoever not successfully effected, rejected or cancelled (whether by the customer or FWD) within the applicable free-look period, the Promotional Period or within 14 months from inception, whichever is the later, FWD will recover from the customer the full amount of any cashback reward paid out.
9. All costs incurred by the customer in relation to his/her participation in this Promotion including but not limited to any communication charges and administrative fees or charges imposed by the customer's bank shall be solely borne by the customer. FWD shall not be under any obligation to reimburse the customer for any such costs and expenses incurred therefrom.
10. FWD reserves the right to make any changes to the Promotion without notice and without liability to FWD.
11. The General Terms shall apply to this Promotion.

General Terms:

1. These General Terms shall apply to the, **(1)** Protection Premium Discount; **(2)** FWD Invest Goal X – 1st Year Additional Booster Bonus Campaign; **(3)** FWD Invest First Summit – Additional 1st Year Booster Bonus Campaign; **(4)** FWD Invest First Summit Cashback Reward; **(5)** FWD Invest First Max – Additional 1st and 2nd Year Booster Bonus promotion; **(6)** FWD Invest Flexi Elite 1st Year Booster Bonus Campaign; **(7)** FWD Life Income Plus Cashback promotion, **(8)** Q3 Adviser Cash Incentive, and **(9)** FWD Morocco Convention Incentive (collectively, the “**Promotions**”).
2. The failure, omission, or delay on the part of FWD in exercising any right or remedy under the terms and conditions of any of the promotions shall not be construed as a waiver of such rights or remedies, and FWD shall be entitled to exercise any such rights or remedies thereof.
3. Each promotion will be applied on top of any existing campaigns or promotion, unless otherwise specified.
4. In respect of ongoing campaigns and/or promotions ran for FWD’s participating financial advisory firms, FWD reserves the right to, (i) claw back any commission paid out, (ii) recover (in full) any shopping voucher reward issued or the monetary value equivalent thereof, and/or (iii) void any APE credits allotted to participating financial adviser representatives where any of the Relevant Policies issued through a financial adviser representative is subsequently cancelled (whether by the customer or FWD) within 14 months from the inception date.
5. The terms of the promotions will be governed by the laws of the Republic of Singapore, and all participating customers and/or financial adviser representatives agree to submit to the exclusive jurisdiction of the courts of Singapore.
6. FWD’s decision on all matters relating to the promotions are final, and FWD shall not be obliged to respond or entertain any correspondence or claims made in connection with the promotions.
7. FWD shall be entitled to a reasonable period of time to process applications or instructions and FWD may not complete a transaction on the same day of receipt of an application or instructions.
8. FWD shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to an insurance policy.
9. The terms and conditions of the promotions will be construed and read in conjunction with the terms of the applicable distribution agreement and/or introducer agreement (as may be amended) in place with the respective participating financial advisory firms. FWD’s interpretation of these terms and conditions shall be final, and FWD reserves the right to determine at its discretion whether a participating customer and/or financial adviser representative is/are eligible for the promotions and/or whether all the relevant requirements are met under these terms and conditions.
10. FWD reserves the right to revise any of the terms under the terms and conditions of the promotions (including but not limited to varying the incentive periods), or withdraw or alter any part of the promotions at any time without prior notice and/or assuming any liability to a participating customer and/or financial adviser representative, and FWD shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
11. Participation in the promotions is deemed acceptance of these General Terms and the terms and conditions of the respective promotions.
12. A person who does not participate in the promotions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce these General Terms and the terms and conditions of the respective promotions.
13. The information set out in these General Terms are accurate as of **1 July 2025**.