

FWD Family Hero

Investment-linked Insurance

Investment

Critical Illness

Education



**Protection for
the OFW family**

- ✓ Diverse global and local funds to invest in
- ✓ Cash benefit for critical illness and hospitalization
- ✓ Waived payments upon critical illness diagnosis or total and permanent disability of the insured
- ✓ Get an accidental death benefit should the insured pass away due to an accident

Balikbayan boxes, remittances, video calls - just some of the ways you stay strong and connected as an OFW family!

Yet while you take care of each other's emotional and financial needs, how about your equally significant needs like health and financial future?

We present to you **FWD Family Hero**: our life insurance plan with built-in investment, designed especially for OFW families. It covers your family here in the Philippines against a range of medical expenses, and grows your family's money through global and local funds.

This is our tribute to all of you who, in your desire to lift up your family, lift the nation too. We're here to support and protect your family as you build towards a better life.





FWD FAMILY HERO

This package features a unique set of benefits that can cater to the needs of every family member here at home.

The Plan:

Set for Life or Manifest + Critical Illness Benefit + Hospital Cash Benefit + Accidental Death Benefit + Waiver of Premium for Insured

Owner and Insured must be in the Philippines at the time of policy purchase. This plan is available through 5- and 10-year payment periods subject to fund performance.

Choose a VUL plan for FWD Family Hero:



FWD Manifest Investment-Linked Insurance

Comes with strong life protection and rewarding investment bonuses to fast track your goals

Or



FWD Set for Life Investment-Linked Insurance

Allows you to invest in global and local funds and comes with a loyalty bonus

Family Hero comes with...



Critical Illness Benefit

- Get a cash benefit in case the insured is diagnosed with any major or minor critical illnesses.
- Claim up to 3x for unrelated major critical illnesses.
- The beneficiary gets an additional death benefit when the insured passes away.



Waiver of premium for Insured

- We waive future premiums should the insured be incapable of paying due to:
 - Any of the 42 covered critical illnesses
 - Total and permanent disability
 - Available for Manifest and Set for Life 5 or 10-year pay only.



Hospital Cash Benefit

- Get a cash benefit for each day your child is confined in the hospital and double in case they're in the ICU.
- Minimum of 3 days confinement required to get the benefit.



Accidental Death Benefit

- Get an Accidental Death benefit should the insured pass away due to an accident.
- Receive 3x the amount if it happens on a Philippine holiday.

A Sample Journey: The Protected Wife

Start



Maria is 30-years-old and lives in the Philippines with her two kids. Her OFW husband works abroad, and together they decide to insure her with FWD Family Hero since she's the one who takes care of the family. Maria chooses the Set For Life base plan and pays a yearly premium of Php 83,410 for 5 years, with her account value based on an 8% fund growth rate. She is entitled to these benefits:

- Php 1,000,000 total life insurance cover
- Php 1,000,000 cover for accidental death
- Php 500,000 cover for each major critical illness
- Php 100,000 cover for each minor critical illness
- Php 1,000 for every day of confinement, up to 1,000 days
- Extra Php 1,000 per day for ICU confinement, up to 365 days
- Investment fund that grows

Maria can claim up to 3x for unrelated major critical illnesses. Upon first diagnosis of critical illness or disability, FWD will already waive her premiums

Year 10



The kids are growing up fast. Maria starts online selling to make extra cash, as she and her OFW husband save up for the kids' college fund. One day, Maria gets into an accident. She is confined in the ICU for 5 days, and another 5 days in the hospital. Good thing she doesn't need to worry about dipping into their savings with her Family Hero payout:

- Php 10,000 for total 10 days hospitalization
- Php 5,000 additional for ICU

Year 15



Maria and her OFW husband stay connected through social media. Even when she gets diagnosed with chronic lung disease and has to spend 7 days in the hospital, he keeps her company through video calls. They look forward to his homecoming and their second honeymoon. They can focus on Maria's recovery and their plans because Family Hero covered them:

- Php 500,000 critical illness coverage
- Php 7,000 for regular hospitalization

Year 20 or Year 30



Maria and her husband talk about the future and decide it's time for him to come home. Upon his return, the couple decides to open a small business, with the choice to use their investment fund (Year 20: Php 760,782 or Year 30: Php 1,690,653) as seed money.

They can also choose not to withdraw the whole amount and keep the policy alive. The death benefit can be their last gift for their children to inherit.



Protection for the whole family

Investing in FWD Family Hero is a family decision. It works as a source of passive income, with the potential to grow your family's wealth. It insures your family here in the Philippines - whether it's your spouse, children, or parents - to protect them from unexpected events so you can all look forward to that much-awaited reunion.

If your family's not ready to commit to a long-term insurance plan, you can start today with Set for Tomorrow Short Term Cover.



Set For Tomorrow - Short Term Cover Life Insurance

You're excited for what tomorrow brings, after all you're working hard to make it better for you and your family. But for the unexpected things that the future holds, make sure your remittance works harder for you by protecting your family with this affordable, short-term life insurance plan.

- Easy to apply and renew; no medical tests required.
- Renewable until age 75 (5-pay) and 80 (10-pay).
- Get 100% of the coverage amount in advance if the insured is diagnosed with a terminal illness.
- Get 20% of the Benefit Amount with a maximum of Php 500,000 if the insured passes away abroad.
- On top of the 100% coverage, we'll assist you with funeral expenses and advance 10% (up to Php 100,000) within 48 hours of the insured's passing.



FAQs

Can my relative abroad apply for FWD Family Hero or Set for Tomorrow Short Term Cover and assign himself or his relative in PH as the insured?

- Your relative will have to be in the PH in order to apply for these plans, but we'll gladly accommodate your other relatives here in the PH who are interested!

Can I apply for FWD Family Hero or Set for Tomorrow Short Term Cover in the PH and assign my spouse or relative abroad as the insured or owner?

- You may choose your spouse or relative as the insured or owner only if they're here in the PH at the time of your application.

Can I apply for FWD Family Hero or Set for Tomorrow Short Term Cover in the PH and assign my relative abroad as the payor?

- Sure! You may apply for the plans here in the PH and assign your relative abroad as the payor.

Can the payor based abroad pay for the policy online?

- Definitely. He/she can pay through our partner bank's online facilities, GCash, as well as our very own payment portal. The payor abroad also has to keep in mind that there will be maximum transaction limits depending on his/her mode of payment.

Can I assign my relative abroad as the beneficiary of the plan I purchased in the PH?

- Yes, you may! Your relative can be the beneficiary of your policy as long as he/she has an insurable interest with whoever is insured.

What happens to the policy if it can no longer be paid after a few years?

- We give you a grace period to have more time to pay premiums. However if it isn't met, we'll have to terminate the critical illness, hospitalization, accidental death, and waiver benefits of your plan. Your investment and life insurance may still continue, but it will be subject to what's remaining in your account. We carry this same grace period and termination rule for Set For Tomorrow Short Term Cover.

Can I add or delete some benefits of FWD Family Hero?

- Yes, the plan is fully customizable to fit your specific needs and budget. You may add benefits to boost life cover for extra cash, and you can take out critical illness, hospitalization, accidental death and premium waiver.

Can I increase or decrease the benefits of FWD Family Hero?

- Yes. We keep our plans super flexible for your convenience. However, we'll only allow an increase in coverage during the first year of the policy.

I purchased this product while I was in the PH. Can I claim or withdraw from my policy while I am abroad?

- Yes. Whoever you choose your claimant to be, he/she can still file for claims related to critical illness and death, or withdraw while you are abroad.

Can I claim the hospital cash benefit while I am abroad?

- Our hospital cash benefit may only be claimed if you or the claimant is confined in a licensed hospital under PH law, recommended by a licensed medical practitioner in the PH.

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:



Chat: fwd.com.ph



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



[fwdlife.ph](https://www.facebook.com/fwdlife.ph)



[fwdlife_ph](https://www.instagram.com/fwdlife_ph)



[fwdlife_ph](https://twitter.com/fwdlife_ph)



[fwdlifeph](https://www.youtube.com/fwdlifeph)