

# FWD Lifetime Return 99/15

Gives you a lifelong protection and stable return along the way



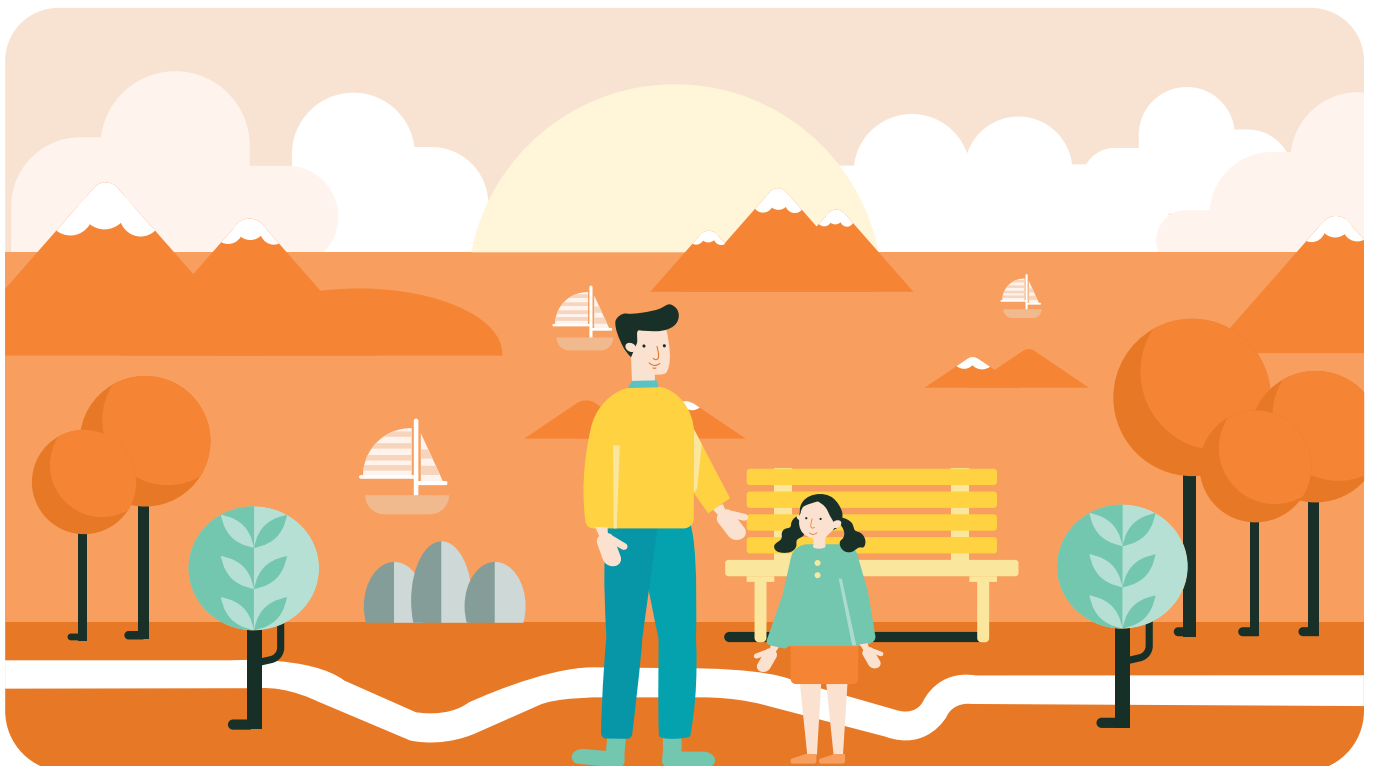
## FWD Lifetime Return 99/15

### At FWD, we understand that

No matter in what situation you are, your concern and precedence are always your family. Building a financial guarantee is, therefore, the best method in making you feel relieve for the future as it is just not per forming your duty in taking care of the family, but also provides benefits along the way to ensure the financial stability.

### So we designed FWD Lifetime Return 99/15 to :

Spend your life at ease with your family with the life insurance that provide whole life coverage by collecting the money to gradually build a security to support the future and gaining a yearly long-term benefit on a continuous basis, also a lump sum bonus as a gift for yourself upon retirement which fulfills the happiness for everyone.



# FWD Lifetime Return 99/15



## Financial planning to create long-term security

Pay the insurance premium for 15 years, and get the whole life insurance until 99 years.



## Enjoy the worthiness with annual cash return throughout the contract

Before the age of 60, receive a cash return of 2% of the sum assured; and from the age of 61, receive cash return from 8% up to 14% of the sum assured.



## Delight with the lump sum as a bonus upon retirement

Receive 20% of the sum assured in the policy years when turn fully 60 years of age.



## Feel at ease with cash payout upon maturity of the contract

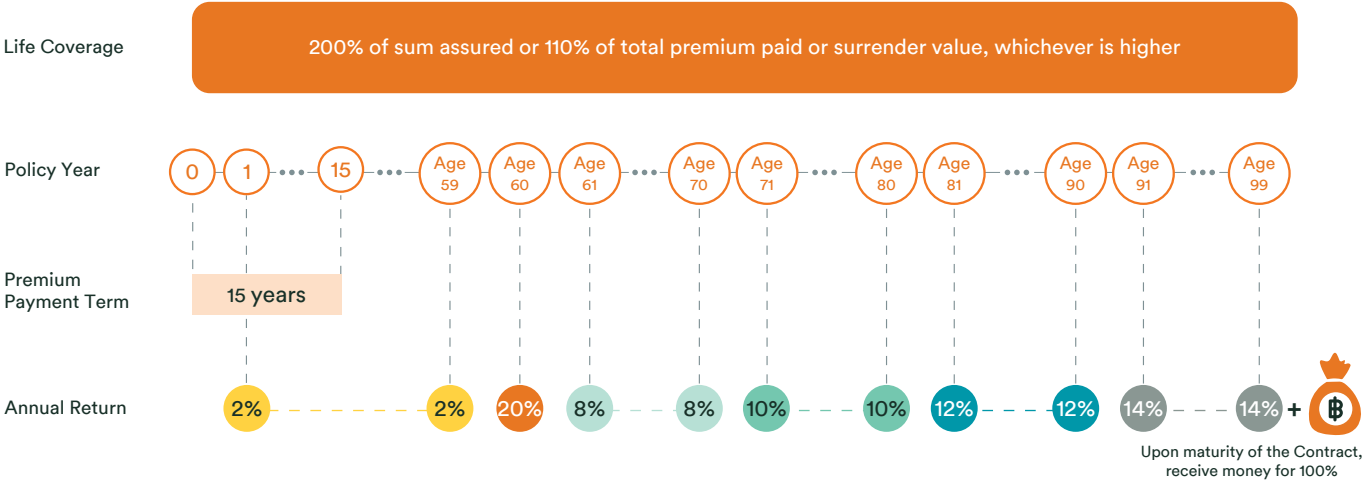
Receive 100% of the sum assured.



## Legacy for your beloved as a reassuring guarantee

Receive 200% of the sum assured or 110% of the total premium paid or surrender value, whichever is higher.

# Benefits and Coverage



% means the percentage of the sum assured.

# Underwriting Conditions



Issue Age	1 month 1 day - 50 years
Coverage Period	Until the age of 99
Premium Payment Term	15 years
Minimum Sum Assured	200,000 Baht

## Sample of Annual Premium

per 1,000 Baht of the Sum Assured

Unit: Baht

Age (Years)	Male	Female
20	153.88	156.46
30	172.96	176.60
40	199.52	203.69
50	238.78	241.57

Remark :

- FWD Lifetime Return 99/15 is the marketing name of FWD Whole Life 99/15 With Cash Return
- The underwriting shall be in accordance with terms and regulations of the company.
- An insured person should study and understand a supporting document for sale offers before deciding to make an insurance.
- As per the regulations specified by the law, this insurance premium for some age can be used for deducting individual income tax.
- This document is not part of an insurance contract. Specifications and terms of coverage shall be specified in the insurance policy.
- This reserves the rights according to the law. Do not copy or modify regardless of any part in this document.

### FWD Life Insurance Public Company Limited

130-132, Sindhorn Building Tower 3,  
14<sup>th</sup>, 16<sup>th</sup>, 26<sup>th</sup> - 29<sup>th</sup> Floor, Wireless Road,  
Lumpini, Pathumwan, Bangkok 10330  
Company Registration No. 0107563000304

FWD Customer Center 1351