

# FWD Sure Pension

Confidently prepared for every day of retirement.



ภาพนี้สร้างโดย AI (Artificial Intelligence)

## FWD Sure Pension 85/5, 85/60

### At FWD, we understand that

Retirement planning is not about age, but about vision. When life begins to feel more stable, many people start looking toward the future with the goal of making their post-retirement years a time of freedom, quality living, and steady income. Starting your preparation today is the key to gaining the confidence to live life exactly the way you desire.

### So we designed FWD Sure Pension 85/5 and 85/60 to:

A pension insurance plan designed to help you complete your retirement planning within your chosen timeframe. You can pay premiums for a short period of 5 years or affordable payment until the age of 60, and receive annuity 20% of the sum assured from age of 60-85 years. You also enjoy tax benefits that help you manage your income more efficiently. This ensures confidence that your post-retirement life will be filled with the freedom you've planned for.

**FWD Sure Pension 85/5 and 85/60** provide effective planning for your retirement.



#### Generating a continual income after retirement

You can shape your long-term quality of life with confidence.



#### Providing sure returns

without the need to manage assets yourself, unlike investing in other assets, such as real estate or stocks, which require oversight and carry risks.



#### Enhancing your family's financial security

With life coverage, you will receive the benefits under the policy in case of the unexpected event occurrence with your family.



#### Managing taxes efficiently

Pension insurance premiums can be used for deducting individual income tax under the Revenue Department's income tax guidelines.

# FWD Sure Pension



## Confidence with your retirement life

Continuously receive the annual annuity from the age of 60-85 years.



## Structured retirement income planning

Receive a reliable and consistent annuity of 20% of the sum assured



## Worry-free both before and after retirement

Life protection if an unexpected event occurs both before 60 full years of age and during the annuity payout period.<sup>(1)</sup>



## Flexible to fit your life goals

Choose premium payment term for a short period of 5 years or affordable payment until the age of 60.



## Efficient tax planning

Enjoy tax benefits with pension insurance premiums deductible up to 300,000 Baht.<sup>(2)</sup>

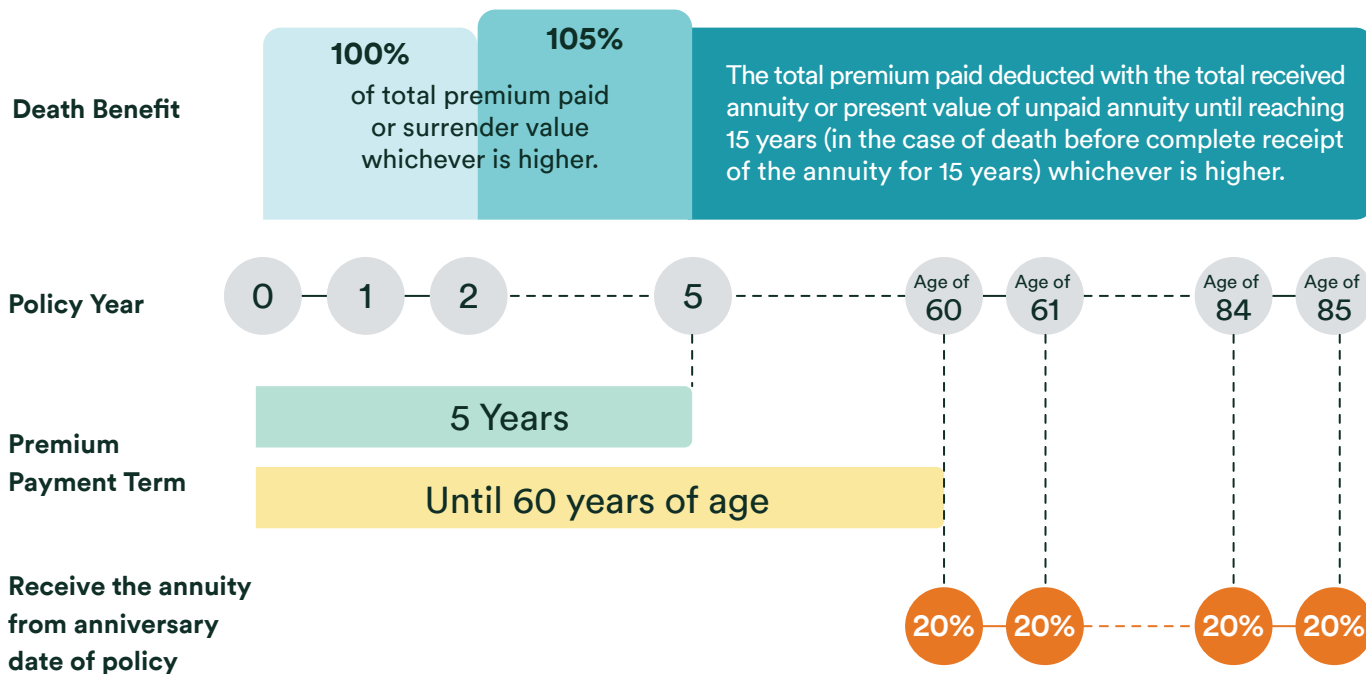
Remark :

(1) Death benefits:

- Policy Year 1-2 : 100% of total premium paid (excluding the premium of riders) or surrender value, whichever is higher.
- Policy Year 3 onwards and before the policy anniversary on which the insured reaches age 60 : 105% of total premium paid (excluding the premium of riders) or surrender value, whichever is higher.
- If the insured dies during the annuity payout period, the company shall pay either total premium paid (excluding the premium of riders) deducted with the total received annuity or present value of the unpaid annuity until reaching 15 years whichever is higher.

(2) Applicable only if the tax deduction for general life insurance premiums has not yet been utilized. Subject to the regulations specified by the Revenue Department.

## Benefits and Coverage



% means percent of the sum assured.

## Insurance Conditions

	FWD Sure Pension 85/5	FWD Sure Pension 85/60
Issued Age	20 - 54 Years	20 - 55 Years
Coverage Period	Until 85 years of age	
Premium Payment Term	5 Years	Until 60 years of age
Minimum Sum Assured	100,000 Baht	



## Sample of Annual Premium

per 1,000 Baht of the Sum Assured

Age	FWD Sure Pension 85/5		FWD Sure Pension 85/60	
	Male	Female	Male	Female
20	331.13	336.24	59.16	60.18
30	453.77	458.88	95.88	96.90
40	586.30	591.43	164.22	165.24
50	744.64	749.84	382.95	385.54

Remark :

- The underwriting is 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 can be used for deducting individual income tax.
- This document is not part of the insurance contract. Specifications and terms of coverage shall be specified in an 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**

No. 6 O-NES Tower, 4<sup>th</sup>, 22<sup>nd</sup>-23<sup>rd</sup> Floors  
 Soi Sukhumvit 6, Khlong Toei Sub-District,  
 Khlong Toei District, Bangkok 10110  
 Company Registration No. 0107563000304

FWD Customer Center 1351

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