

FWD One Linked

Freedom to build and control your wealth with security



FWD One Linked

Everyone wishes to have freedom in management in planning their own financial matters. FWD One Linked is designed to allow you to control your investments, opportunity to create your wealth with security with lifetime protection and feel at ease with a single premium payment.



Single premium payment

Pay initial single premium of 100,000 Baht, and receive life protection at 150% of single premium.



Self-design under professional care

Personally design an investment portfolio and select the Fund(s) managed by experts as required.



Flexibility and freedom

Ensure several fund switching as required at free of charge.

Terms and conditions are in accordance with the Policy.

Product Specifications in type of FWD One Linked (Unit Linked)

Issued Age	1 month 1 day – 70 years
Coverage Period	The policy is mature when the insured person is 99 years of age. However, the factor possibly resulting in a shorter insurance period is a balance based on a policy value.
Regular Premium Payment Term	Single premium payment.
Regular Premium	<ul style="list-style-type: none"> • Premium with the portion of life protection and investment as specified in the page of Policy Schedule which must be paid by the insured person as specified. • Initial premium is 100,000 Baht.
Top-Up Premium	<ul style="list-style-type: none"> • Premium which can be paid in any period of time during the effect of the policy with the specific investment objective. • Premium of not below 5,000 Baht per time and up to 150 million Baht per Policy can be selected.
Premium Payment Installment	Single Premium Payment.
Sum Assured	1.5 times of single premium.
Maturity Benefits	The company shall pay total redemption value of the policy.
Death Benefits	<p>The company shall pay the higher amount between:</p> <ol style="list-style-type: none"> 1. Sum assured which is deducted with redemption value of single premium withdrawn from every accumulated Policy (if any); or 2. Total redemption value of the policy which is added with the amount of 50% of single premium. <p>Whereas total redemption value of the policy means the combination of redemption value derived from single premium and redemption value derived from top-up premium (if any).</p>
Rider which can be additionally purchased.	It is in line with the company's conditions.
Surrender of the policy	The insured person has the right to terminate this policy by requesting for surrender of the policy in order to receive surrender value of which the value is equal to surrender value of the policy including cost of insurance based on the number of days in waiting period (if any) deducted with surrender charge of the policy (if any); and this will make the policy expired.

Policy Charges Table

Charges and Fees	Calculation Method	Rate														
1. Insurance Charge	Being deducted from regular premium before money is invested.	None														
	Being deducted from top-up premium before money is invested.	1.5% of top-up premium														
2. Insurance Administration Fee ^{1,2}	Being monthly deducted from the automatic redemption of investment units at redemption price in the proportion of the holding Fund(s).	200 Baht per month per Policy														
3. Cost of Insurance ^{1,2}	Being calculated from Mortality Rate ³ and sum assured by monthly deduction from automatic redemption of investment units at redemption	Referred to Cost of Insurance Rate approved by the registrar in accordance with the rules prescribed by the company.														
4. Surrender Charge	In withdrawal from the policy or surrender of the policy, the company shall charge surrender charge from the single premium units.	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>% of Redemption Value of Single Premium</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5</td> </tr> <tr> <td>2</td> <td>4</td> </tr> <tr> <td>3</td> <td>3</td> </tr> <tr> <td>4</td> <td>2</td> </tr> <tr> <td>5</td> <td>1</td> </tr> <tr> <td>6 henceforth</td> <td>Free of charge</td> </tr> </tbody> </table> <p>However, there is no withdrawal or surrender charge of the policy from top-up premium units (if any).</p>	Policy Year	% of Redemption Value of Single Premium	1	5	2	4	3	3	4	2	5	1	6 henceforth	Free of charge
Policy Year	% of Redemption Value of Single Premium															
1	5															
2	4															
3	3															
4	2															
5	1															
6 henceforth	Free of charge															
5. Fund Switching Fee ²	Being deducted from the value received from redemption of the Source Fund(s)' investment units prior to purchase of investment units in Destination Fund(s)	Free of charge														
6. Fee for the request for Financial Statement of the Policy ²		A request can be made at free of charge once a month, and after that, it is 50 Baht per issue.														

Remark:

1. If redemption value of any Fund(s) as at redemption date is inadequate for deducting the said charge, a non-deductible charge shall be deemed as the policy's debt, and deducted from the Underlying Fund(s) in the proportion of redemption value of each Fund in the following month.
2. The Company reserves its rights to alter fees and charges but not exceeding the rate specified in the conditions of the policy, whereas the company shall give an advance notice for at least 3 months.
3. A Mortality Rate is derived from Mortality Rate pursuant to Thai Mortality in Ordinary Type as specified in the registrar's announcement, and may be altered as specified in the registrar's announcement.

Underlying Rights between the Contracts

Fund Switching



- An insured person is able to switch the Fund in part or in whole in accordance with the set of regulations prescribed by the company, whereas the fund switching amount shall not be below 1,000 Baht.
- The company shall purchase the investment units of the Destination Fund(s) as at the working day of which the redemption value of all Source Funds is completely received.
- According to the aforesaid fund switching, the offer price of the Destination Fund(s) as at the purchasing date of the company may be different from the offer price of the Destination Fund(s) as at the date of which the company receives the redemption value of the Source Fund(s). The insured person shall take the said fund switching risk.

Partial Withdrawal



- An insured person is able to make a withdraw from the policy in accordance with the regulations prescribed by the company by submitting the application to the Company specifying the Underlying Fund(s), where the withdrawal is required.
- The balance of policy value after withdrawal and deduction of debt pursuant to the policy (if any) shall not be less than 10,000 Baht by calculating from redemption price as at the working day following the day of which the company has received the application and approved.
- The company shall redeem the investment units pursuant to the application form, whereas the insured person shall receive redemption value deducted with surrender charge (if any).
- Withdrawal charge shall be in line with what is specified in Policy Charges Table.
- The company shall make a withdraw from the policy after completely receiving the application form or in case of incomplete execution in accordance with the conditions of the policy as at the received date of this application form for execution, the company shall make a withdrawal from the policy after the pending execution is ended. If redemption date is a holiday of any Funds, the company shall redeem the investment units in the following working day.

Tax Privilege



Premium charge, cost of insurance, and insurance administration fee, are income tax-deductible.*

Remark* The life insurance for referring the exercise of personal income tax deduction right according to law (this Life Insurance Policy is made after 2008) in type of 10 years and more plan, and refund pursuant to the conditions of the Life Insurance Policy (if any), are in line with Clause 2 (2) in the Notification of the Director-General of Revenue Department No. 172.

Cancellation of the Policy (Freelook Period)



If the insured person intends to cancel the policy for whatever reasons, he/she can return the policy to the company within 15 days from the received date of the policy. The Company shall return policy charges and redemption value deducted with the company's expense of 500 Baht per policy, medical examination fee on actual payment basis (if any), and any outstanding debts (if any).

Rights of the Insured Person

1. The right to request for freelook period within 15 days from the received date of the policy, whereas the company shall return policy charges and investment portion based on the redemption price deducted with charge of 500 Baht including medical examination fee (if any).
2. The right to acknowledge the allocation of premium invested in the Fund(s).
3. The right to request for receiving the Prospectus and the detailed information of the Project from the life insurance agent/broker.
4. The right to be informed of the name lists of all asset management companies which manage the United Link Fund offered for sale by the company.
5. The right to be informed of the name and address of the company and the asset management company, as well as the name, address, and identification number of the life insurance agent/broker.
6. The right to be informed of the information about the risk related to the investment units recommended for purchasing the said investment units, and to be informed of warning and explanation about the investment risk of the investment units.
7. The right to be informed of the fact which has an impact on the insured person's privilege or on the investment decision, for instance, sale of the Mutual Fund's investment units in the operating procedure for controlling the merger of the Mutual Fund(s) or the combination of the Mutual Fund(s), etc.
8. The right to be informed of the information relating to the conflict of interests, for instance, fee or return which may be received by the life insurance agent/broker from purchasing the policy, as well as buyback or redemption of the investment units, etc.
9. The right to declare an intention that the insured person does not require to be re-contacted for 2 years period.
10. The right of the underlying unitholder without disclosure of the unitholder's omnibus account may be different from that of the normal unitholder who directly purchases the investment units through the asset management company, for instance:
 - In ordering the unit linked policy, the price as at the said working day is not acquired because it takes time for the life insurance operation to consider the customer's application of life insurance. However, the company shall purchase the investment units after the company's approval.
 - The receipt of the Fund-related documents may be behind the direct purchase of investment units from the asset management company because the company will deliver to the customer when receiving from the asset management company.
 - The Company shall monthly deduct cost of insurance and insurance administration fee from the automatic redemption of investment units as specified in Policy Charges Table (see Policy Charges Table).

Warning

1. The delivery of insurance premium is the insured person's duty. The premium collection by the life insurance agent or broker is a service only.
2. The insured person should study and understand a supporting document for sale offers before deciding to make an insurance.
3. An investment in investment units in form of unit linked insurance policy contains risk. The insured person may obtain refund more or less than premium value allocated into the Mutual Fund(s). In case of the profitable performance of the Mutual Fund(s), the insured person will gain a high return. However, in case of the lost performance of the Mutual Fund(s), the insured person will gain low return or there may be loss in some cases, in other words, the amount of investment portion is not fully refunded. However, this Policy does not guarantee the investment portion.
4. The insured person should consider the ability to pay premium as this Policy is appropriate for long-term savings. There may be surrender charge, possibly resulting in lesser value of surrender value and withdrawal value than redemption value. The insured person should study the details from Policy Charges Table.
5. The insured person should study the details relating to the investment risk of the Mutual Fund(s) in the Prospectus of the Fund(s) prepared by the management company or study from the management company's website.
6. The Mutual Fund(s) is a Juristic Person which is separate from the life insurance company and the management company. Therefore, none of obligations on compensation of the Mutual Fund(s)'s loss are incurred with the life insurance company and the management company, and they are unable to utilize the Mutual Fund(s) for repayment of their debts.
7. The performance of the Mutual Fund(s) is not depending on the financial position or performance of the life insurance company and the management company. The past performance of the Fund(s) does not affirm the future performance.
8. The insured person can study the information relating to the Fund's fees and charges other than policy charges from the Prospectus of the Fund(s) prepared by the management company or from the management company's website.