

FWD Whole Life 99/15 With Cash Return

Gives you a lifelong protection and stable return along the way



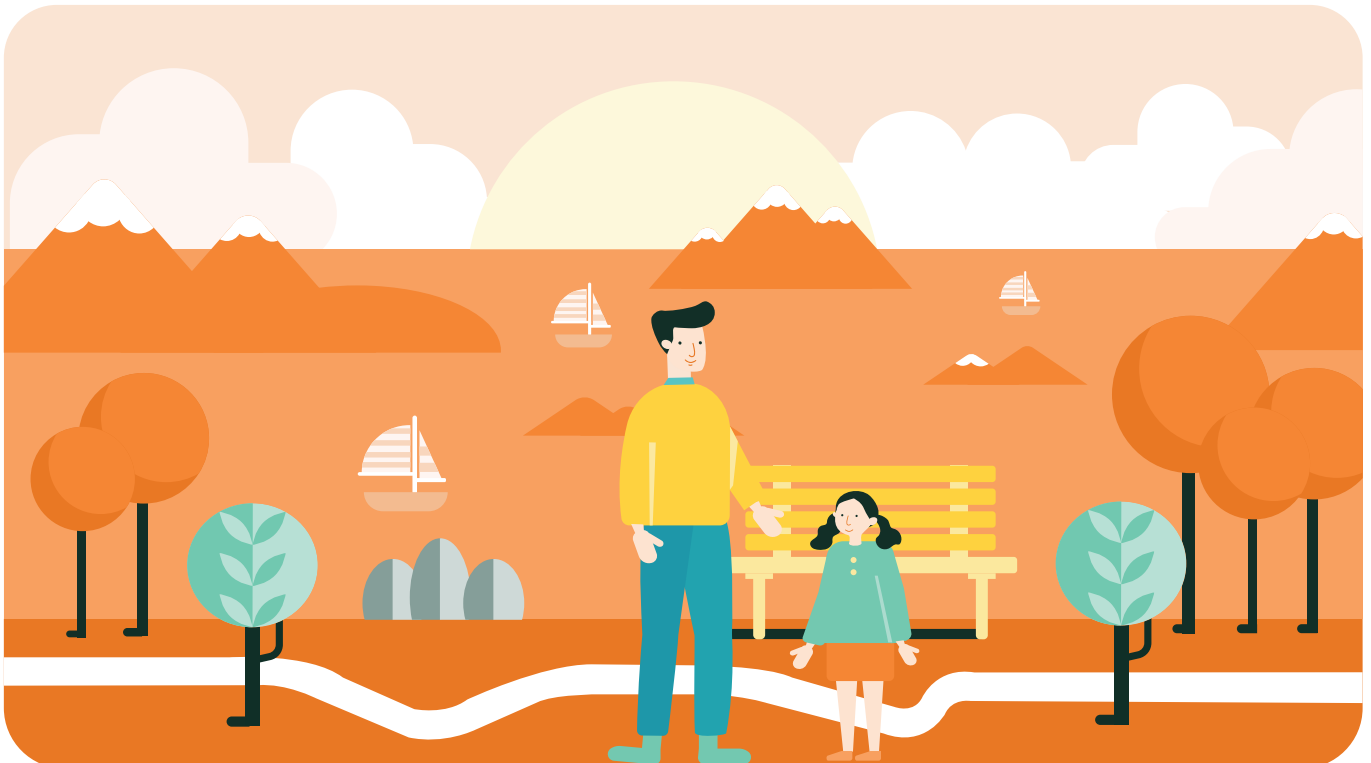
FWD Whole Life 99/15 With Cash Return

At FWD, we know 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 performing your duty in taking care of the family, but also provides benefits along the way to ensure the financial stability.

So we designed FWD Whole Life 99/15 With Cash Return 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.



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Financial planning to create long-term security

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



Enjoy the worthiness with annual cash return

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



Delight with the lump sum as a bonus upon retirement

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



Feel at ease with cash payout upon maturity of the contract

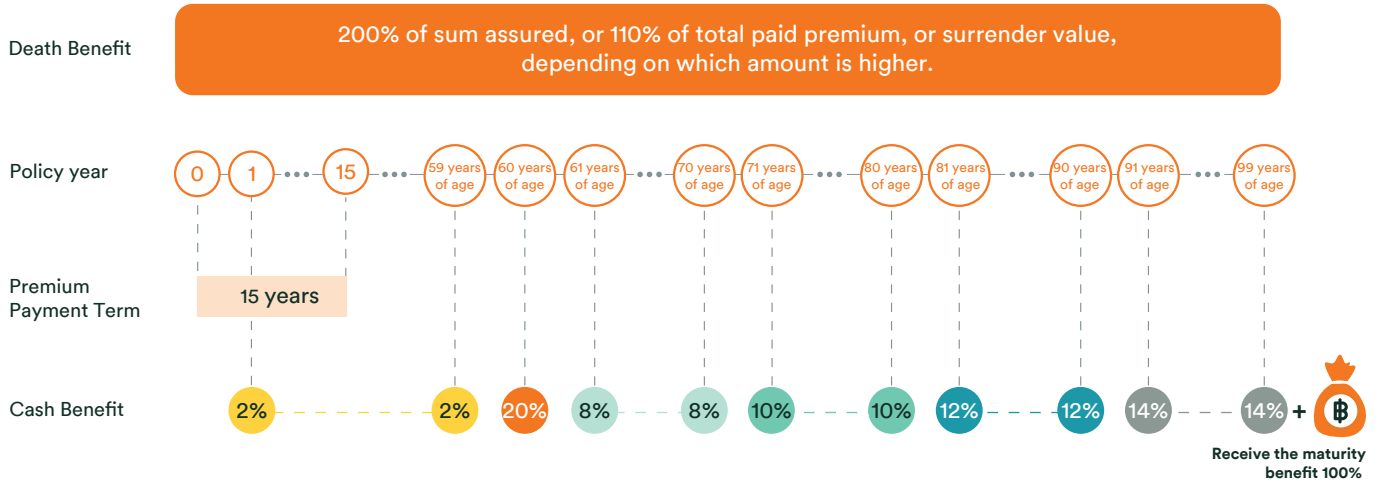
Receive 100% of sum assured.



Legacy for your beloved as a reassuring guarantee

Receive 200% of sum assured, or 110% of total paid premium, or surrender value, depending on which amount is higher.

Benefit and Coverage



% means the percentage of sum assured

Insurance Conditions



Issue Age	1 month 1 day – 50 years
Coverage Period	Until the age of 99
Premium Payment Term	15 years
Minimum Sum Assured	100,000 Baht

Sample of Annual Premium

Per 1,000 Baht of 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 :

- 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 for some age can be used for deducting individual income tax.
- This document is not part of the insurance contract. Terms and conditions of coverage will 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.

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