

FWD Savvy Pension 90/9, 90/60

Starting to create your own retirement life



FWD Savvy Pension 90/9, 90/60

At FWD, we understand that

The longer lifespan, driven by advancements in medical technology, overall health, and quality of life, has extended the post-retirement period. Hence, wise financial planning during retirement is the cornerstone of securing a prosperous retirement life.

So we designed FWD Savvy Pension 90/9, 90/60 to:

You can prepare for your retirement life with an annual continuous annuity lasting up to age of 90, offering confidence and addressing the rising cost of living. This annuity can increase up to 28% of the sum assured. You also have the option of choosing a short premium payment term of 9 years or an affordable payment plan up to age 60.

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Confidence with your retirement life

Continuously receive the annual annuity from 60 years of age up to 90 years of age.



Stay secure with the incremental annual annuity

Receive the annuity starting from 16% of the sum assured and increase when getting older up to 28% of the sum assured⁽¹⁾.



Peace of mind with coverage pre- and post-retirement

Life protection if an unexpected event occurs both before 60 full years of age and during the annuity payout period⁽²⁾.



Feel at ease with premium payment options

Choose premium payment term for a short period of 9 years or affordable payment until 60 years of age.



Worthiness along with the benefit of tax deduction

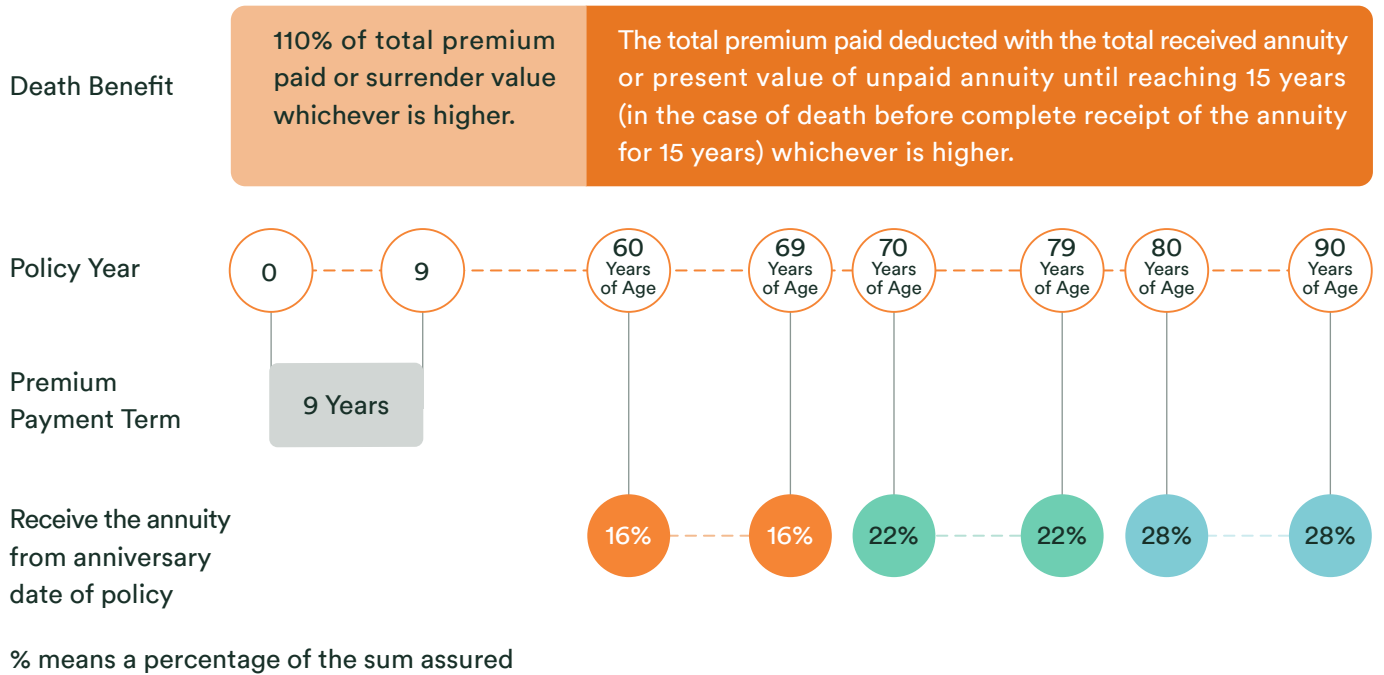
The premium is eligible for tax deductions up to a maximum THB 300,000 (not including life insurance premiums from other plans).

Remark

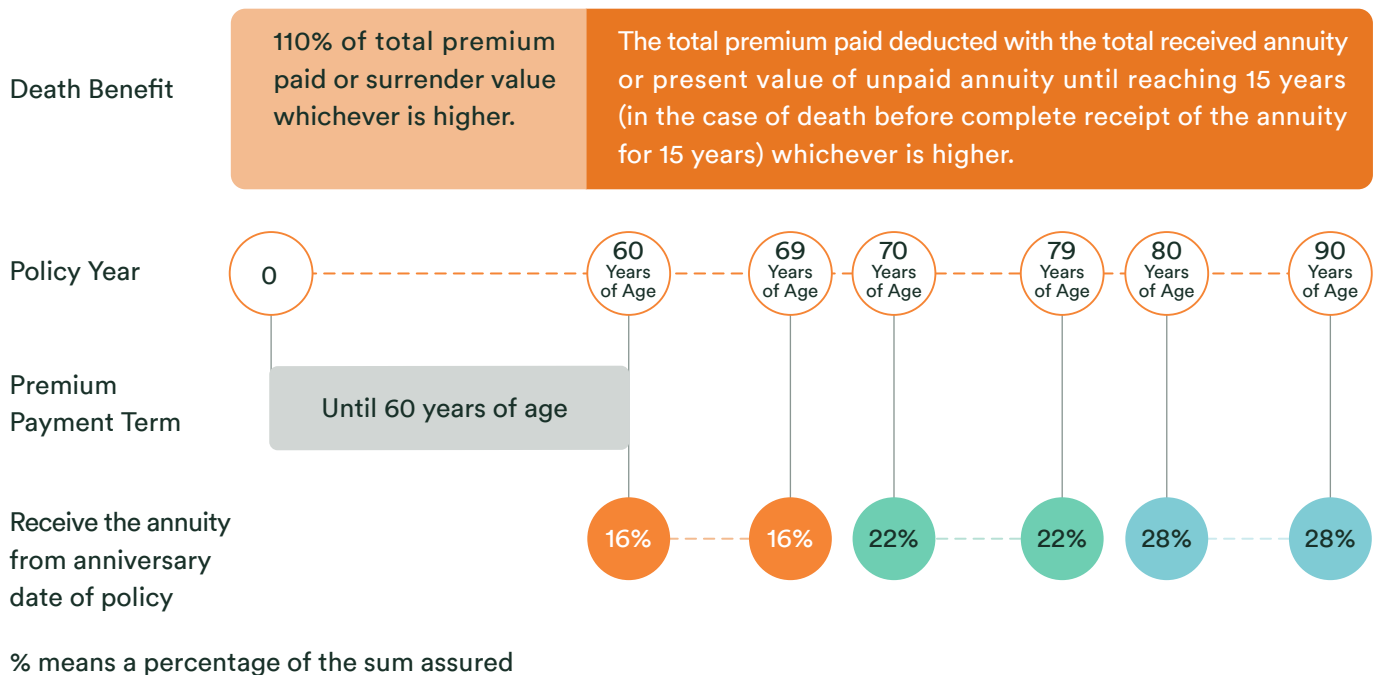
- (1) In the policy year of which the insured is 60 full years of age up to 69 years of age, the company shall pay 16% of the sum assured. In the policy year of which the insured is 70 full years of age up to 79 years of age, the company shall pay 22% of the sum assured. In the policy year of which the insured is 80 full years of age up to 90 years of age, the company shall pay 28% of the sum assured.
- (2) If the insured dies before the anniversary of the policy where the insured is 60 full years of age, the company shall pay 110% 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 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.

Benefits and Coverage

FWD Savvy Pension 90/9



FWD Savvy Pension 90/60



Insurance Conditions

Issue Age	FWD Savvy Pension 90/9 : 20 – 50 years FWD Savvy Pension 90/60 : 20 – 55 years
Coverage Period	Until 90 years of age
Premium Payment Term	FWD Savvy Pension 90/9 : 9 years FWD Savvy Pension 90/60 : Until 60 years of age
Minimum Sum Assured	100,000 Baht

Sample of Annual Premium

per 1,000 Baht of Sum Assured

Unit : Baht

Age (Years)	FWD Savvy Pension 90/9		FWD Savvy Pension 90/60	
	Male	Female	Male	Female
20	216.50	232.00	65.00	70.00
30	285.00	293.00	101.00	109.00
40	366.00	380.00	179.50	192.00
50	466.00	474.00	420.00	431.50

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 an 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.

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