

FWD Utmost

Where wealth meets well-being



FWD Utmost

An inclusive yet exclusive service offering holistic healthcare service programs and lifestyle privileges combining a wide range of sophisticated and well-thought-out services, ensuring a superior experience throughout your journey with FWD in every aspect of your life and well-being.

Caring your health

Superior and personalized healthcare alternatives to ensure you with holistic good future health, and well-being.

Beyond your experience

Experience a journey of comfort and luxury with our world-class airport limousine service for pick-up or drop-off at any local and international airports, including exclusive airport lounge access worldwide and fast-track service.

Enrich your lifestyle

Enjoy the taste of luxurious comfort with our wide range of exclusive services, personally customized to satisfy and suit your lifestyle.

Private personal assistant

Beyond a typical assistant service exclusively delivered by our professionally trained private personal assistant to exhilarate your personal health and lifestyle.

Exclusive privileged services following FWD Utmost Membership Level

Caring your health

The ultimate exclusive and holistic health care programs tailored to match individual personalized treatment

Membership Level	Ruby	Diamond
Annual health check-up or exclusive screening programs at leading hospitals. (Screening) One time per year, select one of the services under the Screening program without charge.		
1. Annual Health Check-up	•	•
2. Simplified Stroke Screening (Carotid Doppler)	•	•
3. Pap Smear/ Prostate Cancer	•	•
4. Digital Mammogram & Breast Ultrasound	•	•
5. Lung Cancer Screening (Low-Dose CT)	•	•
6. Allergy Test:		
6.1 Allergy Test : Food	•	
6.2 Allergy Test : Food & Aeroallergen		•
7. Sleep Test (Overnight)		•
8. Genetic Heart Screening		•
9. Genetic Cancer Screening		•
10. Vitamin and Mineral Blood Screening		•
Caring - Health services for comprehensive health care. Select any of the service options under the Caring program without charge.		
1. Hyperbaric Oxygen Treatment 2. Mental Health Consultant 3. Physical Therapy 4. Acupuncture 5. Cupping Therapy 6. Therapeutic massage 7. Home Massage Service	3 times per year	5 times per year
Preventive - Health services to prevent illnesses for a long-lasting longevity. Select any of the service options under the Preventive program without charge.		
1. Vitamin Drip (IV Drip) 2. Colon Hydrotherapy 3. Chelation Therapy 4. Dental check-up 5. Cryotherapy	-	3 times per year



Beyond your experience

Enjoy a smooth and comfortable journey to any destination worldwide with our first-in-class limousine service for pick-up or drop-off at any domestic and international airports, including exclusive airport lounge access worldwide and fast-track service.

Membership Level	Ruby	Diamond
1. Fast-track service on departure for 2 passengers	2 times per year	2 times per year
2. Fast-track service on arrival with buggy for 2 passengers		
3. Airport lounge access for 2 passengers		
4. Limousine transfer (domestic)		
5. Limousine transfer (international)	-	2 times per year

Enrich your lifestyle

Delight with the taste of elevated experience with our wide range of exclusive services, personally customized to fulfill and suit your lifestyle.

Membership Level	Ruby	Diamond
<ul style="list-style-type: none"> • VVIP access services at Hospital • Special discount at BDMS • Exclusive privileges during a stay at Marriott hotels and resorts • Dining privileges or discounts at Michelin-starred or famous restaurants • Shopping privileges at Bicester collection outlets • Special discount for the longevity solutions at Longevity Hubby Clinique La Prairie • Special offer for wellness program at RXV Wellness Village 	Unlimited	Unlimited

Private personal assistant

Experience beyond a typical assistant service to satisfy in every aspect of your personal requirements.

Membership Level	Ruby	Diamond
Private Personal Assistant	Unlimited	Unlimited



FWD Utmost Membership Level Determination Criteria

Membership Level	Total Annual Premium (Baht)
Diamond	5,000,000 and above
Ruby	2,000,000 – 4,999,999

Terms and Conditions and Membership Level

1. FWD Utmost membership status shall be determined based on total annual premiums paid during the period of 12 months towards unit linked life insurance policies that are in force, not on premium holiday, and not within a free look period.
2. Regular premiums, including premiums of riders, for unit linked insurance policies that FWD receives through all intermediaries, shall count toward earning FWD Utmost membership status. Top-up premium shall not count as a qualifying premium.
3. Single premium payment to earn privileges under FWD Utmost program shall be calculated at 10% of the total premium. Top-up premium shall not count as a qualifying premium.
4. In the case of the reduced sum insured for a regular premium or reduced regular premium, qualifying premiums shall be calculated based on the reduced premiums.
5. In the case where partial withdrawal has been made, qualifying premiums shall be calculated based on the remaining premiums.
6. FWD Utmost membership shall be valid for 12 months.
7. Members must achieve total annual premiums in accordance with the terms and conditions of FWD to maintain membership status.
8. Membership level can be upgraded and will be determined based on total annual premiums in accordance with the requirements for earning the next membership level.
9. Membership status will be reviewed and updated every 12 months in accordance with criteria for qualifying premium calculation under FWD Utmost program.
10. Criteria for qualifying premium calculation under FWD Utmost program are subject to the FWD Utmost program terms and conditions.
11. Eligible FWD Utmost program members shall be determined based on insured's name and not payor's name.

Remark :

- Details and conditions of services received by the program members are different from the program group members.
- The company reserves the right to make changes of the services- including the list of hospitals that participate in the program without further notice.
- This FWD Utmost service program applies only to FWD customers who maintain FWD Utmost membership status as of the date of service usage.
- This privilege is non-transferable, non-exchangeable, non-refundable, and non-collectible.
- Services are provided under supervision and the operation of AspireLifestyle Services (Thailand) Co., Ltd. that is the service provider of FWD Life Insurance Public Company Limited.
- Details and conditions are as determined by FWD.

Verify more details and conditions of the privilege service usage from the service handbook or additionally verify at <https://www.fwd.co.th/en/rewards/fwd-utmost/> or scan to download more details.

