FWD insurance

Celebrate living™
fwd.com.sg

FWD Invest Goal 1

Single premium investment-linked policy

Because you want to have control over how you reach your financial goals, without taking too much of your time and attention.



Call our hotline: +65 6820 8888

You've achieved a lot. A successful career, a family and the lifestyle you've always wanted. That takes hard work.

You've accumulated a considerable amount of wealth. Your life experience has taught you the importance of diversifying your portfolio by investing in various financial instruments.

You also know that you need to have the necessary control to achieve anything in life – including your financial goals.

Yet you don't want your investments to take up your time and attention - both of which you could devote to your family and career instead.



Successful investing should give you the control you need, without demanding too much attention.

At FWD, we believe in using technology to enable people to not only gain more, but also live more.

We've used this principle to create our first single premium investment-linked policy.

It provides you the opportunity to grow your wealth while giving you the control you need and demanding less of your attention.

Gain more, but also live more

FWD Invest Goal 1 has four core features:



Enjoy free cover against death and have every dollar invested

A death benefit of 105% of policy value will be paid if death occurs[1].

100% of your single premium will be used to buy units in the ILP sub-funds you have chosen[2].



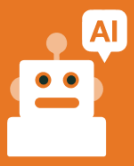
Penalty free withdrawals

Withdraw from your policy anytime at no charge. Simply maintain a minimum balance of 10% of your single premium investment in the initial units account to keep your policy in-force.



On-going charge is kept at 1% p.a.

Only 1% of the initial units account value is deducted yearly if your policy remains in force[3].



Curated funds and complimentary auto-rebalancing service

Exclusive opportunity to invest in over 50+ curated funds from globally established fund managers.

Our auto-rebalancing technology tracks and monitors your portfolio to make adjustments based on your predefined fund allocation.

[1]For joint life policies, the death benefit will be paid on the death of the last life insured.

[2]Charges will be deducted via deduction of units after your single premium has been used to purchase units in your chosen funds.

[3]A plan charge of 1.4% of your single premium paid will be deducted yearly from policy year 1 to 5.

Please refer to policy contract and product summary for details.

Get ready access to your funds and make adjustments whenever you need

FWD Invest Goal 1 is an insurance policy that allows you to switch & withdraw from your policy.



Unlimited free fund switches

Free switches are available, anytime you need to make adjustments to your investment portfolio.



Penalty-free partial withdrawals[4]

Make partial withdrawals whenever you need. Penalty-free, anytime.

[4]You will need to maintain a balance of at least 10% of the single premium paid at effective date in the initial units account.

Please refer to policy contract and product summary for details.

With our technology, you don't even have to be a dedicated investor to do well

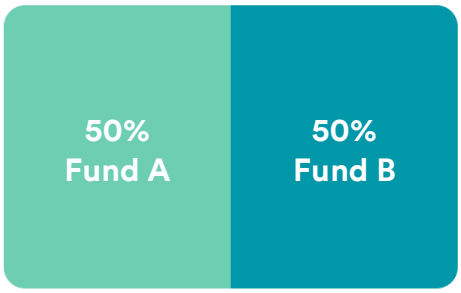
We understand that you may not have the time and resources to be a dedicated investor, so we're here to help.

Our auto-rebalancing service uses a disciplined approach to investing.

Here's how auto-rebalancing can help:

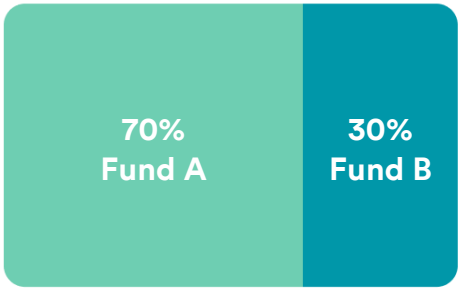
Your original portfolio starts with an equal allocation

Say you begin with a portfolio of an equal split of fund A and fund B with your initial investments.



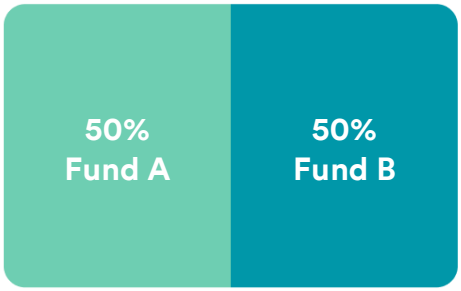
A year later, fund A has grown

Fund A's value has grown over time, causing fund A's allocation to increase.



Auto-rebalancing returns the portfolio to its original state

To return to balance we'll sell some units in fund A (which has appreciated), and buy more units in fund B.
Your portfolio is now in line with your original allocation.



With our complimentary auto-rebalancing service, you don't have to dedicate constant attention to your investment or pay additional charges for transactions, saving you both time and money. You have to opt in to enjoy this complimentary auto-rebalancing service.

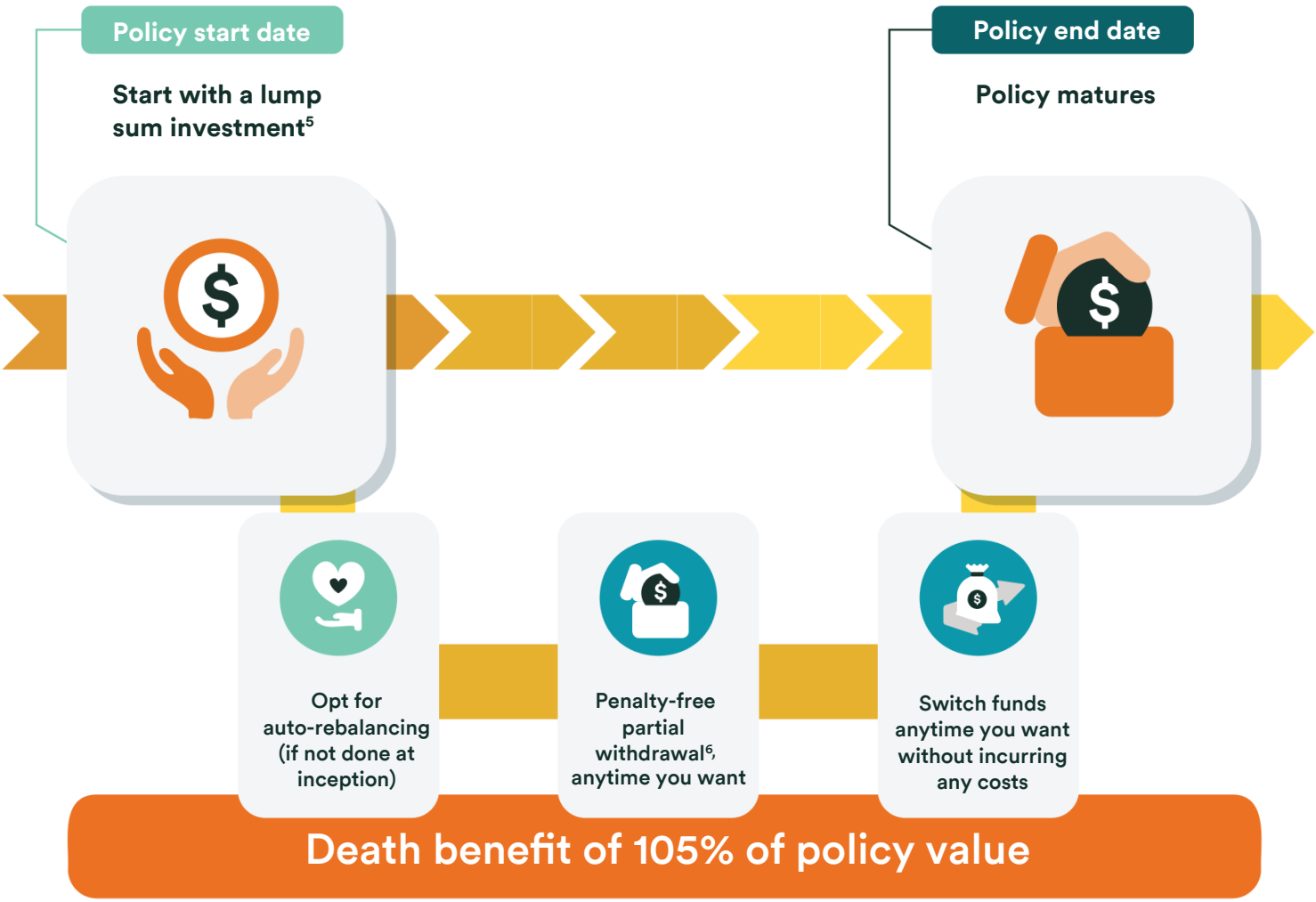
The above are purely illustrative and does not take into account fund management fees, specific growth rates or other product and fund related charges, penalties. Please read the "important notes" on the last page of the brochure.

Please refer to policy contract and product summary for details.

For more information about our available ILP sub-funds, please click here.

Switch or withdraw as you like

Here's how FWD Invest Goal 1 keeps investment flexible for you.



Do note that a surrender penalty will be imposed if surrender occurs within the first 5 policy years.

[5]Charges will be deducted via deduction of units after your single premium has been used to purchase units in your chosen funds.

[6]You will need to maintain a balance of at least 10% of the single premium at effective date in the initial units account.

Please refer to policy contract and product summary for details.

Speak with your Financial Adviser Representative today if you've answered 'yes' to any of the statements below.



Have you been putting aside your financial plans because you find that having the control you need makes investing a hassle?

What you need is an investment solution that takes away the day-to-day monitoring and tracking, and yet gives you the control you need to make adjustments, whenever you need.

You want fund managers to help you grow your wealth, but you are not sure how to go about getting started?

You know that having access to a range of renowned fund managers is important. So you want a policy that already has a range of diverse and globally established fund managers to help you get to your goals.

Are you hesitating in starting your financial plan because you feel bogged down and prefer not to maintain a regular payment saving policy?

A single premium policy can help you get to your financial goals without the hassle and commitment of making regular payments.

Celebrate living™
fwd.com.sg

For more information

Please contact your financial adviser representative or check out our website.

fwd.com.sg

Visit our website to find out more

Call our hotline
+65 6820 8888

For the most up-to-date information regarding our operating hours, please visit our website.

About FWD Group

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves approximately 40 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of changing the way people feel about insurance. FWD Group is listed on the main board of the Hong Kong Stock Exchange under the stock code 1828. For more information, please visit www.fwd.com.

This brochure contains only general information and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. All insurance applications are subject to FWD's underwriting and acceptance. This does not constitute an offer to buy or sell an insurance product or service. Please refer to the exact terms and conditions, specific details and exclusions applicable to FWD Invest Goal 1 in the policy documents that can be obtained from our distribution partners. You may wish to seek advice from a financial adviser representative for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is usually detrimental to replace an existing life insurance policy with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same costs.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) website (www.lia.org.sg) or SDIC websites (www.sdic.org.sg).

This material is issued by FWD Singapore Pte. Ltd.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at **16 November 2026**.

FWD Singapore Pte. Ltd. Company Registration No. 200501737H
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986
T : +65 6820 8888