

Fantastic 10 Celebration Boost Campaign Terms and Conditions

1. Campaign period

This campaign starts from **1 October 2025** to **31 December 2025**, both dates are inclusive.

2. Campaign eligibility

This campaign is open to all customers who purchased a new **FWD LegacyGuard** or **FWD LegacyGuard+** policy within the campaign period and the policy must be issued by **31 December 2025**.

3. Celebration Bonus (Campaign)

Eligible policies will be entitled for an additional **Celebration Bonus (Campaign)** based on selected premium payment frequency upon commencement date, as follows:

Premium Payment Frequency	Celebration Bonus (Campaign) (% of annual basic premium)	
	End of 1 st policy year	End of 2 nd policy year
Annually	-	10%
Semi-Annually, Quarterly or Monthly	10%	-

Celebration Bonus (Campaign) may be paid out or deposited with us. Your selected option for Guaranteed Cash Payments (if any), Guaranteed Legacy Cash Payments and First Year Celebration Bonus (if any) will also apply to the **Celebration Bonus (Campaign)**.

This **Celebration Bonus (Campaign)** is payable provided the policy remains in force and premium is paid up to date.

4. Campaign mechanics

- **Endorsement letter** will be issued to inform eligible customers of the **Celebration Bonus (Campaign)**. All contractual provisions in the FWD LegacyGuard and FWD LegacyGuard+ contracts, except those spelled out in the endorsement letter remain unchanged and will continue to apply.
- **Policy alteration**
If the basic premium is revised, the **Celebration Bonus (Campaign)** will be calculated based on the initial or current annual basic premium, whichever is lower.
- **Reinstatement**
If the policy lapses and is reinstated within the first 2 policy years, the **Celebration Bonus (Campaign)** will also be reinstated.
- **Termination**
We will not pay **Celebration Bonus (Campaign)** if the policy expires, lapses, is cancelled, surrendered, or terminated before the payout.

5. General Terms

- The **Celebration Bonus (Campaign)** is non-transferable and cannot be exchanged for cash or other benefits.
- FWD reserves the right to amend, suspend, or terminate the campaign at any time without prior notice.