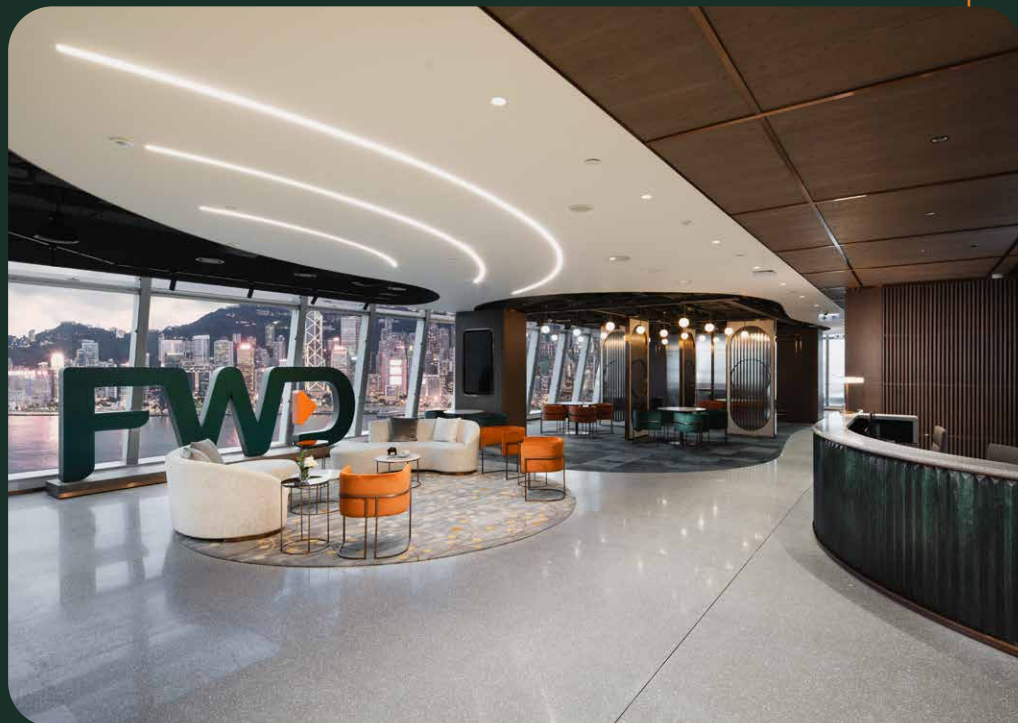


# CELEBRATE LIVING

At FWD, our philosophy is that insurance should be a source of empowerment. We want to help people feel confident and focus on living lives without hesitation. We hope this philosophy inspires every one of our valuable clients. If we can beat stress and stop our worries, then we enjoy what really matters: the freedom to celebrate living.

## Exclusive Experience

We not only celebrate individuals' wealth and success but also value their life passions through personalised customer experiences. A range of bespoke product offerings and luxury experiences will be curated and designed just for you and your family all year round.



Scan here to know more



Celebrate living  
fwdprivate.com

A new horizon in legacy planning

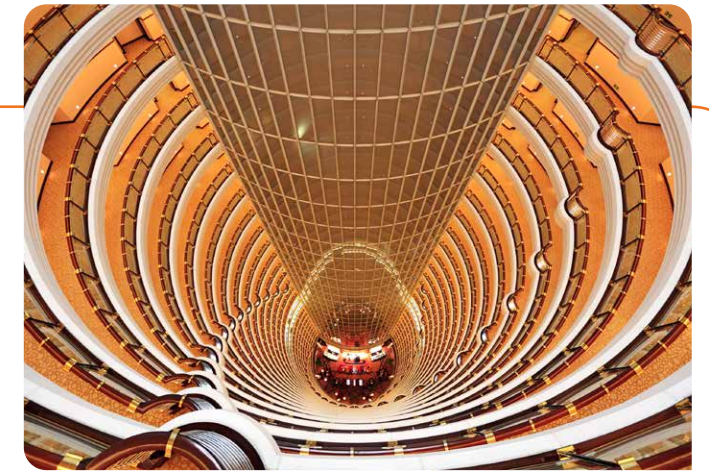
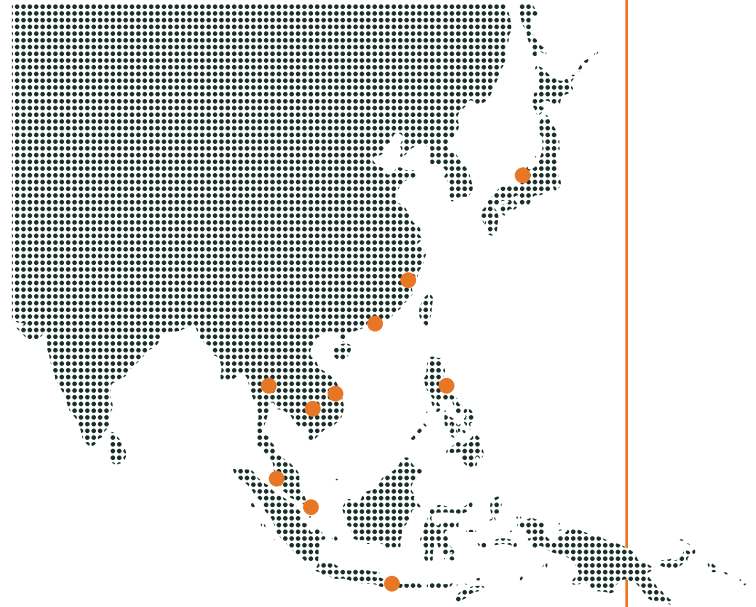


Bermuda Operation of FWD Life Insurance Company (Bermuda) Limited  
(Incorporated in Bermuda with limited liability)

## ABOUT FWD GROUP

FWD Group is a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world.

FWD reached its 10-year anniversary in 2023. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance.



### Our Financial Strength

FWD is the insurance business of investment group, Pacific Century Group, with minority shareholders Apollo, Canada Pension Plan Investment Board, GIC Ventures, Hopu Investments, Huatai Growth Focus Limited, Li Ka Shing Foundation, Metro Pacific Investments Corporation, ORIX Asia Capital Limited, RRJ Capital, Swiss Re Group and The Siam Commercial Bank Public Company Limited.

FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) has been affirmed 'A3' by Moody's and 'A' by Fitch. The strong ratings assigned by international rating agencies reflect our robust financial strength. FWD has reached a total premiums of US\$6.3 billion and US\$58.9 billion in total assets, demonstrating our significant presence in Asia. (as of 31 December 2022)

### Operations in Bermuda

At FWD Private, our operations team in Bermuda is devoted to deliver offshore insurance solutions to clients around the world that suit the unique needs for your families and businesses.

Our expertise in Asia with support in the same time zone and comprehensive product solutions demonstrate our unique time to market capability.

### About FWD Private

FWD Private is a new horizon in legacy planning for High-Net-Worth Individuals.

We are dedicated to the growth, preservation and protection of wealth. Our innovative approach and fresh perspective make our customised solutions in wealth planning effortlessly smooth, giving you an unparalleled experience.

With our heart in Asia, our committed shareholders and cultural understanding empower us to navigate the challenges of managing your wealth with meticulous attention to detail.

Our digital DNA provides the flexibility and efficiency that you desire.

Let us show you our new vision and inspire you to celebrate living.

