

Most Innovative Product / Service



"Innovation is not about adding complexity. It's about solving real client needs in a simpler, smarter way. Imperial Wealth (SG) was built for high-net-worth families who want more than investment returns. They want confidence that their wealth can grow, be protected from uncertainty, and be passed on according to their wishes with flexibility to make changes when the need arises. That's the future of legacy planning, and we're proud to play a role in shaping it."



Adrian Vincent, CEO, FWD Life Insurance Company (Bermuda) Limited Singapore Branch

As Asia is now the fastest growing wealth hub, with an unprecedented intergenerational wealth transfer in the region, the needs of high-net-worth (HNW) individuals are changing rapidly. Singapore has emerged as a leading global wealth hub, attracting entrepreneurs, business owners and family offices seeking sophisticated wealth preservation and succession solutions. Yet many affluent families continue to face a common challenge of growing wealth while protecting their legacy and ensuring a smooth transfer across generations.

Recognising this shift, FWD Group established FWD Private, its dedicated proposition for the HNW segment, bringing together specialised expertise, tailored solutions and global capabilities to serve the increasingly complex needs of affluent clients. At the heart of this proposition is Imperial Wealth (SG), the company's award-winning savings-oriented indexed universal life solution designed to help clients navigate growth potential, protection and legacy planning within a single integrated framework.

Imperial Wealth (SG) is designed to help affluent families grow, protect and transfer wealth with confidence. Through an innovative dual-account structure, clients can access uncapped growth opportunities alongside robust downside protection, including a 0% crediting interest rate floor against market downturns. Developed in collaboration with UBS Global Markets as an exclusive enhanced index solution provider, the savings indexed universal life (IUL) incorporates the S&P 500 Engle 8% VT TCA Index (USD) ER, which dynamically adjusts exposure based on forecast market volatility with the objective of targeting an 8% volatility level, and the Global Diversified Engle Index, which allocates across global equities and gold using volatility and correlation signals. Together, these institutional-grade strategies bring sophisticated risk-managed investing into a wealth and legacy solution. Combined with innovative features such as Smart Legacy Option, Legacy Payment Option and Policy Split Option, Imperial Wealth offers distinctive control and flexibility to intergenerational legacy planning for globally mobile families without the need for complex legal structures.

Underpinning this innovation is the financial strength of FWD Life Insurance Company (Bermuda) Limited, rated A by Fitch and A2 by Moody's, providing clients with confidence that long-term legacy planning is supported by a strong and resilient foundation.

As the HNW market continues to evolve, Imperial Wealth (SG) reflects FWD's ambition to push the boundaries of what life insurance can achieve. More than a product, it represents a new approach to wealth preservation, helping affluent families protect what they have built today while creating enduring legacies for tomorrow.