

智選盈接 豐裕人生

A smart key to fortune



智盈匯聚壽險計劃
Wealth ICON Insurance Plan

儲蓄・分紅壽險 | Savings • Participating life

敢 至係人生

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智盈匯聚壽險計劃

人生路上充滿各種里程－您的婚禮、第一層樓、孩子出生，甚至退休，智盈匯聚壽險計劃與您一同慶祝這些愉快點滴。只需繳付一次性保費，您便可以輕鬆實行您的財務規劃以及享有人壽保障。您亦可透過價值轉換選擇¹令您的財富保值或按需要提取款項²，向您的夢想進發。

立即行動，讓智盈匯聚壽險計劃協助您實現您所夢想的人生里程。

Wealth ICON Insurance Plan

Life is made up of milestones – your wedding, your first apartment, your child's birth and even your retirement. Wealth ICON Insurance Plan is here to celebrate these little joys of life with you. By paying a one-time premium, you can achieve your financial goals with ease and enjoy the life protection. You can also exercise value conversion option¹ to preserve your wealth or make withdrawals² to go after your dreams.

Turn your dreams into achievable milestones with Wealth ICON Insurance Plan now.

計劃特點 Highlights

1 一次繳清保費 輕鬆規劃未來 Convenience of one-time premium for easy planning

您只需一次繳清保費便可照顧到您的儲蓄需要及壽險保障，讓您自由規劃您的財務未來。

You only need to pay premium at one go to address your needs of savings and life insurance protection, enabling you to plan your financial future with no hesitation.

2 提高儲蓄回報 為財富增值 Boost returns on your savings for wealth growth

除了保證現金價值增長外，計劃更賞您週年紅利³（如有）及特別紅利⁴（如有），助您加快儲蓄步伐。

In addition to guaranteed cash value growth, the plan also allows your savings to nurture with annual dividends³ (if any) and special bonus⁴ (if any).

3 您的財富 由您話事 Manage your wealth your way

由第15個保單週年日起，您可申請價值轉換選擇¹以部分退保將部分保證現金價值及特別紅利⁴（如有）轉移到累積週年紅利³（如有）以滾存生息⁵，助您達成財務目標。另外，您可選擇定期提取服務⁶設定提取款項，慶祝您的珍貴時刻。

From the 15th policy anniversary, you can apply for value conversion option¹ to transfer some of your guaranteed cash value and special bonus⁴ (if any) to accumulated annual dividends³ to earn interests⁵ by way of partial surrender, helping you to meet the goals you desire. You can also enjoy regular withdrawal service⁶ to make withdrawals at your request to celebrate your precious moments.

4 提供財務保障 為您摯愛的未來鋪路 Financial protection for your loved ones' future

若被保人不幸身故，計劃將支付身故權益予您的指定保單受益人。您亦可申請批核身故權益支付安排，以一筆過形式、分期形式（每年/每月）或綜合兩者形式向受益人支付身故權益。您可預先設定分期方式及金額，讓受益人按您指示收取身故權益，餘額將儲存於本公司積存生息（非保證），直至全數金額已支付予受益人。

If the insured passes away, the plan will pay the death benefit to the person whom you select in your policy as beneficiary. You may apply for the approval of Death Benefit Settlement Option for the Death Benefit to be paid in the form of a lump sum payment, regular installments (annually/monthly), or a mix of both. You may also set the installment term and amount in advance so that your beneficiary can receive the Death Benefit in the way chosen by you while the remaining amount will be left in our company to accumulate interest (non-guaranteed) until the full amount has been paid to the beneficiary.

5 投保輕鬆 簡單 無難度 Hassle-free application

投保手續簡單，而且一般毋須接受健康審查⁷。

Application is simple and medical checkup⁷ is generally not required.

計劃一覽表 Summary of Plan Features

保費供款年期 Premium payment term	躉繳保費 Single premium
投保年齡 (下次生日年齡) Issue age (Age next birthday)	1 (15 日) - 75 歲 Age 1 (15 days) - 75
保障年期 Benefit term	至 100 歲 ⁸ (下次生日年齡) To age 100 ⁸ (Age next birthday)
貨幣 Currency	港元 / 美元 HKD / USD
最低躉繳保費 Minimum single premium	100,000 港元 / 12,500 美元 HK\$100,000 / US\$12,500
最高名義金額 ⁹ Maximum notional amount ⁹	不適用 (受核保要求所限) N/A (Subject to underwriting requirements)
週年紅利 ³ (非保證) Annual dividend ³ (Non-guaranteed)	於保單生效期內，週年紅利 ³ (如有) 將由第三個保單週年起每年支付。 While the policy is inforce, annual dividend ³ (if any) will be payable annually from the 3 rd policy anniversary.
特別紅利 ⁴ (非保證) Special bonus ⁴ (Non-guaranteed)	於保單生效期內，特別紅利 ⁴ (如有) 將由第三個保單週年起，於被保人身故時 (當保證現金價值及特別紅利 ⁴ (如有) 之總和高於已繳躉繳保費的 105%)、保單部份退保、保單退保時、保單期滿時或保單失效後並沒有復效而在一年保單復效期結束時支付。 While the policy is inforce, special bonus ⁴ (if any) will be payable from the 3 rd policy anniversary upon the death of the insured (where guaranteed cash value and special bonus ⁴ (if any) is greater than 105% of the single premium paid), partial surrender of the policy or surrender of the policy, maturity of the policy or at the end of the one year reinstatement period if the policy lapses and is not reinstated within the reinstatement period.
身故權益 Death benefit	(a) 保證現金價值及特別紅利 ⁴ (如有) 之總和或 (b) 已繳躉繳保費 * 的 105% (以較高者為準)；及累積週年紅利 ³ 和利息 ⁵ (如有) 扣除任何保單負債 (如未清繳之保單貸款及其利息)。 The higher of (a) guaranteed cash value plus special bonus ⁴ (if any) or (b) 105% of the single premium paid*; plus accumulated annual dividends ³ (if any) and interest ⁵ (if any), less any policy debts (e.g. policy loan and the interest of the loan). * 已繳躉繳保費將根據扣減後的名義金額 ⁹ (如有) 而調整。 Single premium paid will be adjusted based on the reduction in notional amount ⁹ (if any).
退保價值 Surrender benefit	保證現金價值、累積週年紅利 ³ 及利息 ⁵ (如有)、特別紅利 ⁴ (如有) 和扣除任何保單負債 (如未清繳之保單貸款及其利息)。 Guaranteed cash value, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less any policy debts (e.g. policy loan and the interest of the loan).
期滿權益 Maturity benefit	保證現金價值、累積週年紅利 ³ 及利息 ⁵ (如有)、特別紅利 ⁴ (如有) 和扣除任何保單負債 (如未清繳之保單貸款及其利息)。 Guaranteed cash value, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less any policy debts (e.g. policy loan and the interest of the loan).

重要事項及聲明：

- 本產品富衛承保，富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前，您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您，否則您不應申請或購買本產品。在申請本計劃前，請細閱以下相關風險。
- 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在香港特別行政區派發，並不能詮釋為在香港特別行政區境外出售，游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在香港特別行政區境內進行及完成手續。
- 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款，本產品不受香港特別行政區存款保障計劃所保障。
- 本產品乃一項含有儲蓄成份的分紅壽險產品。保險費用成本及保單相關費用已包括在本產品的所需繳付保費之內，儘管本產品的主要推銷文件/小冊子及/或本產品的銷售文件沒有費用與收費表/費用與收費部份或沒有保費以外之額外收費。
- 本產品是一項儲蓄保險產品。如您在保單期滿前退保，您可收回的款額可能會低於您已繳付的保費總額。
- 本產品是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。
- 所有核保及理賠決定均取決於富衛，富衛根據投保人及被保人於投保時所提供的資料而決定接受投保申請還是拒絕有關申請，並退回全數已繳交之保費及保費徵費（如有）（不連帶利息）。富衛保留接納/拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
- 以上全部權益及款項將於扣除保單負債（如有）（如未清繳之保單貸款及其利息）後支付。
- 有關過去紅利資料，請參考富衛網頁（<https://www.fwd.com.hk/tc/regulatory-disclosures/fulfilment-ratios/>）。以下是富衛派發紅利的理念、投資策略及投資工具（最新資料請參考富衛網頁 <https://www.fwd.com.hk/tc/regulatory-disclosures/dividend-bonus-declaration-philosophy/>）：

派發紅利的理念

由富衛人壽保險（百慕達）有限公司（「富衛」或「我們」）發出的分紅保單設有非保證紅利予保單持有人（「您」）。紅利包括週年紅利¹、期滿紅利、歸原紅利及特別紅利。

透過釐定紅利，您可分享到分紅保單的財務表現帶來的成果。財務表現包括過去表現和未來展望，涵蓋但不限於以下事項：

- 投資回報
- 支出費用
- 續保率
- 理賠經驗

根據我們的紅利政策，富衛最少每年檢視紅利一次。如財務表現與預期有別，我們可能會作出調整，以致實際釐定的紅利跟權益說明文件存有差異。紅利建議會由我們的董事會檢視及批核，再由董事會主席、一位獨立非執行董事及委任精算師在適當考慮紅利政策及公平待客原則下以書面形式公布。我們會每年最少一次通知您今年及預計派發的紅利。如今年及預計派發的紅利有所變更，將於保單年結通知書上列明。

緩和調整機制

財務表現是難以準確預測的。為了協助您去策劃財務，我們會以一個緩和調整機制以求使保單年期內派發的紅利更穩定。

當財務表現較預期好（差），我們可能會保留部分盈餘（虧損），於未來的年份反映出來，以確保您會獲更穩定的紅利。因產品各具特色，我們會採取不同程度的緩和調整。

滙集保單

貫徹保險合同的本質，我們亦會將類近的保單滙集，以便分散保單持有人面對的風險。此舉有助穩定財務表現（和紅利派發）。

為使每位保單持有人能得到合理的分配，我們或會將同一產品按批次派發不同的紅利，以更準確反映相應財務表現。因此，不同產品及不同批次之間的紅利調整的次數及幅度可能會有所不同。一般而言，較高風險的產品的紅利調整次數及幅度會較高。

投資策略

為優化回報，富衛的投資策略會按不同產品而制定。這些資產組合採取均衡分佈投資策略，包括：

- 投資級別的固定收益類型證券
- 股權類投資，以提高長遠的投資表現。投資可包括上市股票、對沖基金、共同基金、私募股權和房地產

此產品的長期資產配置如下：

資產類型	目標資產配置比重（%）
固定收益類型證券	目標之 50% - 70%
股權類型投資	目標之 30% - 50%

資產組合會按照投資規模，橫跨於不同地區及行業，以分散投資風險。

同時，我們會根據保單貨幣選擇作出該貨幣的直接投資或使用貨幣對沖工具，使保單的貨幣風險得以緩解。目前來說，大部分資產投資於美國和亞太地區，並以美元計算。

此外，投資專家還積極管理資產組合，密切監察投資表現。除了定期檢視外，富衛還保留更改投資策略的權利，並將任何重大變更通知保單持有人。

投資工具

紅利將會被有關投資組合的表現影響，其中包括固定收益類型證券和股權類型投資。有關表現並非不變及將會被市場環境的改變所影響：

固定收益類型證券

- 固定收益類型證券的回報來自購買證券後所得的利息收入。在一個較高（較低）的市場利率環境下，公司較大機會從新資金中（例如：來自票息，期滿收益，新供款的收入）得到較高（較低）的利息收入；
- 固定收益類型證券違約或其評級下跌將不利於投資回報

股權類型投資

- 股權類型投資的市價變動將導致投資組合的市值有所變化。市場價格上升（下跌）會令投資組合的市場價值上調（下調）。
- 股權類型投資中紅利類型收入的變動將影響投資結果。從有關投資中得到較高（較低）紅利類型收入會改善（虧損）投資回報。

¹包含累積紅利的利息

- 如您對保單不滿意，則在您未曾於本保單下作出過任何索償的前提下，您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費及保費徵費（如有）。您必須確保富衛辦事處在您的保單的「冷靜期」（保單交付給您/您的代表或《通知書》（說明已經可領取保單和「冷靜期」的屆滿日）發予您/您的代表後起計的 21 天內，以較早者為準。）屆滿日或之前直接收到附有您的親筆簽署的通知書。
富衛辦事處的地址為香港中環德輔道中 308 號富衛金融中心 1 樓。
- 於保單或附約生效期間，保單權益人可向富衛作出書面申請退回或終止保單或附約。
- 本產品之保單條款受香港特別行政區的法律所規管。
- 以上資料只供參考及旨在描述產品主要特點，有關條款細則的詳細資料及所有不保事項，請參閱保單條款。本單張及保單條款內容於描述上有任何歧異，應以保單條款英文原義為準。如欲在投保前參閱保險合約條款及細則，你可向富衛索取。本單張中英對照，如有任何歧異，概以英文原義為準。
- 富衛必須遵從稅務條例的下列規定以便稅務局自動交換某些財務帳戶資料：
 - 識辨非豁除「財務帳戶」的帳戶（「非豁除財務帳戶」）；
 - 識辨非豁除財務帳戶的個人持有人及非豁除財務帳戶的實體持有人作為稅務居民的司法管轄區；
 - 斷定以實體持有的非豁除財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區；
 - 收集有關非豁除財務帳戶的資料（「所需資料」）；及
 - 向稅務局提供所需資料。

保單權益人必須遵從富衛所提出的要求用以符合上述規定。

Important Notes and Declarations:

- i. This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the product. FWD recommends you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Hong Kong Special Administrative Region.
- iii. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
- iv. This product is a participating life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this product despite the product brochure/leaflet and/or the illustration documents of this product having no schedule/section of fees and charges or no additional charge noted other than the premium.
- v. The product is a savings insurance product. If you surrender your policy before its maturity date, the amount you get back may be less than the total single premium you have paid.
- vi. This product is designed for individuals who are looking for a long-term savings plan and it is not suitable for people who seek short-term gains.
- vii. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid and any insurance levy paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
- viii. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid policy loan and the interest of the loan).
- ix. Please refer to FWD's website (<https://www.fwd.com.hk/en/regulatory-disclosures/fulfilment-ratios/>) for dividend/bonus history. The dividend/bonus declaration philosophy, investment strategy and investment vehicle of FWD are shown below (Please refer to FWD's website for latest information: <https://www.fwd.com.hk/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/>):

Dividend / Bonus Declaration Philosophy

FWD Life Insurance Company (Bermuda) Limited ("FWD" or "We") issues participating policies, which offer the policyholders ("You") with dividend/bonus benefits that are not guaranteed. Dividend/bonus includes annual dividend¹, terminal dividend, reversionary bonus and special bonus.

Through the dividend/bonus declaration, you participate in the financial performance of the participating products. The financial performance of participating products covers the experience and future outlook of a number of factors, including but not limited to:

1. Investment return;
2. Expenses;
3. Persistency;
4. Claims experience.

FWD reviews the dividend/bonus at least annually based on our dividend policy. The dividend/bonus could be adjusted if the financial performance is different from the expectation, and as a result the actual declared dividend/bonus may be different from the benefit illustrations.

The dividend/bonus recommendation is reviewed and approved by our Board of Directors (the "Board"), with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary on due regard to our dividend policy as well as the principle of fair treatment of customers. The current year and projected dividend/bonus would be communicated to you at least annually. Any changes in the current year and projected dividend/bonus will be reflected in the policy annual statement.

Smoothing

Financial performance is unforeseeable. To facilitate your financial planning, we have a smoothing process aiming to deliver a more stable dividend/bonus payouts during the policy term.

When the financial performance is better (worse) than expected, we may hold back a portion of the gains (losses), which will be passed back to you over the future years to ensure a more stable dividend/bonus payouts. Due to the variation of features and benefits of different products, different levels of smoothing may also be applied.

Pooling

Consistent with the nature of insurance contracts, we also group similar policies together to pool the risks amongst a larger number of policyholders to provide diversification benefits, which help to stabilize the financial performance (and hence the dividend/bonus payouts).

To maintain the fairness between policyholders, we may also separate different generations of policies of the same product into different buckets with different dividend/bonus scales, with an aim to more closely reflect the underlying financial performance. As a result, the frequency and magnitude of the dividend/bonus adjustments may vary among different products and buckets. In general, the adjustments on dividend/bonus are more frequent and significant for products with higher risk profile.

Investment Strategy

FWD's investment strategies are customized for different products to optimize the return. In particular, these asset portfolios employ a balanced asset allocation investment strategy, which consists of

- Investment-grade fixed income type securities
- Equity-type investments to enhance the investment performance in the long run. This may include listed equity, hedge funds, mutual funds, private equity and property

The current long-term target asset allocation of this Product is as follows:

Asset type	Target asset allocation (%)
Fixed income type securities	50% - 70% of Target
Equity-type investments	30% - 50% of Target

The asset portfolios also target to provide diversification across different geographic regions and industries to the extent the size of portfolio can support.

Currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments. Currently, the majority of the asset is invested in the United States and Asia Pacific and denominated in USD.

Furthermore, the asset portfolio is actively managed by investment professionals to closely monitor the investment performance. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policyholders for any material changes.

Investment Vehicle

The dividend/bonus rate will be influenced by the performance of the underlying investment portfolio, which consists of both fixed income type securities and equity-type investments. The performance is not static and will be highly affected by the change in market conditions:

Fixed income type securities

- The return of fixed income type securities arise from the interest income (“the yield”) attained at the purchase of the securities. Under a higher (lower) market interest rates environment, the company is more likely to attain higher (lower) interest income with the new money (e.g., proceeds from coupons, maturities, new contributions);
- The defaults or downgrades of the fixed income type securities will result in unfavorable investment performance.

Equity-type investments

- The movement of the market price of the equity-type investments will result in change in the market value of the portfolio. Rise (fall) in the market price will increase (decrease) the market value of the portfolio.
- The change in dividend-type income from the equity-type investments will impact the investment results. Higher (lower) dividend-type income from the underlying investment will improve (worsen) the investment results.

¹Include interest on accumulated dividends

- x. If you are not satisfied with the policy, you have the right to cancel it within the cooling-off period and obtain a refund of any premium paid and any insurance levy paid provided that you have not made any claims under the policy. A written notice signed by you should be received by the office of FWD at 1/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within the cooling-off period (that is, 21 days after either the delivery of the policy or the issue of a Notice informing you or your representative that the policy is available for collection and expiry date of the cooling-off period, whichever is earlier).
- xi. While the policy or rider is in force, the policy owner may surrender or terminate the policy or rider by sending a written request to FWD.
- xii. The policy provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- xiii. This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of the product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions in English shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. In the event of discrepancies between the English and Chinese versions of this product material, the English version shall prevail.
- xiv. FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:
 - (i) to identify accounts as non-excluded “financial accounts” (“NEFAs”);
 - (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
 - (iii) to determine the status of NEFA-holding entities as “passive NFEs” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
 - (iv) to collect information on NEFAs (“Required Information”); and
 - (v) to furnish Required Information to the Inland Revenue Department.The policy owner must comply with requests made by FWD to comply with the above listed requirements.

本產品有哪些主要風險？

信貸風險

本產品是由富衛發出的保單。投保本保險產品或其任何保單利益須承受富衛的信貸風險。保單權益人將承擔富衛無法履行保單財務責任的違約風險。

流動性風險

本產品為長期保險保單。此長期保險保單有既定的保單期限，保單期限由保單生效日起至保單期滿日止。保單含有價值，如您於較早的保障年期或保單期滿日前退保，您可收回的金額可能會大幅低於您已繳付的躉繳保費。投保本計劃有機會對您的財務狀況構成流動性風險，您須承擔本計劃之流動性風險。

外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理（例如，外匯限制）。若保險產品的貨幣單位與您的本國貨幣不同，任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣對您的本國貨幣大幅貶值，將對您於本產品可獲得的利益構成負面影響。如果保單貨幣對您的本國貨幣大幅增值，將增加您繳付保費的負擔。

通脹風險

請注意通脹會導致未來生活費用增加。即使富衛履行所有合約責任，實際保單權益可能不足以應付將來的保障需要。

提早退保風險

如您於較早的保障年期或在保單期滿日前退保，您可收回的款額可能會大幅低於您已繳付的躉繳保費。

不保證權益

不保證權益（包括但不限於週年紅利/特別紅利）是非保證的，並按照派發紅利的理念由富衛自行決定。

不保事項

若被保人直接或間接由下列任何原因引致損失/索償，將不能獲得身故權益賠償：

若被保人在保單簽發日（或保單復效日）起的13個月內自殺，富衛的法律責任僅限於退還相等於已繳付保費但不附帶利息及需扣除富衛已付的任何權益及任何欠富衛的款項（包括任何欠付保費徵費）。不論被保人自殺時神智是否清醒，上述均可適用。

保費年期

保單的保費供款年期為躉繳保費。

終止保單

保單將在下列其中一個日期終止，以最早者為準：

- 1) 您將保單退保之日。
- 2) 被保人身故之日。
- 3) 保單的期滿日。
- 4) 任何未償還保單貸款金額（包括利息）等於或高於保單的總價值之日。總價值只包括保證現金價值及富衛未付的累積週年紅利及其利息。

What are the key product risks?

Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

Liquidity risk

This product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the policy effective date to the policy maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the single premium paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

Early surrender risk

If you surrender your policy in the early policy years or before its maturity date, the amount of the benefit you will get back may be considerably less than your single premium paid.

Non-guaranteed benefits

Non-guaranteed benefits (including but not limited to annual dividend/special bonus) are not guaranteed and are determined at FWD's discretion based on its Dividend/Bonus declaration philosophy.

Exclusions

This policy shall not cover any loss/claim directly or indirectly caused by or resulting from the below exclusion(s) listed that apply for death benefit: If the insured commits suicide within 13 calendar months from the policy date (or from the date we reinstate your policy), FWD's legal responsibility will be limited to refunding an amount equivalent to any premium paid without interest, after deducting any benefits FWD has paid, and any amounts owed to FWD, including any outstanding insurance levy. This applies regardless of whether the insured was sane or insane when committing suicide.

Premium term

The premium payment term of the policy is a single premium.

Termination conditions

The policy shall terminate on the earliest of the following:

1. On the date you surrender your policy.
2. On the date of the insured's death.
3. On the maturity date of your policy.
4. On the date your policy lapses; your outstanding policy loan amounts (including interest) are equal to or greater than the total amount of the policy. The total amount only includes guaranteed cash value and the total amount of accumulated annual dividends and interest that FWD has not paid to you.

備註：

1. 於第15個保單週年日或之後，您可申請價值轉換選擇，透過調低名義金額⁹以退保部分保單價值。價值轉換選擇可於每個保單年度行使一次。由部分退保生效日起，名義金額⁹將被調低，而您的保證現金價值及身故權益會相應調低，富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛」或「我們」）亦會根據調低後的名義金額⁹，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。調低後之名義金額⁹必須高於富衛之指定最低金額。
2. 任何提款金額將從累積週年紅利³及利息⁵（如有）中支取。若累積週年紅利³及利息⁵（如有）的金額不足，提款將會以部分退保方式從保證現金價值及特別紅利⁴（如有）中支取。由部分退保生效日起，名義金額⁹將被調低，而您的保證現金價值及身故權益會相應調低，富衛亦會根據調低後的名義金額⁹，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。調低後之名義金額⁹必須高於富衛之指定最低金額。
3. 週年紅利（此為非保證金額）每年將由第三個保單週年日起每年支付。週年紅利（如有）乃根據現時富衛之預期情況下釐訂，且非保證。每年富衛是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及富衛之投資回報來釐定此非保證價值金額，並可能會較每年調整一次更頻繁。實際獲發之金額或會比上述預期較高或較低。在某些情況下，非保證金額可能為零。
4. 特別紅利（此為非保證金額）將由第三個保單週年日起於被保人身故時而保證現金價值及特別紅利（如有）之總和高於已繳躉繳保費的105%、保單部分退保或退保時、保單期滿時或保單失效後並在一年保單復效期結束時支付。特別紅利（如有）乃根據現時富衛之預期情況下釐訂，且非保證。每年富衛是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及富衛之投資回報來釐定此非保證價值金額，並可能會較每年調整一次更頻繁。實際獲發之金額或會比上述預期較高或較低。在某些情況下，非保證金額可能為零。
5. 富衛之利息並非保證，且富衛有絕對酌情權不時釐定其息率。
6. 於第15個保單週年日或之後，您可以書面申請定期提取服務由保單中定期提款。當申請批核後，設定好的提款金額會直接存入指定的賬戶。任何提款金額將從累積週年紅利³及利息⁵（如有）中支取。若累積週年紅利³及利息⁵（如有）的金額不足，提款將會以部分退保方式從保證現金價值及特別紅利⁴（如有）中支取。由部分退保生效日起，名義金額⁹將被調低，而您的保證現金價值及身故權益會相應調低，富衛亦會根據調低後的名義金額⁹，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。定期提取服務會因提取後的名義金額⁹少於最低規定、轉換保單權益人、連續兩次未能成功存入申請表上指定的銀行戶口、保單權益人申請停止定期提取服務、保單終止或未能提供就保單權益人及被保人仍然在生之證明而自動停止。
7. 根據富衛當時的規則和規例，若每位被保人的投保年齡及總名義金額⁹不超過富衛指定的限額及投保年齡，則該新申請保單無需健康審查。
8. 保障期至緊接被保人99歲生日後的保單週年日。
9. 智盈匯聚壽險計劃之名義金額是用作計算躉繳保費、保證現金價值、週年紅利³及特別紅利⁴。於本保單生效期間，若智盈匯聚壽險計劃之名義金額被調低，保證現金價值及身故權益亦會相應調低，富衛將根據調低後的名義金額，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。智盈匯聚壽險計劃之名義金額並非身故權益，富衛將不會於被保人身故時支付此名義金額。有關身故權益詳情，請參閱保單條款。

Remarks:

1. From the 15th policy anniversary, you can apply for value conversion option and reduce the notional amount⁹ by way of partially surrender the policy value. The value conversion option can be exercised once per policy year. Partial surrender will lead to a reduction of your notional amount⁹ and your guaranteed cash value and death benefit will be reduced accordingly. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD" or "We") will also determine any subsequent annual dividend³ and special bonus⁴, based on the reduced notional amount⁹ from the date of the partial surrender. The reduced notional amount⁹ has to be greater than the minimum amount prescribed by FWD.
2. Any amount withdrawn will be taken from the accumulated annual dividends³ and interest⁵ (if any). If there is not enough value in the accumulated annual dividends³ and interest⁵ (if any), the withdrawal will be taken from the guaranteed cash value and special bonus⁴ (if any) as a partial surrender. Partial surrender will lead to a reduction of your notional amount⁹ and your guaranteed cash value, and death benefit will be reduced accordingly. We will also determine any subsequent annual dividend³ and special bonus⁴, based on the reduced notional amount⁹ from the date of the partial surrender. The reduced notional amount⁹ has to be greater than the minimum amount prescribed by FWD.
3. Annual dividend, which is not guaranteed, will be payable annually from the 3rd policy anniversary. The annual dividend (if any) is based on FWD's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and FWD's investment return. The actual amount payable may change anytime, with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero.
4. Special bonus, which is not guaranteed, will be payable from the 3rd policy anniversary under the policy upon the death of the Insured if guaranteed cash value plus special bonus (if any) is greater than 105% of single premium paid, partial surrender of the policy, surrender of the policy, maturity of the policy or at the end of the one year reinstatement period if the policy lapses and is not reinstated within the period. The special bonus (if any) is based on FWD's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and FWD's investment return. The actual amount payable may change anytime, with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero.
5. The interest rate with FWD is not guaranteed. The interest rate is determined by FWD from time to time at its absolute discretion.
6. From the 15th policy anniversary, you can apply for the regular withdrawal services by submitting written application. When the application is approved, the selected withdrawal amount will be directly debited to the assigned account. Any amount withdrawn will be taken from the accumulated annual dividends³ and interest⁵ (if any). If there is not enough value in the accumulated annual dividends³ and interest⁵ (if any), the withdrawal will be taken from the guaranteed cash value and special bonus⁴ (if any) as a partial surrender. Partial surrender will lead to a reduction of your notional amount⁹ and your guaranteed cash value and death benefit will be reduced accordingly. FWD will also determine any subsequent annual dividend³ and special bonus⁴, based on the reduced notional amount⁹ from the date of the partial surrender. Regular withdrawal service will cease if the notional amount⁹ is below minimum notional amount⁹ after the withdrawal, the policy owner is changed or the policy is assigned, the account number that the policy owner provided into which the regular withdrawal is to be paid is incorrect and payment into that account has failed twice, the service have been cancelled by the policy owner, the policy is terminated and failure to provide living proof of the policy owner and the insured upon request by us.
7. No medical examination is required for new policy application if the insured issue age and total notional amount⁹ does not exceed the aggregate per life limit set by the FWD subject to the FWD's prevailing rules and regulation.
8. The policy term to the policy anniversary that falls immediately after the insured's 99th birthday.
9. Notional amount of the Wealth ICON Insurance Plan is used to calculate the single premium, guaranteed cash value, annual dividend³ and special bonus⁴. In case the notional amount of the Wealth ICON Insurance Plan is reduced while this policy is in force, guaranteed cash value and death benefit will be reduced accordingly. FWD will also determine any subsequent annual dividends³ (if any) and special bonus⁴ (if any), based on the reduced notional amount. Notional amount of the Wealth ICON Insurance Plan is not death benefit and will not be paid upon the death of the insured. For details of the death benefit, please refer to the policy provisions.

尊享優惠

Exclusive Offer

智盈匯聚 - 臻一尊貴優才醫護管理團隊

Wealth ICON-PREMIER THE ONEcierge ONE TEAM HEALTH MANAGEMENT

此服務提供予躉繳保費為125,000美元 / 1,000,000 港幣或以上之保單。
This service program is offered to policy with single premium of USD 125,000 / HKD 1,000,000 or above.

一份保障 一個團隊 一站式泛亞貴賓醫護服務

每個人也希望身邊有一個值得信賴的伙伴，即使遇上健康問題，也可以藉此專心休養及享受人生！智盈匯聚 - 臻一尊貴優才醫護管理團隊（「本服務」）¹，本服務網絡遍佈泛亞區（包括香港、中國、台灣、新加坡及日本）（「泛亞區」），由專業醫療管理團隊給您貼心的禮賓式待遇，於您最需要時提供周全妥貼的一站式醫護服務安排。

One Plan One Team One Stop Pan-Asia Health Solutions

Everyone would like to be with a reliable partner to focus on their recovery and enjoy life even when facing any health problems. Wealth ICON - PREMIER THE ONEcierge One Team Health Management (the “Service”) ⁶ offers you priority and tailor-made treatment with an one-stop approach in the territories of the Pan-Asia Region (including Hong Kong, Mainland China, Taiwan, Singapore and Japan) (the “Pan-Asia Region”) from a professional health management team, helping you when you need help most.

專科醫療團隊為您提供優質醫療服務

一個專業的醫療管理團隊，可助您馬上獲得最合適的醫療意見及治療。因此，本服務為您提供頂尖的專科醫療網絡團隊，聯繫泛亞區多間頂級網絡醫院，讓您選擇最合適的醫生及醫院 ²，接受最適時的治療。

本服務提供廣泛專業醫療意見，透過住院醫療諮詢服務 ³，讓您對醫療評估及治療更加充滿信心。有了這個專業醫療專家作後盾，即使不幸患上任何疾病，您也可從容面對。

Professional & Experienced Medical Specialist Team as your Partner

A professional medical service provider is undoubtedly your best assurance to receiving prompt and suitable medical advice and treatment. The Service provides you with a leading network of specialists so you can receive the most suitable treatment from the best-suited doctor and top-tiered network hospitals ⁷ in the Pan-Asia Region.

The Service also provides you with extensive professional medical advice, through the Inpatient Medical Advice Service ⁸, so you can feel comfortable with the medical assessment and treatment. With our professional team of experts as your guardian angel, you will be hassle free even when facing any illness or disease.

優越代辦泛亞區住院手續

稱得上尊尚服務，就必定以您為尊。若本服務之主診醫生建議您需要住院，專科醫療網絡團隊便會安排您盡快入院及盡早得到治療。另外，本服務亦可為您安排在泛亞區接受治療，提供專屬行程相關協助⁴，包括預訂機位、安排住宿、機場接送及協助辦理簽證申請。我們的醫護團隊會為您預先安排，您便可以安心治療及休養。

Superior Hospitalization Arrangement where you prefer

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. In addition, the Service arranges medical treatment for you in the Pan-Asia Region and provides you with personalized travel-related assistance ⁹ in flights, accommodation, ground transfers and visa application. The medical team arranges what is needed in advance so you can rest assured that you will receive treatment and recover well.

從此，就由本服務作為保障您健康的伙伴！
From now on, let the Service be your partner in safeguarding your health!

智盈匯聚 - 臻一尊貴優才醫護管理團隊熱線⁵:

Wealth ICON - PREMIER THE ONEcierge
One Team Health Management Hotline¹⁰:

香港 Hong Kong: (852) 8120 9066
內地免費電話 Toll-free number for Mainland: 400 9303078
24 小時全天候支援 24-hour full support

有關保單資料查詢，請致電您的理財顧問或24小時服務熱線 (852) 3123 3123。
For any enquiries about policy information, please contact your advisor or our 24-hour Service Hotline at (852) 3123 3123.

注意事項：

- 在接受任何醫療服務前，請先向醫生尋求獨立意見以確保您的身體狀況適合接受有關醫療服務。此外，所有互康、其醫療網絡團隊及百滙的醫生均為獨立之專業醫護人員，而非富衛之僱員或代表。富衛並不會就他們所提供的醫療服務或治療之行為、疏忽或遺漏承擔責任。
- 您須同意富衛、互康、其醫療網絡團隊及百滙就為您提供的服務所得的個人資料記錄、分享、使用和歸檔。此資料亦會被用作以培訓及質量保證的用途。若您不提供相關的個人資料，可能導致該服務提供者無法提供有關的服務給您。

以上資料只供參考及旨在描述本服務的主要特點，並非本計劃保單保障內容。有關本計劃條款細則的詳細資料，請參閱本計劃之保單條款。本單張中英對照，如有任何歧異，概以英文原義為準。

- 本服務由互康集團（「互康」）、其醫療網絡團隊及新加坡百滙醫療集團（「百滙」）提供。本服務並非保單條款之一部分或保障內容，並只適用於智盈匯聚壽險計劃（「本計劃」）。富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)(「富衛」)有權隨時撤銷或調整本服務而無需另行通知，並保留絕對決定權。富衛亦將不會就互康及/或其醫療網絡團隊及/或百滙的行為、疏忽或失誤負上任何責任。本服務只適用於泛亞區。
- 醫院指於泛亞區一系列網絡醫院，根據本服務提供醫療意見及治療。有關泛亞區網絡醫院列表的詳細資料，請致電24小時服務熱線 (852) 3123 3123。
- 住院醫療諮詢服務是由互康及其醫療網絡團隊向本計劃的被保人提供住院醫療意見。如被保人確診患上嚴重疾病而持有入院建議信，互康就所提供相關的醫療文件及報告作出評估，包括所提供的醫療文件及報告的說明及於泛亞區其他可行的治療方案及相關預算醫療費用。醫療安排之最後決定由被保人作出。請注意住院醫療諮詢不可被視為醫療診斷，如被保人需要醫療診斷，將另行收費。富衛有權隨時撤銷或調整此項服務而無需另行通知，並保留絕對決定權。
- 被保人須負責繳付該行程及住宿的所有相關費用及收費。行程相關協助只適用於台灣、新加坡及日本。
- 此熱線由互康管理。請注意，此熱線只供非緊急預約醫生之用，並非作緊急用途。

Note:

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team and Parkway are all individual healthcare personnel instead of employees or representatives of FWD. FWD will not be responsible for any act, negligence or omission of medical service or treatment on the part of them.
- You are required to consent to FWD, HMG and its healthcare network team and Parkway, recording, sharing, using and archiving your personal data in pursuance of the Service being offered to you as well as for their training and quality assurance purposes. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

The above information is for reference only and is indicative of the key features of the Service instead of the benefit of the Plan. For a complete explanation of the terms and conditions of the Plan, please refer to their Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

- The Service, provided by HealthMutual Group Limited ("HMG") and its healthcare network team and Parkway Hospitals Singapore ("Parkway"), is not a part of the Policy or benefit item under the Policy Provisions and only applicable to Wealth ICON Insurance Plan("the Plan"). FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD") reserves the right to terminate or vary the Service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team and Parkway. The Service is only applicable in the Pan-Asia Region.
- Hospital means a variety of network hospitals in the Pan-Asia Region providing medical advice and treatment under the Service. Please contact our 24-hour Service Hotline (852) 31233123 to get more information about the list of hospitals in the Pan-Asia Region.
- Inpatient Medical Advice Service is provided by HMG and its healthcare network team and this service offers inpatient medical advice for the Insured of the Plan. Should the Insured be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured's medical reports as appropriate, including explanations of the medical report, alternative medical treatment and associated estimated medical expenses in the Pan-Asia Region. A final decision on the medical treatment arrangement shall be made solely by the Insured. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured would like to have medical consultation, all relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
- The Insured is responsible for all relevant fees and charges required of the travel and accommodation related items. Travel related assistance is only applicable to Taiwan, Singapore & Japan.
- This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

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