

This statement provides you with key information about this product.

This statement is a part of the offering document.

You should not invest in this product based on this statement alone.

For those terms which are capitalized, please refer to the “Glossary” section on page 8 of this statement for explanations.

Quick facts

Name of insurance company	FWD Life Insurance Company (Bermuda) Limited (“FWD”)
Single or regular premium	Single Premium (with optional Booster Investment Premium)
Regular premium frequency	N/A
Minimum premium payment term	N/A
Policy currency	USD or HKD
Minimum investment	<u>For Single Premium</u> US\$12,000 or HK\$96,000 <u>For each optional Booster Investment Premium</u> US\$3,000 or HK\$24,000
Maximum investment	Subject to underwriting requirements
Period with surrender charge	<u>For Single Premium and each optional Booster Investment Premium</u> First 5 years from the respective Premium Deposit Date
Death benefit	105% of the Account Value of the ILAS policy
Governing law of policy	The laws of the Hong Kong Special Administrative Region

(PMH151CE2107)

Important

- This investment-linked assurance scheme (“ILAS policy”) is a long-term investment-cum-life insurance product. It is only suitable for investors who:
 - understand that the Principal will be at risk
 - are prepared to hold the investment for a long-term period
 - have both investment and estate planning objectives as it is a packaged product that includes both investment and insurance element with death benefits payable to third party beneficiaries.
- This ILAS policy is not suitable for investors with short- or medium- term liquidity needs.

- **Fees and charges -**

19.8% of your premium (after taking into account all applicable non-discretionary bonus) will be paid to FWD to cover all the fees and charges at the ILAS policy level, of which the cost of life protection is 0%, and this will reduce the amount available for investment.

Please note that the above figures are calculated based on the following assumptions: (a) the payment of Single Premium of US\$125,000 (or HK\$1,000,000 equivalent at an assumed exchange rate of HK\$8 per US\$1); (b) you hold your ILAS policy for 20 years; (c) an assumed rate of return of 3% per annum throughout 20 years; (d) any optional supplementary benefits are not included; and (e) there is no early withdrawal/termination of your ILAS policy.

You must understand that these ILAS level charges are on top of, and in addition to, the underlying funds level charges. The above figures do not take into account any early surrender/withdrawal charges.

The above percentages of your premiums for covering the total fees and charges are calculated based on the assumptions above for illustration purposes. The actual percentages may change depending on individual circumstances of each case, and will be significantly higher if the premium amount is lower and/or your selected underlying investments are making losses.

- **Long-term features -**

Early surrender/withdrawal charges:

- (a) There will be an early surrender or withdrawal charge of up to 7.5% of the withdrawal amount/ Account Value attributable to the Single Premium and each Booster Investment Premium, in case of partial withdrawal/policy surrender during the first 5 years from the respective Premium Deposit Date.

- **Intermediaries' remuneration**

Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, your intermediary will receive remuneration which, in effect, will be borne out of the charges you pay. Your intermediary should disclose to you in writing at the point-of-sale information about intermediary remuneration. The amount of remuneration actually receivable by your intermediary may vary from year to year and may be higher in the early policy years. You should ask your intermediary before taking up your ILAS policy to know more about the remuneration that your intermediary will receive in respect of your ILAS policy. If you ask, your intermediary should disclose the requested information to you.

What is this product and how does it work?

- This product is an investment-linked assurance scheme. It is a life insurance policy issued by FWD. This is not a fund authorized by the Securities and Futures Commission (the “SFC”) pursuant to the Code on Unit Trusts and Mutual Funds (“UT Code”).
- The premiums you pay, after deduction of any applicable fees and charges of your ILAS policy, will be invested by FWD in the “underlying funds” corresponding to the investment choices you selected (see below) and will accordingly go towards accretion of the value of your ILAS policy. Your ILAS policy value will be calculated by FWD based on the performance of underlying funds corresponding to the investment choices you selected from time to time and the ongoing fees and charges which will continue to be deducted from your ILAS policy value.
- Note, however, that all premiums you pay towards your ILAS policy, and any investments made by FWD in the underlying funds corresponding to the investment choices you selected, will become and remain the assets of FWD. You do not have any rights or ownership over any of those assets. Your recourse is against FWD only.
- Due to the various fees and charges levied by FWD on your ILAS policy, the return on your ILAS policy as a whole may be lower than the return of the underlying funds corresponding to the investment choices you selected. Please see page 5 for details of the fees and charges payable by you.
- “Underlying funds” corresponding to the investment choices available for selection are the funds listed in the investment choices brochure. These funds are authorized by the SFC pursuant to the UT Code.
- Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds corresponding to the investment choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.

What are the key risks?

Investment involves risks. Please refer to the principal brochure for details including the risk factors.

- **Credit and insolvency risks**
This product is an insurance policy issued by FWD. Your investments are subject to the credit risks of FWD.
- The investment choices available under this product can have very different features and risk profiles. Some may be of high risk. Please read the principal brochure of this product and the offering documents of the underlying funds involved for details.
- **Early surrender/withdrawal penalty**
This ILAS policy is designed to be held for a long term period. Early surrender or withdrawal of the ILAS policy may result in a significant loss of Principal and bonuses awarded. Poor performance of underlying funds corresponding to the investment choices you selected may further magnify your investment losses, while all charges are still deductible.
- **Market risks**
Return of this ILAS policy is contingent upon the performance of the underlying funds corresponding to the investment choices you selected and therefore there is a risk of capital loss.
- **Foreign exchange risks**
The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying funds corresponding to the investment choices you selected may be denominated in a currency which is different from that of your ILAS policy.
- **Early termination risks**
FWD may effect termination of your ILAS policy if your policy is held by an incorporation which is a non-participating Foreign Financial Institutions in respect of U.S. Foreign Account Tax Compliance Act.

Is there any guarantee?

- This product does not have any guarantee of repayment of Principal. You may not get back the full amount of premium you pay and may suffer investment losses.

Other features

• Instant bonus

Instant bonus may be payable at the start of your Policy and at each contribution of Booster Investment Premium in one-off, depending on the amount of Single Premium or Booster Investment Premium you paid:

Single Premium / Booster Investment Premium		Instant bonus rate
US\$	HK\$	
< \$60,000	< \$480,000	0%
≥ \$60,000 to < \$125,000	≥ \$480,000 to < \$1,000,000	0.1%
≥ \$125,000 to < \$250,000	≥ \$1,000,000 to < \$2,000,000	0.5%
≥ \$250,000	≥ \$2,000,000	0.8%

The bonus rate does not represent the rate of return or performance of the investment. Please refer to “Instant Bonus” section in the product brochure of **Investify** for details.

Instant bonus is part of your Account Value therefore subject to administrative charge, investment portfolio management charge and surrender charge set out in the “What are the fees and charges” section below. Please refer to “Instant Bonus” section in the product brochure of **Investify** for details.

• Partial withdrawal

Partial withdrawals may be made by redeeming Units from the investment choices in your ILAS policy, subject to (a) a surrender charge, if any; (b) a minimum partial withdrawal amount; and (c) the requirement for maintaining a minimum remaining Account Value. Please refer to the “Access To Your Policy Value” section in the product brochure of **Investify** for details.

What are the fees and charges?

FWD reserves the right to vary the policy charges or impose new charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

• Scheme Level

Fees & charges	Applicable rates	Frequency and Deducted from																													
Administrative charge	The charge per month is equal to 0.1% of the Account Value of your Policy attributable to the Single Premium and each Booster Investment Premium paid (if any) (i.e. 1.2% per annum) at the deduction date of this charge.	<ul style="list-style-type: none"> • Deducted from: Respective Account Value of the Policy attributable to the Single Premium and each Booster Investment Premium paid (if any). • Frequency: Single Premium: Immediately after Units are allocated and thereafter on each Policy Monthiversary during the first 5 years from the Premium Deposit Date of Single Premium. Booster Investment Premium: On the Policy Monthiversary immediate after Units are allocated and Policy Monthiversary thereafter during the first 5 years from the respective Premium Deposit Date of each individual payment of Booster Investment Premium. • How to deduct: By redeeming Units of the investment choices in proportion to the respective Account Value of the investment choice of the Policy. 																													
Investment portfolio management charge	The charge per month is equal to the higher of (i) the following percentage ÷ 12 of the Account Value at the time Units are allocated and at the deduction date of this charge, thereafter, depending on the amount of Account Value and the number of policy years as stated below; and (ii) US\$12/HK\$96:	<ul style="list-style-type: none"> • Deducted from: Total Account Value of the Policy attributable to the Single Premium and each Booster Investment Premium paid (if any). • Frequency: After the Policy starts, this charge is deducted immediately after Units are allocated and thereafter on each Policy Monthiversary while your ILAS policy is in effect. • How to deduct: By redeeming Units of the investment choices in proportion to the respective Account Value of the investment choice of the Policy. 																													
	<table border="1"> <thead> <tr> <th colspan="5">% p.a. of Account Value</th> </tr> <tr> <th rowspan="2">Policy Year</th> <th><HK \$160,000</th> <th>≥HK \$160,000 to <HK \$480,000</th> <th>≥HK \$480,000 to <HK \$1,000,000</th> <th>≥HK \$1,000,000</th> </tr> <tr> <th><US \$20,000</th> <th>≥US \$20,000 to <US \$60,000</th> <th>≥US \$60,000 to <US \$125,000</th> <th>≥US \$125,000</th> </tr> </thead> <tbody> <tr> <td>Year 1-10</td> <td>1.5%</td> <td>1%</td> <td>0.9%</td> <td>0.75%</td> </tr> <tr> <td>Year 11-15</td> <td colspan="4">0.75%</td> </tr> <tr> <td>Year 16+</td> <td colspan="4">0.2%</td> </tr> </tbody> </table> <p>This charge is currently rounded to the nearest 5 decimal places.</p>	% p.a. of Account Value					Policy Year	<HK \$160,000	≥HK \$160,000 to <HK \$480,000	≥HK \$480,000 to <HK \$1,000,000	≥HK \$1,000,000	<US \$20,000	≥US \$20,000 to <US \$60,000	≥US \$60,000 to <US \$125,000	≥US \$125,000	Year 1-10	1.5%	1%	0.9%	0.75%	Year 11-15	0.75%				Year 16+	0.2%				
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What are the fees and charges? (Cont.)

Fees & charges	Applicable rates	Frequency and Deducted from														
<p>Surrender charge</p>	<p>The charge will be determined as a percentage of the (i) withdrawal amount upon partial withdrawal, or (ii) Account Value attributable to the Single Premium and each Booster Investment Premium upon policy surrender, as the case may be, depending on the number of years from the respective Premium Deposit Date of the Single Premium and each Booster Investment Premium, as stated below:</p> <table border="1" data-bbox="373 651 965 1088"> <thead> <tr> <th data-bbox="373 651 639 801">No. of years from the respective Premium Deposit Date</th> <th data-bbox="639 651 965 801">% of withdrawal amount / Account Value attributable to the Single Premium and each Booster Investment Premium</th> </tr> </thead> <tbody> <tr> <td data-bbox="373 801 639 853">≤ 1 year</td> <td data-bbox="639 801 965 853">7.5%</td> </tr> <tr> <td data-bbox="373 853 639 904">> 1 year and ≤ 2 years</td> <td data-bbox="639 853 965 904">6%</td> </tr> <tr> <td data-bbox="373 904 639 956">> 2 year and ≤ 3 years</td> <td data-bbox="639 904 965 956">4.5%</td> </tr> <tr> <td data-bbox="373 956 639 1008">> 3 year and ≤ 4 years</td> <td data-bbox="639 956 965 1008">3%</td> </tr> <tr> <td data-bbox="373 1008 639 1059">> 4 year and ≤ 5 years</td> <td data-bbox="639 1008 965 1059">1.5%</td> </tr> <tr> <td data-bbox="373 1059 639 1088">> 5 years</td> <td data-bbox="639 1059 965 1088">0%</td> </tr> </tbody> </table> <p>If you have contributed Booster Investment Premium(s), withdrawal of Units is done on a first-in-first-out basis, this means that for each of your partial withdrawal request, we will redeem Units from Account Value attributable to the premium(s) with the lowest surrender charge rate will be incurred first. Please refer to the “Summary of Charges” section in the product brochure of Investify for details and illustrative example of the charge.</p>	No. of years from the respective Premium Deposit Date	% of withdrawal amount / Account Value attributable to the Single Premium and each Booster Investment Premium	≤ 1 year	7.5%	> 1 year and ≤ 2 years	6%	> 2 year and ≤ 3 years	4.5%	> 3 year and ≤ 4 years	3%	> 4 year and ≤ 5 years	1.5%	> 5 years	0%	<ul style="list-style-type: none"> • Deducted from: Withdrawal amount / Account Value attributable to the Single Premium and each Booster Investment Premium at the time partial withdrawal/surrender is made. • Frequency: At each partial withdrawal or policy surrender during the first 5 years from the respective Premium Deposit Date of the Single Premium and each Booster Investment Premium. • How to deduct: Deduct from the amount being withdrawn or surrendered.
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> 5 years	0%															

Please refer to the “Summary of Charges” section (pages 12 to 17) in the product brochure of Investify for details of the fees and charges.

• Underlying funds level

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and /or switching fee. You do not pay these fees directly – either (1) the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds or (2) Units will be redeemed from your investment choices to pay these fees. For details, please refer to the offering documents of the underlying funds, which are available from FWD upon request.

What if you change your mind?

Cooling-off period

- The cooling-off period is a period during which you may cancel your Policies for a refund of any premiums paid (subject to market value adjustment), less any partial withdrawal amount we have paid to you, plus any insurance levy paid by you, without interest.
- By giving written notice to us within 21 calendar days immediately following the day of the delivery of the Policy or delivery of a notice to you or your representative, whichever is earlier. Such notice should inform you of the availability of the Policy and the expiry date of its cooling-off period. You have to tell FWD by giving a written notice.
- If you decide to cancel your Policy, you must inform us by giving a written notice. Such notice must be signed by you and received directly by the office of FWD.

Insurance company's information

**FWD Life Insurance Company (Bermuda) Limited
(incorporated in Bermuda with limited liability)**

28/F, FWD Financial Centre,
308 Des Voeux Road Central, Hong Kong

Phone: 2850 2333
Fax: 2850 3999
Email: cs.hk@fwd.com
Website: www.fwd.com.hk

Important

FWD is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including **Investify** referred to in this statement.

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

The following terms have the meanings set out below:

Terms	Meanings
Account Value	The value of the Units you hold in our investment choices.
Booster Investment Premium	An optional lump sum premium you can pay into your ILAS policy.
Cash Dividend(s)	Dividend(s) distributed by Investment choice(s) (Cash Distribution) in form of cash.
Commencement Date	The date the Single Premium is due and the date used for working out the insured's age at the start of your ILAS policy.
Policy Account	An account set up for you and used to maintain all the Units of the investment choices held in the policy.
Policy Monthiversary	The same date each month as the Commencement Date. If the Policy Monthiversary is not a business day, it will be postponed to the next business day. If the Policy Monthiversary does not exist in a particular month, it will be the last day of the month.
Principal	Single Premium and/or Booster Investment Premium that you have contributed to your Policy.
Premium Deposit Date	The date of our receipt and approval of the premium (Single Premium or each Booster Investment Premium).
Single Premium	The initial premium paid by you to start your ILAS policy for allocation of Units into the Policy Account.
Unit(s)	Notional share(s), of equal value, divided from an investment choice. The number of Units will be rounded to the nearest 5 decimal places. The rounding method varies by investment choice and is determined with reference to the rounding method of the underlying fund as prescribed by the respective underlying fund manager.

本概要提供本產品的重要資料，
是銷售文件的一部分。
請勿單憑本概要作出投保決定。
有關詞彙的解釋，請參閱本概要第8頁「詞彙表」。

資料便覽

保險公司名稱	富衛人壽保險(百慕達)有限公司(「富衛」)
躉繳或定期保費	躉繳保費(有自選性額外投資保費)
定期供款次數	不適用
最短供款年期	不適用
保單貨幣	美元或港元
最低投資額	躉繳保費 12,000美元或96,000港元 每筆自選性額外投資保費 3,000美元或24,000港元
最高投資額	受核保要求所限
徵收退保費用年期	躉繳保費及每筆自選性額外投資保費 由有關的保費存入日起計5年
身故權益額	投資壽險計劃戶口價值的105%
保單的管制法例	香港特別行政區之法律

(PMH151CE2107)

重要事項

- 本份與投資有關的人壽保險計劃（投資壽險保單）是一項長綫投資暨保險產品，僅適合以下投資者：
 - 明白本金會蒙受風險
 - 準備長時間持有這項投資
 - 那些兼顧投資及遺產策劃目標的人士，因為本投資壽險保單是一項同時含有投資及保險成分（包括向第三方受益人支付身故賠償）的組合式產品。
- 本投資壽險保單不適合有短期或中期流動資金需要的投資者。

● 費用及收費 -

閣下保費的19.8%（已包括所有適用的非酌情獎賞）將繳付予富衛，以支付所有投資壽險保單層面的費用及收費，而其中用於支付人壽保障的費用是0%。此費用安排會令可用作投資的金額減少。

請注意，上述數字是基於以下假設所計算：(a)閣下繳付的躉繳保費為125,000美元（或假設匯率為每1美元兌8港元，躉繳保費等值為1,000,000港元）；(b)閣下持有此投資壽險保單20年；(c)往後20年的假設回報率為每年3%；(d)不包括任何自選附加保障；及(e)閣下並不會提早提取款項或終止此投資壽險保單。

閣下須明白，此等投資壽險保單層面的收費是除相關基金層面收費以外的額外收費。上述數字並不包括任何提早退保／提取款項的收費。

上述所列所有費用及收費佔供款總額的百分比乃基於以上假設所計算，僅作說明用途。視乎每宗個案的個別情況，實際百分比可能會有所變動；如果供款額較低及／或閣下所選擇的相關投資失利，有關百分比可能遠高於上述數字。

● 有關此投資壽險保單的長期特點 -

提早退保／提取款項的收費：

- (a) 如果在由各保費的保費存入日起計首5年內退保／作出部分提款，閣下將需支付相應提款金額／由躉繳保費及額外投資保費所衍生的戶口價值的最多7.5%作為退保或部分提款的收費。

● 中介人的酬勞

雖然閣下可能沒有直接向銷售／推介此投資壽險保單的中介人支付任何款項，但中介人會收取酬勞，而該酬勞實際上是來自閣下所繳付的收費。中介人應在銷售時以書面向閣下披露有關中介人酬勞的資料。中介人實際收取的酬勞可能每年都不一樣，而且可能於保單初期收取較高金額的酬勞。請於投保前向中介人查詢以進一步了解中介人就此投資壽險保單所收取的酬勞。若閣下作出查詢，中介人應向閣下披露所要求的資料。

這是甚麼產品？如何運作？

- 本產品是與投資有關的人壽保險計劃（投資壽險保單），壽險保單由富衛發出，並非由證券及期貨事務監察委員會（證監會）依據《單位信託及互惠基金守則》（《單位信託守則》）認可的基金。
- 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由富衛投資於閣下選取的投資選擇相對應的“相關基金”（見以下說明），從而用作增加投資壽險保單的價值。富衛會根據閣下所選的投資選擇相對應的相關基金不時的業績表現，以及持續從保單價值扣除的費用及收費，來計算閣下的投資壽險保單的保單價值。
- 但請注意，閣下就投資壽險保單支付的所有供款，以及富衛對閣下所選的投資選擇相對應的相關基金的任何投資，均會成為及一直屬於富衛的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向富衛追索。
- 由於富衛會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選的投資選擇相對應的相關基金的回報。有關閣下須支付的費用及收費的詳情，請參閱本概要第5頁。
- 可供選取的投資選擇相對應的“相關基金”為投資選擇刊物內所列明的基金，該等基金獲證監會依據《單位信託守則》認可。
- 雖然投資壽險保單屬人壽保險計劃，但由於身故權益與閣下所選的投資選擇相對應的相關基金不時的業績表現掛鉤，因此身故權益會受投資風險及市場波動所影響。最終獲得的身故權益額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。

本產品有哪些主要風險？

投資涉及風險。請參閱主要銷售刊物，了解風險因素等資料。

- **信貸風險及無力償債風險**
本產品是由富衛發出的保單，因此閣下的投資受富衛的信貸風險所影響。
- 本產品所提供的投資選擇在產品特點或風險方面或會有很大的差異，部分選擇可能涉及高風險。請參閱主要銷售刊物及相關基金的銷售文件了解詳情。
- **提早退保或提取款項的費用**
本投資壽險保單是專為長線投資而設，閣下若提早退保或提取款項，或會損失大筆本金及獎賞。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切收費仍會被扣除。
- **市場風險**
本投資壽險保單的回報取決於投資選擇相對應的相關基金的表現，閣下的投資本金可能會出現虧蝕。
- **匯率風險**
由於部分投資選擇相對應的相關基金與閣下的投資壽險保單或以不同的貨幣計值，因此保單的投資回報可能涉及匯率風險。
- **提早終止風險**
富衛或因閣下的保單由就美國外國帳戶稅務合規法下的非參與海外金融機構所持有，而終止閣下的投資壽險保單。

本產品有否提供保證？

- 本產品不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

其他特點

● 即時獎賞

即時獎賞或可於閣下的保單開始時及於每次繳付額外投資保費時，一筆過支付，視乎躉繳保費或額外投資保費的金額而定：

躉繳保費／額外投資保費		即時獎賞百分比
美元	港元	
< \$60,000	< \$480,000	0%
≥ \$60,000 至 < \$125,000	≥ \$480,000 至 < \$1,000,000	0.1%
≥ \$125,000 至 < \$250,000	≥ \$1,000,000 至 < \$2,000,000	0.5%
≥ \$250,000	≥ \$2,000,000	0.8%

獎賞百分比並不代表投資的回報率或表現。詳情請參閱智選享逸產品介紹的「即時獎賞」部分。

即時獎賞會成為戶口價值的一部份，所以需扣除以下「本產品涉及哪些費用及收費」部分所述的行政費用、投資組合管理費用及退保費用。詳情請參閱智選享逸產品介紹的「即時獎賞」部分。

● 部分提款

閣下可以從投資壽險保單內贖回投資選擇的單位以作部分提款，惟須受以下規限(a)繳付退保費用(如有)；(b)最低部分提取金額；及(c)最低剩餘戶口價值的要求。詳情請參閱智選享逸產品介紹的「獲取您的保單價值」部分。

本產品涉及哪些費用及收費？

富衛保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期而更改保單收費或施加新收費。

• 保險計劃方面

費用及收費	收費率	收取次數及從以下金額扣減																													
行政費用	每月費用為此費用的扣除日時由躉繳保費及每筆額外投資保費(如有)所衍生之戶口價值的0.1% (即每年1.2%)。	<ul style="list-style-type: none"> 扣除自：分別由躉繳保費及每次額外投資保費 (如有) 所衍生的保單戶口價值。 次數： <ul style="list-style-type: none"> 躉繳保費：緊接單位分配後及以後於躉繳保費的保費存入日起計首五年內的每個保單週月日扣除。 額外投資保費：緊接單位分配後的保單週月日及以後於每筆個別額外投資保費的保費存入日起計首五年內的每個保單週月日扣除。 如何扣除：根據保單戶口價值內的投資選擇，按比例贖回投資選擇單位。 																													
投資組合管理費用	<p>每月費用相等於 (i) 於此費用的扣除日的保單戶口價值的某個百分比$\div 12$，適用百分比視乎戶口價值金額及保單年期並如下列；或(ii)12美元／96港元(以較高者為準)：</p> <table border="1"> <thead> <tr> <th rowspan="2">保單年期</th> <th colspan="4">戶口價值及相應的收費比率</th> </tr> <tr> <th><160,000 港元</th> <th>$\geq 160,000$ 港元至 <480,000 港元</th> <th>$\geq 480,000$ 港元至 <1,000,000 港元</th> <th>$\geq 1,000,000$ 港元</th> </tr> </thead> <tbody> <tr> <td></td> <td><20,000 美元</td> <td>$\geq 20,000$ 美元至 <60,000 美元</td> <td>$\geq 60,000$ 美元至 <125,000 美元</td> <td>$\geq 125,000$ 美元</td> </tr> <tr> <td>1-10年</td> <td>1.5%</td> <td>1%</td> <td>0.9%</td> <td>0.75%</td> </tr> <tr> <td>11-15年</td> <td colspan="4">0.75%</td> </tr> <tr> <td>16年以上</td> <td colspan="4">0.2%</td> </tr> </tbody> </table> <p>此費用現時調整至最接近小數點後五個位。</p>	保單年期	戶口價值及相應的收費比率				<160,000 港元	$\geq 160,000$ 港元至 <480,000 港元	$\geq 480,000$ 港元至 <1,000,000 港元	$\geq 1,000,000$ 港元		<20,000 美元	$\geq 20,000$ 美元至 <60,000 美元	$\geq 60,000$ 美元至 <125,000 美元	$\geq 125,000$ 美元	1-10年	1.5%	1%	0.9%	0.75%	11-15年	0.75%				16年以上	0.2%				<ul style="list-style-type: none"> 扣除自：就由躉繳保費及每次額外投資保費 (如有) 所屬衍生的保單的總戶口價值。 次數：保單開始後，緊接單位分配後及以後當保單仍然生效的每個保單週月日扣除。 如何扣除：根據保單戶口價值內的投資選擇，按比例贖回投資選擇單位。
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本產品涉及哪些費用及收費？

費用及收費	收費率	收取次數及從以下金額扣減
退保費用	費用是以下金額的百分比：(i) 部分提款時的提款金額，或 (ii) 保單退保時由躉繳保費及每筆額外投資保費 (如有) 所衍生的戶口價值。適用百分比將視乎自躉繳保費及每筆額外投資保費的相關保費存入日起計的年數。百分比如下所示：	
	與相應保費的保費存入日相距的年期	提款金額／由該躉繳保費及每筆額外投資保費所衍生的戶口價值之百分比
	≤1年	7.5%
	>1年及≤2年	6%
	>2年及≤3年	4.5%
	>3年及≤4年	3%
	>4年及≤5年	1.5%
>5年	0%	
若閣下已繳付額外投資保費，單位的提取會按「先入先出」的原則進行，即閣下的每次部分提款申請，我們將先從由適用最低退保費用率的保費所衍生的戶口價值內贖回單位。		<ul style="list-style-type: none"> ● 扣除自： 於部分提款／退保時，提款金額／由躉繳保費及每筆額外投資保費所衍生的保單戶口價值。 ● 次數： 躉繳保費及每次額外投資保費分別的保費存入日起計首5年內，每次部分提款或保單退保時收取。 ● 如何扣除： 從部分提款或退保金額中扣除。

有關費用及收費的詳情，請參閱智選享逸產品介紹內的「收費總覽」部分 (第12頁至第17頁)。

● 相關基金方面

請閣下注意，投資選擇的相關基金或會另行徵收管理費、業績表現費、買賣差價收費及／或轉換費。閣下不需直接繳付這些費用，因為 (1) 費用會自動扣除，相關基金的單位價格會反映扣減金額，或者 (2) 自閣下的投資選擇贖回單位，以繳付這些費用。詳情請參閱相關基金的銷售文件。我們會應要求提供此等文件。

詞彙表

下列詞彙具有以下涵義：

詞彙	涵義
戶口價值	閣下保單下持有的投資選擇的單位的價值。
額外投資保費	閣下存入閣下的保單的自選性一筆過保費。
現金派息	投資選擇(現金分派)的派息,以現金形式分派。
保單生效日	躉繳保費到期之日及用以釐定閣下的投資相連壽險計劃保單開始時被保人的年齡。
保單戶口	一個為閣下而設的戶口,用於保存保單內投資選擇的所有單位。
保單週月日	每月與保單生效日相同的日期。若保單週月日並非工作日,則順延至下一個工作日。倘保單週月日不存在於某一個月份,該保單週月日則為該月份的最後一日。
本金	閣下繳付在保單的躉繳保費及/或每筆額外投資保費。
保費存入日	我們收到及批准保費(躉繳保費或每筆額外投資保費)的日子。
躉繳保費	閣下繳付的首期保費,用以開始保單,並用作分配單位至保單戶口。
單位	投資選擇攤分為相同價值的名義股份。單位數目將調整至最接近的五個小數位。各投資選項單位小數位調整方式不同,並參考相關基金由其相關基金經理指定的小數位調整方式而定。

Investify

Investment-Linked
Assurance Scheme



FWD Life Insurance Company (Bermuda) Limited
(incorporated in Bermuda with limited liability)

Product Brochure

The product brochure provides the key information about **Investify**.

This brochure should be read in conjunction with the rest of the offering documents of **Investify**, which include:

- a) This product brochure;
- b) The product key facts statement; and
- c) The investment choices brochure (which sets out the list of investment choices currently available for selection under **Investify**).

Please refer to the “Glossary” section at the end of this product brochure for more explanations on words that are capitalised unless defined otherwise.

Important information

1. Investify is an investment-linked assurance scheme (“ILAS”) policy, which is an insurance policy issued by **FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)** (“FWD”, “we”, “us” or “our”). This ILAS policy is not a bank savings product. Your investments are subject to the credit risks of FWD.
2. Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the investment choice you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
3. The premiums paid by you towards the ILAS policy, and any investments made by FWD in the underlying funds corresponding to the investment choices you selected, will become and remain part of the assets of FWD. You do not have any rights or ownership over any of those assets. Your recourse is against FWD only.
4. The premiums paid by you will be invested by FWD into the underlying funds corresponding to the investment choices as selected by you for our asset liability management. However, the Unit(s) allocated to your Policy Account is notional and is solely for the purpose of determining the Account Value and benefits under your Policy.
5. Your return on investments is calculated by FWD with reference to the performance of the underlying funds. Besides, your return shall be subject to ongoing fees and charges which will continue to be deducted from the ILAS policy, hence, it may be lower than the return of the corresponding underlying funds. Each of the underlying funds has its own investment profile and associated risks. Underlying funds corresponding to the investment choices available for selection are listed in the investment choices brochure. These underlying funds are authorised by the SFC pursuant to the Code on Unit Trusts and Mutual Funds. Please note that SFC authorisation is not a recommendation or endorsement of underlying funds nor does it guarantee the commercial merits of underlying funds or its performance. It does not mean underlying funds is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.
6. The investment choices available under Investify can have very different features and risk profiles. Some may be of high risk. The underlying funds of some investment choices is/ are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choices. You are strongly advised to exercise caution in relation to such investment choice(s).
7. Early termination, surrender or withdrawal of the Account Value of the ILAS policy may result in significant loss of your investment and Principal paid as well as bonuses awarded (if applicable). Poor performance of the underlying funds may further magnify your investment losses while all charges are still deductible. Besides, FWD may effect termination of your ILAS policy if your Policy is held by an incorporation which is a non-participating Foreign Financial Institutions in respect of U.S. Foreign Account Tax Compliance Act.
8. You should not purchase this ILAS policy unless you understand it and your adviser has explained to you how it is suitable for you. The final decision is yours.
9. Investments involve risks. You should read the offering documents of Investify and the underlying funds which can be obtained from your adviser or downloaded from our website.

Important Notes

Investify is an investment-linked assurance scheme under “Class C linked long-term business” as defined in Part 2 of Schedule 1 to the Insurance Ordinance. This plan is a life insurance policy issued by FWD as an authorised insurer in Hong Kong Special Administrative Region under the Insurance Ordinance.

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Investify Overview

Single Premium

Investify is an investment-linked assurance scheme in Single Premium only providing you with insurance protection and investment features until the policy anniversary immediately preceding the 100th birthday of the insured.

Investify is available in US Dollar (“US\$”) and Hong Kong Dollar (“HK\$”) as policy currency. The policy currency cannot be changed once it has been chosen at the start of the Policy.

Once we accepted your application of **Investify**, a Policy will be issued to you. The term “Policy” in this product brochure shall mean the **Investify** policy.

Investify is available to applicants when:

- 1) the age at next birthday of the proposed insured is 1 to 76 at the time of application; and
- 2) the age at next birthday of the proposed policyholder (applicant) is 19 to 76 at the time of application.

The insured who attains the age of 1 upon next birthday must be at least 15-day old at the time of policy application.

The minimum amount of Single Premium at current level is US\$12,000/HK\$96,000. Your application for

Investify will be subject to underwriting requirements.

Booster Investment Premium

We understand that you may want to top up your Policy in response to the changing market environment and **Investify** gives you such flexibility. You can choose to pay an optional Booster Investment Premium at any time before the policy anniversary immediately preceding the 76th birthday of you or the insured, whichever is earlier, while the Policy is in effect. Each Booster Investment Premium is subject to a minimum amount of US\$3,000/HK\$24,000.

Premium Allocation

Investify offers you a wide selection of investment choices. The Single Premium and Booster Investment Premium (if any) will be used by FWD to allocate Units in the proportion of each investment choice you have chosen in the allocation instructions submitted for the Single Premium and each Booster Investment Premium. These Units under your Policy are notional in nature and solely for the purpose of determining the Account Value.

The Account Value of the Policy is the sum of:

Number of Units of each investment choices in the Policy Account

multiplied by

the unit price of the respective investment choices on a Valuation Date

For details of premium allocation procedures, please refer to the “General Information – Procedures: Premium Allocation” section.



Please note:

- Premiums paid towards the Policy will become and remain our assets. We will invest the premiums received from your Policy into the underlying funds corresponding to the investment choices as selected by you for our asset liability management. You are not investing in the underlying funds and do not have any rights or ownership over any of those assets. Your recourse is against us only.
- The maximum levels of the Single Premium and Booster Investment Premium amounts are subject to underwriting requirements.
- We reserve the right to change the minimum requirements of premium above stated with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Life Coverage

Death Benefit

Investify includes a death benefit while the Policy is in effect (equals to 105% of the Account Value on the next Valuation Date after we receive the request and necessary documents) which will be paid to the beneficiary in the unfortunate event of the insured's death.

While the Policy is in effect, if the insured commits suicide, the death benefit shall be calculated as depending on the date of suicide:

If the insured commits suicide within 13 months from the Policy Date, death benefit amount will be 100% of Account Value, less any instant bonus we have paid you;

If the insured commits suicide after 13 months from the Policy Date, death benefit amount will be 105% of the Account Value attributable to the Single Premium; plus:

- (i) 100% of the Account Value attributable to each Booster Investment Premium paid within 13 months from the respective Premium Deposit Date (if any), less any instant bonus we have paid you in respect of such Booster Investment Premium paid; and
- (ii) 105% of the Account Value attributable to each Booster Investment Premium paid more than 13 months from the respective Premium Deposit Date (if any).

The Policy will terminate upon death of the insured.

Please refer to illustrative example 1 for details.

Illustrative example 1 – death benefit in the event of suicide

Susan has successfully applied for an **Investify** policy in year 2022 and as the insured with no subsequent withdrawals.

1. On 1 July 2022, an **Investify** policy was issued to Susan with a Single Premium of HK\$100,000.
2. On 1 February 2023, she deposited a Booster Investment Premium of HK\$500,000 to the Policy.
3. Unfortunately, she commits suicide on 1 September 2023 and the claim is received by us on 5 September 2023. Death benefit for the Policy is calculated as below:

Date	Premium type	Premium amount (HK\$)	Instant bonus paid	Account Value attributed to the relevant premium paid as of 5 September 2023 (HK\$)
1 July 2022 (Policy Date & Premium Deposit Date)	Single Premium	\$100,000	\$0	\$103,000
1 February 2023 (Premium Deposit Date)	Booster Investment Premium	\$500,000	\$500 (0.1% of Booster Investment Premium)	\$495,000

Life Coverage

(Illustrative example 1 – death benefit in the event of suicide)

Death benefit attributable to Single Premium

As the date of suicide of the above example (1 September 2023) is 14 months from the relevant Premium Deposit Date (1 July 2022), which is over 13 months from the Premium Deposit Date, the death benefit is 105% of the Account Value attributable to the Single Premium.

105% of the Account Value attributable to the Single Premium
 = 105% × HK\$103,000
 = HK\$108,150

Death benefit attributable to the Booster Investment Premium

As the date of suicide of the above example (1 September 2023) is 7 months from the Premium Deposit Date (1 February 2023) which is within 13 months from the relevant Premium Deposit Date, the death benefit is 100% of the Account Value attributable to the Booster Investment Premium less any instant bonus paid.

100% of the Account Value attributable to the Booster Investment Premium less any instant bonus paid
 = (100% × HK\$495,000) – HK\$500
 = HK\$494,500

Therefore, the death benefit for Susan's Policy is **HK\$108,150 + HK\$494,500 = HK\$602,650**

The above example is hypothetical and for illustrative purposes only and does not represent actual or anticipated returns.



Please be aware of the following regarding the death benefit:

- The death benefit is linked to the performance of the underlying funds of the investment choices that you select from time to time and are subject to investment risks and market fluctuations. The death benefit may be significantly less than the premium paid and may not be sufficient for your individual need.
- The death benefit will be paid after deducting any amounts owed to us and any outstanding insurance levy. For details of policy fees and charges, please refer to the "Summary of Charges" section.
- For details of claim procedures, please refer to the "General Information – Procedures: Claim" section.

Instant Bonus

Making a long-term commitment is not easy; to show our appreciation, you will be rewarded with an instant bonus at the start of your Policy and at each contribution of Booster Investment Premium.

You will be given a one-off instant bonus, depending on the amount of Single Premium or Booster Investment Premium you paid and the instant bonus rates as stated below:

Single Premium or Booster Investment Premium		Instant bonus rate
US\$	HK\$	
< \$60,000	< \$480,000	0%
≥ \$60,000 to < \$125,000	≥ \$480,000 to < \$1,000,000	0.1%
≥ \$125,000 to < \$250,000	≥ \$1,000,000 to < \$2,000,000	0.5%
≥ \$250,000	≥ \$2,000,000	0.8%

The amount of instant bonus is determined by applying the corresponding instant bonus rate of your Single Premium or Booster Investment Premium. This bonus will be allocated to your Policy as additional Units according to your latest instruction of allocation of Units effected as at the respective Premium Deposit Date.

**Instant bonus =
 instant bonus rate (%) × Single Premium (or) Booster Investment Premium**

Additional Units from instant bonus will be credited to your Policy together with the respective Single Premium and/or Booster Investment Premium on the Premium Deposit Date. **Please note that the instant bonus will form a part of the Account Value and therefore will be subject to fees and charges of the Policy.** For details of policy fees and charges, please refer to the "Summary of Charges" section.

If you cancel the Policy within the cooling-off period, the instant bonus will be forfeited and will not be payable to you.

Please refer to the "General Information – Cooling-off Period" for more details.



Please note:

- The bonus rate does not represent the rate of return or performance of the investment.

Tailor Your Investment Portfolio

Investment Choices

Investify offers you a wide selection of investment choices, which are linked to the underlying funds invested in different business sectors, geographical locations and asset classes. Each investment choice is solely linked to a corresponding underlying fund authorised by Securities and Futures Commission of Hong Kong. It is our philosophy to bring you investment choices that are carefully selected by our qualified investment professionals.

You can create a bespoke investment portfolio by allocating premiums into the investment choices available under **Investify**, subject to a minimum allocation of 10% of the premium paid per investment choice.

The unit prices of the investment choices will be the same as those of the respective underlying funds. **The return on investment of the investment choices is calculated based on the performance of the underlying funds. However, please note that such returns on investments under the Policy are subject to the fees and charges of your Policy and may be lower than the returns from the underlying funds.** Each underlying funds has its own investment objectives and associated risks. Please refer to the offering documents of the respective underlying fund, which are available on our website at www.fwd.com.hk or can be obtained from us upon request, for details. Please also note that the Account Value of your Policy will be adversely impacted by any investment loss.

Changes in Investment Choice

An investment choice may be merged with other investment choices or terminated. If this happens, we will give you with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements to switch your Units in the affected investment choices to other investment choices offered under **Investify**. If we do not receive your instructions for switching before the deadline stated in the written notice, we will switch the affected investment choices to the default investment choices as stated in the written notice.

Unlimited Switching Between Investment Choices

After allocating your premium(s), you can continue to manage your investment portfolio by switching between the investment choices to keep pace with the market and your investment strategy. Currently, there is no restrictions on (i) the number of switching of investment choices under your Policy, (ii) the minimum amount of holding for each investment choice and (iii) how often you can switch or reallocate your investment choices. There is also no bid-offer spread applied upon switching of investment choices and no switching charge applies. The minimum switched amount is at least US\$125/HK\$1,000 per transaction. This is calculated as the number of Units of each investment choice multiplied by the respective unit price at the time of switching.

For details of switching procedures, please refer to the "General Information – Procedures: Investment Choice Switching" section.



Please note:

- The investment choices available under **Investify** can have very different features and risk profiles. Some may be of high-risk. For details, please refer to the investment choices brochure of **Investify** and the offering documents of the underlying funds.
- We reserve the right to impose new charges and change the requirements in relation to investment choice switching with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Access To Your Policy Value

We understand that there are many circumstances that could impact your financial well-being over time. In case of emergency, you have the option to partially withdraw or fully surrender your Policy to accommodate your financial needs at any time while the Policy is in effect.

Partial Withdrawal

You can withdraw part of the Account Value by redeeming Units from your Policy, subject to (i) a minimum amount of US\$250/HK\$2,000 per withdrawal and (ii) a surrender charge of up to 7.5% of the withdrawal amount if the partial withdrawal is made during the first 5 years from the respective Premium Deposit Date of the Single Premium and each Booster Investment Premium. If the Account Value will drop below the minimum remaining Account Value requirement of US\$1,500/HK\$12,000 immediately after partial withdrawal, we will not execute the withdrawal request. For details of surrender charge, please refer to the "Summary of Charges" section.

After deducting the surrender charge (if any) from the withdrawal amount, the net amount will be paid to you. If you have contributed Booster Investment Premium(s), withdrawal of Units is done on a **first-in-first-out basis**, this means that for each of your partial withdrawal request, we will redeem Units from Account Value attributable to the premium(s) with the earliest Premium Deposit Date (ie. The lowest surrender charge rate). You may refer to illustration example 3 on page 17 for your easy understanding.

If the Account Value falls below the minimum remaining Account Value requirement subsequently after a partial withdrawal solely due to market fluctuation, the Policy will not be terminated.

To check your remaining Account Value after partial withdrawal, simply log-in to your customer online service account on our website at www.fwd.com.hk at anytime. You can also contact us directly to check your remaining Account Value too.

For details of withdrawal procedures, please refer to the "General Information – Procedures: Partial Withdrawal" section.



Please note:

- Any partial withdrawals made from your Policy will reduce the Account Value and thus affecting the death benefit. For details of death benefit, please refer to the "Life Coverage" section.
- We reserve the right to change the requirements and/or the relevant procedure in relation to partial withdrawal with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.
- The earlier the partial withdrawal is made, the higher the applicable surrender charge rate will be imposed.

Access To Your Policy Value

Surrender

You may request a surrender of your Policy fully by redeeming all Units in your Policy Account, subject to a surrender charge of up to 7.5% of the Account Value attributable to the Single Premium and each Booster Investment Premium if surrender is made during the first 5 years from the respective Premium Deposit Date. After deducting the surrender charge from the surrender amount, any outstanding amount owed to us and any outstanding insurance levy, the net amount of Account Value will be paid to you.

For details of policy fees and charges, please refer to the “Summary of Charges” section. For details of surrender procedures, please refer to the “General Information – Procedures: Surrender” section.



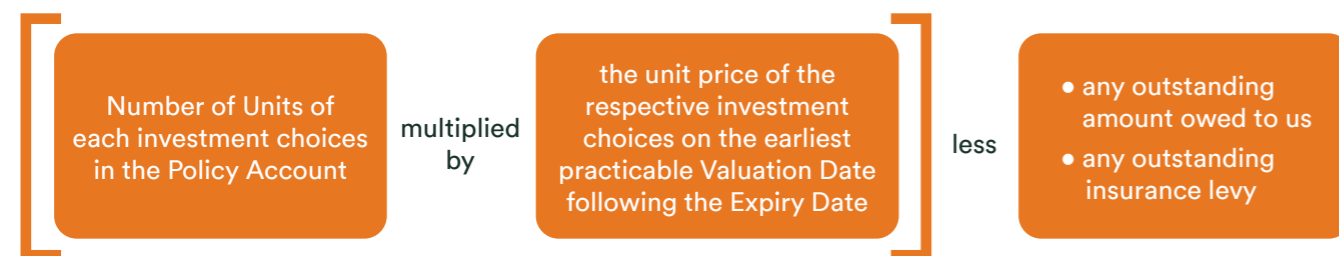
Please note:

- Investify is designed to be held for a long-term period. Any early surrender or partial withdrawal may result in significant loss to your Principal and bonus. Poor performance of underlying funds may further magnify the loss of the Account Value of your Policy, while all charges will remain deductible.
- The earlier the Policy is surrendered or terminates (other than as a result of the death of the insured), the higher the applicable surrender charge rate will be imposed.

Maturity Benefit

If you have held your Policy until the Expiry Date, we will pay you the maturity benefit.

The amount of maturity benefit is the sum of:



All Units within the Policy Account will be redeemed when maturity benefit is paid. The Policy and all benefits will terminate on the Expiry Date.

The net maturity benefit amount without any interest will normally be paid to you within one month after the Expiry Date.

Summary of Charges

Policy Level

Fees & charges	Applicable rates	Frequency and Deducted from
Administrative charge	<p>The charge per month is equal to 0.1% of the Account Value (i.e. 1.2% per annum) at the deduction date of this charge.</p> <p>Please refer to illustrative example 2 for details.</p>	<ul style="list-style-type: none"> • Deducted from: Respective Account Value of the Policy attributable to the Single Premium and each Booster Investment Premium paid (if any). • Frequency: <ul style="list-style-type: none"> Single Premium: Immediately after Units are allocated and thereafter on each Policy Monthiversary during the first 5 years from the Premium Deposit Date of Single Premium. Booster Investment Premium: On the Policy Monthiversary immediate after Units are allocated and Policy Monthiversary thereafter during the first 5 years from the respective Premium Deposit Date of each individual payment of Booster Investment Premium. • How to deduct: By redeeming Units of the investment choices in proportion to the respective Account Value of the investment choice of the Policy.

Summary of Charges

Policy Level

Fees & charges	Applicable rates				Frequency and Deducted from	
Investment portfolio management charge	The charge per month is equal to the higher of (i) the following percentage ÷ 12 (rounded to the nearest 5 decimal place) of Account Value of the Policy at the deduction date of this charge, depending on the amount of Account Value and the number of policy years as stated below; and (ii) US\$12/HK\$96:				<ul style="list-style-type: none"> Deducted from: Total Account Value of the Policy attributable to the Single premium and each Booster Investment Premium paid (if any). Frequency: Immediately after Units are allocated and thereafter on each Policy Monthiversary when the Policy is in effect. How to deduct: By redeeming Units of the investment choices in proportion to the respective Account Value of the investment choice of the Policy. 	
	% p.a. of Account Value					
	Policy Year	<HK \$160,000	≥HK \$160,000 to <HK \$480,000	≥HK \$480,000 to <HK \$1,000,000		≥HK \$1,000,000
		<US \$20,000	≥US \$20,000 to <US \$60,000	≥US \$60,000 to <US \$125,000		≥US \$125,000
Year 1-10	1.5%	1%	0.9%	0.75%		
Year 11-15	0.75%					
Year 16+	0.2%					
Please refer to illustrative example 2 for details.						

Summary of Charges

Policy Level

Fees & charges	Applicable rates		Frequency and Deducted from
Surrender charge	The charge will be determined as a percentage of the (i) withdrawal amount upon partial withdrawal, or (ii) Account Value attributable to the Single Premium and each Booster Investment Premium upon policy surrender, depending on number of years from the respective Premium Deposit Date of the Single Premium and each Booster Investment Premium (if any). The percentage is shown as below:		<ul style="list-style-type: none"> Deducted from: Withdrawal amount/ Account Value attributable to the Single Premium and each Booster Investment Premium at the time partial withdrawal/surrender is made. Frequency: At each partial withdrawal or policy surrender during the first 5 years from the respective Premium Deposit Date of the Single Premium and each Booster Investment Premium. How to deduct: Deduct from the amount being withdrawn or surrendered.
	No. of years from each Premium Deposit Date	% of withdrawal amount / Account Value attributable to the Single Premium and each Booster Investment Premium	
	≤1 year	7.5%	
	> 1 year and ≤ 2 years	6.0%	
	> 2 years and ≤ 3 years	4.5%	
	> 3 years and ≤ 4 years	3.0%	
	> 4 years and ≤ 5 years	1.5%	
> 5 years	0%		
If you have contributed Booster Investment Premium(s), withdrawal of Units is done on a first-in-first-out basis, this means that for each of your partial withdrawal request, we will redeem Units from Account Value attributable to the premium(s) with the lowest surrender charge rate will be incurred first. Please refer to illustrative example 3 for details.			

We reserve the right to change the policy charges or impose new charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Underlying Fund Level

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and/or switching fee. You do not pay these fees directly – either (1) the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds or (2) Units will be redeemed from your investment choices to pay these fees. Please refer to the offering documents of the underlying funds, which are available from us upon request, for details.

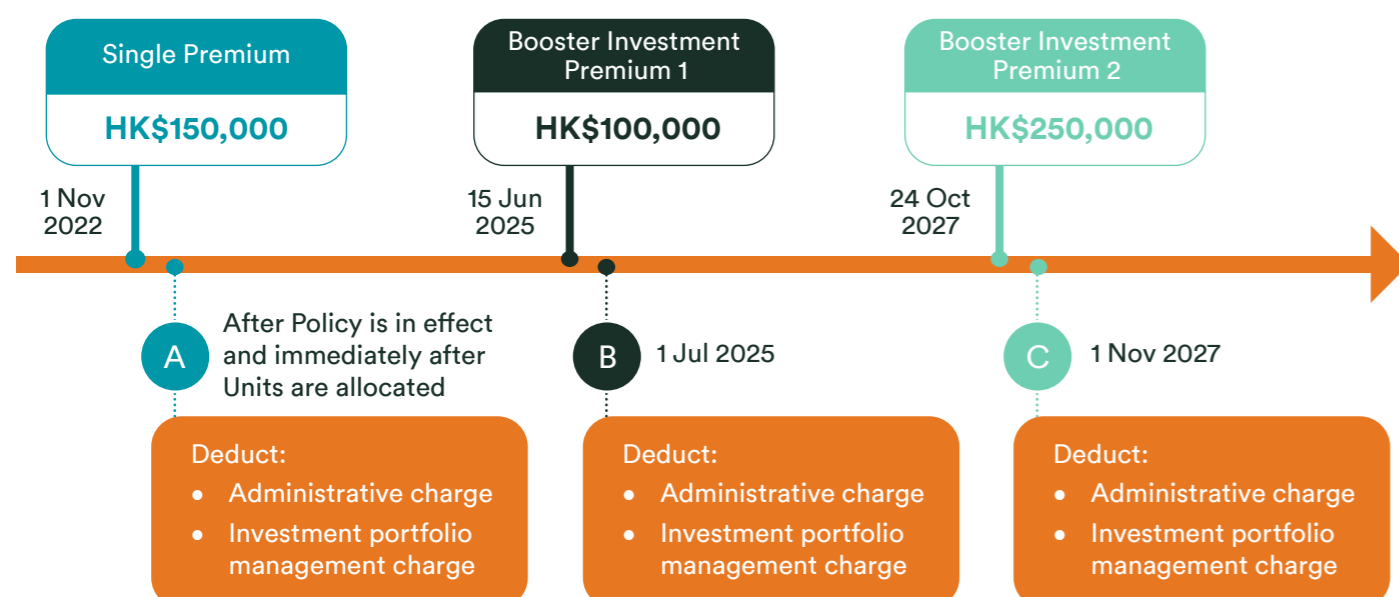
Summary of Charges



Illustrative example 2 – Administrative charge and Investment portfolio management charge

Cathy has an **Investify** policy issued on 1 November 2022 and subsequently made 2 Booster Investment Premiums on 15 June 2025 and 24 October 2027 as shown below:

- Commencement Date: 1 Nov 2022
- Policy Monthiversary: the 1st day of each month



Applicable Administrative charge and Investment portfolio management charge are illustrated in below 3 example dates:

A First charge date is after Policy is in effect and immediately after Units are allocated

Type of charge	Deducted from Account Value attributable to	Applicable percentage	Account Value attributable to the respective premium (HK\$)	(HK\$)
Administrative charge	Single Premium effective from 1 Nov 2022	0.100%	150,000	150.0
Investment portfolio management charge	Total Account Value	0.125% (1.5%/12)	150,000	187.5

Summary of Charges

- B** On Policy Monthiversary 1 July 2025, administrative charge and investment portfolio management charge applied is as below. Assume that:
- Account Value attributable to Single Premium is HK\$165,000
 - Account Value attributable to Booster Investment Premium 1 is HK\$100,500
 - Total Account Value equals to HK\$265,500

Type of charge	Deducted from Account Value attributable to	Year(s) from the respective Premium Deposit Date at Policy Monthiversary 1 Jul 2025	Applicable percentage	Account Value attributable to the respective premium (HK\$)	(HK\$)
Administrative charge	Single Premium effective from 1 Nov 2022	Year 3	0.100%	165,000 ⁽¹⁾	165.0
Administrative charge	Booster Investment Premium 1 deposited on 15 Jun 2025	Year 1	0.100%	100,500 ⁽²⁾	100.5
Investment portfolio management charge	Total Account Value	Applicable during the Policy is in effect	0.08333% (1%/12)	265,500 ⁽¹⁾⁺⁽²⁾	221.2

- C** On Policy Monthiversary 1 November 2027, administrative charge and investment portfolio management charge applied is as below. Assume that:
- Account Value attributable to Single Premium is HK\$180,000
 - Account Value attributable to Booster Investment Premium 1 is HK\$108,000
 - Account Value attributable to Booster Investment Premium 2 is HK\$240,000
 - Total Account Value equals to HK\$528,000

Type of charge	Deducted from Account Value attributable to	Year(s) from the respective Premium Deposit Date at Policy Monthiversary 1 Nov 2027	Applicable percentage	Account Value attributable to the respective premium (HK\$)	(HK\$)
Administrative charge	Single Premium effective from 1 Nov 2022	Year 6	0% [#]	180,000 ⁽³⁾	0 [#]
Administrative charge	Booster Investment Premium 1 deposited on 15 Jun 2025	Year 3	0.100%	108,000 ⁽⁴⁾	108.0
Administrative charge	Booster Investment Premium 2 deposited on 24 Oct 2027	Year 1	0.100%	240,000 ⁽⁵⁾	240.0
Investment portfolio management charge	Total Account Value	Applicable during the Policy is in effect	0.075% (0.9%/12)	528,000 ⁽³⁾⁺⁽⁴⁾⁺⁽⁵⁾	396.0

[#] No Administrative charge on Single Premium will be deducted for premium paid over 5 years from the Premium Deposit Date.

Summary of Charges



Illustrative example 3 – surrender charge levied on a partial withdrawal

Margaret has an Investify policy issued on 1 September 2022 and subsequently made 2 Booster Investment Premiums. She decided to withdraw HK\$400,000 from her Policy on 15 March 2030. Details of her Policy as of 15 March 2030 is shown below:

Premium Deposit Date	Premium type	Premium amount (HK\$)	Account Value as of 15 March 2030 (HK\$)
1 September 2022	Single Premium	300,000	375,000
26 June 2026	Booster Investment Premium 1	50,000	55,000
13 October 2029	Booster Investment Premium 2	60,000	57,000

Under the **first-in-first-out principle**, the full amount of HK\$375,000 attributable to the Single Premium will be withdrawn first, then the remaining amount of HK\$25,000 will be withdrawn from the Account Value attributable to Booster Investment Premium 1. The applicable surrender charge is as follows:

Premium type	Account Value as of 15 March 2030 (HK\$)	Withdrawal amount (HK\$) [A]	Surrender charge rate (%) [B]	Surrender charge (HK\$) [A x B]
Single Premium	375,000	375,000	0%^	0
Booster Investment Premium 1	55,000	25,000	3.0%*	750
Booster Investment Premium 2	57,000	0	Not applicable	Not applicable
Total	487,000	400,000	-	750

^ No surrender charge rate will apply as the period between the Premium Deposit Date of the Single Premium (i.e. 1 September 2022) and the date of the partial withdrawal (i.e. 15 March 2030) is more than 5 years.

* A surrender charge rate of 3.0% will apply as the period between the Premium Deposit Date of the Booster Investment Premium 1 (i.e. 26 June 2026) and the date of the partial withdrawal (i.e. 15 March 2030) is over 3 years but less than 4 years.

**The net withdrawal amount payable to Margaret =
HK\$400,000 (gross withdrawal amount) – HK\$750 (surrender charge)
= HK\$399,250**

The above examples are hypothetical and for illustrative purposes only and does not represent actual or anticipated returns.

General Information

Account Value

Your Account Value is calculated by multiplying the number of Units of investment choices in your Policy Account by the most up-to-date unit prices on the Valuation Date and applicable exchange rate of the Policy Currency of your Policy which is determined by us in good faith and a commercially reasonable manner with reference to market rates.

Unit price of each investment choice is normally determined on every Valuation Day provided that it is a Valuation Day of the underlying fund. A particular day is not a Business Day, such Valuation Date will be postponed to the next Business Day.

To check your Account Value, simply log-in to your customer online service account on our website at www.fwd.com.hk. Of course, you can contact us directly to check your Account Value.

Unit prices

For the most up-to-date unit prices of the investment choices, please visit our website. On an annual basis, a statement will also be provided to you showing the Account Value of your Policy.

Suspension of Dealing

FWD may suspend the dealing and valuation of investment choices at our discretion during which (i) dealing of the underlying funds is suspended; or (ii) other days which there are exceptional circumstances which are considered as beyond our control (including but not limited to temporary closure of any trading or exchange market in which the investment choice and/or its underlying fund is substantially invested; change in laws, regulations, government policies, taxation, currency; capital controls, political developments, or restrictions in foreign investments which lead to be unable to complete transaction of any Unit; or suspension of valuation or dealing of or closure of the relevant underlying fund(s)). Under these listed circumstances, we may suspend valuation and dealing of investment choices at our absolute discretion. We will act in good faith and reasonable manner when exercising such discretion. We will resume the dealing and valuation of investment choices and pay the benefit as earliest as possible once the exceptional circumstances ceased.

Borrowing Power

Investify has no borrowing powers. Please refer to the offering documents of the respective underlying funds, which are available on our website at www.fwd.com.hk or can be obtained from us upon request, for details on the borrowing powers and investment restrictions of the underlying funds.

Cooling-off Period

The cooling-off period is a period during which you may cancel your Policies for a refund of any premiums paid (subject to market value adjustment), less any partial withdrawal amount we have paid to you, plus any insurance levy paid by you, without interest, by giving written notice to us within 21 calendar days immediately following the day of the delivery of the Policy or delivery of a notice to you or your representative, whichever is earlier. Such notice should inform you of the availability of the Policy and the expiry date of its cooling-off period. If you decide to cancel your Policy, you must inform us by giving a written notice. Such notice must be signed by you and received directly by the office of FWD.

If you cancel the Policy within the cooling-off period, the instant bonus will be forfeited and will not be payable to you.

We will not approve your request to cancel within the cooling-off period if you make a claim during the cooling-off period.

General Information

Dividend of Underlying Fund

Some underlying funds of the investment choices may declare dividends and payable to investors. If the underlying fund of an investment choice declares any dividend and becomes payable and you hold Units in such investment choices, we will distribute the declared dividends to you according to the dividend payment method of the respective investment choice:

- Pay out in cash (Applicable to Investment Choices (Cash Distribution)).
- Reinvest the dividend amount in the form of additional Units of the relevant investment choice (Applicable to investment choices other than Investment Choices (Cash Distribution)).

For details of dividend payment of investment choices, please refer to “Administration of Dividend of Underlying Fund” section of the investment choices brochure.

Warning: Please note that a positive distribution yield does not imply a positive return. Investors should not make any investment decision solely based on information contained herein. You should read the ILAS offering documents and the relevant offering documents (including the key facts statement) of the corresponding underlying funds for further details including the risk factors.”

Eligible Age For Policy Application

Investify is available to applicants when:

- 1) the age at next birthday of the proposed insured is 1 to 76 at the time of application; and
- 2) the age at next birthday of the proposed policyholder (applicant) is 19 to 76 at the time of application.

The insured who attains the age of 1 upon next birthday must be at least 15-day old at the time of policy application.

Governing Law

Your Policy is issued under and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

Other Administration

We reserve the right to vary the minimum requirements of (i) Single Premium and Booster Investment Premium amounts, (ii) minimum remaining Account Value after partial withdrawal, (iii) partial withdrawal amount, (iv) allocation per investment choice on your premium, and (v) switching amount and/or percentage between investment choices. We will give you not less than one month’s prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements in case of any increase to these minimum requirements.

General Information

Policy Currency

Investify is available in both US Dollars and Hong Kong Dollars.

Premiums can be made in the policy currency chosen by you at the start of your Policy. Policy fees and charges, partial withdrawal, surrender and benefit payments will be calculated and paid in the same policy currency as the premiums are paid. The policy currency cannot be changed after the Commencement Date. Any premiums paid in a different currency to the policy currency will be converted at the prevailing exchange rate determined by us in good faith and a commercially reasonable manner with reference to prevailing market exchange rates applicable on the day of transaction. Therefore, it may be subject to foreign exchange risks in the process of currency conversion.

The denominating currency of each investment choice may differ from the policy currency. Please refer to the investment choices brochure for details. When the denominating currency of your investment choice is different from the policy currency, any allocation, switching or redemption of the investment choice will be subject to foreign exchange risks in the process of currency conversion.

Policy termination

This Policy will be terminated on the earliest of the following:

- (i) The date you surrender your Policy;
- (ii) The date of the insured’s death;
- (iii) The Expiry Date of your Policy;
- (iv) When the Account Value of your Policy is equal to or less than zero on any Valuation Date;

If your Policy terminates, all Units of the investment choices in your Policy Account will be redeemed. If your Policy terminates within the first 5 years from any Premium Deposit Date due to (i) above, the surrender value will be subject to a surrender charge. Please refer to the “Summary of Charges” section for details. For the amounts payable to you upon policy termination, please refer to the “Life Coverage” and “Access To Your Policy Value” section. If policy termination is triggered by Account Value is equal to or less than zero due to market downturn, the amounts payable to you is zero.

Warning: Please note that policy termination will be automatically triggered when the Account Value is equal to or less than zero due to market downturn.

Policy Term

Investify provides the policy benefits until the Expiry Date of the Policy.

General Information

Application

To apply for **Investify**, simply return a completed policy application form, a signed illustration document together with the payment of the Single Premium to us.

We reserve the right to decline any applications for **Investify** if the information provided by the proposed insured during application is insufficient or does not meet our requirements.

Claim

To make a claim, a completed and signed prescribed form should be given to us as soon as possible, together with any other information we request. The prescribed form can be obtained from your advisor or us.

While the Policy remains in effect and the claim has been approved, the proceeds of the death benefit will be paid without interest in the policy currency within one month after we receive the request and necessary documents.

Under exceptional circumstances which we may consider as beyond our control, including but not limited to the prohibition on transaction of the corresponding underlying fund due to any regulations or occurrence of war or disaster, the payment date of the death benefit may be deferred without interest for a period not exceeding 6 months from the date of receipt of a properly documented request of the claim. We will resume the dealing and valuation of investment choices and pay the benefit as earliest as possible once the exceptional circumstances ceased.

Investment Choice Switching

To make an investment choice switching, a completed and signed prescribed form should be given to us. The prescribed form can be obtained from your advisor or us. Alternatively, you may submit your request via an electronic form as prescribed by us from time to time. Currently, you can request the switching of investment choices via our customer service online platform on our website at www.fwd.com.hk.

The switching-out instruction will normally be executed on the next practicable Valuation Date if we receive the duly completed request for switching before 4:00pm Hong Kong time on a Business Day. The switching-in instruction will normally be executed no more than 4 Valuation Days after the completion of the switching-out transaction, except for a dealing suspension as mentioned in the section "Suspension of Dealing".

Partial Withdrawal

To make a partial withdrawal, a completed and signed prescribed form should be given to us. The prescribed form can be obtained from your advisor or us. Alternatively, you may submit your request via an electronic form as prescribed by us from time to time.

The redemption of Units will normally be executed on the next practicable Valuation Date if we receive the duly completed request for partial withdrawal before 4:00pm Hong Kong time on a Business Day, except for a dealing suspension of the underlying funds or other circumstances which are considered as beyond our control.

The net withdrawal amount will normally be paid to you within one month after our receipt of your duly completed and signed withdrawal request.

General Information

Premium Allocation

Except for a dealing suspension as mentioned in the section "Suspension of Dealing", the allocation of Units of the investment choices selected by you will normally be executed on the next practicable Valuation Date if we receive:

- 1) the premium in cleared funds; and
- 2) the duly completed forms,

before 4:00pm Hong Kong time on a Business Day. We reserve the right to defer the date of Unit allocation if the information provided is insufficient or does not meet our requirements.

Surrender

To make a full surrender, a completed and signed prescribed form should be given to us. The prescribed form can be obtained from your advisor or us. Alternatively, you may submit your request via an electronic form as prescribed by us from time to time.

The redemption of Units will normally be executed on the next practicable Valuation Date if we receive the duly completed request for policy surrender before 4:00pm Hong Kong time on a Business Day, except for a dealing suspension as mentioned in the section "Suspension of Dealing". Afterwards, your Policy will terminate.

The net surrender value will normally be paid to you within one month after our receipt of your duly completed surrender request. No interest is payable for the period between the date the Units are redeemed from your Policy Account and the date of payment of the net surrender value.

Rounding of Units and Unit Prices

The number of Units of each investment choices redeemed or allocated is currently rounded to the nearest 5 decimal places. The rounding method for determining the unit price is prescribed by the respective underlying fund manager. Please refer to the offering documents of the respective underlying funds, which are available on our website at www.fwd.com.hk or can be obtained from us upon request, for details.

Taxation

Interest, income and capital gains from the redemption and disposal of investment choices are exempt from taxation under the current Inland Revenue Ordinance of the Hong Kong Special Administrative Region. However, you are advised to seek professional guidance regarding your own particular tax circumstances.

General Information

Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong reached an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to FWD and the Policy. FWD is a participating FFI. FWD is committed to complying with FATCA. To do so, FWD requires you to comply with the following obligations (the “Information Obligations”):

- (i) provide to FWD certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc.); and
- (ii) consent to FWD reporting such information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with the Information Obligations (being a “Non-Compliant Accountholder”), FWD is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS. In addition, FWD may determine to effect termination of your Policy which the Policy is held by an incorporation which is identified as non-participating Foreign Financial Institutions, in which case, FWD will return to you the Account Value (less any indebtedness by you to us) as of the date on which FWD informs you of the termination. No surrender charge or any other form of penalty will be applied if the termination is effected solely for said purposes. Such right of termination is permitted by the applicable laws and regulations. When determining to exercise such right of termination, FWD will act fairly, in good faith and on reasonable grounds.

FWD could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your Policy. Currently the only circumstances in which FWD may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case FWD may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case FWD may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your Policy.

General Information

Automatic Exchange of Financial Account Information (“AEOI”)

More than 100 jurisdictions over the world have committed to the implementation of a new international standard of automatic exchange of financial account information (AEOI) to enhance tax transparency and combat cross-border tax evasion. The Organization for Economic Cooperation and Development (“OECD”) released in July 2014 the Standard for Automatic Exchange of Financial Account Information in Tax Matters, calling on jurisdictions to obtain relevant account information from their financial institutions and exchange that information automatically with jurisdictions of tax residence of account holders.

Under the AEOI standard, a financial institution including insurance companies (“FIs”) is required to identify financial accounts held by those account holders who are tax resident of the jurisdictions participating in the AEOI. FIs are required to collect the reportable information of these accounts and furnish such information to the relevant tax authorities. Such information will then be exchanged with the tax authorities of the AEOI partner jurisdictions on an annual basis.

Hong Kong has committed to implement AEOI. The Inland Revenue (Amendment) (No. 3) Ordinance 2016, which came into effect on 30 June 2016, has put in place a legal framework for Hong Kong to implement AEOI.

FWD, as a reporting financial institution under the Inland Revenue Ordinance, 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.

To comply with the above listed requirements, FWD may require the policyholder to comply with the following requests made by FWD:

1. complete and provide a self-certification form in the case where the policyholder is an individual, entity and/or controlling person of certain entity accounts liable to tax by reason of residence in the AEOI partner jurisdictions other than Hong Kong;
2. provide FWD all required information and documentation for complying with our due diligence obligations; and
3. notify FWD in writing within 30 days for any change of the information provided to FWD, in particular, nationality of an individual, place of incorporation of a company, tax status or tax residence and any other change of circumstances that may render information previously communicated to FWD inaccurate or likely to be misleading.

Under the Inland Revenue Ordinance, it is an offence for the account holder to knowingly or recklessly provide a statement that is misleading, false or incorrect in a material particular, in making self-certification to financial institutions. The account holder is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

FWD cannot provide you with any tax or legal advice. If you have doubts about your tax residence or the impact that AEOI may have on you or your Policy, you should seek independent professional advice.

For further information on the implementation of AEOI in Hong Kong, please refer to the IRD website: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm.

General Information

Contracts (Rights of Third Parties) Ordinance

The Policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance of Hong Kong. Other than FWD and the policyholder, a person who is not a party to the policy contract (e.g. a third party beneficiary) will have no right under the Ordinance to enforce any of its terms.

Parties Involved

Insurer

FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)
28/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong.

Investment Managers

The investment managers of the underlying funds vary according to the underlying funds. Please refer to the investment choices brochure for details.

Your return on investment is calculated or determined by us with reference to the performance of the underlying funds. Investment involves risks. Past performance should not be taken as an indication of future performance. Each investment choice is subject to market fluctuations and to risks inherent in all investments. The prices of Units of any investment choice as designated by you and the income accrued from investing in such investment choices may go down as well as up.

We accept full responsibility for the accuracy of the information contained in the offering documents. Please note that we have the discretion to waive the requirements and limits in this product brochure from time to time. We also confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts that if omitted would make any statement misleading.

Investify is authorised by the Securities and Futures Commission (the "SFC"). SFC authorisation is not a recommendation or endorsement of **Investify** nor does it guarantee the commercial merits of **Investify** or its performance. It does not mean **Investify** is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

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The principal brochure is not a Policy. Please refer to the policy provisions, which are available at no charge from us upon request, for details on the terms, conditions, exclusions and charges.

This product brochure is issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)

July 2021 (date of publication)

For any enquiries or to make complaints in relation to this product or our services, please contact us by telephone (852) 3123 3123, fax (852) 2290 7091 or email at cs.hk@fwd.com.

Glossary

The following terms have the meanings set out below:

Terms	Meanings
Account Value	The value of the Units you hold in our investment choices under your Policy.
Booster Investment Premium	An optional lump sum premium you can pay into your Policy.
Business Day	A day on which we and banks are generally open for business in Hong Kong.
Cash Dividend(s)	Dividend(s) distributed by Investment choice(s) (Cash Distribution) in form of cash.
Commencement Date	The date the Single Premium is due and the date used for working out the insured's age at the start of your Policy.
Expiry Date	The policy anniversary immediately preceding the 100th birthday of the insured.
Investment Choice(s) (Cash Distribution)	Investment choice(s) which denoted the names ended with ("Dis") in the investment choices brochure.
Policy Account	An account set up for you and used to maintain all the Units of the investment choices held in the Policy.
Policy	Policy shall mean the terms and conditions of the Investify investment-linked assurance scheme, including any Booster Investment Premium, mentioned herein.
Policy Date	The date when the protection benefits under this Policy begins. This is shown in the Policy Schedule.
Policy Monthiversary	The same date each month as the Commencement Date. If the Policy Monthiversary is not a Business Day, it will be postponed to the next Business Day. If the Policy Monthiversary does not exist in a particular month, it will be the last day of the month.
Policy Schedule	The document attached to your Policy. The Policy Schedule shows important information about your Policy, including the policy number, the premium due, the benefits of this Policy, and other details
Premium Deposit Date	The date of our receipt and approval of the premium (Single Premium or each Booster Investment Premium).
Principal	Single Premium and/or Booster Investment Premium that you have contributed to your Policy.
Record Date	The date underlying fund of an investment choice declares dividend and we record the number of Units of the investment choice you held in your policy on that date for dividend distribution.
Single Premium	The initial premium paid by you to start your Policy for allocation of Units into the Policy Account.
Unit(s)	Notional share(s), of equal value, divided from an investment choice. The number of Units will be rounded to the nearest 5 decimal places. The rounding method for unit price varies by investment choice and is determined with reference to the rounding method of the underlying fund as prescribed by the respective underlying fund manager.
Valuation Date	The Business Day on which we determine the unit price of an investment choice.
We, us, and our	FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)

For more information

Please contact your financial advisor,
call our service hotline or
simply check out our website.

fwd.com.hk



Service hotline
3123 3123

智選享逸

投資相連壽險計劃



富衛人壽保險(百慕達)有限公司
(於百慕達註冊成立之有限責任公司)

產品介紹

本產品介紹提供有關**智選享逸**的重要資料。

本產品介紹應與**智選享逸**的其他銷售文件一併細閱，其中包括：

- a) 本產品介紹；
- b) 產品資料概要；及
- c) 投資選擇刊物（當中載列**智選享逸**內現時提供之投資選擇目錄以供選擇）。

除非另有定義，否則請參閱本產品介紹末部分之「詞彙表」部分，以獲取更多關於詞彙的解釋。

重要資料

1. 智選享逸是投資相連壽險計劃（「投資相連壽險計劃」）保單，是由**富衛人壽保險（百慕達）有限公司（在百慕達註冊成立的有限責任公司）**（「富衛」、「我們」、或「我們的」）發出。投資相連壽險計劃並非銀行儲蓄產品，您的投資須承受富衛的信貸風險。
2. 雖然您的投資相連壽險計劃是一份人壽保單，因身故權益與您不時所選擇的投資選擇表現掛鈎，您的身故權益須承受投資風險與市場波動。應付的身故權益可能顯著少於您已支付的保費，並且可能不足以滿足您的個人需求。
3. 您就投資相連壽險計劃支付的保費，及任何由富衛按您選擇的投資選擇進行投資的相關基金，將成為及留為富衛資產的一部分。您對任何該等資產均沒有任何權利或擁有權。若追討賠償，您只可向富衛追索。
4. 您所支付的保費將會由富衛按您所選擇的投資選擇，投資於投資選擇相對應的相關基金當中，以讓我們進行資產負債管理。而分配給您保單戶口內的單位只是名義上的分配，目的只是用來釐定您保單內的戶口價值及權益。
5. 您的投資回報是由富衛參照相關基金的表現來計算。並且您的回報須持續支付收費及費用，並將從投資相連壽險計劃中扣除，因此回報或會低於相對應之相關基金的回報。各相關基金均有其各自的投資概況及相關風險。可供選擇的投資選擇相對應的相關基金均載列於投資選擇刊物內。這些相關基金是由證券及期貨事務監察委員會依據《單位信託及互惠基金守則》作出認可。請注意，證監會的認可不等如對相關基金作出推介或認許，亦不是對相關基金的商業利弊或表現作出保證。更不代表相關基金適合所有投資者，或認許其適合任何特定投資者或類別的投資者。
6. 智選享逸所提供的各項投資選擇在產品特點及風險狀況或會有很大的差異，部份投資選擇可能涉及高風險。部分投資選擇相對應的相關基金是衍生工具風險承擔淨額超逾其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選擇，您可能會蒙受重大損失。懇請您謹慎選擇此投資選擇。
7. 若提前終止、退保或於投資相連壽險計劃的戶口價值作部分提款，您的投資、已支付的本金及可收取的獎賞（如有）可能會蒙受重大損失。若相關基金表現欠佳，您所蒙受的投資虧損或會進一步擴大，而一切收費仍可被扣除。除此之外，根據美國的《外國帳戶稅收合規法》，若您的保單是由一家非參與的外國金融機構的公司持有，富衛可能終止您的投資相連壽險計劃。
8. 除非您充分理解及您的顧問已向您清楚說明投資相連壽險計劃如何適合您，否則您不應購買本投資相連壽險計劃。您將有最終之決定權。
9. 投資涉及風險。您應該細閱智選享逸計劃的銷售文件及相關基金的發行章程，您可透過您的顧問索取，亦可於富衛網站下載。

重要事項

智選享逸是一項投資相連壽險計劃，按照保險業條例中附表一第二部之定義，屬於類別C相連長期業務性質。此計劃為人壽保險計劃，並由富衛（根據《保險公司條例》在香港特別行政區獲授權的保險公司）提供。

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智選享逸產品一覽

躉繳保費

智選享逸為一項投資相連壽險計劃，僅提供躉繳保費模式，為您提供保險保障及投資特點，直至緊接被保人第一百歲生日前之保單週年日。

智選享逸之保單貨幣可選擇美元（“US\$”）及港元（“HK\$”），投資之貨幣必須在保單開始時選定，其後不可更改。

一旦我們接納您就智選享逸的申請，將向您發出保單。本產品介紹中的「保單」是指智選享逸保單。

智選享逸適用於以下申請人：

- 1) 在申請時，建議被保人的下次生日年齡為1歲至76歲；及
- 2) 在申請時，建議保單持有人（申請人）的下次生日年齡為19歲至76歲。

於下次生日年齡為1歲的被保人，於申請保單時必須已出生15天或以上。

現時最低躉繳保費為12,000美元或96,000港元。您就智選享逸的申請將受核保要求所限。

額外投資保費

因應市場環境變化，我們明白您或會想投放更多資金於您的保單內，而智選享逸能提供此靈活彈性。當保單仍然生效，在緊接您或被保人七十六歲生日前之保單週年日前（以較早者為準），您可以在任何時候選擇繳付自選性額外投資保費。每筆額外投資保費最低金額為3,000美元或24,000港元。

保費分配

智選享逸為您提供廣泛的投資選擇。富衛將根據您提交的躉繳保費及額外投資保費分配指示，將躉繳保費及額外投資保費（如有），根據您所選擇的每個投資選擇的比例分配單位。您保單的單位本質上均為名義單位，僅用於釐定戶口價值。

保單的戶口價值為以下之總和：

保單戶口內每個投資選擇的單位數目

乘以

相關投資選擇於估值日的單位價格

有關保費分配程序的詳情，請參閱「一般資料—程序：保費分配」部分。



請注意：

- 就保單支付的保費將成為及留為我們的資產。我們將會把從您的保單收取的保費，按您所選擇的投資選擇，投資於相對應的相關基金當中，以讓我們進行資產負債管理。您並沒有投資於相關基金，並且對任何該等資產均沒有任何權利或擁有權。若追討賠償，您只可向我們追索。
- 躉繳保費及額外投資保費的最高保費限制將受核保要求所限。
- 我們保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改上述最低保費要求。

人壽保險覆蓋範圍

身故權益

若被保人在保單生效期間不幸身故，智選享逸會提供身故權益（相等於在我們收到索償要求和所需文件後的下一個估值日的戶口價值的105%），支付予受益人。

在保單生效期間，若被保人自殺身故，身故權益會按自殺身故當天而計算：

若被保人於保單簽發日起計13個月內自殺身故，身故權益金額將為戶口價值的100%，扣除任何我們已派發給您的即時獎賞；

若被保人於保單簽發日13個月後自殺身故，身故權益將為由躉繳保費所衍生之戶口價值的105%，再加上：

- (i) 每筆由相應保費存入日起計已繳付而未逾13個月的額外投資保費（如有）所衍生的戶口價值的100%，扣除任何由於此額外投資保費我們已派發給您的即時獎賞；及
- (ii) 每筆由相應保費存入日起計已繳付而已逾13個月的額外投資保費（如有）所衍生的戶口價值的105%。

當被保人身故，本保單將會終止。

詳情請參閱說明例子1。

說明例子1—因自殺身故的身故權益

Susan作為被保人，成功於2022年投保智選享逸保單，隨後並無作出任何款項提取。

1. 於2022年7月1日，Susan獲發出一份智選享逸保單，躉繳保費為100,000港元。
2. 於2023年2月1日，Susan存入500,000港元的額外投資保費至保單內。
3. Susan不幸於2023年9月1日自殺身故，我們於2023年9月5日收到保險索償。保單的身故權益計算如下：

日期	保費類型	保費金額 (港幣)	已獲得的 即時獎賞	截至2023年9月5日為止 由已繳付保費所衍生之 戶口價值(港幣)
2022年7月1日 (保單生效日及保費存入日)	躉繳保費	\$100,000	\$0	\$103,000
2023年2月1日 (保費存入日)	額外投資保費	\$500,000	\$500 (額外投資保費 之0.1%)	\$495,000

人壽保險覆蓋範圍

(說明例子1—因自殺身故的身故權益)

由躉繳保費所衍生身故權益

上述說明例子的自殺身故日(2023年9月1日)與有關保費存入日(2022年7月1日)相距14個月,即超過保費存入日13個月,身故權益是由躉繳保費所衍生的戶口價值的105%。

由躉繳保費所衍生的戶口價值的105%
= 105% × 103,000 港元
= 108,150 港元

由額外投資保費所衍生的身故權益

上述說明例子的自殺身故日(2023年9月1日)與有關保費存入日(2023年2月1日)相距7個月,即保費存入日起計13個月內,身故權益是由額外投資保費所衍生的戶口價值的100%,再扣除任何已派發的即時獎賞。

由額外投資保費所衍生的戶口價值的100%,再扣除任何已派發的即時獎賞
= (100% × 495,000 港元) - 500 港元
= 494,500 港元

因此, Susan的保單的身故權益為**108,150 港元 + 494,500 港元 = 602,650 港元**

上述說明例子只屬假設並只作舉例說明之用,並且不代表實際或預期回報。



請留意以下有關身故權益的內容：

- 因身故權益與您不時所選擇的投資選擇相對應的相關基表現掛鉤,須承受投資風險與市場波動。身故權益可能顯著少於您已支付的保費,並且可能不足以滿足您的個人需求。
- 身故權益將會在扣除任何尚欠我們的金額及任何尚欠的保費徵費後支付。有關保單的費用及收費詳情,請參閱「收費總覽」部分。
- 有關索償程序詳情,請參閱「一般資料—程序:索償」部分。

即時獎賞

作出長期承諾並非易事;為表謝意,您將會在您的保單開始時及存入每筆額外投資保費供款時,獲得即時獎賞。視乎您所繳付的躉繳保費或額外投資保費的金額,您將可獲得一筆過即時獎賞,即時獎賞的百分比如下:

躉繳保費或額外投資保費		即時獎賞的百分比
美元	港幣	
< \$60,000	< \$480,000	0%
≥ \$60,000 至 < \$125,000	≥ \$480,000 至 < \$1,000,000	0.1%
≥ \$125,000 至 < \$250,000	≥ \$1,000,000 至 < \$2,000,000	0.5%
≥ \$250,000	≥ \$2,000,000	0.8%

即時獎賞金額是根據躉繳保費或額外投資保費相對應的即時獎賞的百分比而釐定。此即時獎賞將按照於相關保費存入日生效的最後投資分配指示,以額外單位分配至您的保單內。

$$\text{即時獎賞} = \text{即時獎賞百分比}(\%) \times \text{躉繳保費(或)額外投資保費}$$

即時獎賞的額外單位將會與相關的躉繳保費及/或額外投資保費於保費存入日存入您的保單。

請注意,即時獎賞將成為戶口價值一部分,因此需支付保單的費用及收費。有關保單的費用及收費詳情,請參閱「收費總覽」部分。

若您於冷靜期內取消保單,即時獎賞將被沒收,並且將不會支付給您。

詳情請參閱「一般資料—冷靜期」部分。



請留意：

- 即時獎賞的百分比並不代表投資的回報率或表現

度身制訂您的投資組合

投資選擇

智選享逸為您提供廣泛的投資選擇，所覆蓋的相關基金投資於不同行業、地域及資產類別。每項投資選擇相對應的相關基金均獲香港證券及期貨事務監察委員會認可。我們的理念是為您提供由我們合資格的投資專家精心挑選的投資選擇。

您可以將保費分配至**智選享逸**所提供的投資選擇制訂投資組合，惟每項投資選擇的最低分配為已繳付保費的10%。

投資選擇的單位價格將與該些相對應的一相關基金的單位價格相同。**投資選擇的投資回報是根據相關基金的表現計算出來。但是請注意，保單的投資回報需支付您保單的費用和收費，因此回報或會低於相關基金的回報。**每項相關基金都有各自的投資目標及相關風險。詳情請參閱相對應的相關基金的發行章程，這些文件可於我們網站 www.fwd.com.hk 或向我們要求索取。另外請注意，您的保單戶口價值將因任何投資損失蒙受不利影響。

轉換投資選擇

投資選擇或會與其他投資選擇合併或終止。若有這些情況發生，我們會藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，把您的受影響的單位轉至**智選享逸**下提供的其他投資選擇。在書面通知所註明的限期之前，若我們沒有收到您的轉換指示，我們將把受影響的投資選擇轉換到書面通知所述的預設投資選擇內。

無限次轉換投資選擇

分配您的保費後，您仍然可以在各投資選擇中轉換，管理您的投資組合以配合市場的步伐及您的投資策略。現時，(i) 您轉換保單下的投資選擇的次數、(ii) 每項投資選擇持有的最低金額及 (iii) 您多久可以轉換或重新分配您的投資選擇，均沒有限制。投資選擇的轉換毋須支付買賣差價。每次轉換的最低金額不可少於125美元／1,000港元。當轉換時，會以每項投資選擇的單位數目乘以相關的單位價格去計算。

有關轉換程序詳情，請參閱「一般資料—程序：轉換投資選擇」部分。



請注意：

- **智選享逸提供的投資選擇在產品特點及風險方面或會有很大的差異。部份投資選擇可能涉及高風險。**詳情請參閱**智選享逸**的投資選擇刊物及相關基金的發行章程。
- 我們保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，增加新收費及更改投資選擇轉換的相關要求。

獲取您的保單價值

我們明白有很多事情都可以影響您將來的財務狀況。遇上緊急情況下，您可以在保單生效期間選擇作部分提款或完全退保，以應付您的財務所需。

部分提款

您可以贖回單位，用以提取您的保單的部分戶口價值，惟：(i) 每次最低提款金額為250美元／2,000港元及 (ii) 分別自躉繳保費及每筆額外投資保費的保費存入日起計首5年內作出部分提款，退保費用高達提取金額的7.5%。若緊接部分提款後，戶口價值將下跌至低於最低剩餘戶口價值要求的1,500美元／12,000港元，我們將不會執行提款申請。有關退保費用詳情，請參閱「收費總覽」部分。

提款金額在扣除退保費用（如有）後，您可獲支付金額淨值。若您曾繳付額外投資保費，單位的提取會根據「先入先出」的原則進行，即是就您的每次的部分提款申請，我們將在由最早的保費存入日的保費所衍生之戶口價值贖回單位（即最低的退保費用比率）。為使您易於理解，您可以參考第17頁內的說明例子3。

若在部分提款後，僅由於市場波動而導致戶口價值下跌至低於最低剩餘戶口價值要求，保單將不會被終止。

於部分提款後查看您的剩餘戶口價值，只需隨時到登入於我們網站 www.fwd.com.hk 上您的客戶網上服務戶口。您亦可以直接與我們聯絡以查詢您的剩餘戶口價值。您亦可以直接與我們聯絡以查詢您的剩餘戶口價值。

有關提款程序的詳情，請參閱「一般資料—程序：部分提款」



請注意：

- **任何從您保單的部分提款將減低戶口價值，亦因而會影響身故權益。**有關身故權益的詳情，請參閱「人壽保險覆蓋範圍」部分。
- 我們保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改有關部分提款的要求及／或相關程序。
- 愈早作出部分提款，適用的退保費用率將會愈高。

獲取您的保單價值

退保

您可要求悉數贖回您保單戶口內的所有單位，將您的保單退保，惟分別自躉繳保費及每筆額外投資保費的保費存入日起計首5年內退保，需承擔高達由躉繳保費及每筆額外投資保費所生的戶口價值的7.5%的退保費用。您將獲退還扣除退保費用、任何尚欠我們的金額及任何尚欠的保費徵費後戶口價值的淨值。

有關保單的費用及收費詳情，請參閱「收費總覽」部分。有關退保程序詳情，請參閱「一般資料—程序：退保」。



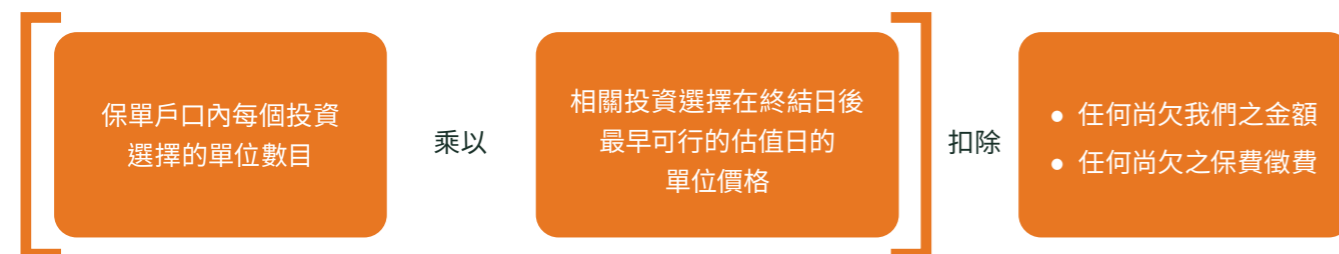
請注意：

- 智選享逸專為長線持有而設。任何提早退保或部分提款，或會導致本金及獎賞蒙受重大損失。若相關基金表現欠佳，您保單的戶口價值所蒙受的虧損或會進一步擴大，而所有費用仍會被扣除。
- 保單愈早退保或終止（除因被保人身身故外），適用的退保費用率將會愈高。

期滿權益

若您持有您的保單直至終結日，我們將向您支付期滿權益。

期滿權益金額為以下之總和：



在支付期滿權益時，所有保單戶口內的單位將會贖回，而保單及其所有權益亦將於終結日終止。

期滿權益之金額淨值一般會於終結日後的一個月內支付予您，但不會獲發任何利息。

收費總覽

保單層面

費用及收費	適用收費率	收取次數及從何處扣減
行政費用	每月費用為此費用的扣除日時戶口價值的0.1%（即每年1.2%）。 有關詳情請參閱說明例子2。	<ul style="list-style-type: none"> • 扣除自： 分別由躉繳保費及每次額外投資保費（如有）所衍生的保單戶口價值。 • 次數： 躉繳保費： 緊接單位分配後及以後於躉繳保費的保費存入日起計首五年內的每個保單週月日扣除。 額外投資保費： 緊接單位分配後的保單週月日及以後於每筆個別額外投資保費的保費存入日起計首五年內的每個保單週月日扣除。 • 如何扣除： 根據保單戶口價值內的投資選擇，按比例贖回投資選擇單位。

收費總覽

保單層面

費用及收費	適用收費率				收取次數及從何處扣減	
投資組合管理費用	每月費用相等於 (i) 於此費用的扣除日的保單戶口價值的某個百分比÷12 (調整至最接近小數點後五個位), 適用百分比視乎戶口價值金額及保單年期並如下列; 或 (ii) 12美元/96港元 (以較高者為準) :				<ul style="list-style-type: none"> 扣除自: 由躉繳保費及每次額外投資保費 (如有) 所衍生的保單的總戶口價值。 次數: 緊接單位分配後及以後當保單仍然生效的每個保單週月日扣除。 如何扣除: 根據保單戶口價值內的投資選擇, 按比例贖回投資選擇單位。 	
	戶口價值每年之百分比					
	保單年份	<160,000 港元	≥160,000 港元至 <480,000 港元	≥480,000 港元至 <1,000,000 港元		≥1,000,000 港元
		<20,000 美元	≥20,000 美元至 <60,000 美元	≥60,000 美元至 <125,000 美元		≥125,000 美元
	1-10年	1.5%	1%	0.9%	0.75%	
	11-15年	0.75%				
	16年+	0.2%				
有關詳情請參閱說明例子2。						

收費總覽

保單層面

費用及收費	適用收費率		收取次數及從何處扣減
退保費用	費用是以下金額的百分比: (i) 部分提款時的提款金額, 或 (ii) 保單退保時由躉繳保費及每筆額外投資保費 (如有) 所衍生的戶口價值。適用百分比將視乎自躉繳保費及每筆額外投資保費 (如有) 的相關保費存入日起計的年數。百分比如下所示:		<ul style="list-style-type: none"> 扣除自: 於部分提款/退保時, 提款金額/由躉繳保費及每筆額外投資保費所衍生的保單戶口價值。 次數: 躉繳保費及每次額外投資保費分別的保費存入日起計首5年內, 每次部分提款或保單退保時收取。 如何扣除: 從部分提款或退保金額中扣除。
	自每個保費存入日起計之年數	提款金額/由躉繳保費及每筆額外投資保費所衍生的戶口價值之百分比	
	≤1年	7.5%	
	> 1年及≤ 2年	6.0%	
	> 2年及≤ 3年	4.5%	
	> 3年及≤ 4年	3.0%	
	> 4年及≤ 5年	1.5%	
> 5年	0%		
若您已繳付額外投資保費, 單位的提取會按「先入先出」的原則進行, 即您的每次部分提款申請, 我們將先從由適用最低退保費用率的保費所衍生的戶口價值內贖回單位。有關詳情請參閱說明例子3。			

我們保留權利, 藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期, 更改保單費用或徵收新收費。

相關基金方面

請您注意, 投資選擇的相關基金或會另行徵收管理費、業績表現費、買賣差價收費及/或轉換費。您不需直接繳付這些費用, 因為 (1) 費用會自動扣除, 相關基金的單位價格會反映扣減金額, 或者 (2) 自您的投資選擇贖回單位, 以繳付這些費用。詳情請參閱相關基金的發章章程。我們會應要求提供此等文件。

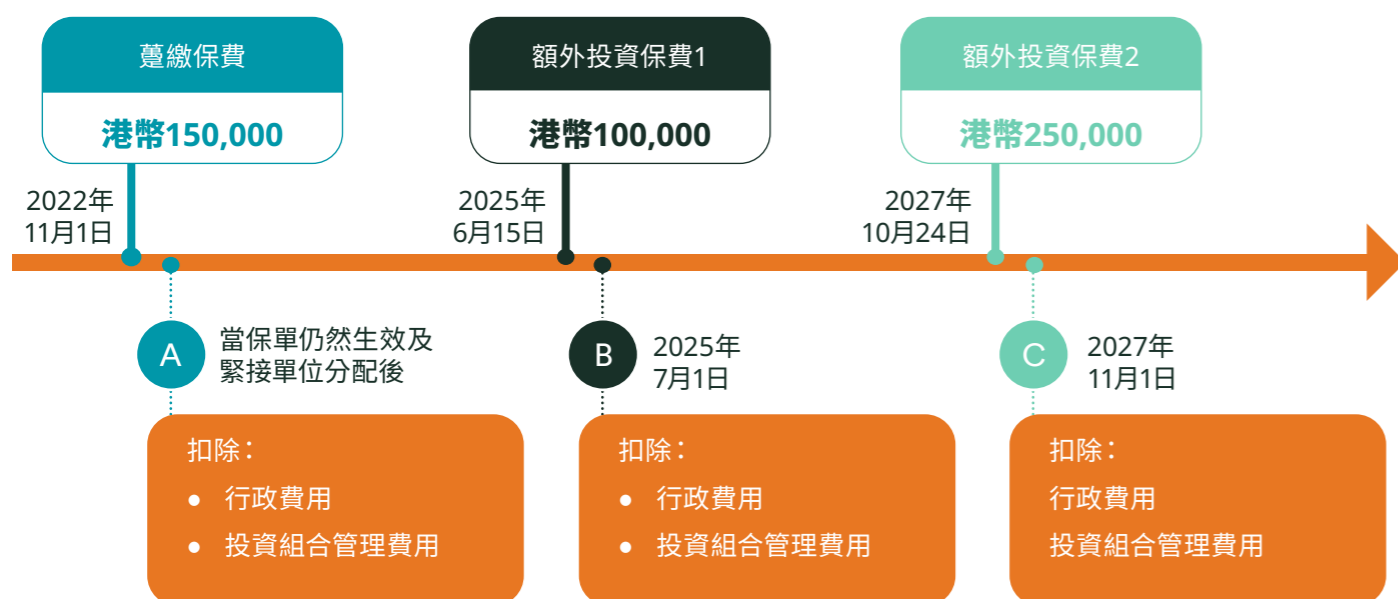
收費總覽



說明例子2－行政費用及投資組合管理費用

Cathy持有一份於2022年11月1日發出的智選享逸保單，其後分別於2025年6月15日及2027年10月24日存入兩次額外投資保費，如下所示：

- 保單生效日：2022年11月1日
- 保單週月日：每個月份的首天



以下3個說明例子日期，說明適用之行政費用及投資組合管理費用。

A 首個收費日期是保單生效後及緊接單位分配後：

收費類型	扣除之戶口價值來自	適用百分比	由相關保費所衍生之戶口價值 (港元)	港元
行政費用	躉繳保費 (由2022年11月1日起生效)	0.100%	150,000	150.0
投資組合管理費用	總戶口價值	0.125% (1.5%/12)	150,000	187.5

收費總覽

B 於2025年7月1日保單週月日，適用之行政費用及投資組合管理費用如下。假設：

- 由躉繳保費所衍生的戶口價值是165,000港元
- 由額外投資保費1所衍生的戶口價值是100,500港元
- 總戶口價值等於265,500港元

收費類型	扣除之戶口價值來自	於2025年7月1日為保單週月日，從相關保費存入日起計的年數	適用百分比	由相關保費所衍生之戶口價值 (港元)	港元
行政費用	躉繳保費 (由2022年11月1日起生效)	3年	0.100%	165,000 ⁽¹⁾	165.0
行政費用	額外投資保費1 (於2025年6月15日存入)	1年	0.100%	100,500 ⁽²⁾	100.5
投資組合管理費用	總戶口價值	保單生效時適用	0.08333% (1%/12)	265,500 ⁽¹⁾⁺⁽²⁾	221.2

C 於2027年11月1日保單週月日，適用之行政費用及投資組合管理費用如下。假設：

- 由躉繳保費所衍生的戶口價值是180,000港元
- 由額外投資保費1所衍生的戶口價值是108,000港元
- 由額外投資保費2所衍生的戶口價值是240,000港元
- 總戶口價值等於528,000港元

收費類型	扣除之戶口價值來自	2027年11月1日為保單週月日，從相關保費存入日起計的年數	適用百分比	由相關保費所衍生之戶口價值 (港元)	港元
行政費用	躉繳保費 (由2022年11月1日起生效)	6年	0%#	180,000 ⁽³⁾	0#
行政費用	額外投資保費1 (於2025年6月15日存入)	3年	0.100%	108,000 ⁽⁴⁾	108.0
行政費用	額外投資保費2 (於2027年10月24日存入)	1年	0.100%	240,000 ⁽⁵⁾	240.0
投資組合管理費用	總戶口價值	保單生效時適用	0.075% (0.9%/12)	528,000 ⁽³⁾⁺⁽⁴⁾⁺⁽⁵⁾	396.0

因保費從保費存入日起計已繳付超過5年，躉繳保費的行政費用不需收取。

收費總覽



說明例子3—部分提款的退保費用

Margaret持有一份於2022年9月1日發出的智選享逸保單，其後分別存入兩次額外投資保費。她決定於2030年3月15日從保單提取400,000港元。她的保單在2030年3月15日的詳情如下所示：

保費存入日	保費類型	保費金額(港元)	截至2030年3月15日的戶口價值(港元)
2022年9月1日	躉繳保費	300,000	375,000
2026年6月26日	額外投資保費1	50,000	55,000
2029年10月13日	額外投資保費2	60,000	57,000

在**先入先出**的原則下，由躉繳保費衍生之全額375,000港元將被先行提取，其後餘額25,000港元將會由額外投資保費1所衍生的戶口價值提取。適用之退保費用如下：

保費類型	截至2030年3月15日的戶口價值(港元)	提款金額(港元) [A]	退保費用百分比(%) [B]	退保費用(港元) [A×B]
躉繳保費	375,000	375,000	0%^	0
額外投資保費1	55,000	25,000	3.0%*	750
額外投資保費2	57,000	0	不適用	不適用
總額	487,000	400,000	-	750

^ 躉繳保費的保費存入日（即2022年9月1日）與部分提款的日期（即2030年3月15日）相隔超過5年，因此退保費用百分比不適用。

* 額外投資保費1的保費存入日（即2026年6月26日）與部分提款的日期（即2030年3月15日）相隔超過3年但少於4年，因此適用之退保費用百分比為3.0%。

支付予Margaret的提款金額淨值 =
400,000港元 (提款總額) – 750港元 (退保費用)
= 399,250港元

上述說明例子只屬假設並只作舉例說明之用，並不代表實際或預期回報。

一般資料

戶口價值

您的戶口價值是以您保單戶口內的投資選擇之單位數目乘以於估值日最新的單位價格計算，而您的保單的保單貨幣的適用匯率則由我們本著誠信的原則和以合理商業方式參考市場匯率而釐定。

每項投資選擇的單位價格通常在每個估值日釐定，只它必須是相關基金的估值日。倘某一日並非工作日，該估值日將順延至下一個工作日。

要查詢您的戶口價值，只需登入我們網頁 www.fwd.com.hk 的客戶網上服務戶口。當然，您亦可以隨時直接聯絡我們，查詢您的戶口價值。

單位價格

查詢投資選擇的最新單位價格，請瀏覽我們的網站。我們每年會向您提供一份顯示您保單內的戶口價值的結單。

暫停交易

富衛在下述情況下，擁有酌情權暫停投資選擇的交易及估值：當 (i) 相關基金的交易被暫停；或 (ii) 在出現我們無法控制的特殊情況下的其他日子（包括但不限於投資選擇及／或其相關基金作出重大投資的交易市場暫時關閉；法律、規例、政府政策、稅務、貨幣的變更；資本管制，政治發展或外國投資限制，而導致無法完成任何單位的交易；或有關相關基金暫停估值或交易或關閉）。在此等所列的情況下，我們可能會行使絕對酌情權暫停投資選擇的估值和交易。在行使此等酌情權時，我們會本著誠信的原則及以合理方式行事。當特殊情況停止後，我們將會恢復投資選擇的交易及估價，以及盡快支付權益。

借貸權力

智選享逸並無借貸權力。有關相關基金的借貸能力和投資限制的詳情，請參閱相對應的相關基金的發行章程，有關文件可於我們的網站 www.fwd.com.hk 下載，或可向我們要求索取。

冷靜期

冷靜期為於發出保單或向您或您的代表發出通知書之日（以較早者為準）起計21個曆日內，您可以書面通知我們取消您的

保單以取回所付的任何保費（須按市值調整），減去任何我們已付給您的部分提款的金額，再加您已繳付的保費徵費，不計利息；該通知書上會通知您保單已備妥及列明冷靜期的屆滿日。若您決定取消您的保單，您必須給予我們書面通知。該通知必須由您簽署及直接送達富衛辦事處。

若您於冷靜期內取消保單，即時獎賞將被沒收，並且將不會支付給您。

若您於冷靜期內申請索償，我們將不會批准您於冷靜期內取消保單的申請。

一般資料

相關基金的派息

有些投資選擇的相關基金或許會宣佈派息並付予投資者。若投資選擇的相關基金宣佈有任何應付派息，而您持有該投資選擇的單位，我們將根據相關投資選擇的派息支付方式向您派發宣佈的派息：

- 現金支付（適用於投資選擇（現金分派））。
- 派息金額以相關投資選擇的額外單位形式再投資（適用於並非投資選擇（現金分派）的投資選擇）。

有關投資選擇支付派息詳情，請參閱《投資選擇刊物》的“相關基金的派息管理的行政程序”部分。

警告：請注意正派息率並不代表正回報。投資者絕不能僅基於本文件的資料作出投資決定。您必須閱讀投資相連壽險計劃的銷售文件及對應的相關基金的發行章程（包括產品資料概要）以了解詳情，包括風險因素。

投保申請年齡

智選享逸適用於申請人，當：

- 1) 建議被保人於申請時下次生日年齡為1歲至76歲；及
- 2) 建議保單持有人（申請人）於申請時下次生日年齡為19歲至76歲。

如被保人於下次生日年齡為1歲，於投保時必須已出生15天或以上。

適用法律

您的保單根據香港特別行政區之法律發出並按此詮釋。

其他行政安排

我們保留權利更改以下之最低要求：(i) 躉繳保費及額外投資保費金額、(ii) 部分提款後之最低剩餘戶口價值、(iii) 部分提款金額、(iv) 每項投資選擇的保費分配、(v) 投資選擇之間的轉換金額及／或百分比。若提高這些最低要求，我們將給予您不少於一個月的書面通知或符合相關監管規定的較短通知期。

一般資料

保單貨幣

智選享逸保單貨幣可選擇美元或港元。

您可於保單開始時選定的保單貨幣繳付保費。保單的收費及費用、部分提款，退保及權益支付，將以繳付保費相同的保單貨幣來計算和支付。於保單生效日後，不能更改保單貨幣。以保單貨幣以外的貨幣繳付的保費會以我們釐定的適用匯率進行兌換，我們釐定匯率時將本著誠信的原則和以合理商業方式，並參考於交易當日適用的市場匯率。因此，在貨幣兌換過程中須承受外匯風險。

每項投資選擇的貨幣可能與保單貨幣有所差異。詳情請參閱《投資選擇刊物》。當您的投資選擇的貨幣與保單貨幣有所差異，任何投資選擇的分配、轉換或贖回，在貨幣兌換過程中須承受外匯風險。

終止保單

此保單將在下列其中一個日期終止，以最早者為準：

- (i) 您退保當日；
- (ii) 被保人身故當日；
- (iii) 保單的終結日；
- (iv) 當您保單內的戶口價值於任何一個估值日等於或低於零；

若您的保單終止，保單戶口內所有投資選擇的單位將會被贖回。若您的保單於任何保費存入日起計首5年內，由於上述 (i) 的原因而終止，退保價值將需扣除退保費用。詳情請參閱「收費總覽」部分。對於保單終止時應支付給您的金額，請參閱「人壽保險覆蓋範圍」及「獲取您的保單價值」部分。若由於市場下調而導致戶口價值等於或少於零，而使保單終止，應支付給您的金額該為零。

警告：當由於市場下調而導致戶口價值等於或少於零，會自動觸發保單終止。

保單年期

智選享逸提供保單權益直至保單終結日。

一般資料

申請

申請智選享逸，只須將填妥的投保申請書及已簽署的保單利益說明，連同躉繳保費交回給我們。

我們保留因為建議被保人於申請時提交的資料不足或不符合要求而拒絕任何智選享逸投保申請的權利。

索償

如欲申請索償，請填妥及簽署指定表格，連同其他我們所需的文件盡快交回給我們。您可向您的顧問或我們索取指定表格。

只要保單仍然生效且索償申請已獲批准，我們在收到索償要求及收妥所需文件後一個月內，會以保單貨幣支付身故權益之款項，但不會支付任何利息。

在我們可能認為無法控制的特殊情況下，包括但不限於因為任何規例或發生戰爭或災害，而導致相對應的相關基金的交易遭到禁止，身故權益可能延後自收妥附以妥善證據的索償申請之日起計不超過六個月的期間內支付，並不會支付任何利息。當特殊情況停止後，我們將恢復投資選擇的交易及估值，並且盡快支付權益。

轉換投資選擇

如欲作投資選擇轉換，請填妥並簽署指定表格，交回給我們。您可以向您的理財顧問或我們索取指定表格。另外，您亦可以我們不時指定的電子表格提交有關申請。現時，您可以登入我們網頁 www.fwd.com.hk 上的客戶網上服務戶口，申請投資選擇轉換。

如我們在工作日下午四時（香港時間）前收妥的投資選擇轉換申請，轉出指示一般會在下一個可行的估值日執行。轉入指示一般會在轉出指示完成後不多於四個估值日內執行，在「暫停交易」部分所述的交易暫停的情況則除外。

部分提款

如欲作部分提款，請填妥並簽署指定表格，交回給我們。您可以向您的理財顧問或我們索取指定表格。另外，您亦可以我們不時指定的電子表格提交有關申請。

除相關基金暫停交易或超出我們控制範圍的情況外，如我們在工作日下午四時（香港時間）前收妥的部分提款申請，一般會在下一個可行的估值日贖回單位。

在我們收到您填妥並簽署的提款申請後，一般會在一個月內支付提款金額淨值給您。

一般資料

保費分配

除在「暫停交易」部分所述的交易暫停的情況外，您的投資選擇的單位分配，一般會於下一個可行的估值日執行，前題是我們在工作日下午四時（香港時間）前收到：

- 1) 已清算之資金；及
- 2) 已填妥的表格

我們保留因為提供資料不足或不符合要求而延遲單位分配日期的權利。

退保

如欲申請全部退保，請填妥並簽署指定表格，交回給我們。您可以向您的理財顧問或我們索取指定表格。另外，您亦可以我們不時指定的電子表格提交有關申請。

除在「暫停交易」部分所述的交易暫停的情況外，如我們在工作日下午四時（香港時間）前收妥保單退保申請，一般會在下一個可行的估值日贖回單位。之後，您的保單會終止。

在一般情況下，我們將由接獲您已填妥的退保申請起計一個月內支付退保金額淨值。由贖回保單戶口內之單位當日起計至獲發放退保金額淨值期間，不會調整獲發任何利息。

單位數目及單位價格之調整

每項投資選擇之贖回及認購的單位數目將被調整至最接近的五個小數位。各投資選項單位價格數目的小數位調整方式不同，並會參考相關基金由其相關基金經理指定的小數位調整方式而定。詳情請參閱相關基金的發行章程，有關文件可於我們網頁 www.fwd.com.hk 下載或向我們索取。

稅項

根據現行香港特別行政區稅務條例，自投資選擇贖回及賣出所獲得之利息、收入及盈利均豁免利得稅。然而，您應就有關個人稅務情況諮詢專業意見。

一般資料

外國帳戶稅務合規法

根據美國外國帳戶稅務合規法（「FATCA」），海外金融機構（「FFI」）須向美國國家稅務局（「國稅局」）匯報有關美國境外透過FFI持有帳戶的美國人之若干資料，並須取得他們的同意，容許FFI將該等資料送交國稅局。未就FATCA簽署或同意遵守與國稅局之間的協議（「FFI協議」）及／或未獲另行豁免的FFI（指「非參與FFI」），將就所有源於美國的「可預扣付款」（定義見FATCA）（初步包括股息、利息及某些衍生工具付款），面臨30%的預扣稅（「FATCA預扣稅」）。

美國及香港已達成跨政府協議（「IGA」），旨在促使FFI在香港遵守FATCA，設定框架使香港FFI可依賴簡化的盡職審查程序，以 (i) 識別美國人身份特徵、(ii) 徵求其美國保單持有人同意披露及 (iii) 向國稅局匯報該等保單持有人的相關稅務資料。

FATCA適用於富衛及保單。富衛為參與FFI。富衛致力遵守FATCA。為達此目的，富衛要求您遵守以下義務（「資料義務」）：

- (i) 向富衛提供若干資料（如適用），包括您的美國身份資料（如姓名、地址、美國聯邦納稅人識別編號等）；及
- (ii) 同意富衛向國稅局匯報該等資料及您的帳戶資料（如帳戶結餘、利息及股息收入和提款）。

如您未能遵守資料義務（成為「不合規帳戶持有人」），富衛須向國稅局匯報未同意遵守規定的美國帳戶的帳戶結餘、付款金額及帳戶號碼的「綜合資訊」。此外，富衛或因保單由被識別為非參與FFI的機構持有，而終止您保單，在此情況下，富衛將於富衛通知您終止的日期，向您退還戶口價值（但保單內任何欠款將於支付予您之款項內扣除）。如僅按上述目的執行終止，則退保收費或任何其他形式罰款均不適用。當決定行使此等終止權利時，富衛將以公平、有誠信及合理的情況下進行。

富衛在若干情況下，可能須就您保單所付的款項或自當中產生的款項，徵取FATCA預扣稅。目前，富衛可能須如此行事的僅有情況是：

- (i) 香港稅務局未能根據IGA（及香港與美國之間的有關稅務資訊交流協議）與國稅局交流資訊，在此情況下，富衛可能須從注入您保單的可預扣付款中扣去及預扣FATCA預扣稅，並將之匯至國稅局；及
- (ii) 您（或任何其他帳戶持有人）是非參與FFI，在此情況下，富衛可能須從注入您保單的可預扣付款中扣去及預扣FATCA預扣稅，並將之匯至國稅局。

您應就FATCA可能對您或您保單構成的影響徵求獨立專業意見。

一般資料

自動交換財務帳戶資料（「AEOI」）

全球超過100個稅務管轄區已承諾實施一套關於自動交換財務帳戶資料（自動交換資料）的國際標準，以提升稅務透明度及打擊跨境逃稅。經濟合作與發展組織（「經合組織」）在二零一四年七月公布了就稅務事宜自動交換財務帳戶資料的標準，呼籲稅務管轄區從其財務機構取得相關的帳戶資料，並與帳戶持有人所屬稅籍所在地司法管轄區自動交換該等資料。

在「AEOI」的標準下，財務機構（包括保險公司）須識辨帳戶持有人（在相關參與「AEOI」的稅務管轄區為稅務居民）所持有的財務帳戶。財務機構須就這些財務帳戶蒐集須申報的資料，並向相關稅務當局提交這些資料。相關資料會每年與屬於「AEOI」伙伴的稅務管轄區的稅務當局被交換。

香港已承諾實施「AEOI」。於二零一六年六月三十日生效的《2016年稅務（修訂）（第3號）條例》，為香港進行「AEOI」訂立了法律框架。

富衛，作為稅務條例下的申報財務機構，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：

- (i) 識辨非豁除「財務帳戶」的帳戶（「非豁除財務帳戶」）；
- (ii) 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；
- (iii) 斷定以持有非豁除財務帳戶的實體為「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；
- (iv) 收集有關非豁除財務帳戶的資料（「所需資料」）；及
- (v) 向稅務局提供所需資料。

為符合上述規定，富衛可能要求保單持有人必須遵從富衛所提出的以下要求：

1. 填寫並提供一份自我證明表格，如保單持有人為個人、實體及／或個別實體帳戶的控權人，並因其居民身分而在香港以外的稅務管轄區有繳稅責任，而該稅務管轄區為香港的「AEOI」伙伴；
2. 向富衛提供為遵守富衛盡職審查義務所要求所須的全部資料和文件；
3. 在三十天內書面通知富衛有關向富衛提供的任何資料的任何變動，尤其是個人的國籍、公司的註冊地、稅務狀況或稅籍所在地、以及任何其他可能導致之前傳達給富衛的資料出現不準確或可能具有誤導性的情況變動。

根據稅務條例，帳戶持有人向財務機構提供自我證明時，明知或罔顧所提交的陳述在要項上具誤導性、虛假或不正確，便屬違法。一經定罪，帳戶持有人可被處以第三級罰款（即10,000港元）。

富衛不能為您提供任何稅務或法律上的諮詢。如您有任何關於您稅務居住地的疑問或就「AEOI」對您或您所持保單的影響，請尋求獨立專業諮詢。

有關「AEOI」在香港落實的詳情，請參閱稅務局網站：http://www.ird.gov.hk/chi/tax/dta_aeoi.htm。

一般資料

合約(第三者權利)條例

香港法例《合約(第三者權利)》並不適用於本保單。除富衛及保單持有人，並非本保單一方的人士(例如：第三方受益人)，沒有權利強制執行本保單的任何條款。

參與機構

保險公司

富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限責任公司)
香港中環德輔道中308號富衛金融中心28樓

投資經理

相關基金的投資經理因應不同相關基金而異，詳細資料請參閱投資選擇刊物。

您的投資回報，是由我們參照相關基金的表現計算或釐定。投資涉及風險。往績不應視作未來業績表現的指標。每項投資選擇均受市場價格波動及其固有的風險所影響。任何您指定的投資選擇的單位價格或其盈利均可升可跌。

我們對銷售文件所載資料的準確性承擔一切責任。請注意：我們擁有隨時豁免此產品介紹內的規定及限制的酌情權。我們經作出一切合理查詢後，確認就我們所知及所信，並無遺漏任何事實致使所載的內容產生誤導。

智選享逸已獲證券及期貨事務監察委員會(證監會)認可，惟獲得認可並不意味獲得官方推介或認許，亦不是對**智選享逸**的商業價值或表現作出保證，更不代表**智選享逸**適合所有投資者、或認許**智選享逸**適合任何個別投資者或任何類別的投資者。

證監會對銷售文件的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因銷售文件全部或部份內容而產生或因依賴這些內容而引致的損失，證監會概不承擔任何法律責任。

主要銷售刊物並非保單。有關詳細條款、細則、不保事項和收費，請參閱保單條款，有關資料可向我們免費索取。

本產品介紹由富衛人壽保險(百慕達)有限公司
(於百慕達註冊成立之有限責任公司) 刊發

2021年7月(刊發日期)

若您對本產品及我們的服務有任何查詢或投訴，請致電(852) 3123 3123、傳真至(852) 2290 7091
或電郵至 cs.hk@fwd.com 與我們聯絡。

詞彙表

下列詞彙具有以下涵義：

詞彙	涵義
戶口價值	您保單下持有的投資選擇的單位的價值。
額外投資保費	您存入您的保單的自選性一筆過保費。
工作日	我們及銀行一般於香港營業的日子。
現金派息	投資選擇(現金分派)的派息，以現金形式分配的派息。
保單生效日	指躉繳保費到期之日，此日期亦用於釐定保單開始時被保人的年齡。
終結日	緊接被保人一百歲生日前之保單週年日。
投資選擇(現金分派)	於投資選擇刊物中名字尾部標示有(「分派」)的投資選擇。
保單戶口	一個為您設立的戶口，用於保存投資選擇的所有單位。
保單	保單指 智選享逸 投資相連壽險計劃之條款及細則，包括任何額外投資保費部分。
保單簽發日	指保單下的保障權益開始生效之日。此日期會列於保單資料頁中。
保單週月日	每月與保單生效日相同的日期。若保單週月日並工作日，則順延至下一個工作日。倘保單週月日不存在於某一個月份，該保單週月日則為該月份的最後一日。
保單資料頁	指本保單所附文件。保單資料頁列出有關您的保單的重要資料，包括保單號碼、到期保費、保單的權益及其他詳情。
保費存入日	我們收到及批准保費(躉繳保費或每筆額外投資保費)的日子。
本金	您繳付在保單的躉繳保費及/或每筆額外投資保費。
紀錄日	指投資選擇的相關基金宣佈派發派息的日子。我們會紀錄您的保單於紀錄日持有的投資選擇單位數目，以作派息之用。
躉繳保費	您繳付的首期保費，用以開始保單，並用作分配單位至保單戶口。
單位	投資選擇攤分為相同價值的名義股份。單位數目將調整至最近的五個小數位。各投資選擇單位價格數目的小數位調整方式不同，並會參考相關基金由其相關基金經理指定的小數位調整方式而定。
估值日	我們釐定投資選擇的單位價格之工作日。
我們、我們、我們的	富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限責任公司)。

想知更多？

歡迎聯絡您的理財顧問，
致電我們的服務熱線，
或直接瀏覽我們的網站。

fwd.com.hk



服務熱線
3123 3123

Addendum III to Principal brochure – Investment choices brochure
主要銷售刊物附件 III 投資選擇刊物

Issue date: 31 October 2022

刊發日期: 2022 年 10 月 31 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物-投資選擇刊物」(於二零二二年九月刊發)
- 「主要銷售刊物附件 I-投資選擇刊物」(於二零二二年九月二十六刊發)
- 「主要銷售刊物附件 II-投資選擇刊物」(於二零二二年十月七刊發)

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the information of investment choice

投資選擇的資料之更改

With effect from 18 July 2022, the Principal Brochure – Investment choices brochure is amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 7 月 18 日起，主要銷售刊物附件 - 投資選擇刊物已更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Fidelity Funds - Global Health Care Fund Class A-Acc” on page 4

於第 4 頁「富達基金 - 環球健康護理基金 A 類別股份 - 累積」之變動

Investment choice name (investment choice code: FIGH) is changed to “Fidelity Funds - Sustainable Global Health Care Fund Class A-Acc”.

投資選擇（投資選擇代碼：FIGH）的名稱更改為 “富達基金- 可持續發展環球健康護理基金 A 類別股份-累積”。

The name of corresponding underlying fund is changed to “Fidelity Funds - Sustainable Global Health Care Fund”.
相關基金名稱更改為 “富達基金- 可持續發展環球健康護理基金”

Addendum II to Principal brochure – Investment choices brochure
主要銷售刊物附件 II 投資選擇刊物

Issue date: 7 October 2022

刊發日期: 2022 年 10 月 7 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the information of investment choice

投資選擇的資料之更改

With effect from 3 October 2022 to 1 December 2022, the following investment choices* are suspended for new subscriptions and new switches in. With effect from 2 December 2022, the following investment choices will be renamed, and the Principal Brochure – Investment choices brochure will be amended as below to reflect the change of the below investment choices. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 10 月 3 日起至 2022 年 12 月 1 日，以下投資選擇*暫停新認購和新轉入的申請。由 2022 年 12 月 2 日起，以下投資選擇的名稱將作出變更。主要銷售刊物- 投資選擇刊物將進行如下修訂，以反映以下投資選擇的變更。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Barings Global Umbrella Fund - Barings Developed and Emerging Markets High Yield Bond Fund - Class A HKD Inc Monthly (Dis)”* on page 10

於第 10 頁「霸菱環球傘子基金-霸菱成熟及新興市場高收益債券基金-A 類別港元收益（每月）（分派）」*之變動

The investment choice name is changed to “Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund - Tranche G HKD Unhedged Inc Monthly (Dis)”.

投資選擇名稱更改為 “霸菱傘子基金公眾有限公司-霸菱成熟及新興市場高收益債券基金-G 類別港元非對沖分派（每月）（分派）”。

The investment choice code is changed to “BADG”.

投資選擇代碼更改為“BADG”。

The name of corresponding underlying fund is changed to “Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund”.

相關基金名稱更改為 “霸菱傘子基金公眾有限公司-霸菱成熟及新興市場高收益債券基金”。

The name of management company / investment manager of underlying fund is changed to “Baring Asset Management Limited and Barings LLC”.

相關基金的管理公司/ 投資經理名稱更改為 “Baring Asset Management Limited and Barings LLC”。

The share class of underlying fund is changed to “Tranche G HKD Unhedged Inc Monthly”.

相關基金類別更改為 “G 類別港元非對沖分派（每月）”。

Changes to “Barings Global Umbrella Fund Barings Developed and Emerging Markets High Yield Bond Fund - Class A Euro Hedged Inc”* on page 10

於第 10 頁「霸菱環球傘子基金霸菱成熟及新興市場高收益債券基金-A 類別歐元對沖收益」*之變動

The investment choice name is changed to “Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund - Tranche G EUR Hedged Dist Annually”.

投資選擇名稱更改為 “霸菱傘子基金公眾有限公司-霸菱成熟及新興市場高收益債券基金-G 類別歐元對沖分派（每年）”。

The investment choice code is changed to “BHYG”.

投資選擇代碼更改為“BHYG”。

The name of corresponding underlying fund is changed to “Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund”.

相關基金名稱更改為 “霸菱傘子基金公眾有限公司-霸菱成熟及新興市場高收益債券基金” 。

The name of management company / investment manager of underlying fund is changed to “Baring Asset Management Limited and Barings LLC”.

相關基金的管理公司/ 投資經理名稱更改為 “Baring Asset Management Limited and Barings LLC” 。

The share class of underlying fund is changed to “Tranche G EUR Hedged Dist Annually”.

相關基金類別更改為 “G 類別歐元對沖分派（每年）” 。

Addendum I to Principal brochure – Investment choices brochure
主要銷售刊物附件 | 投資選擇刊物

Issue date: 26 September 2022

刊發日期: 2022 年 9 月 26 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物-投資選擇刊物」（於二零二二年九月刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the information of investment choice

投資選擇的資料之更改

With effect from 3 October 2022, the Principal Brochure – Investment choices brochure will be amended as below to reflect the change of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 10 月 3 日起，主要銷售刊物附件 -投資選擇刊物將更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund A Acc USD” on page 10
於第 10 頁「安本標準-新興市場債券基金 A 類累積(美元)」之變動

The name of management company / investment manager of investment choice is changed to “abrln Investments Luxembourg S.A.”

投資選擇的管理公司/ 投資經理名稱更改為 “abrln Investments Luxembourg S.A. ”。

FWD Life Insurance Company (Bermuda) Limited
(incorporated in Bermuda with limited liability)

This investment choices brochure is applicable to Investify, which is a Single Premium investment-linked assurance schemes offered by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (hereafter called the “Company” or “FWD”), **your investments under the Policy are therefore subject to the credit risk of the Company.**

The principal brochure of the Policy consists of the product brochure and this investment choices brochure. This investment choices brochure should be issued and read in conjunction with the rest of the offering documents. Unless defined otherwise, those capitalised terms shall have the same meanings as defined in the product brochure.

The offering documents comprised of:

- a) The product brochure;
- b) The product key facts statement; and
- c) This investment choices brochure
(which sets out the list of investment choices currently available for selection under the Policy)

For details about the product features and fees and charges of the plan, please refer to the product brochure.

This investment choices brochure explains the investment choices available to you through the Policy; these investment choices are issued by the Company. The return on investment choices is calculated with reference to the performance of the underlying funds. The investment choices are authorized by the Securities and Futures Commission in Hong Kong (the “SFC”) and are available for selection under the Policy for sale in Hong Kong. SFC authorization is not a recommendation or endorsement of the Policy nor does it guarantee the commercial merits of the Policy, its investment choices or their performance. It does not mean the Policy is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

The investment choices available under Investify can have very different features and risk profiles. Some may be of high risk. The underlying funds of some investment choices is/are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choices. You are strongly advised to exercise caution in relation to such investment choice(s). The underlying fund of an investment choices which are defined as derivative fund by SFC are identified in the list of investment choices in this investment choices brochure.

For details of the underlying funds (such as risk factors, fees and charges, the types of intended investments and their relative proportions in the portfolio, the geographical distribution of the intended investments and the investment and borrowing restrictions) linked to the investment choices, please refer to the respective prospectuses of the underlying funds, which are available on the Company’s website at www.fwd.com.hk or can be obtained from the Company upon request free of charge.

- Investify is an investment-linked assurance scheme (“ILAS”) policy, which is an insurance policy issued by the Company. This ILAS policy is not a bank savings product. Your investments are therefore subject to the credit risks of the Company.
- Although your ILAS policy is a life insurance policy because your death benefit is linked to the performance of the investment choice you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- The premiums paid by you towards the ILAS policy, and any investments made by the Company in the underlying funds corresponding to the investment choices you selected, will become and remain part of the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- The premiums paid by you will be invested by the Company into the underlying funds corresponding to the investment choices as selected by you for our asset liability management. However, the Unit(s) allocated to your Policy Account is notional and is solely for the purpose of determining the Account Value and benefits under your Policy.
- Your return on investments is calculated by the Company with reference to the performance of the underlying funds. Besides, your return shall be subject to ongoing fees and charges which will continue to be deducted from the ILAS policy, hence, it may be lower than the return of the corresponding underlying funds. Each of the underlying funds has its own investment profile and associated risks. Underlying funds corresponding to the investment choices available for selection are listed in the investment choices brochure. These underlying funds are authorised by the SFC pursuant to the Code on Unit Trusts and Mutual Funds.
- **The investment choices available under Investify can have very different features and risk profiles. Some may be of high risk. The underlying funds of some investment choices is/are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choices. You are strongly advised to exercise caution in relation to such investment choice(s).**
- Early termination, surrender or withdrawal of the Account Value of the ILAS policy may result in significant loss of your investment and Principal paid as well as bonuses awarded (if applicable). Poor performance of the underlying funds may further magnify your investment losses while all charges are still deductible. Besides, FWD may effect termination of your ILAS policy if your Policy is held by an incorporation which is a non-participating Foreign Financial Institutions in respect of U.S. Foreign Account Tax Compliance Act.
- You should not purchase this ILAS policy unless you understand it and your adviser has explained to you how it is suitable for you. The final decision is yours.

- **Investments involve risks. Please note that a positive distribution yield of dividends does not imply a positive return. Investors should not make any investment decision solely based on information contained herein. You should read the offering documents of Investify and the underlying funds corresponding to investment choices which can be obtained from your adviser or downloaded from the website of the Company (www.fwd.com.hk).**
- **Investment Choices (Cash Distribution) may distribute Cash Dividend. If you choose to invest in such investment choice(s), you will receive Cash Dividend if we receive such dividend from the underlying fund(s) of the investment choice(s). However, please note that:**
 - the corresponding underlying fund of the respective Investment Choices (Cash Distribution) may at its discretion pay / effectively pay dividend out of the capital of the underlying fund (i.e. Dividends may be paid out of gross income while charging / paying all or part of the underlying fund's fees and expenses to / out of the capital of the underlying fund, resulting in an increase in distributable income by the underlying fund).**
 - payment of dividends out of capital by the corresponding underlying fund amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment.**
 - any distributions involving payment of dividends out of capital may result in an immediate reduction of the net asset value per unit of the underlying fund, which may have a negative impact on the price of the Investment Choice (Cash Distribution). This may in turn reduce and result in a deduction to the Account Value of your Policy. In this case, death benefit, surrender benefit and maturity benefit will be reduced.**
 - It is not guaranteed that the underlying fund of an Investment Choice (Cash Distribution) will distribute Cash Dividend or distribute a fixed amount of Cash Dividend or distribute Cash Dividend at a periodic frequency. The amount of Cash Dividend paid is in no way an indication, a forecast or a projection of Cash Dividends to be paid in the future.**

You should read the offering documents (including the product key facts statements) of the underlying funds, which are available from the Company upon request, for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).

List of investment choices						
Investment choice name	Investment choice code	Name of corresponding underlying fund	Name of management company / investment manager of investment choice	Share class of underlying fund	Currency of investment choice	Currency of underlying fund
Alternative Investment / Sector						
Allianz Global Investors Fund - Allianz Global Artificial Intelligence Fund Class AT Acc	AZAI	Allianz Global Investors Fund - Allianz Global Artificial Intelligence Fund	Allianz Global Investors	AT (USD) Acc	USD	USD
BlackRock Global Funds - World Gold Fund A2	BGWG	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Global Funds - Sustainable Energy Fund A2	BGNE	BlackRock Global Funds - Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Global Funds - Natural Resources Growth & Income Fund A2	BGWR	BlackRock Global Funds - Natural Resources Growth & Income Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Global Funds - World Healthscience Fund A2	BGWH	BlackRock Global Funds - World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Global Funds - World Mining Fund A2	BGWM	BlackRock Global Funds - World Mining Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Global Funds - World Technology Fund A2	BGWT	BlackRock Global Funds - World Technology Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Fidelity Funds - Global Health Care Fund Class A-Acc	FIGH	Fidelity Funds - Global Health Care Fund	FIL Fund Management Limited	A - ACC - EUR	EUR	EUR
Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund Class A [acc]	FTBD	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	Franklin Advisers, Inc.	A [acc]	USD	USD
Franklin Templeton Investment Funds - Franklin Technology Fund Class A [acc]	FTTE	Franklin Templeton Investment Funds - Franklin Technology Fund	Franklin Advisers, Inc.	A [acc]	USD	USD
Janus Henderson Horizon Fund - Global Technology Leaders Fund Class A2	HHGT	Janus Henderson Horizon Fund - Global Technology Leaders Fund	Henderson Global Investors Limited	A2 USD	USD	USD
Ninety One Global Strategy Fund - Global Natural Resources Fund A Acc	ITGD	Ninety One Global Strategy Fund - Global Natural Resources Fund	Ninety One UK Limited	A Acc	USD	USD
Ninety One Global Strategy Fund - Global Environment Fund A Acc	ITGV	Ninety One Global Strategy Fund - Global Environment Fund	Ninety One UK Limited	A Acc	USD	USD
Ninety One Global Strategy Fund - Global Gold Fund A Acc	ITGG	Ninety One Global Strategy Fund - Global Gold Fund	Ninety One UK Limited	A Acc	USD	USD
Asset Allocation / Asset Allocation - Global						
Allianz Global Investors Fund - Allianz Income and Growth Fund Class AM (Dis)	AZIC	Allianz Global Investors Fund - Allianz Income and Growth Fund	Allianz Global Investors	AM (HKD) Dis	HKD	HKD
BEA Union Investment Series - BEA Union Investment Asia Pacific Multi Income Fund Class A (Dis)	BEIC	BEA Union Investment Series - BEA Union Investment Asia Pacific Multi Income Fund	BEA Union Investment Management Limited	A (Distributing)	HKD	HKD
Fidelity Funds - Global Multi Asset Income Fund Class A - MINCOME(G) (Dis)	FIMC	Fidelity Funds - Global Multi Asset Income Fund	FIL Fund Management Limited	A - MINCOME(G)	HKD	HKD
Franklin Templeton Investment Funds - Templeton Global Balanced Fund Class A [acc]	FTGB	Franklin Templeton Investment Funds - Templeton Global Balanced Fund	Franklin Advisers, Inc. and Templeton Investment Counsel, LLC	A [acc]	USD	USD
JPMorgan Funds - Asia Pacific Income Fund A [acc]	JFPB	JPMorgan Funds - Asia Pacific Income Fund	JF Asset Management Ltd	A (acc) - USD	USD	USD

Investment choice name	Investment choice code	Name of corresponding underlying fund	Name of management company / investment manager of investment choice	Share class of underlying fund	Currency of investment choice	Currency of underlying fund
Asset Allocation / Asset Allocation - Global						
JPMorgan Funds - Asia Pacific Income Fund A [mth] (Dis)	JFAC	JPMorgan Funds - Asia Pacific Income Fund	JF Asset Management Ltd	A (mth)	HKD	HKD
JPMorgan China Income Fund - mth (Dis)	JFCI	JPMorgan China Income Fund	JPMorgan Asset Management (Asia Pacific) Limited	(mth) - HKD	HKD	HKD
JPMorgan Multi Income Fund - acc	JFMI	JPMorgan Multi Income Fund	JF Asset Management Ltd	(acc) - USD	USD	USD
JPMorgan Multi Income Fund - mth (Dis)	JFIC	JPMorgan Multi Income Fund (mth)	JF Asset Management Ltd	(mth) - HKD	HKD	HKD
PineBridge Global Funds PineBridge Global Dynamic Asset Allocation Fund - Class ADCT (Dis)	PBDA	PineBridge Global Funds PineBridge Global Dynamic Asset Allocation Fund	PineBridge Investments LLC, PineBridge Investments Europe Limited and PineBridge Investments Asia Limited	ADCT	USD	USD
Equity - America						
Fidelity Funds - America Fund Class A-Acc	FIAC	Fidelity Funds - America Fund	FIL Fund Management Limited	A - ACC - USD	USD	USD
Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund Class A [acc]	FTUO	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund	Franklin Advisers, Inc.	A [acc]	USD	USD
PineBridge Global Funds PineBridge US Large Cap Research Enhanced Fund - Class A	PBUL	PineBridge Global Funds PineBridge US Large Cap Research Enhanced Fund	PineBridge Investments LLC and PineBridge Investments Europe Limited	A	USD	USD
Equity - Asia Pacific						
Amundi Harvest Funds - Amundi Vietnam Opportunities Fund	CAVO	Amundi Harvest Funds Amundi Vietnam Opportunities Fund	Amundi Hong Kong Limited	Nil	USD	USD
Barings International Umbrella Fund Barings ASEAN Frontiers Fund - Class A USD Inc	BAPA	Barings International Umbrella Fund Barings ASEAN Frontiers Fund	Baring Asset Management Limited	A USD Inc	USD	USD
Fidelity Funds - Asia Pacific Dividend Fund Class A - MINCOME (G) (Dis)	FIAD	Fidelity Funds - Asia Pacific Dividend Fund	FIL Fund Management Limited	A - MINCOME(G) - HKD	HKD	HKD
Fidelity Funds - ASEAN Fund Class A-Acc	FIAN	Fidelity Funds - ASEAN Fund	FIL Fund Management Limited	A - ACC - USD	USD	USD
Fidelity Funds - Asian Special Situations Fund Class A-Acc	FIAS	Fidelity Funds - Asian Special Situations Fund	FIL Fund Management Limited	A - ACC - USD	USD	USD
First Sentier Investors Global Umbrella Fund Plc - FSSA Asian Equity Plus Fund Class I	FSAE	First Sentier Investors Global Umbrella Fund Plc - FSSA Asian Equity Plus Fund	First Sentier Investors (Hong Kong) Limited	I	USD	USD
Franklin Templeton Investment Funds - Franklin India Fund Class A [acc]	FTIN	Franklin Templeton Investment Funds - Franklin India Fund	Franklin Advisers, Inc. & Templeton Asset Management Ltd	A [acc]	USD	USD
JPMorgan Funds - Taiwan Fund A [acc]	JFTF	JPMorgan Funds - Taiwan Fund	JF Asset Management Ltd	A (acc) - USD	USD	USD
Matthews Asia Funds Asia Dividend Fund - Class A	MTAD	Matthews Asia Funds - Asia Dividend Fund	Matthews International Capital Management, LLC	A Acc USD	USD	USD
Matthews Asia Funds Asia Small Companies Fund - Class A	MTAS	Matthews Asia Funds - Asia Small Companies Fund	Matthews International Capital Management, LLC	A Acc USD	USD	USD
PineBridge Global Funds PineBridge Asia ex Japan Small Cap Equity Fund - Class A	PBAE	PineBridge Global Funds PineBridge Asia ex Japan Small Cap Equity Fund	PineBridge Investment Asia Limited	A	USD	USD
PineBridge Global Funds PineBridge India Equity Fund - Class A	PBIE	PineBridge Global Funds PineBridge India Equity Fund	PineBridge Investment Asia Limited	A	USD	USD
JPMorgan ASEAN Fund - A	JFAS	JPMorgan ASEAN Fund	JPMorgan Asset Management (Asia Pacific) Limited	(acc) USD	USD	USD

Investment choice name	Investment choice code	Name of corresponding underlying fund	Name of management company / investment manager of investment choice	Share class of underlying fund	Currency of investment choice	Currency of underlying fund
Equity - Emerging Markets						
Amundi Funds Latin America Equity Fund - A2 USD (C) Class	CALA	Amundi Funds - Latin America Equity	Amundi Asset Management	A2 USD (C)	USD	USD
Barings Global Umbrella Fund Barings Eastern Europe Fund - Class A USD Inc	BAEE	Barings Global Umbrella Fund Barings Eastern Europe Fund	Baring Asset Management Limited	A USD Inc	USD	USD
Fidelity Funds - India Focus Fund Class A-USD	FIIC	Fidelity Funds - India Focus Fund	FIL Fund Management Limited	A - USD	USD	USD
JPMorgan Funds - Russia Fund A [acc]	JFRU	JPMorgan Funds - Russia Fund	JPMorgan Asset Management (UK) Ltd	A (acc) - USD	USD	USD
PineBridge Global Funds - PineBridge Latin America Equity Fund - Class A	PBLE	PineBridge Global Funds - PineBridge Latin America Equity Fund	PineBridge Investments LLC	A	USD	USD
Equity - Europe						
BlackRock Global Funds - European Special Situations Fund A2	BGES	BlackRock Global Funds - European Special Situations Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Janus Henderson Horizon Fund - Pan European Smaller Companies Fund Class A2	HHES	Janus Henderson Horizon Fund - Pan European Smaller Companies Fund	Henderson Global Investors Limited	A2 EUR	EUR	EUR
JPMorgan Funds - Europe Equity Fund A [acc]	JFEE	JPMorgan Funds - Europe Equity Fund	JPMorgan Asset Management (UK) Ltd	A (acc) - USD	USD	USD
Equity - Global						
Fidelity Funds - Global Dividend Fund Class A-Acc	FIGD	Fidelity Funds - Global Dividend Fund	FIL Fund Management Limited	A - ACC - USD	USD	USD
Fidelity Funds - Sustainable Consumer Brands Fund Class A-Acc	FISC	Fidelity Funds - Sustainable Consumer Brands Fund	FIL Fund Management Limited	A - Acc - USD	USD	USD
Ninety One Global Strategy Fund - Global Strategic Equity Fund A Acc	ITGS	Ninety One Global Strategy Fund - Global Strategic Equity Fund	Ninety One UK Limited	A Acc	USD	USD
PineBridge Global Funds PineBridge Global Focus Equity Fund - Class A	PBGF	PineBridge Global Funds PineBridge Global Focus Equity Fund	PineBridge Investments LLC and PineBridge Investments Europe Limited	A	USD	USD
Equity - Hong Kong & China						
Barings International Umbrella Fund Barings Hong Kong China Fund - Class A USD Inc	BAHK	Barings International Umbrella Fund Barings Hong Kong China Fund	Baring Asset Management Limited	A USD Inc	USD	USD
Fidelity Funds - China Focus Fund Class A-Acc	FICF	Fidelity Funds - China Focus Fund	FIL Fund Management Limited	A - Acc - HKD	HKD	HKD
First Sentier Investors Global Umbrella Fund Plc - FSSA China Growth Fund Class I	FSCG	First Sentier Investors Global Umbrella Fund Plc - FSSA China Growth Fund	First Sentier Investments (Hong Kong) Limited	I	USD	USD
First Sentier Investors Global Umbrella Fund Plc - FSSA Greater China Growth Fund Class I	FSGC	First Sentier Investors Global Umbrella Fund Plc - FSSA Greater China Growth Fund	First Sentier Investments (Hong Kong) Limited	I	USD	USD
Matthews Asia Funds China Dividend Fund - Class A	MTCD	Matthews Asia Funds - China Dividend Fund	Matthews International Capital Management, LLC	A Acc USD	USD	USD
Matthews Asia Funds China Small Companies Fund - Class A	MTCS	Matthews Asia Funds - China Small Companies Fund	Matthews International Capital Management, LLC	A Acc USD	USD	USD
Schroder International Selection Fund - Hong Kong Equity A1 Acc	SCHK	Schroder International Selection Fund - Hong Kong Equity	Schroder Investment Management (Hong Kong) Limited	A1 HKD Acc	HKD	HKD

List of investment choices

List of investment choices

Investment choice name	Investment choice code	Name of corresponding underlying fund	Name of management company / investment manager of investment choice	Share class of underlying fund	Currency of investment choice	Currency of underlying fund
Equity - Japan						
First Sentier Investors Global Umbrella Fund Plc - FSSA Japan Equity Fund Class I	FSJE	First Sentier Investors Global Umbrella Fund Plc - FSSA Japan Equity Fund	First Sentier Investors (Hong Kong) Limited	I	USD	USD
JPMorgan Japan (Yen) Fund [acc]	JFJF	JPMorgan Japan (Yen) Fund	JPMorgan Asset Management (Asia Pacific) Limited	(acc) - USD (hedged)	USD	USD
Janus Henderson Horizon Fund - Japanese Smaller Companies Fund Class A2	HHJS	Janus Henderson Horizon Fund - Japanese Smaller Companies Fund	Henderson Global Investors Limited	A2 US\$	USD	USD
Fixed Income						
Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund A Acc USD	ABEB	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund	Aberdeen Asset Managers Limited	A Acc USD	USD	USD
BlackRock Global Funds - US Dollar High Yield Bond Fund A2	BGHY	BlackRock Global Funds - US Dollar High Yield Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Barings Global Umbrella Fund Barings Developed & Emerging Markets High Yield Bond Fund - Class A Euro Hedged Inc	BHYB	Barings Global Umbrella Fund Barings Developed and Emerging Markets High Yield Bond Fund	Baring Asset Management Limited	A EUR Hedged	EUR	EUR
Barings Global Umbrella Fund - Barings Developed and Emerging Markets High Yield Bond Fund - Class A HKD Inc Monthly (Dis)	BADE	Barings Global Umbrella Fund - Barings Developed and Emerging Markets High Yield Bond Fund	Baring Asset Management Limited	Class A HKD Inc Monthly	HKD	HKD
Barings Umbrella Fund plc - Barings Global High Yield Bond Fund Tranche G USD Acc	BAGH	Barings Umbrella Fund plc - Barings Global High Yield Bond Fund	Baring Asset Management Limited / Barings LLC	Tranche G USD Acc	USD	USD
Barings Umbrella Fund plc - Barings Global High Yield Bond Fund Tranche G HKD Unhedged (Dis)	BAGY	Barings Umbrella Fund plc - Barings Global High Yield Bond Fund	Baring Asset Management Limited / Barings LLC	Tranche G HKD Unhedged Dist Monthly	HKD	HKD
Barings Umbrella Fund plc Barings Global Senior Secured Bond Fund Tranche G Monthly (Dis)	BASC	Barings Umbrella Fund plc Barings Global Senior Secured Bond Fund	Baring Asset Management Limited	Tranche G HKD Unhedged Monthly Distributing	HKD	HKD
BEA Union Investment Series - BEA Union Investment Asian Bond and Currency Fund Class A Acc	BEUA	BEA Union Investment Series - BEA Union Investment Asian Bond and Currency Fund	BEA Union Investment Management Limited	A (Accumulating)	USD	USD
BEA Union Investment Series - BEA Union Investment Asian Bond and Currency Fund Class H (Dis)	BEBC	BEA Union Investment Series - BEA Union Investment Asian Bond and Currency Fund	BEA Union Investment Management Limited	H (Distributing)	HKD	HKD
BlackRock Global Funds - Asian Tiger Bond Fund Class A2	BGAT	BlackRock Global Funds - Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Global Funds - BlackRock Asian Tiger Bond Fund Class A6 (Dis)	BGTC	BlackRock Global Funds - Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A6	HKD	HKD
BlackRock Global Funds - China Bond Fund A6 (Dis)	BGCB	BlackRock Global Funds - China Bond Fund	BlackRock (Luxembourg) S.A.	A6 (HKD Hedged)	HKD	HKD
BlackRock Global Funds - Global Government Bond Fund A2*	BGGB	BlackRock Global Funds - Global Government Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Franklin Templeton Investment Funds - Templeton Global Total Return Fund Class A [acc]*	FTGT	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	Franklin Advisers, Inc.	A [acc]	USD	USD

Investment choice name	Investment choice code	Name of corresponding underlying fund	Name of management company / investment manager of investment choice	Share class of underlying fund	Currency of investment choice	Currency of underlying fund
Fixed Income						
Franklin Templeton Investment Funds - Templeton Global Total Return Fund Class A [Mdis] (Dis)*	FTTC	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	Franklin Advisers, Inc.	A [Mdis]	HKD	HKD
PIMCO Funds: Global Investors Series plc - Diversified Income Fund E [Acc]*	PDIF	PIMCO Funds: Global Investors Series plc - Diversified Income Fund	PIMCO Global Advisors (Ireland) Limited	E [Acc]	USD	USD
PIMCO Funds: Global Investors Series plc - Diversified Income Fund E [Inc] (Dis)*	PDDC	PIMCO Funds: Global Investors Series plc - Diversified Income Fund	PIMCO Global Advisors (Ireland) Limited	E [Inc]	USD	USD
PIMCO Funds: Global Investors Series plc - Income Fund E HKD [Inc] (Dis)*	PDIC	PIMCO Funds: Global Investors Series plc - Income Fund	PIMCO Global Advisors (Ireland) Limited	E HKD Unhedged [Inc]	HKD	HKD
Principal Global Investors Funds - Preferred Securities Fund A Accumulation	PRPS	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors, LLC	USD A Class Accumulation	USD	USD
Principal Global Investors Funds - Preferred Securities Fund D2 Class Inc Units (Dis)	PRSC	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors, LLC	D2 Class Income Units	HKD	HKD
Value Partners Greater China High Yield Income Fund - Class P USD Acc	VPGC	Value Partners Greater China High Yield Income Fund	Value Partners Hong Kong Limited	P USD Acc Shares	USD	USD
Value Partners Greater China High Yield Income Fund - Class P HKD [MDis] (Dis)	VPGH	Value Partners Greater China High Yield Income Fund	Value Partners Hong Kong Limited	P HKD MDis Shares	HKD	HKD
Money Market						
Amundi Funds Cash USD Money Market Fund - A2 USD (C) Class	CAMM	Amundi Funds Cash USD	Amundi Asset Management	A2 USD (C)	USD	USD

Please note:

The underlying fund of above investment choice(s) marked with “*” is/are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choice. You are strongly advised to exercise caution in relation to such investment choice(s).

Please note that charges and expenses in relation to the underlying funds as well as other fees imposed by underlying funds (if any) may also affect the value of a Unit in respect of the relevant underlying fund and will be charged by the fund manager of each underlying fund. Such fees, charges and expenses are reflected in the unit price of the underlying fund in accordance with the information set out in the prospectus and/or explanatory memorandum of each underlying fund. For the details of the underlying funds, please refer to the respective prospectuses, which are available on the Company’s website at www.fwd.com.hk or can be obtained from the Company upon request.

Administration of Dividends of Underlying Fund

Some investment choices are linked to the share class of the underlying fund that aims to pay dividend regularly. If the underlying fund of an investment choice declares any dividend and becomes payable and you hold the investment choice at the Record Date, we will distribute the dividends to you according to the dividend payment method of the respective investment choice as set out below:

i. Dividend Amount:

The dividend amount you entitled is determined as follows and rounded to 2 decimal places:

- Number of Units of the investment choice held by you on the Record Date multiplied by
- the dividend amount per Unit of the investment choice,

The dividend amount per Unit will be in the exact dividend amount per Unit, in such currency, as declared by the underlying fund of the investment choice.

Any remaining balance after rounding will be absorbed by FWD.

ii. Distribution frequency:

The dividend distribution frequency of an investment choices follows the dividend distribution frequency of its corresponding underlying fund. We will distribute the dividend after receiving the dividend payment from the underlying fund.

iii. Payment arrangement for Investment Choices (Cash Distribution):

The underlying fund of an Investment Choices (Cash Distribution) which denoted the names ended with (“Dis”). Dividends paid out in cash only applicable if (i) you have chosen an Investment Choice (Cash Distribution) which the respective underlying fund provides Cash Dividend, and (ii) the entitled Cash Dividend is determined by Units of such investment choice you held the Record Date.

The dividend you entitled will be paid in cash normally within 14 Business Days after the date we receive the dividend payment from the underlying fund of the Investment Choices (Cash Distribution) without interest. We may defer the dividend payment due to exceptional circumstances which are considered as beyond our control, but we will arrange such payment as soon as possible. No interest will be paid for the period during which the payment is deferred.

We will pay out the amount of dividend you entitled in Hong Kong Dollars either by (i) autopay to your designated bank account acceptable by us, or (ii) other payment methods offered by us at the time of dividend payment.

Any payment of Cash Dividends made in a currency different from the currency of the Investment Choices (Cash Distribution) will be converted at applicable exchange rate of the Policy Currency of your Policy which is determined by us in good faith and a commercially reasonable manner with reference to market rates. Therefore, it may be subject to foreign exchange risks in the process of currency conversion.

Administration of Dividends of Underlying Fund

Distribution of Cash Dividend does not incur any surrender charge or other handling charge imposed by us. However, any bank charges and cost of currency conversion charged by bank incurred by autopay or other payment methods will be deducted from the Cash Dividends and the net amount will be paid to you.

The amount of dividend paid by the Investment Choice (Cash Distribution) and the dividend composition information of the corresponding underlying fund for the last 12 months are available on request and on the website of the Company (www.fwd.com.hk).

Warning: Please note that a positive distribution yield does not imply a positive return. Investors should not make any investment decision solely based on information contained herein. You should read the ILAS offering documents and the relevant offering documents (including the key facts statement) of the corresponding underlying funds for further details including the risk factors.”

Please note:

- **Dividend rate, dividend amount and distribution frequency are not guaranteed and are subject to the discretion of the underlying fund.** Past distribution record are not indicative of future distribution.
- The Account Value of the Policy may be lower by receiving the dividend amount in cash as opposed to receiving it in Units, and as a result reducing the amount of (i) death benefit; (ii) surrender benefit and (iii) maturity benefit.
- We reserve the right to amend the distribution policy, including payment arrangement and distribution frequency mentioned above, of the ILAS policy and the respective investment choices subject to relevant regulatory approval with not less than one month’s prior written notice or such shorter period of notice in compliance with relevant regulatory requirements.
- You should not choose Investment choice(s) (Cash Distribution) unless you understand them and they have been explained to you how they are suitable for you.
- Any redeem or reallocate of the existing holding number of Units of each Investment Choices (Cash Distribution), surrender of your Policy, policy termination or partial surrender of your Policy after each Record Date will not affect the entitled dividend amount.

iv. Reinvest the dividend amount in the form of additional units of the relevant investment choice (Applicable to investment choices other than Investment Choices (Cash Distribution))

The dividend you entitled will be automatically reinvested and allocate to your Policy as additional Units of corresponding investment choice of the underlying fund in respect of which the dividend is declared after the dividend from the underlying fund is received by FWD.

These additional Units will form a part of the Account Value and therefore will be subject to the fees and charges of the Policy. For details of policy fees and charges, please refer to the “Summary of Charges” section in the Product Brochure.

Important information

Your return on investments is calculated or determined by the Company with reference to the performance of the underlying funds. Investment involves risks. Past performance should not be taken as an indication of future performance. Each investment choice is subject to market fluctuations and to risks inherent in all investments. The prices of notional units of any investment choice as designated by you and the income accrued from investing in such investment choices may go down as well as up.

Early surrender or withdrawal of the Policy may result in significant loss of Principal and/or bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.

The Company accepts full responsibility for the accuracy of the information contained in the offering document. The Company also confirms, having made all reasonable enquiries, that to the best of the Company's knowledge and belief there are no other facts that if omitted would make any statement misleading. Neither the delivery of the offering document nor the agreement to issue the Policy shall constitute a representation that the information contained in the offering documents is correct as of any time subsequent to such date.

The Policy is authorized by the SFC. SFC authorization is not a recommendation or endorsement of the Policy, nor does it guarantee the commercial merits of the Policy or its performance. It does not mean the Policy is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

SFC does not take any responsibility for the contents of the offering document, make no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the offering document.

The principal brochure is not a Policy. For detailed terms, conditions, exclusions and charges, please refer to the policy provisions which are available from the Company upon request free of charge.

This investment choices brochure is issued by
FWD Life Insurance Company (Bermuda) Limited
(incorporated in Bermuda with limited liability)
28/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

September 2022 (date of publication)

For any enquiries and complaints in relation to
this product or the Company's services,
please contact the Company by:
telephone: (852) 3123 3123

富衛人壽保險(百慕達)有限公司
(於百慕達註冊成立之有限責任公司)

(PMH151FC2209)

本投資選擇刊物適用於由富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)(下稱「本公司」或「富衛」)提供之躉繳保費投資相連壽險計劃：智選享逸。閣下之投資因此需承受本公司之信貸風險。

保單的主要銷售刊物包括產品介紹及本投資選擇刊物。本投資選擇刊物與其他銷售文件資料同時發出，並應一併細閱。

銷售文件包括：

- a) 產品介紹；
- b) 產品資料概要；及
- c) 本投資選擇刊物(當中載列保單現時提供之投資選擇系列)

有關產品特點及費用與收費，請參閱產品介紹。

本投資選擇刊物載述各項由本公司透過保單提供給閣下之投資選擇。投資選擇之回報是參照相關基金的表現來計算。在香港發售的保單所提供之投資選擇已經得到香港證券及期貨事務監察委員會(「證監會」)認可。證監會認可不等如對保單作出推介或認許，亦不是對保單、投資選擇或其表現的商業利弊作出保證，更不代表保單適合所有投資者，或認許保單適合任何個別投資者或任何類別的投資者。

智選享逸所提供的各項投資選擇在產品特點及風險狀況或會有很大的差異，部份投資選擇可能涉及高風險。部分投資選擇相對應的相關基金是衍生工具風險承擔淨額超逾其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構複雜和相關風險的投資者。如果投資這些投資選擇，您可能會蒙受重大損失。懇請您謹慎選擇此投資選擇。在此投資選擇刊物內的投資選擇系列中，被證監會定義為衍生產品基金的投資選擇之相關基金會被識別。

有關投資選擇之相關基金之詳情(例如風險因素、費用及收費、擬作出投資的類別及其在投資組合中所佔的相對比例、擬作出投資的地理分布及投資及借貸限制)，請參閱相關基金的發行章程。相關基金的發行章程可於本公司的網頁www.fwd.com.hk下載或向本公司免費索取。

- 智選享逸是投資相連壽險計劃（「投資相連壽險計劃」）保單，是由本公司發出。投資相連壽險計劃並非銀行儲蓄產品，您的投資須承受本公司的信貸風險。
- 雖然您的投資相連壽險計劃是一份人壽保單，因身故權益與您不時所選擇的投資選擇表現掛鉤，您的身故權益須承受投資風險與市場波動。應付的身故權益可能顯著少於您已支付的保費，並且可能不足以滿足您的個人需求。
- 您就投資相連壽險計劃支付的保費，及任何由富衛按您選擇的投資選擇去投資的相關基金，將成為及留為本公司資產的一部分。您對任何該等資產均沒有任何權利或擁有權。若追討賠償，您只可向本公司追索。
- 您所支付的保費將會由富衛按您所選擇的投資選擇，投資於投資選擇相對應的相關基金當中，以讓本公司進行資產負債管理。而分配給您保單戶口內的單位只是名義上的分配，目的只是用來釐定您保單內的戶口價值及權益。
- 您的投資回報是由本公司參照相關基金的表現來計算。並且您的回報須持續支付收費及費用，並將從投資相連壽險計劃中扣除，因此回報或會低於相對應之相關基金的回報。各相關基金均有其各自的投資概況及相關風險。可供選擇的投資選擇相對應的相關基金均載列於投資選擇刊物內。這些相關基金是由證券及期貨事務監察委員會依據《單位信託及互惠基金守則》作出認可。
- 智選享逸所提供的各項投資選擇在產品特點及風險狀況或會有很大的差異，部份投資選擇可能涉及高風險。部分投資選擇相對應的相關基金是衍生工具風險承擔淨額超逾其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構複雜和相關風險的投資者。如果投資這些投資選擇，您可能會蒙受重大損失。懇請您謹慎選擇此投資選擇。
- 若提前終止、退保或於投資相連壽險計劃的戶口價值作部分提款，您的投資、已支付的本金及可收取的獎賞（如有）可能會蒙受重大損失。若相關基金表現欠佳，您所蒙受的投資虧損或會進一步擴大，而一切收費仍可被扣除。除此之外，根據美國的《外國帳戶稅收合規法》，若您的保單是由一家非參與的外國金融機構的公司持有，富衛可能終止您的投資相連壽險計劃。
- 除非您充分理解及您的顧問已向您清楚說明投資相連壽險計劃如何適合您，否則您不應購買本投資相連壽險計劃。您將有最終之決定權。

- 投資涉及風險。請注意正派息率並不代表正回報。投資者絕不能僅基於本文件的資料作出投資決定。您必須閱讀智選享逸及投資選項相對應之相關基金的發行章程。有關文件閣下可以向您的理財顧問索取或可於本公司網站 www.fwd.com.hk 下載
- 投資選擇（現金分派）可能會派發現金派息。若閣下選擇投資於此等投資選擇，若我們從投資選擇的相關基金收取到相關的派息，您將獲現金派息。請注意：
 - i. 個別投資選擇（現金分派）相對應的相關基金可在其酌情決定下從相關基金資本作出派息（即是，獲總收入同時從相關基金的資本中收取／支付相關基金所有或部分費用及開支，從而導致相關基金用作派付的派息的可分派收入增加。）
 - ii. 相對應的相關基金從資本中撥付派息，代表將投資者原投資金額或原投資金額應佔的任何資本收益部分退回或提取。
 - iii. 任何分派涉及從資本中撥付派息，將導致相關基金的每單位的淨資產價值即時減低，此舉會對投資選擇（現金分派）的價格有負面影響。這會導致閣下保單的戶口價值減低。在此情況下，身故權益、退保權益及期滿權益將會減少。
 - iv. 投資選擇（現金分派）相對應的相關基金並不保證會派發現金派息或派發定額現金派息或定期派發現金派息。獲派發現金派息的金額並不能作為未來將會派發的現金派息的指標、預測或推測。

閣下應閱讀相關基金的銷售文件(包括產品資料概要),以了解相關基金的詳細資料(包括但不限於相關基金的投資目標及政策、風險因素及收費),有關資料可向本公司索取。

投資選擇系列

投資選擇名稱	投資選擇代碼	相關基金名稱	投資選擇的管理公司/投資經理	相關基金類別	投資選擇的貨幣	相關基金的貨幣
另類投資/行業						
安聯環球投資基金 - 安聯環球人工智能股票基金AT類股份 - 累積	AZAI	安聯環球投資基金 - 安聯環球人工智能股票基金	Allianz Global Investors	AT類股份 - 累積	美元	美元
貝萊德全球基金 - 世界黃金基金A2	BGWG	貝萊德全球基金 - 世界黃金基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
貝萊德全球基金 - 可持續能源基金A2	BGNE	貝萊德全球基金 - 可持續能源基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
貝萊德全球基金 - 天然資源增長入息基金A2	BGWR	貝萊德全球基金 - 天然資源增長入息基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
貝萊德全球基金 - 世界健康科學基金A2	BGWH	貝萊德全球基金 - 世界健康科學基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
貝萊德全球基金 - 世界礦業基金A2	BGWM	貝萊德全球基金 - 世界礦業基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
貝萊德全球基金 - 世界科技基金A2	BGWT	貝萊德全球基金 - 世界科技基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
富達基金 - 環球健康護理基金A類別股份 - 累積	FIGH	富達基金 - 環球健康護理基金	FIL Fund Management Limited	A類別股份 - 累積 - 歐元	歐元	歐元
富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金A類股份[累算]	FTBD	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金	Franklin Advisers, Inc.	A[累算]	美元	美元
富蘭克林鄧普頓投資基金 - 富蘭克林科技基金A類股份[累算]	FTTE	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金	Franklin Advisers, Inc.	A[累算]	美元	美元
駿利亨德森遠見基金 - 環球科技領先基金A2類	HHGT	駿利亨德森遠見基金 - 環球科技領先基金	Henderson Global Investors Limited	A2 類美元	美元	美元
晉達環球策略基金 - 環球天然資源基金A累積股份	ITGD	晉達環球策略基金 - 環球天然資源基金	Ninety One UK Limited	A 累積	美元	美元
晉達環球策略基金 - 環球環境基金A累積股份	ITGV	晉達環球策略基金 - 環球環境基金	Ninety One UK Limited	A 累積	美元	美元
晉達環球策略基金 - 環球黃金基金A累積股份	ITGG	晉達環球策略基金 - 環球黃金基金	Ninety One UK Limited	A 累積	美元	美元
資產配置/資產配置 - 環球						
安聯環球投資基金 - 安聯收益及增長基金AM類股份(分派)	AZIC	安聯環球投資基金 - 安聯收益及增長基金	Allianz Global Investors	AM類股份(港元)(分派)	港元	港元
東亞聯豐投資系列 - 東亞聯豐亞太區多元收益基金A類股份(分派)	BEIC	東亞聯豐投資系列 - 東亞聯豐亞太區多元收益基金	BEA Union Investment Management Limited	A(分派)	港元	港元
富達基金 - 環球多元收益基金A股 - 每月特色派息(G)(分派)	FIMC	富達基金 - 環球多元收益基金	FIL Fund Management Limited	A股 - 每月特色派息(G)	港元	港元
富蘭克林鄧普頓投資基金 - 鄧普頓環球均衡增長基金A類股份[累算]	FTGB	富蘭克林鄧普頓投資基金 - 鄧普頓環球均衡增長基金	Franklin Advisers, Inc./ Templeton Investment Counsel, LLC	A[累算]	美元	美元
摩根基金 - 亞太入息基金 - A[累計]	JFPB	摩根基金 - 亞太入息基金	JF Asset Management Ltd	A[累計] - 美元	美元	美元

投資選擇名稱	投資選擇代碼	相關基金名稱	投資選擇的管理公司／投資經理	相關基金類別	投資選擇的貨幣	相關基金的貨幣
資產配置／資產配置 – 環球						
摩根基金 – 亞太入息基金 – A [每月派息] (分派)	JFAC	摩根基金 – 亞太入息基金	JF Asset Management Ltd	A (每月派息)	港元	港元
摩根中國入息基金 – 每月派息 (分派)	JFCI	摩根中國入息基金	JPMorgan Asset Management (Asia Pacific) Limited	(每月派息) – 港元	港元	港元
摩根全方位入息基金 – 累計	JFMI	摩根全方位入息基金	JF Asset Management Ltd	(累計) 美元	美元	美元
摩根全方位入息基金 – 每月派息 (分派)	JFIC	摩根全方位入息基金 – 每月派息	JF Asset Management Ltd	(每月派息) – 港元	港元	港元
柏瑞環球基金柏瑞環球動態資產配置基金 – ADCT類(分派)	PBDA	柏瑞環球基金柏瑞環球動態資產配置基金	PineBridge Investments LLC, PineBridge Investments Europe Limited and PineBridge Investments Asia Limited	ADCT	美元	美元
股票 – 美洲						
富達基金 – 美國基金A類別股份 – 累積	FIAF	富達基金 – 美國基金	FIL Fund Management Limited	A類別股份 – 累積 – 美元	美元	美元
富蘭克林鄧普頓投資基金 – 富蘭克林美國機會基金A類別股份 [累算]	FTUO	富蘭克林鄧普頓投資基金 – 富蘭克林美國機會基金	Franklin Advisers, Inc.	A (累算)	美元	美元
柏瑞環球基金 柏瑞美國大型資本研究增值基金 – A類	PBUL	柏瑞環球基金 柏瑞美國大型資本研究增值基金	PineBridge Investments LLC/ PineBridge Investments Europe Limited	A	美元	美元
股票 – 亞太地區						
東方匯理收成基金 – 東方匯理越南機會基金	CAVO	東方匯理收成基金 – 東方匯理越南機會基金	Amundi Hong Kong Limited	Nil	美元	美元
霸菱國際傘子基金霸菱大東協基金 – A類別美元收益	BAPA	霸菱國際傘子基金霸菱大東協基金	Baring Asset Management Limited	A類別美元收益	美元	美元
富達基金 – 亞太股息基金A股 – 每月特色派息 (G) (分派)	FIAD	富達基金 – 亞太股息基金	FIL Fund Management Limited	A股 – 每月特色派息(G) – 港元	港元	港元
富達基金 – 東協基金A類別股份 – 累積	FIAN	富達基金 – 東協基金	FIL Fund Management Limited	A類別股份 – 累積 – 美元	美元	美元
富達基金 – 亞洲特別機會基金A類別股份 – 累積	FIAS	富達基金 – 亞洲特別機會基金	FIL Fund Management Limited	A類別股份 – 累積 – 美元	美元	美元
首源投資環球傘子基金有限公司 – 首域盈信亞洲股本優點基金類別I	FSAE	首源投資環球傘子基金有限公司 – 首域盈信亞洲股本優點基金	First Sentier Investors (Hong Kong) Limited	I	美元	美元
富蘭克林鄧普頓投資基金 – 富蘭克林印度基金A類別股份 [累算]	FTIN	富蘭克林鄧普頓投資基金 – 富蘭克林印度基金	Franklin Advisers, Inc. & Templeton Asset Management Ltd	A (累算)	美元	美元
摩根基金 – 台灣基金 – A [累計]	JFTF	摩根基金 – 台灣基金	JF Asset Management Ltd	A (累計) – 美元	美元	美元
銘基亞洲基金亞洲股息基金 – A類別	MTAD	銘基亞洲基金亞洲股息基金	Matthews International Capital Management, LLC	A類累積股份 (美元)	美元	美元
銘基亞洲基金亞洲小型企業基金 – A類別	MTAS	銘基亞洲基金亞洲小型企業基金	Matthews International Capital Management, LLC	A類累積股份 (美元)	美元	美元
柏瑞環球基金柏瑞亞洲 (日本除外) 小型公司股票基金 – A類	PBAE	柏瑞環球基金柏瑞亞洲 (日本除外) 小型公司股票	PineBridge Investment Asia Limited	A	美元	美元

投資選擇名稱	投資選擇代碼	相關基金名稱	投資選擇的管理公司／投資經理	相關基金類別	投資選擇的貨幣	相關基金的貨幣
股票 – 亞太地區						
柏瑞環球基金柏瑞印度股票基金 – A類	PBIE	柏瑞環球基金柏瑞印度股票基金	PineBridge Investment Asia Limited	A	美元	美元
摩根東協基金 – A	JFAS	摩根東協基金	JPMorgan Asset Management (Asia Pacific) Limited	(累計) 美元	美元	美元
股票 – 新興市場						
東方匯理系列基金拉丁美洲股票基金 – A2美元(C)類別	CALA	東方匯理系列基金拉丁美洲股票基金	Amundi Asset Management	A2美元(C)	美元	美元
霸菱環球傘子基金霸菱東歐基金 – A類別美元收益	BAEE	霸菱環球傘子基金霸菱東歐基金	Baring Asset Management Limited	A類別美元收益	美元	美元
富達基金 – 印度焦點基金A類別股份 – 美元	FIIC	富達基金 – 印度焦點基金	FIL Fund Management Limited	A類別股份 – 美元	美元	美元
摩根基金 – 俄羅斯基金 – A[累計]	JFRU	摩根基金 – 俄羅斯基金	JPMorgan Asset Management (UK) Ltd	A(累計) – 美元	美元	美元
柏瑞環球基金柏瑞拉丁美洲股票基金 – A類	PBLE	柏瑞環球基金柏瑞拉丁美洲股票基金	PineBridge Investments LLC	A	美元	美元
股票 – 歐洲						
貝萊德全球基金 – 歐洲特別時機基金A2	BGES	貝萊德全球基金 – 歐洲特別時機基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
駿利亨德森遠見基金 – 泛歐小型公司基金A2類	HHES	駿利亨德森遠見基金 – 泛歐小型公司基金	Henderson Global Investors Limited	A2類歐元	歐元	歐元
摩根基金 – 歐洲基金 – A[累計]	JFEE	摩根基金 – 歐洲基金	JPMorgan Asset Management (UK) Ltd	A(累計) – 美元	美元	美元
股票 – 環球						
富達基金 – 環球股息基金A類別股份 – 累積	FIGD	富達基金 – 環球股息基金	FIL Fund Management Limited	A類別股份 – 累積 – 美元	美元	美元
富達基金 – 可持續發展消費品牌基金A類別股份 – 累積	FISC	富達基金 – 可持續發展消費品牌基金	FIL Fund Management Limited	A類別股份 – 累積 – 美元	美元	美元
晉達環球策略基金 – 環球策略股票基金A累積股份	ITGS	晉達環球策略基金 – 環球策略股票基金	Ninety One UK Limited	A累積	美元	美元
柏瑞環球基金柏瑞環球重點股票基金 – A類	PBGF	柏瑞環球基金柏瑞環球重點股票基金	PineBridge Investments LLC/ PineBridge Investments Europe Limited	A	美元	美元
股票 – 香港及中國						
霸菱國際傘子基金霸菱香港中國基金 – A類別美元收益	BAHK	霸菱國際傘子基金霸菱香港中國基金	Baring Asset Management Limited	A類別美元收益	美元	美元
富達基金 – 中國焦點基金A類別股份 – 累積	FICF	富達基金 – 中國焦點基金	FIL Fund Management Limited	A類別股份 – 累積 – 港元	港元	港元
首源投資環球傘子基金有限公司 – 首域盈信中國增長基金類別I	FSCG	首源投資環球傘子基金有限公司 – 首域盈信中國增長基金	First Sentier Investments (Hong Kong) Limited	I	美元	美元

投資選擇名稱	投資選擇代碼	相關基金名稱	投資選擇的管理公司／投資經理	相關基金類別	投資選擇的貨幣	相關基金的貨幣
股票 – 香港及中國						
首源投資環球傘子基金有限公司 – 首域盈信大中華增長基金類別 I	FSGC	首源投資環球傘子基金有限公司 – 首域盈信大中華增長基金	First Sentier Investments (Hong Kong) Limited	I	美元	美元
銘基亞洲基金中國股息基金 – A類別	MTCD	銘基亞洲基金中國股息基金	Matthews International Capital Management, LLC	A類累積股份(美元)	美元	美元
銘基亞洲基金中國小型企業基金 – A類別	MTCS	銘基亞洲基金中國小型企業基金	Matthews International Capital Management, LLC	A類累積股份(美元)	美元	美元
施羅德環球基金系列 – 香港股票 A1 累積	SCHK	施羅德環球基金系列 – 香港股票	Schroder Investment Management (Hong Kong) Limited	A1類別(港元累積)	港元	港元
股票 – 日本						
首域盈信日本股票基金類別 I	FSJE	首域盈信日本股票基金	首源投資(香港)有限公司	I	美元	美元
摩根日本(日圓)基金(累計)	JFJF	摩根日本(日圓)基金	摩根資產管理(亞太)有限公司	(累計)美元對沖	美元	美元
駿利亨德森遠見基金 – 日本小型公司基金 A2類	HHJS	駿利亨德森遠見基金 – 日本小型公司基金	Henderson Global Investors Limited	A2類美元	美元	美元
固定收益						
安本標準 – 新興市場債券基金 A 類累積(美元)	ABEB	安本標準 – 新興市場債券基金	Aberdeen Asset Managers Limited	A類累積(美元)	美元	美元
貝萊德全球基金 – 美元高收益債券基金 A2	BGHY	貝萊德全球基金 – 美元高收益債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
霸菱環球傘子基金霸菱成熟及新興市場高收益債券基金 – A 類別歐元對沖收益	BHYB	霸菱環球傘子基金霸菱成熟及新興市場高收益債券基金	Baring Asset Management Limited	A類別歐元對沖收益	歐元	歐元
霸菱環球傘子基金 – 霸菱成熟及新興市場高收益債券基金 A 類別港元收益(每月)(分派)	BADE	霸菱環球傘子基金 – 霸菱成熟及新興市場高收益債券基金	Baring Asset Management Limited	A類別港元收益(每月)	港元	港元
霸菱傘子基金公眾有限公司 – 霸菱環球高收益債券基金 G 類別美元累積	BAGH	霸菱傘子基金公眾有限公司 – 霸菱環球高收益債券基金	Baring Asset Management Limited / Barings LLC	G類別美元累積	美元	美元
霸菱傘子基金公眾有限公司 – 霸菱環球高收益債券基金 G 類別港元非對沖(分派)	BAGY	霸菱傘子基金公眾有限公司 – 霸菱環球高收益債券基金	Baring Asset Management Limited / Barings LLC	G類別港元非對沖分派(每月)	港元	港元
霸菱傘子基金公眾有限公司 霸菱環球高級抵押債券基金 G 類別(每月)(分派)	BASC	霸菱傘子基金公眾有限公司 霸菱環球高級抵押債券基金	Baring Asset Management Limited	G類別港元非對沖分派(每月)	港元	港元
東亞聯豐投資系列 – 東亞聯豐亞洲債券及貨幣基金 A 類別累積	BEUA	東亞聯豐投資系列 – 東亞聯豐亞洲債券及貨幣基金	BEA Union Investment Management Limited	A類別(累積)	美元	美元
東亞聯豐投資系列 – 東亞聯豐亞洲債券及貨幣基金 H 類別股份(分派)	BEBC	東亞聯豐投資系列 – 東亞聯豐亞洲債券及貨幣基金	BEA Union Investment Management Limited	H(分派)	港元	港元
貝萊德全球基金 – 亞洲老虎債券基金 A2類	BGAT	貝萊德全球基金 – 亞洲老虎債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
貝萊德全球基金 – 亞洲老虎債券基金 A6類(分派)	BGTC	貝萊德全球基金 – 亞洲老虎債券基金	BlackRock (Luxembourg) S.A.	A6	港元	港元

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固定收益						
貝萊德全球基金 – 中國債券基金A6類(分派)	BGCB	貝萊德全球基金 – 中國債券基金	BlackRock (Luxembourg) S.A.	A6 (港元對沖)	港元	港元
貝萊德全球基金 – 環球政府債券基金A2*	BGGB	貝萊德全球基金 – 環球政府債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
富蘭克林鄧普頓投資基金 – 鄧普頓環球總收益基金A類股份[累算]*	FTGT	富蘭克林鄧普頓投資基金 – 鄧普頓環球總收益基金	Franklin Advisers, Inc.	A(累算)	美元	美元
富蘭克林鄧普頓投資基金 – 鄧普頓環球總收益基金A類股份[每月派息](分派)*	FTTC	富蘭克林鄧普頓投資基金 – 鄧普頓環球總收益基金	Franklin Advisers, Inc.	A[每月派息]	港元	港元
PIMCO基金:環球投資者系列 – 多元化入息基金E[累積]*	PDIF	PIMCO基金:環球投資者系列 – 多元化入息基金	PIMCO Global Advisors (Ireland) Limited	E[累積]	美元	美元
PIMCO基金:環球投資者系列 – 多元化入息基金E[收息](分派)*	PDDC	PIMCO基金:環球投資者系列 – 多元化入息基金	PIMCO Global Advisors (Ireland) Limited	E[收息]	美元	美元
PIMCO基金:環球投資者系列 – 收益基金E港元[收息](分派)*	PDIC	PIMCO基金:環球投資者系列 – 收益基金	PIMCO Global Advisors (Ireland) Limited	E 港元 非對沖[收息]	港元	港元
信安環球投資基金 – 優先證券基金A類累積單位	PRPS	信安環球投資基金 – 優先證券基金	Principal Global Investors, LLC	美元A類累積	美元	美元
信安環球投資基金 – 優先證券基金D2類收益單位(分派)	PRSC	信安環球投資基金 – 優先證券基金	Principal Global Investors, LLC	D2類收益單位	港元	港元
惠理大中華高收益債券基金 – P 類別美元累積股份	VPGC	惠理大中華高收益債券基金	惠理基金管理香港有限公司	P類別美元累積股份	美元	美元
惠理大中華高收益債券基金 – P類別港元每月分派股份(分派)	VPGH	惠理大中華高收益債券基金	惠理基金管理香港有限公司	P類別港元每月分派股份	港元	港元
貨幣市場						
東方匯理系列基金美元貨幣市場基金 – A2美元(C) 類別	CAMM	東方匯理系列基金美元貨幣市場基金	Amundi Asset Management	A2美元(C)	美元	美元

請注意:

以上已標註「*」的投資選擇的相關基金是衍生工具風險承擔淨額超逾其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選擇，您可能蒙受重大損失。懇請您謹慎選擇此投資選擇。

與相關基金有關的收費及開支，及相關基金收取的其他費用(如有)，亦可能影響各相關基金的單位價值，並將由各相關基金的基金經理收取。根據各相關基金的發行章程及／或解釋備忘錄內所載資料，相關基金的單位價格已反映該等費用、收費及開支。相關基金的詳情請參閱有關發行章程。閣下可於本公司的網頁www.fwd.com.hk下載發行章程或向本公司索取。

相關基金派息管理的行政程序

有些投資選擇連繫到相關基金旨在定期派息的股份類別。若一項投資選擇之相關基金宣佈派發及應付任何派息，而閣下在紀錄日持有該投資選擇，我們將會根據以下所列的個別投資選擇的派息方法，派息給閣下：

i. 派息金額：

閣下所應得的派息的金額(調整至最接近兩個小數位)訂定方式如下：

- 閣下於紀錄日所持有的投資選項的單位數目
- 乘以
- 投資選擇的每個單位的派息的金額

投資選擇將與投資選擇之相關基金宣佈的每個單位的派息的金額相等，且貨幣相同。

任何經小數位調整後的餘額將會被富衛收取。

ii. 分派次數：

投資選擇分派派息次數會跟隨相對應的相關基金的派息派發次數。我們將會在收到從相關基金派發的派息後派發派息。

iii. 投資選擇(現金分派)的支付安排：

投資選擇(現金分派)之相關基金的名稱最尾會有(「分派」)一詞。派息以現金形式派發派息只適用於若(i)閣下選擇了投資選擇(現金分派)，其相關基金提供現金派息，及(ii)可獲得的現金派息取決於在紀錄日閣下所持有該投資選擇的單位。

我們會於收到由投資選擇(現金分派)之相關基金所派發之現金派息金額當日後的14個工作日內以現金形式支付應得的派息給閣下，不計利息。因超出我們控制範圍的特殊情況，我們有可能會延遲支付派息，可是我們盡快安排支付。延遲支付期間的利息，並不會獲得支付。

我們將會以港元支付應得派息的金額給閣下，方法為：(i)自動轉帳至為我們接受的指定銀行戶口；或(ii)於派發派息時，我們所提供的其他支付方式。

任何現金派息以與投資選擇(現金分派)的貨幣不同的貨幣支付，將會以閣下的保單之保單貨幣的適用匯率兌換，我們將本著誠信的原則和以合理商業方式參考市場匯率而釐定匯率。所以，在貨幣兌換過程中須承受外匯風險。

相關基金派息管理的行政程序

派發現金派息並不會引致任何退保費用或其他手續費。可是，由銀行因自動轉帳或其他支付方式所需要收取的任何銀行費用及貨幣兌換成本，將會從現金派息扣除，而金額淨值將會支付給閣下。

過去12個月投資選擇(現金分派)所支付的股息金額及相對應的相關基金過去12個月的派息成分資料可於本公司網站 (www.fwd.com.hk)瀏覽或要求索取。

警告：請注意正派息率並不代表正回報。投資者絕不能僅基於本文件的資料作出投資決定。您必須閱讀投資相連壽險計劃的銷售文件及相關基金的發行章程(包括產品資料概要)以了解詳情包括風險因素。

請注意：

- 派息率、派息金額及分派次數並非保證，受限於相關基金全權決定。過往分派次數並不是將來分派的指標。
- 以現金形式收取派息金額而非以單位形式收取，保單的戶口價值或會較低，會導致(i)身故權益；(ii)退保權益及(iii)期滿權益的金額減少。
- 我們保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，並在獲監管當局許可下，更改投資壽險計劃及個別投資選擇的分派政策，包括以上所述的支付安排及分派次數。
- 除非您充分理解投資選擇(現金分派)及已被清楚說明投資選擇(現金分派)如何適合您，否則您不應選擇投資選擇(現金分派)。
- 在紀錄日後，任何贖回或重新分配每項投資選擇(現金分派)的現有單位所持數目、保單退保、保單終止或部分提款，將不會影響可獲得的派息金額。

iv. 派息金額以投資選擇的額外單位形式再投資(適用於非投資選擇(現金分派)的投資選擇)

當富衛收到相關基金宣佈派發的派息，閣下所獲得的派息將會以相關基金相對應的投資選擇的額外單位自動再投資及分配到您的保單。

這些額外單位會成為戶口價值的一部分，所以需被收取保單的收費及費用。有關保單的收費及費用詳情，請參閱產品介紹「收費總覽」部分。

重要資料

閣下之投資回報，是由本公司參照相關基金的表現而計算或釐定。投資涉及風險。往績不應視作未來業績表現的指標。每項投資選擇是受市場價格波幅及其固有的風險所影響。閣下指定之任何投資選擇的單位價格或其盈利均可升可跌。

提早退保或提取保單款項，或會導致損失大筆本金及／或獎賞。如相關基金表現欠佳，或會進一步擴大閣下的投資虧損，而一切收費仍可被扣除。

本公司對銷售文件所載資料的準確性承擔一切責任。本公司經作出一切合理查詢後，確認就本公司所知及所信，並無遺漏任何事實致使所載的內容產生誤導。惟送呈本主要銷售刊物或同意簽發保單，並不構成本主要銷售刊物所載資料於上述日期後任何時間仍屬正確的陳述。

保單已獲證監會認可，證監會認可不等如保單作出推介或認許，亦不是對保單的商業利弊或表現作出保證，更不代表保單適合所有投資者，或認許保單適合任何個別投資者或任何類別的投資者。

證監會對銷售文件的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因銷售文件全部或部分內容而產生或因依賴這些內容而引致的損失，證監會概不承擔任何法律責任。

主要銷售刊物並非保單。如欲了解詳細條款及細則、不保事項及收費，請參閱保單條款，有關資料可向本公司免費索取。

本投資選擇刊物由

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) 發行
香港中環德輔道中308號富衛金融中心28樓

2022年9月 (刊發日期)

若您對本產品及本公司的服務有任何查詢及投訴，
請致電：(852) 3123 3123
通知本公司。

Can I surrender the policy before it matures?

- In view of the long-term nature of the ILAS product, early surrender or withdrawal of the ILAS policy may result in a significant loss of your premium paid. There are surrender / withdrawal charges which may be levied up to 100% of premium paid.

After I have purchased an ILAS product, can I change my mind?

- You have the right to cancel the policy within the cooling off period and obtain a refund of premium paid less any market value adjustment. The cooling off period is 21 days after the delivery of the policy or issue of a notice by the insurer, whichever is the earlier.

What is the proper sales process?

- The sales process involves (i) conducting suitability assessment (i.e. starting with Financial Needs Analysis and Risk Profile Questionnaire before product introduction, followed by the intermediary going through the Important Facts Statement with you at the point-of-sale) and (ii) providing you with product information to ensure ILAS is suitable to you and that you understand the features and risks.
- The intermediary must assist you throughout the process. Point-of-sale audio recording may be conducted in the insurer's premises. Otherwise, the staff of the insurer will conduct a post-sale call to protect your interest.
- Please consult your intermediary if you wish to know more about the remuneration that the intermediary may receive in respect of your ILAS policy.

What should I do if I have any questions or am unsure about my policy?

- Contact your insurance intermediary or the insurer directly.
- Visit the Hong Kong Federation of Insurers' website on "Smart Tips on Investment Linked Assurance Schemes".
<http://www.hkfi.org.hk/ILAS/index.html>

本小冊子備有中文版本，你可向中介人索取。



Questions you need to ask

before taking out
an ILAS product



HKFi
The Hong Kong
Federation of Insurers
香港保險業聯會

<http://www.hkfi.org.hk>

June 2013

100
95
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Investment involves risks.
 You should not purchase an investment-linked assurance scheme (ILAS) product unless you understand the features, risks and its suitability to your needs.



What am I buying?

- An ILAS is a long-term investment-cum-life insurance product. It is not suitable to you if you have short- or medium-term liquidity needs.
- Most ILAS products have death benefit linked to the performance of the underlying funds of your selected investment options. But some may pay a "sum assured", or a Critical Illness payment, as specified in the application documents irrespective of the performance of the underlying funds.

How will my money be invested?

- The premiums you pay may not be fully allocated to your selected investment options depending on how the policy fees and charges are deducted.
- The value of the ILAS policy will be calculated based on the performance of the underlying funds of your selected investment options.

What are the investment risks?

- The investment options under the ILAS policy can have very different features and risk profiles. Some have high risk of loss of the premium paid.
- You do not have ownership of the underlying assets/funds.

Is the return guaranteed?

- Investment performance or overall return is not guaranteed.
- The return will depend on the performance of the underlying funds, e.g. bond, equity, and/or money market funds of your selected investment options after deduction of applicable fees and charges.

How long is the premium payment period?

- Single premium product – one-off payment.
- Regular premium product – a recurring payment for the contracted period of the policy, which can last several years. Make sure you are willing and able to pay premiums for the entire payment term.

Can I stop premium payment after the policy has been issued?

- There may be a "Premium Holiday" provision to temporarily suspend your regular premium payment but it does not mean that you are only required to make regular premium contributions during the initial period.
- You can stop payment during Premium Holiday; however, it may reduce (or even forfeit) any bonus that you are eligible for and it may attract a penalty.
- During the Premium Holiday, your policy will remain in effect, but fees and charges will remain payable.

What are the types of fees and charges?

- Most common types are:

Policy Level
Initial Set up / Upfront / Premium Charge
Early Cancellation i.e. Surrender Charge
Insurance Charge
Administration/ Management Charge
Withdrawal Charge

Investment Level
Initial Charge, i.e. Subscription Fee
Investment Management Fee
Fund Switching Fee
Performance Fee
Fund Redemption Charge

Underlying Fund
Management Fee
Performance Fee
Custody and Administration Fee
Trustee Fee

Fees and charges vary from product to product and the above list is not exhaustive. There may be front-end charges or back-end charges which impact the premium amount to be invested in your selected investment options. Please ensure that you fully understand the details of any fees and charges disclosed in the product documents.

保單到期前，我可以提取資金嗎？

- 投連壽險產品屬長線投資，提早退保或提取保單款項，可能導致已繳保費出現重大虧損。提早退保或提取保單款項的收費可高達已繳保費之100%。

投購投連壽險產品後，我可以改變主意嗎？

- 你有權在冷靜期內取消投連壽險保單，並取回扣除任何市值調整餘下後差額之已繳保費。冷靜期的時段為保單交付或通知書發出後起計的21天，以較先者為準。

正式銷售程序為何？

- 整個銷售程序包括：(i) 進行適合性評估(中介人必須為你完成「財務需要分析」及「風險承擔能力問卷」後，才可介紹產品；再由中介人於銷售點與你細閱和講述「重要資料聲明書」)，以及(ii) 提供產品銷售資料，以確保有關投連壽險適合你，而你亦明白其性質及相關風險。
- 中介人必須在整個銷售程序中為你提供協助。中介人可能會安排你於保險公司進行銷售點錄音，否則保險公司職員會進行售後跟進電話服務，以保障你的權益。
- 如欲進一步了解中介人就該投連壽險保單所收取的酬勞，請向你的中介人查詢。

如果對保單有任何疑問，應該怎辦？

- 直接向你的保險中介人或保險公司查詢。
- 或請登入香港保險業聯會網頁，參看「投保投資相連壽險計劃精明攻略」，網址 <http://www.hkfi.org.hk/ILAS/index.html>

This leaflet is available in English. You can obtain a copy from the intermediary.

購買投資
相連壽險



HKFi
The Hong Kong
Federation of Insurers
香港保險業聯會

<http://www.hkfi.org.hk>

2013年6月

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投資涉及風險

除非你了解投資相連壽險產品（「投連壽險」）的性質、風險，以及是否切合你的需要；否則，不應購買投連壽險產品。



我付出的錢用來買甚麼？

- 投連壽險是一種長線投資暨人壽保險產品。如果你在短期或中期內需要動用資金，投連壽險並不適合你。
- 大部分投連壽險產品提供的身故賠償，與所選的投資項目的相關基金表現掛鉤，但個別產品或會按投保書註明的保額或危疾保額作出賠償，與相關基金的表現並無關連。

我付出的錢將如何用作投資？

- 費用和收費將從你所支付的保費中扣減，因此，你繳付的保費未必全數用於所選的投資項目。
- 投連壽險保單的價值，取決於你所選擇的投資項目的相關基金表現。

投資涉及甚麼風險？

- 投連壽險保單的投資項目，其性質及風險程度可能有非常大的差異，部分高風險投資項目或會令已繳保費出現重大虧損。
- 對於投連壽險保單的相關資產／基金，你並沒有任何擁有權。

投資回報有保證嗎？

- 投資表現和整體回報是沒有保證的。
- 投資回報（扣除費用和收費後）將取決於所選的投資項目的相關基金表現，例如：債券、股票、及／或貨幣市場基金等。

供款年期有多長呢？

- 「整付保費產品」—— 一次性繳付所有保費。
- 「定期供款產品」—— 必須在指定的供款年期內定期繳交保費，供款年期可能長達十數年。請務必確定你願意及有能力在整段供款年期內，定期繳交保費。

保單生效後，我可否停止供款？

- 保單的「供款假期」條款讓你可以該期間暫停供款，但並不表示你只需在最初供款期內定期繳付保費。
- 你可以在「供款假期」內暫停供款，但可能會因此而減少、甚至喪失所獲的紅利，並可能需要繳付有關費用。
- 投連壽險保單在「供款假期」內仍然有效，但所有費用及收費仍會繼續從你的保單價值中扣除。

有甚麼費用和收費？

- 常見的費用和收費如下：

保單收費
購買保單的初期費／前期收費／保費費用
提早取消保單的退保費
保險費用
行政／管理所需的雜費
從保單提取資金所需付的提款費

投資收費
初期費，即認購費
投資管理費用
轉換投資項目的轉換費
投資項目的表現費
贖回保單資產的贖回費

相關基金收費
管理費
表現費
託管費及行政費
信託人費

上表只供參考，並未羅列各保險產品所訂的不同費用和收費之金額和名目。或有前期／後期收費會影響用以投資於所選擇的投資項目的保費金額。請確保你充分了解銷售刊物內所載之費用和收費詳情。