



Withstand The Biggest Impact

Life Impact Reliever

Life Impact Protection • Non-Participating Life Insurance

Life Impact Reliever

In life you may encounter many unpredictable challenges that may leave a big impact in your life. When faced with illnesses and accidental injuries, you need reliable and adequate protection to help you get your life back on track. Life Impact Reliever (the “Plan”) presented by FWD is a new and innovative concept to help you alleviate the negative impacts in life. It is designed to cover accidental injuries and illnesses, even new diseases. You can focus on pursuing your dreams to the fullest with the support of this Plan!

One Plan for All

With this Plan, you will truly appreciate the benefits of adequate coverage. FWD pays you 100% of the Sum Insured if your health condition gets worse to a state as specified.

Caring for You Always

If you satisfy certain criteria after suffering an accidental injury or illness, the life impact benefit provides coverage even if it is an unknown disease subject to the criteria set by us.

Supporting You during Hard Times

Cancer, heart attack and stroke are so common but we all try hard to avoid them. However, we should still be well prepared if we are struck down by them. Specific illness benefit will be there to lend a hand if you are diagnosed with any of these illnesses.

Celebrate for Staying Well by Premium Refund

To reward and motivate you to stay healthy and safe, at the end of every 5-year FWD will refund 30% of the total premiums due and paid during that 5-year benefit term if there is no benefit paid or payable.

Accommodate to Your Changing Needs

As time goes by, you may wish to modify your plan to suit your life stages, so it is important to have the flexibility. You can exercise the conversion option to convert your policy to another limited-pay whole-of-life plan after the policy has been in force for at least 5 years, if there is no benefit paid or payable.

Safeguard for Those Who Truly Matter

Second Medical Opinion is available to provide professional medical advice, and Family Care Services provides referral service which can help look after your loved ones or ease your housework when you are in need.

Please refer to Benefit Details in page 3 and Plan Summary in page 5 for more details.

Benefit Details

100% of Sum Insured is payable once per policy if the Insured suffers a condition due to any illness or accidental injury as described below, or is diagnosed with an illness as specified. The policy will pay one of the following protection while the policy is in place: A. Life impact benefit; B. Specific illness benefit; C. Major loss benefit; or D. Death benefit.

The policy will be terminated after such payment.



A. Life impact benefit ^{1,2,3}

Major medical care ⁴

According to a medical practitioner, incapacitated for 8 weeks in a row ⁴

The Insured experiences 2 or more of the following:

- (i) are admitted and stay in a hospital⁵ for 10 or more days in a row (including anytime spent in an intensive care unit⁵); or
- (ii) are admitted and stay in an intensive care unit⁵ for 72 or more hours in a row; or
- (iii) confirmed by a medical practitioner that lifelong prescription medicine is needed; or
- (iv) underwent surgery under general, spinal or epidural anesthetic.



If Insured's age next birthday is between 5 and 70 and:

- (i) if the Insured is working or carrying out domestic duties for 30 or more hours a week, or is a full-time student, and is unable to work⁶ for 8 weeks in a row; or
- (ii) If the Insured is working or carrying out domestic duties for less than 30 hours a week or studying on less than a full-time basis, and is unable to perform 3 or more daily work activities⁷ for 8 weeks in a row.

If Insured's age next birthday is above 70 and:

Unable to perform 3 out of 6 activities of daily living⁸ for 8 weeks in a row.

OR

B. Specific illness benefit ^{2,3}



If the Insured is diagnosed of any 1 of the following:

- (a) Cancer
- (b) Heart attack
- (c) Stroke

OR

C. Major loss benefit ^{1, 2, 3}



If the Insured suffers any 1 of the following major loss :

- (a) Advanced cognitive impairment
- (b) Permanent need for wheelchair
- (c) Permanent loss of use of 2 limbs, sight, hearing or speech

OR

D. Death benefit ³



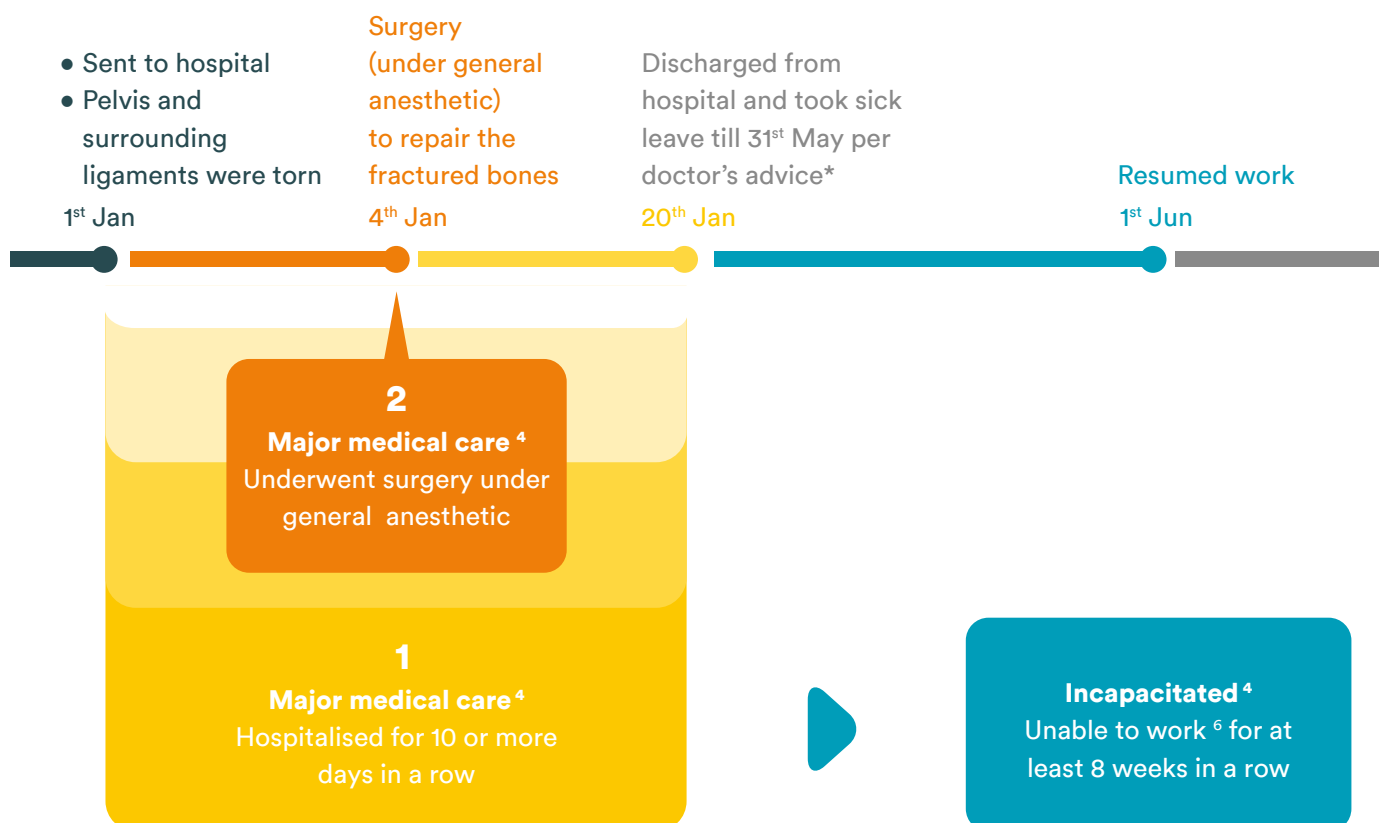
Please refer to the Policy Provisions for details of benefits and exclusions.

Case (for reference only)

Insured: Miss Foo

Policy Issue Date: 10th Dec 2017

On 1st Jan 2018, Miss Foo, a 30 year-old full-time teacher, is severely injured in a horse-riding accident.



In Result

Since the above incidents are triggered by an accident, the 90-day waiting period ⁹ is not applicable. As the major medical care ⁴ and 8-week incapacity periods ⁴ are within the same 120-day period and connected to the same accidental injury, FWD will pay 100% of Sum Insured as life impact benefit ^{1, 2, 3}.

* For an eligible claim, you are required to submit the designated claim form completed by doctor and any supporting documents required by FWD.

Plan Summary

General Information	
Plan Type	Basic Plan
Issue Age (Age Next Birthday)	1 to 60
Plan Structure and Premium Payment Term	5-year renewable plan and maximum renewal age to another 5-year benefit term is 80 (age next birthday)
Benefit Term	Guaranteed renewable up to age 85 (age next birthday)
Premium Structure	<ul style="list-style-type: none"> are not guaranteed every year will not be increased based on the age of the Insured on his or her next birthday within the 5-year benefit term will be revised every 5 years based on the age of next birthday of the Insured at the time the policy is automatically renewed
Premium Payment Mode	Monthly / Semi-annually / Annually
Currency	HKD / USD
Minimum Sum Insured	Per policy: HKD 120,000 / USD 15,000
Maximum Sum Insured ¹⁰	Per Insured under this Plan: HKD 4,000,000 / USD 500,000
Benefits	
A. Life impact benefit ^{1, 2, 3} B. Specific illness benefit ^{2, 3} C. Major loss benefit ^{1, 2, 3} D. Death benefit ³	100% of Sum Insured will be paid once for one of these benefits, policy will then be terminated
Conversion option ¹¹	<ul style="list-style-type: none"> You may choose to convert this Plan into a limited-pay and whole-of-life policy (subject to the continual availability of such plan at the time of applying for the conversion) when the Insured is aged at or below 60 (age next birthday) without providing further health evidence Exercisable once after the end of 5th policy year if no claims has been paid or due to be paid under this Plan
Premium refund	<ul style="list-style-type: none"> Equivalent to 30% of the total premiums paid when due under this Plan in the relevant 5-year benefit term Available at the end of each 5-year benefit term if no claim is paid or payable within same period There will be no refund of premium if you surrender the policy within the 5-year benefit term
Second Medical Opinion ¹²	Service Program
Family Care Services ¹³	Service Program

- Life impact benefit or major loss benefit is not payable if the Insured's age next birthday is at or below 4 on the date the accident causing the injury or the diagnosis date of the illness.
- FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") won't pay the life impact benefit, specific illness benefit or major loss benefit if the Insured suffers an illness which has any sign or symptom leading to diagnosis becoming apparent to the insured or a reasonable person in the insured's place before or within 90 days after the policy date; or before or within 90 days after the policy restart date (if the policy was restarted); or within 90 days after the date of increasing the sum insured (for that increase if the sum insured was increased). However, FWD will pay for an accidental injury that happens after cover starts, restarts, or increases.
- FWD won't pay the benefit if the date of the accident causing the injury or the diagnosis date of the illness or death is after your policy has ended.
- FWD won't pay the benefit if the major medical care period and 8-week incapacity period are not within the same 120-day period; or are not connected to the same accidental injury or illness. FWD won't pay the benefit if the major medical care period and 8-week incapacity period start after your policy has ended. You can receive the benefit if only one of the periods start before your policy has ended.
- FWD only treats certain facilities in mainland China as hospitals under this policy. You can see an up-to-date list of approved mainland China hospitals at fwd.com.hk or by calling our Service Hotline on +852 3123 3123.

6. If the insured was employed, “unable to work” means the insured is unable to perform the essential income-producing duties of their current occupation and is not engaged in any gainful work. If the insured was solely performing domestic duties, it means the insured is unable to perform all of the domestic duties including cleaning, cooking, shopping and looking after dependents in the household (where applicable). If the insured was a full time student, it means the insured is unable to attend school or university or perform their scheduled student work responsibilities.
7. The following activities without the support of another person, but using special equipment routinely available to help with these tasks (if needed).
 - Walking more than 200 meters on a flat surface.
 - Climbing up a flight of 12 stairs and down again, using the handrail if needed.
 - Lifting an object weighing 2kg at table height, holding for 60 seconds and then replacing it back on the table.
 - Bending or kneeling to touch the floor and straighten up again.
 - Getting into a standard saloon car, and then out again.
 - Writing legibly using a pen or pencil, or type using a physical, electronic or virtual keyboard.
8. Activities of daily living include washing, dressing, transferring, mobility, toileting and feeding.
9. Waiting period refers to the time set out by FWD in policy provision that the Insured must pass before being entitled to each benefit.
10. The maximum Sum Insured per Insured under this Plan, and the aggregate maximum Sum Insured per life of all designated policies are subject to the prevailing rules and regulations determined by FWD.
11. To apply for the conversion option, you need to tell us in writing within 31 days before or after a policy anniversary and after you have held your policy for five years and there is no benefit paid or payable under the policy. You won't be able to change back to the policy of this Plan after conversion. The policy of this Plan will end from the date FWD issues the new policy. The new policy is subject to the following conditions: (i) Sum insured of new policy must be same as the Sum Insured under this policy; (ii) Premium under the new policy is not guaranteed and will be determined on the date you apply for the conversion option; (iii) conversion will take effect from the policy anniversary after FWD approves your conversion application under the policy of this Plan; (iv) The new policy will cover injuries that happened or illnesses where the signs or symptoms became apparent to the insured (or would have been apparent to a reasonable person in the insured's place) after the policy starts or restarts, whichever is later.
12. The service is provided by International SOS currently and is not guaranteed renewable. All relevant fees and charges (if any) of this service shall be borne by the Insured. FWD shall not be responsible for any act or failure to act on the part of International SOS. Details of the services may be revised from time to time without FWD's prior notice.
13. The service is provided by Aspire Lifestyles (“Aspire”) currently and is not guaranteed renewable. All relevant fees and charges (if any) of this service shall be borne by the Insured. FWD shall not be responsible for any act or failure to act on the part of Aspire and/or any of its affiliates. Details of the services may be revised from time to time without FWD's prior notice.

Important Notes and Declarations:

- i. This Plan is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under this Plan. FWD recommends you carefully consider whether the Plan is suitable for you in view of your financial needs and that you fully understand the risk involved in the Plan before submitting your application. You should not apply for or purchase this Plan unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application for the Plan.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region (“Hong Kong”) only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside Hong Kong. All selling and application procedures of the Plan must be conducted and completed in Hong Kong.
- iii. The Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. The Plan is not protected under the Deposit Protection Scheme in Hong Kong.
- iv. The Plan is a protection product with refund of premium. The costs of insurance and the related costs of the policy are included in the premium paid despite the product brochure/ leaflet and/ or the illustration documents of the Plan having no schedule/ section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by you and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept/ reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payments are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. If you are not fully satisfied with this policy, you have the right to change your mind. We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; (3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.
- viii. To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.

FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:

- i. to identify accounts as non-excluded “financial accounts” (“NEFAs”);
- ii. to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- iii. to determine the status of NEFA-holding entities as “passive non-financial entities (NFEs)” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- iv. to collect information on NEFAs (“Required Information”) which is required by various authorities; and
- v. to furnish Required Information to the Inland Revenue Department.

The policy owner must comply with requests made by FWD to comply with the above listed requirements.

Incorrect disclosure or non-disclosure

Your policy is based on the information you and the insured gave FWD during the application process. It is important that you and the insured were truthful and accurate with all of the information you provided, as this information helped FWD to decide if you and they were eligible for the policy, and what you need to pay.

You or the Insured are/is required to disclose all material facts in response to FWD’s underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

You should let us know immediately if the information you or the insured gave us was inaccurate, misleading, or exaggerated. If you or the insured did not provide accurate and truthful information, or you or they gave misleading or exaggerated information, your benefits or premium under your policy may be affected, and in some cases we may cancel your policy.

Medically necessary

The treatment, medication, or mobility aid is necessary according to a medical practitioner to diagnose, relieve or cure the illness or accidental injury being claimed for, and where all the following are true.

- The insured’s medical condition will be negatively affected if the treatment is not carried out.
- The treatment is widely accepted within the medical profession in Hong Kong or the country of treatment as being effective, appropriate and essential based on recognised medical standards of the specialty involved.
- The treatment is not experimental or for cosmetic or aesthetic purposes.
- The treatment is not for the personal convenience or comfort of the insured or any person who cares for the insured.

We will not consider a stay in hospital as medically necessary if the insured can be safely and adequately treated in any other facility.

How to make a claim

Please tell us as soon as possible if you need to make a claim under your policy.

We must be advised within 90 days of the event leading to the claim for life impact, specific illness, major loss, or death benefits. If we are not advised in this time frame, we may refuse the claim.

What are the key product risks?

Credit risk

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

Exchange rate and currency risk

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

Inflation risk

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

Exclusions

FWD won’t pay the benefit in the following circumstances:

1. FWD will not pay any life impact benefit, specific illness benefit, or major loss benefit, if the illness or accidental injury being claimed for arises from an attempted suicide or a self-inflicted act by the insured regardless of the insured’s mental state. FWD will not pay any death benefit if the death arises from suicide or a self-inflicted act by the insured within 13 months after your protection starts, restarts, or is increased (for the increased amount). This applies regardless of the insured’s mental state. FWD will refund any premium paid without interest, after taking off any benefits FWD has paid and amounts owed to FWD.
2. FWD will not pay any life impact benefit, specific illness benefit or major loss benefit under your policy if a claim arises because you, the insured, or the beneficiary participated in an unlawful act.
3. FWD will not pay any life impact benefit, specific illness benefit or major loss benefit if the illness or accidental injury being claimed for arises from the insured abusing alcohol or drugs.
4. FWD will not pay any life impact benefit, specific illness benefit or major loss benefit if the illness being claimed for arises from the insured having a human immunodeficiency virus infection (HIV) or acquired immune deficiency syndrome (AIDS).

5. FWD will not pay any life impact benefit or major loss benefit if the illness or accidental injury being claimed for arises from the following conditions, or any other condition that is viewed within the medical profession as being difficult for a medical practitioner to assess objectively: chronic back pain without objective neurological deficit confirmed by a medical practitioner specialising in neurology or orthopedics, any chronic pain syndrome including all psychosomatic symptoms without an obvious underlining organic cause identifiable by a medical practitioner, irritable bowel syndrome or any other somatic symptom disorder, myalgic encephalomyelitis (ME) or chronic fatigue syndrome (CFS).
6. FWD will not pay any life impact benefit if the illness being claimed for arises from the insured's pregnancy. FWD will, however, pay if the illness being claimed for is connected to one of the following pregnancy complications that happens more than 12 months after your protection starts, restarts, or is increased (for the increased amount), and is diagnosed by a medical practitioner specialising in obstetrics.
- Eclampsia that has resulted in tonic-clonic seizures, pregnancy-related hypertension and proteinuria.
 - Ectopic pregnancy needing emergency surgery.
 - Placental abruption needing medical intervention.
 - Hydatidiform mole.
 - Disseminated intravascular coagulation secondary to complications of pregnancy.
- Explanation of terms of above complications:
- ▶ Disseminated intravascular coagulation – A serious disorder in which the proteins that control blood clotting become overactive.
 - ▶ Eclampsia – A condition where tonic-clonic seizures appear in a pregnant woman with high blood pressure (hypertension) and proteinuria.
 - ▶ Ectopic pregnancy – A pregnancy complication where the fertilised egg is attached outside the uterus.
 - ▶ Hydatidiform mole – A pregnancy complication where there is growth of an abnormal fertilised egg or an overgrowth of tissue from the placenta.
 - ▶ Placental abruption – A pregnancy complication where the placenta peels away from the inner wall of the uterus before delivery.
 - ▶ Tonic-clonic seizures – Seizures characterised by muscle stiffening and rhythmical jerking of the body.
7. FWD will not pay any life impact benefit if the illness arises from any mental disorder. This includes the following conditions: depression, mood disorders, stress, anxiety, behavioral disorders and psychosomatic diseases. FWD will pay a benefit if the illness claimed for is connected to one of the following conditions, if it is diagnosed by a medical practitioner specialising in neurology: Parkinson's disease, Alzheimer's disease and dementia.
8. FWD will not pay any life impact benefit under your policy if a claim arises from any catastrophic event listed below: natural disaster, nuclear radiation, or burning nuclear fuels or nuclear weapons material, biological or chemical contamination, radioactive gas, war or act of war (whether declared or not), rebellion and terrorism.

Premium adjustment

The premium is not guaranteed every year and FWD reserves the right to review and adjust the premiums from time to time. Within the 5-year benefit term, the premium will not be increased based on the age of the Insured on his or her next birthday. The premium will be revised every 5 years based on the age of the next birthday of the Insured at the time the policy is automatically renewed. The premium may significantly increase due to factors including but not limited to claims experience and policy persistency.

Premium term and non-payment of premium

FWD will renew your policy automatically after the end of each 5-year benefit term, for another 5-year benefit term, if the Insured was 80 or younger (age next birthday) on a policy anniversary, unless you tell us in writing that you do not want us to renew. The maximum premium payment term is up to age next birthday 85.

FWD allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

Your policy ends on the earliest of the following dates:

1. From the premium due date, if you have not paid your premiums after the 30-day premium grace period.
2. On the date you surrender your policy.
3. On the date of the insured's death.
4. On the policy expiry date shown in your policy schedule.
5. On the date that you qualify for a life impact benefit, major loss benefit, or specific illness benefit.
6. On the date FWD accepts your request to cancel your policy during the cooling-off period.
7. When FWD accepts your application for the conversion option.

This product material is for reference only and is indicative of the key features of the product. For the full and exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Hong Kong.



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Life Impact Reliever -Premium Table (excluding Mainland Chinese)

Sum Insured is HKD 120,000 to 239,999 / USD 15,000 to 29,999

Annual Premium Rate Per \$1,000 Sum Insured

Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	17.67	17.86	17.67	17.86
2	15.67	16.11	15.67	16.11
3	14.04	14.64	14.04	14.64
4	12.72	13.41	12.72	13.41
5-18	12.94	13.85	12.94	13.85
19	13.03	13.96	13.20	14.94
20	13.10	14.05	13.28	15.11
21	13.11	14.06	13.29	15.22
22	13.12	14.11	13.33	15.36
23	13.14	14.22	13.42	15.55
24	13.16	14.38	13.55	15.80
25	13.19	14.59	13.74	16.11
26	13.24	14.87	13.98	16.49
27	13.32	15.16	14.29	16.92
28	13.44	15.47	14.68	17.41
29	13.60	15.81	15.15	17.98
30	13.81	16.16	15.72	18.61
31	14.21	16.75	16.61	19.60
32	14.55	17.33	17.37	20.59
33	14.91	18.04	18.12	21.77
34	15.31	18.88	18.84	23.15
35	15.73	19.87	19.55	24.76
36	16.25	21.14	20.31	26.78
37	16.84	22.56	21.21	29.01
38	17.73	24.16	22.56	31.48
39	18.86	25.95	24.30	34.21
40	20.14	27.95	26.33	37.23
41	21.55	30.20	28.58	40.57
42	22.91	32.42	30.80	43.93
43	24.27	34.60	33.06	47.27
44	25.61	36.70	35.33	50.58
45	26.82	38.71	37.42	53.80
46	28.02	40.58	39.52	56.92
47	29.27	42.43	41.68	59.98
48	30.82	44.26	44.25	62.97
49	32.99	46.04	47.74	65.87
50	35.35	47.78	51.49	68.66
51	37.80	49.29	55.31	71.05
52	40.50	50.90	59.51	73.65
53	43.47	52.62	64.13	76.46
54	46.73	54.47	69.22	79.52
55	50.33	56.44	74.82	82.82
56	54.28	58.55	80.98	86.40
57	58.60	60.79	87.75	90.26
58	63.30	63.18	95.18	94.42
59	68.43	65.72	103.35	98.92
60	74.03	68.42	112.32	103.77
61^	80.13	71.29	122.17	108.99
62^	86.61	74.61	132.93	114.57
63^	93.49	78.42	144.68	120.55
64^	100.79	82.76	157.52	126.95
65^	108.53	87.69	171.55	133.79
66^	116.74	93.26	186.87	141.11
67^	125.48	99.08	202.71	149.18
68^	134.81	105.14	219.06	158.06
69^	144.74	111.47	235.89	167.82
70^	158.75	120.62	258.83	182.49
71^	172.13	129.01	279.96	196.64
72^	186.14	138.04	300.37	210.39
73^	200.43	147.57	319.18	223.22
74^	214.04	156.97	334.75	234.00
75^	230.99	169.21	353.50	247.19
76^	254.03	186.25	379.36	265.52
77^	281.06	207.64	412.29	290.22
78^	315.78	236.37	457.52	325.25
79^	356.47	271.72	512.49	369.35
80^	399.47	311.54	572.17	419.52

^ Renewal premium for reference

Important Notes: 1) The last update date of the above premium tables is 9 October 2017. 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of Life Impact Reliever. 3) The premium rates are not guaranteed every year and FWD reserves the right to review and adjust the premiums from time to time. Within the 5-year benefit term, the premium rate will not be increased based on the age of the Insured on his or her next birthday. The premium rates may significantly increase due to factors including but not limited to claims experience and policy persistency. 4) Annual Premium = Sum Insured / 1,000 x Annual Premium Rate as listed above; Half Yearly Premium = Annual Premium x 0.52; Monthly Premium = Annual Premium x 0.09. 5) The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

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Life Impact Reliever -Premium Table (excluding Mainland Chinese)

Sum Insured is HKD 240,000 to 499,999 / USD 30,000 to 62,499

Annual Premium Rate Per \$1,000 Sum Insured

Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	14.67	14.86	14.67	14.86
2	12.67	13.11	12.67	13.11
3	11.04	11.64	11.04	11.64
4	9.72	10.41	9.72	10.41
5-18	9.94	10.85	9.94	10.85
19	10.03	10.96	10.20	11.94
20	10.10	11.05	10.28	12.11
21	10.11	11.06	10.29	12.22
22	10.12	11.11	10.33	12.36
23	10.14	11.22	10.42	12.55
24	10.16	11.38	10.55	12.80
25	10.19	11.59	10.74	13.11
26	10.24	11.87	10.98	13.49
27	10.32	12.16	11.29	13.92
28	10.44	12.47	11.68	14.41
29	10.60	12.81	12.15	14.98
30	10.81	13.16	12.72	15.61
31	11.21	13.75	13.61	16.60
32	11.55	14.33	14.37	17.59
33	11.91	15.04	15.12	18.77
34	12.31	15.88	15.84	20.15
35	12.73	16.87	16.55	21.76
36	13.25	18.14	17.31	23.78
37	13.84	19.56	18.21	26.01
38	14.73	21.16	19.56	28.48
39	15.86	22.95	21.30	31.21
40	17.14	24.95	23.33	34.23
41	18.55	27.20	25.58	37.57
42	19.91	29.42	27.80	40.93
43	21.27	31.60	30.06	44.27
44	22.61	33.70	32.33	47.58
45	23.82	35.71	34.42	50.80
46	25.02	37.58	36.52	53.92
47	26.27	39.43	38.68	56.98
48	27.82	41.26	41.25	59.97
49	29.99	43.04	44.74	62.87
50	32.35	44.78	48.49	65.66
51	34.80	46.29	52.31	68.05
52	37.50	47.90	56.51	70.65
53	40.47	49.62	61.13	73.46
54	43.73	51.47	66.22	76.52
55	47.33	53.44	71.82	79.82
56	51.28	55.55	77.98	83.40
57	55.60	57.79	84.75	87.26
58	60.30	60.18	92.18	91.42
59	65.43	62.72	100.35	95.92
60	71.03	65.42	109.32	100.77
61^	77.13	68.29	119.17	105.99
62^	83.61	71.61	129.93	111.57
63^	90.49	75.42	141.68	117.55
64^	97.79	79.76	154.52	123.95
65^	105.53	84.69	168.55	130.79
66^	113.74	90.26	183.87	138.11
67^	122.48	96.08	199.71	146.18
68^	131.81	102.14	216.06	155.06
69^	141.74	108.47	232.89	164.82
70^	155.75	117.62	255.83	179.49
71^	169.13	126.01	276.96	193.64
72^	183.14	135.04	297.37	207.39
73^	197.43	144.57	316.18	220.22
74^	211.04	153.97	331.75	231.00
75^	227.99	166.21	350.50	244.19
76^	251.03	183.25	376.36	262.52
77^	278.06	204.64	409.29	287.22
78^	312.78	233.37	454.52	322.25
79^	353.47	268.72	509.49	366.35
80^	396.47	308.54	569.17	416.52

^ Renewal premium for reference

Important Notes: 1) The last update date of the above premium tables is 9 October 2017. 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of Life Impact Reliever. 3) The premium rates are not guaranteed every year and FWD reserves the right to review and adjust the premiums from time to time. Within the 5-year benefit term, the premium rate will not be increased based on the age of the Insured on his or her next birthday. The premium rates may significantly increase due to factors including but not limited to claims experience and policy persistency. 4) Annual Premium = Sum Insured / 1,000 x Annual Premium Rate as listed above; Half Yearly Premium = Annual Premium x 0.52; Monthly Premium = Annual Premium x 0.09. 5) The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

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Life Impact Reliever -Premium Table (excluding Mainland Chinese)				
Sum Insured is HKD 500,000 to 799,999 / USD 62,500 to 99,999				
Annual Premium Rate Per \$1,000 Sum Insured				
Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	11.47	11.66	11.47	11.66
2	9.47	9.91	9.47	9.91
3	7.84	8.44	7.84	8.44
4	6.52	7.21	6.52	7.21
5-18	6.74	7.65	6.74	7.65
19	6.83	7.76	7.00	8.74
20	6.90	7.85	7.08	8.91
21	6.91	7.86	7.09	9.02
22	6.92	7.91	7.13	9.16
23	6.94	8.02	7.22	9.35
24	6.96	8.18	7.35	9.60
25	6.99	8.39	7.54	9.91
26	7.04	8.67	7.78	10.29
27	7.12	8.96	8.09	10.72
28	7.24	9.27	8.48	11.21
29	7.40	9.61	8.95	11.78
30	7.61	9.96	9.52	12.41
31	8.01	10.55	10.41	13.40
32	8.35	11.13	11.17	14.39
33	8.71	11.84	11.92	15.57
34	9.11	12.68	12.64	16.95
35	9.53	13.67	13.35	18.56
36	10.05	14.94	14.11	20.58
37	10.64	16.36	15.01	22.81
38	11.53	17.96	16.36	25.28
39	12.66	19.75	18.10	28.01
40	13.94	21.75	20.13	31.03
41	15.35	24.00	22.38	34.37
42	16.71	26.22	24.60	37.73
43	18.07	28.40	26.86	41.07
44	19.41	30.50	29.13	44.38
45	20.62	32.51	31.22	47.60
46	21.82	34.38	33.32	50.72
47	23.07	36.23	35.48	53.78
48	24.62	38.06	38.05	56.77
49	26.79	39.84	41.54	59.67
50	29.15	41.58	45.29	62.46
51	31.60	43.09	49.11	64.85
52	34.30	44.70	53.31	67.45
53	37.27	46.42	57.93	70.26
54	40.53	48.27	63.02	73.32
55	44.13	50.24	68.62	76.62
56	48.08	52.35	74.78	80.20
57	52.40	54.59	81.55	84.06
58	57.10	56.98	88.98	88.22
59	62.23	59.52	97.15	92.72
60	67.83	62.22	106.12	97.57
61^	73.93	65.09	115.97	102.79
62^	80.41	68.41	126.73	108.37
63^	87.29	72.22	138.48	114.35
64^	94.59	76.56	151.32	120.75
65^	102.33	81.49	165.35	127.59
66^	110.54	87.06	180.67	134.91
67^	119.28	92.88	196.51	142.98
68^	128.61	98.94	212.86	151.86
69^	138.54	105.27	229.69	161.62
70^	152.55	114.42	252.63	176.29
71^	165.93	122.81	273.76	190.44
72^	179.94	131.84	294.17	204.19
73^	194.23	141.37	312.98	217.02
74^	207.84	150.77	328.55	227.80
75^	224.79	163.01	347.30	240.99
76^	247.83	180.05	373.16	259.32
77^	274.86	201.44	406.09	284.02
78^	309.58	230.17	451.32	319.05
79^	350.27	265.52	506.29	363.15
80^	393.27	305.34	565.97	413.32

^ Renewal premium for reference

Important Notes: 1) The last update date of the above premium tables is 9 October 2017. 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of Life Impact Reliever. 3) The premium rates are not guaranteed every year and FWD reserves the right to review and adjust the premiums from time to time. Within the 5-year benefit term, the premium rate will not be increased based on the age of the Insured on his or her next birthday. The premium rates may significantly increase due to factors including but not limited to claims experience and policy persistency. 4) Annual Premium = Sum Insured / 1,000 x Annual Premium Rate as listed above; Half Yearly Premium = Annual Premium x 0.52; Monthly Premium = Annual Premium x 0.09. 5) The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

PMH087A-prem_nonPRC-E1710

Life Impact Reliever -Premium Table (excluding Mainland Chinese)				
Sum Insured is at or over HKD 800,000 / USD 100,000				
Annual Premium Rate Per \$1,000 Sum Insured				
Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	10.67	10.86	10.67	10.86
2	8.67	9.11	8.67	9.11
3	7.04	7.64	7.04	7.64
4	5.72	6.41	5.72	6.41
5-18	5.94	6.85	5.94	6.85
19	6.03	6.96	6.20	7.94
20	6.10	7.05	6.28	8.11
21	6.11	7.06	6.29	8.22
22	6.12	7.11	6.33	8.36
23	6.14	7.22	6.42	8.55
24	6.16	7.38	6.55	8.80
25	6.19	7.59	6.74	9.11
26	6.24	7.87	6.98	9.49
27	6.32	8.16	7.29	9.92
28	6.44	8.47	7.68	10.41
29	6.60	8.81	8.15	10.98
30	6.81	9.16	8.72	11.61
31	7.21	9.75	9.61	12.60
32	7.55	10.33	10.37	13.59
33	7.91	11.04	11.12	14.77
34	8.31	11.88	11.84	16.15
35	8.73	12.87	12.55	17.76
36	9.25	14.14	13.31	19.78
37	9.84	15.56	14.21	22.01
38	10.73	17.16	15.56	24.48
39	11.86	18.95	17.30	27.21
40	13.14	20.95	19.33	30.23
41	14.55	23.20	21.58	33.57
42	15.91	25.42	23.80	36.93
43	17.27	27.60	26.06	40.27
44	18.61	29.70	28.33	43.58
45	19.82	31.71	30.42	46.80
46	21.02	33.58	32.52	49.92
47	22.27	35.43	34.68	52.98
48	23.82	37.26	37.25	55.97
49	25.99	39.04	40.74	58.87
50	28.35	40.78	44.49	61.66
51	30.80	42.29	48.31	64.05
52	33.50	43.90	52.51	66.65
53	36.47	45.62	57.13	69.46
54	39.73	47.47	62.22	72.52
55	43.33	49.44	67.82	75.82
56	47.28	51.55	73.98	79.40
57	51.60	53.79	80.75	83.26
58	56.30	56.18	88.18	87.42
59	61.43	58.72	96.35	91.92
60	67.03	61.42	105.32	96.77
61^	73.13	64.29	115.17	101.99
62^	79.61	67.61	125.93	107.57
63^	86.49	71.42	137.68	113.55
64^	93.79	75.76	150.52	119.95
65^	101.53	80.69	164.55	126.79
66^	109.74	86.26	179.87	134.11
67^	118.48	92.08	195.71	142.18
68^	127.81	98.14	212.06	151.06
69^	137.74	104.47	228.89	160.82
70^	151.75	113.62	251.83	175.49
71^	165.13	122.01	272.96	189.64
72^	179.14	131.04	293.37	203.39
73^	193.43	140.57	312.18	216.22
74^	207.04	149.97	327.75	227.00
75^	223.99	162.21	346.50	240.19
76^	247.03	179.25	372.36	258.52
77^	274.06	200.64	405.29	283.22
78^	308.78	229.37	450.52	318.25
79^	349.47	264.72	505.49	362.35
80^	392.47	304.54	565.17	412.52

^ Renewal premium for reference

Important Notes: 1) The last update date of the above premium tables is 9 October 2017. 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of Life Impact Reliever. 3) The premium rates are not guaranteed every year and FWD reserves the right to review and adjust the premiums from time to time. Within the 5-year benefit term, the premium rate will not be increased based on the age of the Insured on his or her next birthday. The premium rates may significantly increase due to factors including but not limited to claims experience and policy persistency. 4) Annual Premium = Sum Insured / 1,000 x Annual Premium Rate as listed above; Half Yearly Premium = Annual Premium x 0.52; Monthly Premium = Annual Premium x 0.09. 5) The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

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Life Impact Reliever - Premium Table (Mainland Chinese)

Sum Insured is HKD 120,000 to 239,999 / USD 15,000 to 29,999

Annual Premium Rate Per \$1,000 Sum Insured

Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	22.09	22.33	22.09	22.33
2	19.59	20.14	19.59	20.14
3	17.55	18.30	17.55	18.30
4	15.90	16.76	15.90	16.76
5-18	16.18	17.31	16.18	17.31
19	16.29	17.45	16.50	18.68
20	16.38	17.56	16.60	18.89
21	16.39	17.58	16.61	19.03
22	16.40	17.64	16.66	19.20
23	16.43	17.78	16.78	19.44
24	16.45	17.98	16.94	19.75
25	16.49	18.24	17.18	20.14
26	16.55	18.59	17.48	20.61
27	16.65	18.95	17.86	21.15
28	16.80	19.34	18.35	21.76
29	17.00	19.76	18.94	22.48
30	17.26	20.20	19.65	23.26
31	17.76	20.94	20.76	24.50
32	18.19	21.66	21.71	25.74
33	18.64	22.55	22.65	27.21
34	19.14	23.60	23.55	28.94
35	19.66	24.84	24.44	30.95
36	20.31	26.43	25.39	33.48
37	21.05	28.20	26.51	36.26
38	22.16	30.20	28.20	39.35
39	23.58	32.44	30.38	42.76
40	25.18	34.94	32.91	46.54
41	26.94	37.75	35.73	50.71
42	28.64	40.53	38.50	54.91
43	30.34	43.25	41.33	59.09
44	32.01	45.88	44.16	63.23
45	33.53	48.39	46.78	67.25
46	35.03	50.73	49.40	71.15
47	36.59	53.04	52.10	74.98
48	38.53	55.33	55.31	78.71
49	41.24	57.55	59.68	82.34
50	44.19	59.73	64.36	85.83
51	47.25	61.61	69.14	88.81
52	50.63	63.63	74.39	92.06
53	54.34	65.78	80.16	95.58
54	58.41	68.09	86.53	99.40
55	62.91	70.55	93.53	103.53
56	67.85	73.19	101.23	108.00
57	73.25	75.99	109.69	112.83
58	79.13	78.98	118.98	118.03
59	85.54	82.15	129.19	123.65
60	92.54	85.53	140.40	129.71
61^	100.16	89.11	152.71	136.24
62^	108.26	93.26	166.16	143.21
63^	116.86	98.03	180.85	150.69
64^	125.99	103.45	196.90	158.69
65^	135.66	109.61	214.44	167.24
66^	145.93	116.58	233.59	176.39
67^	156.85	123.85	253.39	186.48
68^	168.51	131.43	273.83	197.58
69^	180.93	139.34	294.86	209.78
70^	198.44	150.78	323.54	228.11
71^	215.16	161.26	349.95	245.80
72^	232.68	172.55	375.46	262.99
73^	250.54	184.46	398.98	279.03
74^	267.55	196.21	418.44	292.50
75^	288.74	211.51	441.88	308.99
76^	317.54	232.81	474.20	331.90
77^	351.33	259.55	515.36	362.78
78^	394.73	295.46	571.90	406.56
79^	445.59	339.65	640.61	461.69
80^	499.34	389.43	715.21	524.40

^ Renewal premium for reference

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Life Impact Reliever - Premium Table (Mainland Chinese)

Sum Insured is HKD 240,000 to 499,999 / USD 30,000 to 62,499

Annual Premium Rate Per \$1,000 Sum Insured

Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	19.09	19.33	19.09	19.33
2	16.59	17.14	16.59	17.14
3	14.55	15.30	14.55	15.30
4	12.90	13.76	12.90	13.76
5-18	13.18	14.31	13.18	14.31
19	13.29	14.45	13.50	15.68
20	13.38	14.56	13.60	15.89
21	13.39	14.58	13.61	16.03
22	13.40	14.64	13.66	16.20
23	13.43	14.78	13.78	16.44
24	13.45	14.98	13.94	16.75
25	13.49	15.24	14.18	17.14
26	13.55	15.59	14.48	17.61
27	13.65	15.95	14.86	18.15
28	13.80	16.34	15.35	18.76
29	14.00	16.76	15.94	19.48
30	14.26	17.20	16.65	20.26
31	14.76	17.94	17.76	21.50
32	15.19	18.66	18.71	22.74
33	15.64	19.55	19.65	24.21
34	16.14	20.60	20.55	25.94
35	16.66	21.84	21.44	27.95
36	17.31	23.43	22.39	30.48
37	18.05	25.20	23.51	33.26
38	19.16	27.20	25.20	36.35
39	20.58	29.44	27.38	39.76
40	22.18	31.94	29.91	43.54
41	23.94	34.75	32.73	47.71
42	25.64	37.53	35.50	51.91
43	27.34	40.25	38.33	56.09
44	29.01	42.88	41.16	60.23
45	30.53	45.39	43.78	64.25
46	32.03	47.73	46.40	68.15
47	33.59	50.04	49.10	71.98
48	35.53	52.33	52.31	75.71
49	38.24	54.55	56.68	79.34
50	41.19	56.73	61.36	82.83
51	44.25	58.61	66.14	85.81
52	47.63	60.63	71.39	89.06
53	51.34	62.78	77.16	92.58
54	55.41	65.09	83.53	96.40
55	59.91	67.55	90.53	100.53
56	64.85	70.19	98.23	105.00
57	70.25	72.99	106.69	109.83
58	76.13	75.98	115.98	115.03
59	82.54	79.15	126.19	120.65
60	89.54	82.53	137.40	126.71
61^	97.16	86.11	149.71	133.24
62^	105.26	90.26	163.16	140.21
63^	113.86	95.03	177.85	147.69
64^	122.99	100.45	193.90	155.69
65^	132.66	106.61	211.44	164.24
66^	142.93	113.58	230.59	173.39
67^	153.85	120.85	250.39	183.48
68^	165.51	128.43	270.83	194.58
69^	177.93	136.34	291.86	206.78
70^	195.44	147.78	320.54	225.11
71^	212.16	158.26	346.95	242.80
72^	229.68	169.55	372.46	259.99
73^	247.54	181.46	395.98	276.03
74^	264.55	193.21	415.44	289.50
75^	285.74	208.51	438.88	305.99
76^	314.54	229.81	471.20	328.90
77^	348.33	256.55	512.36	359.78
78^	391.73	292.46	568.90	403.56
79^	442.59	336.65	637.61	458.69
80^	496.34	386.43	712.21	521.40

^ Renewal premium for reference

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Life Impact Reliever - Premium Table (Mainland Chinese)

Sum Insured is HKD 500,000 to 799,999 / USD 62,500 to 99,999

Annual Premium Rate Per \$1,000 Sum Insured

Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	15.89	16.13	15.89	16.13
2	13.39	13.94	13.39	13.94
3	11.35	12.10	11.35	12.10
4	9.70	10.56	9.70	10.56
5-18	9.98	11.11	9.98	11.11
19	10.09	11.25	10.30	12.48
20	10.18	11.36	10.40	12.69
21	10.19	11.38	10.41	12.83
22	10.20	11.44	10.46	13.00
23	10.23	11.58	10.58	13.24
24	10.25	11.78	10.74	13.55
25	10.29	12.04	10.98	13.94
26	10.35	12.39	11.28	14.41
27	10.45	12.75	11.66	14.95
28	10.60	13.14	12.15	15.56
29	10.80	13.56	12.74	16.28
30	11.06	14.00	13.45	17.06
31	11.56	14.74	14.56	18.30
32	11.99	15.46	15.51	19.54
33	12.44	16.35	16.45	21.01
34	12.94	17.40	17.35	22.74
35	13.46	18.64	18.24	24.75
36	14.11	20.23	19.19	27.28
37	14.85	22.00	20.31	30.06
38	15.96	24.00	22.00	33.15
39	17.38	26.24	24.18	36.56
40	18.98	28.74	26.71	40.34
41	20.74	31.55	29.53	44.51
42	22.44	34.33	32.30	48.71
43	24.14	37.05	35.13	52.89
44	25.81	39.68	37.96	57.03
45	27.33	42.19	40.58	61.05
46	28.83	44.53	43.20	64.95
47	30.39	46.84	45.90	68.78
48	32.33	49.13	49.11	72.51
49	35.04	51.35	53.48	76.14
50	37.99	53.53	58.16	79.63
51	41.05	55.41	62.94	82.61
52	44.43	57.43	68.19	85.86
53	48.14	59.58	73.96	89.38
54	52.21	61.89	80.33	93.20
55	56.71	64.35	87.33	97.33
56	61.65	66.99	95.03	101.80
57	67.05	69.79	103.49	106.63
58	72.93	72.78	112.78	111.83
59	79.34	75.95	122.99	117.45
60	86.34	79.33	134.20	123.51
61^	93.96	82.91	146.51	130.04
62^	102.06	87.06	159.96	137.01
63^	110.66	91.83	174.65	144.49
64^	119.79	97.25	190.70	152.49
65^	129.46	103.41	208.24	161.04
66^	139.73	110.38	227.39	170.19
67^	150.65	117.65	247.19	180.28
68^	162.31	125.23	267.63	191.38
69^	174.73	133.14	288.66	203.58
70^	192.24	144.58	317.34	221.91
71^	208.96	155.06	343.75	239.60
72^	226.48	166.35	369.26	256.79
73^	244.34	178.26	392.78	272.83
74^	261.35	190.01	412.24	286.30
75^	282.54	205.31	435.68	302.79
76^	311.34	226.61	468.00	325.70
77^	345.13	253.35	509.16	356.58
78^	388.53	289.26	565.70	400.36
79^	439.39	333.45	634.41	455.49
80^	493.14	383.23	709.01	518.20

^ Renewal premium for reference

Important Notes: 1) The last update date of the above premium tables is 9 October 2017. 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of Life Impact Reliever. 3) The premium rates are not guaranteed every year and FWD reserves the right to review and adjust the premiums from time to time. Within the 5-year benefit term, the premium rate will not be increased based on the age of the Insured on his or her next birthday. The premium rates may significantly increase due to factors including but not limited to claims experience and policy persistency. 4) Annual Premium = Sum Insured / 1,000 x Annual Premium Rate as listed above; Half Yearly Premium = Annual Premium x 0.52; Monthly Premium = Annual Premium x 0.09. 5) The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

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Life Impact Reliever - Premium Table (Mainland Chinese)

Sum Insured is at or over HKD 800,000 / USD 100,000

Annual Premium Rate Per \$1,000 Sum Insured

Issue Age (Next Birthday)	Non-smoker		Smoker	
	Male	Female	Male	Female
1	15.09	15.33	15.09	15.33
2	12.59	13.14	12.59	13.14
3	10.55	11.30	10.55	11.30
4	8.90	9.76	8.90	9.76
5-18	9.18	10.31	9.18	10.31
19	9.29	10.45	9.50	11.68
20	9.38	10.56	9.60	11.89
21	9.39	10.58	9.61	12.03
22	9.40	10.64	9.66	12.20
23	9.43	10.78	9.78	12.44
24	9.45	10.98	9.94	12.75
25	9.49	11.24	10.18	13.14
26	9.55	11.59	10.48	13.61
27	9.65	11.95	10.86	14.15
28	9.80	12.34	11.35	14.76
29	10.00	12.76	11.94	15.48
30	10.26	13.20	12.65	16.26
31	10.76	13.94	13.76	17.50
32	11.19	14.66	14.71	18.74
33	11.64	15.55	15.65	20.21
34	12.14	16.60	16.55	21.94
35	12.66	17.84	17.44	23.95
36	13.31	19.43	18.39	26.48
37	14.05	21.20	19.51	29.26
38	15.16	23.20	21.20	32.35
39	16.58	25.44	23.38	35.76
40	18.18	27.94	25.91	39.54
41	19.94	30.75	28.73	43.71
42	21.64	33.53	31.50	47.91
43	23.34	36.25	34.33	52.09
44	25.01	38.88	37.16	56.23
45	26.53	41.39	39.78	60.25
46	28.03	43.73	42.40	64.15
47	29.59	46.04	45.10	67.98
48	31.53	48.33	48.31	71.71
49	34.24	50.55	52.68	75.34
50	37.19	52.73	57.36	78.83
51	40.25	54.61	62.14	81.81
52	43.63	56.63	67.39	85.06
53	47.34	58.78	73.16	88.58
54	51.41	61.09	79.53	92.40
55	55.91	63.55	86.53	96.53
56	60.85	66.19	94.23	101.00
57	66.25	68.99	102.69	105.83
58	72.13	71.98	111.98	111.03
59	78.54	75.15	122.19	116.65
60	85.54	78.53	133.40	122.71
61^	93.16	82.11	145.71	129.24
62^	101.26	86.26	159.16	136.21
63^	109.86	91.03	173.85	143.69
64^	118.99	96.45	189.90	151.69
65^	128.66	102.61	207.44	160.24
66^	138.93	109.58	226.59	169.39
67^	149.85	116.85	246.39	179.48
68^	161.51	124.43	266.83	190.58
69^	173.93	132.34	287.86	202.78
70^	191.44	143.78	316.54	221.11
71^	208.16	154.26	342.95	238.80
72^	225.68	165.55	368.46	255.99
73^	243.54	177.46	391.98	272.03
74^	260.55	189.21	411.44	285.50
75^	281.74	204.51	434.88	301.99
76^	310.54	225.81	467.20	324.90
77^	344.33	252.55	508.36	355.78
78^	387.73	288.46	564.90	399.56
79^	438.59	332.65	633.61	454.69
80^	492.34	382.43	708.21	517.40

^ Renewal premium for reference

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