

# REGAL FORTUNE SIGNATURE SINGLE PREMIUM

寰悅致富 卓越版  
躉繳保費

Legacy · Participating Life  
傳承 · 分紅壽險



Policy Reverse Mortgage Programme –  
Eligible Life Insurance Plan  
保單逆按計劃 – 合資格壽險計劃

**PRAMP** 保單逆按計劃  
Policy Reverse Mortgage Programme

HKMC  
RETIRE  
退休 3 寶

**HKMC**

香港按揭證券有限公司  
The Hong Kong Mortgage Corporation Limited

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





### Your legacy. Your pride.

#### 傳家之寶 福澤珍存增值

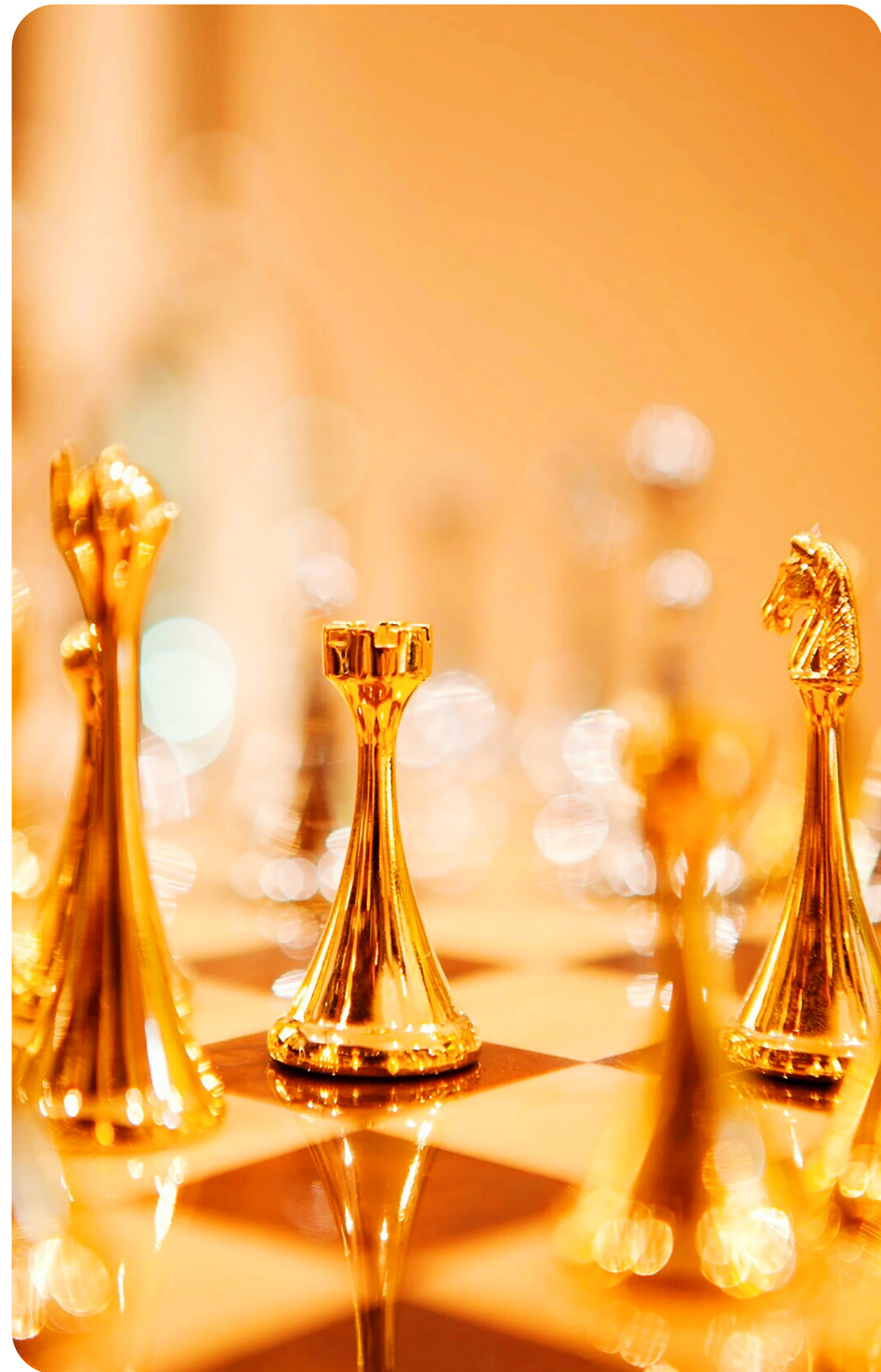
Your wisdom and astuteness over the years have amassed substantial wealth for you. Like the finest art pieces, preserve this regal legacy and add value for the next generation as a cherished inheritance. Give your loved ones the gift of an abundant future.

Regal Fortune Signature (Single Premium) not only provides life protection for enjoying peace of mind and also wealth accumulation opportunity. The plan also offers flexible death benefit settlement arrangements catering to your particular wishes.

多年來，您憑卓越智慧力創佳績，足以自豪；以獨到眼光積聚財富，有如坐擁瓷藝傑作，珍藏至寶。您的心願自然是妥善保存，並可提升價值，代代相傳，令至愛未來豐盛精彩。

寰悅致富(卓越版)(躉繳保費)不但提供人壽保障，而且為您精心管理資產，令財富增值，倍顯穩健安心。更可選定身故權益支付方式，一切安排悉隨尊意。





**Invaluable treasures.  
Appreciated worth.**

**連城價值 連年升值**

Enjoy fruitful rewards, great fortune and longevity! Regal Fortune Signature (Single Premium) provides guaranteed death benefit of 100% of the sum insured with potential appreciation from non-guaranteed annual dividend and special bonus. Enjoy protection that safeguards all your golden years.

您享受豐碩成果，更擁長壽福氣！寰悅致富(卓越版)(躉繳保費)提供保證身故權益達投保額100%及具潛在增值的非保證週年紅利及特別紅利，添壽更添福蔭。

**A long-term commitment.  
A cherished protection.**

**長遠承諾 世紀守護**

The gift of an inheritance is not only about wealth but also about traditional values and commitment that your family will always cherish. It becomes a treasured legacy that is passed down to generation. Taking care of your loved ones is a long-term commitment as your love for them is eternal and priceless. That's why Regal Fortune Signature (Single Premium) offers protection for whole of the insured's life, providing long-term protection and care to you.

饋贈親人矜貴禮物，豈止於豐厚財產，還有傳統價值及信念，令家人珍惜銘記，成為世代相傳的家族瑰寶。照顧至親是您的長久承諾，摯愛永恆無價。因此，寰悅致富(卓越版)(躉繳保費)提供人壽保障至終身，致力長遠守護，珍貴價值始終如一。








**Meticulous planning.  
Fulfilling your legacy.**

**悉心安排 傳承自決**






FWD understands the importance of an inheritance. Like a family treasure, this legacy must be carefully planned for its value to be preserved. Whether your desire is for your next generation to take the family business to the next level or just to enable them a secure and stable life, the expectations of your family members should be considered to ensure the needs of your loved ones are fulfilled with peace of mind. With Regal Fortune Signature (Single Premium), you may choose to receive death benefit in the form of lump sum payment or regular installments (annually / monthly) or a mix of both under death benefit settlement option, while the insured is alive, to support your loved ones are being well cared for financially in the future.





富衛深明，安排財富傳承，一如家傳之寶須謹慎交託，方可保存尊貴價值。無論是寄望下一代將基業發揚光大，抑或確保他們生活安穩，都要照顧家人不同需要及期望，必須考慮周詳，滿足家人需要之餘，自己亦無後顧之憂。透過寰悅致富(卓越版)(躉繳保費)，您可申請身故權益支付方式，為親人妥善安排，例如預先設定以一筆過形式或分期形式(每年／每月)支取，或綜合兩者形式確保長遠獲得資金，保障未來豐裕生活。

# SUMMARY OF PLAN FEATURES

 Premium Payment Term	Single Premium
 Issue Age (Age Next Birthday)	Age 19 - 75
 Benefit Term	Whole of the insured's life
 Currency	USD
 Minimum Sum Insured	USD 500,000
 Maximum Sum Insured	Subject to underwriting requirements
 Death Benefit	<p>Death Benefit equals to:</p> <ol style="list-style-type: none"><li>100% sum insured;</li><li>Plus accumulated Annual Dividends and Interest (if any) remaining in the policy;</li><li>Plus Special Bonus (if any); and</li><li>Less any policy debts (e.g. policy loans with interest).</li></ol> <p>If there is any partial surrender, we will use the reduced sum insured after partial surrender to determine the death benefit.</p>
 Surrender Benefit	<p>Surrender Benefit equals to:</p> <ol style="list-style-type: none"><li>Guaranteed Cash Value;</li><li>Plus accumulated Annual Dividends and interest (if any) remaining in the policy</li><li>Plus Special Bonus (if any); and</li><li>Less any policy debts (e.g. policy loans with interest).</li></ol>
 Partial Surrender Benefit	<p>Partial Surrender Benefit is calculated on proportional basis according to sum insured reduced and equals to:</p> <ol style="list-style-type: none"><li>Partial Guaranteed Cash Value;</li><li>Plus partial Special Bonus (if any); and</li><li>Less any policy debts (e.g. policy loans with interest).</li></ol> <p>From the effective date of partial surrender, the sum insured, Guaranteed Cash Value and Death Benefit will be reduced accordingly. FWD will also determine any subsequent Annual Dividends (if any) and Special Bonus (if any), based on the reduced sum insured. The reduced sum insured has to be greater than the minimum amount prescribed by FWD.</p>

# 計劃一覽表



 保費供款年期	躉繳保費
 投保年齡 (下次生日年齡)	19 - 75歲
 保障期	終身
 貨幣	美元
 最低投保額	500,000美元
 最高投保額	受核保要求所限
 身故權益	<p>身故權益為：</p> <ol style="list-style-type: none"><li>投保額的100%；</li><li>加保單中剩餘的累積週年紅利及利息(如有)；及</li><li>加特別紅利(如有)；及</li><li>扣除任何保單負債(如保單貸款及其利息)。</li></ol> <p>倘若保單曾作部分退保，我們將以部分退保後之扣減後的投保額計算身故權益。</p>
 退保價值	<p>退保價值為：</p> <ol style="list-style-type: none"><li>保證現金價值；</li><li>加保單中剩餘的累積週年紅利及利息(如有)；</li><li>加特別紅利(如有)；及</li><li>扣除任何保單負債(如保單貸款及其利息)。</li></ol>
 部分退保價值	<p>根據被調低之投保額按比例計算，部分退保價值為：</p> <ol style="list-style-type: none"><li>部分保證現金價值；</li><li>加部分特別紅利(如有)；及</li><li>扣除任何保單負債(如保單貸款及其利息)。</li></ol> <p>由部分退保生效日起，投保額、保證現金價值及身故權益將因應部分退保而被調低。富衛將根據調低後的投保額，重新釐定任何將來的週年紅利(如有)和特別紅利(如有)。調低後之投保額必須高於富衛之指定最低金額。</p>

 Annual Dividend (Non-guaranteed)	<p>While the Policy is in force, Annual Dividend (if any) may be payable annually on each policy anniversary.</p> <ul style="list-style-type: none"> <li>The following options for receiving the Annual Dividend (if any) are available:             <ol style="list-style-type: none"> <li>Pay in cash; or</li> <li>Retain in the Policy to accumulate and earn interest (if any) (default option). The interest rate is not guaranteed and is determined by FWD from time to time at its absolute discretion.</li> </ol> </li> <li>Policy owner can withdraw the accumulated Annual Dividends and interest (if any) at anytime</li> </ul> <p>Accumulated Annual Dividends with interest (if any) will be payable when the surrender benefit of the Policy is paid or the death benefit of this Policy is paid.</p>
 Special Bonus (Non-guaranteed)	<p>While the Policy is in force, any Special Bonus/Partial Special Bonus (as appropriate) may be payable from the 3<sup>rd</sup> policy anniversary when:</p> <ol style="list-style-type: none"> <li>the death benefit of this Policy is paid; or</li> <li>the partial surrender benefit of the Policy is paid; or</li> <li>the surrender benefit of the Policy is paid; or</li> <li>The policy is lapsed as the outstanding policy loan amounts (including interest) are equal to or greater than the total cash value* excluding special bonus (if any) of the policy provided that the policy will not be restarted within one year reinstatement period.</li> </ol> <p>* Total cash value is guaranteed cash value, plus unpaid accumulated annual dividends and interest (if any) plus special bonus (if any).</p>
 Keyman Insurance	<p>Keyman insurance is applicable to company for business continuity planning. Corporate policyowner can change the insured keyman at anytime after the end of the 1<sup>st</sup> policy year while the insured keyman is alive. Any change to the insured keyman must fulfill FWD's prevailing policies and procedures.</p> <p>After the change of the insured keyman, the sum insured, premium, Guaranteed Cash Value, any subsequent Annual Dividends and Special Bonus (if any) may be adjusted. The age of new proposed insured keyman and sum insured after adjustment should fulfill the issue age and sum insured requirement above.</p>
 Death Benefit Settlement Option	<p>Policy owner can choose the death benefit settlement option for the payment of death benefit (in the form of a lump sum payment, regular installment (annually/monthly), or a mix of both) while the insured is alive and the policy is in effect, subject to FWD's relevant policies and procedures as determined in FWD's sole discretion from time to time.</p> <p>The default payment option is lump-sum payment. For settlement option other than lump sum payment, the unpaid amount of death benefit will be deposited with FWD to accumulate non-guaranteed interest (if any) until the full amount of death benefit is paid to the beneficiary. The interest (if any) on unpaid balance of the death benefit will be accumulated and paid to the beneficiary in the last installment in lump sum. Such balance do not participate in the fund or benefit from its profit.</p> <p>Selection of death benefit settlement option is subject to current applicable rule and procedures and may change from time to time.</p>

 週年紅利(非保證)	<p>於保單生效期內，週年紅利(如有) 將每保單週年日支付。</p> <ul style="list-style-type: none"> <li>週年紅利(如有)可選擇以下分派方式：             <ol style="list-style-type: none"> <li>現金方式支付；或</li> <li>保留於保單內累積生息(如有) (預設安排)，該息率為非保證並由富衛不時釐定</li> </ol> </li> <li>保單權益人可隨時從累積週年紅利及利息(如有)中提取金額</li> </ul> <p>累積週年紅利及利息(如有)將於以下情況下支付：退保及支付身故權益。</p>
 特別紅利(非保證)	<p>於保單生效期內，特別紅利／部份特別紅利(如適用)將由第三個保單週年日起於以下情況下支付：</p> <ol style="list-style-type: none"> <li>保單支付身故權益時；或</li> <li>保單部分退保時；或</li> <li>保單退保時；或</li> <li>保單因保單之貸款金額(包括利息)等如或超過不包括特別紅利(如有)的總現金價值<sup>*</sup>而失效，而且並沒有在一年復效期內復效保單。</li> </ol> <p><sup>*</sup> 總現金價值包括保證現金價值，未付的累積週年紅利及利息(如有)及特別紅利(如有)之總和。</p>
 要員保險	<p>企業可以要員保險作為公司業務延續的規劃。於首個保單年度完結時且被保要員仍在生時，公司保單權益人可隨時變更被保要員。被保要員之任何變更必須符合富衛當時的相關政策及程序。</p> <p>於變更被保要員後，投保額、保費、保證現金價值、任何將來的週年紅利及特別紅利或會作調整。新擬定被保要員之年齡及調整後的投保額需要符合上述投保年齡及投保額之要求。</p>
 自選身故權益支付安排	<p>當被保人仍在生及保單仍生效時，保單權益人可選擇自選身故權益支付安排支付身故權益(以一筆過形式、分期形式(每年／每月)或綜合兩者形式)，惟須符合富衛不時全權酌情釐定之相關政策及程序。</p> <p>一筆過支付為預先設定的支付形式。對於一筆過形式以外的支付安排，尚未支付的身故權益金額將存入富衛以累積利息(非保證)(如有)，直至全數金額已支付予受益人。未支付的身故權益餘額的利息(如有)將會累積及在最後一期以一筆過支付給受益人。該餘額不會參與基金，也不從其收益中受惠。</p> <p>自選身故權益支付安排須符合現時適用之政策及程序，及或會不時更改。</p>



# DIVIDEND / BONUS INFORMATION & INVESTMENT STRATEGY

<div>Dividend / Bonus Information</div> 	<p>The non-guaranteed annual dividend, non-guaranteed special bonus and non-guaranteed interest for accumulated annual dividends are determined based on the latest dividend/bonus declaration philosophy and investment strategy of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”, “We” or “us”) that shown below (Please refer to FWD’s website for latest information: <a href="https://www.fwd.com.hk/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/">https://www.fwd.com.hk/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/</a>)</p> <p>You may also refer to below FWD’s website for dividend/bonus history: (<a href="https://www.fwd.com.hk/en/regulatory-disclosures/fulfillment-ratios/">https://www.fwd.com.hk/en/regulatory-disclosures/fulfillment-ratios/</a>)</p>
<div>Dividend / Bonus Declaration Philosophy</div> 	<p>FWD issues participating policies, which offer the policyholders (“You”) with dividend/bonus benefits that are not guaranteed. Dividend/bonus includes annual dividend (Include interest on accumulated dividends), terminal dividend, reversionary bonus and special bonus.</p> <p>Through the dividend/bonus declaration, you participate in the financial performance of the participating products. The financial performance of participating products covers the experience and future outlook of a number of factors, including but not limited to:</p> <ol style="list-style-type: none"> <li>1. Investment return;</li> <li>2. Expenses;</li> <li>3. Persistency;</li> <li>4. Claims experience.</li> </ol> <p>FWD reviews the dividend/bonus at least annually based on our dividend policy. The dividend/bonus could be adjusted if the financial performance is different from the expectation, and as a result the actual declared dividend/bonus may be different from the benefit illustrations.</p> <p>The dividend/bonus recommendation is reviewed and approved by our Board of Directors (the “Board”), with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary on due regard to our dividend policy as well as the principle of fair treatment of customers.</p> <p>The current year and projected dividend/bonus would be communicated to you at least annually. Any changes in the current year and projected dividend/bonus will be reflected in the policy annual statement.</p>
<div>Smoothing</div> 	<p>Financial performance is unforeseeable. To facilitate your financial planning, we have a smoothing process aiming to deliver a more stable dividend/bonus payouts during the policy term.</p> <p>When the financial performance is better (worse) than expected, we may hold back a portion of the gains (losses), which will be passed back to you over the future years to ensure a more stable dividend/bonus payouts. Due to the variation of features and benefits of different products, different levels of smoothing may also be applied.</p>
<div>Pooling</div> 	<p>Consistent with the nature of insurance contracts, we also group similar policies together to pool the risks amongst a larger number of policyholders to provide diversification benefits, which help to stabilize the financial performance (and hence the dividend/bonus payouts).</p> <p>To maintain the fairness between policyholders, we may also separate different generations of policies of the same product into different buckets with different dividend/bonus scales, with an aim to more closely reflect the underlying financial performance. As a result, the frequency and magnitude of the dividend/bonus adjustments may vary among different products and buckets. In general, the adjustments on dividend/bonus are more frequent and significant for products with higher risk profile.</p>

## 紅利資料及投資策略

<div>紅利資料</div> 	<p>非保證週年紅利、非保證特別紅利及累積週年紅利的非保證利息是根據富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)(「富衛」或「我們」)最新的派發紅利的理念及投資策略釐定。以下是富衛派發紅利的理念及投資策略(最新資料請參考富衛網頁): <a href="https://www.fwd.com.hk/regulatory-disclosures/dividend-bonus-declaration-philosophy/">https://www.fwd.com.hk/regulatory-disclosures/dividend-bonus-declaration-philosophy/</a></p> <p>有關過去紅利資料, 請參考富衛網頁 <a href="https://www.fwd.com.hk/regulatory-disclosures/fulfillment-ratios/">https://www.fwd.com.hk/regulatory-disclosures/fulfillment-ratios/</a></p>
<div>派發紅利的理念</div> 	<p>由富衛人壽保險(百慕達)有限公司(「富衛」或「我們」)發出的分紅保單設有非保證紅利予保單持有人(「您」)。紅利包括週年紅利(包含累積紅利的利息)、期滿紅利、歸原紅利及特別紅利。</p> <p>透過釐定紅利, 您可分享到分紅保單的財務表現帶來的成果。財務表現包括過去表現和未來展望, 涵蓋但不限於以下事項:</p> <ol style="list-style-type: none"> <li>1. 投資回報</li> <li>2. 支出費用</li> <li>3. 續保率</li> <li>4. 理賠經驗</li> </ol> <p>根據我們的紅利政策, 富衛最少每年檢視紅利一次。如財務表現與預期有別, 我們可能會作出調整, 以致實際釐定的紅利跟權益說明文件存有差異。</p> <p>紅利建議會由我們的董事會檢視及批核, 再由董事會主席、一位獨立非執行董事及委任精算師在適當考慮紅利政策及公平待客原則下以書面形式公布。</p> <p>我們會每年最少一次通知您今年及預計派發的紅利。如今年及預計派發的紅利有所變更, 將於保單年結通知書上列明。</p>
<div>緩和調整機制</div> 	<p>財務表現是難以準確預測的。為了協助您去策劃財務, 我們會以一個緩和調整機制以求使保單年期內派發的紅利更穩定。</p> <p>當財務表現較預期好(差), 我們可能會保留部分盈餘(虧損), 於未來的年份反映出來, 以確保您會獲更穩定的紅利。因產品各具特色, 我們會採取不同程度的緩和調整。</p>
<div>滙集保單</div> 	<p>貫徹保險合同的本質, 我們亦會將類近的保單滙集, 以便分散保單持有人面對的風險。此舉有助穩定財務表現(和紅利派發)。</p> <p>為使每位保單持有人能得到合理的分配, 我們或會將同一產品按批次派發不同的紅利, 以更準確反映相應財務表現。因此, 不同產品及不同批次之間的紅利調整的次數及幅度可能會有不同。一般而言, 較高風險的產品的紅利調整次數及幅度會較高。</p>

## Investment Strategy



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

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

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

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

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

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

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

## Investment Vehicle



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

### Fixed income-type securities

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

### Equity-type investments

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

## 投資策略



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

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

此產品的長期目標資產配置如下：

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

資產組合會按照投資規模，橫跨於不同地區及行業，以分散投資風險。

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

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

## 投資工具



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

### 固定收益類型證券

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

### 股權類型投資

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

# KEY PRODUCT RISKS

Credit Risk	This product is an insurance policy issued by the Company. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.
Liquidity Risk	This product is a long term insurance policy. This policy of long term insurance will be made for whole of insured's life starting from the policy effective date. The policy contains value and, if you surrender your policy in the early policy years, the amount you get back may be considerably less than the total amount of the premiums you paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.
Exchange Rate and Currency Risk	The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.
Inflation Risk	The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.
Early Surrender Risk	If you surrender your policy in the early policy years, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid.
Non-Guaranteed Benefits	Non-guaranteed benefits (including but not limited to Annual Dividend/Special Bonus) are not guaranteed and are determined at FWD's discretion based on its Dividend/Bonus declaration philosophy.
Premium Term	The premium payment term of the Policy is a single premium.
Termination Conditions	<p>The Policy shall terminate on the earliest of the following:</p> <ol style="list-style-type: none"><li>1. On the date you surrender your policy.</li><li>2. On the date of the Insured's death.</li><li>3. On the date the policy lapses; your outstanding policy loan amounts (including interest) are equal to or greater than the total cash value* excluding Special Bonus (if any) of the policy.</li></ol> <p>* Total cash value is guaranteed cash value, plus unpaid accumulated annual dividends and interest (if any) plus special bonus(if any).</p>
Exclusion from Suicide	We will not pay any death benefit if the insured commits suicide within 13 calendar months from the policy date (or from the date we restart your policy, whichever is later), our legal responsibility will be limited to an amount equivalent to any premium paid without interest, after deducting any benefits we have paid, and any amounts owed to us. This applies regardless of whether the insured was sane or insane when committing suicide.

# 產品主要風險

信貸風險	本產品是由富衛發出的保單。投保本保險產品或其任何保單利益須承受富衛的信貸風險。保單權益人將承擔富衛無法履行保單財務責任的違約風險。
流動性風險	本產品為長期保險保單。此長期保險保單的保單期限由保單生效日起至被保人終身有效。保單含有價值，如您於較早的保障年期退保，您可收回的金額可能會大幅低於您已繳付的保費總額。投保本產品有機會對您的財務狀況構成流動性風險，您須承擔本產品之流動性風險。
外幣匯率及貨幣風險	投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理（例如，外匯限制）。若保險產品的貨幣單位與您的本國貨幣不同，任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣對您的本國貨幣大幅貶值，將對您於本產品可獲得的利益構成負面影響。如果保單貨幣對您的本國貨幣大幅增值，將增加您繳付保費的負擔。
通脹風險	請注意通脹會導致未來生活費用增加。即使富衛履行所有合約責任，實際保單權益可能不足以應付將來的保障需要。
提早退保風險	如您在較早的保障年期或在保單期滿日前退保，您可收回的款額可能會大幅低於您已繳付的保費總額。
不保證權益	不保證權益(包括但不限於週年紅利／特別紅利)是非保證的，並按照派發紅利的理念由富衛自行決定。
保費年期	保單的保費供款年期為躉繳保費。
終止保單	<p>保單將在以下最早的日期終止：</p> <ol style="list-style-type: none"><li>1. 您將保單退保之日。</li><li>2. 被保人身故之日。</li><li>3. 保單失效之日，為任何未償還保單貸款金額(包括利息)等於或高於保單的總現金價值*不包括特別紅利(如有)。</li></ol> <p>* 總現金價值包括保證現金價值，未付的累積週年紅利及利息(如有)及特別紅利(如有)之總和。</p>
自殺相關的 不保事項	若被保人在保單簽發日(或保單復效日)起的13個月內自殺，富衛將不會支付身故權益。富衛的法律責任僅限於退還相等於已繳付保費但不附帶利息並需扣除富衛已付的任何權益及任何欠富衛的款項。不論被保人自殺時神智是否清醒，上述均可適用。



## IMPORTANT NOTES

### Cancellation Right



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.

While the Policy is in force, the Policy Owner may surrender or terminate the Policy or rider (if applicable) by sending a written request to FWD.

### Automatic Exchange of Financial Account Information



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

1. to identify accounts as non-excluded “financial accounts” (“NEFAs”);
2. to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
3. 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;
4. to collect information on NEFAs (“Required Information”); and
5. 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.

### Policy Reverse Mortgage Programme (“PRMP”)



Please note that Regal Fortune Signature (Single Premium) is an eligible life insurance plan under PRMP, but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. Therefore, you and your life insurance policy are still required to meet all the eligibility requirements under PRMP before you apply for the policy reverse mortgage loan.

Any general information provided on PRMP is for your reference only, and you should not make any decisions based on such information alone. You should always seek for advice from professional bodies if you have any doubts. Please note that the information provided is subject to change including the eligibility criteria for PRMP. We do not take any responsibility to inform you about any changes and how they may affect you. The Policy Reverse Mortgage Programme is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: [www.hkmc.com.hk](http://www.hkmc.com.hk).

## 重要信息

### 取消保單之權利



如果您對保單不完全滿意，則有權改變主意。

我們相信此保單將滿足您的財務需要。但是，如果您不完全滿意，您有權以書面通知本公司要求取消保單及取回所有您已繳交的保費及保費徵費(但不附帶利息)。此書面通知必須由您親筆簽署，並確保富衛辦事處在交付保單當天或向您／您的代表交付冷靜期通知書當天(以較早者為準)緊隨的21個曆日內直接收到附有您的親筆簽署的書面通知。冷靜期通知書發予您／您的指定代表(與保單分開)，通知您有權於規定的21個曆日內取消保單。若您在申請取消保單前曾經就有關保單提出索償並獲得賠償，則不會獲退還。如有任何疑問，您可以 **1.** 致電我們的服務熱線 **3123 3123**; **2.** 親臨富衛保險綜合服務中心; **3.** 電郵致cs.hk@fwd.com，我們很樂意為您進一步解釋取消保單之權利。

於保單生效期間，保單權益人可向富衛作出書面申請退保或終止保單或附約(如適用)。

### 自動交換財務帳戶資料



富衛必須遵從稅務條例的下列規定以便稅務局自動交換某些財務帳戶資料：

1. 識辨非豁免「財務帳戶」的帳戶(「非豁免財務帳戶」)；
2. 識辨非豁免財務帳戶的個人持有人及非豁免財務帳戶的實體持有人作為稅務居民的司法管轄區；
3. 斷定以實體持有的非豁免財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區；
4. 收集有關非豁免財務帳戶的資料(「所需資料」)；及
5. 向稅務局提供所需資料。

保單權益人必須遵從富衛所提出的要求用以符合上述規定。

### 保單逆按計劃



請注意，寰悅致富(卓越版)(躉繳保費)為保單逆按計劃之合資格壽險計劃，但這並不代表您提交的保單逆按計劃之申請將獲得批核。本產品合資格乃取決於產品特點。所以，在申請保單逆按貸款時，您及您持有之保單仍必須符合保單逆按計劃規定之所有資格要求。

我們提供的所有基本保單逆按計劃資料僅作參考用途，您不應單憑這些資料作出任何決定，如有任何疑問，應該諮詢專業團體的意見。請注意，上述資料可能有變，包括保單逆按計劃的資格要求。我們不會承擔任何責任通知您任何變動，以及該等變動如何影響您。保單逆按計劃由香港按揭證券有限公司之全資附屬機構香港按證保險有限公司營運。如欲了解保單逆按計劃的詳情，可參閱香港按揭證券有限公司網頁：[www.hkmc.com.hk](http://www.hkmc.com.hk)。

# DECLARATIONS

1. This product is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risks involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the risks before making any application of the product.
2. 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 the Hong Kong. All selling and application procedures of the product must be conducted and completed in the Hong Kong.
3. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in the Hong Kong.
4. This product is a participating life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure/leaflet and/or the illustration documents of this plan having no schedule/section of fees and charges or no additional charge noted other than the premium.
5. The product is a participating life product. If you surrender your Policy in the early policy years, the amount you get back may be less than the total amount of the premiums you paid.
6. This product is designed for individuals who are looking for a long-term savings plan and it is not suitable for people who seek short-term gains.
7. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid and any insurance levy paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
8. All the above benefits and payment are paid after deducting policy debts (if any, e.g. policy loan with interest).

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the Policy Provisions of this product materials. 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 the Hong Kong.

# 聲明

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

以上資料只供參考及旨在描述產品主要特點，有關條款細則的詳細資料及所有不保事項，請參閱保單條款。如本單張及保單條款內容於描述上有任何歧義或不一致，應以保單條款為準。如欲在投保前參閱保險合約條款及細則，您可向富衛索取。本產品之保單條款受香港的法律所規管。



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