

Mind Strength Support Programme

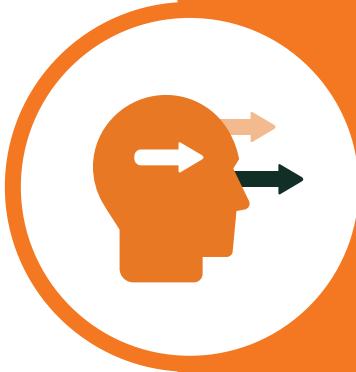
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In life you are often faced with challenges. When striving for a better future, you may sometimes encounter stress and anxiety. During these times, a healthy body is not enough, you also need a healthy mind! FWD provides you with a free Mind Strength Support Programme (the “Programme”) within the first policy year of the Eligible Policy so you can get proactive about strengthening your most powerful asset. It helps whether you have no emotional issues, mild challenges or severe problems.



Imagine all the things your mind can **improve and overcome**. If things go the other way round, we have – and we've designed the Programme for it.



Improve:

**Strengthen your mind
before challenges occur**

Start using this Programme by making a routine out of it

The Programme lets you take a more proactive approach even before any challenges, as building your mind strength will also improve your life, relationships and career. Make a routine out of the benefits for a better self.



Overcome:

**Strengthen your mind
when challenges occur**

Use the Programme on your terms and your comfort level

Our aim is to get you comfortable in getting the help you need and seeing it through to completion. So we designed the Programme to include instant and confidential follow-up options that cover your entire healing journey.

Improve:

**Strengthen
your mind before
challenges occur**



Train yourself

Your mind can be trained like your body. Mind training will help you overcome personal struggles, but also give us an edge in life.



Mind Strength Learning Platform

Within the first policy year of the Eligible Policy, you and your family members can benefit from our collaboration with Mind Strength specialists. We have developed a series of video and tips to enable you and your family to strengthen your/ their minds.

Assess yourself

Get more proactive in knowing how your mind is doing, and access a range of support if you need it.



Mind Strength Assessment Service

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Answer some short questions and get your Mind Strength score. You can regularly conduct self-assessment on your mental health, to continuously understand your mental health status within the first policy year of the Eligible Policy.



Overcome:

Strengthen your mind when challenges occur

When you encounter emotional health problems or feel stressed, you can take the Mind Strength Assessment Service to understand your emotional status and related factors, and get tailor-made options within the first policy year based on your Mind Strength score.



Chat with a mental health coach via ThoughtFullChat

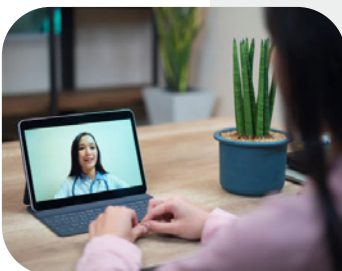
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Even the greatest athletes need a coach by their side to keep them improving. Be like them and enlist the help of a coach so you don't have to manage life's challenges alone. Your coach will help you better manage emotions and negative patterns of thinking. You can text your mental health coach (counsellors or clinical psychologists) on ThoughtFullChat anytime, anywhere within the first policy year of the Eligible Policy.

Book an appointment with a ThoughtFull mental health professional

Powered by ThoughtFull



Work with a trained counsellor or clinical psychologist who can help you understand your moods, feelings, thoughts, and behaviors. They will help you learn how to respond during challenging times and equip you with relevant coping skills. You are entitled to have 3 complimentary one-hour video sessions within the first policy year of the Eligible Policy.

Terms and conditions:

1. The insured person of the policy(ies) that meet(s) all applicable requirements below (the “Eligible Policy(ies)”) will be eligible for the Mind Strength Support Programme (the “Programme”):
 - a. Customers must successfully apply and submit the first year premium to FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”) for vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan, vTheOne Medical Plan or other selected plan(s) as specified by FWD from time to time (“Designated FWD Product(s)”); and
 - b. The policy(ies) of Designated FWD Product(s) must be submitted from 1 April 2023 to 30 September 2023 (both dates inclusive) (“Campaign Period”) and issued from 1 April 2023 to 30 November 2023 (both dates inclusive); and
 - c. All the premiums must be fully settled when due.
2. The Programme is subject to the following conditions and arrangements:
 - a. The policy owner (“you”) of the Eligible Policy(ies) must provide FWD with a valid Hong Kong mobile phone number in the application form(s) of Designated FWD Product(s). Within 1 month after the issuance of the Eligible Policy(ies), the policy owner of the Eligible Policy(ies) will receive an SMS message from FWD regarding the Programme via the contact number provided.
 - b. Your mobile carrier’s standard messaging rates for the SMS may apply. FWD will not be liable for any delays of any SMS messages as it is subject to effective transmission from your mobile carrier.
 - c. The policy owner of the Eligible Policy must redeem the Programme with Koa Health and ThoughtFull within 31 days upon receiving the SMS message or within 3 months upon policy issuance (whichever is earlier), or else eligibility for the Programme will be forfeited. The Programme is provided by third party service providers, Koa Health and ThoughtFull. FWD does not endorse Koa Health and ThoughtFull nor any of their products and/or services.
 - d. FWD shall make no representation, warranty or undertaking as to the quality or fitness with respect to the products and/or services under the Programme provided by Koa Health and ThoughtFull, nor shall FWD guarantee the accuracy or completeness of any information provided by Koa Health and ThoughtFull in connection with the results of the Programme. Your participation in the Programme including other related services and mobile applications accesses which pertain to the Programme is subject to certain additional terms and conditions of Koa Health and ThoughtFull and third parties service providers engaged by Koa Health and ThoughtFull. FWD shall accept no liability or responsibility in this regard. FWD shall not be liable to the policy owner, the insured person or any other parties with respect to any loss, damage, expense, suit, action or proceedings suffered or incurred, whether directly or indirectly, arising from or in connection with the participation in the Programme by the policy owner, the insured person or any other parties.
3. The Programme is optional and does not form part of the terms and benefits of Designated FWD Product(s). You have the right to opt-out the Programme. Please inform FWD in writing if you do not want to receive this free additional service.
4. If you request any products and/or services in addition to products and/or services under the Programme, the Programme will not cover any costs of that additional products and/or services. All relevant fees and charges of that additional products and/or services will be borne by you at your own cost.
5. The information you provided and your assessment results of the Programme will not affect your insurance application or coverage. The information you provided or your assessment results of the Programme will not be shared between Koa Health, ThoughtFull and FWD and will not be used for any underwriting or claims assessment purpose under any circumstances.
6. The information above is for reference only and is indicative of the key features of the Programme. FWD reserves the right to make any amendments to the terms and conditions of the Programme, including discontinuing the Programme at any time without prior notice. In case of any dispute, the decisions of FWD shall be final.
7. Please seek your doctor’s independent and professional advice on the appropriateness of any medical service to be provided. Professionals of Koa Health, ThoughtFull and their healthcare network teams are all individual professional personnel instead of employees, agents or representatives of FWD. FWD will not be responsible for any act, negligence or omission of services or treatment on the part of them.
8. You are required to consent to FWD, Koa Health, ThoughtFull and their healthcare network teams, recording, sharing, using and archiving your personal data in pursuance of the Programme being offered to you as well as for their training and quality assurance purposes. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.
9. This leaflet is issued by FWD and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong.

vCore Medical Plan (VHIS Plan Certification Number: S00036), vCare Medical Plan (VHIS Plan Certification Number: F00015), vCare Supreme Medical Plan (VHIS Plan Certification Number: F00032), vCANSurance Medical Plan (VHIS Plan Certification Number: F00051), vBooster Medical Plan (VHIS Plan Certification Number: F00069), vPrime Medical Plan (VHIS Plan Certification Number: F00045), vTheOne Medical Plan (Certification Number: F00067) are underwritten by FWD (VHIS provider registration number is 00036).

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure(s). Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.