

RISKS DISCLOSURE

- FWD Stable Lifestyle Portfolio is one of the investment choices available for the investment-linked assurance schemes (*Altitude, *i.Wealth Regular Investment Savings Plan, *i.Master, *i.KnowU, *i.KnowU (One-off Premium), *Vintage and *i.Joyful Investment Annuity Plan, collectively "ILAS") issued by FWD Life Insurance Company (Bermuda) Limited (hereinafter, the "Company"). Your investments are subject to the credit risk of the Company.
- FWD Stable Lifestyle Portfolio is an internal fund issued by the Company. For details (such as risk factors, fees and charges, the types of intended investments and their relative proportions in the portfolio, the geographical distribution of the intended investments and the investment and borrowing restrictions), please refer to investment choices brochure of the relevant ILAS.
- The premiums paid by you towards the insurance policy will become part of the assets of the Company. You are not investing in the underlying investments of FWD Stable Lifestyle Portfolio and you do not have any rights or ownership over these underlying investments. Your recourse is against the Company only.
- The return of FWD Stable Lifestyle Portfolio is calculated with reference to a pool of assets internally managed on a discretionary basis by the Company. While the SFC has authorized the ILAS, the SFC has not authorized the making of any of these investments.
- The return of ILAS is based on investment choices linked to the ILAS which is calculated by the Company with reference to the performance of the underlying investments. Investors should note that the return on investments under ILAS shall be subject to the charges of ILAS and may be lower than the return of the corresponding underlying investments.
- Early surrender or withdrawal of the policy/suspension of or reduction in premium may result in a significant loss of principal and/or bonuses awarded. Poor performance of underlying investments may further magnify investment losses of the policy, while all charges are still deductible.
- Investment involves risks. For details and charges of ILAS, please refer to the relevant Principal Brochure.

*ILAS that is not available for new subscription and cannot continue to be marketed to the public in Hong Kong.

風險披露

- 富衛穩定生活模式組合乃富衛人壽保險(百慕達)有限公司(下稱「本公司」)發行之投資相連壽險計劃 (*智非凡、*愛豐裕定期投資相連計劃、*愛豐彩、*愛識理、*愛識理(躉繳)、*品譽未來及*愛享成果投資年金計劃) 的其中一項投資選擇。閣下之投資需承受本公司之信貸風險。
- 富衛穩定生活模式組合是由本公司發行的自行管理基金。有關詳情(例如風險因素、費用及收費、擬作出投資的類別及其在投資組合中所佔的相對比例、擬作出投資的地理分布及投資及借貸限制)，請參閱相關投資相連壽險計劃的投資選擇刊物。
- 閣下就保險計劃支付的保費將成為本公司的資產的一部分。閣下並非投資於基礎投資及對該相關基礎投資並無任何產權或擁有權，亦不享有與這些資產有關的任何權利。如追討賠償，閣下只可向本公司追索。
- 富衛穩定生活模式組合是參照本公司酌情內部管理的資產組合的表現計算回報。證監會雖已認可此等投資相連壽險計劃，但沒有認可就此等計劃作出的任何投資。
- 投資相連壽險計劃的回報是以其相連的投資選擇作為基礎，而有關回報是由本公司參照相關基礎投資的表現而計算。投資者應注意，此等投資相連壽險計劃設有相關收費。閣下的投資回報有可能會遜於相應基礎投資的回報。
- 提早退保或提取款項 / 暫停繳交或調低保費，或會導致損失大筆本金及 / 或紅利。如相關基礎投資表現欠佳，或會進一步擴大保單的投資虧損，而一切收費仍可被扣除。
- 投資涉及風險，有關投資相連壽險計劃之詳情及收費，請參閱相關投資相連壽險計劃的主要銷售刊物。

*不接受新認購申請之投資相連壽險計劃，且均不能於香港公開銷售。

FWD STABLE LIFESTYLE PORTFOLIO

as at 5.31.2018

INVESTMENT OBJECTIVE

The FWD Stable Lifestyle Portfolio seeks to achieve long-term stable capital growth through investing its assets in global equity and bond funds managed by reputable fund managers.

TARGET MIX

Equities 25%
Bonds 75%

The actual mix of the underlying investment will be rebalanced to its target allocation monthly or more frequently as determined by the Company from time to time.

The actual allocation of each underlying investment immediately after rebalancing may vary by $\pm 3\%$ from the target allocation subject to the prevailing market conditions. Due to market fluctuations, the actual allocation of each underlying investment before rebalancing may exceed the variance as stated above.

DETAILS OF INVESTMENT CHOICE

Investment Manager:

FWD Life Insurance Company (Bermuda) Limited

Launch Date: 3 Jul 2007

Domicile: Hong Kong

Base Currency: USD

Fund Size (m): 0.51

Annual Management Fees: 0.3%

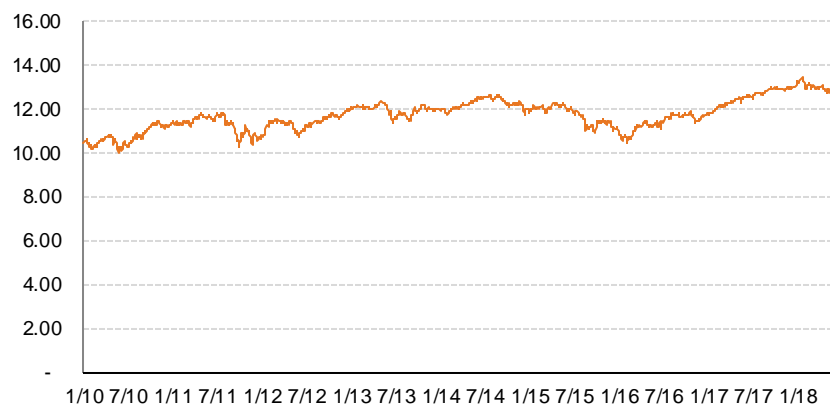
Annual Management Fees of the underlying investment: 1.16%

Past performance figures shown are not indicative of future performance, the return from investment may go down as well as up. Each of these underlying investments has its own investment objectives and associated risks. This Fact Sheet should be read in conjunction with the Principal Brochure, the Investment Choices Brochure and the offering documents of the underlying investments for further details including the risk factors.

This document is issued by FWD Life Insurance Company (Bermuda) Limited.

PERFORMANCE OF INVESTMENT CHOICE

Unit price (USD)



CUMULATIVE PERFORMANCE (USD Offer-to-offer basis)

	3 mths	1 Yr	3 Yrs	5 Yrs	Since Inception
FWD Stable Lifestyle Portfolio	-2.67%	1.92%	4.94%	6.26%	27.40%

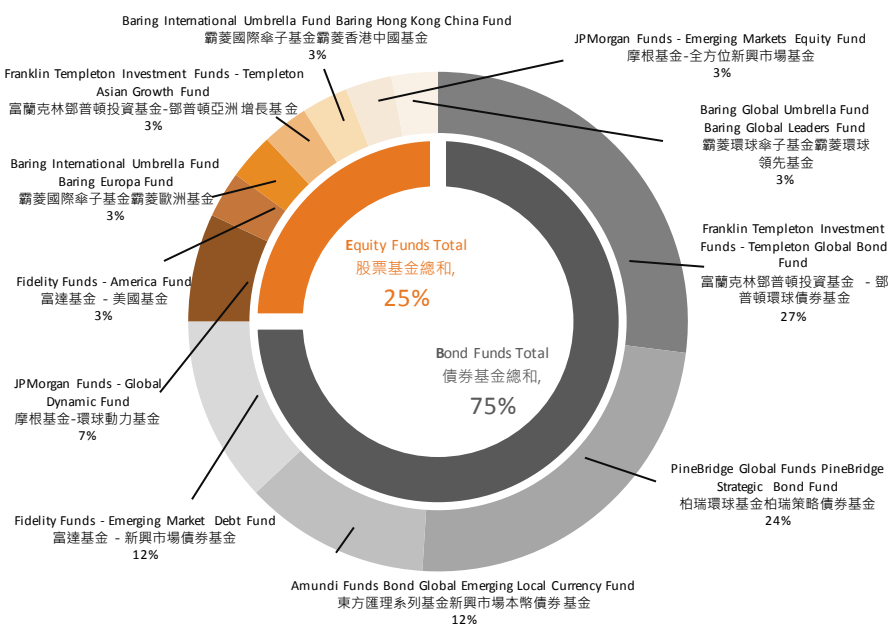
CALENDAR YEAR PERFORMANCE (USD Offer-to-offer basis)

	2013	2014	2015	2016	2017	Year-to-date
FWD Stable Lifestyle Portfolio	0.67%	-0.25%	-7.41%	5.49%	11.08%	-2.23%

Source: FWD Life Insurance Company (Bermuda) Limited

All data are expressed as at 5.31.2018

TARGET MIX OF UNDERLYING INVESTMENTS OF FWD STABLE LIFESTYLE PORTFOLIO



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FWD
富衛



投資目標

富衛穩定生活模式組合將投資在由具信譽及可靠的著名基金公司管理的股票及債券基金,旨在提供長期穩定的資本收益增長。

目標分配比例

股票 25%
債券 75%

本公司將每月或由本公司隨時決定增加的頻度,自動平衡相關基礎投資比例至目標分配比例。緊接自動平衡後,各相關基礎投資的實際分配比例或會按市場情況而與目標分配比例有±3%的差距。由於市場波動的關係,在自動平衡前,各相關基礎投資的實際比例或會超過上述的差距。

投資選擇資料

投資經理:
富衛人壽保險(百慕達)有限公司

成立日期: 2007年7月3日

註冊地: 香港

基準貨幣: 美元

基金總值(百萬): 0.51

管理年費: 0.3%

基礎投資管理年費: 1.16%

過往業績數據並非未來業績的指標。投資回報可跌可升。所有的相關基礎投資均擁有其獨特的投資目標及相關風險。此基金資料匯報的相關資料應與主要銷售刊物、基金選擇摘要及相關基礎投資的銷售文件,包括風險因素一併閱讀。

此文件由富衛人壽保險(百慕達)有限公司刊發。

投資選擇表現

基金價格(美元)



累積表現 (美元賣出價對賣出價)

	3個月	1年	3年	5年	自設立日起計算
富衛穩定生活模式組合	-2.67%	1.92%	4.94%	6.26%	27.40%

年度表現 (美元賣出價對賣出價)

	2013	2014	2015	2016	2017	年初至今
富衛穩定生活模式組合	0.67%	-0.25%	-7.41%	5.49%	11.08%	-2.23%

資料來源: 富衛人壽保險(百慕達)有限公司
所有數據截至 2018年 5月31日。

富衛穩定生活模式組合的基礎投資分配比例

