FWD insurance

養和醫療 HKSH MEDICAL GROUP

Free Alzheimer's Disease Screening

Exclusive for customers of Designated Insurance Products

FWD encourages you to take a proactive step towards early detection and care.

We have partnered with HKSH Medical Group ("**HKSH**") to provide **Free Alzheimer's Disease Screening** to Eligible Insureds of Designated Insurance Products in the first policy year ("**the Offer**"). The Offer is suitable for Eligible Insureds[4] aged 40 or above and features a **pTau217 blood test (a biomarker)** and **two consultations** with designated Resident Medical Officer at the HKSH Family Medicine & Primary Care Centre (Happy Valley) ("**HKSH FMC**").

Promotion Period: **5 August 2026** to **30 September 2026** (both dates inclusive)

(Eligible Policy(ies) must be issued on or before 31 December 2026)

Designated Insurance Products

- EBeyond Medical Insurance Solution
- vPrime Medical Plan
- vFamily Medical Plan
- MyMillion Medical Plan
- vCare Medical Plan

Free Alzheimer's Disease Screening (in the first policy year)

2 x Consultation
By designated Resident Medical Officer at HKSH FMC

+

1 x Blood test
For pTau217 (a biomarker)

Redemption Process

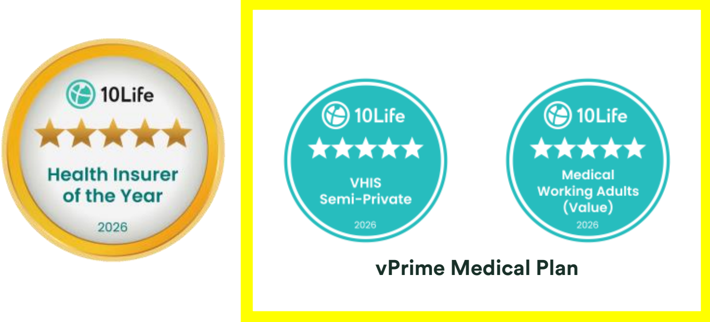
1. Purchase Designated Insurance Product during promotion period with policy issued
2. FWD will send the Coupon to the Eligible Insured
3. Booking through designated WhatsApp number
4. First consultation^
5. Blood test for pTau217*
6. Second consultation in around 3 weeks for result discussion

^ Upon registration, the valid Coupon must be presented in physical and original form.

* Confirmation of suitability is required at the first consultation. 8-hour fasting prior to the blood test for pTau217 is required. If Eligible Insureds prefer to have the blood test on the same day of the first assessment consultation, they need to notify HKSH FMC at the time of booking and complete the required fasting prior to the consultation. For the best result, it is recommended to conduct the blood test from 9:00am to 5:00pm from Monday to Friday.

Terms and conditions apply.

FWD has won



For more information about 10Life awards and scoring methodology, please refer to the website of 10Life.

Terms and Conditions:

1. The promotion period of the offer runs from 5 August 2026 to 30 September 2026 (both dates inclusive) (‘**Promotion Period**’).
2. The Offer is only available if the following requirements are satisfied:
   a. Applicant applies for Designated Insurance Product(s) underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”) in annual payment mode, during the Promotion Period through selected channel(s);
   b. Applicant shall submit the application form of the policy(ies) of the Designated Insurance Product(s) together with the full payment of the first policy year’s premium and insurance levy to FWD during the Promotion Period;
   c. The policy(ies) of the Designated Insurance Product(s) must be issued on or before 31 December 2026; and
   d. Applicant shall successfully undergo financial needs analysis to ensure that the Designated Insurance Product(s) recommended is/are suitable for his/her insurance needs and financial affordability.
3. **‘Designated Insurance Product(s)’** means any of the following products: EBeyond Medical Insurance Solution, vCare Medical Plan (VHIS Certification Number: F00015), vFamily Medical Plan (VHIS Certification Number: F00072), vPrime Medical Plan (VHIS Certification Number: F00045) and MyMillion Medical Plan, underwritten by FWD (VHIS provider registration number: 00036).

   The product scope of “Designated Insurance Product” is subject to their availability and the meaning of “Designated Insurance Product” is subject to change as determined by FWD from time to time at its sole and absolute discretion without further notice. The policies of these products are subject to the respective policies’ terms and conditions. Please refer to the product brochures and policy provisions for details.

   Policy(ies) of Designated Insurance Product(s) satisfying clause 2 above are hereinafter referred to as “Eligible Policy(ies)”.
4. “Eligible Insured(s)” refer to the Insured/Insured Person of Eligible Policy(ies) who reached age 40 or above.

Free Alzheimer’s Disease Screening

5. Each Eligible Insured will be entitled to one Free Alzheimer’s Disease Screening coupon (the “**Coupon**”) which can be exchanged for one assessment consultation, one blood test for pTau217 (a biomarker) and one follow-up consultation on blood test result (the “**Service**”) at HKSH Family Medicine & Primary Care Centre (Happy Valley) located at G/F, Li Shu Pui Block, Hong Kong Sanatorium & Hospital, 2 Village Road, Happy Valley, Hong Kong (“**HKSH FMC**”).
6. The Offer will be distributed to the policy holder/policy owner of the Eligible Policy(ies) (the “**Policyholder**”) in the form of physical coupon (the “Coupon”). The Service is optional and does not form part of the terms and conditions of the Designated Insurance Products. You have the right to opt-out this service. Please inform FWD in writing if you do not want to receive this free additional service.
7. The Coupon is valid only for three months from the issue date of each Coupon (“Coupon Validity Period”), and Coupons are only valid at the HKSH FMC (please refer to clause 5 of this terms and conditions). The Services must be conducted before the expiry of the relevant Coupon Validity Period.
8. An Eligible Insured must make an advance booking with HKSH FMC through WhatsApp at 28358600 during service hours (Monday to Friday: from 9:00 a.m. to 7:00 p.m. and Saturday: from 9:00 a.m. to 1:00 p.m. (excluding Sunday and public holiday)), and the Eligible Insured has to indicate that he/she will use the Coupon and provide image of the Coupon and the coupon code as specified on his/her Coupon via WhatsApp at the time of booking (“**Booking Procedures**”).
9. To use the Coupon, the Eligible Insured must present his/her valid Coupon in its **physical** and **original** form, and his/her Hong Kong Identity Card or passport upon check-in and registration at HKSH FMC.
10. If the Eligible Insured fails to follow the Booking Procedures and presents sufficient identification document(s) and a valid Coupon pursuant to these terms and conditions, HKSH FMC reserves the right not to accept the Coupon in relation to the provision of the Services without any liability. Upon check-in and registration at HKSH FMC, Eligible Insureds are deemed to have read and accepted these terms and conditions.
11. Availability of the Service is subject to the service capacities of HKSH FMC and the Eligible Insured’s suitability to receive such Service will be determined by the designated Resident Medical Officer of HKSH FMC in their sole discretion. If (a) such designated Resident Medical Officer determines that such Eligible Insured is not medically suitable to receive the Service, (b) such Eligible Insured decides not to proceed with the Service despite he/she is medically suitable to receive such Service as determined by such designated Resident Medical Officer, or (c) the Service is not completed due to any reasons, the Offer will no longer be applicable to the Eligible Insured and the Coupon will be deemed to have been used. No compensation in any form will be made to the Policyholder or Eligible Insured.
12. The Service is only available to persons aged 40 or above, please contact HKSH FMC for further details.
13. FWD, HKSH, and HKSH FMC reserve the right to amend these terms and conditions without prior notice.
14. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“Hong Kong”). No persons other than the Eligible Insureds, FWD, HKSH and HKSH FMC will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of these terms and conditions.
15. In case of any disputes, the decision of FWD, HKSH and HKSH FMC shall be final.

The Coupon

16. Upon satisfying clause 2 of these terms and conditions, FWD will issue the Coupon within 6 months after the issuance of the Eligible Policy(ies) to the Policyholder. Eligible Insureds are required to present this valid Coupon in **physical and original form** when using the Offer at HKSH FMC. Photocopy of the Coupon is not accepted.
17. Each Coupon can only be used once, and each use is limited to one Coupon only. The Coupon will be void upon usage or the expiry of the relevant Coupon Validity Period.
18. The Coupon is non-transferable and can only be used by the Eligible Insured. It cannot be redeemed or exchanged for cash or other products and/or services and the Coupon is not refundable.
19. If the Coupon is lost or stolen, FWD, HKSH and HKSH FMC shall not accept any liability and will not provide any reissuance of the Coupon.
20. The Coupon cannot be used in conjunction with any other offers, discounts or promotions.
21. If the Eligible Insured fails to use and/or redeem the Coupon within the specified time period, FWD, HKSH or HKSH FMC will not take any responsibility and will not re-send or replace the Coupon. The Coupon will not be re-issued in any circumstances and the Policyholder or Eligible Insured bears the sole responsibility to maintain a proper custody of the Coupon. No further notice will be given in the event that HKSH FMC changes its service, address, hotline telephone number or opening hours. Please contact HKSH FMC directly for information on their services.
22. FWD is only offering the Coupon. FWD is not the supplier of the Service and bears no liability or responsibility whatsoever in relation thereto. FWD will not be responsible to subsidise any service(s) beyond the agreed service scope with HKSH/HKSH FMC. The Eligible Insured shall be personally responsible for any additional costs incurred due to any change of the Service. The Eligible Insured shall resolve any disputes regarding the Service with the supplier directly.

General Terms and Conditions

23. If the Eligible Insured opts for services other than the Service at HKSH FMC, he/she is required to pay to HKSH FMC directly for such extra services at the prevailing listed price of HKSH FMC.
24. The Service is provided by a third-party service provider namely HKSH/HKSH FMC. Terms and conditions of HKSH and/or HKSH FMC apply to the Service. None of HKSH, HKSH FMC and their respective staff is FWD's employee, agent or representative. FWD makes no representation, warranty or undertaking as to the availability and quality of the Service. FWD shall not accept any responsibility or liability for their services, opinions, treatment, negligence, omission or failure to act by such third-party service providers, their staff or the respective healthcare or medical professionals. FWD reserves the right to replace any of such service provider or cease and/or suspend the provision of such services without prior notice. This Service is optional. The provision of such Service and Eligible Insured's acceptance of the same shall constitute a separate contract between the Eligible Insured and the third-party service provider and does not form part of the terms and conditions of the Eligible Policy(ies). FWD does not provide any medical advice and Eligible Insured should consult his/her own medical advisors for professional advice.
25. HKSH and/or HKSH FMC reserves the final decision on whether to provide the Service to the Eligible Insured.
26. The application submission date and the issuance date of the Eligible Policy(ies) are based on the records of FWD. FWD will not be responsible for any delay, loss, error or unrecognized situation due to computer and/or Internet's connection, technical problem, malfunction or accident.
27. The Designated Insurance Product(s) is/are subject to its/their respective terms and conditions. Please refer to the relevant product brochures and policy documents for more details.
28. FWD reserves the final decision in approving any applications and any disputes that may arise from this promotion stated in this leaflet.
29. FWD reserves the right to amend the terms and conditions of the Offer or terminate or discontinue the Offer at any time without prior notice. All decisions made by FWD shall be final and binding.
30. This promotion material is issued by FWD. This promotion material is intended to be distributed in 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 any insurance products involving this promotion must be conducted and completed in Hong Kong.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure and the terms and conditions of the insurance product(s). Customers should not purchase 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(s). For full terms and conditions, details and risk disclosures of the relevant insurance plan(s), please refer to relevant product brochure and policy documents. Before applying for any insurance product(s), customers should confirm the product(s) is/are suitable for their insurance needs and objectives.

For details, please contact your FWD insurance adviser or call our service hotline (852) 3123 3123.