

FWD Life Insurance Company (Bermuda) Limited

(Incorporated in Bermuda with limited liability)

This statement provides you with key information about this product.

This statement is a part of the offering document.

You should not invest in this product based on this statement alone.

For those terms which are capitalized, please refer to the "Glossary" section on page 9 of this statement for explanations.

Quick facts

Name of insurance company:	FWD Life Insurance Company (Bermuda) Limited									
Single or regular premium:	Regular Premium (with optional Booster Premium)									
Regular premium frequency:	Monthly, semi-annually or annually									
Minimum premium payment term:	5 years									
Policy currency:	USD or HKD									
Minimum investment:	<u>Regular Premium</u> Annually: US\$1,500 or HK\$12,000 Semi-annually: US\$750 or HK\$6,000 Monthly: US\$125 or HK\$1,000 <u>Each optional Booster Premium</u> US\$1,500 or HK\$12,000									
Maximum investment:	N/A, but subject to underwriting requirements									
Period with surrender charge:	<table><tr><td>Premium Term (years)</td><td>Surrender Charge Period</td></tr><tr><td>5</td><td>First 5 policy years</td></tr><tr><td>10 / 15 / 20</td><td>First 10 policy years</td></tr><tr><td>25</td><td>First 12 policy years</td></tr></table>		Premium Term (years)	Surrender Charge Period	5	First 5 policy years	10 / 15 / 20	First 10 policy years	25	First 12 policy years
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5	First 5 policy years									
10 / 15 / 20	First 10 policy years									
25	First 12 policy years									
Death benefit:	The higher of a) 105% of the Total Account Value of the ILAS policy or b) total premium paid (less any partial withdrawal) Additionally, in the event of the death of the insured as a result of an Accident and the death occurs within 180 days from date of the Accident, total Regular Premiums payable for the ILAS policy within the first policy year from the policy inception date or US\$12,500/ HK\$100,000, whichever is lesser in amount, will be payable as an accidental death benefit (applicable for the first 10 policy years). For details, please refer to page 23 of the principal brochure of Altitude II.									
Governing Law of policy:	The laws of the Hong Kong Special Administrative Region									

Important

- o This investment-linked assurance scheme ("ILAS policy") is a long-term investment-cum-life insurance product.
It is only suitable for investors who:
 - understand that the principal will be at risk
 - are prepared to hold the investment for a long-term period
 - have both investment and estate planning objectives as it is a packaged product that includes both investment and insurance element with death benefits payable to third party beneficiaries.
- o This ILAS policy is **not** suitable for investors with short- or medium-term liquidity needs.
- o **Fees and charges –**
Up to 8.3% of your premiums after taking into account all applicable bonuses will be paid to FWD Life Insurance Company (Bermuda) Limited (herein after called the "Company") to cover all the fees and charges at the ILAS policy level, of which the cost of life protection is 0.3%, and this will reduce the amount available for investment.

Please note that the above figures are calculated based on the following assumptions: (a) the life insured is non-smoking 40 year-old male (b) the payment of regular premium of HKD100,000 per annum which is paid in full for the whole Premium Term of 20 years; (c) you hold your ILAS policy for 20 years; (d) an assumed rate of return of 3% per annum throughout 20 years; (e) any optional supplementary benefits are not included; and (f) there is no early withdrawal / termination of your ILAS policy.

You must understand that these ILAS level charges are on top of, and in addition to, the underlying funds level charges. The above figures do not take into account any early surrender charge.

The above percentages of your premiums for covering the total fees and charges are calculated based on the assumptions above for illustration purposes. The actual percentages may change depending on individual circumstances of each case, and will be significantly higher if the premium amount is lower and/or your selected underlying investments are making losses.

- o **Long-term features –**

Early surrender charge (Surrender charge):

- (a) There will be an early surrender charge of up to 85% of the Account Value of the Initial Contribution Account in case of surrender within the Surrender Charge Period. You may also lose your entitlement to the contribution bonus and loyalty bonus.

Bonuses

- (b) Contribution bonus:

While the ILAS policy is in force, a contribution bonus may be payable to you every 5 years from the policy inception date until the end of the Premium Term. You will be entitled to a contribution bonus of up to 9% of the average monthly Account Value of the Accumulation Contribution Account over the immediately preceding 60 months prior to the allocation of the contribution bonus. Prior to the allocation of the contribution bonus, any premium holiday taken, partial withdrawal or reduction in Regular Premium will result in adjustment to your contribution bonus.

Important

o Long-term features – (Cont.)

(c) Loyalty bonus:

While the ILAS policy is in force and for Premium Term of 10 years or longer a loyalty bonus may be payable to you at the end of the Premium Term. The loyalty bonus is payable once only and is equal to 100% of the total policy fee deducted throughout the whole Premium Term.

o Intermediaries' remuneration

Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, your intermediary will receive remuneration which, in effect, will be borne out of the charges you pay. Your intermediary should disclose to you in writing at the point-of-sale information about intermediary remuneration. The amount of remuneration actually receivable by your intermediary may vary from year to year and may be higher in the early policy years. You should ask your intermediary before taking up your ILAS policy to know more about the remuneration that your intermediary will receive in respect of your ILAS policy. If you ask, your

What is this product and how does it work?

- o This product is an investment-linked assurance scheme. It is a life insurance policy issued by the Company. This is not a fund authorised by the SFC pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code").
- o The premiums you pay, after deduction of any applicable fees and charges of your ILAS policy, will be invested by the Company in the "underlying funds" you selected (see below) and will accordingly go towards accretion of the value of your ILAS policy. Your ILAS policy value will be calculated by the Company based on the performance of your selected underlying funds from time to time and the ongoing fees and charges which will continue to be deducted from your ILAS policy value.
- o Note, however, that all premiums you pay towards your ILAS policy, and any investments made by the Company in the underlying funds you selected, will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- o Due to the various fees and charges levied by the Company on your ILAS policy, the return on your ILAS policy as a whole may be lower than the return of the underlying funds you selected. Please see pages 6 to 8 of this statement for details of the fees and charges payable by you.
- o "Underlying funds" available for selection are the funds listed in the investment choices brochure. These may include funds authorised by the SFC pursuant to the UT Code, but may also include other portfolios internally managed by the Company on a discretionary basis not authorised by the SFC under the UT code.
- o Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- o More importantly, you should be aware of the following regarding your death benefit and the cost of insurance ("insurance charges"):
 - Part of the fees and charges you pay that will be deducted from the value of your ILAS policy will be used to cover the insurance charges for the life coverage and any additional coverage you may choose.
 - The insurance charges will reduce the amount that may be applied towards investment in the underlying funds selected.
 - The insurance charges may increase significantly during the term of your ILAS policy due to factors such as age and investment losses, etc. This may result in significant or even total loss of your premiums paid.
 - If the value of your ILAS policy becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, your ILAS policy may be terminated early and you could lose all your premiums paid and benefits.
 - You should consult your intermediary for details, such as how the charges may increase and could impact the value of your ILAS policy.

What are the key risks?

Investment involves risks. Please refer to the principal brochure for details including the risk factors.

- o **Credit and insolvency risks** - This product is an insurance policy issued by the Company. Your investments are subject to the credit risks of the Company.
- o The investment choices available under this product can have very different features and risk profiles. Some may be of high risk. Please read the principal brochure and the offering document of the underlying funds involved for details.
- o **Early surrender/withdrawal penalty** - This ILAS policy is designed to be held for a long term period. Early surrender or withdrawal of the ILAS policy/suspension of or reduction in premium may result in a significant loss of principal and bonuses awarded. Poor performance of underlying funds/assets may further magnify your investment losses, while all charges are still deductible.
- o **Premium Holiday** - With no premium contribution during premium holiday, the value of this ILAS policy may be significantly reduced due to fees and charges, which are still deductible during premium holiday, and your entitlement to bonuses may also be affected. If you take a premium holiday (i.e. the Regular Premium is not paid) for a continuous period of 3 years, we reserve the right to deem your ILAS policy surrendered. On surrender of your ILAS policy, the Account Value after deducting the outstanding fees and charges (if any) including surrender charge will be paid to you.

Please see pages 6 to 8 of this statement for details of the fees and charges.

- o **Market risks** - Return of this ILAS policy is contingent upon the performance of the underlying funds and therefore there is a risk of capital loss.
- o **Foreign exchange risks** - The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of your ILAS policy.
- o **Early termination risks** - FWD may effect termination of your ILAS Policy as a result of, or purporting to be in respect of U.S. Foreign Account Tax Compliance Act and/or other applicable laws and regulations relating to tax reporting and withholding.

Is there any guarantee?

- o This product does not have any guarantee of repayment of principal. You may not get back the full amount of premium you paid and may suffer investment losses.

Other features

o Three distinctive bonuses

o Instant bonus

- Upon policy inception, instant bonus may be payable in one lump sum or you can choose to receive your instant bonus in 12 equal monthly installments during the first policy year.

o Contribution bonus and Loyalty bonus

- While the ILAS policy is in force, a contribution bonus and/or loyalty bonus may be payable to you. Please refer to the sub-section "Long-term features" for further details.

- o Bonus(es) will be allocated to your Initial Contribution Account by allocating notional units of the latest designated investment choices of the ILAS policy at the time of bonus allocation.

- o Please refer to the "What Are My Bonuses?" section in the product brochure of **Altitude II** for details.

o Accidental death benefit

- o This ILAS policy provides an accidental death benefit due to Accident during the first 10 policy years, subject to the terms and conditions of the ILAS policy. Please refer to the "What Is My Life Coverage?" section in the product brochure of **Altitude II** for details.

o Partial withdrawal

- o Partial withdrawals may be made from either the Initial Contribution Account or the Accumulation Contribution Account by redeeming notional units of investment choices from your ILAS policy, subject to the requirement for maintaining the Minimum Remaining Account Values. Currently, there are no charges applicable to partial withdrawals. The minimum partial withdrawal amount is US\$250/HK\$2,000. Please refer to the "How Can I Get Access To My Policy Values?" section in the product brochure of **Altitude II** for details.

What are the fees and charges?

The Company reserves the right to vary the policy charges or impose new charges with not less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Scheme Level

Fees & charges	Applicable rates	Frequency and Deducted from												
Administrative charge	(5.8÷12)% of the Account Value of the Initial Contribution Account per month (i.e. 5.8% per annum)	- Deducted from: Initial Contribution Account - Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary until the end of the Surrender Charge Period - How to deduct: By redeeming notional units according to your latest designated investment choices of the account under your ILAS policy												
Booster Premium charge (Only apply if Booster Premium is paid)	The charge will depend on the amount of each Booster Premium as stated below: <table border="1"> <thead> <tr> <th>Booster Premium Amount (US\$)</th><th>Booster Premium Amount (HK\$)</th><th>Charge per Booster Premium Payment*</th></tr> </thead> <tbody> <tr> <td><12,500</td><td><100,000</td><td>5%</td></tr> <tr> <td>≥12,500 and <62,500</td><td>≥100,000 and <500,000</td><td>4%</td></tr> <tr> <td>≥62,500</td><td>≥500,000</td><td>3%</td></tr> </tbody> </table> * The charge is expressed as a percentage of each Booster Premium.	Booster Premium Amount (US\$)	Booster Premium Amount (HK\$)	Charge per Booster Premium Payment*	<12,500	<100,000	5%	≥12,500 and <62,500	≥100,000 and <500,000	4%	≥62,500	≥500,000	3%	- Deducted from: Booster Premium - Frequency: Up-front when each Booster Premium is paid - How to deduct: Deducted up-front from each Booster Premium payment. The net premium is then deposited into the Accumulation Contribution Account under your ILAS policy by allocating notional units in investment choices as designated by you
Booster Premium Amount (US\$)	Booster Premium Amount (HK\$)	Charge per Booster Premium Payment*												
<12,500	<100,000	5%												
≥12,500 and <62,500	≥100,000 and <500,000	4%												
≥62,500	≥500,000	3%												
Cost of insurance	Cost of insurance per month = Cost of insurance rate for the policy year / 12 x net amount at risk on the policy charge due date The cost of insurance will be determined based on the net amount at risk (i.e. the death benefit amount less 100% of the Account Value of the ILAS policy). No cost of insurance will be charged if the net amount at risk is zero or lesser. The cost of insurance rate for the policy year depends on the attained age next birthday of the insured at the start of the policy year and gender of the insured. Please refer to the "Cost of Insurance Table" in Appendix I of the Product Brochure, for details.	- Deducted from: Initial Contribution Account during the Initial Contribution Period, and thereafter from Accumulation Contribution Account - Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary while the ILAS policy is still in force - How to deduct: By redeeming notional units according to your latest designated investment choices of the respective account under your ILAS policy												

What are the fees and charges? (Cont.)		
Scheme	Level	
Fees & charges	Applicable rates	Frequency and Deducted from
Investment portfolio management charge	0.125% of the Account Value per month (i.e. 1.50% per annum) before the end of the relevant Premium Term 0.08% of the Account Value per month (i.e. 0.96% per annum) after the end of the relevant Premium Term	- Deducted from: Each of the Initial Contribution Account and Accumulation Contribution Account - Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary while the ILAS policy is still in force - How to deduct: By redeeming notional units according to your latest designated investment choices of the respective account under your ILAS policy
Partial withdrawal charge	Nil	N/A
Policy fee	US\$7.5/HK\$60 per month (i.e. US\$90/HK\$720 per annum)	- Deducted from: Initial Contribution Account during the Initial Contribution Period, and thereafter from Accumulation Contribution Account - Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary while the ILAS policy is still in force - How to deduct: By redeeming notional units according to your latest designated investment choices of the respective account under your ILAS policy
Surrender charge (Early surrender charge)	The surrender charge will be determined as a percentage of the (i) surrender amount of the Initial Contribution Account upon full surrender or (ii) redeemed amount of the Initial Contribution Account upon termination (except death of the insured), as the case may be, depending on the Premium Term and the number of policy years after the policy inception date. Please refer to the "Surrender Charge Table" in Appendix for details. The surrender charge will be applied to the Account Value of the Initial Contribution Account. For termination of your ILAS policy, which occurs before the end of a policy year, the surrender charge will be determined by interpolating the rates as at the beginning and the end of that policy year.	- Deducted from: The surrender amount / redeemed amount from the Initial Contribution Account - Frequency: At policy surrender or termination (except death of the insured) - How to deduct: By redeeming notional units of your latest designated investment choices of the Initial Contribution Account under your ILAS policy
Switching / Reallocation charge	Nil	N/A

Please refer to the "Summary of Charges?" section (pages 33 to 35) in the product brochure of **Altitude II** for details of the fees and charges.

What are the fees and charges? (Cont.)

Underlying funds level

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and/or switching fee. You do not pay these fees directly – either (1) the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds or (2) notional units will be redeemed from your investment choices to pay these fees. For details, please refer to the offering documents of the underlying funds and/or the principal brochure of **Altitude II**, which are available from the Company upon

What if you change your mind?

Cancellation right

- o 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, less a deduction of the amount, if any, by which the value of your investment has fallen at the time when your cancellation notice is received by us, and less any withdrawal amount, if any, 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.
- o While the Policy or rider (if applicable) is in force, the Policy Owner may surrender or terminate the Policy or rider (if applicable) by sending a written request to FWD.

Insurance company's information

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

Address: 28/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

Phone: 2850 2333 Fax: 2850 3999

Email: cs.hk@fwd.com

Website: www.fwd.com.hk

Important

The Company is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including the Company's ILAS plan referred to in this statement.

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

The following terms have the meanings set out below:

Terms	Meanings								
Accident	An unforeseen and unexpected event or contiguous series of events of violent, accidental, external and visible nature which shall be the sole cause of a bodily injury while the ILAS policy is in force.								
Accumulation Contribution Account	An account set up for the policyholder and used to maintain the notional units allocated to the ILAS policy in respect of Regular Premium paid after the Initial Contribution Period and any Booster Premium(s).								
Account Value	Account Value is the number of notional units multiplied by the unit price of the investment choices under your ILAS policy on the relevant Valuation Date, net of applicable underlying fund charges and ongoing fees and charges (if any).								
Booster Premium	An optional lump sum payment specified and made by the policyholder into the Accumulation Contribution Account for the allocation of notional units of investment choices.								
Initial Contribution Account	An account set up for the policyholder and used to maintain the notional units allocated to the ILAS policy in respect of Regular Premium paid during the Initial Contribution Period and any bonus(es) received.								
Initial Contribution Period	The initial period commencing from the policy inception date. Initial Contribution Period ranges from 18 to 36 months depending on the Premium Term during which Regular Premium is used for the allocation of notional units to the Initial Contribution Account.								
Monthiversary	The same date each month as the policy inception date. If the Monthiversary does not exist in a particular month, it will be the last day of the month. If the Monthiversary is not a business day, it will be postponed to the next business day.								
Minimum Remaining Account Value	An amount required to be maintained in the Initial Contribution Account and Accumulation Contribution Account of the ILAS policy immediately after partial withdrawal.								
Policy Account	An account set up for the policyholder and used to maintain the total notional units of investment choices of the Initial Contribution Account and the Accumulation Contribution Account of the ILAS policy.								
Premium Term	The period equals to the number of years as shown in the policy schedule for which Regular Premium is payable.								
Regular Premium	The premium regularly made into the Policy Account for the allocation of notional units as shown in the policy schedule or endorsement if changed subsequently.								
Surrender Charge Period	The period during which the surrender charge is payable upon surrender. The Surrender Charge Period in respect of each Premium Term is set out in the table below: <table border="1"> <tr> <th>Premium Term (years)</th><th>Surrender Charge Period</th></tr> <tr> <td>5</td><td>First 5 policy years</td></tr> <tr> <td>10 / 15 / 20</td><td>First 10 policy years</td></tr> <tr> <td>25</td><td>First 12 policy years</td></tr> </table>	Premium Term (years)	Surrender Charge Period	5	First 5 policy years	10 / 15 / 20	First 10 policy years	25	First 12 policy years
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5	First 5 policy years								
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Total Account Value	The aggregate of the Account Values of both the Initial Contribution Account and the Accumulation Contribution Account.								
Valuation Date	The Valuation Date of an investment choice is the day on which the unit price is determined. The frequency of the Valuation Date shall be on each business day under normal circumstances. Where a particular day is not a business day, the Valuation Date is postponed to the next business day. Under circumstances which the Company may consider as beyond the Company's control, the date and frequency of the Valuation Date may be adjusted and determined at the absolute discretion of the Company.								

Appendix - Surrender Charge Table

As at Start of Policy Year	Premium Term (years)				
	5	10	15	20	25
1	30%	53%	64%	75%	85%
2	27%	51%	61%	73%	84%
3	23%	33%	41%	49%	58%
4	22%	32%	38%	39%	46%
5	21%	31%	37%	38%	45%
6	0%	30%	36%	37%	44%
7	0%	29%	35%	36%	43%
8	0%	28%	34%	35%	42%
9	0%	27%	33%	34%	41%
10	0%	26%	32%	33%	40%
11	0%	0%	0%	0%	39%
12	0%	0%	0%	0%	38%
13 and thereafter	0%	0%	0%	0%	0%

Notes:

- The rate of the relevant surrender charge during the policy year will be determined by interpolating the rates as at the beginning and the end of that year.

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)

**本概要提供本產品的重要資料，
是銷售文件的一部分。
請勿單憑本概要作出投保決定。**

有關詞彙的解釋，請參閱本概要第9頁「詞彙表」。

資料便覽

保險公司名稱：	富衛人壽保險（百慕達）有限公司									
躉繳或定期供款：	定期保費（可自選性投入額外保費）									
定期供款次數：	月供、半年供或年供									
最短供款年期：	5年									
保單貨幣：	美元或港幣									
最低投資額：	<u>定期保費</u> 年供：1,500美元或12,000港元 半年供：750美元或6,000港元 月供：125美元或1,000港元 <u>每次自選性額外保費</u> 1,500美元或12,000港元									
最高投資額：	不適用（但受核保要求所限）									
徵收退保費年期：	<table><tr><td>供款年期（年）</td><td>退保費用年期</td></tr><tr><td>5</td><td>首5個保單週年</td></tr><tr><td>10 / 15 / 20</td><td>首10個保單週年</td></tr><tr><td>25</td><td>首12個保單週年</td></tr></table>		供款年期（年）	退保費用年期	5	首5個保單週年	10 / 15 / 20	首10個保單週年	25	首12個保單週年
供款年期（年）	退保費用年期									
5	首5個保單週年									
10 / 15 / 20	首10個保單週年									
25	首12個保單週年									
身故權益額：	以下較高者 1) 總戶口價值的105% 或 2) 總繳付保費（扣除部份提款(如有)） 倘若被保人因意外身故及於意外發生後一百八十天內身故，該保單由生效日起於第一個保單周年內所繳付的總定期保費或12,500美元／100,000港元（兩者以金額較少者為準），將作為額外的意外身故權益（適用於首十個保單周年內）詳情請參閱 智非凡II 產品介紹第25頁。									
保單的管制法例：	香港特別行政區之法律									

重要事項

- 本份與投資有關的人壽保險計劃（投資壽險保單）是一項長綫投資暨保險產品，僅適合以下投資者：
 - 明白本金會蒙受風險
 - 準備長時間持有這項投資
 - 那些兼顧投資及遺產策劃目標的人士，因為本投資壽險保單是一項同時含有投資及保險成分(包括向第三方受益人支付身故賠償)的組合式產品。
- 本投資壽險保單**不適合**有短期或中期流動資金需要的投資者。
- **費用及收費** –
閣下供款的最多8.3% (已包括所有適用的獎賞) 將繳付予富衛人壽保險(百慕達)有限公司 (下稱「本公司」)，以支付所有投資壽險保單層面的費用及收費，而用於支付人壽保障的費用是0.3%。此費用安排會令可用作投資的金額減少。

請注意，上述數字是基於以下假設所計算：(a)被保人為40歲非吸煙男性；(b)閣下繳付的定期供款每年為100,000 港元，並全數於20年供款年期內繳交；(c)閣下持有此投資壽險保單20年；(d)往後20年的假設回報率為每年3%；(e)不包括任何自選附加保障；及(f)閣下並不會提早提取款項或終止此投資壽險保單。

閣下須明白，此等投資壽險保單層面的收費是除相關基金層面收費以外的額外收費。上述數字並不包括任何提早退保款項的收費。

上述所列所有費用及收費佔供款總額的百分比乃基於以上假設所計算，僅作說明用途。視乎每宗個案的個別情況，實際百分比可能會有所變動；如果供款額較低及/或閣下所選擇的相關投資失利，有關百分比可能遠高於上述數字。

- **有關此投資壽險保單的長期特點** –

提早退保款項的收費 (退保費用)：

- a) 如果在退保費用年期內退保，閣下將需支付最多85%最初供款戶口的戶口價值作為退保的收費。閣下亦可能損失獲得供款獎賞及長期獎賞的權利。

獎賞

- b) 供款獎賞：

當投資壽險保單生效時，自保單生效日至供款年期完結前，閣下可每隔5年收取一次供款獎賞。閣下將可享有相等於分派獎賞前60個月累積供款戶口的平均每月戶口價值的最多9%的供款獎賞。於分配供款獎賞之前，閣下如行使供款假期、部分提款或調低定期保費，閣下的供款獎賞將被調整。

重要事項 (續)

○ 有關此投資壽險保單的長期特點 – (續)

c) 長期獎賞：

當投資壽險保單生效及供款年期為10年或以上，閣下於供款年期完結時將可能分派長期獎賞。長期獎賞為一次性支付之獎賞，獎賞金額為整個供款年期內扣除之保單費用總和的100%。

○ 中介人的酬勞

雖然閣下可能沒有直接向銷售／推介此投資壽險保單的中介人支付任何款項，但中介人會收取酬勞，而該酬勞實際上是來自閣下所繳付的收費。中介人應在銷售時以書面向閣下披露有關中介人酬勞的資料。中介人實際收取的酬勞可能每年都不一樣，而且可能於保單初期收取較高金額的酬勞。請於投保前向中介人查詢以進一步了解中介人就此投資壽險保單所收取的酬勞。若閣下作出查詢，中介人應向閣下披露所要求的資料。

這是甚麼產品？如何運作？

- 本產品是與投資有關的人壽保險計劃（投資壽險保單），壽險保單由本公司發出，並非由證券及期貨事務監察委員會（證監會）依據《單位信託及互惠基金守則》（《單位信託守則》）認可的基金。
- 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由本公司投資於閣下選取的“相關基金”（見以下說明），從而用作增加投資壽險保單的價值。本公司會根據閣下所選相關基金不時的表現，以及持續從保單價值扣除的費用及收費，來計算保單價值。
- 但請注意，閣下就投資壽險保單支付的所有供款，以及本公司對閣下所選相關基金的任何投資，均會成為及一直屬於本公司的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向本公司追索。
- 由於本公司會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選相關基金的回報。有關閣下須支付的費用及收費的詳情，請參閱本概要第6頁至第8頁。
- 可供選取的“相關基金”為投資選擇刊物內所列明的基金，可能包括由證監會依據《單位信託守則》認可的基金，也可能包括由本公司酌情內部管理但未經證監會依據《單位信託守則》認可的其他投資組合。
- 雖然投資壽險保單屬人壽保險計劃，但由於部分身故權益與閣下所選相關基金不時的表現掛鉤，因此身故權益會受投資風險及市場波動所影響。最終獲得的身故權益額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。
- 更重要的是，閣下應留意以下有關身故賠償及保險費用（保險收費）的事宜：
 - 保險公司會從投資壽險保單的價值扣除閣下支付的部分費用及收費，以抵銷閣下所選擇的人壽保障及任何額外保障的保險收費。
 - 扣除保險收費後，可用作投資於所選相關基金的金額會因而減少。
 - 基於年齡及投資虧損等因素，保險收費或會在投資壽險保單的保單期內大幅增加，結果閣下可能會損失大部分甚至全部供款。
 - 如投資壽險保單的價值不足以抵銷所有持續費用及收費（包括保險收費），投資壽險保單可能會被提早終止，而閣下可能會失去全部供款及利益。
 - 閣下應向中介人查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對投資壽險保單的價值有何影響。

本產品有哪些主要風險？

投資涉及風險。請參閱主要銷售刊物，了解風險因素等資料。

- **信貸風險及無力償債風險** – 本產品是由本公司發出的保單，因此閣下的投資受本公司的信貸風險所影響。本產品所提供的投資選擇在產品特點或風險方面或會有很大的差異，部分選擇可能涉及高風險。請參閱主要銷售刊物及相關基金的銷售文件了解詳情。
- **提早退保或提取款項的費用** – 本投資壽險保單是為長線投資而設，閣下若提早退保或提取款項／暫停繳交或調低供款，或會損失大筆本金及獎賞。如相關基金／資產表現欠佳，或會進一步擴大投資虧損，而一切收費仍可被扣除。
- **供款假期** – 雖然閣下在供款假期內無須供款，但仍須繳付各項費用及收費。有關費用將直接從閣下的戶口扣除，保單價值或會因而大幅減少，而閣下收取獎賞的權利亦可能會受到影響。若閣下連續三年未繳付定期保費，本公司保留視閣下之投資壽險保單為已退保的權利。於閣下的投資壽險保單退保後，閣下將獲退還已扣除任何未清繳之費用及收費（包括退保費用）後的戶口價值。
有關費用及收費的詳情，請參閱本概要第6頁至第8頁。
- **市場風險** – 本投資壽險保單的回報取決於相關基金或資產的表現，閣下的投資本金可能會出現虧蝕。
- **匯率風險** – 由於部分相關基金與閣下的投資壽險保單或以不同的貨幣計值，因此保單的投資回報可能涉及匯率風險。
- **提早終止風險** – 富衛可因或擬就美國外國帳戶稅務合規法及／或其他有關報稅及預扣稅的適用法規，而終止閣下的投資壽險保單。

本產品有否提供保證？

- 本產品不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

其他特點

○ 三重獨特獎賞

○ 即時獎賞

- 於保單生效時，即時獎賞可一次性支付予閣下，閣下或可於首個保單年度內選擇按月分為等額12期收取即時獎賞。

○ 供款獎賞及長期獎賞

- 當投資壽險保單生效時，閣下將可能分派供款獎賞及長期獎賞。詳情請參閱「有關此投資壽險保單的長期特點」部分。

○ 獎賞將按照分配獎賞時投資壽險保單最新指定投資選擇以名義單位分配至閣下之最初供款戶口。

○ 詳情請參閱**智非凡 II** 產品介紹「我有哪些獎賞？」部分。

○ 意外身故權益

- 本投資壽險保單於首10個保單週年內就發生意外提供意外身故權益，惟須受投資壽險保單的條款及細則所規限。詳情請參閱**智非凡 II** 產品介紹「我的人壽保險覆蓋範圍是什麼？」部分。

○ 部分提款

- 閣下可從最初供款戶口或累積供款戶口贖回投資選擇的名義單位以作部分提款，惟須受最低剩餘戶口價值所規限。現時，部分提款並不收取任何費用。現行最低部分提款金額為250美元／2,000港元。詳情請參閱**智非凡 II** 產品介紹「如何獲取我的保單價值？」部分。

本產品涉及哪些費用及收費？

本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期而更改保單收費或施加新收費。

除另有說明外，下列費用及收費均適用於原保單及每份附屬保單。

保險計劃方面

費用及收費	收費率	收取次數及從以下金額扣減												
行政費用	每月最初供款戶口之戶口價值的5.8%除以12（亦即每年5.8%）	- 扣除自：最初供款戶口 - 次數：於保單生效日後的首個保單收費到期日，以及其後直至退保費用年期完結前的每個週月日 - 如何扣除：按照閣下的投資壽險保單就有關戶口最新指定的投資選擇贖回名義單位												
額外保費費用 (僅適用於已支付額外保費)	該費用將按下列額外保費的金額而定： <table border="1"> <thead> <tr> <th>額外保費金額 (美元)</th><th>額外保費金額 (港幣)</th><th>每次額外保費供款的費用*</th></tr> </thead> <tbody> <tr> <td><12,500</td><td><100,000</td><td>5%</td></tr> <tr> <td>≥12,500 及 <62,500</td><td>≥100,000 及 <500,000</td><td>4%</td></tr> <tr> <td>≥62,500</td><td>≥500,000</td><td>3%</td></tr> </tbody> </table> *費用以每次額外保費的百分比來表示。	額外保費金額 (美元)	額外保費金額 (港幣)	每次額外保費供款的費用*	<12,500	<100,000	5%	≥12,500 及 <62,500	≥100,000 及 <500,000	4%	≥62,500	≥500,000	3%	- 扣除自：額外保費 - 次數：先從每次額外供款中扣除 - 如何扣除：先從每次額外供款中扣除，餘額將會按照閣下最新指定的投資選擇分配名義單位至閣下的投資壽險保單累積供款戶口
額外保費金額 (美元)	額外保費金額 (港幣)	每次額外保費供款的費用*												
<12,500	<100,000	5%												
≥12,500 及 <62,500	≥100,000 及 <500,000	4%												
≥62,500	≥500,000	3%												
保險費用	每月保險費用 = 該年度的保險費用率 / 12 × 於費用扣除日的淨風險額 保險費用是按淨風險額（即於身故權益扣除100%的戶口價值）計算的。如淨風險額等於或低於零，保險費用將不會收取。 該年度的保險費用率將根據在保單年度開始時，被保人於下次生日之已屆年齡及受保的性別而定。詳情請參閱智非凡II產品介紹附錄I「保險費用表」。	- 扣除自：在最初供款期內，費用將從最初供款戶口中扣除，隨後則從累積供款戶口中扣除 - 次數：於保單生效日後的首個保單收費到期日，以及保單生效期間的每個週月日 - 如何扣除：按照閣下的投資壽險保單就相關戶口最新指定的投資選擇贖回名義單位												

本產品涉及哪些費用及收費？(續)

保險計劃方面(續)

費用及收費	收費率	收取次數及從以下金額扣減
投資組合管理費用	- 於相關供款年期完結前，每月戶口價值的0.125%（亦即每年1.50%）； - 於相關供款年期完結後，每月戶口價值的0.08%（亦即每年0.96%）	- 扣除自： 每個最初供款戶口及累積供款戶口 - 次數： 於保單生效日後的首個保單收費到期日，以及保單生效期間的每個週月日 - 如何扣除： 按照閣下的投資壽險保單就相關戶口最新指定的投資選擇贖回名義單位
部分提款費用	沒有	不適用
保單費用	每月7.5美元／60港元（亦即每年90美元／720港元）	- 扣除自： 在最初供款期內，費用將從最初供款戶口中扣除，隨後則從累積供款戶口中扣除 - 次數： 於保單生效日後的首個保單收費到期日，以及保單生效期間的每個週月日 - 如何扣除： 按照閣下的投資壽險保單就相關戶口最新指定的投資選擇贖回名義單位
退保費用 (提早退保款項收費)	退保費用將按供款年期及自保單生效日起計的保單年數根據(i)退保時於最初供款戶口之退保金額或(ii)保單終止時（被保人身故除外）於最初供款戶口之贖回金額的某個百分比計算。詳情請參閱智非凡 II 產品介紹附錄「退保費用表」。 退保費用將適用於最初供款戶口的戶口價值。 若閣下之投資壽險保單於一個保單年度完結前終止，退保費用將根據該保單年度開始及完結時之間的退保費用百分比按比例計算。	- 扣除自： 最初供款戶口的退保金額／贖回金額 - 次數： 保單退保或保單終止日（被保人身故除外） - 如何扣除： 按照閣下的投資壽險保單就最初供款戶口最新指定的投資選擇贖回名義單位
轉換／重新調配投資選擇費用	沒有	不適用

有關上述收費詳情，請參閱**智非凡 II** 產品介紹（第33至35頁）「收費總覽」部分。

本產品涉及哪些費用及收費？(續)

相關基金方面

請注意，閣下所選投資選項的相關基金或會另行徵收管理費、業績表現費、買賣差價收費及／或轉換費等費用。閣下不需直接繳付這些費用，因為(1)收費會自動扣減，相關基金的單位價格會反映扣減金額，或者(2)保險公司會贖回閣下所選投資選項的名義單位，以繳付這些費用。詳情請參閱相關基金的銷售文件及／或智非凡 II 的主要銷售刊物。本公司會應要求提供上述文件及刊物。

若最後決定不投保，須辦理哪些手續？

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）（如閣下的投資之價值在我們接獲閣下取消保單的書面通知時已經下跌，則獲退還的保費數額將扣除該等虧蝕的金額，如有，以及扣除任何提款金額，如有）。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。

- 於保單或附約(如適用)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)。

保險公司資料

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）

地址：香港中環德輔道中308號富衛金融中心28樓

電話：2850 2333 傳真：2850 3999

電郵：cs.hk@fwd.com

網址：www.fwd.com.hk

重要提示

本公司受到保險業監督的審慎規管，但保險業監督不會認可個別保險產品，包括本概要所述的本公司的投資壽險保單。

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

詞彙表

下列詞彙具有以下涵義：

詞彙	涵義								
意外	在投資壽險保單生效期間所發生非預見及突如其來的一宗或連串猛烈、外在及可見事故，且為導致身體受傷之單一因素。								
累積供款戶口	一個為保單持有人而設的戶口，用於保存就保單持有人於最初供款期後支付之所有以定期保費，及任何額外保費獲分配至投資壽險保單的名義單位。								
戶口價值	戶口價值等同於投資壽險保單內的投資選擇名義單位數目乘以該投資選擇在有關估值日的單位價格，並扣除適用之相關基金收費，以及持續性費用及收費（如有）。								
額外保費	保單持有人指定存入累積供款戶口用作分配投資選擇之名義單位的整筆自選性供款。								
最初供款戶口	一個為保單持有人而設的戶口，用於保存就於最初供款期內支付之所有以定期保費及獲得的任何獎賞獲分配至投資壽險保單的名義單位。								
最初供款期	指保單生效日後的最初期間。最初供款期為18至36個月不等，視乎供款年期而定，期內的定期保費將用作分配名義單位至最初供款戶口。								
週月日	每月與保單生效日相同的日期。倘週月日不存在於某一個月份，該週月日則為該月份的最後一日。若週月日並非工作日，則順延至下一個工作日。								
最低剩餘戶口價值	提取部分款項後，保單的最初供款戶口和累積供款戶口必須即時維持之最低金額。								
保單戶口	一個為保單持有人而設的戶口，用於保存保單之最初供款戶口及累積供款戶口內的投資選擇之名義單位。								
供款年期	相等於保單資料頁內列明定期保費須繳付之年數。								
定期保費	列明於保單資料頁或其後批註所示的定期繳交保費金額，並存入保單戶口內用作分配名義單位之用。								
退保費用年期	於退保時應繳付退保費用的年期。各供款年期的相關退保費用年期如下： <table border="1"> <tr> <td>供款年期 (年)</td><td>退保費用年期</td></tr> <tr> <td>5</td><td>首5個保單週年</td></tr> <tr> <td>10 / 15 / 20</td><td>首10個保單週年</td></tr> <tr> <td>25</td><td>首12個保單週年</td></tr> </table>	供款年期 (年)	退保費用年期	5	首5個保單週年	10 / 15 / 20	首10個保單週年	25	首12個保單週年
供款年期 (年)	退保費用年期								
5	首5個保單週年								
10 / 15 / 20	首10個保單週年								
25	首12個保單週年								
總戶口價值	最初供款戶口及累積供款戶口之戶口價值的總和。								
估值日	投資選擇的估值日指計算該投資選擇的單位價格的日子。根據一般情況下，每一項投資選擇於每個工作日估值一次。倘某一日期並非工作日，該估值日將順延至下一個工作日。在本公司考慮為本公司控制範圍以外的情況下，本公司可行使其絕對酌情權，調整及決定估值日的日期及次數。								

附錄 - 退保費用表

保單年度 開始時	供款年期 (年)				
	5	10	15	20	25
1	30%	53%	64%	75%	85%
2	27%	51%	61%	73%	84%
3	23%	33%	41%	49%	58%
4	22%	32%	38%	39%	46%
5	21%	31%	37%	38%	45%
6	0%	30%	36%	37%	44%
7	0%	29%	35%	36%	43%
8	0%	28%	34%	35%	42%
9	0%	27%	33%	34%	41%
10	0%	26%	32%	33%	40%
11	0%	0%	0%	0%	39%
12	0%	0%	0%	0%	38%
13 或以上	0%	0%	0%	0%	0%

附註：

- 於保單年度內的相關退保費用將根據該保單年度開始及完結時之間的退保費用百分比按比例計算。

Addendum III to principal brochure – product brochure

主要銷售刊物附件 III – 產品介紹

Issue date: 9 November 2020

刊發日期: 2020 年 11 月 9 日

This addendum shall form part of and should be read in conjunction with the offering document of **Altitude II** ("the Policy") which consists of the product brochure ("PB"), the product key facts statement and the investment choices brochure. Such documents are available from FWD Life Insurance Company (Bermuda) Limited upon request and on our website at www.fwd.com.hk. The version numbers are as follows:

此附件屬於智非凡 II（「保單」）主要銷售刊物之一部份，且應與「保單」銷售文件一併細閱。「保單」的銷售文件包括產品介紹，產品資料概要及投資選擇刊物。此等銷售文件可向富衛人壽保險（百慕達）有限公司索取或可從本公司之網頁www.fwd.com.hk 下載。文件的版本編號如下：

Name of the Policy 保單名稱	Product brochure 產品介紹 / Product key facts statements 產品資料概要	Investment choices brochure 投資選擇刊物
Altitude II 智非凡 II	PMH061AE2010 & PMH061AC2010 as amended by the addendum to product brochure issued on 1 January 2016 (PMH061EB1601) and 1 January 2017 (PMH061EB1701) 經由 2016 年 1 月 1 日 (PMH061EB1601) 及 2017 年 1 月 1 日 (PMH061EB1701) 刊發的產品介紹作修訂 / PMH061CB2010	PMH061BB2009

Addendum II to principal brochure – product brochure
主要銷售刊物附件 II – 產品介紹

Issue date: 1 January 2017
 刊發日期: 2017 年 1 月 1 日

This addendum shall form part of and should be read in conjunction with the offering document of **Altitude II** (“the Policy”) which consists of the product brochure (“PB”), the product key facts statement and the investment choices brochure. Such documents are available from FWD Life Insurance Company (Bermuda) Limited upon request and on our website at www.fwd.com.hk. The version numbers are as follows:

此附件屬於**智非凡 II**（「保單」）主要銷售刊物之一部份，且應與「保單」銷售文件一併細閱。「保單」的銷售文件包括產品介紹，產品資料概要及投資選擇刊物。此等銷售文件可向富衛人壽保險（百慕達）有限公司索取或可從本公司之網頁www.fwd.com.hk 下載。文件的版本編號如下：

Name of the Policy 保單名稱	Product brochure 產品介紹 / Product key facts statements 產品資料概要	Investment choices brochure 投資選擇刊物
Altitude II 智非凡 II	PMH061AC1501 & PMH061AE1501 as amended by the addendum to product brochure issued on 1 January 2016 (PMH061EB1601) 經由 2016 年 1 月 1 日刊發的產品介紹作修訂 (PMH061EB1601) / PMH061CB1501	PMH072AB1603 as amended by the addenda to principal brochure – investment choices brochure issued on 1 April 2016, 25 July 2016, 15 September 2016 and 1 December 2016 (PMH072BB1604, PMH072BB1607, PMH072BB1609 and PMH072BB1612) 經由2016 年4 月1 日、2016 年7 月25 日、2016 年9 月15日及 2016 年12 月1 日刊發的主 要銷售刊物附件–投資選擇刊物作 修訂(PMH072BB1604, PMH072BB1607, PMH072BB1609 及 PMH072BB1612)

With effect from 1 January 2017, a new sub-section “Automatic Exchange of Financial Account Information” is inserted in the PB (version number PMH061AE1501) immediately after the sub-section “Foreign Account Tax Compliance Act” on page 42 as follows:-

由 2017 年 1 月 1 日起，產品介紹（版本編號 PMH061AC1501）第 41 頁「外國帳戶稅務合規法」部分之後，新增「自動交換財務帳戶資料」部分如下：

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:

- (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 NFEs” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- (iv) to collect information on NEFAs (“Required Information”); and
- (v) to furnish Required Information to the Inland Revenue Department.

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

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：

- (i) 識辨非豁除「財務帳戶」的帳戶（「非豁除財務帳戶」）；
- (ii) 識辨非豁除財務帳戶的個人持有人及非豁除財務帳戶的實體持有人作為稅務居民的司法管轄區；
- (iii) 斷定以實體持有的非豁除財務帳戶為「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；
- (iv) 收集有關非豁除財務帳戶的資料（「所需資料」）；及
- (v) 向稅務局提供所需資料。

保單持有人必須遵從富衛所提出的要求用以符合上述規定。

Addendum I to principal brochure – product brochure**主要銷售刊物附件 I – 產品介紹**

Issue date: 1 January 2016

刊發日期: 2016 年 1 月 1 日

This addendum shall form part of and should be read in conjunction with the offering document of **Altitude II** (“the Policy”) which consists of the product brochure (“PB”), the product key facts statement and the investment choices brochure. Such documents are available from FWD Life Insurance Company (Bermuda) Limited upon request and on our website at www.fwd.com.hk. The version numbers are as follows:

此附件屬於**智非凡 II**（「保單」）主要銷售刊物之一部份。應與「保單」銷售文件一併細閱。「保單」的銷售文件包括產品介紹，產品資料概要及投資選擇刊物。銷售文件可向富衛人壽保險（百慕達）有限公司索取或可從本公司之網頁www.fwd.com.hk 下載。文件的版本編號如下：

Name of the Policy 保單名稱	Product brochure 產品介紹 / Product key facts statements 產品資料概要	Investment choices brochure 投資選擇刊物
Altitude II 智非凡 II	PMH061AC1501 & PMH061AE1501 / PMH061CB1501	PMH061BB1501 as amended by the addendum to principal brochure – investment choices brochure issued on 13 March 2015, 27 April 2015, 17 July 2015, 7 August 2015, 19 August 2015, 18 September 2015 and 30 November 2015 (PMH061DB1503, PMH061DB1504, PMH061DB1507, PMH061DB1508, PMH061DB1508a, PMH061DB1509 and PMH061DB1511) 經由 2015 年 3 月 13 日、2015 年 4 月 27 日、2015 年 7 月 17 日、2015 年 8 月 7 日、2015 年 8 月 19 日、2015 年 9 月 18 日及 2015 年 11 月 30 日刊發的主要銷售刊物附件—投資選擇刊物作修訂 (PMH061DB1503、PMH061DB1504、PMH061DB1507、PMH061DB1508、PMH061DB1508a、PMH061DB1509 及 PMH061DB1511)

With effect from 1 January 2016, a new sub-section “Contracts (Rights of Third Parties) Ordinance” is inserted in the PB (version number PMH061AE1501) immediately after the sub-section “Foreign Account Tax Compliance Act” on page 42 as follows:-

由 2016 年 1 月 1 日起，產品介紹（版本編號 PMH061AC1501）第 41 頁「外國帳戶稅務合規法」部分之後，新增「合約（第三者權利）條例」部分如下：

Contracts (Rights of Third Parties) Ordinance

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance of Hong Kong. Other than FWD and the policyholder, a person who is not a party to the policy contract (e.g. a third party beneficiary) will have no right under the Ordinance to enforce any of its terms.

合約（第三者權利）條例

本港之合約（第三者權利）條例不適用於您的保單。除本公司及保單持有人外，如非為保單合約一方（例如第三者受益人），將無權在該條例下執行保單合約之任何條款。



(PMH061AE2010)

INSURANCE

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Product Brochure

The principal brochure of **Altitude II** consists of this product brochure and the investment choices brochure. This product brochure should be issued and read in conjunction with the rest of the offering documents of **Altitude II**.

The offering documents are comprised of:

- a) This product brochure;
- b) The product key facts statement; and
- c) The investment choices brochure (which sets out the list of investment choices currently available for selection under **Altitude II**).

For definitions of the capitalised terms used in this product brochure, please refer to the "Glossary" section.



Taking *advantage* of the benefits
and features of your **Altitude II** policy

Your Altitude II policy

Altitude II is both a life insurance policy and a means of investment. Keep reading and you will find more details about how **Altitude II** can cater to your insurance and financial needs.

Altitude II is a Regular Premium investment linked insurance policy under "Class C linked long-term business" as defined in Part 2 of Schedule 1 of the Insurance Companies Ordinance. Altitude II is offered by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (hereafter, "FWD", the "Company", "we", "us" or "our") as an authorised insurer in Hong Kong under the Insurance Companies Ordinance. Your investments are therefore subject to the credit risks of FWD.

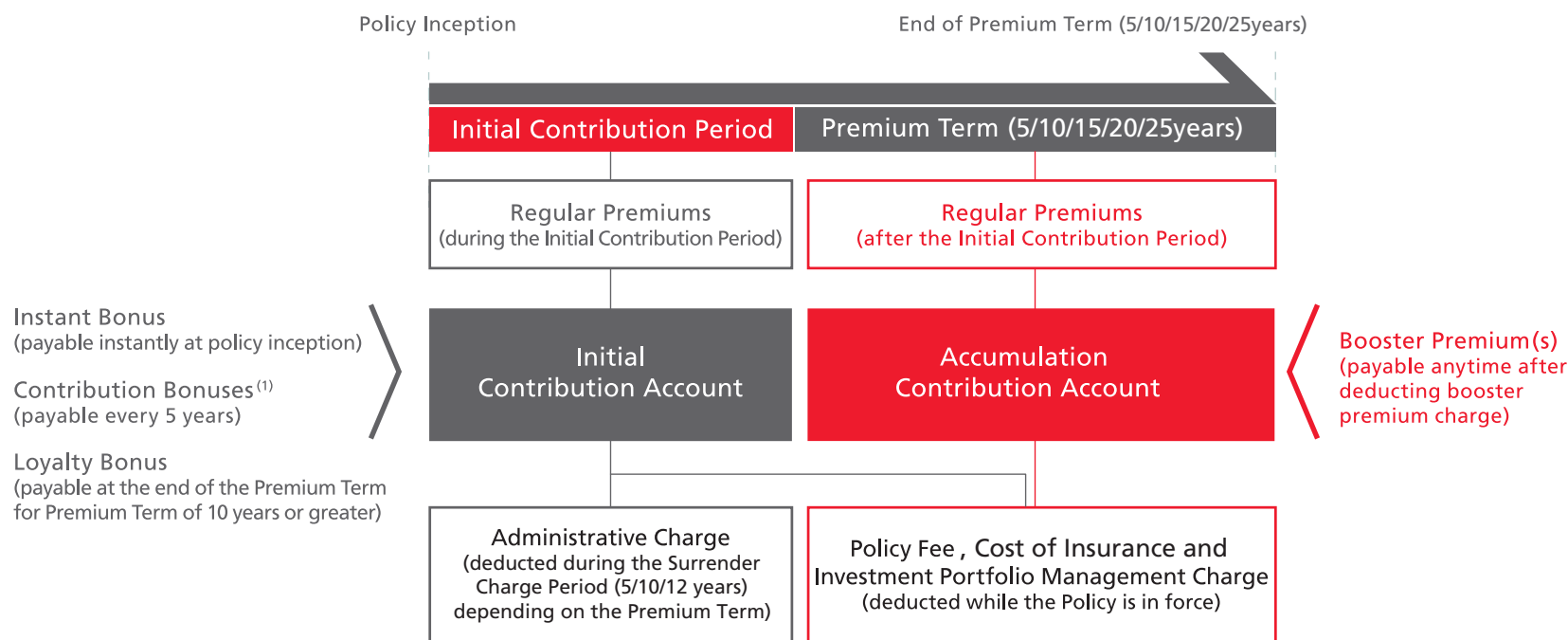


How does Altitude II Work?

***Altitude II** is a Regular Premium insurance policy. To meet your personal needs, you can choose from a Premium Term ranging from 5, 10, 15, 20 or 25 years for making your Regular Premium payments. You can also choose between US Dollars or Hong Kong Dollars for the policy currency. Once these options are chosen at policy inception, they cannot be changed afterwards.*

*Upon your successful application of an **Altitude II** policy, a policy will be issued to you. From here onwards, the term “Policy” in this product brochure shall mean the **Altitude II** policy.*

Dual Account Structure



(1) Any premium holiday taken, partial withdrawal or reduction in Regular Premiums will result in adjustment to the contribution bonuses entitlement. (Please refer to the sub-section “Contribution bonus” for details on adjustment to the contribution bonuses.)

Notes:

- Bonuses are payable while the policy is still in force. Please refer to the “What Are My Bonuses?” section for details on the bonuses.
- Surrender charge may apply to the Initial Contribution Account in the event of surrender. Please refer to the “Summary of Charges” section for details on the fees and charges.

Altitude II has a dual account structure (Initial Contribution Account and Accumulation Contribution Account) to record all premiums paid over the Premium Term. As illustrated in the diagram above, Regular Premiums paid during the Initial Contribution Period will be recorded in the Initial Contribution Account, while Regular Premiums paid after the Initial Contribution Period will be recorded in the Accumulation Contribution Account. At any time, **Altitude II** allows you to top up with a Booster Premium into your Policy that

will be recorded in the Accumulation Contribution Account after the respective booster premium charge.

Your premiums will be credited to the Initial Contribution Account and/or the Accumulation Contribution Account of your Policy by allocating notional units according to your respective designated investment choices. Please refer to the investment choices brochure for details on the investment choices.

Initial Contribution Period

The Initial Contribution Period ranges from 18 months to 36 months depending on the Premium Term you selected for your Policy.

Premium Term	5 years	10 years	15 years	20 & 25 years
Initial Contribution Period	18 months	24 months	30 months	36 months

During the Initial Contribution Period, if the Regular Premium is unpaid within a grace period of 30 days after the premium due date, your Policy will be terminated. After deducting the surrender charge from the surrender amount, the net surrender value, if any, will be paid to you. Please refer to the "Summary of Charges" section for details on the surrender charge.

Regular Premiums

To start your **Altitude II** policy, you can pay Regular Premiums monthly, semi-annually or annually from US\$125/HK\$1,000 per month.

Premium Mode	Minimum Regular Premium Requirement
Monthly	US\$125/HK\$1,000
Semi-annually	US\$750/HK\$6,000
Annually	US\$1,500/HK\$12,000

The entire Regular Premium payment will be credited to your Policy by allocating notional units in proportion to your latest designated investment choices at the time.

Booster Premiums

As time goes by, you may want to top up your Policy at any time in response to the changing market environment. To provide you with this flexibility while the insured and policyholder are age 75 or younger, **Altitude II** allows you to pay Booster Premium at any time. The minimum Booster Premium you can pay on each occasion is US\$1,500/HK\$12,000.

A booster premium charge will be applied to each Booster Premium payment. The Booster Premium after the booster premium charge will be credited to your Accumulation Contribution Account by allocating notional units in proportion to your designated investment choices. Please refer to the "Summary of Charges" section for details on the booster premium charge.

Premium Adjustment

Your personal financial situation may change from time to time. **Altitude II** anticipates this by allowing you to adjust the amount of your Regular Premium subject to terms and conditions as described below. **To increase your Regular Premium to a level above the initial amount committed on the policy commencement date is not allowed.**

Decrease in Regular Premiums

After the Initial Contribution Period, you may apply for reduction of your Regular Premium, subject to meeting the minimum Regular Premium requirement as set out in the table under sub-section "Regular Premiums". Currently, the minimum annualised Regular Premium amount per policy is US\$1,500/HK\$12,000. After reducing your Regular Premium, you may restore the Regular Premium to the initial amount subject to our approval.

Premium Holiday

After the Initial Contribution Period, you may exercise the premium holiday option by temporarily suspending your Regular Premium. During premium holiday, all relevant fees and charges and premium of riders (if any) will continue to be deducted from your policy.

If the Account Value of the Accumulation Contribution Account at any point in time is not sufficient for us to cover all the fees and charges and premium of riders (if any), you will have to resume paying your premiums as and when notified by us, failing which your Policy will be deemed surrendered when your Account Value of the Accumulation Contribution Account reaches zero. If the premium holiday is for a continuous period of three years, we reserve the right to deem your Policy surrendered. Upon the surrender of your Policy, the Account Value after deducting the outstanding fees and charges (if any) including surrender charge will be paid to you. Please refer to the "Summary of Charges" section for details on fees and charges.

Altitude II is designed to be held for a long term period. Any premium holiday taken may result in significant loss to the Total Account Value of your Policy and the contribution bonuses awarded. Please refer to the "What Are My

Any reduction in Regular Premiums may result in significant loss to the Total Account Value of your Policy and the contribution bonuses awarded. Please refer to the "What Are My Bonuses?" section for details. Poor performance of the underlying funds may further magnify the loss of the Total Account Value of your Policy, while all charges will remain deductible.

Bonuses?" section for details. Poor performance of the underlying funds may further magnify the loss of the Total Account Value of your Policy, while all charges will remain deductible.

Please note:

- The respective maximum levels of the Regular Premium and Booster Premium amounts are subject to underwriting requirements.
- We reserve the right to vary the requirements of the minimum Regular Premium and Booster Premium amounts with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.
- We will invest the premiums received, after any applicable fees and charges, into the underlying funds corresponding to the investment choices as selected by you for our asset liability management. Please refer to the "Summary of Charges" and "How Can I Manage My Investment Choices?" sections for details.
- Premiums paid towards the Policy will become and remain our assets. You are not investing in the underlying funds and do not have any rights or ownership over any of those assets. Your recourse is against us only.



What Are My Bonuses?

*Are you looking for something extra from your life insurance policy? With **Altitude II**, you could be rewarded through three distinctive bonuses to help you grow your Account Value and potentially facilitate your savings targets.*

We offer three distinctive bonuses at different stages of your investment journey to provide you with enhanced benefits, which are:

- Instant bonus;*
- Contribution bonus; and*
- Loyalty bonus.*

Bonuses will be allocated as additional notional units to your Initial Contribution Account according to your latest designated investment choices at the time of bonus allocation.

Instant bonus

You could have instant rewards as soon as your Policy starts with the instant bonus.

The instant bonus is payable to you in one lump sum at policy inception date. Alternatively, if you are worried about the market volatility, you may choose to receive the instant bonus in 12 equal monthly installments during the first policy year. The first monthly installment will be payable to you on policy inception date and the remaining installments will be payable to you on each of the Monthiversaries during the first policy year. Once the mode by which you will receive the instant bonus has been determined, it cannot be changed.

The instant bonus rates are shown as follows:

Total Annualised Regular Premium (USD)	Total Annualised Regular Premium (HKD)	Premium Term				
		5 years	10 years	15 years	20 years	25 years
		Instant Bonus Rate*				
≥ 3,000 and < 6,000	≥ 24,000 and < 48,000	0.93%	2.35%	2.00%	1.80%	1.80%
≥ 6,000 and < 9,000	≥ 48,000 and < 72,000	1.11%	2.80%	2.40%	2.20%	2.20%
≥ 9,000 and < 15,000	≥ 72,000 and < 120,000	1.30%	3.25%	2.80%	2.60%	2.60%
≥ 15,000 and < 18,000	≥ 120,000 and < 144,000	1.48%	3.70%	3.20%	3.00%	3.00%
≥ 18,000 and < 24,000	≥ 144,000 and < 192,000	1.67%	4.15%	3.60%	3.40%	3.40%
≥ 24,000 and < 36,000	≥ 192,000 and < 288,000	1.85%	4.60%	4.00%	3.80%	3.80%
≥ 36,000	≥ 288,000	2.22%	5.50%	4.80%	4.40%	4.40%

* The instant bonus rate is expressed as a percentage of the annualised Regular Premium and does not represent the rate of return or the performance of your investment choices.

$$\text{Instant bonus} = \frac{\text{Instant bonus rate (in \%)} \times \text{Premium Term (in years)}}{\times \text{annualised Regular Premium}}$$

The instant bonus rate is determined by the annualised Regular Premium amount, the Premium Term and the latest instant bonus rate table applicable at the time of bonus entitlement.

Your eligible instant bonus in the Policy will be allocated as additional notional units to the Initial Contribution Account of your Policy according to your latest designated investment choices at the time of bonus allocation.

Please refer to Illustrative example 1 for details.

Illustrative example 1 – Instant bonus

Peter likes the idea of an investment linked insurance policy which is a long-term investment-cum-life insurance product.

He successfully applied for an **Altitude II** policy, opting for a Premium Term of 25 years and Hong Kong Dollars as the policy currency, with Regular Premium of HK\$10,000 payable monthly beginning on 1 Feb 2015.

The annualised Regular Premium payable as at 1 Feb 2015
 = HK\$10,000 x 12
 = HK\$120,000

Based on Premium Term of 25 years and annualised Regular Premium of HK\$120,000, the instant bonus rate is 3.00%.

Therefore, instant bonus as at 1 Feb 2015
 = instant bonus rate x Premium Term x annualised Regular Premium
 = 3.00% x 25 x (HK\$10,000 x 12)
 = HK\$90,000

Alternatively, Peter could choose to receive the instant bonus in 12 equal monthly installments.

i.e. HK\$90,000/12 = HK\$7,500, received each month during the first policy year.

Peter opts to receive the instant bonus in one lump sum (i.e. HK\$90,000) on 1 Feb 2015. The bonus will be allocated as additional notional units to the Initial Contribution Account of the Policy according to Peter's latest designated investment choices at the time of bonus allocation.

The above example is hypothetical and for illustrative purposes only.

The instant bonus is subject to the regular fees and charges of the Initial Contribution Account. Please refer to the "Summary of Charges" section for details.

If you cancel the Policy within the cooling-off period, you may get back the premium you paid, or less if the value of the investment choices has gone down. You will not be entitled to any instant bonus.

Contribution Bonus

We appreciate your dedication to pay premiums regularly. While the Policy remains in force, a contribution bonus will be given to you every five years from the policy inception date until the end of the Premium Term. The contribution bonus is determined as **a percentage of the average monthly Account Value of the Accumulation Contribution Account over the immediately preceding 60 months multiplied by the contribution bonus adjustment factor.**

$$\text{Contribution bonus} = \frac{\left(\text{Contribution bonus rate (in \%)} \times \text{Sum of monthly Account Value of the Accumulation Contribution Account over the immediately preceding 60 months} \right)}{60} \times \text{Contribution bonus adjustment factor}$$

The contribution bonus rate is determined by the Premium Term of your Policy and number of the policy years from the policy inception date. The contribution bonus rates are shown in the contribution bonus rate table below:

End of Policy Year	Premium Term				
	5 years	10 years	15 years	20 years	25 years
5			6%		
10	N/A		6%		
15		N/A		9%	
20		N/A		9%	
25		N/A			9%

The contribution bonus will be allocated as additional notional units to your Initial Contribution Account according to your latest designated investment choices at the time of bonus allocation. The contribution bonus will be allocated no later than 30 days following every fifth policy year. The contribution bonus is subject to the regular fees and charges of the Initial Contribution Account. Please refer to the "Summary of Charges" section for details.

Prior to determining the contribution bonus, any premium holiday taken, partial withdrawal or reduction in Regular Premiums will result in a downward adjustment to your contribution bonus through the application of a contribution bonus adjustment factor.

$$\text{Contribution bonus adjustment factor} = \frac{\left(\begin{array}{l} \text{total Regular Premium paid} \\ - \text{total partial withdrawal amount} \end{array} \right)}{\left(\begin{array}{l} \text{annualised Regular Premium on policy inception} \\ \times \text{no. of policy years since policy inception} \end{array} \right)}$$

Note:

If the total partial withdrawal amount made from your Policy equals or exceeds the total Regular Premium paid, it will cause your contribution bonus adjustment factor to reduce to zero and therefore the contribution bonus amount will be zero.

The Illustrative examples below are hypothetical and for illustrative purposes only and do not represent actual or anticipated returns.

Illustrative example 2 – Contribution bonus without adjustment

Continuing with Peter's case in Illustrative example 1

1. Peter has an Altitude II policy with Premium Term of 25 years and Hong Kong Dollars as the policy currency.
2. The Policy was issued on 1 Feb 2015 with Regular Premium of HK\$10,000 per month.
3. It is assumed all premiums have been paid in full and no partial withdrawal has been made.
4. Peter has made no premium reduction after 1 Feb 2015.
5. Instant bonus for the Policy has been paid in lump sum on the policy inception date.

The contribution bonus that Peter is entitled to receive on 1 Feb 2025, as determined based on his average monthly Account Values of the Accumulation Contribution Account over the immediately preceding 60 months and the relative contribution bonus rates are illustrated below:

Start of the policy month	Policy Year	Regular Premium (HKD)	Accumulation Contribution Account Value as at the end of the policy month
			From the Regular Premium (HKD)
1-Feb-20	6th	10,000	252,329
1-Mar-20		10,000	262,581
1-Apr-20		10,000	272,844
1-May-20		10,000	283,120
1-Jun-20		10,000	293,408
1-Jul-20		10,000	303,709
1-Aug-20		10,000	314,022
1-Sep-20		10,000	324,348
1-Oct-20		10,000	334,686
1-Nov-20		10,000	345,036
1-Dec-20		10,000	355,399
1-Jan-21		10,000	365,774
1-Feb-21	7th	10,000	376,161
1-Mar-21		10,000	386,561
1-Apr-21		10,000	396,973
1-May-21		10,000	407,398
1-Jun-21		10,000	417,835
1-Jul-21		10,000	428,284
1-Aug-21		10,000	438,747
1-Sep-21		10,000	449,222
1-Oct-21		10,000	459,709
1-Nov-21		10,000	470,209
1-Dec-21		10,000	480,722
1-Jan-22		10,000	491,247

Start of the policy month	Policy Year	Regular Premium (HKD)	Accumulation Contribution Account Value as at the end of the policy month
			From the Regular Premium (HKD)
1-Feb-22	8th	10,000	501,784
1-Mar-22		10,000	512,334
1-Apr-22		10,000	522,897
1-May-22		10,000	533,472
1-Jun-22		10,000	544,060
1-Jul-22		10,000	554,660
1-Aug-22		10,000	565,274
1-Sep-22		10,000	575,900
1-Oct-22		10,000	586,539
1-Nov-22		10,000	597,190
1-Dec-22		10,000	607,855
1-Jan-23		10,000	618,532
1-Feb-23	9th	10,000	629,221
1-Mar-23		10,000	639,923
1-Apr-23		10,000	650,637
1-May-23		10,000	661,365
1-Jun-23		10,000	672,105
1-Jul-23		10,000	682,859
1-Aug-23		10,000	693,625
1-Sep-23		10,000	704,404
1-Oct-23		10,000	715,196
1-Nov-23		10,000	726,001
1-Dec-23		10,000	736,819
1-Jan-24		10,000	747,650

Start of the policy month	Policy Year	Regular Premium (HKD)	Accumulation Contribution Account Value as at the end of the policy month
			From the Regular Premium (HKD)
1-Feb-24	10th	10,000	758,493
1-Mar-24		10,000	769,348
1-Apr-24		10,000	780,217
1-May-24		10,000	791,098
1-Jun-24		10,000	801,993
1-Jul-24		10,000	812,901
1-Aug-24		10,000	823,822
1-Sep-24		10,000	834,756
1-Oct-24		10,000	845,703
1-Nov-24		10,000	856,663
1-Dec-24		10,000	867,636
1-Jan-25		10,000	878,622
Total (1-Feb-2020 to 31-Jan-2025):			HK\$33,711,876

Based on Premium Term of 25 years and it is at the end of the 10th policy year of the Policy, the contribution bonus rate for the contribution bonus of the Policy as at 1 Feb 2025 is 6%.

As the Regular Premiums are paid in full and partial withdrawal has not been made, there is no adjustment to the contribution bonus and the contribution bonus adjustment factor equals to 1.

Contribution bonus as at 1 Feb 2025

= Contribution bonus rate × Sum of monthly Account Value of the Accumulation Contribution Account over the immediately preceding 60 months ÷ 60 × Contribution bonus adjustment factor

= 6% × (HK\$33,711,876 ÷ 60) × 1

= HK\$33,712

Therefore, the contribution bonus that Peter is entitled to receive on 1 Feb 2025 is HK\$33,712. The entitled contribution bonus will be allocated as additional notional units to the Initial Contribution Account of the Policy according to Peter's latest designated investment choices at the time of bonus allocation.

Illustrative example 3 – Contribution bonus with adjustment

Following Illustrative example 1,

1. Peter has a Policy with Premium Term of 25 year and Hong Kong Dollars as the policy currency.
2. The Policy was issued on 1 Feb 2015 with Regular Premium of HK\$10,000 per month.
3. It is assumed that Peter
 - a) Took a premium holiday (i.e. skipped paying the Regular Premiums) for 2 months on 1 Jun 2020 and 1 Apr 2022;
 - b) Reduced the Regular Premium to HK\$8,000 per month from 1 Feb 2023; and

- c) Made a partial withdrawal of HK\$20,000 on 1 Jan 2025.

Based on the above, contribution bonus adjustment factors will apply to the calculation of the contribution bonuses.

4. Instant bonuses for the Policy have been paid in lump sum on the policy inception dates.

The contribution bonus that Peter is entitled to receive on 1 Feb 2025, as determined based on the average monthly Account Values of the Accumulation Contribution Account over the immediately preceding 60 months are illustrated below:

Start of the policy month	Policy Year	Regular Premium (HKD)	Partial Withdrawal (HKD)	Accumulation Contribution Account Value as at the end of the policy month
				From the Regular Premium (HKD)
1-Feb-20	6th	10,000	0	252,329
1-Mar-20		10,000	0	262,581
1-Apr-20		10,000	0	272,844
1-May-20		10,000	0	283,120
1-Jun-20		0	0	283,396
1-Jul-20		10,000	0	293,685
1-Aug-20		10,000	0	303,986
1-Sep-20		10,000	0	314,300
1-Oct-20		10,000	0	324,625
1-Nov-20		10,000	0	334,964
1-Dec-20		10,000	0	345,314
1-Jan-21		10,000	0	355,678

Start of the policy month	Policy Year	Regular Premium (HKD)	Partial Withdrawal (HKD)	Accumulation Contribution Account Value as at the end of the policy month	
				From the Regular Premium (HKD)	
1-Feb-21	7th	10,000	0	366,053	
1-Mar-21		10,000	0	376,440	
1-Apr-21		10,000	0	386,840	
1-May-21		10,000	0	397,252	
1-Jun-21		10,000	0	407,677	
1-Jul-21		10,000	0	418,115	
1-Aug-21		10,000	0	428,565	
1-Sep-21		10,000	0	439,028	
1-Oct-21		10,000	0	449,503	
1-Nov-21		10,000	0	459,991	
1-Dec-21		10,000	0	470,491	
1-Jan-22		10,000	0	481,004	
1-Feb-22	8th	10,000	0	491,529	
1-Mar-22		10,000	0	502,066	
1-Apr-22		0	0	502,605	
1-May-22		10,000	0	513,155	
1-Jun-22		10,000	0	523,719	
1-Jul-22		10,000	0	534,295	
1-Aug-22		10,000	0	544,884	
1-Sep-22		10,000	0	555,486	
1-Oct-22		10,000	0	566,100	
1-Nov-22		10,000	0	576,727	
1-Dec-22		10,000	0	587,367	
1-Jan-23		10,000	0	598,020	

Start of the policy month	Policy Year	Regular Premium (HKD)	Partial Withdrawal (HKD)	Accumulation Contribution Account Value as at the end of the policy month
				From the Regular Premium (HKD)
1-Feb-23	9th	8,000	0	606,682
1-Mar-23		8,000	0	615,354
1-Apr-23		8,000	0	624,037
1-May-23		8,000	0	632,730
1-Jun-23		8,000	0	641,434
1-Jul-23		8,000	0	650,148
1-Aug-23		8,000	0	658,872
1-Sep-23		8,000	0	667,607
1-Oct-23		8,000	0	676,353
1-Nov-23		8,000	0	685,109
1-Dec-23		8,000	0	693,876
1-Jan-24		8,000	0	702,653
1-Feb-24	10th	8,000	0	711,439
1-Mar-24		8,000	0	720,236
1-Apr-24		8,000	0	729,043
1-May-24		8,000	0	737,861
1-Jun-24		8,000	0	746,689
1-Jul-24		8,000	0	755,529
1-Aug-24		8,000	0	764,378
1-Sep-24		8,000	0	773,239
1-Oct-24		8,000	0	782,109
1-Nov-24		8,000	0	790,991
1-Dec-24		8,000	0	799,883
1-Jan-25		8,000	-20,000	788,786
Total (1-Feb-2020 to 31-Jan-2025):				HK\$32,158,770

Based on Premium Term of 25 years and it is at the end of the 10th policy year of the Policy, the contribution bonus rate for the contribution bonus of the Policy as at 1 Feb 2025 is 6%.

Number of months with monthly Regular Premium of HK\$10,000 paid as at 1 Feb 2025 from the policy inception date of 1 Feb 2015 to 31 Jan 2023

$$= 8 \times 12 - 2$$

$$= 94$$

Number of months with monthly Regular Premium of HK\$8,000 paid as at 1 Feb 2025 from 1 Feb 2023 to 31 Jan 2025

$$= 2 \times 12$$

$$= 24$$

As the Regular Premiums are not paid in full and partial withdrawal has been made, contribution bonus adjustment factor applies to the contribution bonuses.

Contribution bonus adjustment factor	=	$\frac{\left(\begin{array}{c} \text{total Regular Premium paid} \\ - \text{total partial withdrawal amount} \end{array} \right)}{\left(\begin{array}{c} \text{annualised Regular Premium on policy inception} \\ \times \text{no of policy years since policy inception} \end{array} \right)}$
--------------------------------------	---	--

Contribution bonus as at 1 Feb 2025

Contribution bonus adjustment factor as at 1 Feb 2025	=	$\frac{[\text{HK\$10,000} \times (94) + \text{HK\$8,000} \times (24) - \text{HK\$20,000}]}{\text{HK\$10,000} \times 12 \times 10}$
	=	92.67%

Contribution bonus

= A percentage of the average monthly Account Value of the Accumulation Contribution Account attributed by the Regular Premium over the immediately preceding 60 months x contribution bonus adjustment factor as at 1 Feb 2025

= Contribution bonus rate x (Sum of the Account Value of the Accumulation Contribution Account as at the end of each policy month over the immediately preceding 60 months ÷ 60) x 92.67%

$$= 6\% \times (\text{HK\$32,158,770} \div 60) \times 92.67\%$$

$$= \text{HK\$29,802}$$

Therefore, the contribution bonus that Peter is entitled to receive on the Policy on 1 Feb 2025 is HK\$29,802. The entitled contribution bonus will be allocated as additional notional units to the Initial Contribution Account of the Policy according to Peter's latest designated investment choices at the time of bonus allocation.

Loyalty Bonus

A loyalty bonus will be offered if the Premium Term of your Policy is 10 years or longer. While the Policy is in force, the loyalty bonus will be allocated as additional notional units to your Initial Contribution Account of the Policy according to your latest designated investment choices at the end of the Premium Term. The loyalty bonus will be allocated within 30 days following the end of the Premium Term.

The loyalty bonus is equal to the total policy fees deducted throughout the whole Premium Term. The loyalty bonus is only paid once into your Policy and is subject to the regular fees and charges of the Initial Contribution Account. Please refer to the "Summary of Charges" section for details.

A photograph of an airplane cabin interior, viewed from the back of the plane looking forward. The perspective is from behind a passenger's head, looking down the aisle. A flight attendant in a white shirt and dark vest is visible in the distance, standing near the front of the cabin. The overhead storage bins and air vents are visible along the ceiling. The lighting is soft and blue-toned.

What Is My Life Coverage?

Insurance Protection for Your Loved Ones

While the Policy is in force, the life coverage are equal to the higher of (a) 105% of the Total Account Value of your Policy or (b) total premium paid (less any partial withdrawal made). Please refer to Illustrative example 6 in Appendix I for details on how the death benefit amount will be determined.

Additionally, while the Policy is in force and during the first 10 policy years of the Policy, in the event of the death of the insured as a result of an Accident and the death occurs within 180 days from the date of the Accident, an additional accidental death benefit will be paid to the beneficiary. The accidental death benefit is equal to the total Regular Premiums payable for the Policy within the first policy year from the policy inception date or US\$12,500/ HK\$100,000, whichever is lesser in amount. Please refer to the policy provisions, which are available at no charge from us upon request, for all exclusions under the accidental death benefit.

If the insured commits suicide, whether sane or insane, the Company's liability shall be calculated as the sum of (i), (ii) and (iii) below, where:

- (i) If, as at the suicide date, the Regular Premium and/or each Booster Premium payment (if any) has been made for over 13 calendar months from the policy commencement date or from the booster deposit date, as the case may be, then the death benefit in respect of such premium(s) paid will be the higher of (a) the aggregate sum of the total relevant Regular Premium and Booster Premium(s) paid, less any partial withdrawal made from the Account Value attributable to the aforesaid premium(s) or (b) 105% of the Account Value attributable to the aforesaid premium(s).

- (ii) If, as at the suicide date, the Regular Premium has been made for no more than 13 calendar months from the policy commencement date, then the amount will be 100% of the Account Value attributable to the Regular Premium less any original amount of the instant bonuses paid.

- (iii) If, as at the suicide date, any Booster Premium payment has been made for no more than 13 calendar months from the booster deposit date, then the amount will be the sum of 100% of the Account Value attributable to such Booster Premium.

After the Policy is reinstated, if applicable, the policy commencement date and booster deposit date (prior to the date of reinstatement) as stated in points (i), (ii) and (iii) above will be replaced by the date of reinstatement.

The death benefit will be paid after deducting any unpaid premiums, fees and charges. Please refer to the policy provisions, which are available free of charge upon request, for details.

Please refer to the "General Information" section for the administration details on claims.

Your death benefits are linked to the performance of the underlying funds that you select from time to time and are subject to investment risks and market fluctuations.

Illustrative example 4 – Life coverage in the event of suicide

John has successfully applied for an **Altitude II** policy in year 2015.

1. On 1 Feb 2015, an **Altitude II** policy was issued to John with Regular Premium of HK\$100,000 payable annually.
2. On 1 Feb 2016, he deposited Booster Investment Premium of HK\$50,000 to the Policy.
3. Unfortunately, he commits suicide and the claim is approved on 1 Aug 2016. FWD's liability for the Policy will be HK\$267,400 is determined as below:

Date	Premium type	Premium amount (HK\$)	Account Value attributed to the relevant premium as of 1 Aug 2016 (HK\$)
1 Feb 2015 (Policy inception date)	Regular Premium	\$100,000 payable annually	\$208,000
1 Feb 2016 (Premium deposit date)	Booster Premium	\$50,000	\$49,000

With the Regular Premium, the claim approval date is 18 months from the policy inception date (1 Feb 2015) to 1 Aug 2016.

With the Booster Premium, the date of suicide and the claim approval date are 6 months from Booster Premium deposit date (1 Feb 2016) to 1 Aug 2016.

Total Regular Premium paid from the policy inception date of 1 Feb 2015 to 1 Aug 2016

$$= \text{HK\$}100,000 \times 2$$

$$= \text{HK\$}200,000$$

Death benefit attributable to the Regular Premium

$$= \text{The higher of (a) 105\% of the Total Account Value or (b) total premium paid (less total Booster Premium paid and any partial withdrawal made)}$$

$$= \text{The higher of (a) } 105\% \times \text{HK\$}208,000 \text{ or (b) } (\text{HK\$}200,000 + \text{HK\$}50,000 - \text{HK\$}50,000 - \text{HK\$}0)$$

$$= \text{HK\$}218,400$$

With the Booster Premium, the date of suicide and the claim approval date are 6 months from Booster Premium deposit date (1 Feb 2016) to 1 Aug 2016.

FWD's liability attributable to the Booster Premium

$$\begin{aligned} &= 100\% \text{ of the Account Value attributable to the Booster Premium} \\ &= 100\% \times \text{HK\$49,000} \\ &= \text{HK\$49,000} \end{aligned}$$

Therefore, FWD's total liability for the Policy is HK\$218,400 + HK\$49,000 = HK\$267,400

The above example is hypothetical and for illustrative purposes only and does not represent actual or anticipated returns.

Optional Rider Benefits

To enhance your protection benefits, a wide range of optional rider benefits is available to cater to your special needs. Additional rider premiums as well as other terms and conditions will be applicable to the optional rider benefits. Additional underwriting may be required if you apply for any optional rider benefits.

Please contact your advisor for details on the optional rider benefits.

A woman with long brown hair, wearing a grey pinstriped blazer over a white blouse, is seated at a desk. She is looking at a laptop screen, with her right hand resting on her chin in a thoughtful pose and her left hand typing on the keyboard. The laptop is silver and sits on a white tray. The background is a bright, modern office interior with large windows and a curved white wall.

How Can I Manage My Investment Choices?

*With **Altitude II**, you are in complete control of your investment decisions. Our investment choice platform offers you over a hundred investment choices linked to the underlying funds invested in different business sectors, geographical locations and asset classes. It is our philosophy to bring you investment choices that are carefully selected by our qualified investment professionals.*

Investment Choices

Altitude II allows you to diversify your investment according to multiple business sectors, geographical locations and asset classes, as well as investment managers. You can construct your own investment portfolio by allocating premiums into your chosen investment choice(s), subject to a minimum allocation per investment choice of 10% of the premiums paid after deduction of premium charges, if any. The Company reserves the right to change the minimum allocation requirement with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

The investment choices available under Altitude II can have very different features and risk profiles. Some may be of high-risk. Please refer to the investment choices brochure for details on the investment choices.

The units allocated to your Policy are notional in nature and solely for the purpose of determining the Total Account Value of your Policy. You do not have any rights or ownership over the assets in the underlying funds.

Unlimited Switching / Reallocation of Investment Choices

Altitude II allows you to rebalance your investment portfolio at any time by switching between investment choices within the same account of the Policy (i.e. you cannot switch units from the Initial Contribution Account to the Accumulation Contribution Account, and vice versa). This may help you better manage your wealth and allow you to change your investment strategy to keep pace with your needs and changes in the market. Currently, the minimum switching amount is US\$125/HK\$1,000.

We understand the importance of making swift responses to market changes. Allowing you to re-align your investment strategy at anytime from anywhere, you can request switching/reallocation of investment choices via our customer online service or by contacting us directly.

Currently, there is no limit on how often you can switch or reallocate your investment choices, and no switching/reallocation charge will be imposed for doing so. However, we reserve the right to impose such charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.



How Can I Get Access To My Policy Values?

We understand that over time there are many circumstances that could impact your financial well-being. In anticipation of this and in case of emergency, you can make a partial withdrawal or fully surrender your policy to accommodate your financial needs while the policy is in force.

Partial Withdrawals

You may make withdrawals from your Initial Contribution Account and/or Accumulation Contribution Account by redeeming notional units of the respective Policy Account, please refer to below for details. The minimum amount to be withdrawn is currently US\$250/HK\$2,000 per policy. At present, there are no charges applicable to partial withdrawals but they are subject to maintaining the relevant Minimum Remaining Account Value on a per Policy basis. If the value of your Initial Contribution Account and/or Accumulation Contribution Account for which you made the withdrawal immediately after such withdrawal is less than the relevant Minimum Remaining Account Value, as specified below, your Policy shall be terminated and subjected to the applicable surrender charge.

Any partial withdrawals made from your Policy will reduce the contribution bonuses. Please refer to the "What Are My Bonuses?" section for details.

From Initial Contribution Account

You may make partial withdrawals from the Initial Contribution Account after the Surrender Charge Period, as long as the Minimum Remaining Account Value of the Initial Contribution Account immediately after the partial withdrawal is positive. However, before end of the Surrender Charge Period, partial withdrawal could only be made from the Accumulation Contribution Account.

From Accumulation Contribution Account

Partial withdrawals may also be made from your Accumulation Contribution Account whenever you like, subject to of the Minimum Remaining Account Value of the Accumulation Contribution Account immediately after the partial withdrawal is US\$2,500/HK\$20,000 or greater.

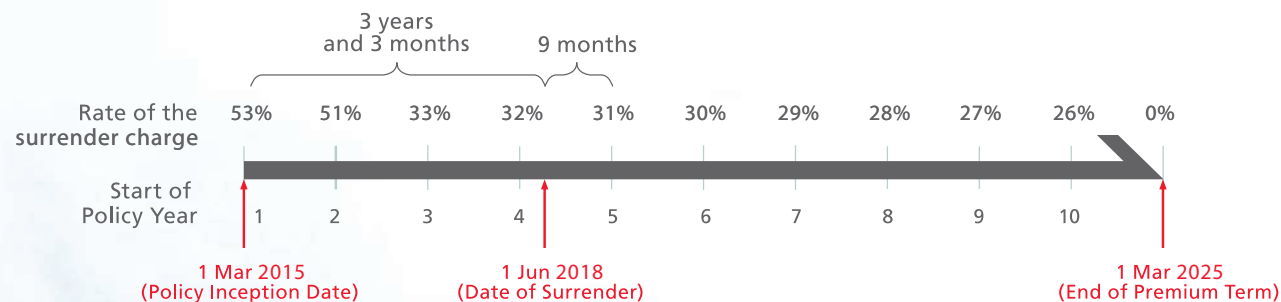
Surrender

You may surrender the Policy if and when you so desire and fully withdraw the Total Account Value from the Policy. If the Policy has been on premium holiday for a continuous period of three years, we reserve the right to deem your Policy surrendered. On surrender of your Policy all notional units in your account will be redeemed. After deducting the outstanding fees and charges (if any) including surrender charges, the net amount will be paid to you. Please refer to the "Summary of Charges" section for details on fees and charges.

Illustrative example 5 – Surrender

An **Altitude II** policy has been issued to Mary in year 2015.

- On 1 Mar 2015, an **Altitude II** policy was issued to Mary. The Policy has a Premium Term of 10 years with an 24-month Initial Contribution Period, US Dollars as the policy currency and Regular Premium of US\$25,000 payable annually.
- Mary decides to surrender her Policy on 1 Jun 2018 (i.e. 3 years and 3 months from the inception date of the Policy). After deducting the surrender charges, the net surrender value will be paid to Mary. The actual payment to Mary will be US\$103,220 as illustrated below.



Referring to the Surrender Charge Table in the Appendix II,
 Rate of the surrender charge (as at start of the 4th policy year) = 32%
 Rate of the surrender charge (as at start of the 5th policy year) = 31%

By interpolation, rate of the surrender charge as at 1 Jun 2018

$$\begin{aligned}
 &= \frac{\left(32\% \times \text{No. of months outstanding to the beginning of next policy year} \right.}{12} \\
 &\quad \left. + 31\% \times \text{No. of months elapsed since the end of last policy year} \right) \\
 &= \frac{(32\% \times 9 + 31\% \times 3)}{12} \\
 &= 31.75\%
 \end{aligned}$$

Net surrender value as at 1 Jun 2018:

	Assumed Account Value on 1 Jun 2018	Rate of the Surrender Charge	Net Surrender Value
Initial Contribution Account	US\$56,000	31.75%	US\$56,000 - US\$56,000 x 31.75% = US\$38,220
Accumulation Contribution Account	US\$65,000	N/A	US\$65,000
Total:			US\$103,220

The above example is hypothetical and for illustrative purposes only and does not represent actual or anticipated returns.

Please note:

- Altitude II is designed to be held for a long term period. Any early surrender or partial withdrawal may result in significant loss to the Total Account Value of your policy and the contribution bonuses awarded. Please refer to the "What Are My Bonuses?" section for details. Poor performance of underlying funds may further magnify the loss of the Total Account Value of your Policy, while all charges will remain deductible.



Summary of Charges

We reserve the right to vary the policy charges or impose new charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Policy Level

Fees & charges	Applicable rates	Frequency and Deducted from												
Administrative Charge	(5.8 ÷ 12)% of the Account Value of the Initial Contribution Account per month (i.e. 5.8% per annum)	- Deducted from: Initial Contribution Account - Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary until the end of the Surrender Charge Period - How to deduct: By redeeming notional units according to your latest designated investment choices of the account under your Policy												
Booster Premium Charge (Only apply if Booster Premium is paid)	The charge will depend on the amount of each Booster Premium as stated below: <table> <tr> <th>Booster Premium Amount (US\$)</th><th>Booster Premium Amount (HK\$)</th><th>Charge per Booster Premium Payment*</th></tr> <tr> <td><12,500</td><td><100,000</td><td>5%</td></tr> <tr> <td>≥12,500 and <62,500</td><td>≥100,000 and <500,000</td><td>4%</td></tr> <tr> <td>≥62,500</td><td>≥500,000</td><td>3%</td></tr> </table> *The charge is expressed as a percentage of each Booster Premium.	Booster Premium Amount (US\$)	Booster Premium Amount (HK\$)	Charge per Booster Premium Payment*	<12,500	<100,000	5%	≥12,500 and <62,500	≥100,000 and <500,000	4%	≥62,500	≥500,000	3%	- Deducted from: Booster Premium - Frequency: Up-front when each Booster Premium is paid - How to deduct: Deducted up-front from each Booster Premium payment. The net premium is then deposited into the Accumulation Contribution Account under your Policy by allocating notional units in investment choices as designated by you
Booster Premium Amount (US\$)	Booster Premium Amount (HK\$)	Charge per Booster Premium Payment*												
<12,500	<100,000	5%												
≥12,500 and <62,500	≥100,000 and <500,000	4%												
≥62,500	≥500,000	3%												

Fees & charges	Applicable rates	Frequency and Deducted from
Cost of Insurance	Cost of insurance per month = Cost of insurance rate for the policy year / 12 x net amount at risk on the policy charge due date The cost of insurance will be determined based on the net amount at risk (i.e. the death benefit amount less 100% of the Account Value of the Policy). No cost of insurance will be charged if the net amount at risk is zero or lesser. The cost of insurance rate for the policy year depends on the attained age next birthday of the insured at the start of the policy year and gender of the insured. Please refer to the "Cost of Insurance Table" and Illustrative example 6 in Appendix I, for details.	• Deducted from: Initial Contribution Account during the Initial Contribution Period, and thereafter from Accumulation Contribution Account • Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary while the Policy is still in force • How to deduct: By redeeming notional units according to your latest designated investment choices of the respective account under your Policy
Investment Portfolio Management Charge	• 0.125% of the Account Value per month (i.e. 1.50% per annum) before the end of the relevant Premium Term • 0.08% of the Account Value per month (i.e. 0.96% of per annum) after the end of the relevant Premium Term	• Deducted from: Each of the Initial Contribution Account and Accumulation Contribution Account • Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary while the Policy is still in force • How to deduct: By redeeming notional units according to your latest designated investment choices of the respective account under your Policy
Partial Withdrawal Charge	• Nil	N/A
Policy Fee	• US\$7.5/HK\$60 per month (i.e. US\$90/HK\$720 per annum)	• Deducted from: Initial Contribution Account during the Initial Contribution Period, and thereafter from Accumulation Contribution Account

Fees & charges	Applicable rates	Frequency and Deducted from
		- Frequency: On the first policy charges due date after the policy inception date and thereafter on each Monthiversary while the Policy is still in force - How to deduct: By redeeming notional units according to your latest designated investment choices of the respective account under your Policy
Surrender Charge	The surrender charge will be determined as a percentage of the (i) surrender amount of the Initial Contribution Account upon full surrender or (ii) redeemed amount of the Initial Contribution Account upon termination (except death of the insured), as the case may be, depending on the Premium Term and the number of policy years after the policy inception date. Please refer to the "Surrender Charge Table" in Appendix II, for details. The surrender charge will be applied to the Account Value of the Initial Contribution Account. For termination of your Policy, which occurs before the end of a policy year, the surrender charge will be determined by interpolating the rates as at the beginning and the end of that policy year (please refer to Illustrative example 5).	- Deducted from: The surrender amount / redeemed amount from the Initial Contribution Account - Frequency: At policy surrender or termination (except death of the insured) - How to deduct: By redeeming notional units of your latest designated investment choices of the Initial Contribution Account under your Policy
Switching/ Reallocation Charge	Nil	N/A

Underlying Fund Level

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and/or switching fee. You do not pay these fees directly – either (1) the fees will be deducted and such reduction will be reflected in the unit price of the

underlying funds or (2) notional units will be redeemed from your investment choices to pay these fees. Please refer to the offering documents of the underlying funds and/or the principal brochure of Altitude II, which are available from the Company upon request, for details.



General Information

Account Value Checking

To check your Account Value, simply log-in to your customer online service account on our website at www.fwd.com.hk. You can also visit our website for up-to-date unit prices of the investment choices. Of course, you can always contact us directly to check your Account Value. On an annual basis, a statement will also be provided to you showing the Total Account Value of your Policy. Your Account Value is calculated by multiplying the number of notional units of investment choices in your account by the most up-to-date unit prices.

The unit prices of the investment choices will be exactly the same as those of the respective underlying funds. **The return on investment is calculated with reference to the fluctuation of the performance of the underlying funds. However, please note that such returns on investments under the Policy are subject to the charges of your Policy and may be lower than the returns from the underlying investments.** Each underlying fund has its own investment objectives and associated risks. Please refer to the offering documents of the respective underlying fund, which are available on our website at www.fwd.com.hk or can be obtained from us upon request, for details. Please also note that the Total Account Value of your Policy will be adversely impacted by any investment loss.

Allocation of Premiums

For each investment choice selected, you must allocate at least 10% of your premiums paid after deduction of premium charges, if any.

Except for a suspension of dealing of the underlying funds or other circumstances which are considered as beyond our control, the allocation of the notional units of the investment choices selected by you will be effective on the next Dealing Date after we receive the 1) cleared funds and 2) the duly completed forms by 4:00pm

Hong Kong time on a business day. We reserve the right to defer the date of unit allocation if the information provided is insufficient or does not meet our requirements.

Application Procedure

To apply for **Altitude II**, simply return a completed policy application form and a signed illustration document together with the relevant payment to us.

We reserve the right to decline any applications for **Altitude II** if the information provided by the proposed insured during application is insufficient or does not meet our requirements.

Borrowing Power

Altitude II has no borrowing powers. Please refer to the offering documents of the respective underlying funds, which are available on our website at www.fwd.com.hk or can be obtained from us upon request, for details on the borrowing powers and investment restrictions of the underlying funds.

Claim

To make a claim, a completed and signed prescribed form should be given to us as soon as possible. The prescribed form can be obtained from your advisor or us.

While the Policy remains in force and the claim has been approved, the proceeds of the claimed benefit will be paid in the policy currency within 30 business days after the Dealing Date following the date when the satisfactory requirements of the claims application has been received by us.

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, less a deduction of the amount, if any, by which the value of your investment has fallen at the time when your cancellation notice is received by us, and less any withdrawal amount, if any, 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 or rider (if applicable) is in force, the Policy Owner may surrender or terminate the Policy or rider (if applicable) by sending a written request to FWD.

Eligible Age for Policy Application

Altitude II is available when the respective ages next birthday of the insured and the policyholder, relative to the time of application, fall under the range indicated below:-

Premium Term	Age Next Birthday of the Insured	Age Next Birthday of the Policyholder
5 years	1 to 60 years	19 to 60 years
10, 15 or 20 years	1 to 55 years	19 to 55 years
25 years	1 to 50 years	19 to 50 years

The insured who attains the age of 1 upon next birthday must be at least 15-day-old at the time of policy application.

Governing Law

Your Policy is issued under and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

Grace Period

We allow a grace period of 30 days after the premium due date for payment of each Regular Premium. During the Initial Contribution Period, if the Regular Premium is unpaid after the expiration of the grace period, we reserve the right to terminate the Policy and redeem all units under the Policy Account on any Dealing Date not later than 60 days from the termination of the Policy.

Investment Choice Changes

An investment choice may be merged with other investment choices or terminated. Under this circumstance, we will give you with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements to switch your notional units in the affected investment choices and/or direct new premiums to other investment choices offered under **Altitude II**. If we do not receive your instructions for switching and/or changing allocation before the deadline stated in the written notice, we will switch the affected investment choices and/or direct your new premiums to the default investment choices as stated in the written notice.

Investment Choice Switching/Reallocation

Your Policy gives you the flexibility to change your investment choices an unlimited number of times (subject to a minimum switching amount of US\$125/HK\$1,000 each time) to suit your financial goals. Currently, there is no charge for switching/reallocation.

To request the switching/reallocation of investment choices, you need to complete and sign a prescribed form, which can be obtained from your advisor or from us. Alternatively, you may submit your request via an electronic form, as prescribed by us from time to time. Currently, you can request the switching/reallocation of investment choices via our customer service online platform on our website at www.fwd.com.hk.

The switching-out instruction will normally be executed on the next Dealing Date after the receipt of your duly completed switching request by 4:00pm Hong Kong time on a business day. The switching-in instruction will normally be executed no more than four Dealing Dates after the completion of the switching out transaction, except in the case of suspension of dealing of the underlying funds or other circumstances which are beyond our control.

We reserve the right to change the requirements and/or the relevant procedure with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Maturity Benefit

While this Policy is in force and the insured is alive, maturity benefit will be payable to you upon the expiry date of the Policy, i.e., the policy anniversary immediately preceding the hundredth (100th) birthday of the insured. The maturity benefit will be the Total Account Value for the Policy after deducting any unpaid premiums, fees and charges.

Other Administration

FWD reserves the right to vary the minimum requirements on Regular Premium, Booster Premium, Minimum Remaining Account Values, partial withdrawal amount, allocation per investment choice on your premium or switching amount between investment

choices from time to time. Not less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements will be given for any increase to such minimum requirements.

Partial Withdrawal Procedure

To make partial withdrawals, you need to complete and sign the prescribed form, which can be obtained from your advisor or from us.

Except for a suspension of dealing of the underlying funds or other circumstances which are beyond our control, the redemption of notional units will be effected on the next Dealing Date after the receipt of the duly completed request for partial withdrawal by 4:00pm Hong Kong time on a business day.

We reserve the right to change the requirements and/or the relevant procedure with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Please refer to the sub-section "Partial Withdrawal" for further details.

Policy Currency

Altitude II is available in both US Dollars and Hong Kong Dollars.

Premiums can be made in the policy currency chosen by you on the policy inception date. Benefits will be paid in the same policy currency as the premiums are paid. The policy currency cannot be changed after the policy inception date. Any premiums paid in a different currency to the policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore, it may be subject to foreign

exchange risks in the process of currency conversion.

The denominating currency of each investment choice may differ from the policy currency. Please refer to the investment choices brochure for details. When the denominating currency of your investment choice is different from the policy currency, any allocation, switching or redemption of the investment choice will be subject to foreign exchange risks in the process of currency conversion.

Policy Termination

This Policy shall terminate on the earliest of the following:

- The expiry date of the Policy, i.e., the policy anniversary immediately preceding the hundredth (100th) birthday of the insured;
- The date of policy surrender. Such date is determined in accordance with the Company's applicable rules and regulations in relation to policy surrender. If the Regular Premium is suspended for three consecutive years due to premium holiday, the Company may exercise its right to deem the Policy surrendered. Please refer to the sub-section "Premium Holiday" for details;
- Non-payment of Regular Premium during the Initial Contribution Period;
- The date of the Company's acceptance of the notification of the death of the insured;
- The Account Value of the Accumulation Contribution Account (after the Initial Contribution Period) is equal to or less than zero on any Valuation Date;
- The Total Account Value of the Policy (after the Surrender Charge Period) is equal to or less than zero on any Valuation Date;

- The Account Value of the Initial Contribution Account drops below the Minimum Remaining Account Value of the Initial Contribution Account (dollar zero) solely as a result of a partial withdrawal; and
- The Account Value of the Accumulation Contribution Account drops below the Minimum Remaining Account Value of the Accumulation Contribution Account (US\$2,500/HK\$20,000) solely as a result of a partial withdrawal.

The Policy will not be terminated if the Account Values of the Initial Contribution Account and Accumulation Contribution Account falls below the respective Minimum Remaining Account Values due solely to market fluctuation. The Policy will be terminated if the Policy is insufficient to cover the relevant fees and charges.

If your Policy is terminated, all notional units of the investment choices in your Policy will be redeemed. Except in the case of the death of the insured, if your Policy is terminated before the end of the Surrender Charge Period, the redeemed value will be subject to a surrender charge. Please refer to the "Summary of Charges" section for details on the surrender charge.

Premium Adjustment Application

To apply for an adjustment in Regular and/or Booster Premiums, simply return to us a completed and signed prescribed form, which can be obtained from your advisor or from us, together with the relevant payments. To increase your Regular Premium to a level above the initial amount committed on the policy commencement date is not allowed.

You may apply for a Booster Premium at any time when the "age on next birthday" of the insured and the policyholder, relative to the time of application, is 75 or younger.

Usual administration rules apply to any adjustment in Regular and/or Booster Premiums. We reserve the right to decline the application if the information provided by the insured during application is insufficient or does not meet our requirements.

Premium Mode

Regular Premiums can be contributed monthly, semi-annually or annually. The premium mode may be changed as requested by you on or before the premium due date.

Rounding of Units and Unit Prices

The number of notional units of the investment choices redeemed or subscribed is currently rounded to the nearest five decimal places. The rounding method for determining the unit price is prescribed by the respective underlying fund manager. Please refer to the offering documents of the respective underlying fund, which are available on our website at www.fwd.com.hk or can be obtained from us upon request, for details.

Surrender Procedure

If you wish to surrender your Policy, simply return to us 1) a completed prescribed form, which can be obtained from your advisor or from us, as well as 2) your policy document. All the notional units of the investment choices in your account will be redeemed. This will normally be executed on the next Dealing Date after the receipt of the duly completed surrender request by 4:00pm Hong Kong time on a business day. Afterwards, your Policy will be terminated.

The net surrender value will normally be payable within 30 days after the receipt of the duly completed surrender request. No interest is payable for the period between the date the notional units are cancelled from your account and the date of payment of the net surrender value.

Suspension of Dealing

Under circumstances which we consider as beyond our control, the date and frequency of the Valuation Date and Dealing Date are at our absolute discretion, and we will act in good faith when exercising such discretion. Please refer to the policy provisions, which are available at no charge from us upon request, for details.

Taxation

Interest, income and capital gains from the redemption and disposal of investment choices are exempt from taxation under the current Inland Revenue Ordinance of the Hong Kong Special Administrative Region. However, you are advised to seek professional guidance regarding your own particular tax circumstances.

Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong reached an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to FWD and the Policy. FWD is a participating FFI. FWD is committed to complying with FATCA. To do so, FWD requires you to comply with the following obligations (the "Information Obligations"):

- (i) provide to FWD certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to FWD reporting such information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with the Information Obligations (being a "Non-Compliant Accountholder"), FWD is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS. In addition, FWD may determine to effect termination of your Policy as a result of, or purporting to be in respect of FATCA and/or other applicable laws and regulations relating to tax reporting and withholding, in which case, FWD will return to you the Account Value (less any indebtedness by you to FWD) as of the date on which FWD informs you of the termination. No surrender charge or any other form of penalty will be applied if the termination is effected solely for said purposes. Such right of termination is permitted by the applicable laws and regulations. When determining to exercise such right of termination, FWD will act fairly, in good faith and on reasonable grounds.

FWD could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your Policy. Currently the only circumstances in which FWD may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case FWD may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case FWD may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your Policy.

Parties Involved

Insurer

FWD Life Insurance Company (Bermuda) Limited
28/F., FWD Financial Centre, 308 Des Voeux Road Central,
Hong Kong.

Investment Managers

The investment managers vary according to the underlying funds.
Please refer to the investment choices brochure for details.

Your return on investment is calculated or determined by us with reference to the performance of the underlying funds. Investment involves risks. Past performance should not be taken as an indication of future performance. Each investment choice is subject to market fluctuations and to risks inherent in all investments. The prices of notional units of any investment choice as designated by you and the income accrued from investing in such investment choices may go down as well as up.

We accept full responsibility for the accuracy of the information contained in the offering documents. Please note that we have the discretion to waive the requirements and limits in this product brochure from time to time. We also confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts that if omitted would make any statement misleading.

Altitude II is authorised by the Securities and Futures Commission (the "SFC"). SFC authorisation is not a recommendation or endorsement of **Altitude II** nor does it guarantee the commercial merits of **Altitude II** or its performance. It does not mean **Altitude II** is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

SFC does not take any responsibility for the contents of the offering documents, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the offering documents.

The principal brochure is not a Policy. Please refer to the policy provisions, which are available at no charge from us upon request, for details on the terms, conditions, exclusions and charges.

This product brochure is issued by FWD Life Insurance Company (Bermuda) Limited

December 2019 (date of publication)

For any enquiries or to make complaints in relation to this product or our services, please contact us by telephone (852) 3123 3123, fax (852) 2290 7091 or email at cs.hk@fwd.com.

The following terms have the meanings set out below:

Terms	Meanings
Accident	An unforeseen and unexpected event or contiguous series of events of violent, accidental, external and visible nature which shall be the sole cause of a bodily injury while the Policy is in force.
Accumulation Contribution Account	An account set up for the policyholder and used to maintain the notional units allocated to the Policy in respect of Regular Premium paid after the Initial Contribution Period and any Booster Premium(s).
Account Value	Account Value is the number of notional units multiplied by the unit price of the investment choices under your Policy on the relevant Valuation Date, net of applicable underlying fund charges and ongoing fees and charges (if any).
Booster Premium	An optional lump sum payment specified and made by the policyholder into the Accumulation Contribution Account for the allocation of notional units of investment choices.
Dealing Date	The date on which the Company or the Company's delegate buys or sells the units of the respective investment choice on behalf of the policyholder. Dealings of an investment choice are only available on a Valuation Date. The cut off time in respect of each Dealing Date is 4:00pm Hong Kong time. Under circumstances, which the Company may consider as beyond the Company's control, the date and frequency of the Dealing Date are at the Company's absolute discretion.
Initial Contribution Account	An account set up for the policyholder and used to maintain the notional units allocated to the Policy in respect of Regular Premium paid during the Initial Contribution Period and any bonus(es) received.
Initial Contribution Period	The initial period commencing from the policy inception date. Initial Contribution Period ranges from 18 to 36 months depending on the Premium Term during which Regular Premium is used for the allocation of notional units to the Initial Contribution Account.
Monthiversary	The same date each month as the policy inception date. If the Monthiversary does not exist in a particular month, it will be the last day of the month. If the Monthiversary is not a business day, it will be postponed to the next business day.

Terms	Meanings								
Minimum Remaining Account Value	An amount required to be maintained in the Initial Contribution Account and Accumulation Contribution Account of the Policy immediately after partial withdrawal.								
Policy Account	An account set up for the policyholder and used to maintain the total notional units of investment choices of the Initial Contribution Account and the Accumulation Contribution Account of the Policy.								
Premium Term	The period equals to the number of years as shown in the policy schedule for which Regular Premium is payable.								
Regular Premium	The premium regularly made into the Policy Account for the allocation of notional units as shown in the policy schedule or endorsement if changed subsequently.								
Surrender Charge Period	The period during which the surrender charge is payable upon surrender. The Surrender Charge Period in respect of each Premium Term is set out in the table below: <table> <tr> <th>Premium Term (years)</th><th>Surrender Charge Period</th></tr> <tr> <td>5</td><td>First 5 policy years</td></tr> <tr> <td>10/15/20</td><td>First 10 policy years</td></tr> <tr> <td>25</td><td>First 12 policy years</td></tr> </table>	Premium Term (years)	Surrender Charge Period	5	First 5 policy years	10/15/20	First 10 policy years	25	First 12 policy years
Premium Term (years)	Surrender Charge Period								
5	First 5 policy years								
10/15/20	First 10 policy years								
25	First 12 policy years								
Total Account Value	The aggregate of the Account Values of both the Initial Contribution Account and the Accumulation Contribution Account.								
Valuation Date	The Valuation Date of an investment choice is the day on which the unit price is determined. The frequency of the Valuation Date shall be on each business day under normal circumstances. Where a particular day is not a business day, the Valuation Date is postponed to the next business day. Under circumstances which the Company may consider as beyond the Company's control, the date and frequency of the Valuation Date may be adjusted and determined at the absolute discretion of the Company.								

Cost of Insurance Table

Cost of insurance rate per US\$1,000 / HK\$1,000 net amount at risk					
Attained age next birthday of the insured at the start of the policy year	Male	Female	Attained age next birthday of the insured at the start of the policy year	Male	Female
1	2.53	1.69	43	2.14	1.40
2 to 19	0.66	0.57	44	2.34	1.51
20	0.68	0.60	45	2.56	1.64
21	0.69	0.63	46	2.79	1.79
22	0.70	0.64	47	3.05	1.96
23	0.72	0.65	48	3.33	2.14
24	0.74	0.66	49	3.66	2.37
25	0.75	0.66	50	4.03	2.73
26	0.75	0.67	51	4.42	3.15
27	0.75	0.67	52	4.87	3.63
28	0.76	0.69	53	5.37	4.18
29	0.77	0.71	54	5.92	4.82
30	0.80	0.73	55	6.55	5.54
31	0.82	0.74	56	7.21	6.08
32	0.86	0.77	57	7.95	6.66
33	0.90	0.80	58	8.77	7.30
34	0.96	0.83	59	9.69	8.00
35	1.04	0.86	60	10.72	8.78
36	1.13	0.91	61	11.82	9.61
37	1.24	0.95	62	13.02	10.51
38	1.36	1.01	63	14.32	11.47
39	1.49	1.06	64	15.73	12.50
40	1.63	1.13	65	17.22	13.61
41	1.78	1.21	66	18.84	14.85
42	1.95	1.29	67	20.66	16.23

Cost of insurance rate per US\$1,000 / HK\$1,000 net amount at risk

Attained age next birthday of the insured at the start of the policy year	Male	Female	Attained age next birthday of the insured at the start of the policy year	Male	Female
68	22.66	17.67	86	131.59	103.93
69	24.81	19.10	87	143.15	115.19
70	27.26	21.11	88	155.73	127.69
71	30.61	23.31	89	169.41	141.51
72	34.52	25.70	90	184.29	156.71
73	39.74	28.33	91	205.41	173.40
74	43.64	31.24	92	228.95	191.74
75	48.55	34.30	93	255.19	211.91
76	52.80	37.41	94	284.44	244.43
77	57.43	41.13	95	317.04	281.94
78	62.46	45.45	96	353.38	325.20
79	69.17	50.32	97	393.88	375.10
80	76.60	55.78	98	439.02	432.66
81	84.83	61.86	99	489.34	499.05
82	93.95	68.63	100	545.44	575.62
83	102.21	76.16			
84	111.19	84.51			
85	120.96	93.75			

Illustrative example 6 – Death benefit and Cost of insurance

An **Altitude II** policy have been issued to Ann.

1. On 1 Feb 2015, an **Altitude II** policy was issued to Ann. The Policy has a Premium Term of 10 years with an 24-month Initial Contribution Period, Hong Kong Dollars as the policy currency and Regular Premium of HK\$18,000 payable annually.
2. It is assumed that as at 1 Feb 2020,
 - a. all premiums have been paid in full
 - b. partial withdrawal of HK\$10,000 has been made from the Policy on 1 Jan 2019
 - c. Total Account Value of the Policy is HK\$120,000

On 1 Feb 2020, Ann attains age at next birthday is 30 years old. She is a female. For policy year starting from 1 Feb 2020 to 31 Jan 2021, the cost of insurance rate is HK\$0.73 per HK\$1,000 net amount at risk.

105% of the Total Account Value
 = 105% x HK\$120,000
 = HK\$126,000

Total premium paid from the policy inception date of 1 Feb 2015 to 1 Feb 2020 (including the annual Regular Premium paid for the policy year starting 1 Feb 2020)
 = HK\$18,000 x 6
 = HK\$108,000

Death benefit
 = The higher of (a) 105% of the Total Account Value or (b) total premium paid (less any partial withdrawal made)
 = The higher of (a) HK\$126,000 or (b) (HK\$108,000 – HK\$10,000)
 = HK\$126,000

Cost of insurance per month
 = Cost of insurance rate ÷ 12 x net amount at risk
 = Cost of insurance rate ÷ 12 x (death benefit – 100% of the Total Account Value)
 = HK\$0.73 ÷ HK\$1,000 ÷ 12 x (HK\$126,000 – 100% x HK\$120,000)
 = HK\$0.365

Therefore, as at 1 Feb 2020, the death benefit of the Policy is HK\$126,000 and the cost of insurance of HK\$0.365 will be deducted from the Policy.

The above example is hypothetical and for illustrative purposes only.

Surrender Charge Table

As at Start of Policy Year	Premium Term (years)				
	5	10	15	20	25
1	30%	53%	64%	75%	85%
2	27%	51%	61%	73%	84%
3	23%	33%	41%	49%	58%
4	22%	32%	38%	39%	46%
5	21%	31%	37%	38%	45%
6	0%	30%	36%	37%	44%
7	0%	29%	35%	36%	43%
8	0%	28%	34%	35%	42%
9	0%	27%	33%	34%	41%
10	0%	26%	32%	33%	40%
11	0%	0%	0%	0%	39%
12	0%	0%	0%	0%	38%
13 and thereafter	0%	0%	0%	0%	0%

Notes:

- The rate of the relevant surrender charge during the policy year will be determined by interpolating the rates as at the beginning and the end of that year.

Addendum III to principal brochure – product brochure

主要銷售刊物附件 III – 產品介紹

Issue date: 9 November 2020

刊發日期: 2020 年 11 月 9 日

This addendum shall form part of and should be read in conjunction with the offering document of **Altitude II** ("the Policy") which consists of the product brochure ("PB"), the product key facts statement and the investment choices brochure. Such documents are available from FWD Life Insurance Company (Bermuda) Limited upon request and on our website at www.fwd.com.hk. The version numbers are as follows:

此附件屬於智非凡 II（「保單」）主要銷售刊物之一部份，且應與「保單」銷售文件一併細閱。「保單」的銷售文件包括產品介紹，產品資料概要及投資選擇刊物。此等銷售文件可向富衛人壽保險（百慕達）有限公司索取或可從本公司之網頁www.fwd.com.hk 下載。文件的版本編號如下：

Name of the Policy 保單名稱	Product brochure 產品介紹 / Product key facts statements 產品資料概要	Investment choices brochure 投資選擇刊物
Altitude II 智非凡 II	PMH061AE2010 & PMH061AC2010 as amended by the addendum to product brochure issued on 1 January 2016 (PMH061EB1601) and 1 January 2017 (PMH061EB1701) 經由 2016 年 1 月 1 日 (PMH061EB1601) 及 2017 年 1 月 1 日 (PMH061EB1701) 刊發的產品介紹作修訂 / PMH061CB2010	PMH061BB2009

Addendum II to principal brochure – product brochure
主要銷售刊物附件 II – 產品介紹

Issue date: 1 January 2017
 刊發日期: 2017 年 1 月 1 日

This addendum shall form part of and should be read in conjunction with the offering document of **Altitude II** (“the Policy”) which consists of the product brochure (“PB”), the product key facts statement and the investment choices brochure. Such documents are available from FWD Life Insurance Company (Bermuda) Limited upon request and on our website at www.fwd.com.hk. The version numbers are as follows:

此附件屬於**智非凡 II**（「保單」）主要銷售刊物之一部份，且應與「保單」銷售文件一併細閱。「保單」的銷售文件包括產品介紹，產品資料概要及投資選擇刊物。此等銷售文件可向富衛人壽保險（百慕達）有限公司索取或可從本公司之網頁www.fwd.com.hk 下載。文件的版本編號如下：

Name of the Policy 保單名稱	Product brochure 產品介紹 / Product key facts statements 產品資料概要	Investment choices brochure 投資選擇刊物
Altitude II 智非凡 II	PMH061AC1501 & PMH061AE1501 as amended by the addendum to product brochure issued on 1 January 2016 (PMH061EB1601) 經由 2016 年 1 月 1 日刊發的產品介紹作修訂 (PMH061EB1601) / PMH061CB1501	PMH072AB1603 as amended by the addenda to principal brochure – investment choices brochure issued on 1 April 2016, 25 July 2016, 15 September 2016 and 1 December 2016 (PMH072BB1604, PMH072BB1607, PMH072BB1609 and PMH072BB1612) 經由2016 年4 月1 日、2016 年7 月25 日、2016 年9 月15日及 2016 年12 月1 日刊發的主 要銷售刊物附件–投資選擇刊物作 修訂(PMH072BB1604, PMH072BB1607, PMH072BB1609 及 PMH072BB1612)

With effect from 1 January 2017, a new sub-section “Automatic Exchange of Financial Account Information” is inserted in the PB (version number PMH061AE1501) immediately after the sub-section “Foreign Account Tax Compliance Act” on page 42 as follows:-

由 2017 年 1 月 1 日起，產品介紹（版本編號 PMH061AC1501）第 41 頁「外國帳戶稅務合規法」部分之後，新增「自動交換財務帳戶資料」部分如下：

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:

- (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 NFEs” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- (iv) to collect information on NEFAs (“Required Information”); and
- (v) to furnish Required Information to the Inland Revenue Department.

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

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：

- (i) 識辨非豁除「財務帳戶」的帳戶（「非豁除財務帳戶」）；
- (ii) 識辨非豁除財務帳戶的個人持有人及非豁除財務帳戶的實體持有人作為稅務居民的司法管轄區；
- (iii) 斷定以實體持有的非豁除財務帳戶為「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；
- (iv) 收集有關非豁除財務帳戶的資料（「所需資料」）；及
- (v) 向稅務局提供所需資料。

保單持有人必須遵從富衛所提出的要求用以符合上述規定。

Addendum I to principal brochure – product brochure**主要銷售刊物附件 I – 產品介紹**

Issue date: 1 January 2016

刊發日期: 2016 年 1 月 1 日

This addendum shall form part of and should be read in conjunction with the offering document of **Altitude II** (“the Policy”) which consists of the product brochure (“PB”), the product key facts statement and the investment choices brochure. Such documents are available from FWD Life Insurance Company (Bermuda) Limited upon request and on our website at www.fwd.com.hk. The version numbers are as follows:

此附件屬於**智非凡 II**（「保單」）主要銷售刊物之一部份。應與「保單」銷售文件一併細閱。「保單」的銷售文件包括產品介紹，產品資料概要及投資選擇刊物。銷售文件可向富衛人壽保險（百慕達）有限公司索取或可從本公司之網頁www.fwd.com.hk 下載。文件的版本編號如下：

Name of the Policy 保單名稱	Product brochure 產品介紹 / Product key facts statements 產品資料概要	Investment choices brochure 投資選擇刊物
Altitude II 智非凡 II	PMH061AC1501 & PMH061AE1501 / PMH061CB1501	PMH061BB1501 as amended by the addendum to principal brochure – investment choices brochure issued on 13 March 2015, 27 April 2015, 17 July 2015, 7 August 2015, 19 August 2015, 18 September 2015 and 30 November 2015 (PMH061DB1503, PMH061DB1504, PMH061DB1507, PMH061DB1508, PMH061DB1508a, PMH061DB1509 and PMH061DB1511) 經由 2015 年 3 月 13 日、2015 年 4 月 27 日、2015 年 7 月 17 日、2015 年 8 月 7 日、2015 年 8 月 19 日、2015 年 9 月 18 日及 2015 年 11 月 30 日刊發的主要銷售刊物附件—投資選擇刊物作修訂 (PMH061DB1503、PMH061DB1504、PMH061DB1507、PMH061DB1508、PMH061DB1508a、PMH061DB1509 及 PMH061DB1511)

With effect from 1 January 2016, a new sub-section “Contracts (Rights of Third Parties) Ordinance” is inserted in the PB (version number PMH061AE1501) immediately after the sub-section “Foreign Account Tax Compliance Act” on page 42 as follows:-

由 2016 年 1 月 1 日起，產品介紹（版本編號 PMH061AC1501）第 41 頁「外國帳戶稅務合規法」部分之後，新增「合約（第三者權利）條例」部分如下：

Contracts (Rights of Third Parties) Ordinance

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance of Hong Kong. Other than FWD and the policyholder, a person who is not a party to the policy contract (e.g. a third party beneficiary) will have no right under the Ordinance to enforce any of its terms.

合約（第三者權利）條例

本港之合約（第三者權利）條例不適用於您的保單。除本公司及保單持有人外，如非為保單合約一方（例如第三者受益人），將無權在該條例下執行保單合約之任何條款。





智非凡 ALTITUDE II

(中文版)

(PMH061AC2010)

保險

WWW.FWD.COM.HK

FWD
insurance

產品介紹

智非凡 II 的主要銷售刊物包括本產品介紹及投資選擇刊物。本產品介紹與**智非凡 II** 其他銷售文件資料同時發出，並應一併細閱。

銷售文件包括：

- a) 本產品介紹；
- b) 產品資料概要；及
- c) 投資選擇刊物（當中載列**智非凡 II** 內現時提供之投資選擇系列）。

有關本產品介紹所用詞彙的定義，請參閱「詞彙表」部份。



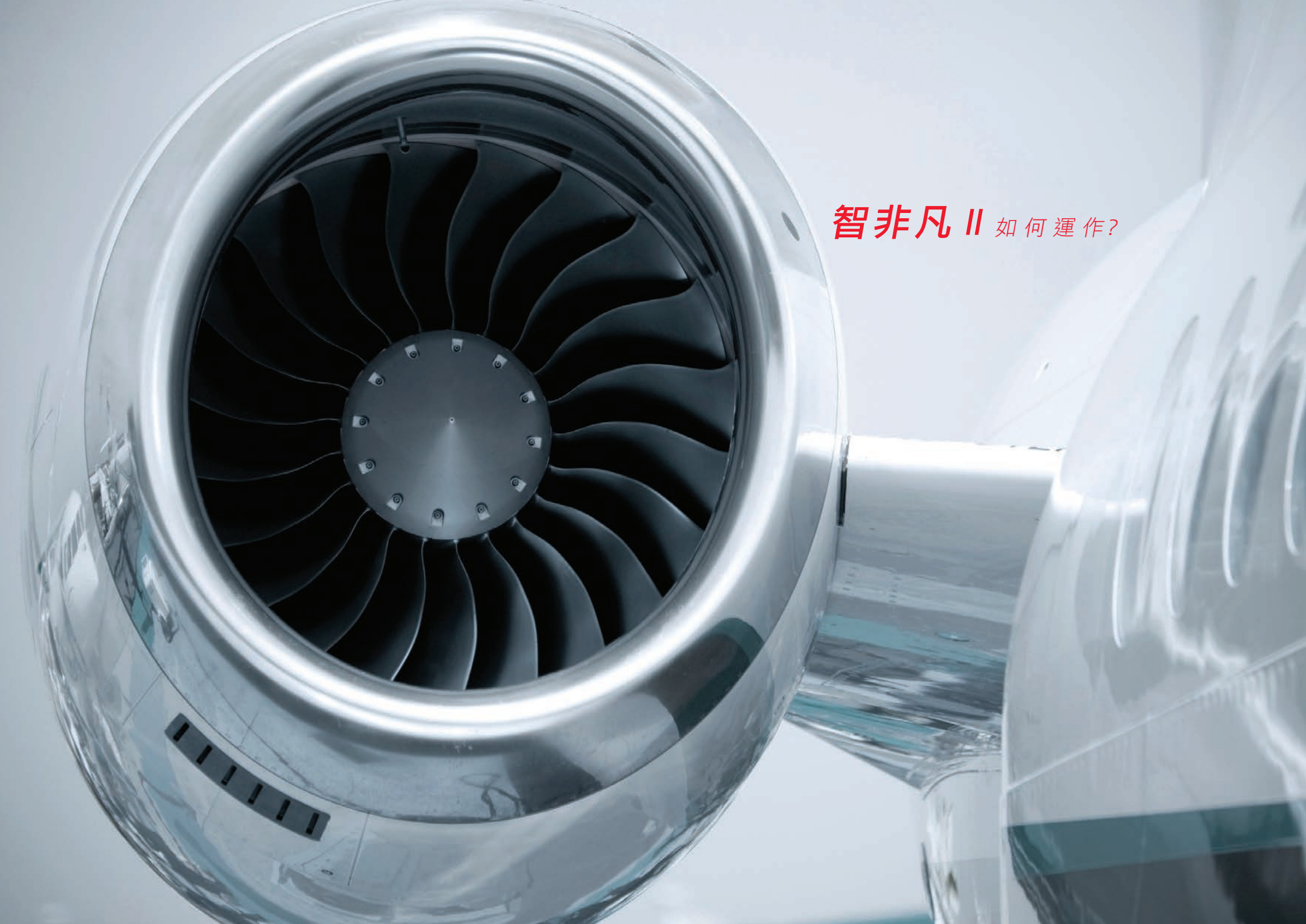
把握**智非凡 II** 保單

為您提供的非凡優勢和特色

您的智非凡 II 保單

智非凡 II 集壽險和投資於一身，可以為您同時看顧保險和理財的需要，請繼續閱讀下文就**智非凡 II** 產品提供更詳盡的介紹。

智非凡 II 是一項與投資有關的定期保費人壽保險計劃，按照《保險公司條例》中附表一第二部之定義，屬於「類別C相連長期業務」性質，並由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（下稱「富衛」、「本公司」、「我們」或「我們的」）所提供，富衛乃一家根據《保險公司條例》在香港獲授權的保險公司。閣下之投資因此需承受

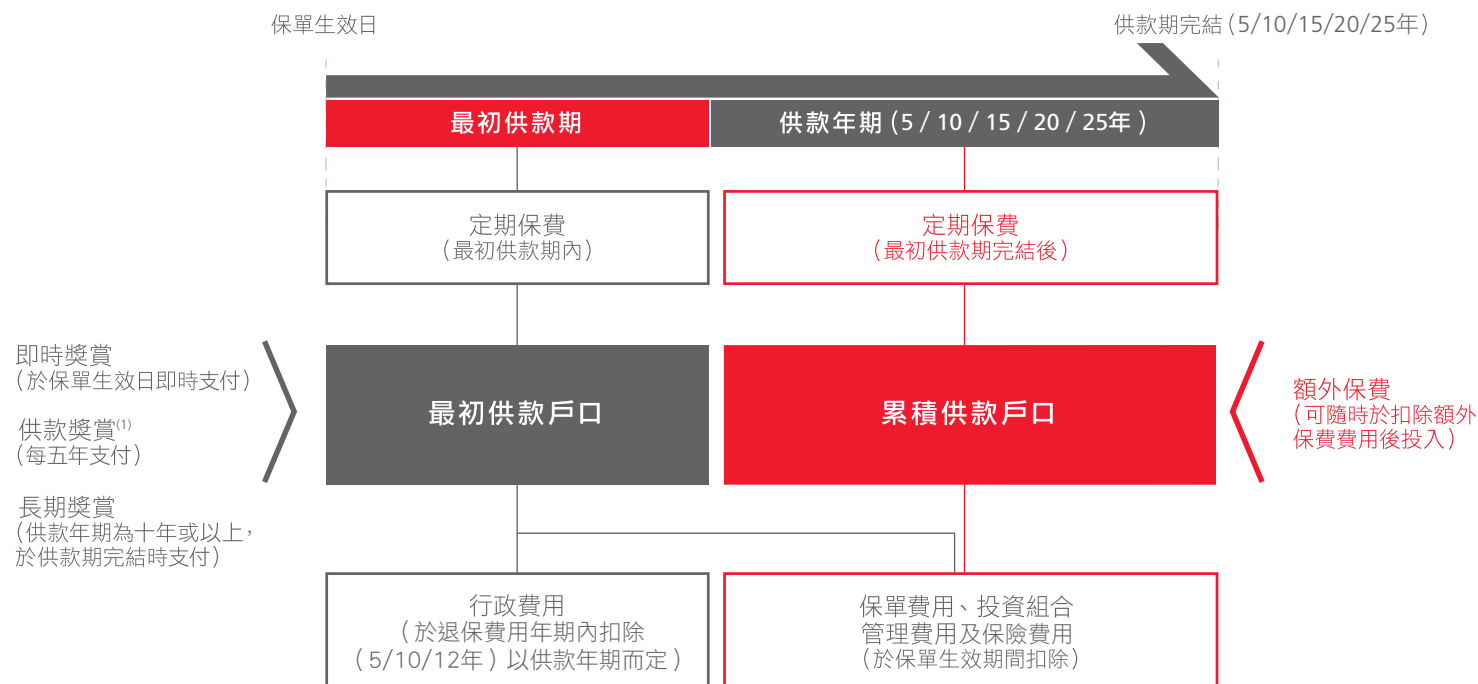


智非凡 II 如何運作？

智非凡 II 是一份定期保費投資壽險保單。您可按個人需要選擇5、10、15、20或25年的供款年期，定期支付保費。您亦可選擇美元或港幣作為保單貨幣。於保單生效日一經選定上述供款年期及保單貨幣選擇，其後便不能更改。

成功申購**智非凡 II** 保單後，閣下將會獲發一份保單。本產品介紹所指「保單」為**智非凡 II** 保單。

雙戶口結構



(1) 行使供款假期、部分提款或調低定期保費，將會導致享有的供款獎賞有所調整。
(有關供款獎賞調整詳情，請參閱「供款獎賞」部分。)

附註：

- 獎賞只會在保單仍生效時才會作出支付。有關獎賞的詳情，請參閱「我有哪些獎賞？」部分。
- 一旦退保，最初供款戶口可能扣除退保費用。有關費用及收費詳情，請參閱「收費總覽」部分。

智非凡 II 擁有雙戶口結構（最初供款戶口和累積供款戶口），以記錄供款年期內所有已繳付的保費。如上圖所示，於最初供款期內所繳付的定期保費存入最初供款戶口，而於最初供款期後繳付的定期保費則存入累積供款戶口。**智非凡 II** 允許閣下隨時投入額外保費，有關保費將於扣除額外保費費用後存入累積供款戶口。

您的保費將按您所指定投資選擇，以名義單位分配至您的保單的最初供款戶口及/或累積供款戶口內。有關投資選擇的詳情，請參閱投資選擇刊物。

最初供款期

最初供款期將根據您所選擇的保單供款年期而定，介乎18至36個月。

供款年期	5年	10年	15年	20及25年
最初供款期	18個月	24個月	30個月	36個月

在最初供款期內，若定期保費於供款到期日後的30日寬限期內仍未繳付，您的保單將會隨即被終止。您將獲退還已扣除退保費用後的退保淨值（如有）。有關退保費用的詳情，請參閱「收費總覽」部分。

定期保費

只須低至每月125美元／1,000港元的定期保費，可選擇每月、每半年或每年的形式繳付，即可啟動**智非凡 II** 投資壽險保單。

保費模式	最低定期保費
月供	125美元/1,000港元
半年供	750美元/6,000港元
年供	1,500美元/12,000港元

定期保費將悉數按照您最新指定投資選擇的比例，以名義單位分配至您的保單內。

額外保費

隨著時間過去，基於市場的環境轉變，您可能希望加大您的保單。為提供是項靈活彈性，被保人及保單持有人75歲或以前，**智非凡 II** 讓您隨時繳付額外保費，至於每次的最低額外保費為1,500美元／12,000港元。

每筆額外保費付款均須繳付額外保費費用。扣除額外保費費用後，將悉數按照您所指定投資選擇的比例，以名義單位分配至您的累積供款戶口內。有關額外保費費用的詳情，請參閱「收費總覽」部分

保費調整

您的財務狀況可能不時轉變。有見及此，**智非凡 II** 讓您調整定期保費，惟須符合下列所示的定期保費要求。**請注意**，**增加定期保費至高於保單生效日所訂立之原有定期保費是不允許的。**

調低定期保費

您可於最初供款期後申請調低定期保費，惟須符合於「定期保費」部分表列之「最低定期保費」要求。現行每年最低定期保費為1,500美元／12,000港元。於調低定期保費後，您可將定期保費回調至最初供款金額，惟定期保費回調的申請須經本公司批核。

您若調低定期保費，或會導致保單總戶口價值及供款獎賞蒙受重大損失。詳情請參閱「我有哪些獎賞？」部分。此外，若相關基金的表現欠佳，可能引致您的保單總戶口價值進一步虧損，而所有收費仍將繼續被扣除。

供款假期

您可於最初供款期結束後，行使供款假期以暫停繳付定期保費。惟於供款假期期間，本公司將繼續從您的保單中扣除所有相關費用及收費和附約保費（如有）。

若累積供款戶口內之戶口價值不足以支付所有費用及收費及附約保費（如有），您必須於收到本公司通知時恢復供款。否則，您的保單將於累積供款戶口內之戶口價值為零時被視為退保。若閣下行使供款假期持續達三年，本公司可行使其將您的保單視作退保保單的權利。保單退保時，您將獲退還已扣除任何未清繳費用及收費後（包括退保費用）的戶口價值。有關費用及收費的詳情，請參閱「收費總覽」部分。

智非凡 II 專為長線持有而設。您若行使供款假期，或會導致保單總戶口價值及供款獎賞蒙受重大損失。詳情請參閱「我有哪些獎賞？」部分。此外，若相關基金的表現欠佳，可能引致您的保單總戶口價值進一步虧損，而所有收費仍將繼續被扣除。

請注意：

- 定期保費及額外保費的相關最高投資額將受核保要求所限。
- 本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改最低定期保費和額外保費金額的要求。
- 本公司自閣下收取的保費於扣除適用費用及收費後，將按照您所指定投資選擇投資於相關基金，以便本公司進行資產負債管理。詳情請參閱「收費總覽」及「如何管理我的投資選擇？」部分。
- 就保單已支付的保費將會成為及一直屬於本公司的資產。閣下並非直接投資於相關基金，就該等資產沒有任何權益或擁有權。如欲追討賠償，閣下只可直接向本公司追索。



我 有 哪 些 獎 賞 ?

您是否期望從壽險保單內尋求一些額外的獎賞？**智非凡 II** 為您提供三重獨特獎賞，助您提升戶口價值並有助達成您的儲蓄目標。

智非凡 II 特設三重獨特獎賞，務求讓您在投資旅程的各個階段獲享以下的額外獎賞：

- 即時獎賞；
- 供款獎賞；及
- 長期獎賞。

獎賞將按照分配獎賞時您最新指定投資選擇，以額外名義單位分配至您的最初供款戶口內。

即時獎賞

保單一經生效，您便可立刻獲得即時獎賞。

即時獎賞於保單生效日一次性支付予閣下。另外，如果您憂慮市況波動，亦可選擇於首個保單年度內分十二期每月等額收取即時獎賞。首筆分期獎賞將於保單生效日支付予閣下，餘下分期獎賞將於首個保單年度內於每個週月日支付。收取即時獎賞的模式一經確定，其後便不能更改。

即時獎賞百分比如下：

每年定期保費總額 (美元)	每年定期保費總額 (港幣)	供款年期				
		5年	10年	15年	20年	25年
		即時獎賞百分比*				
≥ 3,000 至 < 6,000	≥ 24,000至 < 48,000	0.93%	2.35%	2.00%	1.80%	1.80%
≥ 6,000至 < 9,000	≥ 48,000至 < 72,000	1.11%	2.80%	2.40%	2.20%	2.20%
≥ 9,000至 < 15,000	≥ 72,000至 < 120,000	1.30%	3.25%	2.80%	2.60%	2.60%
≥ 15,000至 < 18,000	≥ 120,000至 < 144,000	1.48%	3.70%	3.20%	3.00%	3.00%
≥ 18,000至 < 24,000	≥ 144,000至 < 192,000	1.67%	4.15%	3.60%	3.40%	3.40%
≥ 24,000至 < 36,000	≥ 192,000至 < 288,000	1.85%	4.60%	4.00%	3.80%	3.80%
≥ 36,000	≥ 288,000	2.22%	5.50%	4.80%	4.40%	4.40%

* 即時獎賞百分比按每年定期保費的百分比列示，並不代表您的投資選擇之投資回報或表現。

即時獎賞

=

即時獎賞百分比 × 供款年期 × 每年定期保費

即時獎賞百分比根據每年定期保費、供款年期及於分派獎賞當時的即時獎賞百分比而釐定。

您所享有的即時獎賞，將按照分派獎賞當時您最新指定投資選擇，以額外名義單位分配至保單的最初供款戶口內。

詳情請參閱下列說明例子1。

說明例子1 — 即時獎賞

Peter喜歡投資相連計劃(此乃長綫投資暨保險產品)的概念。

他成功申購**智非凡II**投資壽險保單，選擇供款年期為25年並以港幣為保單貨幣。自2015年2月1日起每月繳付定期保費為10,000港元。

於2015年2月1日起繳付的每年定期保費

= 10,000港元 x 12

= 120,000港元

根據供款年期為25年及每年定期保費120,000港元，即時獎賞百分比為3.00%。

因此，於2015年2月1日的即時獎賞

= 即時獎賞百分比 x 供款年期 x 每年定期保費

= 3.00% x 25 x (10,000港元 x 12)

= 90,000港元

另外，Peter可選擇分12期的每月等額收取即時獎賞。

即於首個保單年度內每月收取90,000港元/12 = 7,500港元

於2015年2月1日Peter選擇一次性收取即時獎賞(亦即90,000港元)。即時獎賞將按照於分派獎賞當時Peter最新指定的投資選擇，以額外名義單位分配至保單的最初供款戶口內。

上述例子屬假設並只作舉例說明之用。

即時獎賞須繳付最初供款戶口的定期費用及收費。詳情請參閱「收費總覽」部分。

若您於冷靜期內取消保單，您可取回已付保費，但若您的投資選擇價值有所下跌，則可取回的金額會較已付保費為少。您亦不會享有任何即時獎賞。

供款獎賞

為感謝您定期支付保費，在保單生效期間，將於保單生效日後至供款年期完結前每五年向您派發供款獎賞。供款獎賞將按過去60個月內累積供款戶口平均每月戶口價值的相關百分比乘以供款獎賞調整因數計算。

$$\text{供款獎賞} = \frac{\text{供款獎賞百分比 (\%)} \times \text{過去60個月內累積供款戶口內之總每月戶口價值} \times \text{供款獎賞調整因數}}{60}$$

供款獎賞百分比將按您的供款年期及由保單生效日起已生效的年期而釐定。供款獎賞百分比如下：

保單年度完結時	供款年期				
	5年	10年	15年	20年	25年
5			6%		
10	不適用		6%		
15	不適用			9%	
20		不適用		9%	
25		不適用			9%

供款獎賞將按照於分派獎賞當時您最新指定投資選擇，以額外名義單位分配至您的最初供款戶口內。供款獎賞將於每第五個保單年度後30日內派發。供款獎賞須繳付最初供款戶口的定期費用及收費。詳情請參閱「收費總覽」部分。

釐定供款獎賞時，若閣下曾行使供款假期、部分提款或調低定期保費，您的供款獎賞將按以下的供款獎賞調整因數而下調。

$$\text{供款獎賞調整因數} = \frac{(\text{已付定期保費總額} - \text{部份提款金額})}{\left(\text{保單生效日時的每年定期保費} \right) \times \text{保單生效以來的保單年期}}$$

附註：
若您從保單部分提款的總額等於或超過已付定期保費總額，則您的供款獎賞調整因數將會下調為零，以致供款獎賞亦下調至零。

下述例子屬假設並只作舉例說明之用，並不代表實際或預期回報。

說明例子2 — 供款獎賞 (並無調整)

承接說明例子1所述Peter的案例，

- 1. Peter擁有供款年期為25年並以港幣為保單貨幣的保單。
- 2. 保單於2015年2月1日發出，每月繳付定期保費為10,000港元。
- 3. 假設所有保費已悉數繳付，且並無作出部分提款。
- 4. 於2015年2月1日之後，Peter並無調減保費。
- 5. 保單的即時獎賞已於保單生效日一次性支付。

於2025年2月1日，Peter將可享有供款獎賞，金額將按過去60個月內累積供款戶口平均每月戶口價值及相關供款獎賞百分比釐定：

保單月份開始日	保單年期	定期保費 (港幣)	於保單月結日的累積供款戶口價值
			來自定期保費 (港幣)
2020-2-1	第6個	10,000	252,329
2020-3-1		10,000	262,581
2020-4-1		10,000	272,844
2020-5-1		10,000	283,120
2020-6-1		10,000	293,408
2020-7-1		10,000	303,709
2020-8-1		10,000	314,022
2020-9-1		10,000	324,348
2020-10-1		10,000	334,686
2020-11-1		10,000	345,036
2020-12-1		10,000	355,399
2021-1-1		10,000	365,774

保單月份開始日	保單年期	定期保費 (港幣)	於保單月結日的累積供款戶口價值
			來自定期保費 (港幣)
2021-2-1	第7個	10,000	376,161
2021-3-1		10,000	386,561
2021-4-1		10,000	396,973
2021-5-1		10,000	407,398
2021-6-1		10,000	417,835
2021-7-1		10,000	428,284
2021-8-1		10,000	438,747
2021-9-1		10,000	449,222
2021-10-1		10,000	459,709
2021-11-1		10,000	470,209
2021-12-1		10,000	480,722
2022-1-1		10,000	491,247
2022-2-1	第8個	10,000	501,784
2022-3-1		10,000	512,334
2022-4-1		10,000	522,897
2022-5-1		10,000	533,472
2022-6-1		10,000	544,060
2022-7-1		10,000	554,660
2022-8-1		10,000	565,274
2022-9-1		10,000	575,900
2022-10-1		10,000	586,539
2022-11-1		10,000	597,190
2022-12-1		10,000	607,855
2023-1-1		10,000	618,532

保單月份開始日	保單年期	定期保費 (港幣)	於保單月結日的累積供款戶口價值
			來自定期保費 (港幣)
2023-2-1	第9個	10,000	629,221
2023-3-1		10,000	639,923
2023-4-1		10,000	650,637
2023-5-1		10,000	661,365
2023-6-1		10,000	672,105
2023-7-1		10,000	682,859
2023-8-1		10,000	693,625
2023-9-1		10,000	704,404
2023-10-1		10,000	715,196
2023-11-1		10,000	726,001
2023-12-1		10,000	736,819
2024-1-1		10,000	747,650
2024-2-1	第10個	10,000	758,493
2024-3-1		10,000	769,348
2024-4-1		10,000	780,217
2024-5-1		10,000	791,098
2024-6-1		10,000	801,993
2024-7-1		10,000	812,901
2024-8-1		10,000	823,822
2024-9-1		10,000	834,756
2024-10-1		10,000	845,703
2024-11-1		10,000	856,663
2024-12-1		10,000	867,636
2025-1-1		10,000	878,622
總額 (2020年2月1日至2025年1月31日)：			33,711,876 港元

根據供款年期為25年及保單處於第十個保單年度完結時，保單於2025年2月1日的供款獎賞百分比為6%。

由於所有定期供款已悉數繳付，且並無作出部分提款，故供款獎賞並沒有作調整。因此供款獎賞調整因數是1。

於2025年2月1日的供款獎賞

$$\begin{aligned} &= \text{供款獎賞百分比} \times \text{過去60個月內累積供款戶口內之總每月戶口價值} \\ &\quad \text{戶口內之總每月戶口價值} \times \text{供款獎賞調整因數} \div 60 \times \text{供款獎賞調整因數} \\ &= 6\% \times (33,711,876 \text{ 港元} \div 60) \times 1 \\ &= 33,712 \text{ 港元} \end{aligned}$$

因此，Peter於2025年2月1日享有的供款獎賞為33,712港元。供款獎賞將按照於分派獎賞當時Peter最新指定的投資選擇，以額外名義單位分配至保單的最初供款戶口內。

說明例子3 一按調整後之供款獎賞

承接說明例子1，

- 1. Peter擁有一份供款年期為25年並以港幣為保單貨幣的保單。
- 2. 保單於2015年2月1日發出，每月繳付定期保費為10,000港元。
- 3. 假設Peter
 - a) 於2020年6月1日及2022年4月1日行使供款假期（即沒有繳付定期保費），共兩個月
 - b) 由2023年2月1日起，將定期保費調低至每月8,000港元
 - c) 於2025年1月1日，從保單部分提款20,000港元基於以上情況，供款獎賞將會採用供款獎賞調整因數計算
- 4. 保單的即時獎賞已於保單生效日一次性支付。

於2025年2月1日，Peter可享有供款獎賞金額將按過去60個月內累積供款戶口平均每月戶口價值釐定：

保單月份開始日	保單年期	定期保費 (港幣)	部分提款 (港幣)	於保單月結日的累積供款戶口價值	
				來自定期保費 (港幣)	
2020-2-1	第6個	10,000	0	252,329	
2020-3-1		10,000	0	262,581	
2020-4-1		10,000	0	272,844	
2020-5-1		10,000	0	283,120	
2020-6-1		0	0	283,396	
2020-7-1		10,000	0	293,685	
2020-8-1		10,000	0	303,986	
2020-9-1		10,000	0	314,300	
2020-10-1		10,000	0	324,625	
2020-11-1		10,000	0	334,964	
2020-12-1		10,000	0	345,314	
2021-1-1		10,000	0	355,678	

保單月份開始日	保單年期	定期保費 (港幣)	部分提款 (港幣)	於保單月結日的累積供款戶口價值	
				來自定期保費 (港幣)	
2021-2-1	第7個	10,000	0	366,053	
2021-3-1		10,000	0	376,440	
2021-4-1		10,000	0	386,840	
2021-5-1		10,000	0	397,252	
2021-6-1		10,000	0	407,677	
2021-7-1		10,000	0	418,115	
2021-8-1		10,000	0	428,565	
2021-9-1		10,000	0	439,028	
2021-10-1		10,000	0	449,503	
2021-11-1		10,000	0	459,991	
2021-12-1		10,000	0	470,491	
2022-1-1		10,000	0	481,004	
2022-2-1	第8個	10,000	0	491,529	
2022-3-1		10,000	0	502,066	
2022-4-1		0	0	502,605	
2022-5-1		10,000	0	513,155	
2022-6-1		10,000	0	523,719	
2022-7-1		10,000	0	534,295	
2022-8-1		10,000	0	544,884	
2022-9-1		10,000	0	555,486	
2022-10-1		10,000	0	566,100	
2022-11-1		10,000	0	576,727	
2022-12-1		10,000	0	587,367	
2023-1-1		10,000	0	598,020	
2023-2-1	第9個	8,000	0	606,682	
2023-3-1		8,000	0	615,354	
2023-4-1		8,000	0	624,037	
2023-5-1		8,000	0	632,730	
2023-6-1		8,000	0	641,434	
2023-7-1		8,000	0	650,148	
2023-8-1		8,000	0	658,872	
2023-9-1		8,000	0	667,607	
2023-10-1		8,000	0	676,353	
2023-11-1		8,000	0	685,109	
2023-12-1		8,000	0	693,876	
2024-1-1		8,000	0	702,653	

保單月份開始日	保單年期	定期保費 (港幣)	部分提款 (港幣)	於保單月結日的累積供款戶口價值
				來自定期保費 (港幣)
2024-2-1	第10個	8,000	0	711,439
2024-3-1		8,000	0	720,236
2024-4-1		8,000	0	729,043
2024-5-1		8,000	0	737,861
2024-6-1		8,000	0	746,689
2024-7-1		8,000	0	755,529
2024-8-1		8,000	0	764,378
2024-9-1		8,000	0	773,239
2024-10-1		8,000	0	782,109
2024-11-1		8,000	0	790,991
2024-12-1		8,000	0	799,883
2025-1-1		8,000	-20,000	788,786
總額 (2020年2月1日至2025年1月31日)：				32,158,770港元

根據供款年期為25年及保單處於第十個保單年度完結時，保單於2025年2月1日的供款獎賞百分比為6%。

自保單生效日2015年2月1日至2023年1月31日期內，截至2025年2月1日止已付每月定期保費10,000港元的月數
= 8 x 12 - 2
= 94

自2023年2月1日至2025年1月31日期內，截至2025年2月1日止已付每月定期保費8,000港元的月數
= 2 x 12
= 24

由於並無悉數繳付定期保費，並曾作出部分提款，因此供款獎賞將按供款獎賞調整因數調整。

$$\text{供款獎賞調整因數} = \frac{(\text{已付定期保費總額} - \text{部份提款總額})}{\left(\begin{array}{l} \text{保單生效日時的每年定期保費} \\ \times \text{保單生效以來的保單年期} \end{array} \right)}$$

於2025年2月1日的供款獎賞

$$\begin{aligned} \text{於2025年2月1日的供款獎賞調整因數} &= \frac{[10,000\text{港元} \times (94) + 8,000\text{港元} \times (24) - 20,000\text{港元}]}{(10,000\text{港元} \times 12 \times 10)} \\ &= 92.67\% \end{aligned}$$

供款獎賞

$$\begin{aligned} &= \text{過去60個月內累積供款戶口平均每月戶口價值 (按定期保費計算) 的相關百分比} \times \text{於2025年2月1日的供款獎賞調整因數} \\ &= \text{供款獎賞百分比} \times (\text{過去60個月內累積供款戶口截至各保單月結日戶口價值總和} \div 60) \times 92.67\% \\ &= 6\% \times (32,158,770\text{港元} \div 60) \times 92.67\% \\ &= 29,802\text{港元} \end{aligned}$$

因此，Peter於2025年2月1日享有的供款獎賞為29,802港元。供款獎賞將按照於分派獎賞當時Peter最新指定的投資選擇，以額外名義單位分配至保單的最初供款戶口內。

長期獎賞

若您的保單供款年期為10年或以上，您將可獲得長期獎賞。在保單生效期間，長期獎賞將按照您於供款期滿當時最新指定投資選擇，以額外名義單位分配至您的最初供款戶口內。長期獎賞將於供款期滿後30日內派發。

長期獎賞相當於整個供款年期所扣除的保單費用總額。您所享有的長期獎賞僅一次性支付，並須繳付最初供款戶口的定期費用及收費。詳情請參閱「收費總覽」部分。



我的人壽保險覆蓋範圍是什麼？

為您的摯愛提供壽險保障

於保單生效期間，人壽保障額相等於 (1) 您的保單總戶口價值的105%或 (2) 總繳付保費 (扣除部份提款(如有)) (以較高者為準)。有關身故權益的計算方式，請參閱附錄I內的說明例子6。

此外，在保單的首十個保單週年內，而保單仍然生效，如果被保人因意外並於發生意外後180天內身故，額外意外身故權益將發給予受益人。意外身故權益相等於保單由生效日起於第一個保單周年內所繳付的總定期保費或12,500美元 / 100,000港元 (以較低者為準)。有關意外身故權益的所有不保事項，請參閱保單條款，有關資料可向本公司免費索取。

如被保人在神志正常或精神失常的情況下自殺，本公司之賠償責任將為下列(i),(ii)及(iii)之總和，而其中：

- (i) 如，截至自殺當天，定期保費及/或每筆額外保費(如有)已自保單生效日或相關額外保費存入日起繳付超過13個曆月，於這情況下，身故權益將會是以下較高者(a)已繳定期保費及額外保費之總和，扣除任何於上述保費之戶口價值內作部分提款的款項(如有) 或 (b)上述保費之戶口價值的105%。
- (ii) 如，截至自殺當天，定期保費自保單生效日起繳付少於13個曆月，身故權益將會是定期保費之戶口價值的100%，扣除即時獎賞分派時的原本金額。
- (iii) 如，截至自殺當天，任何額外保費自額外保費存入日起繳付少於13個曆月，身故權益將會是該額外保費之戶口價值的100%。

於保單復效後(如適用)，以上(i),(ii)及(iii)所提及的保單生效日及額外保費存入日(於復效前存入)將被取代為保單復效日。

身故權益將於扣除任何未清繳保費、費用及收費後予以支付。詳情請參閱保單條款，有關資料可向本公司免費索取。

有關索償的詳情，請參閱「一般資料」部分。

由於身故權益與您所選相關基金不時的表現掛鈎，因此身故權益會受到投資風險及市場波動所影響。

說明例子4 — 自殺身故的人壽保障

John於2015年成功申購**智非凡 II** 投資壽險保單

- 於2015年2月1日，John獲發出一份**智非凡 II** 投資壽險保單，每年定期保費為100,000港元。
- 於2016年2月1日，John繳付了額外投資保費50,000港元。
- 不幸地，John自殺身亡，賠償於2016年8月1日獲得批准。富衛的賠償責任為267,400港元，詳情如下：

日期	供款類別	供款金額 (港幣)	截至2016年8月1日的相關供款戶口價值 (港幣)
2015年2月1日 保單生效日	定期保費	每年100,000港元	208,000港元
2016年2月1日 保費存入日	額外保費	50,000港元	49,000港元

就該筆定期保費而言，保費存入日(2015年2月1日)距賠償批准日2016年8月1日已有18個月。

就該筆額外保費而言，保費存入日(2016年2月1日)距自殺日及賠償批准日2016年8月1日只有6個月。

由保單生效日2015年2月1日至2016年8月1日的總繳付定期保費

$$= 100,000 \text{ 港元} \times 2$$

$$= 200,000 \text{ 港元}$$

就該筆定期保費的身故權益

$$= \text{以下較高者(a) 戶口價值的105%或 (b) 已繳總保費(扣除所有已繳額外保費及任何部分提款的款項(如有))}$$

$$= \text{以下較高者(a) } 105\% \times 208,000 \text{ 港元 或 (b) } (200,000 \text{ 港元} + 50,000 \text{ 港元} - 50,000 \text{ 港元} - 0 \text{ 港元})$$

$$= 218,400 \text{ 港元}$$

富衛就該筆額外保費的賠償責任為

$$= \text{該筆額外保費戶口價值的100\%}$$

$$= 100\% \times 49,000 \text{ 港元}$$

$$= 49,000 \text{ 港元}$$

因此，富衛就此保單的總賠償責任為218,400港元 + 49,000港元 = 267,400港元

上述例子屬假設並只作舉例說明之用，並不代表實際或預期回報。

自選附約保障

為配合您的不同需要，**智非凡 II** 設有廣泛系列的自選附約保障可供選擇，讓您加強保障權益。自選附約保障須繳付額外附約保費，同時遵守其他條款及細則。有關自選附約保障的申請，可能需要經過額外批核。

如欲進一步了解有關自選附約保障的詳情，請聯絡您的理財顧問。

A woman with long brown hair, wearing a grey pinstriped blazer over a white blouse, is seated in an airplane cabin. She is looking out of a large window on the right, with her hand resting on her chin in a thoughtful pose. Her other hand is typing on a silver laptop. The scene is brightly lit by natural light from the window.

如何管理我的投資選擇？

智非凡 II 讓您全面掌握您的投資決策。我們特設的投資選擇平台，為您提供與投資於不同行業、地域和資產類別的相關基金相連的超過一百多項投資基金供您選擇。我們致力為您提供多元的投資選擇，全數經由我們合資格的投資專才精心挑選。

投資選擇

智非凡 II 讓您選擇透過不同行業、地域及資產類別，以及不同的投資經理進行分散投資。您可將保費分配至不同的投資選擇，以建構個人的投資組合，惟每項投資選擇必須至少達扣除保費費用（如有）後的已付保費的10%。本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改最低分配比例規定。

智非凡 II 提供各項投資選擇的特點及風險狀況可能差異很大，部分選擇可能涉及高風險。有關投資選擇的詳情，請參閱投資選擇刊物。

您的保單單位分配屬於名義性質，純粹用作釐定您的保單總戶口價值。對於相關基金的資產，您沒有任何權益或擁有權。

無限轉換/重新調配投資選擇

智非凡 II 讓您透過轉換保單同一戶口內的投資選擇（即您不可將單位從最初供款戶口轉換至累積供款戶口，反之亦然），隨時調整您的投資組合。轉換投資選擇，助您有效管理財富之餘，亦可因應您的需要或市場轉變，靈活調整您的投資策略。目前，最低轉換金額為125美元/1,000港元。

我們明白因應市場的轉變，迅速作出回應的重要性。透過我們的網上客戶服務或直接聯絡我們，要求轉換/重新調配投資選擇，您可隨時隨地調整您的投資策略。

現時，轉換或重新調配投資選擇的次數不限，而且毋須支付任何轉換/重新調配費用。然而，本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，收取相關費用。



如何獲取我的保單價值？

我們明白人生變幻莫測，您的未來經濟狀況可能出現變化。有見及此，一旦出現緊急情況，您可以在保單生效期間作部分提款或完全退保，以應付您的財務所需。

部分提款

您可以從您保單內的最初供款戶口及/或累積供款戶口贖回名義單位作部分提款，詳情請參閱以下部分。而現行每份保單的最低提款金額為250美元/2,000港元。現時，部分提款並不收取任何費用，惟每份保單均須符合相關最低剩餘戶口價值要求。若您從最初供款戶口及/或累積供款戶口作部份提款後，即時戶口價值低於相關最低剩餘戶口價值，您的保單隨即終止並將被扣除有關退保費用。

自保單作出任何部分提款，會導致供款獎賞下調。詳情請參閱「我有哪些獎賞？」部分。

從最初供款戶口提款

只要最初供款戶口的戶口價值於部分提款後即時價值大過或等於最低剩餘戶口價值(0美元/港元)，您便可於退保費用年期結束後從最初供款戶口作部分提款。然而，在退保費用年期內，您只可從累積供款戶口作部分提款。

從累積供款戶口提款

您亦可以隨時從累積供款戶口作部分提款，惟作部分提款後，累積供款戶口的戶口價值於部分提款後即時價值大過或等於最低剩餘戶口價值(2,500美元/20,000港元)。

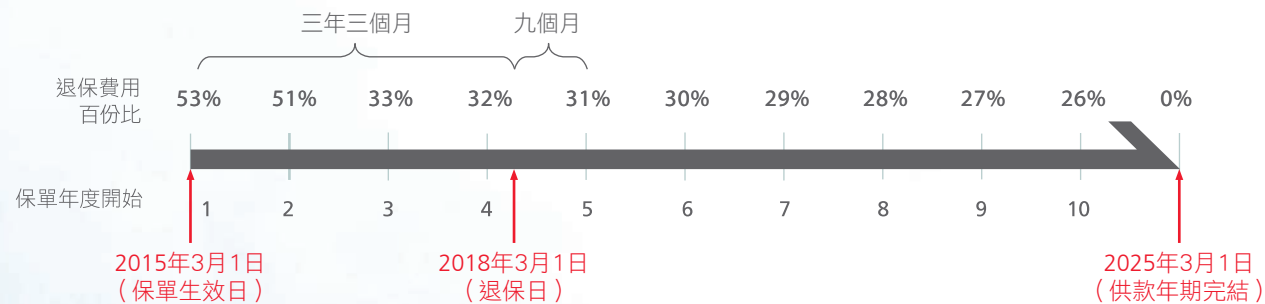
退保

有必要時，您可選擇將您的保單退保，以及悉數從保單提取總戶口價值。若保單連續三年均處於供款假期，本公司可行使其將您的保單視作退保保單的權利。退保時，您戶口內的所有名義單位將會隨您的保單退保而被贖回。您將獲退還扣除任何未清繳之費用及收費（包括退保費用）後的淨值。有關費用及收費的詳情，請參閱「收費總覽」部分。

說明例子5 — 退保

Mary於2015年獲批一份**智非凡 II** 保單。

1. Mary於2015年3月1日獲批一份**智非凡 II** 保單。保單的供款年期為10年，最初供款期為24個月，以美元為保單貨幣，須繳付定期保費為每年25,000美元。
2. Mary決定於2018年6月1日（即自保單生效日起計的3年3個月後）退保。經扣除退保費用後的退保淨值將支付予Mary。Mary所得付款為103,220美元，計算說明如下。



請參閱附錄 II — 退保費用表，

退保費用百分比(於第四個保單年度開始時)= 32%

退保費用百分比(於第五個保單年度開始時)= 31%

根據期內介乎31%至32%的退保費用百分比按比例計算，

於2018年6月1日的退保費用百分比

$$\begin{aligned}
 &= \frac{\left(32\% \times \text{下一保單年度開始前尚餘月數} \right) + 31\% \times \text{上一保單年度開始後已過去月數}}{12} \\
 &= \frac{(32\% \times 9 + 31\% \times 3)}{12} \\
 &= 31.75\%
 \end{aligned}$$

於2018年6月1日的退保淨值：

	2018年6月1日的假定戶口價值	退保費用百分比	退保淨值
最初供款戶口	56,000美元	31.75%	56,000美元 - 56,000美元 × 31.75% = 38,220美元
累積供款戶口	65,000美元	不適用	65,000美元
總計：			103,220美元

上述例子屬假設並只作舉例說明之用，並不代表實際或預期回報。

請注意：

- **智非凡 II** 專為長期持有而設。若您提早退保或作部分提款，或會導致保單總戶口價值及供款獎賞蒙受重大損失。詳情請參閱「我有哪些獎賞？」部分。此外，若相關基金的表現欠佳，可能引致您的保單總戶口價值進一步虧損，至於所有收費仍將繼續被扣除。

收費總覽

本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改保單收費或施加新收費。

保險計劃方面

費用及收費	收費率	收取次數及從以下金額扣減												
行政費用	每月最初供款戶口之戶口價值的5.8%除以12 (亦即每年5.8%)	- 扣除自：最初供款戶口 - 次數：於保單生效日後的首個保單收費到期日，以及其後直至退保費用年期完結前的每個週月日 - 如何扣除：按照閣下保單就有關戶口最新指定投資選擇贖回名義單位												
額外保費費用 (僅適用於已支付額外保費)	收費根據下列額外保費金額而定： <table> <tr> <th>額外保費金額 (美元)</th><th>額外保費金額 (港幣)</th><th>每次額外保費 供款的費用*</th></tr> <tr> <td><12,500</td><td><100,000</td><td>5%</td></tr> <tr> <td>≥12,500 及 <62,500</td><td>≥100,000 及 <500,000</td><td>4%</td></tr> <tr> <td>≥62,500</td><td>≥500,000</td><td>3%</td></tr> </table> *費用以每次額外保費的百分比來表示。	額外保費金額 (美元)	額外保費金額 (港幣)	每次額外保費 供款的費用*	<12,500	<100,000	5%	≥12,500 及 <62,500	≥100,000 及 <500,000	4%	≥62,500	≥500,000	3%	- 扣除自：額外保費 - 次數：先從每次額外供款中扣除 - 如何扣除：先從每次額外供款中扣除，餘額將會按照閣下保單最新指定投資選擇，分配名義單位至累積供款戶口內
額外保費金額 (美元)	額外保費金額 (港幣)	每次額外保費 供款的費用*												
<12,500	<100,000	5%												
≥12,500 及 <62,500	≥100,000 及 <500,000	4%												
≥62,500	≥500,000	3%												
保險費用	每月保險費用 $= \text{該年度的保險費用率} / 12 \times \text{於費用扣除日的淨風險額}$ 保險費用是按淨風險額 (即於身故權益扣除100%的戶口價值) 計算的。如淨風險額等於或低於零，保險費用將不會收取。 該年度的保險費用率將根據在保單年度開始時，被保人於下次生日之已屆年齡及受保的性別而定。詳情請參閱說明例子6及附錄「保險費用表」。	- 扣除自：於最初供款期內，費用將從最初供款戶口中扣除，隨後則從累積供款戶口中扣除 - 次數：於保單生效日後的首個保單收費到期日，以及保單生效期間的每個週月日 - 如何扣除：按照閣下保單就相關戶口最新指定的投資選擇贖回名義單位												

費用及收費	收費率	收取次數及從以下金額扣減
投資組合管理費用	- 於相關供款年期完結前，每月戶口價值的0.125% (亦即每年1.50%) - 於相關供款年期完結後，每月戶口價值的0.08% (亦即每年0.96%)	- 扣除自： 每個最初供款戶口及累積供款戶口 - 次數： 於保單生效日後的首個保單收費到期日，以及保單生效期間的每個週月日 - 如何扣除： 按照閣下保單就相關戶口最新指定的投資選擇贖回名義單位
部份提款費用	沒有	不適用
保單費用	每月7.5美元/60港元 (亦即每年90美元/720港元)	- 扣除自： 在最初供款期內，費用將從最初供款戶口中扣除，隨後則從累積供款戶口中扣除 - 次數： 於保單生效日後的首個保單收費到期日，以及保單生效期間的每個週月日 - 如何扣除： 按照閣下保單就相關戶口最新指定投資選擇贖回名義單位

費用及收費	收費率	收取次數及從以下金額扣減
退保費用	退保費用將按供款年期及自保單生效日起計的保單年數根據(i)退保時最初供款戶口之退保金額或(ii)保單終止時(被保人身故除外)最初供款戶口之贖回金額的某個百分比計算。詳情請參閱附錄II「退保費用表」。 退保費用將適用於最初供款戶口的戶口價值。 若閣下之保單於一個保單年度完結前終止，退保費用將根據該保單年度開始及完結時之間的退保費用百分比按比例計算(請參閱說明例子5)。	- 扣除自： 最初供款戶口的退保金額/贖回金額 - 次數： 保單退保或保單終止日(被保人身故除外) - 如何扣除： 按照閣下就最初供款戶口最新指定投資選擇贖回名義單位
轉換/重新調配投資選擇費用	沒有	不適用

相關基金方面

請注意：提供投資選擇的不同基金就收取管理費、業績表現費、買賣差價及/或轉換費用可能不同。閣下毋須直接繳付該等費用，由於(1)相關基金的收費會自動扣減，並於基金單位價格作出反映，或(2)自您的投資選擇贖回名義單位，以繳付該等費用。詳情請參閱相關基金的銷售文件及/或**智非凡 II**的主要銷售刊物。本公司會應要求提供上述文件及刊物。



一般資料

查閱戶口價值

只需登入本公司網頁www.fwd.com.hk的客戶網上服務戶口，便可隨時查閱您的戶口價值。您亦可瀏覽本公司網址，查詢投資選擇的最新單位價格。當然，您亦可隨時直接聯絡我們，查詢您的戶口價值。本公司每年會向您提供保單總戶口價值結單。您的戶口價值根據您的保單戶口投資選擇名義單位數目，乘以最新單位價格計算。

投資選擇的單位價格，與相關基金的單位價格絕對相同。**投資回報的計算，根據相關基金的走勢而定。請注意：保單的投資回報須繳付保單費用，因此投資回報可能低於相關投資的回報。**各項基金的投資目標及相連風險均不同。詳情請參閱各項相關基金的銷售文件，有關資料可於本公司網頁www.fwd.com.hk下載或向本公司索取。請注意：您的保單總戶口價值可能因投資失利而蒙受損失。

供款分配

每項投資選擇必須至少達扣除保費費用（如有）後的已付保費的10%。

除相關基金暫停交易或超出本公司控制範圍的情況外，您的投資選擇名義單位分配，將在本公司於任何工作日下午四時（香港時間）前收到1)已清算之資金及2)已填妥的申請表後的下一個交易日進行。本公司保留因為資料不足或不符合要求而延遲單位分配日期的權利。

投保申請手續

申請**智非凡 II** 手續簡易，只須填妥及交回投保申請書及簽署保單利益說明，連同有關款項交回本公司即可。

本公司保留因為建議被保人於申請時提交的資料不足或不符合要求，否決任何**智非凡 II** 投保申請的權利。

借貸權力

智非凡 II 並無借貸權力。有關借貸權力及相關基金投資限制的詳情，請參閱各相關基金的銷售文件，有關文件可於本公司網頁www.fwd.com.hk下載或向本公司索取。

索償

如欲提出索償，請填妥及簽署指定表格並儘快交回本公司。您可向您的顧問或本公司索取指定表格。

只要保單依然生效且索償申請已獲批准，本公司將於接獲合乎要求的索償申請後下一個交易日起計30個工作日內以保單貨幣支付身故權益之款項。

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）（如閣下的投資之價值在我們接獲閣下取消保單的書面通知時已經下跌，則獲退還的保費數額將扣除該等虧蝕的金額，如有，以及扣除任何提款金額，如有）。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。

於保單或附約（如適用）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）。

投保申請年齡

智非凡 II 可供於投保時下次生日年齡於下述範圍內之人士投保：

供款年期	被保人下次生日年齡	保單持有人 下次生日年齡
5年	1 至 60歲	19 至 60歲
10 / 15 / 20 年	1 至 55歲	19 至 55歲
25年	1 至 50歲	19 至 50歲

於下次生日年齡為1歲的被保人，於投保時必須已出生15天或以上。

管制法例

本保單及其詮釋以香港特別行政區之法律為管制法例。

寬限期

本公司就每次繳付定期保費的到期日提供30日寬限期。於最初供款期內，若定期保費於寬限期滿仍未繳付，本公司保留終止保單的權利及於終止保單日起計的60日內之任何交易日贖回保單戶口內所有單位。

投資選擇變動

投資選擇可與其他投資選擇合併或終止。在此情況下，本公司將藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，將您於受影響之投資選擇的名義單位轉換至及／或將新繳保費分配至**智非凡 II** 所提供的其他投資選擇。如本公司於書面通知所載截止日期前未接獲您關於轉換及／或更改分配指示，本公司會將相關投資選擇轉換至及／或將你的新繳保費分配至書面通知所載的指定投資選擇。

轉換/重新調配投資選擇

為迎合您的財務目標，保單讓您不限次數的靈活轉換投資選擇，惟每次最低轉換金額為125美元／1,000港元。現時，投資選擇轉換／重新調配均不收取任何收費。

只需填寫並簽署指定表格，便可提出投資選擇轉換／重新調配申請，有關表格可向您的理財顧問或本公司索取。另外，您亦可隨時以本公司指定的電子表格提交有關申請。現時，您可透過本公司網頁www.fwd.com.hk的客戶網上服務平台，申請投資選擇轉換／重新調配。

於每一個工作日下午四時（香港時間）前收妥的投資選擇轉換申請，轉出指示一般會在下一個交易日執行。除相關基金交易暫停或超出本公司控制範圍的情況外，轉入指示一般會在轉出指示完成後不多於四個交易日內執行。

本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改上述規定及／或相關程序。

期滿權益

於本保單有效期內及被保人在生時，期滿權益將於終結日支付予保單權益人，即被保人一百歲生日前之保單週年日。期滿權益為保單總戶口價值扣除所有到期未付之保費、費用及收費。

其他行政安排

富衛保留權利不時更改定期保費、額外保費、最低剩餘戶口價值、提款金額、每項投資選擇的最低分配百分比或投資選擇的轉換金額之最低要求。每次提升此等最低要求將事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期。

部分提款程序

您只需填寫並簽署指定表格，即可作出部分提款，有關表格可向您的理財顧問或本公司索取。

除相關基金暫停交易或超出本公司控制範圍的情況外，於每一個工作日下午四時（香港時間）前收妥的部分提款申請，會於下一個交易日贖回名義單位。

本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，更改上述規定及／或相關程序。

詳情請參閱「部分提款」部分。

保單貨幣

智非凡 II 保單貨幣可選擇美元或港幣。

您可於保單生效日選定繳付保費的保單貨幣。保障權益將以保單貨幣支付。於保單生效日後，不能更改保單貨幣。以保單貨幣以外的貨幣繳付保費，將按本公司參考市場匯率不時釐定的匯率兌換，故兌換貨幣面對外匯風險。

每項投資選擇的計值貨幣與保單貨幣或有所不同。詳情請參閱投資選擇刊物。如閣下之投資選擇的計值貨幣與保單貨幣不同，則分配、轉換或贖回投資選擇將因貨幣兌換而面對外匯風險。

終止保單

此保單將在下列其中一個日期終止，以較前者為準：

- 保單的終結日，即被保人一百歲生日前之保單週年日；
- 依本公司相關規定所認定之退保日。若行使供款假期以致連續三年暫停繳付定期供款，本公司可行使其將您的保單被視作退保保單的權利。詳情請參閱「供款假期」部分；
- 於最初供款期內未有繳付定期保費；
- 本公司接獲被保人身故的通知之日；
- 於最初供款期後，當累積供款戶口內之戶口價值於任何一個估值日等於或低於零；
- 於退保費用年期後，保單之總戶口價值在任何一個估值日等於或低於零；
- 最初供款戶口之戶口價值僅因部分提款而跌至低於最初供款戶口的最低剩餘戶口價值（0美元／0港元）；及
- 累積供款戶口之戶口價值僅因部分提款而跌至低於累積供款戶口的最低剩餘戶口價值（2,500美元／20,000港元）。

如最初供款戶口及累積供款戶口的戶口價值僅因市場波動而跌至低於相關戶口的最低剩餘戶口價值，保單將不會被終止。惟若保單價值不足已繳付相關費用及收費時，保單將會被終止。

若您的保單終止時，保單內投資選擇的所有名義單位將會隨著保單終止而被贖回。除因被保人身故外，若於退保費用年期內終止保單，本公司將從被贖回金額中扣除退保費用。有關退保費用的詳情，請參閱「收費總覽」部分。

保費調整申請

只需填妥及簽署指定表格及連同所需款項並交回本公司，即可申請調整定期保費及／或額外保費，有關表格可向您的理財顧問或本公司索取。請注意，增加定期保費至高於保單生效日所訂立之原有定期保費是不允許的。

您亦可隨時於被保人及保單持有人下次生日年齡於75歲或之前申請額外保費。

一般行政規則適用於任何定期保費的調整及／或額外保費。本公司保留因被保人於申請時提交的資料不足或不符合有關規定而拒絕有關申請的權利。

保費模式

定期保費可以月供、半年供或年供繳付。您可於供款到期日或之前要求更改保費模式。

單位數目及單位價格之調整

每項投資選擇之贖回及認購的名義單位數目將被調整至最接近的5個小數位。單位價格的小數位調整方法，根據關基金的投資經理而定。詳情請參閱相關基金的銷售文件，有關文件可於本公司網頁www.fwd.com.hk下載或向本公司索取。

退保安排

如欲申請退保，只須向本公司提交1)填妥的指定表格（有關表格可向您的理財顧問或本公司索取），及2)您的保單文件。您的保單戶口內投資選擇所有名義單位將會被贖回。於每一個工作日下午四時（香港時間）前收妥的退保申請，一般會在下一個交易日執行，而保單亦隨即終止。

在一般情況下，本公司將由接獲您已填妥的退保申請起計30日內支付退保淨值。由註銷您的戶口內之名義單位日起至獲發放退保淨值期間，不會獲發任何利息。

暫停交易

若在超出本公司控制範圍的情況下，本公司擁有決定估值日和交易日的日期與次數的絕對酌情權，我們會本著誠信的原則行事。詳情請參閱保單條款，有關資料可向本公司索取。

稅項

根據現行香港特別行政區稅務條例，自投資選擇贖回及賣出所獲得之利息、收入及盈利均豁免利得稅。然而，您應就有關個人稅務情況諮詢專業意見。

外國帳戶稅務合規法

根據美國外國帳戶稅務合規法（「FATCA」），海外金融機構（「FFI」）須向美國國家稅務局（「國稅局」）匯報有關美國境外透過FFI持有帳戶的美國人之若干資料，並須取得他們的同意，容許FFI將該等資料送交國稅局。未就FATCA簽署或同意遵守與國稅局之間的協議（「FFI協議」）（或未獲另行豁免）的FFI（指「非參與FFI」），將就所有源於美國的「可預扣付款」（定義見FATCA）（初步包括股息、利息及某些衍生工具付款），面臨30%的預扣稅（「FATCA預扣稅」）。

美國及香港已達成跨政府協議（「IGA」），旨在促使FFI在香港遵守FATCA，設定框架使香港FFI可依賴簡化的盡職審查程序，以(i)識別美國人身份特徵、(ii)徵求其美國保單持有人同意披露及(iii)向國稅局匯報該等保單持有人的相關稅務資料。

FATCA適用於富衛及該保單。富衛為參與FFI。富衛致力遵守FATCA。為達此目的，富衛要求閣下遵守以下義務（「資料義務」）：

- (i) 向富衛提供若干資料（如適用），包括閣下的美國身份資料（如姓名、地址、美國聯邦納稅人識別編號等）；及
- (ii) 同意富衛向國稅局匯報本資料及閣下的帳戶資料（如帳戶結餘、利息及股息收入和提款）。

如閣下未能遵守資料義務（成為「不合規帳戶持有人」），富衛須向國稅局匯報未同意遵守規定之美國帳戶的帳戶結餘、付款金額及帳戶號碼的「綜合資訊」。此外，富衛可決定因或擬就FATCA及／或其他有關報稅及預扣稅的適用法規，而終止閣下保單，在此情況下，富衛將於富衛通知閣下終止的日期，向閣下退還戶口價值（但保單內任何欠款將於支付予閣下之款項內扣除）。如僅按上述目的執行終止，則退保收費或任何其他形式罰款均不適用。當決定行使此等終止權利時，富衛將以公平、有誠信及合理的情況下進行。

富衛在若干情況下，可能須就閣下保單所付的款項或自當中產生的款項，徵取FATCA預扣稅。目前，富衛可能須如此行事的僅有情況是：

- (i) 香港稅務局未能根據IGA（及香港與美國之間的有關稅務資訊交流協議）與國稅局交流資訊，在此情況下，富衛可能須從注入閣下保單的可預扣付款中扣去及預扣FATCA預扣稅，並將之匯至國稅局；及
- (ii) 閣下（或任何其他帳戶持有人）是非參與FFI，在此情況下，富衛可能須從注入閣下保單的可預扣付款中扣去及預扣FATCA預扣稅，並將之匯至國稅局。

閣下應就FATCA可能對閣下或閣下保單構成的影響徵求獨立專業意見。

參與機構

保險公司

富衛人壽保險(百慕達)有限公司
香港中環德輔道中308號富衛金融中心28樓

投資經理

投資經理因應不同相關基金而異，詳細資料請參閱投資選擇刊物。

閣下之投資回報，根據本公司參照相關基金的表現計算或釐定。投資涉及風險。往績不應視作未來業績表現的指標。每項投資選擇均受市場價格波動及蒙受相關風險影響。您所指定的投資選擇名義單位價格或就該等投資選擇獲取的收益均可升可跌。

本公司對銷售文件所載資料的準確性承擔所有責任。請注意：本公司擁有隨時豁免此產品介紹內的規定及限制的酌情權。本公司經作出一切合理查詢後，確認就本公司所知及所信，並無遺漏任何事實致使所載的內容產生誤導。

智非凡 II 已獲證券及期貨事務監察委員會（證監會）認可，惟獲得認可並不意味獲得官方推介或認許，亦不是對**智非凡 II** 的商業價值或表現作出保證，更不代表**智非凡 II** 適合所有投資者、或認許**智非凡 II** 適合任何個別投資者或任何類別的投資者。證監會對銷售文件的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因銷售文件全部或部份內容而產生或因依賴這些內容而引致的損失，證監會概不承擔任何法律責任。

主要銷售刊物並非保單。有關詳細條款、細則、不保事項和收費，請參閱保單條款，有關資料可向本公司免費索取。

本產品介紹由富衛人壽保險(百慕達)有限公司刊發。

2019年12月（刊發日期）

如閣下對本產品及本公司的服務有任何查詢或投訴，請致電(852) 3123 3123、傳真至(852) 2290 7091或電郵至cs.hk@fwd.com與我們聯絡。

下列詞彙具有以下涵義：

詞彙	涵義
意外	在保單生效期間所發生非預見及突如其來的一宗或連串猛烈、外在及可見事故，且為導致受傷之單一因素。
累積供款戶口	一個為保單持有人而設的戶口，用於保存就於最初供款期後支付之所有以定期保費，及任何額外保費獲分配至保單的名義單位。
戶口價值	戶口價值等同於保單內的投資選擇名義單位數目乘以該投資選擇在有關估值日的單位價格，並扣除適用之相關基金收費，以及持續性費用及收費（如有）。
額外保費	保單持有人指定存入累積供款戶口用作分配投資選擇之名義單位的整筆自選性供款。
交易日	本公司或其他指定人員/機構代表代保單持有人購入或賣出其有關投資選擇單位的日子。每一項投資選擇只可在該投資選擇的估值日作出交易。交易日的截止時間為下午四時（香港時間）。在本公司考慮為本公司控制範圍之外的情況下，本公司擁有絕對酌情權決定交易日的日期及次數。
最初供款戶口	一個為保單持有人而設的戶口，用於保存就於最初供款期內支付之所有以定期保費及獲得的任何獎賞獲所分配至保單的名義單位。
最初供款期	指保單生效日後的最初期間。最初供款期為18至36個月不等，視乎供款年期而定，期內的定期保費將用作分配名義單位至最初供款戶口。
週月日	每月與保單生效日相同的日期。倘週月日不存在於某一個月份，該週月日則為該月份的最後一日。若週月日並非工作日，則順延至下一個工作日。

詞彙	涵義								
最低剩餘戶口價值	提取部分款項後，保單的最初供款戶口和累積供款戶口必須即時維持之最低金額。								
保單戶口	一個為保單持有人而設的戶口，用於保存保單之最初供款戶口及累積供款戶口內的投資選擇之名義單位。								
供款年期	相等於保單資料頁內列明定期保費須繳付之年數。								
定期保費	列明於保單資料頁或其後批註所示的定期繳交保費金額，並存入保單戶口內用作分配名義單位之用。								
退保費用年期	於退保時應繳付退保費用的年期。各供款年期的相關退保費用年期如下：								
	<table> <tr> <th>供款年期 (年)</th><th>費用年期</th></tr> <tr> <td>5</td><td>首5個保單週年</td></tr> <tr> <td>10 / 15 / 20</td><td>首10個保單週年</td></tr> <tr> <td>25</td><td>首12個保單週年</td></tr> </table>	供款年期 (年)	費用年期	5	首5個保單週年	10 / 15 / 20	首10個保單週年	25	首12個保單週年
供款年期 (年)	費用年期								
5	首5個保單週年								
10 / 15 / 20	首10個保單週年								
25	首12個保單週年								
總戶口價值	最初供款戶口和累積供款戶口的戶口價值總額。								
估值日	投資選擇的估值日指計算該投資選擇的單位價格的日子。根據一般情況下，每一項投資選擇於每個工作日估值一次。倘某一日並非工作日，該估值日將順延至下一個工作日。在本公司考慮為本公司控制範圍之外的情況下，本公司可行使其絕對酌情權，調整及決定估值日的日期及次數。								

保險費用表

保險費用率〔每美元1,000 / 港幣1,000的淨風險額〕					
被保人於保單年度開始時 已達之下次生日年齡	男性	女性	被保人於保單年度開始時 已達之下次生日年齡	男性	女性
1	2.53	1.69	43	2.14	1.40
2 to 19	0.66	0.57	44	2.34	1.51
20	0.68	0.60	45	2.56	1.64
21	0.69	0.63	46	2.79	1.79
22	0.70	0.64	47	3.05	1.96
23	0.72	0.65	48	3.33	2.14
24	0.74	0.66	49	3.66	2.37
25	0.75	0.66	50	4.03	2.73
26	0.75	0.67	51	4.42	3.15
27	0.75	0.67	52	4.87	3.63
28	0.76	0.69	53	5.37	4.18
29	0.77	0.71	54	5.92	4.82
30	0.80	0.73	55	6.55	5.54
31	0.82	0.74	56	7.21	6.08
32	0.86	0.77	57	7.95	6.66
33	0.90	0.80	58	8.77	7.30
34	0.96	0.83	59	9.69	8.00
35	1.04	0.86	60	10.72	8.78
36	1.13	0.91	61	11.82	9.61
37	1.24	0.95	62	13.02	10.51
38	1.36	1.01	63	14.32	11.47
39	1.49	1.06	64	15.73	12.50
40	1.63	1.13	65	17.22	13.61
41	1.78	1.21	66	18.84	14.85
42	1.95	1.29	67	20.66	16.23

保險費用表

保險費用率 (每美元1,000 / 港幣1,000的淨風險額)					
被保人於保單年度開始時 已達之下次生日年齡	男性	女性	被保人於保單年度開始時 已達之下次生日年齡	男性	女性
68	22.66	17.67	86	131.59	103.93
69	24.81	19.10	87	143.15	115.19
70	27.26	21.11	88	155.73	127.69
71	30.61	23.31	89	169.41	141.51
72	34.52	25.70	90	184.29	156.71
73	39.74	28.33	91	205.41	173.40
74	43.64	31.24	92	228.95	191.74
75	48.55	34.30	93	255.19	211.91
76	52.80	37.41	94	284.44	244.43
77	57.43	41.13	95	317.04	281.94
78	62.46	45.45	96	353.38	325.20
79	69.17	50.32	97	393.88	375.10
80	76.60	55.78	98	439.02	432.66
81	84.83	61.86	99	489.34	499.05
82	93.95	68.63	100	545.44	575.62
83	102.21	76.16			
84	111.19	84.51			
85	120.96	93.75			

說明例子6 身故權益及保險費用

Ann獲批一份**智非凡 II** 保單。

1. Ann於2015年2月1日獲批一份**智非凡 II** 保單。保單的供款年期為10年，最初供款期為24個月，以港幣為保單貨幣，須繳付定期保費為每年18,000港元。
2. 假設於2020年2月1日，
 - a) 所有保費已繳付
 - b) 於2019年1 月1日作出部分提款10,000港元
 - c) 總戶口價值為120,000港元

2020年2月1日，Ann的下次生日年齡為30歲。Ann是一位女性。於2020年2月1日至2021年1月31日的保單年期間，保險費用率是每1,000港元淨風險額為0.73港元。

總戶口價值的105%

= 105% x 120,000港元

= 126,000港元

由保單生效日2015年2月1日至2020年2月1日(包括2020年2月1日的定期保費)的總繳付保費

= 18,000港元 x 6

= 108,000港元

身故權益

= 以下較高者 (1)總戶口價值的105%或(2)總繳付保費(扣除任何部分提款(如有))

= 以下較高者 (1)126,000港元或(2)(108,000港元-10,000港元)

= 126,000港元

每月保險費用

= 保險費用率 ÷ 12 x 淨風險額

= 保險費用率 ÷ 12 x (身故權益 - 總戶口價值的100%)

= 0.73港元 ÷ 1,000港元 ÷ 12 x (126,000港元 - 100% x 120,000港元)

= 0.365港元

因此，於2020年2月1日，保單的身故權益為126,000港元另0.365港元保險費用將從保單中扣除。

上述例子屬假設並只作舉例說明之用。

退保費用表

於保單年度開始時	供款年期 (年)				
	5	10	15	20	25
1	30%	53%	64%	75%	85%
2	27%	51%	61%	73%	84%
3	23%	33%	41%	49%	58%
4	22%	32%	38%	39%	46%
5	21%	31%	37%	38%	45%
6	0%	30%	36%	37%	44%
7	0%	29%	35%	36%	43%
8	0%	28%	34%	35%	42%
9	0%	27%	33%	34%	41%
10	0%	26%	32%	33%	40%
11	0%	0%	0%	0%	39%
12	0%	0%	0%	0%	38%
13 或以上	0%	0%	0%	0%	0%

附註：

- 於保單年度內的相關退保費用將根據該保單年度開始及完結時之間的退保費用百分比按比例計算。



Addendum IX to Principal brochure – Investment choices brochure (Altitude II)

主要銷售刊物附件 IX 投資選擇刊物 (智非凡 II)

Issue date: 18 August 2023

刊發日期: 2023 年 8 月 18 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)
- Addendum III to the Principal brochure – Investment choices brochure (Issued on 31 October 2022)
- Addendum IV to the Principal brochure – Investment choices brochure (Issued on 18 January 2023)
- Addendum V to the Principal brochure – Investment choices brochure (Issued on 11 April 2023)
- Addendum VI to the Principal brochure – Investment choices brochure (Issued on 28 April 2023)
- Addendum VII to the Principal brochure – Investment choices brochure (Issued on 22 May 2023)
- Addendum VIII to the Principal brochure – Investment choices brochure (Issued on 23 June 2023)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀及詮釋。

- 「主要銷售刊物–投資選擇刊物」(於二零二二年九月刊發)
- 「主要銷售刊物附件 I–投資選擇刊物」(於二零二二年九月二十六日刊發)
- 「主要銷售刊物附件 II–投資選擇刊物」(於二零二二年十月七日刊發)
- 「主要銷售刊物附件 III–投資選擇刊物」(於二零二二年十月三十一日刊發)
- 「主要銷售刊物附件 IV–投資選擇刊物」(於二零二三年一月十八日刊發)
- 「主要銷售刊物附件 V–投資選擇刊物」(於二零二三年四月十一日刊發)
- 「主要銷售刊物附件 VI–投資選擇刊物」(於二零二三年四月二十八日刊發)
- 「主要銷售刊物附件 VII–投資選擇刊物」(於二零二三年五月二十二日刊發)
- 「主要銷售刊物附件 VIII–投資選擇刊物」(於二零二三年六月二十三日刊發)

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Addition of the Investment Choice

新增投資選擇

With effect from 18 Aug 2023, the Principal Brochure – Investment choices brochure will be amended as below to reflect the addition of below investment choices. The page reference below is referring to the Investment Choices Brochure, except as otherwise specified.

由 2023 年 8 月 18 日 起，主要銷售刊物–投資選擇刊物將作以下更改以反映新增之投資選擇。除非另有說明，以下頁數參考是指投資選擇刊物。

Insert to “List of investment choices” on page 5

加插於第5 頁之「投資選擇系列」

The table under the section of “Alternative investment / Sector” will be amended by inserting the followings:

「另類投資 / 行業」部分的表列內將作更改以加插下文：

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Janus Henderson Horizon Fund - Sustainable Future Technologies Fund A2 USD 駿利亨德森遠見基金 – 可持續未來科技基金A2類美元	HHSF	Janus Henderson Horizon Fund - Sustainable Future Technologies Fund 駿利亨德森遠見基金 – 可持續未來科技基金	Janus Henderson Investors UK Limited	A2 US\$ A2類美元	USD 美元	USD 美元
Janus Henderson Horizon Fund - Biotechnology Fund A2 USD 駿利亨德森遠見基金 - 生物科技基金A2類美元	HKBF	Janus Henderson Horizon Fund - Biotechnology Fund 駿利亨德森遠見基金 - 生物科技基金	Janus Henderson Investors UK Limited	A2 US\$ A2類美元	USD 美元	USD 美元

JPMorgan Sustainable Infrastructure Fund (acc) – USD 摩根可持續基建基金（累計）美元	JFSI	JPMorgan Sustainable Infrastructure Fund 摩根可持續基建基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理（亞太）有限公司	(acc) – USD （累計）美元	USD 美元	USD 美元
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Insert to “List of investment choices” on page 10
加插於第10 頁之「投資選擇系列」

The table under the section of “Equity - Hong Kong & China” will be amended by inserting the followings:
「股票 - 香港及中國」部分的表列內將作更改以加插下文：

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
abrdn SICAV I - China A Share Sustainable Equity Fund A Acc USD 安本基金 - 中國A股可持續股票基金 A 類累積(美元)	ABCA	abrdn SICAV I - China A Share Sustainable Equity Fund 安本基金 - 中國A股可持續股票基金	abrdn Investments Luxembourg S.A.	A Acc USD A類累積(美元)	USD 美元	USD 美元
JPMorgan China Pioneer A-Share Fund (acc) – USD 摩根中國先驅A股基金（累計）美元	JFCP	JPMorgan China Pioneer A-Share Fund 摩根中國先驅A股基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理（亞太）有限公司	(acc) – USD （累計）美元	USD 美元	USD 美元

Addendum VIII to Principal brochure – Investment choices brochure

主要銷售刊物附件 VIII 投資選擇刊物

Issue date: 27 June 2023

刊發日期: 2023 年 6 月 27 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)
- Addendum III to the Principal brochure – Investment choices brochure (Issued on 31 October 2022)
- Addendum IV to the Principal brochure – Investment choices brochure (Issued on 18 January 2023)
- Addendum V to the Principal brochure – Investment choices brochure (Issued on 11 April 2023)
- Addendum VI to the Principal brochure – Investment choices brochure (Issued on 28 April 2023)
- Addendum VII to the Principal brochure – Investment choices brochure (Issued on 22 May 2023)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀及詮釋。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六日刊發）
- 「主要銷售刊物附件 II–投資選擇刊物」（於二零二二年十月七日刊發）
- 「主要銷售刊物附件 III–投資選擇刊物」（於二零二二年十月三十一日刊發）
- 「主要銷售刊物附件 IV–投資選擇刊物」（於二零二三年一月十八日刊發）
- 「主要銷售刊物附件 V–投資選擇刊物」（於二零二三年四月十一日刊發）
- 「主要銷售刊物附件 VI–投資選擇刊物」（於二零二三年四月二十八日刊發）
- 「主要銷售刊物附件 VII–投資選擇刊物」（於二零二三年五月二十二日刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Removal of the Investment Choice

刪除之投資選擇

With effect from 21 July 2023, the Principal Brochure – Investment choices brochure will be amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2023 年 7 月 21 日 起，主要銷售刊物–投資選擇刊物將作以下更改反映新增之投資選擇。除非另有說明，以下頁數參考是指投資選擇刊物。

Changes to “Barings Global Umbrella Fund Barings Eastern Europe Fund - Class A USD Inc” (Investment choice code BAEE) on page 15.

於第 15 頁「霸菱環球傘子基金霸菱東歐基金–A 類別美元收益」(投資選擇代碼: BAEE)之變動

All information of this investment choice will be removed.

與此投資選擇相關之全部資料將被刪除。

Addition of the Investment Choice

新增投資選擇

With effect from 21 July 2023, the Principal Brochure – Investment choices brochure will be amended as below to reflect the addition of below investment choice. The page reference below is referring to the Investment Choice Brochure, except as otherwise specified.

由 2023 年 7 月 21 日 起，主要銷售刊物–投資選擇刊物將作以下更改以反映新增之投資選擇。除非另有說明，以下頁數參考是指投資選擇刊物。

Insert to “List of investment choices” on page 15

加插於第 15 頁之「投資選擇系列」

The table under the section of “Equity - Emerging markets” will be amended by inserting the followings:

「股票 - 新興市場」部分的表列內將作更改以加插下文：

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Barings International Umbrella Fund Barings Eastern Europe Fund - Class A USD Inc 霸菱國際傘子基金霸菱東歐基金-A類別美元收益	BAEE	Barings International Umbrella Fund - Barings Eastern Europe Fund 霸菱國際傘子基金-霸菱東歐基金	Baring Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元

Addendum VII to Principal brochure – Investment choices brochure

主要銷售刊物附件 VII 投資選擇刊物

Issue date: 22 May 2023

刊發日期: 2023 年 5 月 22 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)
- Addendum III to the Principal brochure – Investment choices brochure (Issued on 31 October 2022)
- Addendum IV to the Principal brochure – Investment choices brochure (Issued on 18 January 2023)
- Addendum V to the Principal brochure – Investment choices brochure (Issued on 11 April 2023)
- Addendum VI to the Principal brochure – Investment choices brochure (Issued on 28 April 2023)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀及詮釋。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六日刊發）
- 「主要銷售刊物附件 II–投資選擇刊物」（於二零二二年十月七日刊發）
- 「主要銷售刊物附件 III–投資選擇刊物」（於二零二二年十月三十一日刊發）
- 「主要銷售刊物附件 IV–投資選擇刊物」（於二零二三年一月十八日刊發）
- 「主要銷售刊物附件 V–投資選擇刊物」（於二零二三年四月十一日刊發）
- 「主要銷售刊物附件 VI–投資選擇刊物」（於二零二三年四月二十八日刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the Investment Choice

投資選擇之更改

With effect from 5 June 2023, the Principal Brochure – Investment choices brochure will be amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2023 年 6 月 5 日起，主要銷售刊物附件 - 投資選擇刊物將更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Aberdeen Standard SICAV I - Asian Smaller Companies Fund A Acc USD” (Investment choice code ABAS) on page 12

於第 12 頁「安本標準-亞洲小型公司基金 A 類累積(美元)」(投資選擇代碼 ABAS) 之變動

Investment choice name (investment choice code: ABAS) is changed to “abrdn SICAV I - Asian Smaller Companies Fund A Acc USD” .

投資選擇（投資選擇代碼：ABAS）的名稱更改為「安本基金-亞洲小型公司基金 A 類累積(美元)」。

The name of corresponding underlying fund is changed to “abrdn SICAV I - Asian Smaller Companies Fund” .
相關基金名稱更改為「安本基金-亞洲小型公司基金」。

Changes to “Aberdeen Standard SICAV I - Global Sustainable Equity Fund A Acc USD” (Investment choice code ABWE) on page 7

於第 7 頁「安本標準-環球可持續股票基金 A 類累積(美元)」(投資選擇代碼 ABWE) 之變動

Investment choice name (investment choice code: ABWE) is changed to “abrdn SICAV I - Global Sustainable Equity Fund A Acc USD” .

投資選擇（投資選擇代碼：ABWE）的名稱更改為「安本基金-環球可持續股票基金 A 類累積(美元)」。

The name of corresponding underlying fund is changed to “abrdn SICAV I - Global Sustainable Equity Fund” .
相關基金名稱更改為「安本基金-環球可持續股票基金」。

Changes to “Aberdeen Standard SICAV I - Indian Equity Fund A Acc USD” (Investment choice code ABIE) on page 12

於第 12 頁「安本標準-印度股票基金 A 類累積(美元)」(投資選擇代碼 ABIE) 之變動

Investment choice name (investment choice code: ABIE) is changed to “abrdn SICAV I - Indian Equity Fund A Acc USD” .

投資選擇（投資選擇代碼：ABIE）的名稱更改為「安本基金-印度股票基金 A 類累積(美元)」。

The name of corresponding underlying fund is changed to “abrdn SICAV I - Indian Equity Fund” .
相關基金名稱更改為「安本基金-印度股票基金」。

Changes to “Aberdeen Standard SICAV I - North American Smaller Companies Fund A Acc USD” (Investment choice code ABNA) on page 8

於第 8 頁「安本標準-北美小型公司基金 A 類累積(美元)」(投資選擇代碼 ABNA) 之變動

Investment choice name (investment choice code: ABNA) is changed to “abrdn SICAV I - North American Smaller Companies Fund A Acc USD” .

投資選擇（投資選擇代碼：ABNA）的名稱更改為「安本基金-北美小型公司基金 A 類累積(美元)」。

The name of corresponding underlying fund is changed to “abrdn SICAV I - North American Smaller Companies Fund” .

相關基金名稱更改為「安本基金-北美小型公司基金」。

Changes to “Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund A Acc USD” (Investment choice code ABEB) on page 16

於第 16 頁「安本標準-新興市場債券基金 A 類累積(美元)」(投資選擇代碼 ABEB) 之變動

Investment choice name (investment choice code: ABEB) is changed to “abrdn SICAV I - Select Emerging Markets Bond Fund A Acc USD” .

投資選擇（投資選擇代碼：ABEB）的名稱更改為「安本基金-新興市場債券基金 A 類累積(美元)」。

The name of corresponding underlying fund is changed to “abrdn SICAV I - Select Emerging Markets Bond Fund” .

相關基金名稱更改為「安本基金-新興市場債券基金」。

Addendum VI to Principal brochure – Investment choices brochure

主要銷售刊物附件 VI 投資選擇刊物

Issue date: 28 April 2023

刊發日期: 2023 年 4 月 28 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)
- Addendum III to the Principal brochure – Investment choices brochure (Issued on 31 October 2022)
- Addendum IV to the Principal brochure – Investment choices brochure (Issued on 18 January 2023)
- Addendum V to the Principal brochure – Investment choices brochure (Issued on 11 April 2023)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀及詮釋。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六日刊發）
- 「主要銷售刊物附件 II–投資選擇刊物」（於二零二二年十月七日刊發）
- 「主要銷售刊物附件 III–投資選擇刊物」（於二零二二年十月三十一日刊發）
- 「主要銷售刊物附件 IV–投資選擇刊物」（於二零二三年一月十八日刊發）
- 「主要銷售刊物附件 V–投資選擇刊物」（於二零二三年四月十一日刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the Investment Choice

投資選擇之更改

With effect from 29 May 2023, the Principal Brochure – Investment choices brochure will be amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2023 年 5 月 29 日起，主要銷售刊物附件 - 投資選擇刊物將更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Schroder International Selection Fund – Hong Kong Dollar Bond A1 Acc” (Investment choice code SCHB) on page 19

於第 19 頁「施羅德環球基金系列-港元債券 A1 累積」(投資選擇代碼 SCHB) 之變動

The Name of management company/ investment manager of underlying fund is changed to “Schroder Investment Management (Singapore) Ltd”.

相關基金的管理公司/ 投資經理名稱更改為 “Schroder Investment Management (Singapore) Ltd” 。

Addendum V to Principal brochure – Investment choices brochure

主要銷售刊物附件 V 投資選擇刊物

Issue date: 11 April 2023

刊發日期: 2023 年 4 月 11 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)
- Addendum III to the Principal brochure – Investment choices brochure (Issued on 31 October 2022)
- Addendum IV to the Principal brochure – Investment choices brochure (Issued on 18 January 2023)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀及詮釋。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六日刊發）
- 「主要銷售刊物附件 II–投資選擇刊物」（於二零二二年十月七日刊發）
- 「主要銷售刊物附件 III–投資選擇刊物」（於二零二二年十月三十一日刊發）
- 「主要銷售刊物附件 IV–投資選擇刊物」（於二零二三年一月十八日刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the Investment Choice

投資選擇之更改

With effect from 11 April 2023, the Principal Brochure – Investment choices brochure will be amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2023 年 4 月 11 日起，主要銷售刊物附件 - 投資選擇刊物將更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Fidelity Funds - Sustainable Euro Cash Fund Class A-Acc” on page 19

於第 19 頁「富達基金-歐元現金基金 A 類別股份-累積」之變動

The English name of the Investment choice (investment choice code: FIEC) is changed to “Fidelity Funds - Euro Cash Fund Class A-Acc”.

投資選擇（投資選擇代碼：FIEC）的中文名稱維持不變。

The English name of corresponding underlying fund is changed to “Fidelity Funds - Euro Cash Fund”.
相關基金的中文名稱維持不變”

Addendum IV to Principal brochure – Investment choices brochure

主要銷售刊物附件 IV 投資選擇刊物

Issue date: 18 January 2023

刊發日期: 2023 年 1 月 18 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)
- Addendum III to the Principal brochure – Investment choices brochure (Issued on 31 October 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物–投資選擇刊物」(於二零二二年九月刊發)
- 「主要銷售刊物附件 I–投資選擇刊物」(於二零二二年九月二十六刊發)
- 「主要銷售刊物附件 II–投資選擇刊物」(於二零二二年十月七刊發)
- 「主要銷售刊物附件 III–投資選擇刊物」(於二零二二年十月三十一刊發)

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amended Investment Choice

已更改之投資選擇

With effect from 18 April 2023, the Principal Brochure – Investment choices brochure is amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2023 年 4 月 18 日起，主要銷售刊物附件 - 投資選擇刊物已更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Schroder International Selection Fund - BRIC (Brazil, Russia, India, China) A1 Acc” on page 16

於第 16 頁「施羅德環球基金系列-金磚四國(巴西、俄羅斯、印度、中國)A1 累積」之變動

Investment choice name (investment choice code: SCBR) is changed to “Schroder International Selection Fund - BIC (Brazil, India, China) A1 Acc”.

投資選擇（投資選擇代碼：SCBR）的名稱更改為“施羅德環球基金系列-新興三國股票(巴西、印度及中國) A1 累積”。

The name of corresponding underlying fund is changed to “Schroder International Selection Fund - BIC (Brazil, India, China)”.

相關基金名稱更改為“施羅德環球基金系列-新興三國股票(巴西、印度及中國)”

Addendum III to Principal brochure – Investment choices brochure

主要銷售刊物附件 III 投資選擇刊物

Issue date: 31 Oct 2022

刊發日期: 2022 年 10 月 31 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)
- Addendum II to the Principal brochure – Investment choices brochure (Issued on 7 October 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六刊發）
- 「主要銷售刊物附件 II–投資選擇刊物」（於二零二二年十月七刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amended Investment Choice

已更改之投資選擇

With effect from 18 July 2022, the Principal Brochure – Investment choices brochure is amended as below to reflect the changes of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 7 月 18 日起，主要銷售刊物附件 - 投資選擇刊物已更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Fidelity Funds - Global Health Care Fund Class A-Acc” on page 5

於第 5 頁「富達基金 - 環球健康護理基金 A 類別股份 - 累積」之變動

Investment choice name (investment choice code: FIGH) is changed to “Fidelity Funds - Sustainable Global Health Care Fund Class A-Acc”.

投資選擇（投資選擇代碼：FIGH）的名稱更改為“富達基金- 可持續發展環球健康護理基金 A 類別股份-累積”。

The name of corresponding underlying fund is changed to “Fidelity Funds - Sustainable Global Health Care Fund”.
相關基金名稱更改為“富達基金- 可持續發展環球健康護理基金”

Addendum II to Principal brochure – Investment choices brochure
主要銷售刊物附件 II 投資選擇刊物

Issue date: 7 October 2022

刊發日期: 2022 年 10 月 7 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)
- Addendum I to the Principal brochure – Investment choices brochure (Issued on 26 September 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）
- 「主要銷售刊物附件 I–投資選擇刊物」（於二零二二年九月二十六刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the information of investment choice

投資選擇的資料之更改

With effect from 3 October 2022 to 1 December 2022, the following investment choice* is suspended for new subscriptions and new switches in. With effect from 2 December 2022, the following investment choice will be renamed, and the Principal Brochure – Investment choices brochure will be amended as below to reflect the change of the below investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 10 月 3 日起至 2022 年 12 月 1 日，以下投資選擇*暫停新認購和新轉入的申請。由 2022 年 12 月 2 日起，以下投資選擇的名稱將作出變更。主要銷售刊物- 投資選擇刊物將進行如下修訂，以反映以下投資選擇的變更。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Barings Global Umbrella Fund Barings Developed and Emerging Markets High Yield Bond Fund - Class A Euro Hedged Inc”* on page 17

於第 17 頁「霸菱環球傘子基金霸菱成熟及新興市場高收益債券基金-A 類別歐元對沖收益」*之變動

The investment choice name is changed to “Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund - Tranche G EUR Hedged Dist Annually”.

投資選擇名稱更改為 “霸菱傘子基金公眾有限公司-霸菱成熟及新興市場高收益債券基金-G 類別歐元對沖分派（每年）”。

The investment choice code is changed to “BHYG”.

投資選擇代碼更改為“BHYG”。

The name of corresponding underlying fund is changed to “Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund”.

相關基金名稱更改為 “霸菱傘子基金公眾有限公司-霸菱成熟及新興市場高收益債券基金”。

The name of management company / investment manager of underlying fund is changed to “Baring Asset Management Limited and Barings LLC”.

相關基金的管理公司/ 投資經理名稱更改為 “Baring Asset Management Limited and Barings LLC”。

The share class of underlying fund is changed to “Tranche G EUR Hedged Dist Annually”.

相關基金類別更改為 “G 類別歐元對沖分派（每年）”。

Addendum I to Principal brochure – Investment choices brochure
主要銷售刊物附件 I 投資選擇刊物

Issue date: 26 September 2022

刊發日期: 2022 年 9 月 26 日

This Addendum should be read and construed together with the following documents:

- Principal Brochure – Investment choices brochure (Issued in September 2022)

and the above should be considered together as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment choices brochure.

本附件應與以下文件一同理解為同一份文件，並與其一併閱讀。

- 「主要銷售刊物–投資選擇刊物」（於二零二二年九月刊發）

本附錄中所用詞語，除非本附錄中另有所指，均與投資選擇刊物內所使用者同義。

Amendment of the information of investment choice

投資選擇的資料之更改

With effect from 21 September 2022 to 11 December 2022, the Principal Brochure – Investment choices brochure is amended as below to reflect the following investment choice* is suspended for new subscriptions and new switches in. With effect from 12 December 2022, the following investment choice will be renamed. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 9 月 21 日起至 2022 年 12 月 11 日，主要銷售刊物附件 - 投資選擇刊物已進行如下修訂，以反映以下投資選擇*之暫停新認購和新轉入的申請。由 2022 年 12 月 12 日起，以下投資選擇的名稱將作出變更。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Fidelity Funds - Global Property Fund Class A-Acc”* on page 5

於第 5 頁「富達基金-環球房地產基金 A 類別股份-累積」*之變動

The investment choice name is changed to “Fidelity Funds - Sustainable Global Dividend Plus Fund A-Acc-USD”.
投資選擇名稱更改為 “富達基金- 可持續發展環球股息優勢基金 A 類別股份-累積-美元”。

The investment choice code is changed to “FIGU”.
投資選擇代碼更改為“FIGU”。

The name of corresponding underlying fund is changed to “Fidelity Funds - Sustainable Global Dividend Plus Fund”.
相關基金名稱更改為 “富達基金 - 可持續發展環球股息優勢基金”。

Amendment of the information of investment choice

投資選擇的資料之更改

With effect from 3 October 2022, the Principal Brochure – Investment choices brochure will be amended as below to reflect the change of investment choice. The page reference below is referring to the Principal Brochure – Investment choices brochure, except as otherwise specified.

由 2022 年 10 月 3 日起，主要銷售刊物附件 - 投資選擇刊物將更改並反映以下投資選擇之變動。除非另有說明，以下是主要銷售刊物附件 - 投資選擇刊物之參考頁數。

Changes to “Aberdeen Standard SICAV I - Global Sustainable Equity Fund A Acc USD” on page 7

於第 7 頁「安本標準-環球可持續股票基金 A 類累積(美元)」之變動

Changes to “Aberdeen Standard SICAV I - North American Smaller Companies Fund A Acc USD” on page 8

於第 8 頁「安本標準-北美小型公司基金 A 類累積(美元)」之變動

Changes to “Aberdeen Standard SICAV I - Asian Smaller Companies Fund A Acc USD” and “Aberdeen Standard SICAV I - Indian Equity Fund A Acc USD” on page 12

於第 12 頁「安本標準-亞洲小型公司基金 A 類累積(美元)」及「安本標準-印度股票基金 A 類累積(美元)」之變動

Changes to “Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund A Acc USD” on page 16

於第 16 頁「安本標準-新興市場債券基金 A 類累積(美元)」之變動

The name of management company / investment manager of underlying fund is changed to “abrdn Investments Luxembourg S.A.”.

相關基金的管理公司/投資經理名稱更改為 “abrdn Investments Luxembourg S.A.”。

主要銷售刊物 – 投資選擇刊物

Principal brochure - Investment choices brochure

(PMH061BB2209)

This investment choices brochure is applicable to the investment-linked assurance schemes offered by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (hereafter called the “Company”), include: Altitude II / Altitude / i.Wealth Regular Investment Savings Plan / i.Master / i.KnowU / i.KnowU (One-off Premium) / Vintage* (each the “Policy”, collectively, the “Policies”). **Your investments are therefore subject to the credit risk of the Company.**

The principal brochure of the Policy consists of the product brochure and this investment choices brochure. This investment choices brochure should be issued and read in conjunction with the rest of the offering documents.

The offering documents comprised of:

- a) The product brochure;
- b) The product key facts statement; and
- c) This investment choices brochure (which sets out the list of investment choices currently available for selection under the Policy)

* Altitude / i.Wealth Regular Investment Savings Plan / i.Master / i.KnowU / i.KnowU (One-off Premium) / Vintage have been shelved. These Policies are not available for new subscription and cannot continue to be marketed to the public in Hong Kong.

本投資選擇刊物只適用於由富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)(下稱「本公司」)提供之與投資有關的人壽保險計劃:智非凡II/智非凡/愛豐裕定期投資相連計劃/愛豐彩/愛識理投資壽險計劃/愛識理投資壽險計劃(躉繳)/品譽未來*(「保單」)。**閣下之投資因此需承受本公司之信貸風險。**

保單的主要銷售刊物包括產品介紹及本投資選擇刊物。本投資選擇刊物與其他銷售文件資料同時發出,並應一併細閱。

銷售文件包括:

- a) 產品介紹;
- b) 產品資料概要;及
- c) 本投資選擇刊物(當中載列保單現時提供之投資選擇系列)

* 智非凡/愛豐裕定期投資相連計劃/愛豐彩/愛識理投資壽險計劃/愛識理投資壽險計劃(躉繳)/品譽未來已停止銷售。此保單不接受新認購及將不能再向香港的公眾人士推銷。

Principal brochure - Investment choices brochure 主要銷售刊物 – 投資選擇刊物

This investment choices brochure explains the investment choices available to you through the Policy; these investment choices are issued by the Company. The return on investment choices is calculated with reference to the fluctuation of the performance of the underlying funds. The investment choices are authorized by the Securities and Futures Commission in Hong Kong (the “SFC”) and are available for selection under the Policy for sale in Hong Kong. SFC authorization is not a recommendation or endorsement of the Policy nor does it guarantee the commercial merits of the Policy or its performance. It does not mean the Policy is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

The investment choices available under the Policy can have very different features and risk profiles. Some may be of high risk. The underlying funds of some investment choices is/ are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choices. You are strongly advised to exercise caution in relation to such investment choice(s). The underlying funds of investment choices which are defined as derivative funds by SFC are identified in the list of investment choices in this investment choices brochure.

For details of the underlying funds (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) linked to the investment choices, please refer to the respective prospectuses of the underlying funds, which are available on the Company’s website at www.fwd.com.hk or can be obtained from the Company upon request.

For the investment choices with distribution of any dividends, the account value of your policy will be allocated with extra notional units of the investment choices for the amount of distribution.

Underlying fund management charge includes the investment management fee and maintenance fee of the underlying funds. The underlying funds may apply other fees and charges, and all of the fees and charges of the underlying funds are reflected in the unit price. Please refer to the respective prospectuses of the underlying funds for more details. Any changes in underlying fund management charge will be subject to not less than one month’s prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

本投資選擇刊物載述保單各項由本公司提供之投資選擇。投資選擇之回報的計算反映著相關基金的波動表現。在香港發售的保單所提供之投資選擇已經得到香港證券及期貨事務監察委員會（「證監會」）認可。證監會認可不等如對保單作出推介或認許，亦不是對保單的商業利弊或表現作出保證，更不代表保單適合所有投資者，或認許保單適合任何個別投資者或任何類別的投資者。

保單所提供的各項投資選擇在產品特點及風險狀況或會有很大的差異，部分投資選擇可能涉及高風險。部分投資選擇相對應的相關基金是衍生工具風險承擔淨額超逾其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選擇，您可能會蒙受重大損失。懇請您謹慎選擇此投資選擇。在此投資選擇刊物內的投資選擇系列中，被證監會定義為衍生產品基金的投資選擇之相關基金會被識別。

有關投資選擇之相關基金（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）之詳情，請參閱相關基金的發行章程。相關基金的發行章程可於本公司的網頁www.fwd.com.hk下載或向本公司索取。

任何投資選擇如有派息，所派發之金額將依您的投資選擇以額外的名義單位分配至您的保單戶口。

相關基金管理費用包括相關基金之投資管理費用及維持費。相關基金可能會收取其他費用及收費，而所有費用及收費已於相關基金的單位價位內反映，詳情請參閱相關基金的發行章程。如相關基金管理費用有所變更，本公司將會藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期以書面通知客戶。

Principal brochure - Investment choices brochure

主要銷售刊物 – 投資選擇刊物

Important notes:

- For the risk factors associated with the corresponding underlying funds, please refer to the respective prospectuses of the underlying funds, which are available on the Company's website at www.fwd.com.hk or can be obtained from the Company upon request.
- The denominating currency of each underlying fund may differ from the currency of the Policy. When the denominating currency of your investment choice is different from the policy currency, any allocation, switching or redemption of the investment choice will be subject to foreign exchange risks in the process of currency conversion.
- Past performance is not necessarily a guide to future performance and this investment should be regarded as a medium to long-term investment.
- Investments in the Policy are subject to fluctuations of market prices and performance of the underlying assets, and hence you are subject to market risk.
- The investment choices may invest in structured products and/or financial derivatives. It may only be suitable for investors who understand the complicated structure and associated risk of those financial products. Significant loss may incur to the account value of your policy.
- The premiums paid by you towards the Policy will become part of the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- The returns on investment under the Policy are subject to the charges of your policy, and may be lower than the returns from the underlying investments.
- The investment choices available under the Policy can have very different features and risk profiles. Some may be of high risk. The underlying funds of some investment choices is/ are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choices. You are strongly advised to exercise caution in relation to such investment choice(s). The underlying funds of investment choices which are defined as derivative funds by SFC are identified in the list of investment choices in this investment choices brochure.

重要事項:

- 對於相關基金的風險因素，請參閱相關基金的發行章程。相關基金的發行章程可於本公司的網頁www.fwd.com.hk下載或向本公司索取。
- 每項相關基金的計值貨幣可能與保單的保單貨幣有異。如閣下之投資選擇的計值貨幣異於保單貨幣，則投資選擇之分配、轉換或贖回將因貨幣兌換而須承受外匯風險。
- 過往表現並不一定是日後表現的指引，而此投資應視為中長線投資。
- 保單之投資受市場價格波動及相關資產的表現所影響，投資者因而須承受市場風險。
- 投資選擇有可能牽涉投資於結構性產品及/或金融衍生產品，它可能只適合於清楚了解該等金融產品之複雜結構及相關風險的投資者。保單戶口價值有可能蒙受重大虧損。
- 閣下就保單支付的供款將成為本公司資產的一部分。閣下並非投資於相關資產及對該相關資產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。
- 保單的投資回報會因為閣下之保單收取費用而減少，而且可能會遜於相關投資的回報。
- 保單所提供的各項投資選擇在產品特點及風險狀況或會有很大的差異，部分投資選擇可能涉及高風險。部分投資選擇相對應的相關基金是衍生工具風險承擔淨額超逾其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選擇，您可能會蒙受重大損失。懇請您謹慎選擇此投資選擇。在此投資選擇刊物內的投資選擇系列中，被證監會定義為衍生產品基金的投資選擇之相關基金會被識別。

Principal brochure - Investment choices brochure

主要銷售刊物 – 投資選擇刊物

Important notes:

- The return of some of the investment choices is calculated with reference to pools of assets internally managed on a discretionary basis by the Company.

重要事項：

- 部分投資選擇是參照本公司委託內部管理的資產組合的表現計算回報。

List of investment choices 投資選擇系列

You should read the offering documents (including the product key facts statements) of the underlying funds, which are available from the Company upon request, for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).
閣下應閱讀相關基金的主要銷售文件(包括產品資料概要),以了解相關基金的投資目標及政策、風險因素及收費,有關資料亦可向本公司索取。

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Asset allocation - Global 資產配置－環球						
Barings International Umbrella Fund Barings Global Balanced Fund - Class A USD Acc 霸菱國際傘子基金霸菱環球均衡基金－A類別美元累積	BAGB	Barings International Umbrella Fund Barings Global Balanced Fund 霸菱國際傘子基金霸菱環球均衡基金	Baring Asset Management Limited	A USD Acc A類別美元 累積	USD 美元	USD 美元
BlackRock Global Funds - Global Allocation Fund A2 貝萊德全球基金－環球資產配置基金A2	BGGA	BlackRock Global Funds - Global Allocation Fund 貝萊德全球基金－環球資產配置基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓新興市場動力入息基金A類別[累算]	FTEB	Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund 富蘭克林鄧普頓投資基金－鄧普頓新興市場動力入息基金	Franklin Advisers, Inc.	A (acc) USD A(累算)美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Global Balanced Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓環球均衡增長基金A類別[累算]	FTGB	Franklin Templeton Investment Funds - Templeton Global Balanced Fund 富蘭克林鄧普頓投資基金－鄧普頓環球均衡增長基金	Franklin Advisers, Inc. and/及 Templeton Investment Counsel, LLC	A (acc) USD A(累算)美元	USD 美元	USD 美元
JPMorgan Multi Income Fund - acc 摩根全方位入息基金－累計	JFMI	JPMorgan Multi Income Fund 摩根全方位入息基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	(acc) - USD (累計)美元	USD 美元	USD 美元
JPMorgan Funds - Asia Pacific Income Fund A [acc] 摩根基金－亞太入息基金－A[累計]	JFPB	JPMorgan Funds - Asia Pacific Income Fund 摩根基金－亞太入息基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	A (acc) - USD A(累計)－美元	USD 美元	USD 美元

List of investment choices 投資選擇系列

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Alternative investment / Sector 另類投資／行業						
BlackRock Global Funds - Sustainable Energy Fund A2 貝萊德全球基金－可持續能源基金A2	BGNE	BlackRock Global Funds - Sustainable Energy Fund 貝萊德全球基金－可持續能源基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - World Financials Fund A2 貝萊德全球基金－世界金融基金A2	BGWF	BlackRock Global Funds - World Financials Fund 貝萊德全球基金－世界金融基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - World Gold Fund A2 貝萊德全球基金－世界黃金基金A2	BGWG	BlackRock Global Funds - World Gold Fund 貝萊德全球基金－世界黃金基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - World Healthscience Fund A2 貝萊德全球基金－世界健康科學基金A2	BGWH	BlackRock Global Funds - World Healthscience Fund 貝萊德全球基金－世界健康科學基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - World Mining Fund A2 貝萊德全球基金－世界礦業基金A2	BGWM	BlackRock Global Funds - World Mining Fund 貝萊德全球基金－世界礦業基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - Natural Resources Growth & Income Fund A2 貝萊德全球基金－天然資源增長入息基金A2	BGWR	BlackRock Global Funds - Natural Resources Growth & Income Fund 貝萊德全球基金－天然資源增長入息基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - World Technology Fund A2 貝萊德全球基金－世界科技基金A2	BGWT	BlackRock Global Funds - World Technology Fund 貝萊德全球基金－世界科技基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
Fidelity Funds - Global Health Care Fund Class A-Acc 富達基金－環球健康護理基金A類別股份－累積	FIGH	Fidelity Funds - Global Health Care Fund 富達基金－環球健康護理基金	FIL Fund Management Limited	A-ACC-EUR A類別股份－累積－歐元	EUR 歐元	EUR 歐元
Fidelity Funds - Global Property Fund Class A-Acc 富達基金－環球房地產基金A類別股份－累積	FIGP	Fidelity Funds - Global Property Fund 富達基金－環球房地產基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元

List of investment choices 投資選擇系列

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Fidelity Funds - Sustainable Global Dividend Plus Fund Class A-Acc 富達基金－可持續發展環球股息優勢基金A類別股份－累積	FIGT	Fidelity Funds - Sustainable Global Dividend Plus Fund 富達基金－可持續發展環球股息優勢基金	FIL Fund Management Limited	A-ACC-EUR A類別股份－累積－歐元	EUR 歐元	EUR 歐元
First Sentier Investors Global Umbrella Fund Plc - First Sentier Global Listed Infrastructure Fund Class I [dis] 首源投資環球傘子基金有限公司－首源全球基建基金[派息]	FSLI	First Sentier Investors Global Umbrella Fund Plc - First Sentier Global Listed Infrastructure Fund 首源投資環球傘子基金有限公司－首源全球基建基金	First Sentier Investors (Hong Kong) Limited 首源投資(香港)有限公司	I (Distributing) - Semi-annually I(派息)－每半年	USD 美元	USD 美元
Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund 富蘭克林鄧普頓投資基金－富蘭克林生物科技新領域基金[累算]	FTBD	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund 富蘭克林鄧普頓投資基金－富蘭克林生物科技新領域基金	Franklin Advisers, Inc.	A (acc) USD A(累算)美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Franklin Technology Fund Class A [acc] 富蘭克林鄧普頓投資基金－富蘭克林科技基金A類別股份[累算]	FTTE	Franklin Templeton Investment Funds - Franklin Technology Fund 富蘭克林鄧普頓投資基金－富蘭克林科技基金	Franklin Advisers, Inc.	A (acc) USD A(累算)美元	USD 美元	USD 美元
Janus Henderson Horizon Fund - Global Property Equities Fund Class A2 駿利亨德森遠見基金－環球地產股票基金A2類	HHGP	Janus Henderson Horizon Fund - Global Property Equities Fund 駿利亨德森遠見基金－環球地產股票基金	Henderson Global Investors Limited	A2 US\$ A2類美元	USD 美元	USD 美元
Janus Henderson Horizon Fund - Global Technology Leaders Fund Class A2 駿利亨德森遠見基金－環球科技領先基金A2類	HHGT	Janus Henderson Horizon Fund - Global Technology Leaders Fund 駿利亨德森遠見基金－環球科技領先基金	Henderson Global Investors Limited	A2 US\$ A2類美元	USD 美元	USD 美元
Ninety One Global Strategy Fund - Global Natural Resources Fund A Acc 晉達環球策略基金－環球天然資源基金A累積股份	ITGD	Ninety One Global Strategy Fund - Global Natural Resources Fund 晉達環球策略基金－環球天然資源基金	Ninety One UK Limited	A Acc A累積	USD 美元	USD 美元
Ninety One Global Strategy Fund - Global Environment Fund A Acc 晉達環球策略基金－環球環境基金A累積股份	ITGV	Ninety One Global Strategy Fund - Global Environment Fund 晉達環球策略基金－環球環境基金	Ninety One UK Limited	A Acc A累積	USD 美元	USD 美元
Ninety One Global Strategy Fund - Global Gold Fund A Acc 晉達環球策略基金－環球黃金基金A累積股份	ITGG	Ninety One Global Strategy Fund - Global Gold Fund 晉達環球策略基金－環球黃金基金	Ninety One UK Limited	A Acc A累積	USD 美元	USD 美元

List of investment choices 投資選擇系列

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Schroder International Selection Fund - Global Energy A1 Acc 施羅德環球基金系列－環球能源A1累積	SCGE	Schroder International Selection Fund - Global Energy 施羅德環球基金系列－環球能源	Schroder Investment Management Limited	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Schroder International Selection Fund - Global Cities A1 Acc 施羅德環球基金系列－環球城市A1累積	SCGP	Schroder International Selection Fund - Global Cities 施羅德環球基金系列－環球城市	Schroder Investment Management Limited	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Equity - Global 股票－環球						
Aberdeen Standard SICAV I - Global Sustainable Equity Fund A Acc USD 安本標準－環球可持續股票基金A類累積(美元)	ABWE	Aberdeen Standard SICAV I - Global Sustainable Equity Fund 安本標準－環球可持續股票基金	Aberdeen Asset Managers Limited	A Acc USD A類累積(美元)	USD 美元	USD 美元
Barings Global Umbrella Fund Barings Global Leaders Fund - Class A USD Inc 霸菱環球傘子基金霸菱環球領先基金－A類別美元收益	BAGS	Barings Global Umbrella Fund Barings Global Leaders Fund 霸菱環球傘子基金霸菱環球領先基金	Baring Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
Amundi HK - Global Ageing Planet Opportunities Fund - ACC 東方匯理香港組合－環球銀髮動力基金－累積	CAGA	Amundi HK - Global Ageing Planet Opportunities Fund 東方匯理香港組合－環球銀髮動力基金	Amundi Hong Kong Limited 東方匯理資產管理香港有限公司	Classic USD - Accumulation 普通類別美元－累積	USD 美元	USD 美元
Fidelity Funds - Global Dividend Fund Class A-Acc 富達基金－環球股息基金A類別股份－累積	FIGD	Fidelity Funds - Global Dividend Fund 富達基金－環球股息基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - Global Thematic Opportunities Fund Class A-Acc 富達基金－環球主題機遇基金A類別股份－累積	FIIA	Fidelity Funds - Global Thematic Opportunities Fund 富達基金－環球主題機遇基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - Sustainable Consumer Brands Fund Class A-Acc 富達基金－可持續發展消費品牌基金A類別股份－累積	FISC	Fidelity Funds - Sustainable Consumer Brands Fund 富達基金－可持續發展消費品牌基金	FIL Fund Management Limited 富達基金(香港)有限公司	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Global Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓環球股份[累積]	FTGL	Franklin Templeton Investment Funds - Templeton Global Fund 富蘭克林鄧普頓投資基金－鄧普頓環球美元基金	Templeton Global Advisors Limited	A (acc) USD A(累積)美元	USD 美元	USD 美元

List of investment choices 投資選擇系列

Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Ninety One Global Strategy Fund - Global Franchise Fund A Acc 晉達環球策略基金－環球特許品牌基金A累積股份	ITGF	Ninety One Global Strategy Fund - Global Franchise Fund 晉達環球策略基金－環球特許品牌基金	Ninety One UK Limited	A Acc A累積	USD 美元	USD 美元
Ninety One Global Strategy Fund - Global Strategic Equity Fund A Acc 晉達環球策略基金－環球策略股票基金A累積股份	ITGS	Ninety One Global Strategy Fund - Global Strategic Equity Fund 晉達環球策略基金－環球策略股票基金	Ninety One UK Limited	A Acc A累積	USD 美元	USD 美元
PineBridge Global Funds PineBridge Global Focus Equity Fund - Class A 柏瑞環球基金柏瑞環球重點股票基金－A類	PBGF	PineBridge Global Funds PineBridge Global Focus Equity Fund 柏瑞環球基金柏瑞環球重點股票基金	PineBridge Investments LLC and/及 PineBridge Investments Europe Limited	A	USD 美元	USD 美元
Schroder International Selection Fund - Global Smaller Companies A1 Acc 施羅德環球基金系列－環球小型公司A1累積	SCGS	Schroder International Selection Fund - Global Smaller Companies 施羅德環球基金系列－環球小型公司	Schroder Investment Management Limited	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Equity - America 股票－美洲						
Aberdeen Standard SICAV I - North American Smaller Companies Fund A Acc USD 安本標準－北美小型公司基金A類累積(美元)	ABNA	Aberdeen Standard SICAV I - North American Smaller Companies Fund 安本標準－北美小型公司基金	Aberdeen Standard Investments Inc.	A Acc USD A類累積(美元)	USD 美元	USD 美元
Fidelity Funds - America Fund Class A-Acc 富達基金－美國基金A類別股份－累積	FIAF	Fidelity Funds - America Fund 富達基金－美國基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund Class A [acc] 富蘭克林鄧普頓投資基金－富蘭克林美國機會基金A類別[累算]	FTUO	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund 富蘭克林鄧普頓投資基金－富蘭克林美國機會基金	Franklin Advisers, Inc.	A (acc) USD A(累算)美元	USD 美元	USD 美元
PineBridge Global Funds PineBridge US Large Cap Research Enhanced Fund - Class A 柏瑞環球基金柏瑞美國大型資本研究增值基金－A類	PBUL	PineBridge Global Funds PineBridge US Large Cap Research Enhanced Fund 柏瑞環球基金柏瑞美國大型資本研究增值基金	PineBridge Investments LLC and/及 PineBridge Investments Europe Limited	A	USD 美元	USD 美元

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Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Equity - Europe 股票－歐洲						
Barings International Umbrella Fund Barings Europa Fund - Class A USD Inc 霸菱國際傘子基金霸菱歐洲基金－A類別美元收益	BAEU	Barings International Umbrella Fund Barings Europa Fund 霸菱國際傘子基金霸菱歐洲基金	Baring Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
BlackRock Global Funds - European Special Situations Fund A2 貝萊德全球基金－歐洲特別時機基金A2	BGES	BlackRock Global Funds - European Special Situations Fund 貝萊德全球基金－歐洲特別時機基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
Fidelity Funds - Germany Fund Class A-Acc 富達基金－德國基金A類別股份－累積	FIGM	Fidelity Funds - Germany Fund 富達基金－德國基金	FIL Fund Management Limited	A-ACC-EUR A類別股份－累積－歐元	EUR 歐元	EUR 歐元
Franklin Templeton Investment Funds - Templeton Euroland Fund A (acc) 富蘭克林鄧普頓投資基金－鄧普頓歐元區基金A類別股份[累積]	FTEL	Franklin Templeton Investment Funds - Templeton Euroland Fund 富蘭克林鄧普頓投資基金－鄧普頓歐元區基金	Franklin Templeton Investment Management Limited	A (acc) USD A(累積)美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Franklin Mutual European Fund Class A [acc] 富蘭克林鄧普頓投資基金－富蘭克林互惠歐洲基金A類別股份[累積]	FTME	Franklin Templeton Investment Funds - Franklin Mutual European Fund 富蘭克林鄧普頓投資基金－富蘭克林互惠歐洲基金	Franklin Mutual Advisers, LLC	A (acc) USD A(累積)美元	USD 美元	USD 美元
Janus Henderson Horizon Fund - Pan European Smaller Companies Fund Class A2 駿利亨德森遠見基金－泛歐小型公司基金A2類	HHES	Janus Henderson Horizon Fund - Pan European Smaller Companies Fund 駿利亨德森遠見基金－泛歐小型公司基金	Henderson Global Investors Limited	A2 EUR A2類歐元	EUR 歐元	EUR 歐元
JPMorgan Funds - Europe Equity Fund A [acc] 摩根基金－歐洲基金－A[累計]	JFEE	JPMorgan Funds - Europe Equity Fund 摩根基金－歐洲基金	JPMorgan Asset Management (UK) Ltd	A (acc) - USD A(累計)－美元	USD 美元	USD 美元

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Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
Equity - Hong Kong & China 股票－香港及中國						
Barings International Umbrella Fund Barings Hong Kong China Fund - Class A USD Inc 霸菱國際傘子基金霸菱香港中國基金－A類別美元收益	BAHK	Barings International Umbrella Fund Barings Hong Kong China Fund 霸菱國際傘子基金霸菱香港中國基金	Baring Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
Amundi Funds China Equity Fund - A2 USD (C) 東方匯理系列基金中國股票基金－A2美元(C)類別	CACE	Amundi Funds - China Equity Fund 東方匯理系列基金－中國股票基金	Amundi Asset Management	A2 USD (C) A2 美元 (C)	USD 美元	USD 美元
Fidelity Funds - China Consumer Fund Class A 富達基金－中國消費動力基金A類別股份－累積	FICC	Fidelity Funds - China Consumer Fund 富達基金－中國消費動力基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - China Focus Fund Class A-Acc 富達基金－中國焦點基金A類別股份－累積	FICF	Fidelity Funds - China Focus Fund 富達基金－中國焦點基金	FIL Fund Management Limited 富達基金(香港)有限公司	A-ACC-HKD A類別股份－累積－港元	HKD 港元	HKD 港元
First Sentier Investors Global Umbrella Fund Plc - FSSA China Growth Fund Class I 首源投資環球傘子基金有限公司－首域盈信中國增長基金類別I	FSCG	First Sentier Investors Global Umbrella Fund Plc - FSSA China Growth Fund 首源投資環球傘子基金有限公司－首域盈信中國增長基金	First Sentier Investors (Hong Kong) Limited 首源投資(香港)有限公司	I	USD 美元	USD 美元
First Sentier Investors Global Umbrella Fund Plc - FSSA Greater China Growth Fund Class I 首源投資環球傘子基金有限公司－首域盈信大中華增長基金類別I	FSGC	First Sentier Investors Global Umbrella Fund Plc - FSSA Greater China Growth Fund 首源投資環球傘子基金有限公司－首域盈信大中華增長基金	First Sentier Investors (Hong Kong) Limited 首源投資(香港)有限公司	I	USD 美元	USD 美元
Janus Henderson Horizon Fund - China Opportunities Fund Class A2 駿利亨德森遠見基金－中國機會基金A2類別	HHCF	Janus Henderson Horizon Fund - China Opportunities Fund 駿利亨德森遠見基金－中國機會基金	Henderson Global Investors Limited	A2 US\$ A2類美元	USD 美元	USD 美元
JPMorgan Funds - China Fund A [acc] 摩根基金－中國基金－A[累計]	JFCH	JPMorgan Funds - China Fund 摩根基金－中國基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	A (acc) - USD A(累計)－美元	USD 美元	USD 美元

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Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
JPMorgan Funds - Greater China Fund A [acc] 摩根基金－大中華基金－A[累計]	JFGC	JPMorgan Funds - Greater China Fund 摩根基金－大中華基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	A (acc) - USD A(累計)－美元	USD 美元	USD 美元
Matthews Asia Funds China Dividend Fund - Class A 銘基亞洲基金中國股息基金－A類別	MTCD	Matthews Asia Funds - China Dividend Fund 銘基亞洲基金－中國股息基金	Matthews International Capital Management, LLC 銘基國際投資公司	A Acc USD A類累積股份(美元)	USD 美元	USD 美元
Matthews Asia Funds China Small Companies Fund - Class A 銘基亞洲基金中國小型企業基金－A類別	MTCS	Matthews Asia Funds - China Small Companies Fund 銘基亞洲基金－中國小型企業基金	Matthews International Capital Management, LLC 銘基國際投資公司	A Acc USD A類累積股份(美元)	USD 美元	USD 美元
Principal Life Style Fund - Principal Hong Kong Equity Fund R2 信安豐裕人生基金－信安香港股票基金R2類單位	PRHK	Principal Life Style Fund - Principal Hong Kong Equity Fund 信安豐裕人生基金－信安香港股票基金	Principal Asset Management Company (Asia) Limited 信安資金管理(亞洲)有限公司	R2	HKD 港幣	HKD 港幣
Schroder International Selection Fund - Greater China A1 Acc 施羅德環球基金系列－大中華A1累積	SCCH	Schroder International Selection Fund - Greater China 施羅德環球基金系列－大中華	Schroder Investment Management (Hong Kong) Limited 施羅德投資管理(香港)有限公司	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Schroder International Selection Fund - Hong Kong Equity A1 Acc 施羅德環球基金系列－香港股票A1累積	SCHK	Schroder International Selection Fund - Hong Kong Equity 施羅德環球基金系列－香港股票	Schroder Investment Management (Hong Kong) Limited 施羅德投資管理(香港)有限公司	A1 HKD Acc A1類別(港元累積)	HKD 港幣	HKD 港幣
Equity - Japan 股票－日本						
First Sentier Investors Global Umbrella Fund Plc - FSSA Japan Equity Fund Class I 首域盈信日本股票基金類別I	FSJE	First Sentier Investors Global Umbrella Fund Plc - FSSA Japan Equity Fund 首域盈信日本股票基金	First Sentier Investors (Hong Kong) Limited 首源投資(香港)有限公司	I	USD 美元	USD 美元
Janus Henderson Horizon Fund - Japanese Smaller Companies Fund Class A2 駿利亨德森遠見基金－日本小型公司基金A2類	HHJS	Janus Henderson Horizon Fund - Japanese Smaller Companies Fund 駿利亨德森遠見基金－日本小型公司基金	Henderson Global Investors Limited 司基金	A2 US\$ A2類美元	USD 美元	USD 美元
JPMorgan Japan (Yen) Fund [acc] 摩根日本(日圓)基金(累計)	JFJF	JPMorgan Japan (Yen) Fund 摩根日本(日圓)基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	(acc) - USD (hedged) (累計)美元對沖	USD 美元	USD 美元

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Equity - Asia Pacific 股票－亞太地區						
Aberdeen Standard SICAV I - Asian Smaller Companies Fund A Acc USD 安本標準－亞洲小型公司基金A類累積(美元)	ABAS	Aberdeen Standard SICAV I - Asian Smaller Companies Fund 安本標準－亞洲小型公司基金	Aberdeen Asset Managers Limited	A Acc USD A類累積(美元)	USD 美元	USD 美元
Aberdeen Standard SICAV I - Indian Equity Fund A Acc USD 安本標準－印度股票基金A類累積(美元)	ABIE	Aberdeen Standard SICAV I - Indian Equity Fund 安本標準－印度股票基金	Aberdeen Asset Managers Limited	A Acc USD A類累積(美元)	USD 美元	USD 美元
Barings International Umbrella Fund Barings Australia Fund 霸菱國際傘子基金霸菱澳洲基金－A類別美元收益	BAAF	Barings International Umbrella Fund Barings Australia Fund 霸菱國際傘子基金霸菱澳洲基金	Barings Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
Barings International Umbrella Fund Barings Asia Growth Fund - Class A USD Inc 霸菱國際傘子基金霸菱亞洲增長基金－A類別美元收益	BAAG	Barings International Umbrella Fund Barings Asia Growth Fund 霸菱國際傘子基金霸菱亞洲增長基金	Barings Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
Barings Korea Feeder Fund - Class A USD Acc 霸菱韓國聯接基金－A類別美元累積	BAKF	Barings Korea Feeder Fund 霸菱韓國聯接基金	Barings International Fund Managers (Ireland) Limited	A USD Acc A類別美元累積	USD 美元	USD 美元
Barings International Umbrella Fund Barings ASEAN Frontiers Fund - Class A USD Inc 霸菱國際傘子基金霸菱大東協基金－A類別美元收益	BAPA	Barings International Umbrella Fund Barings ASEAN Frontiers Fund 霸菱國際傘子基金霸菱大東協基金	Barings Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
Amundi Funds SBI FM India Equity Fund - A2 USD (C) Class 東方匯理系列基金SBI FM印度基金－A2美元(C)類別	CAIN	Amundi Funds - SBI FM India Equity 東方匯理系列基金－SBI FM印度股票基金	Amundi Hong Kong Limited 東方匯理資產管理香港有限公司	A2 USD (C) A2美元(C)	USD 美元	USD 美元
Amundi Harvest Funds - Amundi Vietnam Opportunities Fund 東方匯理收成基金－東方匯理越南機會基金	CAVO	Amundi Harvest Funds Amundi Vietnam Opportunities Fund 東方匯理收成基金東方匯理越南機會基金	Amundi Hong Kong Limited 東方匯理資產管理香港有限公司	USD 美元	USD 美元	USD 美元
Fidelity Funds - ASEAN Fund Class A-Acc 富達基金－東協基金A類別股份－累積	FIAN	Fidelity Funds - ASEAN Fund 富達基金－東協基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元

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Fidelity Funds - Asian Special Situations Fund Class A-Acc 富達基金－亞洲特別機會基金－累積	FIAS	Fidelity Funds - Asian Special Situations Fund 富達基金－亞洲特別機會基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - Indonesia Fund Class A-Dis 富達基金－印尼基金A類別股份－派息	FIIE	Fidelity Funds - Indonesia Fund 富達基金－印尼基金	FIL Fund Management Limited	A-USD A類別股份－美元	USD 美元	USD 美元
Fidelity Funds - Sustainable Asia Equity Fund Class A-Acc 富達基金－可持續發展亞洲股票基金A類別股份－累積	FISE	Fidelity Funds - Sustainable Asia Equity Fund 富達基金－可持續發展亞洲股票基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - Greater China Fund Class A-Dis 富達基金－大中華基金A類別股份－派息	FIGC	Fidelity Funds - Greater China Fund 富達基金－大中華基金	FIL Fund Management Limited	A-USD A類別股份－美元	USD 美元	USD 美元
Fidelity Funds - Thailand Fund Class A-Dis 富達基金－泰國基金A類別股份－派息	FITH	Fidelity Funds - Thailand Fund 富達基金－泰國基金	FIL Fund Management Limited	A-USD A類別股份－美元	USD 美元	USD 美元
First Sentier Investors Global Umbrella Fund Plc - FSSA Asian Equity Plus Fund Class I 首源投資環球傘子基金有限公司－首域盈信亞洲股本優點基金類別I	FSAE	First Sentier Investors Global Umbrella Fund Plc - FSSA Asian Equity Plus Fund 首源投資環球傘子基金有限公司－首域盈信亞洲股本優點基金	First Sentier Investors (Hong Kong) Limited 首源投資(香港)有限公司	I	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Asian Growth Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓亞洲增長基金A類別股份[累積]	FTAG	Franklin Templeton Investment Funds - Templeton Asian Growth Fund 富蘭克林鄧普頓投資基金－鄧普頓亞洲增長基金	Templeton Asset Management Ltd	A (acc) USD A(累積)美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Franklin India Fund Class A [acc] 富蘭克林鄧普頓投資基金－富蘭克林印度基金A類別股份[累積]	FTIN	Franklin Templeton Investment Funds - Franklin India Fund 富蘭克林鄧普頓投資基金－富蘭克林印度基金	Templeton Asset Management Ltd.	A (acc) USD A(累積)美元	USD 美元	USD 美元
JPMorgan ASEAN Fund - A 摩根東協基金－A	JFAS	JPMorgan ASEAN Fund 摩根東協基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	(acc) - USD (累計)美元	USD 美元	USD 美元

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Investment choice name 投資選擇名稱	Investment choice code 投資選擇代碼	Name of corresponding underlying fund 相關基金名稱	Name of management company/ investment manager of underlying fund 相關基金的管理公司/ 投資經理名稱	Share class of underlying fund 相關基金類別	Currency of investment choice 投資選擇的貨幣	Currency of underlying fund 相關基金的貨幣
JPMorgan Indonesia Fund - A 摩根印尼基金－A	JFIE	JPMorgan Indonesia Fund 摩根印尼基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	(acc) - USD (累計)美元	USD 美元	USD 美元
JPMorgan Funds - India Fund A [acc] 摩根基金－印度基金－A[累計]	JFIN	JPMorgan Funds - India Fund 摩根基金－印度基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	A (acc) - USD A(累計)－美元	USD 美元	USD 美元
JPMorgan Korea Fund - A 摩根南韓基金－A	JFKO	JPMorgan Korea Fund 摩根南韓基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	(acc) - USD (累計)美元	USD 美元	USD 美元
JPMorgan Philippine Fund - acc 摩根菲律賓基金－累計	JFPF	JPMorgan Philippine Fund 摩根菲律賓基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	(acc) - USD (累計)美元	USD 美元	USD 美元
JPMorgan Funds - Taiwan Fund A [acc] 摩根基金－台灣基金－A[累計]	JFTF	JPMorgan Funds - Taiwan Fund 摩根基金－台灣基金	JPMorgan Asset Management (Asia Pacific) Limited 摩根資產管理(亞太)有限公司	A (acc) - USD A(累計)－美元	USD 美元	USD 美元
Matthews Asia Funds Asia Dividend Fund - Class A A 銘基亞洲基金亞洲股息基金－A類別	MTAD	Matthews Asia Funds - Asia Dividend Fund 銘基亞洲基金－亞洲股息基金	Matthews International Capital Management, LLC 銘基國際投資公司	A Acc USD A類累積股份 (美元)	USD 美元	USD 美元
Matthews Asia Funds Asia Small Companies Fund - Class A 銘基亞洲基金亞洲小型企業基金－A類別	MTAS	Matthews Asia Funds - Asia Small Companies Fund 銘基亞洲基金－亞洲小型企業基金	Matthews International Capital Management, LLC 銘基國際投資公司	A Acc USD A類累積股份 (美元)	USD 美元	USD 美元
PineBridge Global Funds PineBridge Asia ex Japan Small Cap Equity Fund - Class A 柏瑞環球基金柏瑞亞洲(日本除外)小型公司股票基金－A類	PBAE	PineBridge Global Funds PineBridge Asia ex Japan Small Cap Equity Fund 柏瑞環球基金柏瑞亞洲(日本除外)小型公司股票基金	PineBridge Investments Asia Limited 柏瑞投資亞洲有限公司	A	USD 美元	USD 美元
PineBridge Global Funds PineBridge India Equity Fund - Class A 柏瑞環球基金柏瑞印度股票基金－A類	PBIE	PineBridge Global Funds PineBridge India Equity Fund 柏瑞環球基金柏瑞印度股票基金	PineBridge Investments Asia Limited 柏瑞投資亞洲有限公司	A	USD 美元	USD 美元
Schroder International Selection Fund - Taiwanese Equity A1 Acc 施羅德環球基金系列－台灣股票A1累積	SCTE	Schroder International Selection Fund - Taiwanese Equity 施羅德環球基金系列－台灣股票	Schroder Investment Management (Hong Kong) Limited 施羅德投資管理(香港)有限公司	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元

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Equity - Emerging markets 股票－新興市場						
Barings Global Umbrella Fund Barings Eastern Europe Fund - Class A USD Inc 霸菱環球傘子基金霸菱東歐基金－A類別美元收益	BAEE	Barings Global Umbrella Fund Barings Eastern Europe Fund 霸菱環球傘子基金霸菱東歐基金	Baring Asset Management Limited	A USD Inc A類別美元收益	USD 美元	USD 美元
Amundi Funds Latin America Equity Fund - A2 USD (C) Class 東方匯理系列基金拉丁美洲股票基金類別	CALA	Amundi Funds - Latin America Equity 東方匯理系列基金拉丁美洲股票基金	Amundi Asset Management	A2 USD (C) A2美元(C)	USD 美元	USD 美元
Fidelity Funds - Emerging Europe, Middle East and Africa Fund A-Acc 富達基金－新興「歐非中東」基金A類別股份－累積	FIEE	Fidelity Funds - Emerging Europe, Middle East and Africa Fund 富達基金－新興「歐非中東」基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - Emerging Markets Fund Class A-Acc 富達基金－新興市場基金A類別股份－累積	FIEM	Fidelity Funds - Emerging Markets Fund 富達基金－新興市場基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Fidelity Funds - India Focus Fund Class A-USD 富達基金－印度焦點基金A類別股份－美元	FIIC	Fidelity Funds - India Focus Fund 富達基金－印度焦點基金	FIL Fund Management Limited 富達基金(香港)有限公司	A-USD A類別股份－美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton BRIC Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓新興四強基金A類別股份[累算]	FTBR	Franklin Templeton Investment Funds - Templeton BRIC Fund 富蘭克林鄧普頓投資基金－鄧普頓新興四強基金	Franklin Templeton Investments (Asia) Limited 富蘭克林鄧普頓投資(亞洲)有限公司	A (acc) USD A(累算) 美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Emerging Markets Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓新興市場基金A類別股份[累算]	FTEM	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund 富蘭克林鄧普頓投資基金－鄧普頓新興市場基金	Templeton Asset Management Ltd. and / 及Franklin Templeton Investment Management Limited	A (acc) USD A(累算) 美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Emerging Markets Smaller Companies Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓新興市場小型公司基金A類別股份[累算]	FTES	Franklin Templeton Investment Funds - Templeton Emerging Markets Smaller Companies Fund 富蘭克林鄧普頓投資基金－鄧普頓新興市場小型公司基金	Franklin Templeton International Services S.à r.l.	A (acc) USD A(累算) 美元	USD 美元	USD 美元
JPMorgan Funds - Emerging Markets Equity Fund A [acc] 摩根基金－全方位新興市場基金－A[累計]	JFEM	JPMorgan Funds - Emerging Markets Equity Fund 摩根基金－全方位新興市場基金	J.P. Morgan Investment Management Inc.	A (acc) - USD A(累計)－美元	USD 美元	USD 美元

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JPMorgan Funds - Latin America Equity Fund A [acc] 摩根基金－拉丁美洲基金－A[累計]	JFLA	JPMorgan Funds - Latin America Equity Fund 摩根基金－拉丁美洲基金	J.P. Morgan Investment Management Inc.	A (acc) - USD A(累計)－美元	USD 美元	USD 美元
JPMorgan Funds - Emerging Middle East Equity Fund A [acc] 摩根基金－新興中東基金－A[累計]	JFME	JPMorgan Funds - Emerging Middle East Equity Fund 摩根基金－新興中東基金	JPMorgan Asset Management (UK) Ltd	A (acc) - USD A(累計)－美元	USD 美元	USD 美元
JPMorgan Funds - Russia Fund A [acc] 摩根基金－俄羅斯基金－A[累計]	JFRU	JPMorgan Funds - Russia Fund 摩根基金－俄羅斯基金	JPMorgan Asset Management (UK) Ltd	A (acc) - USD A(累計)－美元	USD 美元	USD 美元
PineBridge Global Funds - PineBridge Latin America Equity Fund - Class A 柏瑞環球基金柏瑞拉丁美洲股票基金－A類	PBLE	PineBridge Global Funds PineBridge Latin America Equity Fund 柏瑞環球基金柏瑞拉丁美洲股票基金	PineBridge Investments LLC	A	USD 美元	USD 美元
Schroder International Selection Fund - BRIC (Brazil, Russia, India, China) A1 Acc 施羅德環球基金系列－金砖四國(巴西、俄羅斯、印度、中國)A1累積	SCBR	Schroder International Selection Fund - BRIC (Brazil, Russia, India, China) 施羅德環球基金系列－金砖四國(巴西、俄羅斯、印度、中國)	Schroder Investment Management Limited	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Schroder International Selection Fund - Emerging Europe A1 Acc 施羅德環球基金系列－新興歐洲A1累積	SCEE	Schroder International Selection Fund - Emerging Europe 施羅德環球基金系列－新興歐洲	Schroder Investment Management Limited	A1 EUR Acc A1類別(歐元累積)	EUR 歐元	EUR 歐元
Schroder International Selection Fund - Frontier Markets Equity A1 Acc 施羅德環球基金系列－新領域股票A1累積	SCFM	Schroder International Selection Fund - Frontier Markets Equity 施羅德環球基金系列－新領域股票	Schroder Investment Management Limited	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Schroder International Selection Fund - Global Emerging Market Opportunities A1 Acc 施羅德環球基金系列－新興市場優勢A1累積	SCGO	Schroder International Selection Fund - Global Emerging Market Opportunities 施羅德環球基金系列－新興市場優勢	Schroder Investment Management Limited	A1 USD Acc A1類別(美元累積)	USD 美元	USD 美元
Fixed income 固定收益						
Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund A Acc USD 安本標準－新興市場債券基金A類累積(美元)	ABEB	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund 安本標準－新興市場債券基金	Aberdeen Asset Managers Limited	A Acc USD A類累積(美元)	USD 美元	USD 美元

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Barings Umbrella Fund plc - Barings Global High Yield Bond Fund Tranche G USD Acc 霸菱傘子基金公眾有限公司－霸菱環球高收益債券基金G類別美元累積	BAGH	Barings Umbrella Fund plc - Barings Global High Yield Bond Fund 霸菱傘子基金公眾有限公司－霸菱環球高收益債券基金	Baring Asset Management Limited / Barings LLC	Tranche G USD Acc G類別美元累積	USD 美元	USD 美元
BEA Union Investment Series - BEA Union Investment Asian Bond and Currency Fund A Acc 東亞聯豐投資系列－東亞聯豐亞洲債券及貨幣基金A類別累積	BEUA	BEA Union Investment Series - BEA Union Investment Asian Bond and Currency Fund 東亞聯豐投資系列－東亞聯豐亞洲債券及貨幣基金	BEA Union Investment Management Limited 東亞聯豐投資管理有限公司	A (Accumulating) A類別(累積)	USD 美元	USD 美元
BlackRock Global Funds - Asian Tiger Bond Fund Class A2 貝萊德全球基金－亞洲老虎債券基金A2類	BGAT	BlackRock Global Funds - Asian Tiger Bond Fund 貝萊德全球基金－亞洲老虎債券基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - Global Government Bond Fund A2* 貝萊德全球基金－環球政府債券基金A2*	BGGB	BlackRock Global Funds - Global Government Bond Fund 貝萊德全球基金－環球政府債券基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - Global Inflation Linked Bond Fund A2* 貝萊德全球基金－環球通脹掛鉤債券基金A2*	BGGI	BlackRock Global Funds - Global Inflation Linked Bond Fund 貝萊德全球基金－環球通脹掛鉤債券基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
BlackRock Global Funds - US Dollar High Yield Bond Fund A2 貝萊德全球基金－美元高收益債券基金A2	BGHY	BlackRock Global Funds - US Dollar High Yield Bond Fund 貝萊德全球基金－美元高收益債券基金	BlackRock (Luxembourg) S.A.	A2	USD 美元	USD 美元
Barings Global Umbrella Fund Barings Developed and Emerging Markets High Yield Bond Fund - Class A Euro Hedged Inc 霸菱環球傘子基金霸菱成熟及新興市場高收益債券基金－A類別歐元對沖收益	BHYB	Barings Global Umbrella Fund Barings Developed and Emerging Markets High Yield Bond Fund 霸菱環球傘子基金霸菱成熟及新興市場高收益債券基金	Baring Asset Management Limited	A EUR Hedged Inc A類別歐元對沖收益	EUR 歐元	EUR 歐元
Amundi Funds Global Bond Fund - A2 USD (C) Class* 東方匯理系列基金環球債券基金－A2美元(C)類別*	CAGB	Amundi Funds - Global Bond 東方匯理系列基金環球債券基金	Amundi Asset Management	A2 USD (C) A2美元(C)	USD 美元	USD 美元

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Fidelity Funds - Emerging Market Debt Fund Class A-Acc 富達基金－新興市場債券基金A類股份－累積	FIED	Fidelity Funds - Emerging Market Debt Fund 富達基金－新興市場債券基金	FIL Fund Management Limited	A-ACC-USD A類別股份－累積－美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Global Bond Fund Class A [acc] 富蘭克林鄧普頓投資基金－鄧普頓環球債券基金A類股份[累積]	FTGD	Franklin Templeton Investment Funds - Templeton Global Bond Fund 富蘭克林鄧普頓投資基金－鄧普頓環球債券基金	Franklin Advisers, Inc.	A (acc) USD A(累積)美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Templeton Global Total Return Fund Class A [acc]* 富蘭克林鄧普頓投資基金－鄧普頓環球總收益基金A類股份[累積]*	FTGT	Franklin Templeton Investment Funds - Templeton Global Total Return Fund 富蘭克林鄧普頓投資基金－鄧普頓環球總收益基金	Franklin Advisers, Inc.	A (acc) USD A(累積)美元	USD 美元	USD 美元
Franklin Templeton Investment Funds - Franklin U.S. Government Fund Class A [acc] 富蘭克林鄧普頓投資基金－富蘭克林美國政府基金A類股份[累積]	FTUG	Franklin Templeton Investment Funds - Franklin U.S. Government Fund 富蘭克林鄧普頓投資基金－富蘭克林美國政府基金	Franklin Advisers, Inc. and / 及 Franklin Templeton Institutional, LLC	A (acc) HKD A(累積)港元	HKD 港幣	HKD 港幣
PIMCO Funds: Global Investors Series plc - Diversified Income Fund E [Acc]* PIMCO 基金：環球投資者系列－多元化入息基金E[累積]*	PDIF	PIMCO Funds: Global Investors Series plc - Diversified Income Fund PIMCO 基金：環球投資者系列－多元化入息基金	PIMCO Global Advisors (Ireland) Limited	E, Acc E, 累積	USD 美元	USD 美元
PIMCO Funds: Global Investors Series plc - Global Investment Grade Credit Fund E [Acc]* PIMCO 基金：環球投資者系列－環球投資級別債券基金E[累積]*	PIGC	PIMCO Funds: Global Investors Series plc - Global Investment Grade Credit Fund PIMCO 基金：環球投資者系列－環球投資級別債券基金	PIMCO Global Advisors (Ireland) Limited	E, Acc E, 累積	USD 美元	USD 美元
Principal Global Investors Funds - Preferred Securities Fund A Accumulation 信安環球投資基金－優先證券基金A類累積單位	PRPS	Principal Global Investors Funds - Preferred Securities Fund 信安環球投資基金－優先證券基金	Principal Global Investors, LLC	USD A Class Accumulation 美元A類累積	USD 美元	USD 美元
PIMCO Funds: Global Investors Series plc - Total Return Bond Fund E [Acc]* PIMCO 基金：環球投資者系列－總回報債券基金E[累積]*	PTRB	PIMCO Funds: Global Investors Series plc - Total Return Bond Fund PIMCO 基金：環球投資者系列－總回報債券基金	PIMCO Global Advisors (Ireland) Limited	E, Acc E, 累積	USD 美元	USD 美元

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Schroder International Selection Fund - Hong Kong Dollar Bond A1 Acc 施羅德環球基金系列－港元債券A1累積	SCHB	Schroder International Selection Fund - Hong Kong Dollar Bond 施羅德環球基金系列－港元債券	Schroder Investment Management (Hong Kong) Limited 施羅德投資管理(香港)有限公司	A1 HKD Acc A1類別(港元累積)	HKD 港幣	HKD 港幣
Value Partners Greater China High Yield Income Fund - Class P USD Acc 惠理大中華高收益債券基金－P類別美元累積股份	VPGC	Value Partners Greater China High Yield Income Fund 惠理大中華高收益債券基金	Value Partners Hong Kong Limited 惠理基金管理香港有限公司	P USD Acc Shares P類別美元累積股份	USD 美元	USD 美元
Money markets 貨幣市場						
Amundi Funds Cash USD Fund - A2 USD (C) Class 東方匯理系列基金美元貨幣市場基金－A2美元(C)類別	CAMM	Amundi Funds Cash USD 東方匯理系列基金美元貨幣市場基金	Amundi Asset Management	A2 USD (C) A2美元(C)	USD 美元	USD 美元
Fidelity Funds - Sustainable Euro Cash Fund Class A-Acc 富達基金－歐元現金基金A類別股份－累積	FIEC	Fidelity Funds - Sustainable Euro Cash Fund 富達基金－歐元現金基金	FIL Fund Management Limited	A-ACC-EUR A類別股份－累積－歐元	EUR 歐元	EUR 歐元

Please note:

The underlying fund of above investment choice(s) marked with “*” is/ are derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choice. You are strongly advised to exercise caution in relation to such investment choice(s).

請注意:

以上已標註「*」的投資選擇的相關基金是衍生工具風險承擔淨額超過其淨資產價值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選擇，您可能會蒙受重大損失。懇請您謹慎選擇此投資選擇。

Other fees, charges and expenses in relation to the underlying funds may also affect the value of a unit in respect of the relevant underlying fund and will be charged by the fund manager of each underlying fund. Such fees, charges and expenses are reflected in the unit price of the underlying fund in accordance with the information set out in the prospectus and/or explanatory memorandum of each underlying fund. For the details of the underlying funds, please refer to the respective prospectuses, which are available on the Company's website at www.fwd.com.hk or can be obtained from the Company upon request.

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