



Easy WealthPlus Endowment Plan 2

Successfully apply for the **Easy WealthPlus Endowment Plan 2**¹ to enjoy the following premium discount offer within the promotion period :

Premium payment method	<u>Prepay option</u> (paying the 1 st year premium together with prepayment amount ² for the 2 nd year premium upon policy application)	<u>Annual pay</u>
Premium discount	20.6% premium discount for the first policy year	12.3% premium discount for the first policy year
Guaranteed Maturity Returns ³	4.70% p.a. (Up to 144.4% of total premium amount paid*)	4.41% p.a. (Up to 138.0% of total premium paid)

* Total premium amount paid refers to the sum of the 1st year premium and prepayment amount for the 2nd year premium.

Promotion period: 1 July to 31 July 2025 (both dates inclusive)

(Policies must be issued on or before 30 September 2025)

Limited time offer and on a limited quota basis. Terms and conditions apply.

Case example (1) : Prepay option – 20.6% premium discount for the first policy year

Mr. Chan noticed that the market is expected to cut interest rates. He wants to take advantage of the abundant funds to purchase Easy WealthPlus Endowment Plan 2 and choose to pay the premium in lump sum by prepay option. He not only can lock in high interest rates, but also can enjoy higher returns and premium discounts!

Before discount

Annual premium(US\$) = US\$111,483
Total premium amount paid* (US\$) :
 $US\$111,483 \times 2 = 222,966$

After discount

Total premium amount paid* (US\$) :
 $111,483 \times (1-20.6\%) + 111,483$
= 200,000

When the policy matures in 8 years' time, the maturity benefit will be US\$288,906

After discount

Maturity benefit:
 $288,906 / 200,000 = 144.4\%$

Up to 144.4% of
total premium
amount paid*

Guaranteed Maturity Return³: **4.70%p.a.**



* Total premium amount paid refers to the sum of the 1st year premium and prepayment amount for the 2nd year premium.

Note: The above example assumes that a) all premiums and applicable insurance levies are fully paid when due, b) no claims have been paid, c) there is no indebtedness under the policy, and d) the policy owner holds the policy until the policy matures and has not made any changes to the policy. The example is for illustrative purposes only. The figures shown are rounded and may differ slightly from the value payable by FWD due to rounding differences.

Case example (2) : Annual pay – 12.3% premium discount for the first policy year

Ms. Li has held a policy that will be matured next year, and she will receive a maturity amount at that time. Therefore, she plans to purchase Easy WealthPlus Endowment Plan 2 and choose to pay premium annually. She pays the first year's premium first to lock in the high interest rates as early as possible. Next year, she can use the maturity amount to pay the second year's premium after she received such amount.

Before discount

1st year premium(US\$):
111,483

After discount

1st year premium(US\$) :
 $111,483 \times (1-12.3\%)$
= 97,770

2nd year
premium(US\$):
111,483

When the policy matures in 8 years' time, the maturity benefit will be US\$288,906

After discount

Maturity benefit:
 $288,906 / 209,253 = 138.0\%$

Up to
138.0% of
total premium paid

Guaranteed Maturity Return³: **4.41%p.a.**



Note: The above example assumes that a) all premiums and applicable insurance levies are fully paid when due, b) no claims have been paid, c) there is no indebtedness under the policy, and d) the policy owner holds the policy until the policy matures and has not made any changes to the policy. The example is for illustrative purposes only. The figures shown are rounded and may differ slightly from the value payable by FWD due to rounding differences.

Terms and Conditions:

1. Easy WealthPlus Endowment Plan 2 ("this Plan") is offered for a limited period and on a limited quota basis, and its availability is at the discretion of FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD"). FWD reserves the right to decline applications for this Plan with a full refund of any premium paid and any insurance levy paid without interest.
2. The prepayment amount is an amount which is equivalent to the first year premium and will be deposited by FWD into a premium deposit account ("PDA") which earns no interest. The balance of the PDA will be the prepayment amount paid by you. On the first policy anniversary, FWD will automatically use the balance of the PDA to settle the second year premium. Any amount held in the PDA is independent of the policy, and will not be taken into account when calculating any benefit and the total premiums paid under the policy. If you surrender the policy before the first policy anniversary, FWD will return the balance of the PDA to you, subject to an administrative charge which is equal to 3.50% of the balance of the PDA as at the surrender date. No monies can be withdrawn from the PDA before the first policy anniversary unless the policy is also cancelled, surrendered or otherwise terminated. If you cancel the policy during the cooling-off period or FWD cancels your policy for whatever reason(s), the prepayment amount deposited in the PDA will be returned to you without interest. If the insured dies while the policy is in force and before the first policy anniversary, the balance of the PDA will be returned to you or your estate (if you are also the insured). In this case, the administrative charge will not be imposed on the balance of the PDA. The beneficiary under the policy is not entitled to any amount held in the PDA.
3. The guaranteed maturity return is rounded to two decimal places and is calculated based on the actual amount paid by you including first year premium, second year premium and any prepayment amount deposited into PDA and the maturity benefit (which is equal to 100% of notional amount).
4. The promotion period of this Offer (as defined below) is from 1 July 2025 to 31 July 2025 (both dates inclusive) ("Promotion Period").
5. The premium discount offer ("this Offer") is only applicable to the purchase of this Plan by annual pay or prepay option via selected channel(s).
6. To be eligible for this Offer, applicants must meet the following requirements : (1) the duly completed and signed application forms for this Plan must be submitted together with the first year net premium (after deducting the Premium Discount (as defined below)), the prepayment amount for the second year premium (if the prepay option is chosen) and insurance levy for the first year's premium (levy is calculated based on the net premium) to FWD during the Promotion Period; and (2) the policy under this Plan must be issued on or before 30 September 2025. Any policy which fulfills the above requirements is referred to as "Eligible Policy".
7. A policyowner of each Eligible Policy ("Eligible Customer") is entitled to a one-off premium discount ("Premium Discount"). The Premium Discount amount will be applied upon payment of first year premium. The Premium Discount amount will be calculated by multiplying the applicable discount percentage by the first policy year premium, and rounded to the nearest 2 decimal places. The Eligible Customer is only required to pay the first year net premium (after deducting the Premium Discount), the prepayment amount for the second year premium (if the prepay option is chosen) and insurance levy for the first year's premium (levy is calculated based on the net premium). The net premium in respect of the first year, the prepayment amount deposited into the PDA (if the prepay option is chosen) and insurance levy actually paid will be refunded if the relevant policy is cancelled during the cooling off period or application for the relevant policy is not accepted by FWD.
8. The insurance levy for the first year premium shall be paid upon policy application. The insurance levy for the second year premium shall be paid together with the second year premium when due. If the prepay options is chosen, you may either pay the insurance levy for the second year premium to FWD upon policy application or pay it when the second year premium is paid from the balance of the PDA to FWD. If you pay the insurance levy for the second year premium to FWD upon policy application, such amount will be deposited into FWD's suspense account without any interest, which will automatically be used to settle the insurance levy for the second year premium when the second year premium is paid. Otherwise, you can pay it upon receipt of FWD's premium notice requesting the same.
9. Applicants are required to undergo financial needs analysis to assess their suitability and affordability before product recommendation.
10. For the application submission date and the issuance date of the policy, the records of FWD shall be conclusive. FWD will not be responsible for any delay, loss, error or unrecognized situation due to computer and/or internet's connection, technical problem, malfunction or accident.
11. This offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. This Offer cannot be used in conjunction with any other promotion offers and will not be applicable to any other existing policies.
12. This Plan is subject to the terms and conditions of the policy. Please refer to the product brochures and policy provisions for more details.

13. The promotion offers are not applicable to applicants who have submitted applications for a policy(ies) of the same insurance plan before the promotional period, but withdrew the applications or cancelled the issued policy(ies) and then reapplied for the same insurance plan within the promotion period.
14. FWD reserves the right of final decision in approving any applications and any disputes that may arise from this offer.
15. FWD reserves the right to amend the terms and conditions of this Offer, and to discontinue or suspend this Offer at any time without prior notice. All decisions made by FWD shall be final and binding.

For enquiries, please contact your adviser or Customer Service Hotline at 3123 3123.

This promotional material is issued by FWD. This promotional material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the promotion must be conducted and completed in the Hong Kong Special Administrative Region.

This promotional material should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.