限時保費折上折 即慳高達 HK$500

即日起至 2026 年 8 月 31 日，網上投保指定產品，折後保費達指定金額，並於付款頁面輸入保費現金券【LOVE】，✨即時額外減免保費高達 HK$500✨，每人可以使用高達 4 次！數量有限，先搶先得，額滿即止！

📢**優惠攻略:**

1. 推廣期內以年繳方式網上投保指定產品，折後保費達需達到以下要求。

折後保費	**保費現金券價值**
HK$1,000 – HK$2,499	HK$150
HK$2,500 或以上	HK $500

2. 保費折扣及減免
    a. 先享保費折扣：於產品頁面輸入任何保費折扣碼，如【FWDFLASH】
    b. 再享保費減免：於付款頁面輸入指定保費現金券【LOVE】
3. 每張保單可用 1 次，每人可以使用高達 4 次，可減免保費高達 HK$2,000。
4. 可與親友分享，每人均享高達 HK$2,000 保費減免。

保費折上折產品

網上投保指定產品	先享保費折扣	再享保費減免
自主保（升級版）定期保障計劃 按此投保	首年保費低至 4 折	HK$150 / HK$500 (視乎折後保費)
自主揀危疾保障計劃 按此投保	首年保費低至 3 折	
全自主百萬醫療計劃 按此投保	首年保費 3 折	
自心安意外保障計劃 按此投保	首年保費 7 折	
尊衛您醫療計劃 按此投保	首三年合共 12 個月保費折扣	
更衛您醫療計劃 按此投保	首年 3 個月保費折扣	
揀易保癌症保障計劃 按此投保	首年保費 5 折	
大灣區智通行門診計劃 按此投保	第二年免 2 個月保費	

折上折保費扣減例子

投保例子 1：中產上班族 Matthew (40 歲)

投保產品：尊衛您醫療計劃

自付費：HK$25,000

1. 折前年繳保價：HK$6,881
2. 先享首年免 5 個月保費；折後首年保費：HK$4,014
3. 再享 HK$500 保費減免

折後首年保費只需 HK$3,514。激慳 HK$3,367！

投保例子 2：職場新鮮人 Dennis (25 歲)

投保產品：自主保(升級版)定期保障計劃 特等計劃 (續保年期 10 年)

投保額：HK$4,000,000

1. 折前年繳保價：HK$2,560
2. 先享首年保費 4 折；折後首年保費：HK$1,024
3. 再享 HK$150 保費減免

折後首年保費只需 HK$874。激慳 HK$1,686！

折上折優惠之條款及細則

保費現金券詳情

1. 推廣期：即日起至 2026 年 8 月 31 日

2. 指定產品：

    a. 自主保(升級版)定期保障計劃

    b. 自主揀危疾保障計劃

    c. 全自主百萬醫療計劃

    d. 自心安意外保障計劃

    e. 尊衛您醫療計劃

    f. 更衛您醫療計劃

    g. 揀易保癌症保障計劃

    h. 大灣區智通行門診計劃

3. 此優惠不適用於醫保危疾孖保、多合一全方衛、家庭計劃及加購保單。

4. 須以年繳方式支付保費。

5. 折後保費須達(1) HK$1,000 – HK$2,499 或 (2) HK$2,500 或以上。

6. 每張保單可用保費現金券 1 次，每次因應折後保費可減免高達 HK$500，每位保單持有人可減免保費高達 HK$2,000。

7. 保單持有人可與親友分享保費現金券，每人均享高達 HK$2,000 保費減免。

8. 保費現金券只能用作直接扣除新保單的部分首期保費，任何情況下均不得兌換現金或轉售。

9. 保費現金券可與保費折扣優惠一併使用，而應繳保費將於折扣後再進行減免。

10. 客戶於分享現金券時，切勿進行或參與任何《保險業條例》(第 41 章)定義的受規管活動(非持牌保險中介人進行受規管活動即屬犯罪)。

重要事項

1. 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）(「富衛人壽」)乃獲保險業監管局授權在香港經營保險業務之保險公司。
2. FWD 平台由富衛金融有限公司(「富衛金融」)經營，富衛金融為富衛人壽及保特保險委任的保險代理商。富衛金融是於保險業監管局登記之持牌保險代理商，牌照號碼為 FA2568。
3. 此優惠由富衛金融及富衛人壽（合稱為「富衛」) 提供及只在香港以內提供，不能詮釋為在香港以外提供或出售或遊說購買富衛人壽的任何產品的要約、招攬及建議。請參閱富衛人壽繕發的銷售文件、保單文件及條款。
4. 此推廣優惠或宣傳材料應與相關產品小冊子和條款及細則同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。上述資料不包括相關保險計劃的完整條款, 有關相關保險計劃的完整之條款, 詳細資料及主要風險，請細閱其產品小冊子及保單文件。

Limited-Time Premium Double Deal up to HK$500

From now until August 31, 2026, buy a designated plan online with designated **after-discount premium,** then enter the premium coupon code [LOVE] **at checkout** to instantly save up to HK$500! ✨ . The coupon can be used for up to 4 times per person! Limited quantity; first come first served, while stocks last!

📢 **How to save more:**

1. During the promotion period, purchase designated products online with **annual payment** and an **after-discount premium that falls within the tiers below.**

After-discount Premium	**Premium Coupon Value**
HK$1,000 – HK$2,499	HK$150
HK$2,500 or above	HK $500

2. Premium discount and deduction
   a. Start with premium discount: Enter any valid premium discount code on the product page, such as [FWDFLASH]
   b. Stack a premium deduction: Enter the designated premium coupon [LOVE] on the payment page
3. The coupon can be used once per policy, up to 4 times, with a maximum deduction of HK$2,000 per person.
4. Share the savings! Your family and friends can each enjoy up to HK$2,000 off.

Designated Products

Designated products	Start with Premium Discount	Stack a Premium Deduction
MyTerm Plus Term Life Insurance Plan Apply here	Up to 60% off first-year premium	HK$150 / HK$500 (Subject to after-discount premium)
MyCover Critical Illness Plan Apply here	Up to 70% off first-year premium	
MyMillion Medical Plan Apply here	70% off first-year premium	
MySafe Accident Protection Plan Apply here	30% off first-year premium	
vPrime Medical Plan Apply here	Up to total 12-month premium waiver in first 3 years	
vCare Medical Plan Apply here	3-month premium waiver in first year	
CANsurance Cancer Protection Plan Apply here	Up to 50% off first-year premium	
GBAssure Outpatient Plan Apply here	2-month premium waiver in second year	

Illustration

Example 1: Middle-Class Office Worker – Matthew (Age 40)

Plan Enrolled: vPrime Medical Plan

Deductible: HK$25,000

1. Annual premium before discount: **HK$6,881**
2. Enjoy First-Year Premium Discount: 5 months' premium waived; Discounted First-Year Premium: HK$4,014
3. Enjoy an additional HK$500 premium waiver

Bringing the first-year premium down to just HK$3,514, **saving you HK$3,367!**

Example 2: Young Professional – Dennis (Age 25)

Plan Enrolled: MyTerm Plus Term Life Insurance Plan – Superior Plan (10 year renewal period)

Sum Insured: HK$4,000,000

1. Annual premium before discount: **HK$2,560**
2. Enjoy 60% off first year premium; discounted first year premium: HK$1,024
3. Enjoy an additional HK$150 premium deduction

Bringing the first year premium down to just HK$874, **saving you HK$1,686!**

Terms and Conditions

Premium Coupon Details

1. Promotion Period: From now until August 31, 2026
2. Designated Products:
    a. MyTerm Plus Term Life Insurance Plan
    b. MyCover Critical Illness Plan
    c. MyMillion Medical Plan
    d. MySafe Accident Protection Plan
    e. vPrime Medical Plan
    f. vCare Medical Plan
    g. CANsurance Cancer Protection Plan
    h. GBAssure Outpatient Plan
3. This offer is not applicable to Medical & Critical Illness Insurance Combo, MyGuard All-in-1, Family plan and Add-on policies.
4. Premiums must be paid using annual payment mode.
5. After-discount premium must be (1) HK$1,000 – HK$2,499 or (2) HK$2,500 or above
6. Each policy is eligible for one coupon use, with up to HK$500 off per use depending on the after-discount premium. Each policyholder can enjoy up to HK$2,000 in total premium deductions.
7. Policyholders may share the premium coupon with family and friends. Each individual can enjoy up to HK$2,000 in premium deductions.
8. The premium coupon can only be used to deduct from the first premium of a new policy. It is not redeemable for cash and cannot be resold under any circumstances.
9. The premium coupon can be used in conjunction with a premium discount. The premium deduction will be applied after any applicable discount.

10. When sharing your premium coupon, you should not conduct or engage in any Regulated Activities as defined under the Insurance Ordinance (cap.41) ("IO) (such conducts may amount to a person not being a licensed insurance intermediary carrying on Regulated Activities which is a criminal offence under IO).

Important Note

1. FWD Life Insurance Company Bermuda Limited (incorporated in Bermuda with limited liability)is an insurance company authorised by the Insurance Authority to carry on insurance business in Hong Kong.
2. The FWD platform is operated by FWD Financial, an insurance agent appointed by FWD Life and Bolttech Insurance. FWD Financial is a licensed insurance agent registered with the Insurance Authority with license number FA2568.
3. This Offer is provided by FWD Financial and FWD Life (collectively, "FWD") and is only available within Hong Kong and should not be construed as an offer, solicitation or recommendation to offer or sell or solicit the purchase of any product of FWD Life outside Hong Kong. Please refer to the offering documents, policy documents and terms issued by FWD Life.
4. This promotional offer or promotional material should be read in conjunction with the relevant product brochure and terms and conditions. You should not apply for this product based on this promotional offer or promotional materials alone. The above information does not include the full terms and conditions of the relevant insurance. Please read the product brochure and policy documents for the full terms, details and key risks of the relevant insurance.