Terms and conditions

Section A: The following terms and conditions apply to Genie and Genie +, including the DNA health assessments (nutrients, diet, fitness and drug response), DNA health assessment reports and mobile application:

1. Policy(ies) that meet all applicable requirements below will be eligible for the Genie (the "Eligible Policy(ies)"):
   a. Customers must successfully apply and submit the first year premium to FWD Life Insurance Company (Bermuda) Limited ("FWD") for Mind+ Critical Illness Protection Plan or other selected plan(s) as specified by FWD from time to time ("Designated FWD Product(s)"); and
   b. The policy of Designated FWD Product(s) must be issued on or before 28 May 2019; and
   c. The policy of Designated FWD Product(s) must remain in force and be kept at or above the first year's total annualised premium level determined at the time of plan application when the Genie is offered; and
   d. All the premiums must be fully settled when due; and
   e. Genie is only eligible to the insured of the Eligible Policy(ies) whose age next birthday is age 17 or above at the time of plan application.
2. In order to be eligible for the Genie+, policy(ies) (i) must meet all applicable requirements above for the Genie and (ii) which initial sum insured is HK$500,000/ US$ 62,500 or above.
3. If the Insured is covered by more than one Eligible Policy, the Insured is entitled to Genie/ Genie+ once only.
4. The Genie/ Genie+ is subject to the following conditions and arrangements:
   a. The policy owner of an Eligible Policy must provide FWD with a valid Hong Kong mobile phone number in the application form of Designated FWD Product(s). Within 1 month after the expiry of the respective cooling-off period of the Eligible Policy(ies), Eligible policy owner will receive a SMS message with the instructions of redemption of the Genie/ Genie+ via the provided number from the third party service provider.
   b. Your carrier's standard messaging rates for the SMS may apply. FWD will not be liable for any delays of any SMS messages as it is subject to effective transmission from your mobile service provider. The Genie/ Genie + is only offered after the expiry of the relevant cooling-off periods for the policies of Designated FWD Product(s).
   c. The insured must redeem the Genie/ Genie+ with Prenetics within 31 days upon receiving the SMS message or within 3 months upon policy issuance (whichever is earlier), or else eligibility for the Genie/ Genie+ will be forfeited. The Genie/ Genie+ is provided by a third party service provider, Prenetics. To verify the eligibility for the Genie, your policy number will be given to Prenetics. FWD does not endorse Prenetics nor any of its products.
   d. FWD shall make no representation, warranty or undertaking as to the quality or fitness with respect to the Genie/ Genie+ provided by Prenetics, nor shall FWD guarantee the accuracy or completeness of any information provided by Prenetics in connection with the results of the Genie/ Genie+. Your participation in the Genie/ Genie+ including other related services and mobile applications accesses which pertain to the Genie/ Genie+ is subject to certain additional terms and conditions of Prenetics and third parties service providers engaged by Prenetics. For further information, please refer to www.dnagenie.co. FWD shall accept no liability or responsibility in this regard. FWD shall not be liable to the policy owner, the insured or any other parties with respect to any loss, damage, expense, suit, action or proceedings suffered or incurred, whether directly or indirectly, arising from or in connection with your participation in the Genie/ Genie+.
   e. The Genie/ Genie+ is available in Hong Kong only. The Genie DNA collection kit will not be mailed to any address outside Hong Kong.
5. The assessment results of the Genie/ Genie+ will not affect your insurance application or coverage. The test results of the Genie/ Genie+ will not be shared between Prenetics and FWD and will not be used for any underwriting or claims assessment purpose under any circumstances.
6. FWD reserves the final decision for any applications and any disputes that may arise from this offer.
7. Genie DNA collection kit will not be provided again if lost or damaged. For any additional services provided by Prenetics, the policy owner should settle the payment directly with Prenetics.
8. FWD reserves the right to make any amendment of the terms and conditions of this offer, including discontinuing this offer at any time without prior notice. In case of any dispute, the decision of FWD shall be final.

Section B: The following terms and conditions apply to the premium discount offer:

1. The eligibility of the premium discount is based on the number of 60-day challenges completed:
   a. If the insured completes only 1 60-day challenge, no premium discount will be eligible.
   b. If the insured completes any 2 60-day challenges, the insured will be entitled to 5% of premium discount from policy year 2 to policy year 3 (as long as the policy remains in effect during this time).
   c. If the insured completed 3 60-day challenges, the insured will be entitled to 10% of premium discount from policy year 2 to policy year 3 (as long as the policy remains in effect during this time).
2. The Insured must complete the 60-day challenges on or before 45 days before the first policy anniversary (the "Last Completion Date") for premium discount calculation.
3. The premium discount shall be applied to the basic plan's premium of the Designated FWD Product(s) only. All rider and loading premium will be excluded.
4. The premium discount percentage is applied to the actual premium due for the corresponding policy year.
5. The premium discount percentage of all Eligible Policy(ies) for the same insured is based on the result of first attempt of the wellness program (the "First Result"). If more than one Eligible Policies of Designated FWD Product(s) have been issued for the same insured, the percentage of premium discount for the subsequent policies of Designated FWD Product(s) will follow the percentage of the First Result.
6. Prenetics transfers the data such as completion date, number of 60-day challenges participated and the completion rate to FWD to determine the premium discount offer. The eligibility and percentage of premium discount offer determined by FWD is final.
7. This premium discount offer cannot be redeemed for cash, used in conjunction with any other promotion offers and will not be applicable to any other existing insurance basic plans.
8. The Designated FWD Product(s) is/ are subject to all its respective policy terms and conditions. Please refer to the relevant terms and conditions in the product brochure and policy provision for more details.
9. FWD reserves the right to make any amendment of the terms and conditions of this premium discount offer, including discontinuing this offer at any time without prior notice. In case of any dispute, the decision of FWD shall be final.

POSTAGE WILL BE PAID BY LICENSEE
郵費由持牌人支付

NO POSTAGE STAMP NECESSARY IF POSTED IN HONG KONG
如在本港投寄毋須貼上郵票

EDO.TTM33

BUSINESS REPLY SERVICE LICENCE NO.
商業回郵牌號：8133

Prenetics Limited
香港北角
英皇道六六三號
泓富產業千禧廣場7樓
Prenetics Limited
7/F
Prosperity Millennia Plaza
663 King's Road
North Point
Hong Kong

What You Get for genie and genie+

1. **Personalized Genie Reports** (40+ pages) on
   a. Nutrients, Diet, and Fitness and
   b. Drug Response (only included in genie+)
2. **Exclusive App** with step, food, sleep tracking, and a chance to get the grand reward!
3. **Chat On Demand with a Health Coach**
   Prenetics health coaches review all your meals encouraging you to eat healthy and mood boosting foods.

*Chat on demand is available for 1 year upon receiving your Genie report

Genie Report Phone Consultation

After you receive your Genie report, you can schedule a one-time 30 minute complimentary phone consultation with one of Prenetics health coaches. They can help you understand your results, as well as answer any questions you may have. Schedule your appointment on the Genie app or email Prenetics at care@dnagenie.co.

Your Genie in 5 Steps

Fill in form or register on dnagenie.co to get your Genie DNA collection kit

Receive your Genie DNA collection kit from courier

Activate collection kit at dnagenie.co or on the Genie app

Collect DNA sample and return sample to Prenetics lab

Receive your Report and gain full access to the Genie app

Questions on Genie/ Genie+? Contact Prenetics

care@dnagenie.co

(852) 2210 9595
(Mon - Fri from 10am to 6pm)

7/F, Prosperity Millennia Plaza
663 King's Road, Quarry Bay, Hong Kong

Questions on insurance product or premium discount? Contact FWD

cs.hk@fwd.com

(852) 3123 3123
(24-hour Service Hotline)

1/F, FWD Financial Centre,
308 Des Voeux Road Central,
Sheung Wan, Hong Kong

For more information, please visit Genie website

Watch How-To Video
dnagenie.co

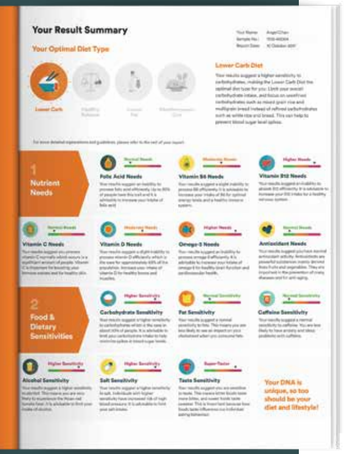
supported by

genie

powered by
Prenetics™
Health. Reimagined.

DNA Health Assessment for Your Mind and Body

Find Yourself



Over 300 of your genes are analyzed

Genie is a DNA health assessment designed to help you understand your mind and body. For example, people with certain genotypes in the gene MTHFR tend to be a lot more prone to depression*.

a. Genie Nutrients, Diet and Fitness Report

Included in both **genie** and **genie+**

Find how your genes impact your diet and fitness needs, which are also vital to your mental health.

Nutrient Needs
(Folic acid, Vitamin B6, Vitamin B12, Vitamin C, Vitamin D, Omega 3 and Antioxidant)

Dietary Sensitivities
(Carbohydrate, Fat, Caffeine, Alcohol, Salt and Taste)

Fitness and Wellbeing Profile
(Metabolic Response, Inflammatory Response, Obesity Risk, Appetite Control, Injury Risk, Oxygen Efficiency, Recovery, Power and Endurance)

b. Genie Drug Response Report

Only included in **genie+**

Assess whether over 100 FDA-approved drugs in the following categories are likely to help you or hurt you.

Psychiatric · Cardiovascular · Diabetes · Pain

Commonly Prescribed Drugs · Paediatrics · Geriatrics

*Wu YL, Ding XX, Sun YH, Yang HY, Chen J, Zhao X, Jiang YH, Lv XL, Wu ZQ. Association between MTHFR C677T polymorphism and depression: An updated meta-analysis of 26 studies. Prog Neuropsychopharmacol Biol Psychiatry. 2013 Oct 1; 46:78-85.

Build a healthy mind and body with the Genie App

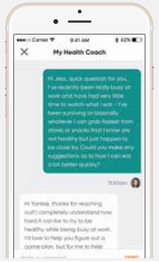
Included in both **genie** and **genie+**

Act well, eat well and sleep well for a healthy mind and body. The Genie app lets you track your steps and sleep as well as photo log your daily meals.

Easy Logs

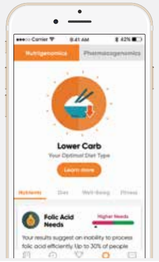
Special features to track your diet, movement and sleep

Health Coach Chat



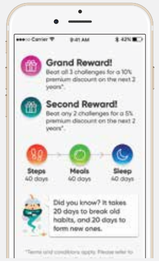
Get personalized advice on your food photo logs

DNA Report



View your DNA results on the go

Challenge Yourself



Take the challenge to build healthy habits and gain a reward!

Beat The 60-day Challenges to Get The Grand Reward

" Did you know? It takes 20 days to break old habits, and 20 days to form new ones! "

40 Days of 5000 Steps*

Log 5000 steps every day for 40 days in the Genie app

40 Days of Healthy Meals*

Log 1 healthy meal every day for 40 days in the Genie app

40 Days of 6 Hours Sleep*

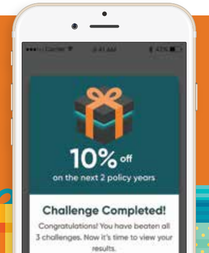
Log 6 hours of sleep every day for 40 days in the Genie app

*User has to complete each challenge within the designated **60 days** period.

Meet a healthy you as well as win a premium discount on next 2 policy years for your eligible policies of Designated FWD Product(s)

Grand Reward!
Beat all 3 challenges for a **10% premium discount**!

Second Reward!
Beat any 2 challenges for a **5% premium discount**!



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Get Your Genie DNA Collection Kit

Simply fill in this form and mail it to Prenetics within 2 weeks after your policy application of the Designated FWD Product(s). Your Genie DNA collection kit will be delivered to you after policy's cooling off period.

Application Form Number:

Customer Information

Last Name: | First Name:

Contact Number:

Email Address:

Address (Line 1)

Address (Line 2)

Kowloon/ New Territories/ Hong Kong Island*, Hong Kong

*Please delete as appropriate

☐ I confirm I have read and agree with terms and conditions, and Personal Information Collection Statement for Enrollment of Genie/ Genie+ provided by Prenetics.

Signature:

Personal Information Collection Statement for Enrollment of Genie/ Genie+ provided by Prenetics

Genie/ Genie+ provides a DNA health assessment that may, among other things, provide you with tools to engage in wellness-related activities and select insurance and other benefits. Prenetics provides this Personal Information Collection Statement to outline the information Genie/ Genie+ DNA Health Assessment collected from you and how Prenetics may use this information.

Your use of the services of Genie/ Genie+ DNA Health Assessment (the "Services") provided by Prenetics Limited ("Prenetics") is subject to the terms of the legal agreement between you and Prenetics set forth in Terms of Service. In order for Prenetics to provide the Services to you, it will be necessary for Prenetics to collect, use and share certain personal data about you. Prenetics will never share your individual level genetic data with any 3rd party, even if they have provided you with the Services. It is voluntary to provide your personal data but failure to do so may not allow Prenetics to provide you with all of the Services. To see the details of the Services, please visit www.dnagenie.co/terms-of- service.

Prenetics may use your personal information for the following purposes but not limited to the following: (A) to provide the Services to you; (B) to verify your eligibility for the Services; (C) to arrange for delivery of the DNA Collection Kit via third party courier company as necessary; (D) to conduct phone consultations with the health coaches; and (E) to send important communications as a part of the Services;

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to Prenetics. You may make such a request by writing to the Data Protection Officer at 7/F, Prosperity Millennia Plaza, 663 King's Road, Quarry Bay, Hong Kong or by emailing Prenetics at privacy@prenetics.com.

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