

多變需求
倍感安心
Haven for your
Changing Needs

智理想定期保障計劃系列
Elite Term Plan Series

人壽•非分紅壽險
Life • Non-participating life

智理想定期保障計劃系列

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世事瞬息萬變，保險需求因人而異。確保您及家人有安穩的生活以及您的業務能持續得到財務保障，絕對是您的首要任務，而智理想定期保障計劃系列（「本產品」）能為您提供切合不同需要的保險選擇。有了我們為您提供的合適計劃，您便能享受家庭生活及專注於事業發展。此計劃的保費相宜，並提供優惠保費率¹及額外保障迎合您現時及未來所需。

In an increasingly uncertain world, each individual's insurance needs are different. It is a top priority to ensure that you, your family and your business continue to enjoy financial security and a comfortable existence. Elite Term Plan Series (the "Product") offers you the most suitable insurance solution that fits your needs. You can enjoy your family life and focus on your professional life knowing that we have the right plan for you. Our affordable premiums are competitively priced and provide the preferential premium rates¹ and optional benefits to suit your current and future needs.



可靠保障 助您籌劃將來

Dependable Protection for your Future Needs

當您剛踏足社會、成家立室或為人父母，便開始會為自己及家人計劃將來，而財政考慮往往成為其中主要的一環。不論您的財政狀況如何，此計劃提供的相宜保費可靈活地全面照顧您的需要，絕對是您的理想之選。此外，您的保費在首20個保單年度保證維持不變。由第21個保單年度起，每年續期保費將會按照您於續期時之下次生日年齡而訂定²。不論您的健康狀況如何，計劃均會為您提供保障至95歲。

When you're taking your first plunge into the working world, marriage, or parenthood, you often have plans for the future, and financial management is always a major consideration. Regardless of your financial situation, this Plan is the affordable answer for you. It is flexible and comprehensive for your needs. Moreover, the premiums payable are guaranteed to stay the same for the first twenty policy years. Starting from the 21st policy year, the premium will be determined annually based on your age next birthday at the time of renewal². No matter what your state of health is, the Plan continues up to the age of 95.



優惠保費作動力 讓您活得健康

An Incentive to Stay Fit

要保持強健體魄，可以有很多方法，最簡單莫過於養成良好的習慣，摒除陋習。為獎勵身體健康的您，此計劃會提供優惠保費率¹，讓您享有全面保障。

There are many ideal methods to lead a healthy lifestyle. It is not as difficult as some might think, and simply requires taking up good habits and avoiding dangerous ones. This Plan rewards those who are keen to stay hale and hearty by offering comprehensive protection at preferential premium rates¹.



無憂保障 專為摯愛而設

Distress-free Protection for Loved Ones

合適的保障計劃對您及您摯愛的生活，影響深遠。如被保人不幸辭世，計劃提供投保額的100%作為身故權益。在保障年期內，如被保人被診斷為非常可能於一年內身故，一筆相當於身故權益的金額將會預先支付，緩解燃眉之急³。

Having the right insurance protection can have an enormous effect on your life and the lives of those who depend on you. The Plan provides a Death Benefit where 100% of the sum insured will be payable in the unfortunate event of the death of the insured. During the Benefit Term of the Plan, if the death of the insured is highly likely within a year, a lump sum equivalent to the Death Benefit will be paid in advance to help you to cope with the financial strain³.



為不同人生階段 度身訂造 Tailored to your Changing Lifestyle

當踏入人生不同階段，個人狀況及責任因時而異。此計劃讓您可在 70 歲之前轉換為終身人壽保險計劃。無論您的健康狀況如何，均毋須驗身或提交可受保證明。

Over the span of an individual's lifetime, circumstances and obligations can change. This Plan enables you to convert to a permanent life insurance plan before you reach the age of 70. No matter what your state of health is, medical examination or evidence of insurability is not required.



靈活選項 迎合不同需要 Flexible Options to Suit your Needs

此計劃助您應付不同人生階段的需要。隨著您的收入增加，生活質素提升，為您及您的家人挑選最適當的保障計劃尤其重要。您只需繳付額外保費，便可選擇附加一系列額外保障於此計劃的基本保障之上，以享有更穩健的財政安排。您亦可把此計劃以附約的形式附加於您現有的基本人壽保單之上。

This Plan helps you to deal with numerous needs at different stages of your life. With increased income and a higher standard of living, it becomes crucial to maintain the most suitable insurance protection for you and your family. With an additional premium, you can choose to add a wide range of optional benefits to enjoy higher financial security in addition to the basic coverage of this Plan. Alternatively, you can add this Plan to your existing basic insurance policy in the form of a rider.



掌握生活 由此開始 Empower your Life

富衛致力針對您的個人需要，助您認識不同的選擇以鎖定合適的保障。智理想定期保障計劃系列為現時靈活而又價格相宜的計劃。這個計劃精簡，涵蓋範圍廣泛，可保障您及您的家庭安康，業務穩健。您的終極理想固然是免卻煩憂，享受安寧及身心舒泰的生活。此計劃將助您如願以償。

FWD believes in helping you to understand the options and helping you to secure the coverage that best suits your individual needs. Elite Term Plan Series is the affordable and flexible plan now available in the market. This simple yet wide-ranging plan provides comfort and security for you, your family and business. Your ultimate goal is absence of anxiety, and the presence of serenity, calm and peace of mind. This Plan can help you to achieve your goal.

智理想定期保障計劃系列

Elite Term Plan Series

計劃種類 Plan Options	基本計劃 / 附約 Basic Plan/ Rider	
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	1 (15日) - 65 1 (15 days) - 65	
保費供款年期 Premium Payment Term	至95歲 To age 95	
保障年期 Benefit Term	至95歲 To age 95	
基本計劃保費 Premium Structure	- 首20個保單年度之保費為平衡及保證維持不變，其後每年續保 ² - 保費因應被保人下次生日年齡、性別、吸煙習慣及健康因素而訂定 - Level and guaranteed for the first 20 policy years and yearly renewable thereafter ² - Premium is varied by the Insured's age next birthday, gender, smoking habit and health factors	
貨幣 ⁴ Currency ⁴	美元 / 港幣 USD / HKD	
最低投保額 Minimum Sum Insured	基本計劃 Basic Plan	附約 Rider
	50,000美元 / 400,000港元 US\$50,000 / HK\$400,000	10,000美元 / 80,000港元 US\$10,000 / HK\$80,000
繳費方式 ⁵ Premium Payment Mode ⁵	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually	
身故權益 Death Benefit	投保額之100% 100% of the sum Insured	
預支身故權益 ³ Advanced Death Benefit ⁵	投保額之100% 100% of the sum Insured	

備註:

1. 優惠保費率是否適用視乎由富衛指定的註冊醫生所進行的驗身及全面的核保要求及條件而定。富衛保留提供此優惠保費率之最終決定權。
2. 保費率並非保證。
3. 當保單生效時，被保人經註冊專業醫生(按保單釋義)證明被保人非常可能於12個月內身故，而此證明並受富衛接受，富衛會預先支付一筆相等於身故權益之款項予保單權益人作為預支身故權益，上限為每名被保人125,000美元 / 1,000,000港元。此賠償一經向保單權益人支付，保單的投保額及保費將相應調低。若投保額調整至零或以下，保單將會終止。預支身故權益在某些情況下將不適用，詳情可參閱保單條款內的權益條款部分。
4. 附約的貨幣必須與所附加的基本計劃相同。
5. 附約的繳付方式必須與所附加的基本計劃相同。

Remark:

1. Eligibility of preferential premium rates is subject to medical examination performed by a registered physician accepted by FWD, comprehensive underwriting requirements and conditions. FWD reserves the right of the final decision to offer such preferential premium rates.
2. The premium rates are non-guaranteed.
3. While the policy is in force and the insured's advent of death is highly likely within 12 months as certified by a registered medical specialist as defined in the policy and is accepted by FWD, the Advanced Death Benefit in the sum equivalent to the Death Benefit will be payable to the policy owner in advance subject to the maximum of US\$125,000 or HK\$1,000,000 per insured. Upon payment of such benefit to the policy owner, the sum insured and the premium of the policy will be reduced accordingly. If the sum insured is reduced to zero or below, the policy will terminate. Advanced Death Benefit is not applicable under specific circumstances. Please refer to the Benefit Provisions in the Policy Provisions for the exclusion clauses.
4. The Currency of the Rider must be the same as the attached basic plan.
5. The Premium Payment Mode of the Rider must be the same as the attached basic plan.

重要事項及聲明:

1. 本產品由富衛人壽保險(百慕達)有限公司(「富衛」)承保,富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前,您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您,否則您不應申請或購買本產品。在申請本計劃前,請細閱以下相關風險。
2. 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在香港特別行政區派發,並不能詮釋為在香港特別行政區境外出售、游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在香港特別行政區境內進行及完成手續。
3. 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款,本計劃不受香港特別行政區存款保障計劃所保障。
4. 本產品乃一項定期壽險產品。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內,儘管本計劃的主要推銷文件/小冊子及/或本計劃的銷售文件沒有費用與收費表/費用與收費部份或沒有保費以外之額外收費。
5. 所有核保及理賠決定均取決於富衛,富衛根據投保人及被保人於投保時所提供的資料而決定接受投保申請還是拒絕有關申請,並退回全數已繳交之保費(不連帶利息)。富衛保留接納/拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
6. 以上全部權益及款項將於扣除保單負債(如有)(如未清繳之保費或保單貸款及其利息),如有,後支付。
7. 如您對保單不滿意,則在您未曾於本保單下作出過任何索償的前提下,您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。您必須確保富衛辦事處在您的保單的「冷靜期」(保單交付給您/您的代表或《通知書》(說明已經可領取保單和「冷靜期」的屆滿日)發予您/您的代表後起計的21天內,以較早者為準。)屆滿日或之前直接收到附有您的親筆簽署的通知書。富衛辦事處的地址為香港中環德輔道中308號富衛金融中心1樓。
8. 於保單或附約生效期間,保單權益人可向富衛作出書面申請退回或終止保單或附約。
9. 本產品之保單條款受香港特別行政區的法律所規管。
10. 以上資料只供參考及旨在描述產品主要特點,有關條款細則的詳細資料及所有不保事項,請參閱保單條款。本單張及保單條款內容於描述上有任何歧異,應以保單條款英文原義為準。如欲在投保前參閱保險合約條款及細則,您可向富衛索取。本單張中英對照,如有任何歧異,概以英文原義為準。
11. 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) 識辨非豁免「財務帳戶」的帳戶(「非豁免財務帳戶」);
 - (ii) 識辨非豁免財務帳戶的個人持有人及非豁免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免財務帳戶為「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) 收集有關非豁免財務帳戶的資料(「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。

Important Notes and Declarations:

1. This product is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
2. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product 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 product must be conducted and completed in the Hong Kong Special Administrative Region.
3. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
4. This product is a term life product. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
5. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.
6. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
7. If you are not satisfied with the Policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the Policy. A written notice signed by you should be received by the office of FWD at 1/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within the Cooling-Off Period (that is, 21 days after either the delivery of the Policy or the issue of a Notice informing you or your representative that the Policy is available for collection and Expiry Date of the Cooling-off Period, whichever is earlier).
8. While the Policy or rider is in force, the Policy Owner may surrender or terminate the Policy or rider by sending a written request to FWD.
9. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
10. This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the Policy Provisions of the product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. If you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. In the event of discrepancies between the English and Chinese versions of this product material, the English version shall prevail.
11. 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 Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

本產品有哪些主要風險?

信貸風險

本產品是由本公司發出的保單。投保本保險產品或其任何保單利益須承受本公司的信貸風險。保單持有人將承擔本公司無法履行保單財務責任的違約風險。

外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理(例如,外匯限制)。若保險產品的貨幣單位與您的本國貨幣不同,任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說,如果保單貨幣對您的本國貨幣大幅貶值,因匯率波動引致的潛在損失將對你於本產品可獲得的利益及繳付保費的負擔構成負面影響。

通脹風險

請注意通脹會導致未來生活費用增加。即使本公司履行所有合約責任,實際保單權益可能不足以應付將來的保障需要。

不保事項

若被保人直接或間接由下列任何原因引致非常可能於12個月內身故,將不獲發此預支身故權益:

1. 蓄意自我毀傷或企圖自殺,不論當時神智是否清醒,或是否受藥物或酒精影響
2. 感染人類免疫缺乏病毒(HIV)所引致之任何疾病,包括愛滋病(AIDS)和/或各種由感染HIV之突變,衍生或變異
3. 由於服用酒精或毒品或類似之藥物或藥劑劑過量,除非是註冊專業醫生處方開列之藥物

保費調整

首20個保單年度之保費為平衡及保證維持不變。於第21個保單年度開始,保費為非保證並將按照被保人於續保時之下次生日年齡而訂定。保費會因各種因素而大幅增加,當中包括但不限於年齡、索償經驗及保單續保率。

保費年期及欠繳保費

計劃的保費供款年期的終結日為被保人95歲生日前之保單週年日。

任何到期繳付之保費均可獲本公司准予保費到期日起計30天的寬限期。若在寬限期屆滿後仍未繳付保費,由首次未繳保費的到期日起終止,而您可能會失去全部權益。

終止保單

保單/附約將在下列其中一個日期終止,以較早為準:

1. 被保人身故
2. 被保人95歲生日前之保單週年日
3. 本保單之全部保險金額按本公司規定轉換為永久性壽險之日
4. 依本公司相關規定所認定之保單終止日或附約終止日
5. 投保額因本公司就本保單支付預支身故權益後下調至零或以下
6. 寬限期滿後仍未繳付保費

What are the key product risks?

Credit risk

This product is an insurance policy issued by the Company. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of the Company. You will bear the default risk in the event that the Company is unable to satisfy its financial obligations under this insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, the potential loss arising from such exchange rate movement may have a negative impact on the benefits you receive from the product and your burden of the premium payment.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if the Company fulfills all of its contractual obligations.

Exclusions

No Advanced Death Benefit will be paid if Insured's death is caused directly or indirectly from any of the following:

1. intentional self-inflicted injury, or attempted suicide, while sane or insane and while intoxicated or not; or
2. Human Immunodeficiency Virus (HIV) related illness, including Acquired Immunization Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof, which is derived from an HIV infection; or
3. intoxication caused by alcohol or narcotics or drugs or agents unless taken in accordance with the lawful directions and prescription of a Registered Medical Specialist

Premium adjustment

The premiums payable for the first 20 policy years are level and guaranteed. Starting from the 21st policy year, the premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly starting from the 21st policy year due to factors including but not limited to age, claims experience and policy persistency.

Premium term and non-payment of premium

The premium payment term of the plan ends on the policy anniversary immediately preceding the Insured's 95th birthday.

The Company allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

The policy / rider shall terminate on the earliest of the following:

1. The death of the Insured
2. The policy anniversary immediately preceding the 95th birthday of the Insured
3. The date on which the entire amount of the Sum Insured remaining is converted to a permanent plan of life insurance subject to the Company's relevant rules at the time of conversion
4. The termination date of the policy or rider. Such date is determined in accordance with the Company's applicable rules and regulations
5. The sum insured is reduced to zero or below upon payment of the Advanced Death Benefit under this policy
6. The end of the Grace Period of any premiums due and not received by the Company



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