

無盡愛護
一生伴隨

A lifelong promise
to your loved ones

衛你所愛壽險計劃
Life Promise Insurance Plan

儲蓄・分紅壽險 | Savings • Participating life

敢 至係人生

fwd.com.hk | 24小時服務熱線 3123 3123



衛你所愛壽險計劃

衛你所愛壽險計劃給您帶來人壽保障，助您為摯愛作好充足的保障準備。您也可選擇適合您理財大計的保費供款年期，為您家人未來的財務需要作好部署。

現在就讓衛你所愛壽險計劃與您邁向光輝未來！

Life Promise Insurance Plan

Life Promise Insurance Plan provides you with life protection and helps you to deliver a well-planned coverage to your loved ones. You can also choose the premium payment term that suits your financial plan, enabling you to provide financial security for your family in future.

Leading your life towards a promising future with Life Promise Insurance Plan now!

計劃特點 Highlights



1 守護您的摯愛¹ Protect your loved ones¹

計劃為您摯愛提供100%投保額的身故賠償，陪伴您摯愛走過高低起伏，守護他們的未來。

The plan offers death benefit for your loved ones with payment of 100% sum insured in the event of death, safeguarding the future of your loved ones through all uncertainties.



2 平衡保費 理財更輕鬆 Level premium for easy planning

於特定保費供款年期內，保費一直保持平衡、不變，讓您輕易掌握理財方針。您更可選擇利用保費儲蓄戶口²於保單生效前提前支付保費，全面配合您的財務大計。

Premium payments stay level and unchanged throughout the designated premium payment term, allowing you to plan your finances with ease. You may also pay the premium in advance by using the premium deposit account² if it fits your financial plan.



3 靈活組合 體貼關懷 Flexible protection combinations

除基本壽險保障外，計劃可額外附加不同類型的附加保障³以供閣下選擇，全面體貼您的所需。無論是個人或家庭之保障需要，都能讓您作出最周全的安排。

Different kinds of supplementary riders³ are available to fit your needs, providing individual as well as family-based protection. You are free to add them on to the plan in order to obtain comprehensive protection.



4 後備資金 應付急需 Back-up reserve for emergency needs

計劃中的保單價值隨時間增長。當遇上緊急需要時，您可從計劃中提取累積價值⁶，以備不時之需。您更可透過價值轉換選擇⁷轉換部分保證現金價值及特別紅利⁴(如有)為週年紅利，積存於保單內生息⁵，為您的財富保值，讓您安心把握人生每個重要時機。

The policy value of the plan grows with time. This provides a source of back-up reserve for unexpected needs in the future. In case of an emergency, you can withdraw the policy value from the plan⁶. You can also exercise the value conversion option⁷ to partially convert part of your guaranteed cash value and special bonus⁴ (if any) to annual dividend and retain it to accumulate interest⁵ so that you can preserve your wealth, empowering you to seize every important moment of your life.

計劃一覽表 Summary of Plan Features

保費供款年期 Premium payment term	5 年 5 years	10 年 10 years	15 年 15 years	20 年 20 years
投保年齡 (下次生日年齡) Issue age (Age next birthday)	1 (15 日) - 75 歲 Age 1 (15 days) - 75	1 (15 日) - 70 歲 Age 1 (15 days) - 70	1 (15 日) - 65 歲 Age 1 (15 days) - 65	1 (15 日) - 60 歲 Age 1 (15 days) - 60
保障年期 Benefit term	至 100 歲 ¹ (下次生日年齡) To age 100 ¹ (Age next birthday)			
基本計劃保費結構 Basic premium structure	平衡及保證 Level and guaranteed			
貨幣 Currency	港元 / 美元 HKD / USD			
最低投保額 Minimum sum insured	120,000 港元 / 15,000 美元 HK\$120,000 / US\$15,000			
最高投保額 Maximum sum insured	不適用 (受核保要求所限) N/A (Subject to underwriting requirements)			
繳費方式 Premium payment mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually			
週年紅利 (非保證) Annual dividend (Non-guaranteed)	於保單生效期內，週年紅利 ³ (如有) 將由第二個保單週年日起每年支付。 While the policy is inforce, annual dividend ³ (if any) will be payable annually from the 2 nd policy anniversary.			
特別紅利 (非保證) Special bonus (Non-guaranteed)	於保單生效期內，特別紅利 ⁴ (如有) 將由第二個保單週年日起於被保人身故時、保單部份退保或退保時、保單期滿時或保單失效後並在一年保單復效期結束時支付。 While the policy is inforce, special bonus ⁴ (if any) will be payable from the 2 nd policy anniversary upon the death of the Insured, partial surrender or surrender of the policy, maturity of the policy or at the end of the one year reinstatement period if the policy lapses and is not reinstated within the period.			
身故權益 Death benefit	投保額、累積週年紅利 ³ (如有) 及利息 ⁵ (如有)、特別紅利 ⁴ (如有) 和扣除任何保單負債 (如未清繳之保費或保單貸款及其利息。) Sum insured, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less any policy debts (e.g. unpaid premiums or premium loan and the interest of the loan).			
退保價值 Surrender benefit	保證現金價值、累積週年紅利 ³ (如有) 及利息 ⁵ (如有)、特別紅利 ⁴ (如有) 和扣除任何保單負債 (如未清繳之保費或保單貸款及其利息。) Guaranteed cash value, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less policy debts (e.g. unpaid premiums or premium loan and the interest of the loan).			
期滿權益 Maturity benefit	保證現金價值、累積週年紅利 ³ (如有) 及利息 ⁵ (如有)、特別紅利 ⁴ (如有) 和扣除任何保單負債 (如未清繳之保費或保單貸款及其利息。) Guaranteed cash value, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less any policy debts (e.g. unpaid premiums or premium loan and the interest of the loan).			

備註：

1. 保障期至緊接被保人 99 歲生日後的保單週年日。
2. 如欲提前支付保費，可存入保費儲備戶口，請填妥及簽署指定表格並交回富衛人壽保險（百慕達）有限公司（「富衛」）。閣下可向閣下的理財顧問或富衛索取指定表格。如欲得悉更多保費儲備戶口之資料，請與閣下的理財顧問或富衛聯絡。
3. 週年紅利（此為非保證金額）將由第二個保單週年日起每年支付。週年紅利（如有）乃根據現時富衛之預期情況下釐訂，且非保證。每年富衛是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及富衛之投資回報來釐定此非保證價值之金額，並可能會較每年調整一次更頻繁。實際獲發之金額或會比上述預期較高或較低。在某些情況下，非保證金額可能為零。
4. 特別紅利（此為非保證金額）將由第二個保單週年日起於被保人身故時、保單部份退保或退保時、保單期滿時或保單失效後並在一年保單復效期結束時支付。特別紅利（如有）乃根據現時富衛之預期情況下釐訂，且非保證。每年富衛是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及富衛之投資回報來釐定此非保證價值之金額，並可能會較每年調整一次更頻繁。實際獲發之金額或會比上述預期較高或較低。在某些情況下，非保證金額可能為零。
5. 富衛之利息並非保證，且富衛有絕對酌情權不時釐定其息率。
6. 任何提款金額將從累積週年紅利³及利息⁵（如有）中支取。若累積週年紅利³及利息⁵（如有）的金額不足，提款將會以部分退保方式從保證現金價值及特別紅利⁴（如有）中支取。由部份退保生效日起，保證現金價值、身故權益、週年紅利³（如有）和特別紅利⁴（如有）將會相應減低。
7. 當保單滿十五年或在保費繳付期完結後，以較後者為準，閣下可選擇以部分退保方式將部分保證現金價值及特別紅利⁴（如有）轉換為週年紅利³。當該金額轉換為週年紅利³後，該金額會變成週年紅利³的一部分，而富衛將支付與累積週年紅利³相同的利息⁵。閣下可於每個保單年度行使一次價值轉換選擇。由部份退保生效日起，其後之保證現金價值、身故權益、週年紅利³（如有）和特別紅利⁴（如有）將會相應減低。
8. 投保任何附約須按正常程序另外核保及支付額外保費。

Remarks:

1. The policy term to the policy anniversary that falls immediately after the insured's 99th birthday.
2. Premium prepayment can be deposited to the premium deposit account. To make such application, a completed and signed prescribed form should be submitted to FWD Life Insurance Company (Bermuda) Limited ("FWD"). The form can be obtained from your advisor or from FWD. Please refer to your advisor or FWD for more information of the premium deposit account.
3. Annual dividend, which is not guaranteed, will be payable annually from the 2nd policy anniversary. The annual dividend (if any) is based on FWD's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and FWD's investment return. The actual amount payable may change anytime, with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero.
4. Special bonus, which is not guaranteed, will be payable from the 2nd policy anniversary under the policy upon the death of the Insured, partial surrender of the policy, maturity of the policy or at the end of the one year reinstatement period if the policy lapses and is not reinstated within the period. The special bonus (if any) is based on FWD's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and FWD's investment return. The actual amount payable may change anytime, with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero.
5. The interest rate with FWD is not guaranteed. The interest rate is determined by FWD from time to time at its absolute discretion.
6. Any amount withdrawn will be taken from the accumulated annual dividends³ and interest⁵ (if any). If there is not enough value in the accumulated annual dividends³ and interest⁵ (if any), the withdrawal will be taken from the guaranteed cash value and special bonus⁴ (if any) as a partial surrender. From the date of partial surrender, guaranteed cash value, death benefit, annual dividend³ (if any) and special bonus⁴ (if any) will also be reduced accordingly.
7. After you have held the policy for 15 years or after the premium payment term, whichever is later, you can choose to convert some of the guaranteed cash value and special bonus⁴ (if any) to annual dividends³ by way of partial surrender. Once it is converted to annual dividends³, it will form part of annual dividends³, FWD will pay the same rate of interest⁵ on it as FWD pays on the accumulated annual dividends³. You can exercise the value conversion option once per policy year. From the date of partial surrender, the subsequent guaranteed cash value, death benefit, annual dividend³ (if any) and special bonus⁴ (if any) will also be reduced accordingly.
8. Normal underwriting and additional premium are required for any rider(s) attached to this policy.

重要事項及聲明：

- i. 本產品富衛承保，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。
- ii. 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。
- iii. 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，本產品不受香港特別行政區存款保障計劃所保障。
- iv. 本產品乃一項含有儲蓄成份的分紅壽險產品。保險費用成本及保單相關費用已包括在本產品的所需繳付保費之內，儘管本產品的主要推銷文件/小冊子及/或本產品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。
- v. 本產品是一項儲蓄保險產品。如您在保單期滿前退保，您可收回的款額可能會低於您已繳付的保費總額。
- vi. 本產品是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。
- vii. 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及保費徵費（如有）（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。
- viii. 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）後支付。
- ix. 有關過去紅利資料，請參考富衛網頁 (<https://www.fwd.com.hk/tc/regulatory-disclosures/fulfilment-ratios/>)。以下是富衛派發紅利的理念及投資策略：
 - (i) 派發紅利的理念（最新資料請參考富衛網頁 <https://www.fwd.com.hk/tc/regulatory-disclosures/dividend-bonus-declaration-philosophy/>）
由富衛發出的分紅保單所派發予保單權益人之紅利乃非保證。
保單權益人可透過宣佈紅利分享分紅保單的財務表現。財務表現涵蓋支持保單的資產的有關投資回報的投資表現，及其他因素包括但不限於費用、續保率、索償和有關內部和外部狀況的展望。富衛將對比長遠經驗與預期，若長遠經驗較預期不同，非保證紅利將會因而調整。
基於不同產品的計劃內容及保單權益有所不同，紅利變動的次數和幅度或會因不同產品而異。一般來說，較高風險的產品的紅利調整次數會較多，幅度亦較為明顯。同一產品下的保單可能被分配到有不同紅利的不同組別，旨在更準確地反映有關財務表現。
為減低紅利在保單年期內短期性波動及穩定紅利，富衛可能派發部分相關年度財務表現予保單權益人。
富衛至少每年檢討及宣佈紅利，並會由董事會主席，獨立非執行董事及獲委任精算師作書面聲明。
 - (ii) 投資策略（最新資料請參考富衛網頁 <https://www.fwd.com.hk/tc/regulatory-disclosures/dividend-bonus-declaration-philosophy/>）
富衛的投資組合採用均衡資產分配投資策略，主要包括投資級別的固定收益類型證券，以履行保證保單財務責任。為提高長期投資表現予非保證保單權益，此投資組合亦包括股權類型投資，主要包括上市股票、互惠基金及私募股權。投資策略：固定收益類型證券（目標之50% - 70%）及股權類型投資（目標之30% - 50%）
在投資組合規模容許下，投資將橫跨於不同地區及行業達到多元化效果。
富衛會透過直接投資於與保單相同貨幣或與保單貨幣對沖的工具，減低有關保單之貨幣風險。現時的投資組合主要投資於美國及亞太地區以美元為主資產。
此外，投資組合是由專業投資人士管理。除定時檢討，富衛亦保留不時更改投資策略權利，並會將重大改變通知保單權益人。
- x. 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及保費徵費（如有）。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。
- xi. 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。
- xii. 本產品之保單條款受香港特別行政區的法律所規管。
- xiii. 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，你可向富衛索取。本單張中英對照，如有任何歧異，概以英文原義為準。
- xiv. 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。保單權益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:

- i. This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the product. FWD recommends 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.
- ii. 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.
- iii. 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.
- iv. This product is a participating life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this product despite the product brochure/leaflet and/or the illustration documents of this product having no schedule/section of fees and charges or no additional charge noted other than the premium.
- v. The product is a savings insurance product. If you surrender your policy before its maturity date, the amount you get back may be less than the total premium you have paid.
- vi. This product is designed for individuals who are looking for a long-term savings plan and it is not suitable for people who seek short-term gains.
- vii. 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 and any insurance levy paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
- viii. 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).
- ix. Please refer to FWD's website (<https://www.fwd.com.hk/en/regulatory-disclosures/fulfilment-ratios/>) for dividend / bonus history. The dividend/bonus declaration philosophy and investment strategy of FWD are shown below:
 - (i) Dividend / Bonus Declaration Philosophy (Please refer to FWD's website for latest information:
<https://www.fwd.com.hk/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/>)

FWD issues participating policies, which offer the policy owners with dividend/bonus benefits that are not guaranteed. Through the policy dividend/ bonus declaration, the policy owners participate in the financial performance of the participating products. Financial performance covers investment performance of the underlying investment return on asset supporting those policies, as well as other factors including but not limited to expenses, persistency, claims and the future outlook as pertaining to both internal and external conditions. The experience over the long-term is compared against expectation, and the non-guaranteed dividend/bonus is adjusted if the experience over the long-term is different from the expectation.

Due to the variation of features and benefits of different products, the frequency and magnitude for the change in dividend/bonus scale may vary for different products. In general, the adjustments on dividend/bonus scale are more frequent and significant for products with higher risk profile. Policies of the same product may be separated into different bucket with different dividend/bonus rates, with an aim to more closely reflect the underlying financial performance.

To stabilize the dividend/bonus, FWD may distribute a proportion of the financial performance in a particular year attributable to the policy owners, with an aim to smooth out the short-term volatility of dividend/bonus rate over the course of the benefit term.

FWD review and declare the dividend/bonus rate at least annually, with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary.
 - (ii) Investment Strategy (Please refer to FWD's website for latest information:
<https://www.fwd.com.hk/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/>)

FWD's asset portfolio employs a balanced asset allocation investment strategy, which consists primarily of investment graded fixed income type securities to meet the guaranteed financial obligation. Equity-type investments, with majority invested in listed equity, mutual fund and private equity, are also utilized to enhance the investment performance in the long run for non-guaranteed benefits. The investment strategies are: Fixed income type securities (Target 50-70%) and equity-type investments (Target 30-50%)

The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support.

Currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments. Currently, the majority of the asset is invested in the United States and Asia Pacific and denominated in USD.

Furthermore, the asset portfolio is actively managed by investment professionals to closely monitor the investment performance. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policy owners for any material changes.
- x. 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 and any insurance levy 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).
- xi. 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.
- xii. The policy provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- xiii. 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. In case 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.
- xiv. 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

本產品是由富衛發出的保單。投保本保險產品或其任何保單利益須承受富衛的信貸風險。保單權益人將承擔富衛無法履行保單財務責任的違約風險。

流動性風險

本產品為長期保險保單。此長期保險保單有既定的保單期限，保單期限由保單生效日起至保單期滿日止。保單含有價值，如您於較早的保障年期或保單期滿日前退保，您可收回的金額可能會大幅低於您已繳付的保費總額及預繳金額(如適用)。如果您選擇了預繳選項，除非保單被取消、退保或者在第一個保單年度完結前終止，保費儲備戶口內的所有金額將不會被退回或退還給您。您應確保您打算將您的預繳金額留在保費儲備戶口內。投保本計劃有機會對您的財務狀況構成流動性風險，您須承擔本計劃之流動性風險。

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您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。即使富衛履行所有合約責任，實際保單權益可能不足以應付將來的保障需要。

提早退保風險

如您於較早的保障年期或在保單期滿日前退保，您可收回的款額可能會大幅低於您已繳付的保費總額。

不保證權益

不保證權益（包括但不限於週年紅利/特別紅利）是非保證的，並按照派發紅利的理由由富衛自行決定。

不保事項

若被保人直接或間接由下列任何原因引致損失／索償，將不能獲得身故權益賠償：

若被保人在保單簽發日（或保單復效日）起的13個月內自殺，富衛的法律責任僅限於退還相等於已繳付保費但不附帶利息及需扣除富衛已付的任何權益及任何欠富衛的款項（包括任何欠付保費徵費）。不論被保人自殺時神智是否清醒，上述均可適用。

保費年期及欠繳保費

保單的保費供款年期為5年、10年、15年或20年。

任何到期繳付之保費均可獲富衛准予保費到期日起計30天的寬限期。若在寬限期後仍未繳付保費而保單沒有現金價值，保單將由首次未繳保費的到期日起終止。若保單有可作貸款的現金價值，富衛將自動從該現金價值以貸款形式撥出部份現金以墊繳保費。當保單貸款及利息總額相等於或超過保單可貸款的現金價值時，保單將會終止，而您可能失去全部權益。

終止保單

保單將在下列其中一個日期終止，以最早者為準：

- 1) 若您於30天保費寬限期過後仍未繳付保費（自動保費貸款除外）。
- 2) 您將保單退保之日。
- 3) 被保人身故之日。
- 4) 保單的期滿日。
- 5) 任何未償還保單貸款金額（包括利息及自動保費貸款）等於或高於保單的總價值之日。總價值只包括保證現金價值及富衛未付的累積週年紅利及其利息。

PMH097AB1808

What are the key product risks?

Credit risk

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

Liquidity risk

This product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the policy effective date to the policy maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premium and prepayment amount (if applicable) you have paid. If you choose the prepay option, any amount in the premium deposit account is unable to be surrendered or returned to you unless the policy is also cancelled, surrendered or otherwise terminated before the third policy anniversary. You should ensure that you intend to leave your prepayment amount in your premium deposit account. Application of the plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the plan.

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 FWD fulfills all of its contractual obligations.

Early surrender risk

If you surrender your policy in the early policy years or before its maturity date, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid.

Non-guaranteed benefits

Non-guaranteed benefits (including but not limited to annual dividend / special bonus) are not guaranteed and are determined at FWD's discretion based on its dividend / bonus declaration philosophy.

Exclusions

This policy shall not cover any loss / claim directly or indirectly caused by or resulting from the below exclusion(s) listed that apply for death benefit: If the insured commits suicide within 13 calendar months from the policy date (or from the date we reinstate your policy), FWD's legal responsibility will be limited to refunding an amount equivalent to any premium paid without interest, after deducting any benefits FWD has paid, and any amounts owed to FWD, including any outstanding insurance levy. This applies regardless of whether the insured was sane or insane when committing suicide.

Premium term and non-payment of premium

The premium payment term of the policy is 5 years, 10 years, 15 years or 20 years.

FWD 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 and the policy has no cash value, the policy will be terminated from the date the first unpaid premium was due. If the policy has any loanable cash value, FWD shall automatically advance the amount of premium due as a loan against such loanable cash value of the policy. Once the total amount of outstanding loan and interest accrued is equal to or exceeds the loanable cash value of the policy, the policy will be terminated. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

The policy shall terminate on the earliest of the following:

1. From the premium due date, if you have not paid your premiums after the 30-day premium grace period (unless the automatic premium loan applies).
2. On the date you surrender your policy.
3. On the date of the insured's death.
4. On the maturity date of your policy.
5. On the date that any outstanding policy loan amounts (including interest and automatic premium loans) are equal to or greater than the total amount.
The total amount only includes guaranteed cash value and the total amount of accumulated annual dividends and interest that FWD has not paid to you.



PMH097AB1808

敢 至係人生

fwd.com.hk | 24小時服務熱線 3123 3123

