



# 為子女未來 作準備

## Planning ahead for your children's future

盈聚未來儲蓄壽險計劃(優越版)  
MaxFocus Supreme Savings Insurance Plan  
(2018 版本 version)

教育基金篇 | Education version

敢 至係人生

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## 為子女的未來作準備

父母總會為子女生活上的一切費心，希望全面照顧子女人生不同階段的需要，事事體貼子女將來。想為子女的教育及未來作好準備，就需要及早籌劃，積累足夠財富儲備，讓子女創造自己的精彩人生。現在，您不妨細想一下，您的計劃當中會否包括：

### Planning ahead for your children's future

Parents always want to provide the best for their children and try to support their children at every life stage. To provide all-round support, you have to plan early and start building wealth to empower your children to go after their dreams. Now, just take some time to think about your planning. Does it include...



為教育作好儲備，成就子女未來  
**Plan a better future for your children**



充裕現金，輕鬆應付突發開支  
**Have sufficient cash to take care of unexpected expenses**



讓子女建立創意事業 追求自己夢想  
**Let your children build innovative business to go after their dreams**



無懼通脹，享受真正財務自由  
**Stay ahead of inflation and achieve financial freedom**

全面照顧子女人生不同階段的需要，您的理財規劃必須涵蓋3大範疇，讓您有效累積財富！

To support your children at every life stage, your financial planning must cover the 3 categories to accumulate wealth in an effective way.

1

保障期長 放膽追夢無顧慮  
**Long protection period to empower you to pursue your dreams with no fear**

2

盈聚財富 由您作主傳承愛  
**Build wealth and pass on your love as per your choice**

3

簡易程序 理財規劃更方便  
**Simple process to make financial planning easier**



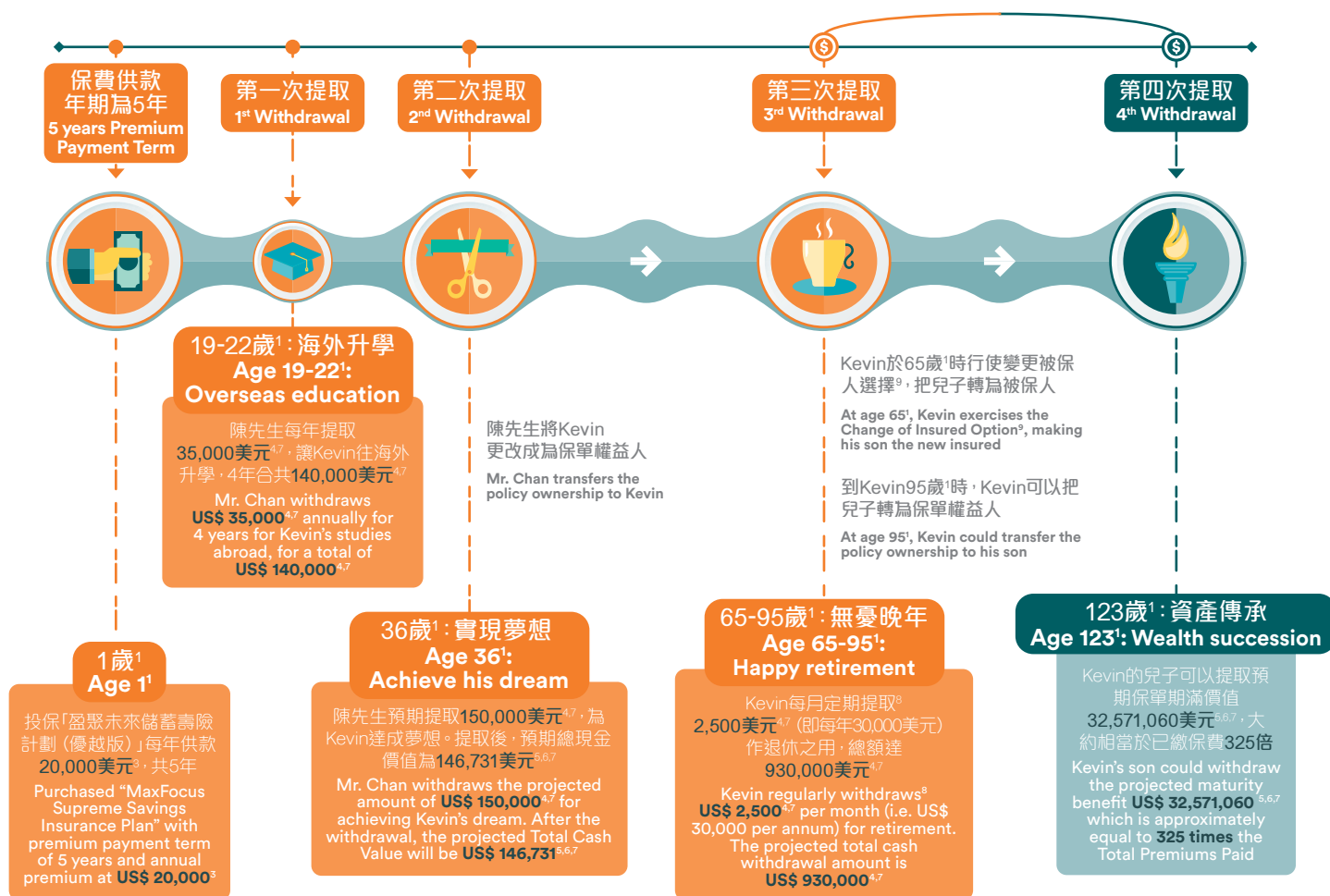
## 個案 CASE

陳先生於兒子Kevin 1歲<sup>1</sup>時，已為Kevin投保「盈聚未來儲蓄壽險計劃（優越版）」，希望全面照顧兒子人生不同階段的需要，讓兒子敢於追求自己的夢想，創造屬於自己的精彩人生。

Mr. Chan purchased “MaxFocus Supreme Savings Insurance Plan” for his son Kevin when Kevin was 1 year old<sup>1</sup>. Mr. Chan wants to provide all-round support at every life stage of his son, empowering Kevin to go after his dreams and create an amazing life of his own.

目標：全面照顧兒子人生不同階段的需要，讓他創造精彩人生。

Target: Providing all-round support to his son and empower him to go after his dreams.



陳先生投保「盈聚未來儲蓄壽險計劃（優越版）」的投保資料：  
Mr. Chan purchased MaxFocus Supreme Savings Insurance Plan as follows:

受保人性別 / 年齡 Insured Sex / Age	男 / 1歲 <sup>1</sup> Male / 1 <sup>1</sup>
最初名義金額 <sup>2</sup> Initial Notional Amount <sup>2</sup>	US\$ 206,612 美元
保費供款年期 Premium Payment Term	5年 Years
年繳保費 <sup>3</sup> Annual Premium <sup>3</sup>	US\$ 20,000 美元

假設於指定保單年度前不作任何提取，以下是保單的預期回報：

Assuming no withdrawal has been made before the designated policy year, the projected returns of the policy are listed as follows for reference:

保單年度（完結） Policy Year (End)	第20年 20 <sup>th</sup> years	第30年 30 <sup>th</sup> years
已繳總保費 <sup>3</sup> Total Premiums Paid <sup>3</sup>	US\$ 100,000 美元	
預期總現金價值 <sup>5,6,7</sup> Projected Total Cash Value <sup>5,6,7</sup>	US\$ 252,194 美元	US\$ 476,441 美元
預期總回報比率 <sup>5,6,7</sup> Projected Total Return Ratio <sup>5,6,7</sup>	252%	476%

**備註：**

1. 年齡以下次生日年齡計算，而保障期至123歲是以最初投保時保單列明的首位被保人的第123個生日計算。
2. **盈聚未來儲蓄壽險計劃（優越版）**之名義金額是用作計算**盈聚未來儲蓄壽險計劃（優越版）**之保費、保證現金價值、週年紅利及特別紅利。於本保單生效期間，若**盈聚未來儲蓄壽險計劃（優越版）**之名義金額被調低，以上所有權益之金額亦將被調低。**盈聚未來儲蓄壽險計劃（優越版）**之名義金額與身故權益並無關係，本公司將不會於被保人身故時支付此名義金額。
3. 以上所有數字均以年繳保費方式計算。
4. 上述提取金額是按有關保單年度完結時於累積週年紅利及利息（如有）提取，且不積存提取款金額於保單。如上述提取款金額多於累積週年紅利及利息，保單將以減少名義金額形式提取保證現金價值（如有）及特別紅利（如有）支付多於累積週年紅利及利息之提取款金額。其後的保證現金價值（如有）、週年紅利（如有）、及特別紅利（如有）將會根據減少後的名義金額被相應減少。因此，若保單下的現金價值被提取，於保單終止時可支付之身故權益及現金價值總額亦將會相應減少。**盈聚未來儲蓄壽險計劃（優越版）**最低名義金額<sup>2</sup>為30,000美元 / 240,000港元。
5. 預期總回報包括非保證價值，非保證價值包括週年紅利及利息（如有）及特別紅利（如有）。特別紅利（如有）將於以下情況，包括但不限於被保人身故時、保單部份退保時、行使定期提取服務時、行使價值轉換選擇時、保單退保時、期滿時或保單失效後並在保單復效期結束時支付。
6. 退保價值總額為保證現金價值（如有）、累積週年紅利及利息（如有）及特別紅利（如有）扣除保單負債（如有，包括未有繳付之保費或貸款及其利息）。
7. 上述預期回報、週年紅利、累積息率及特別紅利乃根據現時富衛之預期情況釐訂，並為非保證。以上例子乃假設非保證週年紅利存放於富衛內積存生息，並根據現時非保證週年紅利積存息率每年4.00%的現時息率是用作計算積存的效果，並根據現時美元保單的非保證週年紅利及累積息率計算。保單權益人可透過宣佈紅利分享紅保單的財務表現。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。實際獲發之金額或會隨時更改而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。
8. 於第十五個保單週年日後，保單權益人可透過定期提取服務以書面申請從保單中定期提款。當申請批核後，設定好的提款金額會直接存入指定的賬戶號碼。任何提款金額將從累積週年紅利及利息（如有）中支取。若累積週年紅利及利息（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（如有）中支取。有關定期提取服務的詳細資料，請參閱保單條款。
9. 於保費供款年期完結時，若被保人仍在生，保單權益人可書面申請行使變更被保人選擇。任何被保人的變更將不會影響名義金額<sup>2</sup>、總現金價值、保證現金價值、特別紅利、週年紅利及利息（如有）、期滿日或保單年度。有關變更被保人選擇的詳細資料，請參閱保單條款。

**重要事項：**

- i. 因金額小數位的調整，上列所有保費及價值會與應繳保費總額及所得價值稍有出入。
- ii. 以上全部權益及款項將於扣除保單負債（如未清繳之保費或保單貸款及其利息），如有，後支付。
- iii. 以上個案，數字及備註乃作舉例說明**盈聚未來儲蓄壽險計劃（優越版）**之用途，只供參考。若以上數值有任何更改，恕不作任何通知。請聯絡您的理財顧問索取訂製的保險利益說明。有關本計劃條款細則的詳細資料，請參閱產品小冊子及保單條款。
- iv. **盈聚未來儲蓄壽險計劃（優越版）**由富衛人壽保險（百慕達）有限公司承保（「富衛」）。
- v. 如以上個案或備註與保單條款內容有任何歧異，應以保單條款英文版本原義為準。

**Remarks:**

1. Age is based on the next birthday age and the policy term to age 123 is referring to the 123<sup>rd</sup> birthday of the initial insured of the Policy inception.
2. The Notional Amount of the **MaxFocus Supreme Savings Insurance Plan** is used to calculate the premium, Guaranteed Cash Value, Annual Dividend and Special Bonus of the **MaxFocus Supreme Savings Insurance Plan**. In case the Notional Amount of the **MaxFocus Supreme Savings Insurance Plan** is reduced while the Policy is in force, these benefits payable will also be reduced. The Notional Amount of the **MaxFocus Supreme Savings Insurance Plan** is not related to Death Benefit and will not be paid upon the death of the insured.
3. All figures above are based on the annual premium payment method.
4. The above withdrawal is cashed out at the end of the policy year and the withdrawal proceed is not retained in the Policy. The withdrawal will be made from the accumulated Annual Dividends and interest (if any). If the withdrawal amount exceeds the balance of the accumulated Annual Dividends and interest, it will be deducted from the Guaranteed Cash Value (if any) and the Special Bonus (if any) by means of reducing Notional Amount. As a result of reducing the Notional Amount<sup>2</sup> the relevant proportion of the Guaranteed Cash Value (if any), Annual Dividend (if any) and Special Bonus (if any) will be reduced. Therefore, the death benefit as well as the total cash value payable upon policy termination will be reduced once the withdrawal is made. The minimum Notional Amount<sup>2</sup> of **MaxFocus Supreme Savings Insurance Plan** is USD 30,000 / HKD 240,000.
5. The total projected returns include non-guaranteed benefits and the non-guaranteed benefits include the accumulated Annual Dividends and interest (if any) and Special Bonus (if any). The Special Bonus (if any) will be payable upon the following situations, including to the death of the Insured, partial surrender of the Policy, exercising the Regular Withdrawal Services, exercising the Value Conversion Option, 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.
6. The total surrender benefit is the sum of Guaranteed Cash Value (if any), accumulated Annual Dividends and interest (if any), and Special Bonus (if any) less policy debts (if any, for example, unpaid premiums or loan and the interest of the loan).
7. The projected returns above, Annual Dividends and the interest accumulation rate and the Special Bonus are based on FWD's current scales which are non-guaranteed. It is assumed the non-guaranteed Annual Dividends is accumulated with interest in FWD on the above example. The current interest rate of 4.00% p.a. is used to illustrate the effect of accumulation and is based on the non-guaranteed Annual Dividends and the accumulation interest rate of those policies in US dollars. Through the policy dividend / bonus declaration, the policyholders 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. 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.
8. After the 15<sup>th</sup> Policy Anniversary, the Policy Owner can apply in writing for the Regular Withdrawal Services to make regular withdrawal from the Policy. When the application is approved, the selected withdrawal amount will be directly debited to the assigned account. Any amount withdrawn will be taken from the accumulated Annual Dividends and interest (if any). If there is not enough value in the accumulated Annual Dividends and interest (if any), the withdrawal will be taken from the Guaranteed Cash Value and Special Bonus (if any) as a partial surrender.
9. After the Premium Payment Period and the insured is alive, you may apply in writing to exercise the Change of Insured option which will not have any effect on the Notional Amount<sup>2</sup>, Total Cash Value, Guaranteed Cash Value, Special Bonus, Annual Dividend and interest (if any), Maturity Date or Policy Years.

**Important Notes:**

- i. The amount of total premium(s) and the values in the illustration above may differ slightly from the premium and values payable in the Policy due to rounding differences.
- ii. All benefits are paid after deducting policy debts (if any, for example, unpaid premiums or loan and the interest of the loan).
- iii. The above case, figures and remarks are hypothetical to illustrate the **MaxFocus Supreme Savings Insurance Plan** and for reference only. Should there be any changes in the values, no separate announcements will be made. Please contact your advisor for a customized illustration and refer to the Product Brochure and Policy Provision for detailed terms and conditions of the Plan.
- iv. **MaxFocus Supreme Savings Insurance Plan** is underwritten by FWD Life Insurance Company (Bermuda) Limited ("FWD").
- v. In the event of any discrepancy between above case / remarks and the Policy Provisions of the Plan, the English version of the Policy Provision shall prevail.

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