



# 為傳承所愛 作準備

Pass your love on

盈聚未來儲蓄壽險計劃(優越版)  
MaxFocus Supreme Savings Insurance Plan  
(2018 8月 版本 version)

傳承篇 | Succession version

敢 至係人生

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## 為傳承所愛作準備

人生有不同階段，想為下一代的生活受到保障或實踐夢想都必須周詳準備。積累足夠財富儲備，輕鬆達致財富傳承。現在，您不妨細想一下，您追求的目標會否包括：

### Get prepared for your next generation

Your next generation is an important part of your life, to secure their future life standard and achieve their dreams will requires careful and detailed preparations. You have to plan early and start building wealth. Now, just take some time to think about your desired life. Does it include...



傳承財富，目標與夢想代代延綿  
Pass down your wealth to future generations



組建創意企業，實踐理想事業  
Build an innovative business to turn your dreams into reality



優越退休生活，讓您樂而無憂  
Enjoy a hassle-free retirement life



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



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



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

人生旅程充滿精彩時刻，要為下一代實現目標，您的理財規劃必須涵蓋4大範疇，讓您有效累積財富！

To enjoy a prestigious retirement, your financial planning must cover the 4 categories to accumulate wealth in an effective way.

1 新增後續被保人<sup>1</sup>安排及優化變更被保人<sup>8</sup>選擇，更輕鬆管理您的財富  
Nomination of Contingent Insured<sup>1</sup> and Enhancement of the Change of Insured<sup>8</sup> Option to help you manage your wealth more easier



2 保障年期長至新被保人123歲<sup>2</sup> 放膽追夢無顧慮  
With the change of insured option, the Protection period extended to Age 123<sup>2</sup> (Next Birthday) of the new Insured, empower you to pursue your dreams with no fear



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



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



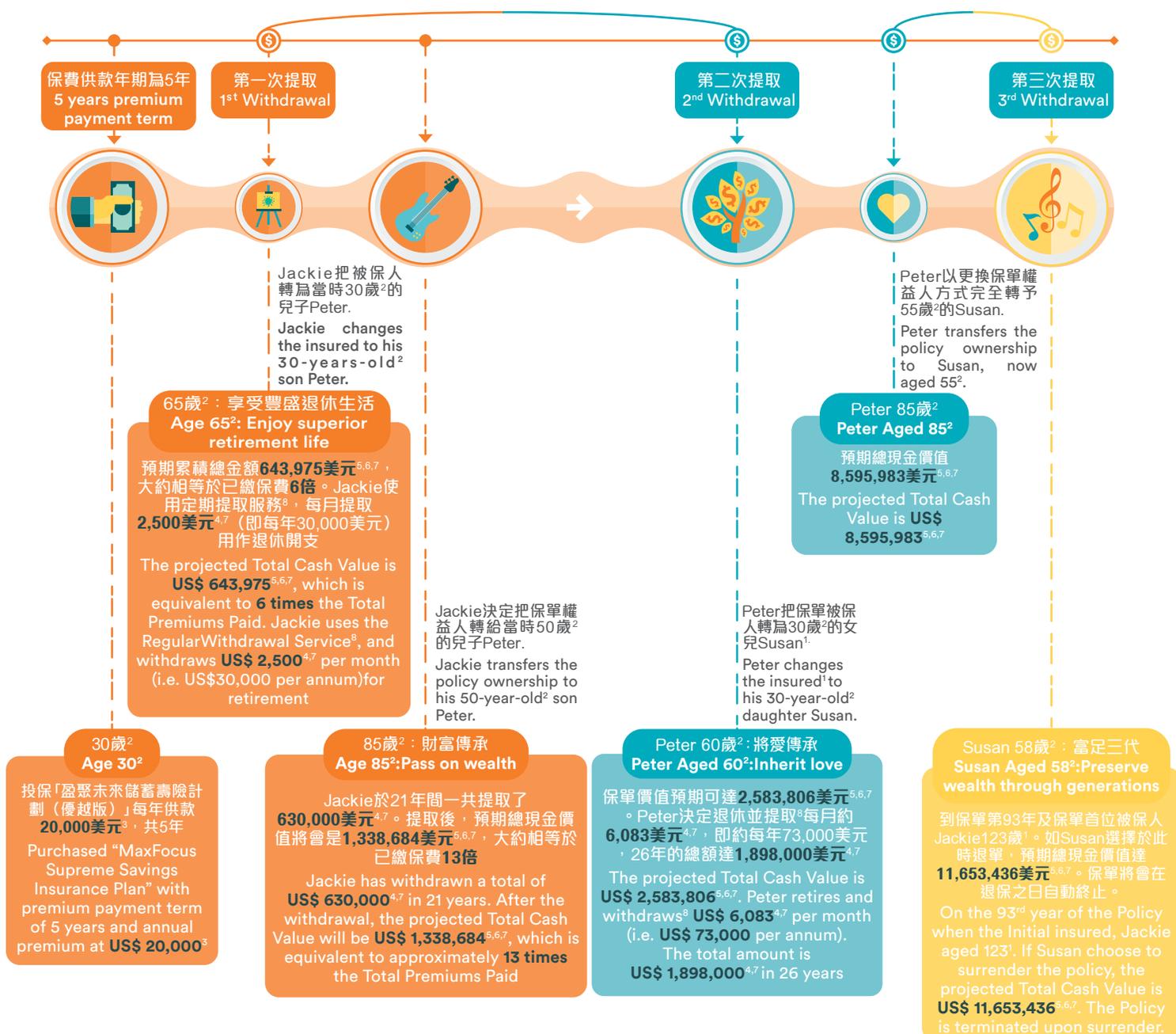
## 個案 CASE

Jackie現年30歲<sup>2</sup>，他希望兒孫的未來生活得到保障，所以選擇投保「盈聚未來儲蓄壽險計劃（優越版）」，將用心經營的財富一代一代傳承下去，真正做到富足三代。

Jackie, aged 30<sup>2</sup>, wants to protect his future generations. So, he purchased “MaxFocus Supreme Savings Insurance Plan” to preserve his wealth through generations, providing them with security and peace of mind.

目標：為傳承所愛作準備，真正富足三代。

Target: Pass love on to future generations by providing security and peace of mind.



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

受保人性別 / 年齡 Insured Sex / Age	男 / 30歲 <sup>2</sup> Male / 30 <sup>2</sup>
最初名義金額 <sup>9</sup> Initial Notional Amount <sup>9</sup>	206,612 美元 US\$ 206,612
保費供款年期 Premium payment term	5年 5 Years
年繳保費 <sup>3</sup> Annual Premium <sup>3</sup>	20,000 美元 US\$ 20,000

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>	100,000 美元 US\$ 100,000	
預期總現金價值 <sup>5,6,7</sup> Projected Total Cash Value <sup>5,6,7</sup>	257,076 美元 US\$ 257,076	488,621 美元 US\$ 488,621
預期總回報比率 <sup>5,6,7</sup> Projected Total Return Ratio <sup>5,6,7</sup>	257%	488%

**備註：**

1. 若保單仍然生效且被保人仍在生，您可書面申請指定後續被保人。任何指定後續被保人申請必須符合富衛不時全權酌情釐定之相關政策及程序。後續被保人的年歲申請時須為1-65歲(下次生日)及不可比首名被保人年長5歲以上。每次只可指定一名人士作為後續被保人。若提名多於一人作為後續被保人，富衛將不會接受任何指定後續被保人的請求。後續被保人必須與當時的保單權益人有可保權益。當被保人身故時，倘若保單已生效超過兩年，後續被保人必須符合富衛不時全權酌情釐定之相關政策及程序方可以成為被保人，且後續被保人在獲批准時仍在生。當被保人被更換時，本保單之任何附約將會被終止。若被保人在保單生效期間及沒有後續被保人，並於期滿日前身故，富衛將支付身故權益予受益人。
2. 年齡以下次生日年齡計算，而保障期至123歲是以首名被保人的第123個生日計算。如有變更被保人，則以最新被保人的第123個生日計算。
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，且不可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<sup>9</sup>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>9</sup>為30,000美元 / 240,000港元。
5. 預期總現金價值為保證現金價值（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）。預期總現金價值為非保證。
6. 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。
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。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. 於第二個保單週年完結時且被保人仍在生，您可書面申請行使變更被保人選擇。被保人之任何變更必須符合富衛不時全權酌情釐定之相關政策及程序。任何被保人的變更將不會影響名義金額<sup>9</sup>、總現金價值、保證現金價值、特別紅利（如有）、週年紅利及利息（如有）或保單年度。您可能需要在申請本選擇時要獲得（但不限於）保單權益人的授權。新擬定被保人的年歲申請時須為1-65歲及不可高於首名被保人5歲。新被保人必須與當時的保單權益人有可保權益。變更被保人後，所有附約（如有）將被取消，往後亦不能增加任何附約。
9. **盈聚未來儲蓄壽險計劃（優越版）**之名義金額是用作計算本產品之保費、保證現金價值、週年紅利及特別紅利。於本保單生效期間，若本產品之名義金額被調低，保證現金價值及身故權益亦會相應調低，富衛將根據調低後的名義金額，重新釐定往後的週年紅利（如有）和特別紅利（如有）。本產品之名義金額與身故權益並無關係，富衛將不會於被保人身故時支付此名義金額。

**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. You may apply in writing to nominate the Contingent Insured at any time if the Policy is in effect and the Insured is alive. Any nomination of the Contingent Insured must fulfill FWD's relevant policies and procedures as determined in FWD's sole discretion from time to time. The age of Contingent Insured should be Age 1-65 (next birthday) at application and cannot be more than 5 years older than the Initial Insured. Only one individual person can be named as the Contingent Insured each time.  
FWD will not accept any request to nominate more than one person as the Contingent Insured. The new Insured must have an insurable interest with the policy owner. Upon the death of the Insured, the Contingent Insured will become the Insured provided that the Policy has been in effect for 2 policy years, and subject to FWD's approval based on relevant policies and procedures as determined in FWD's sole discretion from time to time and that the Contingent Insured is alive upon FWD's approval. Any rider(s) attached to this Policy will be terminated at the time of change of Insured. If the death of Insured occurs before the Maturity Date while this policy is in force and does not have a Contingent Insured assigned, FWD will pay the Death Benefit to the beneficiary and the policy will be terminated.
2. 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 of (i) the Initial Insured or (ii) the latest Insured if the Initial Insured is changed.
3. All figures above are based on the annual premium payment method.
4. The above withdrawal is cased 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>9</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>9</sup> of **MaxFocus Supreme Savings Insurance Plan** is USD 30,000 / HKD 240,000.
5. The projected Total Cash Value 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). Which means the projected Total Cash Value is non guaranteed.
6. The total projected returns include non-guaranteed benefits which consist of accumulated Annual Dividends and interest (if any) and Special Bonus (if any). The Special Bonus (if any) will be payable upon 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.
7. The projected returns above, Annual Dividends and the interest accumulation rate and the Special Bonus are based on FWD Life Insurance Company (Bermuda) Limited. ("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 end of 2<sup>nd</sup> Policy Year and the insured is alive, you can apply in writing to change the Insured which will not have any effect on the Notional Amount<sup>9</sup>, Total Cash Value, Guaranteed Cash Value, Special Bonus, Annual Dividend and interest (if any) or Policy Years. You may need to submit the application with consents received from, but not limited to, the Policy Owner. The age of new proposed Insured should be 1-65 at application and cannot be more than 5 years older than the Initial Insured. The new Insured must have an insurable interest with the policy owner. All riders (if any) will be cancelled after Insured is changed and no riders can be attached afterwards.
9. Notional amount of the **MaxFocus Supreme Savings Insurance Plan** is used to calculate premium, Guaranteed Cash Value, Annual Dividend and Special Bonus of this Product. In case the notional amount of this Product is reduced while this Policy is in force, Guaranteed Cash Value and Death Benefit will be reduced accordingly. FWD will also determine any subsequent Annual Dividends (if any) and Special Bonus (if any), based on the reduced notional amount. Notional amount of this Product is not related to Death Benefit and will not be paid upon the death of the Insured.

**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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