



從最基本
啟動孩子未來！
The Basics
for Their Future!

好息簡II兒童理財壽險計劃
Basic Plus Junior II

儲蓄・分紅壽險
Savings • Participating life

敢 至係人生

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好息簡II兒童理財壽險計劃

Basic Plus Junior II

一份保單結合靈活儲蓄與全面保障 體貼子女將來。

父母總喜歡為子女生活上的一切費心，事事體貼周到。同樣地，好息簡II兒童理財壽險計劃（「本計劃」、「好息簡II」），專為初出生至17歲子女提供全面保障之餘，也可及早賺取利息回報，為子女的升學及未來做好準備。

Both Flexible Savings and Comprehensive Protection under One Single Policy Tailor-made for Your Child's Future.

It is the desire of parents to provide the best for their children. **Basic Plus Junior II** ("the product") is tailor-made for children between newly born to 17-years-old. Through this plan, you can provide comprehensive life protection for your children, as well as earning interest returns for their education and for the future.



配合孩子成長：保障及戶口提存稱心

Flexible Protection and Premium Paid/Withdrawal - A Plan that Grows with Your Child

結合靈活儲蓄與全面保障的好息簡II兒童理財壽險計劃，比傳統壽險計劃更具彈性。

本計劃備有兩種人壽¹保障選擇：增額保障及平衡保障，而每種保障均提供三個計劃級別可供選擇，計劃5的保障成分相對較高，而計劃6及計劃6特級版的儲蓄成分相對較高，提供更稱身稱心的選擇。您亦可行使保費假期²，暫停供款或再度供款，或可從保單戶口⁴提取³積存的戶口價值。具彈性理財壽險計劃，可配合子女成長期間不斷改變的理財目標。

Basic Plus Junior II combines both flexible savings and life protection under one single policy, offering you more flexibility than traditional life insurance.

Basic Plus Junior II offers two different types of life coverage¹ – Increasing Benefit or Level Benefit. Moreover, there are 3 plans for each benefit type, the protection element of Plan 5 is relatively high while the savings element of Plan 6 and Plan 6 Premier are relatively high. You can also choose to exercise a premium holiday² or make a withdrawal³ from your Policy Account. What's more, you can withdraw from your accumulated Account Value⁴, giving you extra flexibility as your child grows.



照顧入微：彈性保費安排

Variable Premium Payment Options to Suit Your Needs

除基本計劃保費外，本計劃更設有定期儲蓄保費⁵及額外儲蓄保費⁶，由您自行調節保費金額。當資金充裕時，可隨時存入額外的儲蓄保費，以賺取可觀利息⁷回報，完全因應您為子女所訂下之教育計劃而自由安排，可多繳少繳，可加碼減碼。

Apart from Basic Premium, this plan includes features of Regular Contribution⁵ and Booster Contribution⁶ that allow you to adjust the premium amount as desired. You can make these contribution(s) at any time to earn interest⁷ to fit your ever-changing finance situation and/or your child's education plan. Whether you want to pay more or less, it is entirely up to you.



賺取利息 財富增值

Your Wealth Growth with Potential Interest Return

保費於扣除保費費用⁸後，即時存入保單戶口賺取利息，然而保單費用及保險成本⁸則按月從戶口價值扣除。每年所派發之利息讓您的戶口價值隨年月增值。計劃潛在的回報助您更輕鬆地達成財務目標。

此外，好息簡II（計劃6及6特級版）特設保證獎賞，於第十個保單週年日派發，其後於每五個保單週年日派發一次。

All premiums received (after deduction of premium charges⁸) will be deposited into your Policy Account to accrue interest. Policy fee and cost of insurance⁸ will be deducted monthly from your Policy Account. Interest will be distributed to your account at policy anniversary. With the potential return of the plan, your financial target can be achieved easily. To value your commitment to **Basic Plus Junior II** (Plan 6 & Plan 6 Premier), a Guaranteed Bonus will be credited into your Policy Account on the 10th anniversary of your policy and every 5th anniversary thereafter.

計劃一覽表 Summary of Plan Features

基本資料 Basic Information

投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	1-17歲 Age 1-17		
保障年期 Benefit Term	至100歲 To Age 100		
保單貨幣 Policy Currency	美元 / 港元 USD / HKD		
最低投保額 Minimum Sum Insured	37,500美元 / 300,000港元 US\$37,500 / HK\$300,000		
保障類別 / 身故權益 Benefit Types / Death Benefit	平衡保障 Level Benefit	投保額扣除所有緊接之前十二個月之提款，或戶口價值，以較高者為準 Sum Insured less all withdrawal in the preceding 12 months or Account Value, whichever is higher	
	增額保障 Increasing Benefit	投保額加上戶口價值 Sum Insured plus Account Value	

獎賞 Bonus

保證獎賞 Guaranteed Bonus	保證獎賞將於第十個保單週年日及往後每五個保單週年日派發至保單戶口內。 獎賞金額將相等於過去六十個月之平均戶口價值乘以下列百分比： A Guaranteed Bonus will be credited to the Policy Account on every 5 th Policy anniversary, starting on the 10 th Policy anniversary. The Bonus is calculated based on the below listed percentage of the average of the account balance of the Policy Account of the 60 months immediate preceding the day that the Bonus is credited:		
	計劃 5 Plan 5	不適用 Not Applicable	
	計劃 6 Plan 6	4%	
	計劃 6 特級版 Plan 6 Premier	6%	

保費 Premium

保費供款年期 Premium Payment Term	至100歲 To age 100			
基本計劃保費 (必須繳付) Basic Premium (Mandatory)	根據被保人之性別、繕發年齡、風險類別、附加保費 (如有) 及投保額而釐定 Depends on the Insured's sex, issue age, risk class and additional loading (if any), and Sum Insured			
	保費繳付方式 Premium Payment Method	年繳 Annually	半年繳 Semi-annually	月繳 Monthly
定期儲蓄保費 (自選性， 且不適用於計劃6特級版) Regular Contribution (Optional and not applicable to Plan 6 Premier)	保費繳付方式 Premium Payment Method	年繳 Annually	半年繳 Semi-annually	月繳 Monthly
	最低 Minimum	不適用 Not Applicable		
	最高 Maximum	25,000美元/ 200,000港元 US\$25,000 / HK\$200,000	12,500美元/ 100,000港元 US\$12,500 / HK\$100,000	2,083美元/ 16,667港元 US\$2,083 / HK\$16,667

額外儲蓄保費（自選性，且不適用於計劃6特級版） Booster Contribution (Optional and not applicable to Plan 6 Premier)	存入次數 Number of Contribution	無限制 Unlimited	
	最低 Minimum	300美元 / 2,400港元 US\$300 / HK\$2,400	
	最高 Maximum	平衡保障 Level Benefit	投保額85%減去戶口價值，或 500,000美元 / 4,000,000港元，以較低者為準 85% of the Sum Insured less Account Value, or US\$500,000 / HK\$4,000,000, whichever is lower
		增額保障 Increasing Benefit	500,000美元 / 4,000,000港元 US\$500,000 / HK\$4,000,000
保費假期 ⁹ Premium Holiday ⁹	適用 Applicable		
提款⁹ Withdrawal⁹			
提款次數 Number of Withdrawal	無限制 Unlimited		
免費提款限額 Free Withdrawal Limit	每一個保單週年作出第一次提款時，可提取戶口價值之5%而毋須繳付退保費用 For the first withdrawal made during each Policy Year, the withdrawal of the first 5% of the Account Value will be free of withdrawal charge		
提款金額 Withdrawal Amount	最低 Minimum	250美元 / 2,000港元 US\$250 / HK\$2,000	
	最高 Maximum	戶口價值85% 85% of Account Value	
最低戶口結餘 Minimum Account Balance	1,000美元 / 8,000港元 US\$1,000 / HK\$8,000		
保費費用 Premium Charge	基本計劃保費 Basic Premium	保單首年為保費的100%；保單次年為保費的22%； 保單第三年至第七年為保費的7%；保單第八年及以後為保費的4% 100% on premiums made for the first Policy Year; 22% on premiums made for the second Policy Year; 7% on premiums made for the third to seventh Policy Year; 4% on premiums made thereafter	
	定期儲蓄保費及 額外儲蓄保費 Regular Contribution and Booster Contribution	每筆金額的4.5% 4.5% on every amount received	
	從已付保費中扣除後存入保單戶口 Deducted from the premiums paid before credited to the Policy Account		
保單費用 Policy Fee	每月5美元 / 40港元，按月從戶口價值提取，保單首年可獲豁免 US\$5 / HK\$40 per month; Deducted monthly from the Account Value; Waived in the first Policy Year		
保險成本 Cost of Insurance	根據被保人之性別、繕發年齡、保單年度、風險類別、附加保費（如有）及淨保額而釐定，按月從戶口價值提取，保單首年可獲豁免，淨保額為： Based on the sex, issue age, Policy Year, risk class and additional loading (if any) of the Insured and sum at risk; Deducted monthly from the Account Value; Waived in the first Policy Year; Sum at risk is:		
	平衡保障 Level Benefit	投保額減去戶口價值（包括已累積的派息）或零，以較高者為準 The higher of Sum Insured less Account Value with accrued interest and zero	
	增額保障 Increasing Benefit	投保額 The Sum Insured	

退保費用 Surrender Charge	基本計劃保費 Basic Premium	若保單於首年終止（被保人身故除外），退保費用為戶口價值的5%。若保單於其後終止，退保費用將按年遞減1% 5% of the Account Value for Policy termination (except death of Insured) in the first Policy Year and decreases by 1% each year
	定期儲蓄保費及 額外儲蓄保費 Regular Contribution and Booster Contribution	若保單於每項保費首次存款日起計首年終止（被保人身故除外），退保費用為戶口價值的5%。若保單於其後終止，退保費用將按年遞減1% 5% of the Account Value for Policy termination (except death of Insured) within one year from the first contribution date of each contribution and decreases by 1% each year
提款手續費 ³ Withdrawal Charge ³	基本計劃保費 Basic Premium	保單首年為提款金額的5%，並按年遞減1% 5% of the withdrawal amount for the first Policy Year and decreases by 1% each year
	定期儲蓄保費及 額外儲蓄保費 Regular Contribution and Booster Contribution	每項保費首次存款日起計首年為提款金額的5%，並按年遞減1% 5% of the withdrawal amount within one year from the first contribution date of each contribution and decreases by 1% each year
	適用於超出免費提款限額之提款金額，此費將從戶口價值中扣除 Applicable to the withdrawal amount beyond the Free Withdrawal Limit Deducted from the Policy Account upon each withdrawal	

備註:

1. 若被保人在保單生效期內身故，富衛人壽保險(百慕達)有限公司(「富衛」、「本公司」)將在本保單下應繳的金額中扣除該年未繳之保單費用、保險成本及附約權益的保費(如有)。
2. 申請保費假期後，保單權益人可暫停繳付基本計劃保費及定期儲蓄保費。若在寬限期後仍未繳付保費，富衛保留為本保單申請保費假期的權利。若保單已行使保費假期，保單應繳的基本計劃保費、附加於本保單之附約保費及相關的收費將會持續從保單戶口內扣除。當保單戶口價值不足以支付基本計劃保費，任何附加於本保單之附約保費及相關的收費，或當保單戶口價值低於零時，本保單將自動終止。
3. 若保單於第六個保單年度之前或由每項定期儲蓄保費或額外儲蓄保費的首次繳付日起計五年內作提款，閣下會被收取提款手續費。提款亦須限於富衛不時全權酌情決定訂明的最高次數、最高及最低提款額、免費提款限額以及最低戶口結餘的規限。提款金額及相關提款手續費(如有)將會由戶口價值中扣除，並根據先被存入的保費再按以下的順序(如同日曾作繳付多項保費)作提取：(i) 額外儲蓄保費(ii) 定期儲蓄保費(iii) 基本計劃保費。
4. 戶口價值是已繳保費包括基本計劃保費、定期儲蓄保費及額外儲蓄保費(減去保費費用後)的總和，減去任何保單費用、每月扣除的保險成本、提款(如有)及提款手續費(如有)，再加以每個保單週年日的派息之累計價值。
5. 定期儲蓄保費為定期繳付至保單戶口的自選性保費金額，用以增加保單戶口價值。在保單簽發日或其後任何時間，並經富衛事先批准，保單權益人可增加或減低定期儲蓄保費金額，或停止繳付定期儲蓄保費。繳付定期儲蓄保費的次數及應付金額受限於富衛不時全權酌情決定訂明的最低或最高限額(如有)。提早提取定期儲蓄保費將須收取提款手續費(如有)。此保費不適用於計劃6特級版。
6. 額外儲蓄保費為保單權益人在任何時間指明及繳付至本保單之自選一筆過保費，惟須受限於當時生效的最低及最高限額(如有)。富衛保留權利於任何時候全權酌情決定退回、拒絕或限制額外儲蓄保費之金額或次數。富衛並不為任何因上述決定或可歸因於上述決定而導致之損失(包括但不限於任何利息及因匯率波動而致的價值減損)而負責。提早提取定期儲蓄保費將須收取提款手續費(如有)。此保費不適用於計劃6特級版。
7. 派息率為非保證及將由富衛全權釐定。富衛是基於多種因素包括但不限於市場狀況、投資前景、保單續保率、索償經驗、費用、保費存入保單之日及富衛之投資回報來不時釐定派息率。此派息率於保單有效期內可改變，其數值在最壞情況下可能是零。富衛所宣佈的現行派息率或過去的派息率並不可用作預測將來的派息率。有關過去的派息率、投資策略、和釐定派息率的理念，請參閱重要事項及聲明的第七點。
8. 此費用/收費並非保證及可於保單期內更改。
9. 行駛保費假期或從保單戶口提款會降低保單權益包括身故權益。

重要事項及聲明:

1. 本產品由富衛承保，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. 本產品乃一項有儲蓄成份的萬用壽險產品，其儲蓄成份涉及風險及可能虧損。保費費用會於已繳保費中扣除，而所有其他適用的費用及收費(包括保單費用、保險成本、提款手續費及退保費用(如有))則會於戶口價值內扣除。
5. 本產品是一項儲蓄保險產品，如您在保單期滿前需要退保，您可收回的款額可能會低於您已繳付的保費。
6. 所有核保及理賠的決定均由富衛作出。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申請還是拒絕申請及退回全數已繳保費(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。
7. 有關過去派息率之資料，請參閱富衛網頁(<https://www.fwd.com.hk/tc/regulatory-disclosures/historical-crediting-interest-rates/>)。以下是富衛投資策略及釐定派息率的理念：
 - (i) 投資策略
富衛的投資組合採用均衡資產分配投資策略，主要包括投資級別固定收益類型證券(佔目標投資組合85%分佈)，以履行保證保單財務責任。為提高長遠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(佔目標投資組合15%分佈)。此外，投資組合是由專業投資人士管理，致力在不同市場環境下獲取理想回報。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持有人。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。
 - (ii) 釐定派息率的理念(最新資料請參考富衛網頁<https://www.fwd.com.hk/tc/regulatory-disclosures/crediting-interest-rate-philosophy/>)
由富衛發出的萬用壽險保單所派發予保單持有人之利息乃非保證。
在符合富衛盈利目標及最低保證派息率(如有)的情況下，保單持有人可透過宣佈派息率分享萬用壽險投資組合的投資表現。宣佈的派息率或會受其他因素影響，包括但不限於市場狀況、投資前景、續保率及索償經驗。
基於不同產品的計劃內容及保單權益有所不同，派息率變動的次數和幅度或會因不同產品而異。一般來說，較高風險的產品的派息率調整的次數較多，幅度亦較為明顯。存入的保費可能被分配到有不同派息率的不同組別，旨在更準確地反映在保費存入期間投資所得的收益。
為減低派息率在保單年內短期性波動及穩定派息率，富衛可能派發部分相關年度收益予保單持有人。
富衛至少每年檢討及宣佈派息率，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。
8. 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。
9. 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。
10. 本產品之保單條款受香港特別行政區的法律所規管。
11. 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。本單張及保單條款如有任何歧異或不一致之處，應以保單條款英文原義為準。如欲於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。
12. 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。

Remark:

1. Upon the death of the Insured, FWD Life Insurance Company (Bermuda) Limited ("FWD", "the Company") shall deduct from any amount payable under this Policy the amount of unpaid policy fees and cost of insurance and premiums for Rider Benefits (if any) for the whole of the then current year of insurance.
2. By applying Premium Holiday, the Policy Owner can suspend the payment of Basic Premium and Regular Contribution. If the premium remains unpaid after the expiration of the Grace Period, FWD reserves the right to apply Premium Holiday to the Policy. During Premium Holiday, the Company will use the Account Value to pay the Basic Premium due under this Policy and premiums of riders (if any) attached to the Policy. All relevant charges will continue to be deducted from the Account Value. When the Account Value is either insufficient to meet the Basic Premium, the premium of riders (if any) attached to the Policy and relevant charges or is less than zero, the Policy shall automatically be terminated.

3. Withdrawal charge will apply if the withdrawal is made on Basic Premium within five Policy Years from the Policy Date, or on Regular Contribution or Booster Contribution within five Policy Years after the first contribution date of the relevant contribution. The withdrawal is subject to maximum number, maximum amount and minimum amount of withdrawals, free withdrawal limit and minimum account balance prescribed by the Company at its sole discretion from time to time. The withdrawal amount and the relevant withdrawal charge (if any) will be deducted from the Policy Account in the chronological order of the dates of contributions on a first-in-first-out basis. If multiple contributions have been made on the same date, the withdrawal will be made in the following order of contribution: (i) Booster Contribution (ii) Regular Contribution (iii) Basic Premium.
4. Account Value is the accumulation of total premiums paid including Basic Premium, Regular Contribution and Booster Contribution (after deduction of premium charges) less policy fee and cost of insurance being deducted on each month and withdrawal (if any) and withdrawal charge(s) (if any) with interest credited at each anniversary.
5. Regular Contribution is an optional amount of premium paid into the Policy on a regular basis to increase the value of the Policy Account on or after the Policy Date, and subject to FWD prior approval. Policy Owner may increase, reduce or cease the amount of Regular Contribution(s). The number of times and amount of Regular Contribution is subject to minimum and maximum limit (if any) prescribed by the Company at its sole discretion from time to time. Early withdrawal of Regular Contribution will be subject to withdrawal charge (if any). This is not applicable to Plan 6 Premier.
6. A Booster Contribution is an optional lump sum contribution made by the Policy Owner into the Policy at any time subject to its minimum and maximum limit, if any, in effect at the time. FWD reserves the right to refund, reject or limit the amount or frequency of Booster Contribution at any time at FWD sole discretion and shall not be liable for any loss (including but not limited to interest and deduction of value caused by exchange rate fluctuation) arising from or attributable to the above decisions. Early withdrawal of Booster Contribution will be subject to withdrawal charge (if any). This is not applicable to Plan 6 Premier.
7. The Crediting Interest Rate is not guaranteed and is determined by FWD at its absolute discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, expenses, the date of premium/contribution(s) credited to the Policy and FWD's investment return from time to time. The crediting interest rates are subject to change during the term of the Policy and may be zero in the most adverse situation. The current crediting interest rate declared by FWD or crediting interest rate history shall in no way be interpreted as a projection or estimation of future return. For crediting interest rate history, investment strategy and philosophy in deciding crediting interest rate, please refer to Important Notes and Declarations point 7.
8. The fee(s) / charge(s) are not guaranteed and may change during the term of the Policy.
9. Premium holiday(s) and withdrawal(s) may reduce the Policy benefits including death benefit.

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 universal life product with a savings element. The savings component of the product is subject to risks and possible loss. Premium charges which are deducted from premiums paid, however all other applicable fees and charges (including policy fees, cost of insurance, withdrawal charges and surrender charges (if any)) will be deducted from the Policy Account.
5. The product is a savings insurance product. If you surrender your Policy before the end of the benefit term, the amount you get back may be less than the total premium you have paid.
6. All underwriting and claims decisions are made by FWD. FWD relies on the information provided by the applicant and the Insured in the insurance application to decide whether 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.
7. Please refer to FWD's website (<https://www.fwd.com.hk/en/regulatory-disclosures/historical-crediting-interest-rates/>) for crediting interest rate history. The investment strategy and crediting interest rate philosophy of FWD are shown below:
 - (i) Investment Strategy

FWD's asset portfolio employs a balanced asset allocation investment strategy, which consists primarily of investment graded fixed interest securities (85% targeted portfolio allocation) to meet the guaranteed financial obligation. Equity-type investments (15% targeted portfolio allocation) are also utilized to enhance the investment performance in the long run for non-guaranteed benefits. Furthermore, the asset portfolio is actively managed by investment professionals with the aim to achieve favorable outcomes in different market conditions. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policyholders of any material changes. 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.
 - (ii) Crediting interest rate philosophy (Please refer to FWD's website for latest information: <https://www.fwd.com.hk/en/regulatory-disclosures/crediting-interest-rate-philosophy/>)

FWD issues universal life policies, which credit the policyholders' account with interest that is not guaranteed.

Through the crediting interest rate declaration, the policyholders participate in the investment performance of the asset portfolio supporting Universal Life, after allowing for the profit target of FWD and minimum guaranteed crediting interest rate guarantees, if any. The declared crediting interest rate may be affected by other factors, including but not limited to, market conditions, investment outlook, persistency and claims experience.

Due to the variation of features and benefits of different products, the frequency and magnitude for the change in crediting interest rate may vary for different products. In general, the adjustments on crediting interest rate scale are more frequent and significant for products with higher risk profile.

The premiums deposited may be separated into different buckets with different crediting interest rates, with an aim to more closely reflect the yields attained during the period of premiums deposited.

To stabilize the crediting interest rate, FWD may distribute a proportion of the investment income in a particular year attributable to the policyholder, with an aim to smooth out the short-term volatility of crediting interest rate over the course of the policy term.

FWD review and declare the crediting interest rate at least annually, with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary.
8. 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).
9. 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.
10. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
11. 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 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.
12. 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。

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。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

如您在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（包括派息率）是非保證的，並按照釐定派息率的理念由富衛自行決定。

保費年期及欠繳保費

保單的供款年期的終結日為被保人100歲生日前之保單週年日。任何到期繳付之保費均可獲富衛30天寬限期。若在寬限期後仍未繳付保費，富衛將為保單執行保費假期。若保單已行使保費假期，保單應繳的基本計劃保費、附加於本保單之附約保費（如適用）及相關的收費將會持續從保單戶口內扣除。當保單戶口價值不足以支付基本計劃保費，任何附加於本保單之附約保費及相關的收費，或當保單戶口價值低於零時，保單將會自動被終止。請注意，如保單是因此而自動終止，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. 被保人身故 2. 本保單之期滿日 3. 依本公司退保相關規定所認定之退保日 4. 保單戶口金額不足以支付基本計劃保費，任何附加於本保單之附約保費及相關收費 5. 保單戶口金額低於零。

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.

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 you have paid. 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 the Company 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 Crediting Interest Rate) are not guaranteed and are determined at FWD's discretion based on its Crediting Interest Rate philosophy.

Premium term and non-payment of premium

The premium payment term of the policy ends on the policy anniversary immediately preceding the Insured's 100th 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 Company will apply Premium Holiday to the policy. While the policy is on Premium Holiday, the Company will use the Account Value to pay the Basic Premium due under this Policy and the premiums of riders (if any) attached to the Policy. All relevant charges will continue to be deducted from the Account Value. When the Account Value is either insufficient to meet the Basic Premium, the premium of riders (if any) attached to the Policy and relevant charges or is less than zero, this Policy shall automatically 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. The Death of Insured 2. The Expiry Date of this Policy 3. The date of Policy surrender. Such date is determined in accordance with the Company's applicable rules and regulations in relation to Policy surrender 4. When the amount of Policy Account is insufficient to meet the Basic Premium, the premium of any applicable rider attached to this Policy and relevant charges 5. When the amount of Policy Account is less than zero.



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