

財富潛力

任你盡情伸展!

Stretch Your  
wealth potential!



愛升息特選壽險計劃  
i.ULife Select Insurance Plan

儲蓄 • 萬用壽險 | Savings • Universal life

敢 至係人生

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# 愛升息特選理財壽險計劃

## i.ULife Select Insurance Plan

擁有財富潛力，就更要全力發揮！愛升息特選理財壽險計劃（「本產品」）是一個以儲蓄為重點之產品，提供可觀的派息回報令資金增值，讓你的財富全力伸展。

Boost your wealth potential to the fullest! i.ULife Select Insurance Plan ("the product") is specially designed to accumulate savings and offer you the opportunity to enjoy attractive returns. Let your wealth realise its full potential.

### 優厚潛力 伸手可觀回報

#### Promising potential within your reach

保費全數存入保單戶口賺取派息<sup>1</sup>。戶口價值<sup>2</sup>將於每個保單年度派發之派息而增值。產品潛在的可觀派息率助您更輕鬆地達成財務目標。

Once the premium is received, it will be fully credited into your Policy Account to earn interest<sup>1</sup>. Interest will be credited into your Policy Account at each Policy Anniversary to grow your Account Value<sup>2</sup>. With the potentially attractive returns of the product, your financial target can be achieved easily.



### 靈活理財 更貼所需

#### Flexibility that suits your needs

您可存入額外儲蓄保費<sup>3</sup>為資金增值外，更可從保單戶口中部份退保<sup>4,5</sup>積存戶口價值以應不時之需，較傳統壽險產品更具彈性。

In addition to increasing your Account Value through Booster Contributions<sup>3</sup>, you can Partially Surrender<sup>4,5</sup> your accumulated Account Value to meet your personal needs. This offers you greater flexibility than traditional life insurance.



### 收費不變 全面掌控

#### Complete control with fixed charges

清晰列明產品收費，承諾不變，讓您的理財大計穩步實踐，未來盡在掌握。

Fees related to the product are clearly stated and will remain unchanged, allowing your wealth management goals within your grasp.



### 人壽保障 延展安心

#### Life Protection for enhanced peace of mind

本產品提供105%戶口價值的身故權益<sup>6</sup>，伸延保障，讓您額外安心。

105% of Account Value is offered as Death Benefit<sup>6</sup>, strengthening your protection to give you extra peace of mind.



### 投保輕鬆簡易

#### Simplified Application

本產品申請手續簡便<sup>7</sup>，讓您可立即開始儲蓄大計。

Application is simple<sup>7</sup>, so you can start your savings plan now.



## 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 on Next Birthday)	1 - 75歲 Age 1 - 75	
保障年期 Benefit Term	至100歲 To Age 100	
保單貨幣 Policy Currency	港幣 / 美元 HKD / USD	
身故權益 Death Benefit	戶口價值之105% 105% of Account Value	
保費 Premium		
保費供款年期 Premium Payment Term	躉繳保費 Single Premium	
躉繳保費 Single Premium	最低 Minimum	100,000港元 / 12,500美元 HKD 100,000 / USD 12,500
	最高 Maximum	20,000,000港元 / 2,500,000美元 HKD 20,000,000 / USD 2,500,000
額外儲蓄保費 (自願性) Booster Contribution (Optional)	存入次數 Number of Contribution	每保單週年最多3次 Maximum 3 times per Policy Year
	最低 Minimum	100,000港元 / 12,500美元 HKD 100,000 / USD 12,500
	最高 Maximum	10,000,000港元 / 1,250,000美元 HKD 10,000,000 / USD 1,250,000
部份退保 Partial Surrender		
部份退保次數 Number of Partial Surrender	每保單週年最多4次 Maximum 4 times per Policy Year	
最低部份退保金額 Minimum Partial Surrender Amount	2,000港元 / 250美元 HKD 2,000 / USD 250	
最高部份退保金額 Maximum Partial Surrender Amount	戶口價值之85% 85% of Account Value	
最低戶口結餘 Minimum Account Balance	50,000港元 / 6,250美元 HKD 50,000 / USD 6,250	

**費用及收費 (保證固定)**  
**Fee and Charges (Guaranteed Fixed)**

保單費用 Policy Fee	<p>只適用於躉繳保費少於2,000,000港元 / 250,000美元的保單。由首個保單週年日起每年600港元 / 75美元 (於其後每個保單週月日分12期等額扣除)</p> <p>Applicable for policies with Single Premium less than HKD 2,000,000 / USD 250,000. HKD 600 / USD 75 per annum starting from the 1<sup>st</sup> Policy Anniversary (Deduct in 12 equal instalments commencing on the first Policy Anniversary thereafter)</p>	
行政費用 Administration Charge	<p>由第一次就相關躉繳保費或額外儲蓄保費從保單戶口扣除行政費用的日期起計, 至扣除收費之時的年期</p> <p>Year(s) from the date of first Administration Charge deduction from the Policy Account for the relevant Single Premium or Booster Contribution(s) relative to the time of charge deduction</p>	<p>有關躉繳保費或額外儲蓄保費的戶口價值每年百份比 (分12期每月扣除)</p> <p>% of the relevant Account Value per annum attributable to such Single Premium or Booster Contribution, deducted in 12 monthly instalments</p>
	<p>少於10年</p> <p>Less than 10 years</p>	0.7
	<p>10年或以上</p> <p>10 years or more</p>	0.2
退保費用 Surrender Charge	<p>由相關躉繳保費或額外儲蓄保費存入保單戶口的日期起計, 至部份退保或退保之時的年期</p> <p>Year(s) from the date the relevant Single Premium or Booster Contribution(s) is credited to Policy Account, relative to the time of Partial Surrender or Surrender</p>	<p>有關躉繳保費或額外儲蓄保費的退保金額百份比</p> <p>% of the Surrender Amount attributable to such Single Premium or Booster Contribution</p>
	<p>少於1年</p> <p>Less than 1 year</p>	8.0
	<p>1年或以上, 但不多於2年</p> <p>1 year or more, but less than 2 years</p>	7.2
	<p>2年或以上, 但不多於3年</p> <p>2 years or more, but less than 3 years</p>	6.4
	<p>3年或以上, 但不多於4年</p> <p>3 years or more, but less than 4 years</p>	5.6
	<p>4年或以上, 但不多於5年</p> <p>4 years or more, but less than 5 years</p>	4.8
	<p>5年或以上, 但不多於6年</p> <p>5 years or more, but less than 6 years</p>	4.0
	<p>6年或以上, 但不多於7年</p> <p>6 years or more, but less than 7 years</p>	3.2
	<p>7年或以上, 但不多於8年</p> <p>7 years or more, but less than 8 years</p>	2.4
	<p>8年或以上, 但不多於9年</p> <p>8 years or more, but less than 9 years</p>	1.6
	<p>9年或以上, 但不多於10年</p> <p>9 years or more, but less than 10 years</p>	0.8
<p>10年或以上</p> <p>10 years or more</p>	0.0	

#### 備註：

1. 派息率是非保證的及可於保單有效期內改變，並在最壞情況下可能是保證最低派息率。富衛人壽保險(百慕達)有限公司(「富衛」、「本公司」)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回報。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。本產品的保證最低派息率為每年0%。
2. 戶口價值是保費的總和(躉繳保費及額外儲蓄保費)，加上派息(如有)，扣去保單費用、行政費用、部份退保(如有)和退保費用(如有)。
3. 被保人75歲前最後一個保單週年日或之前可存入額外儲蓄保費。額外儲蓄保費的金額及繳交次數受限於富衛不時全權酌情決定訂明的最低及最高限額(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變動而導致之貶值)而負責。提早取回額外儲蓄保費需要繳付退保費用(如有)。
4. 若保單於第11年(由相關躉繳或額外儲蓄保費存入保單戶口的日期起計，至部份退保或退保之時的年期)之前部份退保或終止保單(被保人身故除外)，需要繳付退保費用(如有)。部份退保的金額及次數受限於由富衛不時全權酌情決定訂明的最低及最高限額(如有)。倘執行部份退保申請後，戶口價值將降至低於富衛不時全權酌情決定訂明的最低戶口價值，有關申請將不會被接納。富衛從收到已填妥的部份退保申請日起計，有權延遲最多六個月才支付部份退保價值或退保價值。富衛將不會為任何因而造成的損失承擔責任，包括但不限於利息及因匯率變動而導致之貶值。
5. 部份退保會降低保單權益包括身故權益。
6. 若被保人在保單生效期內身故，富衛將在賠償數目內扣除該年未繳之保單費用及行政費用。
7. 富衛保留要求驗身的權利。

#### 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。適用的費用及保費(包括保單費用、行政費用及退保費用)將於戶口價值內扣除。
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是否接受有關投保申請，並退回全數已繳交之保費及不會計算及支付任何派息。富衛有權決定是否接納/拒絕任何投保申請並可以不接受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，請參考富衛網頁(<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。富衛定時檢討，並保留不時更改投資策略權利，若有重大改變將通知保單持有人。在投資組合規模容許下，將投資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并非保證。  
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會較多，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期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。您必須確係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。如欲參閱保險合約條款及細則，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。

#### 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

如果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。

##### 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. 保單戶口金額低於零。

**Remarks:**

1. Crediting Interest Rate is not guaranteed and is subject to change during the term of the Policy. It may equal to Guaranteed Minimum Crediting Interest Rate in the most adverse situation. The current crediting interest rate declared by FWD Life Insurance Company (Bermuda) Limited ("FWD", "The Company") 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. The Guaranteed Minimum Crediting Interest Rate for the product is 0% per annum.
2. Account Value is the accumulation of premiums paid (Single Premium and Booster Contribution(s)) with crediting interest added (if any) less Policy Fee and Administration Charge being deducted on each Monthiversary, less Partial Surrender (if any) and Surrender Charge(s) (if any).
3. A Booster Contribution is a lump sum contribution that can be contributed on or before the Policy Anniversary immediately preceding the 75th birthday of the Insured. The number of times and amount of Booster Contribution payable is subject to the minimum and maximum limit (if any) prescribed by FWD at its sole discretion from time to time. FWD reserves the right to refund, reject or limit the amount or frequency of Booster Contribution at any time at FWD's sole discretion, and is not responsible 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 surrender of Booster Contribution will be subject to Surrender Charge (if any).
4. Surrender Charge will apply if the Partial Surrender or policy termination except death of Insured occurs before 11th year from the date of the relevant Single Premium or Booster Contribution(s) is credited to Policy Account, relative to the time of Partial Surrender or Surrender. The number of times and amount of Partial Surrender payable is subject to the minimum and maximum limit (if any) prescribed by FWD at its sole discretion from time to time. No Partial Surrender request will be allowed if, once the Partial Surrender request is effected, the Account Value will reduce to a level below the Minimum Account Value prescribed by FWD at its sole discretion from time to time. FWD may defer payment of Partial Surrender or Surrender for a period of up to 6 months from the date of FWD's receipt of the duly completed request. FWD shall not be liable for any loss incurred as a result of this deferral, including but not limited to interest and deduction of value caused by exchange rate fluctuation.
5. Partial Surrender may reduce the policy benefits including death benefit.
6. Upon the death of the Insured, FWD shall deduct from any amount payable under the Policy the amount of unpaid Policy Fee and Administration Charge for the whole of the then current year of insurance.
7. FWD reserves the right to request for medical examination.

**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. Applicable fees and charges (including Policy Fees, Administration Charges and Surrender Charges) 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 is based on the information provided by the applicant and the Insured upon 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. In case 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.

## **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.

### **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 FWD's applicable rules and regulations in relation to Policy surrender 4. When the amount of Policy Account is less than zero.

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