

非投資相連長期保險的重要注意事項 Important Notes for Non-Linked Long Term Insurance



此重要事項與非投資相連的長期保險產品資料同時發出，並應一併細閱，其保單為富衛人壽保險(百慕達)有限公司（於百慕達註冊成立之有限公司）（「富衛」）承保。

This important note should be issued and read in conjunction with Non-Linked Long Term Insurance (NLTI) product materials where the insurance policy is underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD").

一般重要事項:

General Important Notes:

1. 本計劃由富衛人壽保險(百慕達)有限公司（於百慕達註冊成立之有限公司）（「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。閣下在參加任何或購買任何計劃前，請認真考慮本計劃是否適合閣下的財務需要及清楚了解與明白投保本計劃所須承受之風險，否則，閣下不應購買本計劃。在申請本計劃前，請細閱以下相關風險。

This Plan is underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD"). FWD is solely responsible for all features, policy approval, coverage and benefit payment under the Plan. FWD recommends you to carefully consider whether the Plan is suitable for you in view of your financial needs and fully understand the risk involved in the Plan before application. You should not apply or purchase the Plan 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 Plan.

2. 投保本計劃或本計劃的任何保單利益須承受富衛的信貸風險。保單持有人將承擔富衛無法履行保單財務責任的違約風險。Application of the Plan and all benefits payable under the Plan are subject to the credit risk of FWD. Policyholders will bear the default risk in the event that FWD is unable to satisfy its financial obligations under the insurance policies.

3. 本計劃屬非投資相連長期保險類別，長期保險類別保單會有一定的既定保單期限，保單期限由保單生效起至保單期滿止，該期限 可以為幾年、十年以上或至被保人終身。部份具有保單價值的長期保險保單戶口（包括但不限於儲蓄壽險、終身壽險或年金等），如閣下在保單生效早期需要退保或在保單期滿日前提早退保，閣下可收回的款額可能會大幅低於閣下已繳付的保費。投保本計劃 有機會對閣下財務狀況構成流動性風險，保單持有人將承擔本計劃之流動性風險。

The Plan is a product under the type of non-linked long term insurance. The policy of long term insurance will be made for certain determined term of years starting from the policy effect to the policy mature. The policy term could be few years, over ten years or a lifelong period of the insured. Some of long term insurance policies contain policy value under the policy account (including but not limited to endowment insurance, whole life insurance or annuity, etc.), if you surrender your policy in the early policy years or before the end of the policy term, 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. Policyholders will bear the liquidity risk associated with this plan.

4. 本計劃是一項保險產品。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。The Plan is an insurance product. The premium paid is not bank savings deposit or time deposit. The Plan is not protected under the Deposit Protection Scheme in Hong Kong Special Administrative Region.

5. 如閣下對保單不滿意，則在閣下未曾在本保單下作出過任何索償的前提下，閣下有權在「冷靜期」（保單交付給閣下／閣下的代表或《通知書》（說明已經可領取保單和「冷靜期」的屆滿日）交付給閣下／閣下的代表後緊隨的 21 個曆日內，以較早者為準。）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。閣下必須確保富衛辦事處在閣下保單的「冷靜期」屆滿日或之前直接收到附有閣下親筆簽署的通知書。富衛辦事處的地址為香港鰂魚涌英皇道979號太古坊德宏大廈18樓。

If you are not satisfied with the policy, you have the right to cancel it within the Cooling-off Period (that is, 21 calendar days immediately following either the date of delivery of the policy or the date of delivery 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) by giving a written notice and obtain a refund of any premium paid and any insurance levy paid provided that you have not made any claims under the policy. The written notice with your signature must be given to the office of FWD and you must ensure that such notice must be received by FWD on or before the expiry date of the Cooling-off Period. The office address of FWD is 18/F, Devon House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

6. 本產品資料只供參考及旨在描述計劃主要特點。有關本計劃之詳盡條款及細則與所有不保事項，概以本計劃之保險合約條款及細則為準。如欲參閱保險合約條款及細則，可向富衛索取。本產品資料的中英文版本如有歧異，概以英文版本為準。

This product material is for reference only and is indicative of the key features of the Plan. For the exact terms and conditions and the full list of exclusions of the Plan, please refer to the Policy Provisions of the Plan and the Policy Provisions 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.

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有儲蓄成份的傳統保險計劃 Traditional Insurance Plan with Savings Component

1. 本計劃乃一項有儲蓄成份的保險產品，其儲蓄成份涉及風險及可能虧損。如閣下在保單期滿前退保，閣下可收回的款額可能會大幅低於閣下已繳付的保費。部份已繳保費乃用作支付保險費用及保單相關費用。請參考產品刊物上之相關費用。
The plan is an insurance plan with a savings component. The savings component of the plan is subject to risks and possible loss. If you surrender your policy before maturity, the amount you get back may be considerably less than the total premium you have paid. Part of the premium pays for costs of insurance and the related costs of the policy. Please refer to applicable fees and charges on product brochure.
2. 如有任何保費逾期繳交或未付款，保單會自動貸款墊繳保費(如適用)，或被終止。閣下應注意任何未償還之保單貸款均需繳付利息，並按富衛保險不時就保單貸款所釐定的年利率計算直至全部欠款繳清為止。而貸款利息就此保單乃屬於富衛保險的欠款。若貸款利息到期仍未償還，貸款額將因該未償還之利息而自動相應增加。在支付保單的任何賠償或利益前，將先行扣除任何未償還之貸款或任何保單欠款。
Should there is any late payment or non-payment of premiums, the policy will be subject to automatic premium loan (if applicable) or termination of the policy. You should be aware that interest will be charged on policy loan amount at the prevailing rate that FWD will determine from time to time and will be continuously charged until the date of repayment in full. Interest on outstanding loan amounts is a debt to FWD under the policy. Any interest unpaid when due will be added to the outstanding loan amount. The unpaid loan or any policy debt on the Policy will be deducted from any payment or proceeds under the policy at the time of settlement.
3. 對於分紅型傳統保險計劃，本刊物所說明可適用於此產品之非保證部份(包括但不限於累積利息、紅利及獎賞)為非保證的，列明數值只作說明之用。富衛有絕對酌情權不時釐定此等數值，其數值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、索償經驗及本公司之投資回報來釐定。此等數值亦非對保單於未來之表現作出的預測或保證。在保單有效期內，此等數值可以變更。因此，實際派發之非保證部份或會有別於所示的數值。保險公司過往或現時的業務表現或紅利資料不一定為將來的表現起指導作用。
For traditional participating insurance plans, any illustrated values of non-guaranteed items that are applicable to this plan including but not limited to accumulated interest rates, dividends and bonuses) are not guaranteed and are for illustrative purposes only. It is determined by FWD from time to time at its sole discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, and FWD's investment return. It is neither an estimate nor guarantee of the Policy performance in the future. The non-guaranteed items are subject to change during the term of the policy. The actual amounts of the non-guaranteed items may be lower than or higher than those illustrated. Past performance or current performance of the insurer's business or dividend history may not be a guide for future performance.

萬用壽險計劃 Universal Life Insurance Plan

1. 本計劃乃一項有儲蓄成份的萬用壽險計劃，其儲蓄成份涉及風險及可能虧損。如閣下在保單期滿前退保，閣下可收回的款額可能會大幅低於閣下已繳付的保費。適用的費用及收費(包括但不限於保單費用、行政管理費、人壽保險費、行政費用費、提款手續費及所有附約下之保費)將於戶口價值內扣除。請參考產品刊物上之相關費用。
The Plan is a universal life plan with a savings element. The savings component of the plan is subject to risks and possible loss. If you surrender your policy before maturity, the amount you get back may be considerably less than the total premium you have paid. Applicable fees and charges (including but not limited to Policy Fees, Management Charges, Cost of Insurance, Administrative Charges, Withdrawal Charges and the premiums of riders attached) will be deducted from the Policy Account. Please refer to applicable fees and charges on product brochure.
2. 如有任何保費逾期繳交或未付款，保單會進行保費假期。於保費假期期間，一切相關費用將持續於戶口價值內扣除。當保單戶口的結存低於零時，保單將自動終止。
Should there is any late payment or non-payment of premiums, the policy will exercise premium holiday. During Premium Holiday, all relevant charges will be continuing deducted from the Policy Account. When the Account Value is equal to or less than zero, this Policy shall automatically be terminated.

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3. 對於萬用壽險計劃，本刊物所說明可適用於此產品之非保證部份(包括但不限於派息率及利息)為非保證的，列明數值只作說明之用。富衛有絕對酌情權不時釐定此等數值，其數值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、索償經驗及富衛之投資回報來釐定。此等數值亦非對保單於未來之表現作出的預測或保證。在保單有效期內，此等數值可以變更。因此，實際派發之非保證部份或會低於或高過所示的數值。保險公司過往或現時的業務表現或過往派息率不一定為將來的表現起指導作用。

For universal life insurance plans, any illustrated values of non-guaranteed items that are applicable to this plan (including but not limited to crediting rates and interest) are not guaranteed and are for illustrative purposes only. It is determined by FWD from time to time at its sole discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, and FWD's investment return. It is neither an estimate nor guarantee of the Policy performance in the future. The non-guaranteed items are subject to change during the term of the policy. The actual amounts of the non-guaranteed items may be lower than or higher than those illustrated. Past performance or current performance of the insurer's business or historical crediting interest rate may not be a guide for future performance.

外幣 (包括美元和人民幣) 為保單貨幣的計劃

Policies with policy currency in foreign currency (including USD and RMB) as selected

1. 投保本計劃須承受外幣的匯率及貨幣風險。

Application of the plan or the policy with policy currency in foreign currency is subject to foreign currency's exchange rate and currency risk.

2. 若保險產品的貨幣單位為人民幣，請注意人民幣受相關監管機構控制及管理（例如，外匯限制）。此外，人民幣也存在貶值風險。

For insurance products denominated in RMB, please note that RMB is subject to the relevant regulatory bodies' control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate.

3. 若保險產品的貨幣單位與客戶的本國貨幣不同，客戶可能要轉換他/她的本國貨幣兌換成另一種貨幣（如人民幣或美元）以認購保險產品（如人民幣或美元為保單貨幣之保險計劃）。在這種情況下，保單之保費或利益將不會根據客戶的本國貨幣計算；任何保單貨幣對客戶本國貨幣匯率之變動將直接影響客戶的應付保費及可取利益。舉例來說，如果保單貨幣對客戶本國貨幣大幅貶值，將對客戶於本產品可獲得的利益構成負面影響。如果保單貨幣對客戶本國貨幣大幅增值，將增加客戶繳付保費的負擔。

For the customer whose home currency is different from the base currency of the insurance product, the customer may have to convert his/her home currency into another currency (e.g. RMB or USD) so as to subscribe for the insurance products (e.g. RMB or USD denominated products). Under this situation, please note that the premium payment(s) and the policy benefit will be not be calculated in the customer's home currency; and any exchange rate fluctuation between the customer home currency and the base currency of the insurance product will have direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the base currency of the insurance product depreciates substantially against the customer's home currency, there is a negative impact on the benefits the customer receives from the product. If the policy currency of the insurance product appreciates substantially against customer's home currency, the customer's burden of the premium payment is increased.

4. 部分保險計劃提供不同保單貨幣以供選擇及作保單貨幣轉換選項（如適用），而每種保單貨幣下之保單會提供不同的保單回報（包括保證回報及預期總回報（非保證））及回本期（包括保證回本期及預期總回報期（非保證）），當您考慮選擇以那種保單貨幣購買新的保單時，應仔細考慮不同保單貨幣的保單回報、回本期、預期保單價值(包括保證現金價值、歸原紅利（如有）、特別紅利(如有)、紅利鎖定戶口的利息（如有）及累積週年紅利及利息(如有)之差異。當您透過行使保單貨幣轉換選項（如適用）以轉換保單貨幣至另一保單貨幣，現時保單價值（包括保證現金價值、歸原紅利（如有）、特別紅利（如有）、紅利鎖定帳戶結餘（如有）及累積週年紅利及利息（如有））及預期保單價值可能顯著調整。若您於保費供款期內行使保單貨幣轉換選項，任何未來保費可能顯著調整。申請行使保單貨幣轉換選項之批准及於行使該選項時可供選擇之保單貨幣將受限於適用之法律及法規並以富衛絕對的酌情權決定。

Some insurance plans offer different policy currency options and for policy currency conversion option (if applicable), each offering different policy returns (including guaranteed policy returns and projected total policy returns (non-guaranteed)) and breakeven year (including guaranteed breakeven year and projected total breakeven year (non-guaranteed)). When considering which policy currency you choose to purchase a new policy, you should carefully consider the difference in policy returns, and breakeven year, projected policy values (including guaranteed cash value, reversionary bonus (if any), special bonus (if any), interest on the bonus lock-in account (if any) and accumulated annual dividends and interest (if any)) between policy currency options. In case the policy currency is changed under the policy currency conversion option (if applicable), the mix of the current policy values (including guaranteed cash value, reversionary bonus (if any), special bonus (if any), balance of the bonus lock-in account (if any) and accumulated annual dividends and interest (if any)) and the projected policy values may be adjusted significantly from the corresponding values before exercising the policy currency conversion option. Any future premiums may be adjusted significantly if the policy currency conversion option is exercised within the premium payment term. The approval of policy currency conversion option's application and the availability of currency at the time of exercising the

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policy currency conversion option will be subject to the applicable laws and regulations and determined in FWD's sole discretion.

「盈聚·天下壽險計劃」保證回本期參考表
MaxFocus Legacy Insurance Plan Guaranteed Breakeven Year Comparison Reference Table

已繳保費總額：100,000 美元或等值
 Total Premium Paid: USD 100,000 or equivalent

Guaranteed Breakeven Year 保證回本期						
Policy Currency (Total Premium Paid) 保單貨幣 (已繳保費總額)	Single Premium 躉繳	2-year premium payment (Annual Mode) 2年保費繳付期 (年繳)	3-year premium payment (Annual Mode) 3年保費繳付期 (年繳)	5-year premium payment (Annual Mode) 5年保費繳付期 (年繳)	10-year premium payment (Annual Mode) 10年保費繳付期 (年繳)	18-year premium payment (Annual Mode) 18年保費繳付期 (年繳)
RMB (600,000)	11 years 11年	13 years 13年	13 years 13年	13 years 13年	24 years 24年	27 years 27年
USD (100,000)	11 years 11年	13 years 13年	13 years 13年	13 years 13年	24 years 24年	27 years 27年
AUD (100,000)	21 years 21年	22 years 22年	25 years 25年	25 years 25年	33 years 33年	35 years 35年
HKD (750,000)	17 years 17年	18 years 18年	18 years 18年	24 years 24年	28 years 28年	28 years 28年
CAD (100,000)	21 years 21年	22 years 22年	25 years 25年	25 years 25年	31 years 31年	33 years 33年
SGD (120,000)	21 years 21年	24 years 24年	27 years 27年	33 years 33年	41 years 41年	41 years 41年
GBP (60,000)	24 years 24年	27 years 27年	30 years 30年	33 years 33年	41 years 41年	41 years 41年
EUR (70,000)	24 years 24年	27 years 27年	30 years 30年	35 years 35年	41 years 41年	44 years 44年

* Currency Exchange Rate 貨幣匯率 = US\$1 = HK\$7.5 / RMB\$6 / AUD1 / CAD1 / EUR0.7 / SGD1.2 / GBP0.6

The Currency Exchange Rates above are for reference only. 以上貨幣匯率僅供參考。

The Guaranteed Breakeven Year is independent of premium size. 保證回本期不受保費總額影響。

上表假設所有保費及適用的保費徵費已全數繳付、未曾於歸原紅利現金價值作出提款、保單下的基本計劃的名義金額於保障年期內維持不變、未曾於保障年期內行使保單更改 / 行使保單選項、未曾支付任何賠償或正在處理的索償、並且假設保單沒有任何未償還的貸款及利息。上表之保證回本期，受保費繳付期、保費繳付方法、保單貨幣及 / 或保費金額影響，保證回本期有機會較短或較長。提早退保或於保證回本期完結前退保所取回的金額可能會大幅度少於您所繳付的保費，即您可能會因此而承受損失。請參閱說明文件以了解適用於您的「盈聚·天下壽險計劃」保單。

The above table assumes all premiums and applicable insurance levies are paid in full, no withdrawal from the cash value of reversionary bonus has been made, the notional amount of the basic plan of the policy remains unchanged throughout the term of the policy, no change has been made / no option has been exercised in the policy throughout the benefit term, no claim is paid or under processing by FWD and no outstanding policy loan or interest. The guaranteed breakeven year illustrated in the above tables may be shorter or longer depending on the premium payment term, premium payment mode, policy currency and / or premium amount. Early surrender or termination of your policy before the end of the guaranteed breakeven year(s) may result in losses in that you may get back considerably less than your premiums paid. Please refer to the illustrative document applicable to your MaxFocus Legacy Insurance Plan policy.