

# 盈聚未來儲蓄計劃

## MaxFocus Savings Plan

長遠目標 輕鬆拉近

Your Distant Goal Has Never Been So Close

PMH064BB1602

特約保險代理商  
Appointed Insurance Agency

承保公司  
Underwritten by



始於1908 您的財富管理銀行



## 盈聚未來儲蓄計劃

**盈聚未來儲蓄計劃**為您提供一站式儲蓄體驗，包括長線保本、靈活提款，更設特別獎賞<sup>1</sup>助您進一步提升回報潛力。計劃亦可讓您鎖定保單價值<sup>2</sup>，助您於重要人生階段，全面掌控您的理財大計。

立即投保**盈聚未來儲蓄計劃**，長遠目標輕鬆拉近！

### 計劃特點

#### 長線目標 豐盛回報

計劃助您握緊每個極具潛力的長線收益，讓您的儲蓄策略更豐盛。計劃可享有保證現金價值，儲蓄金額長遠更獲保本保證<sup>3</sup>；計劃派發週年紅利<sup>1</sup>，您可在有需要時提取使用，亦可積存週年紅利<sup>1</sup>於計劃內，以享額外利息<sup>4</sup>。此外，特別獎賞<sup>1</sup>助您進一步提升回報潛力，無懼通脹，目標早日達成。

#### 保障至105歲 照顧更全面

壽險保障至受保人105歲，相等於(a)保證現金價值(如有)及特別獎賞(如有)<sup>1</sup>之總和或(b)總已繳付保費<sup>5</sup>(以較高者為準)；及累積週年紅利(如有)<sup>1</sup>和利息(如有)<sup>4</sup>扣除保單負債(如有)將以一筆過形式作為身故權益交予您的摯愛，讓您無後顧之憂。

同時，計劃於首3年為您提供意外身故權益<sup>7</sup>，讓您更感安心！

#### 鎖定保單價值 儲蓄管理盡在掌握

計劃可讓您鎖定部分特別獎賞並積存於保單內生息<sup>1,2,4</sup>，助您於重要人生階段，全面掌握您的理財大計。

#### 靈活供款年期 切合您的需要

以切合您的需求和財務計劃，計劃提供5年及10年之供款年期。另外，您也可以利用保費儲蓄增值基金<sup>4,8</sup>於保單生效前提前支付保費，繳付保費安排更自主。

#### 免體檢 申請簡易

盈聚未來儲蓄計劃一般無須接受健康檢查，輕鬆投保！<sup>9</sup>

## MaxFocus Savings Plan

**MaxFocus Savings Plan** provides you with a One-Stop savings experience, including long-term capital protection, flexible cash withdrawal, plus Special Bonus<sup>1</sup> which raises your return to a higher level. The plan lets you to lock-in the policy value<sup>2</sup> which assists you to take complete control of your financial planning during the important stages of life.

Apply for **MaxFocus Savings Plan** NOW, your distant savings goal has never been so close!

### Highlights

#### Long Term Planning with a Fruitful Return

The plan provides you with long-term potential returns that help to enrich your savings strategy. The plan offers guaranteed cash value and long-term capital protection to your savings<sup>3</sup>. In addition, annual dividends<sup>1</sup> are available and you can make withdrawals from the annual dividends<sup>1</sup> or earn extra interest<sup>4</sup> by keeping the annual dividends<sup>1</sup> in the plan. Last but not least, the Special Bonus<sup>1</sup> can raise your return to a higher level and helps to achieve your financial goal, as well as stay ahead of inflation.

#### Comprehensive Care with Protection to Age 105

The plan offers you with prolonged life protection to age 105 of the Life Insured. (a) Guaranteed Cash Value (if any) plus Special Bonus (if any)<sup>1</sup> or (b) total premiums paid<sup>5</sup>, whichever is greater; plus accumulated Annual Dividends (if any)<sup>1</sup> and interest (if any)<sup>4</sup>, less policy debts (if any) will be payable to your loved one as a lump sum Death Benefit to alleviate your worries.

In addition, an Accidental Death Benefit will be provided in the first 3 years<sup>7</sup> for additional peace of mind!

#### Effective Savings Management Locking In Your Policy Value

The plan allows you to partially lock-in your Special Bonus and retain it in the Policy to accumulate interest.<sup>1,2,4</sup> **MaxFocus Savings Plan** lets you take better control of your wealth during the important stages of your life.

#### Flexible Premium Payment Terms

In order to meet your specific needs and financial planning, the plan offers premium payment terms of 5 years and 10 years. Alternatively, you could pay the premium in advance using the Premium Deposit Fund<sup>4,8</sup> before policy commencement to ease your worry with subsequent payments.

#### Simple Application with No Medical Examination

Enroll for the **MaxFocus Savings Plan** now and enjoy a hassle-free application. Medical examination generally is not required!<sup>9</sup>

### 重要事項：

- 此計劃是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。
- 本公司就此計劃會增加在高風險的資產及市場方面的投資，以盡量優化此計劃之非保證週年紅利及特別獎賞總回報，惟會受投資風險及市場波動所影響。預期週年紅利及特別獎賞乃根據現時本公司之預期情況下釐訂，且非保證。每年本公司是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及本公司之投資回報來釐定此非保證價值的金額，並可能會較每年調整一次更頻繁。
- 若您提早退保，您可取回的金額可能會大幅度少於已繳付的保費，即您可能會因此承受重大損失。

### Important Notes:

- This plan is designed for individuals who look for long-term savings plan, it is not suitable for people who long for short-term gains.
- The Company seeks to optimise total non-guaranteed returns of dividends and bonus through more investment in assets and markets of higher volatility for this plan subject to investment risks and market fluctuations. The dividends and bonus are based on the Company's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and the Company's investment return.
- Early surrender of your policy could result in significant losses, in that you may get back considerably less than the total of premium paid.

計劃一覽表 Summary of Plan Features

供款年期 Premium Payment Period	5年 / 10年 5 years / 10 years
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	1(15日) - 60歲 Age 1 (15 days) - 60
保單年期 Policy Term	至受保人105歲 To Insured's age 105
基本計劃保費結構 Basic Premium Structure	平衡及保證 Level and Guaranteed
貨幣 Currency	港幣 / 美元 HKD / USD
最低投保額 Minimum Sum Insured	120,000港元/ 15,000美元 HK\$120,000 / US\$15,000
最高投保額 Maximum Sum Insured	不適用 (受核保要求所限) N/A (subject to underwriting requirements)
繳費方式 Premium Payment Mode	每月/ 每半年/ 每年 Monthly / Semi-annually / Annually
週年紅利 (非保證) Annual Dividend (Non-guaranteed)	於保單生效期內，週年紅利 <sup>1</sup> 將由第三個保單年度起每年支付。 While the Policy is inforce, Annual Dividend <sup>1</sup> will be payable annually from the 3rd policy anniversary.
特別獎賞 (非保證) Special Bonus (Non-guaranteed)	於保單生效期內，特別獎賞 <sup>1</sup> 將由第三個保單年度起於受保人身故時，保單退保或期滿時支付。 While the Policy is inforce, Special Bonus <sup>1</sup> will be payable from the 3rd policy anniversary upon the death of the Insured, surrender or maturity of the Policy.
身故權益 Death Benefit	(a)保證現金價值(如有)及特別獎賞 <sup>1</sup> (如有)之總和或(b)總已繳付保費 <sup>5</sup> (以較高者為準)；及累積週年紅利 <sup>1</sup> (如有)和利息 <sup>4</sup> (如有)扣除保單負債(如有，包括未有繳付之保費或保費貸款及其利息) The greater of (a) Guaranteed Cash Value (if any) plus Special Bonus <sup>1</sup> (if any) or (b) total premiums paid <sup>5</sup> plus accumulated Annual Dividends <sup>1</sup> (if any) and Interest <sup>4</sup> (if any), less policy debts (if any e.g. unpaid premiums or premium loan and the interest of the loan)
意外身故權益 (只適用於首3個保單年度) Accidental Death Benefit (Only applicable to the first 3 policy years)	額外總已繳保費 <sup>5</sup> 的30%或100,000港元/ 12,500美元 (以較低者為準) Additional 30% of total premiums paid <sup>5</sup> or HK\$100,000 / US\$12,500 (whichever is lower)
退保權益 Surrender Benefit	保證現金價值 (如有)、累積週年紅利 <sup>1</sup> (如有) 和特別獎賞 <sup>1</sup> (如有) Guaranteed Cash Value (if any), accumulated Annual Dividend <sup>1</sup> (if any) and accumulated Special Bonus <sup>1</sup> (if any)

#### 備註：

1. 週年紅利（如有）及特別獎賞（如有）乃根據現時本公司之預期情況下釐訂，且非保證。每年本公司是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及本公司之投資回報來釐定此非保證價值之金額，並可能會較每年調整一次更頻繁。本公司就此計劃會增加在高風險的資產及市場方面的投資，以盡量優化此計劃之非保證價值總回報，惟會受投資風險及市場波動所影響。特別獎賞（如有）只於受保人身故時，保單退保或期滿時支付。
2. 於第15個保單週年後，您可透過調低投保額<sup>6</sup>並申請價值轉換選擇以鎖定部分**盈聚未來儲蓄計劃**之保單價值。價值轉換選擇可於每個保單年度行使一次。調低投保額<sup>6</sup>後之所得相關保證現金價值及特別獎賞<sup>1</sup>（於調低投保額<sup>6</sup>申請批核日計算），如有，於扣除保單負債（如有，包括未有繳付之保費或貸款及其利息）後將成為累積週年紅利之一部分並積存於保單內生息<sup>4</sup>。調低後之投保額<sup>6</sup>必須高於本公司之指定最低金額。有關價值轉換選擇詳情，請參閱保單條款。
3. 有關保本保證年期之詳情，請參閱為您特定提供的保險利益說明。
4. 本公司之利息並非保證，且本公司有絕對酌情權不時釐定其息率。
5. 總已繳保費只包括**盈聚未來儲蓄計劃**之基本保費。倘若**盈聚未來儲蓄計劃**之投保額<sup>6</sup>於保單生效時被調低，本公司將以最新之加簽批註上所註明之**盈聚未來儲蓄計劃**的投保額<sup>6</sup>以計算總已繳保費。
6. **盈聚未來儲蓄計劃**之投保額是用作計算**盈聚未來儲蓄計劃**之保費、保證現金價值、週年紅利及特別獎賞。於本保單生效期間，若**盈聚未來儲蓄計劃**之投保額被調低，以上所有權益之金額亦將被調低。**盈聚未來儲蓄計劃**之投保額與身故權益並無關係，本公司將不會於受保人身故時支付此投保額。有關身故權益詳情，請參閱保單條款。
7. 於首3個保單年度，意外身故權益將相等於總已繳付保費<sup>5</sup>的30%或100,000港元/12,500美元（以較低者為準）。
8. 如欲存入保費儲蓄增值基金，請填妥及簽署指定表格並交回本公司。閣下可向閣下的理財顧問或本公司索取指定表格。如欲得悉更多保費儲蓄增值基金之資料，請與閣下的理財顧問或本公司聯絡。
9. 根據本公司當時的規則和規例，每位受保人的總投保額<sup>6</sup>不超過公司指定的總和限額，則該新申請保單無需健康審查。投保任何附約須按正常程序另外核保及支付保費。

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。上述所有年齡均以下次生日年齡計算。

#### Remarks:

1. The Annual Dividend (if any) and Special Bonus (if any) are based on the Company's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and the Company's investment return. The Company seeks to optimise total returns of the non-guaranteed benefits through more investment in assets and markets of higher volatility for this plan subject to investment risks and market fluctuations. The Special Bonus (if any) will only be payable upon the death of the Insured, maturity or surrender of the Policy.
2. From the 15th policy anniversary, you can partially lock-in the policy value of the **MaxFocus Savings Plan** by reducing the sum insured<sup>6</sup> with the application of the Value Conversion Option. The Value Conversion Option can be exercised once per policy year. As a result of reducing the sum insured<sup>6</sup>, the relevant proportion of the Guaranteed Cash Value and Special Bonus<sup>1</sup> (determined as at the date of approval of the reduced sum insured<sup>6</sup>), if any, less policy debts (if any, for example, unpaid premiums or loan and the interest of the loan) will be realized and accumulated in the Policy as part of your accumulated Annual Dividend<sup>1</sup> with interest<sup>4</sup>. The reduced sum insured<sup>6</sup> has to be greater than the minimum amount prescribed by the Company. For details of the Value Conversion Option, please refer to the Policy Provisions.
3. For details of the capital protection year, please refer to your customized illustration document.
4. The interest rate with the Company is not guaranteed. The interest rate is determined by the Company from time to time at its absolute discretion.
5. Total premiums paid include the basic premium paid for the **MaxFocus Savings Plan** only. In case the Sum Insured<sup>6</sup> of the **MaxFocus Savings Plan** is reduced while this Policy is in force, total premiums paid will be calculated as determined by the Company based on the latest Sum Insured<sup>6</sup> of the **MaxFocus Savings Plan** attached as an Endorsement thereto.
6. Sum Insured of the **MaxFocus Savings Plan** is used to calculate premium, Guaranteed Cash Value, Annual Dividend and Special Bonus of the **MaxFocus Savings Plan**. In case the Sum Insured of the **MaxFocus Savings Plan** is reduced while this Policy is in force, these benefits payable will also be reduced. Sum Insured of the **MaxFocus Savings Plan** is not related to Death Benefit and will not be paid upon the death of the Insured. For details of the Death Benefit, please refer to the Policy Provisions.
7. Accidental Death Benefit, which equals 30% of total premiums paid<sup>5</sup> or HK\$100,000/ US\$12,500 (whichever is lower) will also be provided for the first 3 policy years.
8. To make application for a deposit to the Premium Deposit Fund, a completed and signed prescribed form should be submitted to the Company. The form can be obtained from your Advisor or from the Company. Please refer to your Advisor or the Company for more information of the Premium Deposit Fund.
9. No medical examination is required for new policy application if the total sum insured<sup>6</sup> does not exceed the aggregate per life limit set by the Company subject to the Company's prevailing rules and regulation. Normal underwriting and additional premium are required for any rider(s) attached to this Policy.

All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan). All the above ages are based on age next birthday.

#### 重要事項及聲明：

- **盈聚未來儲蓄計劃**（「本計劃」）屬分紅保險產品，讓保單持有人可以以收取紅利的形式，分享富衛人壽保險（百慕達）有限公司（「富衛」）分紅人壽保險業務利潤，並有機會獲得潛在回報，但分紅保單的回報取決於富衛的投資策略及其政策，而分紅保單的紅利為非保證。
- 富衛釐定紅利和獎賞所採取的方法，致力確保保證權益得以實現及非保證權益在財務上是長遠可持續。富衛將會考慮過往經驗，包括但不限於投資回報、開支、索償和有關內部和外部狀況的展望。類似特性的分紅保單將被匯集以釐定紅利。
- 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。投保本計劃乃閣下作出的獨立及最終決定，閣下須對閣下之決定承擔責任。
- 本計劃不設保費假期。

#### Important Notes and Declarations:

- **MaxFocus Savings Plan** (the "Plan") is a participating insurance plan. The return of a participating policy allows the policyowners to share a certain portions of the profits of the participating insurance business of FWD Life Insurance Company (Bermuda) Limited ("FWD") and an opportunity to gain the potential return in the form of dividends, and is subject to the investment strategy and policy of FWD. The dividend of the participating policy is not guaranteed.
- FWD adopts an approach to determine the dividend and bonus that are financially supportable in terms of the security of the guaranteed benefits and sustainable non-guaranteed benefit in long run. FWD will consider the past experiences including but not limited to investment yields, expenses, claims and the future outlook as pertaining to both internal and external conditions. The participating policies with similar nature are pooled together when determining dividends.
- 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. Application of the Plan is your independent and final decision and you need to bear the responsibility of your decision.
- Premium holiday is not applicable to the Plan.

#### 重要保單條款

- 自殺身亡：若被保人在保單簽發日或復效日（以較遲者為準）起十三個月內因自殺身亡，無論其精神正常與否，本公司之賠償責任，僅限於退回所有不連利息之已繳付保費，而總欠款及已賠償權益亦將從中扣除。
- 不再異議：以保單簽發日或復效日（以較遲者為準）起計算，保單於被保人在生時生效滿兩年後，本公司不再對受保證明文件作出任何異議；若有欺詐行為或不繳付保費，則作別論。

## Important Policy Terms

- Suicide: If the Insured dies by suicide, whether sane or insane, within thirteen (13) calendar months from the later of the Policy Date or the date of reinstatement, the Company's liability shall be limited to the amount of the premiums paid without interest, less the Total Indebtedness and any benefit which has been paid under this Policy.
- Incontestability: This Policy shall be incontestable after it has been in force during the lifetime of the Insured for two (2) years, from the later of the Policy Date or the date of reinstatement, except for fraud or non-payment of premium.

以上資料只供參考及旨在描述計劃主要特點，有關條款細則的詳細資料，請參閱保單條款。如本文件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。本文件中英對照，如有任何歧異，概以英文原義為準。

The above information is for reference only and is indicative of the key features of the Plan. For a complete explanation of the terms and conditions, please refer to the policy provisions. In the event of any ambiguity or inconsistency between the terms of this document and the policy provisions, the policy provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this document, the English version shall prevail.

如欲查詢詳情，請聯絡交通銀行股份有限公司香港分行及各支行。

For enquiries, please contact Bank of Communications Co., Ltd. Hong Kong Branch and their sub-branches.

[交通銀行股份有限公司香港分行適用]

(本披露以中英撰寫，如有歧異，概以英文版本為準。)

## 向人壽保險客戶披露的重要事項

### 第1部份：定義與釋義

在下述的披露中：

- 「銀行」指交通銀行股份有限公司香港分行
- 「保險公司」指富衛人壽保險（百慕達）有限公司
- 「保險計劃/本計劃」指產品刊物所列明之保險計劃名稱的保險產品
- 「投保申請」指填寫申請書號碼的相關申請
- 「本人/投保人」指投保申請內之投保人
- 「被保人/受保人」指投保申請內之受保人

### 第2部份：向投保人披露的重要事項

#### 2.1 銀行與保險公司的關係及責任

- 銀行為保險公司之獲委任保險代理商，銀行負責代理銷售由保險公司承保的保險計劃及協助為閣下辦理本計劃的投保手續。  
本計劃是由保險公司承保，保險公司已獲香港保險業監理處授權經營，並受其監管。本計劃為保險公司之產品，而非銀行之產品。保險公司全面負責一切計劃內容、保單批核、保障及賠償事宜。有關本計劃保單之權益、權利及賠償，保單持有人或受益人應向保險公司作出查詢及追索。
- 對於銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由保險公司與客戶直接解決。

#### 2.2 風險披露

本計劃所須承受之主要風險包括但不限於：

- **信貸風險**  
投保本計劃或本計劃的任何保單權益須承受保險公司的信貸風險。閣下就本計劃支付的保費將成為保險公司的資產的一部份。閣下對該資產並無任何產權或擁有權，亦不享有與這些資產有關的任何權利。如追討賠償，閣下只可向保險公司追索。
- **流動性風險**  
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，閣下須承擔本計劃之流動性風險。
- **匯率及貨幣風險（只適用於人民幣為保單貨幣計劃或選擇以外幣為保單貨幣的情況）**
  - 投保以人民幣為保單貨幣的計劃或選擇以外幣為保單貨幣須承受匯率及貨幣風險，人民幣兌港幣匯率及外幣兌港幣匯率可升可跌。
  - 如閣下選擇以港幣繳付保費，閣下必須以保險公司不時全權根據市場人民幣與港幣的兌換率（適用於保單貨幣為人民幣）或所選外幣與港幣的兌換率（適用於保單貨幣為外幣）而釐定的匯率繳付保費。因此，人民幣與港幣的兌換率、所選外幣與港幣的兌換率之變動將直接影響以港幣繳付之保費，如因匯率浮動而導致人民幣或所選外幣在保單簽發後升值，日後以港幣計算之保費將會較投保時保費為高。
  - 應付權益（包括退還保費等）將以人民幣或所選外幣支付。（以人民幣作為保單貨幣的保單，如閣下選擇以港幣收取有關權益，有關支付金額將以保險公司不時全權根據市場人民幣與港幣的兌換率而釐定的匯率計算後以與人民幣同等價值的港幣支付。以外幣作為保單貨幣的保單，如閣下選擇以港幣收取有關權益，有關支付金額將以保險公司不時全權根據市場該外幣與港幣的兌換率而釐定的匯率計算後以與該外幣同等價值的港幣支付。）任何人民幣兌港幣匯率、外幣兌港幣匯率之波動將會直接影響以港幣結算的權益，如有關權益於到期支付時以港幣計算而人民幣或所選外幣大幅貶值，閣下將失去大部分的應付權益。
  - 若因法規變動或因其他由保險公司全權決定之理由，以人民幣為保單貨幣的保單之保費或權益無法以人民幣或港幣支付；以外幣為保單貨幣的保單之保費或權益無法以所選外幣或港幣支付，保險公司可依其認為公正與適當之條件全權決定有關保單可收取保費、應付權益及退還保費之貨幣、貨幣兌換匯率及其計算。
  - 人民幣現時並非自由兌換的貨幣，透過或由香港銀行進行的人民幣兌換或提供的人民幣服務，須受制於若干有關人民幣的政策或其他限制及相應的有關香港監管要求。有關要求將不時更改而毋須另行通知。
- **市場及利率風險（適用於保險計劃附有保證及/或非保證回報）**  
人壽保單的保證回報部份（例如：現金價值）所牽涉的市場及利率風險由保險公司承擔，市場波動及利率變化不會影響客戶保單的保證回報。非保證回報部份（例如：保單紅利）可能受市場及利率風險影響保險公司實際派發予保單的金額及保險公司的積存年利率決策可能受市場及利率風險影響，因此，閣下需承擔人壽保單非保證回報部份所牽涉的市場及利率風險。
- **通脹風險**  
未來的生活費或會因通脹而比現時的生活費為高，即使保險公司已履行所有保單合約的條款及責任，閣下由保單獲發之金額在通脹調整後的實際水平可能相對下降。

### 2.3 保費逾期繳交或未付款的情況及後果

- 有儲蓄成份的保險產品[有儲蓄但沒有投資成份]（適用於非分紅保單）或有投資成份的保險產品[投資決定及風險由保險公司承擔]（適用於分紅保單）  
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。在保單進行自動貸款墊繳保費期間，保險公司會自動以貸款形式從保單的現金價值撥出現金用以墊繳已到期的保費，一旦保單的貸款及其累積利息相等於或超出保單所累積之現金價值時，保單將自動終止。如保單被自動終止，保單將會變成毫無價值及保單的受保人將會失去保單的保險保障。
- 有投資成份的保險產品[投資決定及風險由保險公司承擔]（適用於萬用壽險計劃）  
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。如保單被自動終止，保單將會變成毫無價值及保單的受保人將會失去保單的保險保障。

### 2.4 非保證權益部份的陳述（只適用於附有非保證權益的計劃）

- 有投資成份的保險產品[投資決定及風險由保險公司承擔]（適用於分紅保單）  
對於分紅型傳統保險計劃，產品刊物所說明可適用於保險計劃之非保證部份（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。保險公司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、索償經驗及保險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低於或高過所示的數值。將來實際所得權益及/或回報，可能低於或高於現時列出的權益及/或回報。若閣下選擇提取保單的非保證部份（包括但不限於累積利息、紅利及獎賞），保單的累積權益及/或非保證回報將會相應調低或低於列明數值。
- 有投資成份的保險產品[投資決定及風險由保險公司承擔]（適用於萬用壽險計劃）  
對於萬用壽險計劃，產品刊物所說明可適用於保險計劃之非保證部份（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。保險公司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、索償經驗及保險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低於或高過所示的數值。將來實際所得權益及/或回報，可能低於或高於現時列出的權益及/或回報。若閣下選擇提取保單的非保證部份（包括但不限於派發利息及獎賞），保單的累積權益及/或非保證回報將會相應調低或低於列明數值。

### 2.5 保險計劃的產品單張及保單條款

- 本計劃的產品單張只供參考之用，有關本計劃之詳盡條款及細則與所有不保之事項，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，可向保險公司索取。
- 本計劃的保單條款及產品單張由保險公司發行。保險公司對保單條款及產品單張所載資料承擔一切責任。
- 本計劃的產品單張或其他有關本計劃的產品文件只限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提供或出售或游說購買保險公司的產品。本計劃只限在香港特別行政區境內範圍銷售及辦理投保手續。
- 本計劃的保單受香港特別行政區的法律所規管。
- 保險公司的保單條款及產品單張的中英文版本如有歧異，以英文版本為準。

### 2.6 費用及收費

本計劃是一項保險產品，支付的部分保費會用作支付保險和相關費用。

人壽保險費用成本及/或保單相關費用已包括在本計劃的所需繳付保費之內，儘管本計劃的產品刊物及/或本計劃的《保險利益說明》沒有《費用與收費表》/費用與收費部份或沒有保費以外之額外收費，這既不代表閣下無需承擔任何費用與收費，也不代表本計劃沒有任何費用與收費。如本計劃的產品刊物及/或本計劃的《保險利益說明》設有《費用與收費表》/費用與收費部份（如萬用壽險計劃），閣下在辦理投保申請前應詳細閱讀及清楚了解每一收費項目的內容。

### 2.7 不受存款保障計劃所保障

本計劃並非銀行存款或定期存款，本計劃及本計劃之所有繳付保費不受香港特別行政區存款保障計劃所保障。

### 2.8 核保及理賠決定由保險公司作出

所有核保審核及理賠決定均取決於保險公司，保險公司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。保險公司有權決定是否接納/拒絕任何投保申請並可以不接受閣下的投保申請而毋須給予任何理由。

### 2.9 保單貸款

如人壽保單具備現金價值，保單權益人可向保險公司申請保單貸款。所有保單貸款均附帶利息，利息按保險公司不時採用的利率計算。保單貸款及累計應付利息成為保單負債的一部份。當保單之總保單負債金額相等或超過現金價值時，保單將會被終止，受保人的人壽保障將會被終止及保單會變成毫無價值。

### 2.10 佣金披露

保險公司會向銀行就銷售此計劃提供佣金及業績獎金，而銀行目前所採用之銷售員工花紅或獎勵金制度，已包含員工多方面之表現，並非只著重銷售金額。銷售員工所獲的花紅、獎勵金或酬金並非單獨或直接按銷售員工的銷售表現或對銀行的營利貢獻度直接計算。

### 2.11 稅務申報及金融罪行

就閣下及閣下的保單，保險公司對香港及外地之法律或監管機構及政府或稅務機關負有某些責任，而保險公司可不時就該等責任要求您提供相關資料。此外，閣下應就您的稅務責任尋求獨立專業意見。

## 第3部份：冷靜期權利的披露

### 3.1 「冷靜期」

「冷靜期」的時段為保單交付給閣下或閣下的代表或將《通知書》發予閣下或閣下的代表後起計的21天，以較先者為準。有關《通知書》必須通知閣下並說明保單已經可以領取和「冷靜期」的屆滿日。

### 3.2 「冷靜期」權利

如閣下對保單不滿意，則在閣下未曾於保單下作出過任何索償的前提下，閣下有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。除了「非投資相連整付保費」保單外，所有「非投資相連」的保單，均可獲得退還全數已繳保費。但凡是「非投資相連整付保費」保單，保險公司於退還保費時，有權在已繳保費中扣除「市值調整」。冷靜期結束後，若閣下在保單期滿期前取消保單，可取回的金額可能少於閣下已繳付的保費總額。

### 3.3 「冷靜期」退保

如閣下需要在「冷靜期」內取消保單，閣下必須確保保險公司在閣下保單的「冷靜期」屆滿日或之前直接收到附有閣下親筆簽署的書面通知。

保險公司辦事處地址：香港中環德輔道中308號富衛金融中心1樓

## Disclosure of Important Information to Life Insurance Customers

### Part 1 : Definitions and Interpretation

In the Disclosures stated below:

- The “Bank” means Bank of Communications Co., Ltd. Hong Kong Branch
- “Insurance Company” means FWD Life Insurance Company (Bermuda) Limited.
- The “Plan” means the insurance plan in the product brochure.
- “Insurance Application” means the insurance application with the application number
- “I/Applicant” means the applicant listed in the Insurance Application
- “Insured” means the insured person listed in the Insurance Application

### Part 2 : Disclosure of Important Information to Applicant

#### 2.1 Relationship between the Bank and Insurance Company

- The Bank is an appointed insurance agent of Insurance Company. The Bank is responsible for the distribution and selling of the Plan which is underwritten by Insurance Company and assist you to conduct the Insurance Application procedures for the Plan.

The Plan is underwritten by Insurance Company. Insurance Company is authorized and regulated by Office of the Commissioner of Insurance. The Plan is a product of Insurance Company but not the Bank. Insurance Company is solely responsible for all features, policy approval, coverage and claims under the Plan. All benefits, rights and claims related to the policy of the Plan, the policyholder or beneficiary should enquire or recourse Insurance Company.

- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly the insurance company and the customer.

#### 2.2 Risk disclosures

Key risks associated with the Plan including but not limited to,

##### • Credit Risk

Application of the Plan and all benefits payable under the Plan are subject to the credit risk of Insurance Company. All premiums you paid under the Plan are part of assets of Insurance Company. You do not have any rights or ownership over these assets. Your recourse is against Insurance Company only.

##### • Liquidity Risk

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. You need to bear the liquidity risk associated with the Plan.

##### • Exchange Rate & Currency Risk (Applicable to the plan with policy currency denominated in RMB or to those policies with policy currency denominated in foreign currency as selected.)

- Application of plan with policy currency denominated in RMB or the policy with policy currency denominated in foreign currency is subject to exchange rate and currency risk. Exchange rate of RMB against Hong Kong Dollar (“HKD”) and exchange rate of any foreign currency against HKD may fall as well as rise.
- If you choose to pay the premium(s) in HKD, you must pay the premium(s) based on a market-based currency exchange rate of HKD to RMB (applicable to the policy currency denominated in RMB) or a market-based currency exchange rate of HKD to the selected foreign currency (applicable to the policy currency denominated in foreign currency) which is solely determined by Insurance Company from time to time. Any fluctuations in the exchange rate of HKD to RMB, as well as in the exchange rate of HKD to the foreign currency will have a direct impact on the amount of premium paid in HKD. If the RMB or the selected foreign currency appreciates after the Policy is issued due to exchange rate fluctuation, the premium payable later will be higher than the initial premium when calculated in HKD.
- All Benefits payable (including refund of premium etc.) will be settled in RMB or in foreign currency as selected. For the policy with policy currency denominated in RMB, if you choose to receive any benefits under the Plan in HKD, the amount payable will be the HKD equivalent of the RMB based on a market-based currency exchange rate of HKD to RMB, as solely determined by Insurance Company from time to time. For the policy with policy currency denominated in foreign currency, if you choose to receive any benefits under the Plan in HKD, the amount payable will be the HKD equivalent of the selected foreign currency based on a market-based currency exchange rate of HKD to such foreign currency, as solely determined by Insurance Company from time to time. Any fluctuations in the exchange rate of HKD to RMB, as well as in the exchange rate of HKD to the foreign currency will have a direct impact on the value of your benefit(s) as calculated in HKD and if the RMB or the selected foreign currency depreciates substantially against the HKD upon a benefit(s) becoming payable, you will lose a substantial portion of the benefit(s) in HKD terms.
- If the premium(s) and/ or benefit(s) under the Plan with policy currency denominated in RMB cannot be paid in RMB or in HKD, the policy with policy currency denominated in foreign currency cannot be paid in selected foreign currency or in HKD either of a change in regulation(s) or for such other reasons as Insurance Company may solely determine, Insurance Company shall, based on such terms as it deems just and proper, at its sole discretion determine the currency, the currency exchange rate and the manner of calculating the premium(s) receivable, the benefit(s) payable and the premium refundable under the Plan.
- RMB is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.

##### • Market and Interest Rate Risk (Applicable to the Plan with guaranteed return and/or non-guaranteed return)

Market and interest rate risk in relation to the guaranteed return of the life insurance policy (e.g. Cash Value) is borne by Insurance Company. Market fluctuation and change in interest rate will not affect the guaranteed return part of the policy. Non-guaranteed return part (e.g. Policy Dividends) is subject to market and interest rate risk and which is borne by the policyholders. Actual amount of the non-guaranteed return paid by Insurance Company and the determination of the interest rate for policy dividend accumulation made by Insurance Company may be varied due to market and interest rate risk. You need to bear the market and interest rate risk associated with non-guaranteed return of the Plan.

##### • Inflation Risk

Cost of living is likely to be higher in the future than it is today due to inflation, therefore you may receive less from the policy in real term in the future even if the Insurance Company meets all of its contractual obligations.

#### 2.3 The circumstances and consequences of late payments or non-payments of premiums

- Insurance product with savings element [with savings but without investment element] (Applicable to non-participating policy) or Insurance product with investment element (Investment decisions and risks borne by insurance company) (Applicable to participating policy)

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. During automatic premium loan, Insurance Company shall automatically advance the premium due as a loan. The policy shall automatically be terminated if at any time sums loaned and accrued interest equal or exceed the accumulated cash value under the policy. If the policy is terminated automatically, the policy will become valueless and the Insured of the policy will lose his/her insurance protection under the policy.

- Insurance product with investment element (Investment decisions and risks borne by insurance company) (Applicable to Universal Life Insurance Plan)

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. If the policy is terminated automatically, the policy will become valueless and the Insured of the policy will lose his/her insurance protection under the policy.

#### 2.4 The description of non-guaranteed items (Applicable to the plan with non-guaranteed benefits only)

##### • Insurance product with investment element (Investment decisions and risks borne by insurance) (Applicable to participating policy)

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 Insurance Company from time to time at its absolute discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, and Insurance Company'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. The actual future amounts of benefits and/or returns may be lower than or higher than the currently quoted benefits and/or returns. If you choose to withdraw the non-guaranteed items (including but not limited to the accumulated dividends and bonuses) of the policy, the accumulated benefit and/or non-guaranteed returns will be reduced accordingly or lower than the illustrated values.

##### • Insurance product with investment element (Investment decisions and risks borne by insurance company) (Applicable to Universal Life Insurance Plan)

Any illustrated values of non-guaranteed items that are applicable to this plan (including but not limited to bonuses, crediting rates and interest) are not guaranteed and are for illustrative purposes only. It is determined by Insurance Company from time to time at its absolute discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, and Insurance Company'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. The actual future amounts of benefits and/or returns may be lower than or higher than the currently quoted benefits and/or returns. If you choose to withdraw the non-guaranteed items (including but not limited to the accumulated dividends and bonuses) of the policy, the accumulated benefit and/or non-guaranteed returns will be reduced accordingly or lower than the illustrated values.

#### 2.5 The information contained in the product brochure and policy provision of insurance plan

- The product brochure of the Plan is for reference only. For the exact terms and conditions and the full list of exclusions of the Plan, you should 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 Insurance Company.
- The policy provisions and product brochure of the Plan are issued by Insurance Company. Insurance Company accepts full responsibility for accuracy of the information contained in the policy provisions and product brochure.
- The product brochure and any product materials of the Plan are intended to be distributed in the Hong Kong Special Administrative Region (HKSAR) only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance products of Insurance Company outside HKSAR. All selling and application procedures of the Plan must be conducted and completed in the HKSAR.
- The law governing the policy of the Plan is the laws of Hong Kong Special Administrative Region.
- For the policy provisions and product brochure which are issued by Insurance Company, in the event of discrepancies between the English and Chinese versions, the English version shall prevail.

#### 2.6 Fees and Charges

The Plan is an insurance product. Part of the premiums will pay for the insurance and related costs.

The costs of insurance and the related costs of the policy are included in the premium paid under the Plan despite the product brochure and/or the illustration documents of the Plan have no schedule/section of fees and charges or no additional charge apart from the premium. Neither of none of fees and charges is under the Plan nor to be borne by you. If the product brochure contains the schedule/section of fees and charges (such as universal life insurance plan), you should read it thoughtfully to ensure you understand each fee & charge item before making the Insurance Application.

#### 2.7 No coverage under Deposit Protection Scheme

The plan is not the savings deposit or time deposit of the Bank. The Plan and all premiums paid under the Plan is not protected under the Deposit Protection Scheme in Hong Kong Special Administrative Region.

#### 2.8 Underwriting and claims decision are made by Insurance Company

All underwriting and claims decisions are made by Insurance Company. Insurance Company 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. The Insurance Company reserves the right to accept/reject any Insurance Application and can decline your Insurance Application without giving any reason.

#### 2.9 Policy Loan

If the life insurance policy contains cash value, policyholder can apply for policy loan from Insurance Company. Interest charge will be imposed under the policy loans. The applicable interest rate is determined by Insurance Company and it is subject to change from time to time. Policy loan together with its accumulated interest will form parts of policy indebtedness. When the amount of policy indebtedness is equal to or larger than cash value of the policy, the policy will be terminated automatically. The policy will become valueless and the Insured of the policy will lose his/her insurance protection.

#### 2.10 Commission Disclosure

Insurance Company will provide commission and sales bonus to the Bank subject to the sales of this Plan. The bonuses, incentives or remuneration packages which are provided by the Bank to their sales staffs will consider the staff's overall performance including various areas, not only determined by their sales performance or contribution on revenue to the Bank.

#### 2.11 Tax reporting and financial crime

Insurance Company has certain obligations to Hong Kong and foreign legal or regulatory bodies and government or tax authorities regarding you and your policy and the Insurance Company may from time to time request information from you in relation to these obligations. Between, you are recommended to seek your own independent professional advice in your tax liabilities.

### **Part 3: Disclosure of Cooling-off Rights**

#### 3.1 "Cooling-off Period"

The Cooling-off Period is 21 days after the delivery of the policy or issue of a Notice to you or your representative, whichever is the earlier. The Notice should inform you that the policy is available for collection and expiry date of the Cooling-off Period.

#### 3.2 "Cooling-off Rights"

If you are not satisfied with the policy, you have the right to cancel it within the Cooling-off Period by giving a written notice and obtain a refund of any premium paid provided that you have not made any claims under the policy. For all non-linked policies other than non-linked single premium policies, the refund shall be 100% of the premiums paid. For all non-linked single premium life insurance policies, Insurance Company will have the right to apply a "market value adjustment" (MVA) to the refund of premiums. After the expiration of the cooling off period, if you cancel the policy before the end of the term, the amount you can get back may be less than the total premium you have paid.

#### 3.3 Surrender within "Cooling-off Period"

If you want to cancel the policy within the Cooling-off Period, the written notice with your signature must be given to the office of Insurance Company and you must ensure that such notice must be received by Insurance Company on or before the expiry date of the Cooling-off Period.

The office address of Insurance Company: 1/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong.

**敢 至係人生**  
**Get ready to live**

**富衛人壽保險 (百慕達) 有限公司**  
**香港中環德輔道中308號富衛金融中心28樓**

**FWD Life Insurance Company (Bermuda) Limited**  
**28/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong**

**24小時服務熱線 24hr Hotline 3123 3123 | FWD.COM.HK**

