



**Illustration Document**

**FWD Life Insurance Company (Bermuda) Ltd (the “Company”)**

**IMPORTANT:**

**THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER BENEFIT AND DEATH BENEFIT OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED CREDITING INTEREST RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE STATED, THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL CREDITING INTEREST RATES MAY BE DIFFERENT!**

**1. Proposal Summary for Savie Insurance Plan**

Name of Life Insured: \_\_\_\_\_

Age: \_\_\_\_\_

Sex: \_\_\_\_\_

**2. Benefit Summary (Policy Currency: HK Dollars)**

<b>Benefit Description</b>	<b>Initial Sum Assured</b>	<b>Single Premium</b>	<b>Premium Payment Term</b>	<b>Benefit Term</b>
Savie Insurance Plan (Basic Plan)	-		1	To age 100
Total Single Premium: _____		_____		

Note: The age in this Illustration document is the age of the Life Insured on the next birthday unless otherwise specified.

Name of Applicant: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Print Date: \_\_\_\_\_

The above information shall only remain valid and accurate for 30 days counting from the date of printing.

### 3. Basic Plan Illustration (Policy Currency: HK Dollars)

The table below illustrates projected Policy values under Guaranteed Basis and Current Assumed Basis. Figures under Guaranteed Basis are calculated based on Guaranteed Crediting Interest Rate of , , p.a. in the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> Policy Years respectively and 0% p.a. thereafter with no charges applied. Figures under Current Assumed Basis are not guaranteed and are calculated based on Guaranteed Crediting Interest Rate of , , p.a. in the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> Policy Years respectively and current forecast crediting interest rate thereafter with no charges applied. The actual amount payable may be lower or higher than those illustrated. The current assumed crediting interest rate illustrated by the Company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of guaranteed scale of charges are presented in Summary of Charges.

End of Policy Year	Total Premiums Paid	Guaranteed Basis*			Current Assumed Basis*		
		No Charges Apply			No Charges Apply		
		Account Value	Surrender Benefit	Death Benefit	Account Value	Surrender Benefit	Death Benefit
1							
2							
3							
4							
5							
10							
15							
20							
25							
30							

Explanation on above illustration: Please refer to the Section 4 Explanation Notes.

\* Please refer to the below Table of Crediting Interest Rate for details.

#### Table of Crediting Interest Rate

The Company will declare the crediting interest rate from time to time. The Crediting Interest Rates under the two scenarios applied in Section 3 are as follow:

Policy Year	Guaranteed Basis	Current Assumed Basis
1		
2		
3		
	0%	3%

Name of Applicant: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Print Date:

#### 4. Explanation Notes

- (i) The above is only a summary illustration of the major benefits of your Policy. You should refer to the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The Basic Plan Illustration in Section 3 relates to your Basic Plan excluding any riders or additional benefits as shown in Section 2 (if applicable). It assumes that (a) all premiums are paid in full as planned, (b) no claims have been made, and (c) no withdrawal is made. If Partial Withdrawals are made, claims have been paid, future benefits will be affected accordingly.
- (iii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the Policy due to rounding differences. All premiums paid credited to the Policy begin accruing interest on the following day. Accrued interest will be credited to the Policy Account on each Policy Anniversary, and (where applicable) on the death of the Insured or the surrender of the Policy.
- (iv) When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (v) Crediting interest rate is not guaranteed and is subject to change during the term of the Policy and may equal to the Guaranteed Minimum Crediting Interest Rate (0%) in the most adverse situation. The current crediting interest rate declared by the Company or crediting interest rate history shall in no way be interpreted as a projection or estimation of future return.

Name of Applicant: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_



### **Summary of Charges**

The scales of charges used in the Basic Plan Illustration in Section 3 are set out below. The scale of charges is guaranteed and fixed.

- 1) Premium Charge  
None.
- 2) Surrender Charge  
None.
- 3) Cost of Insurance  
None.
- 4) Policy Administration Fee  
None.
- 5) All other current fees and charges  
None.

### **Warning**

- Should you terminate this product early, you may suffer a significant loss.

### **Declaration**

I confirm having read and understood the information contained in this summary of illustrated benefits together with the Summary of Charges of this illustration document, and received, read and understood the product brochure and the information regarding the relevant crediting rate history (if applicable) and the relevant risk disclosure.

Name of Applicant: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_