

盡嚟成果

想就要做

Seize more

Seize every moment



## 自助理財壽險計劃

Savie Insurance Plan

### 自助理財壽險計劃

「我想去澳洲讀農業經營學碩士，完成學業之後喺香港開一間有機士多啤梨種植場。」

富衛自助理財壽險計劃（「本計劃」），讓您為理想踏出第一步，全情投入，起步更輕鬆，更靈活。本計劃給予保證年利率<sup>1</sup>為儲蓄增值，亦可讓您提取<sup>2</sup>戶口價值<sup>3</sup>，不設任何費用，並特設額外人壽保障。理想起步，就在這刻！

#### 計劃特點

##### 儲蓄、增值，輕鬆簡單

以儲蓄為重點，首三個保單年度內更提供保證年利率<sup>1</sup>，輕鬆善用儲蓄，隨時隨地，起動人生。

##### 零收費，靈活調配

不設任何費用，讓儲蓄全數成為增值潛力。本計劃隨時讓您提取<sup>2</sup>戶口價值<sup>3</sup>以內的金額，以應付不時之需。追隨理想，緊貼您每一步。

##### 額外保障，盡情享受人生

本計劃附上額外保障，提供相等於100%戶口價值<sup>3</sup>之外身故權益<sup>4</sup>，及相等於105%戶口價值<sup>3</sup>之身故賠償，實踐理想時自然無後顧之憂，盡情投入。

想，就立即投保自助理財壽險計劃！

### Savie Insurance Plan

“My aspiration is to start an organic strawberry plantation in Hong Kong. I want to fulfil my goal by obtaining a Master’s Degree in Agronomy in Australia.”

To help you take the first step towards your goals, FWD's **Savie Insurance Plan** (the “Plan”) brings your endeavour in clear focus and gives you a boost in getting it started with great flexibility. The Plan offers Guaranteed Crediting Rate<sup>1</sup> to grow your savings. It also allows you to withdraw<sup>2</sup> from your Account Value<sup>3</sup> at no charge and provides extra life protection. Go for your goals. Start now.

#### Highlights

##### Save and Earn with Ease

A savings-centric plan that offers Guaranteed Crediting Rates<sup>1</sup> in the first three Policy Years allows you a smart way to save with purpose.

##### Flexible and Free from Charges

With absolutely no fees and charges, your entire savings can earn potential returns. You even have the option to withdraw<sup>2</sup> from your Account Value<sup>3</sup>, giving you the flexibility you need. Save at your own pace.

##### Make the Most Out of Life with Extra Protection

The Plan comes with extra protection, i.e. an Accidental Death Benefit<sup>4</sup> equivalent to 100% of Account Value<sup>3</sup>, together with a Death Benefit of 105% of Account Value<sup>3</sup>, so that you can stay focused in your pursuit without worrying.

Let's start Savie, today!

基本資料 Basic Information	
投保年齡 (下次生日年齡) Issue Age (Age on Next Birthday)	19至70歲 Age 19-70
保單年期 Policy Term	至100歲 To Age 100
保單貨幣 Policy Currency	港元 HKD
身故賠償 Death Benefit	戶口價值 <sup>3</sup> 之105% 105% of Account Value <sup>3</sup>
意外身故權益 <sup>4</sup> (直至受保人的 七十一歲生日 之前的保單週年日) Accidental Death Benefit <sup>4</sup> (Until the Policy Anniversary immediately preceding the 71 <sup>st</sup> birthday of the Insured)	除了身故賠償以外，可獲為戶口 價值 <sup>3</sup> 100%之額外應付權益，而於本計劃 下就每個受保人可獲的額外應付權益上限 為400,000港元  In addition to Death Benefit, additional benefit payable is 100% of Account Value <sup>3</sup> , subject to a maximum of HKD400,000 per Insured life under the Plan
保費 Premium	
繳費方式 Payment Mode	一筆過 One-Off
保費繳付年期 Premium Payment Period	
最低供款金額 Minimum Amount	30,000港元 HKD30,000
最高供款金額 Maximum Amount	400,000港元 HKD400,000
提款 Withdrawal	
提款次數 Number of Withdrawals	沒有限制 Unlimited
最低提款金額 Minimum Withdrawal Amount	1,000港元 HKD1,000
最高提款金額 Maximum Withdrawal Amount	提款後之戶口價值不可少於最低戶口結餘 Account Value after withdrawal should be greater than or equal to Minimum Account Balance
最低戶口結餘 Minimum Account Balance	3,000港元 HKD3,000

#### 備註:

- 第四個保單年度起，年利率是非保證的及將由富衛人壽保險（百慕達）有限公司（「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、費用及富衛之投資回報來不時釐定此利率。此利率於保單有效期內可改變，其數值在最壞情況下可能是零。富衛所宣佈的現行年利率並不可用作預測將來的利率。有關最新保證年利率優惠及其過去年利率之資料（如有），請參考富衛網頁（fwd.com.hk）。富衛是經再保險安排所有「自助理財壽險計劃」保單的投資。第四個保單年度起，如再保險條件不適合，富衛將全數投資於以港幣及以港幣對沖的美元計值的投資級別企業債券。在投資組合規模容許的情況下，將投資於不同的地區及行業。富衛釐定期年利率所採取的方法：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。富衛將積極管理及監察有關因素，同時保留有必要時調整非保證年利率的權利。實際上，富衛將致力撫平於一定時間內的波幅，免致過於頻繁調整非保證年利率。
- 提款須符合富衛規定之提款次數、最高提款金額、最低提款金額及最低戶口結餘。
- 戶口價值指保費的累積金額，加上利息（如有），減去部份提款（如有）和所有附加之保費（如有）。
- 在富衛所發出的所有本計劃之保單下，每個受保生命可獲的意外身故權益之上限為400,000港元，直至受保人的七十一歲生日之前的保單週年日。若被保人直接或間接由下列任何原因引致死亡，將不獲發此額外意外身故權益：(1) 痘病或任何感染（由意外受傷之傷口引發之細菌感染則除外）(2) 嬰孕、分娩（包括任何方式）、流產或墮胎（因意外而提前或導致分娩或流產亦屬不保事項）(3) 蓄意自我毀傷或自殺，不論當時神智是否清醒，或是否受藥物或酒精影響；(4) 任何未經認可註冊醫生合法處方之藥物（5）被保人吸酒精、藥物影響而遭受或導致意外；(6) 自願或非自願服用藥劑或吸入氣體或煙霧；若被保人因工作關係遭遇危險，引起意外而吸入或服用上述物品則除外；(7) 戰爭或軍事行為；恐怖主義或恐怖份子行動（包括已宣告或未宣告）；敵對行動；暴動；革命；反叛；政變或篡權；或在任何國家或國際權力機構之海、陸、空部隊中服役；(8) 除以乘客身份購買乘搭合規特牌之商業飛機以外的飛行活動；(9) 參與任何犯罪的活動；(10) 除賽跑外的各種競速比賽；(11) 核輻射、核污染或使用任何核子武器的游離或燃燒所產生的污染；(12) 參與任何形式有報酬及收入的專業運動競賽。

#### 重要事項:

- 本計劃由富衛人壽保險（百慕達）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申請本計劃所須承受之風險，否則，閣下不應申請或購買本計劃。在申請本計劃前，請細閱以下相關風險。
- 本計劃為限額發售產品，供應期有限，富衛保留不接受保單申請之權利，並退回全數已繳交之保費及不會計算及支付任何利息。
- 申請本計劃或本計劃的任何保單利益須承受富衛的信貸風險。保單權益人將承擔富衛無法履行保單財務責任的違約風險。
- 當閣下考慮申請本計劃時，請注意通脹會導致未來生活費用增加。保單權益人將承擔通脹風險，實際的通貨膨脹率可能會高於預期，即使富衛已履行保單所有應付權益，保單權益人將來實際所得到的權益或者會少於現在。
- 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險計劃所保障。
- 本計劃的保單權益人須與受保人為同一人。
- 本計劃的保單權益人不得轉換保單權益。
- 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）發予閣下／閣下的代表後起計的21天內，以較早者為準。）內以書面要求取消保單及收回所有已繳交的保費。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中環德輔道中308號富衛金融中心1樓。
- 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. 保單之期滿日 3. 保單之退保日。此日期為依本公司退保相關規定所認定之退保日 4. 當保單戶口價值等於或低於零。

免責聲明：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。本單張中英對照，如有任何歧異，概以英文原義為準。

#### Remarks:

- Starting from Policy Year 4, crediting rate is not guaranteed and is determined by FWD Life Insurance Company (Bermuda) Limited ("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 and FWD's investment return from time to time. The crediting rates are subject to change during the term of the Policy and may be zero in the most adverse situation. The current interest rate declared by the Company or crediting rate history shall in no way be interpreted as a projection or estimation of future return. Please refer to FWD's website (fwd.com.hk) for the latest promotional Guaranteed Crediting Rates and relevant crediting rate history (if applicable). For all Savie Insurance Plans Policies, FWD invests through reinsurance arrangement. Starting from Policy Year 4, in case favourable reinsurance terms are not available, FWD will invest entirely in investment-grade corporate bonds, which is HKD denominated and USD denominated with currency hedging against HKD. It is targeted to invest across different geographic regions and industries to the extent the size of portfolio can support. FWD adopts an approach to determine the crediting rates that are financially supportable in terms of the security of the guaranteed benefits and sustainable non-guaranteed benefits in long run. FWD will take an active approach in managing and monitoring the factors above and has the right to adjust non-guaranteed crediting rate at any time if necessary. In practice FWD will aim to smooth out the volatilities over an appropriate horizon to avoid frequent adjustment of the non-guaranteed crediting rate.
- Withdrawal is subject to FWD's rule on the number of withdrawals, maximum amount of Partial Withdrawal, minimum amount of Partial Withdrawal and minimum account balance.

- Account Value is the accumulation of premiums paid with interest added (if any) less Partial Withdrawal(s) (if any), and premiums for rider benefit(s) (if any).
- This Accidental Death Benefit is subject to a maximum of HKD400,000 per Insured life under all policies of the Plan issued by FWD until the Policy Anniversary immediately preceding the 71st birthday of the Insured. No Accidental Death Benefit shall be paid where the death of the Insured is caused directly or indirectly from any of the followings: (1) Disease or infection (except bacterial infections which occur through an accidental cut or wound) (2) Pregnancy, childbirth (in any form), miscarriage and abortion irrespective of whether such event is accelerated or induced by an injury (3) Intentional self-inflicted injury, or attempted suicide, while sane or insane and while intoxicated or not (4) Any drug unless taken in accordance with the lawful directions and prescription of a qualified and registered medical practitioner (5) Accident occurring while or because the Insured is under the influence of alcohol/drugs (6) Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation (7) War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, riot, civil commotion, coup or usurped power or active duty in the military, naval or air forces of any country or international authority (8) Aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft (9) The participation in any criminal event (10) Racing of any kind other than on foot (11) Nuclear radiation, or contamination or the use of ionization or combustion or any nuclear weapons (12) Participation in all forms of professional sports competition with reward and income.

#### Important Notes:

- This Plan is underwritten by FWD Life Insurance Company (Bermuda) Limited ("FWD"). FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the Plan. FWD recommends that you 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 that it is suitable for you. Please read through the following related risks before making any application for the Plan.
- The offer of this Plan is limited and subject to availability. FWD reserves the right to decline applications for this Plan with a full refund of any premium paid without interest.
- Application of the Plan and all benefits payable under the Plan are subject to the credit risk of FWD. Policy Owners will bear the default risk in the event that FWD is unable to satisfy its financial obligations under the insurance Policies.
- When you consider applying for this Plan, please note that the cost of living is likely to be higher in the future than it is today due to inflation. Policy Owners will bear the inflation risk such that the actual rate of inflation is higher than expected and might receive less in real terms even if FWD meets all of its contractual obligations.
- 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 the Hong Kong Special Administrative Region.
- The Policy Owner and the Insured should be the same person under the Plan.
- The Policy Owner may not change the owner of the Policy under the Plan.
- If you are not satisfied with the Policy, you have the right to cancel it within the Cooling-off Period (that is, 21 days after either the delivery of the Policy or the issuance 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. You may obtain a refund of any premium 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 1/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong.
- The Policy shall terminate on the earliest of the following: 1. The death of Insured 2. The Expiry Date of the Policy 3. The date of Policy surrender. Date is determined in accordance with the Company's applicable rules and regulations in relation to Policy surrender 4. When the Account Value is equal to or less than zero.

Disclaimer: 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 leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and the Chinese version of this leaflet, the English version shall prevail.

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