

Illustration Document

Name of Insurer: FWD Life Insurance Company (Bermuda) Limited ("the Company") Print Date:
 Plan: Currency:
 Life Insured Name: Initial Sum Insured: -
 Age Next Birthday: Single Premium:
 Sex: Risk Class: -

THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED RATES USED IN SECTION 2 BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL RETURN MAY BE DIFFERENT!

1. Basic Plan - Illustration Summary (currency :): Applicable for first 3 Policy Years

End of Policy Year	Total Premium Paid	Guaranteed Basis			
		Guaranteed Crediting Rate	Total Account Value	Total Surrender Benefit	Total Death Benefit

2. Basic Plan - Illustration Summary (currency :)

End of Policy Year	Total Premium Paid	Guaranteed Surrender Benefit	Guaranteed Death Benefit	Non-guaranteed Basis (Assumed Crediting Rate)					
				2.0%		Current Rate (3.0%)		4.0%	
				Total Surrender Benefit	Total Death Benefit	Total Surrender Benefit	Total Death Benefit	Total Surrender Benefit	Total Death Benefit

3. Explanation

- (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 1 and 2 relate only to your Basic Plan and assume that all premiums are paid in full and no withdrawal is made. If partial withdrawals are made, future benefits will be affected accordingly.
- (iii) All values in this illustration are rounded to the nearest dollar and may differ slightly from the actual values in the Policy. All premiums paid begins accruing interest on the following day.
- ~~(iii)(iv)~~ The above illustration of death benefit is equal to 105% of Account Value.
- ~~(iv)(v)~~ The Total Surrender Benefit and Total Death Benefit payable shown in Section 1 Guaranteed Basis are calculated based on "Guaranteed Crediting Rate" in the first 3 Policy Years. You may decide fully surrender your Policy after first 3 Policy Years or keep your Policy for longer period.
- ~~(v)(vi)~~ The Total Surrender Benefit and Total Death Benefit payable shown in Section 2 Non-guaranteed Basis are applicable after Policy Year 3 and calculated based on "Assumed Crediting Rate", which is not guaranteed and assumed to remain unchanged throughout the term of the Policy. The actual amount payable may change anytime with the values being higher or lower than those illustrated.
- ~~(vi)(vii)~~ Guaranteed Surrender Benefit and Guaranteed Death Benefit are calculated based on "Guaranteed Crediting Rate" in the first 3 Policy Years and assuming 0% crediting rate for the remaining Policy Term.
- ~~(vii)(viii)~~ The current interest rate declared by the Company shall in no way be interpreted as a projection or estimation of the future return. The future crediting rate may be higher or lower than the illustrated rate. Please refer to the Company's website for the latest crediting rate. After the first 3 Policy Years, the crediting rate is NOT guaranteed and may be zero in the worst and extreme scenario most adverse situation may be zero.
- ~~(viii)(ix)~~ Illustrated values in Section 1 and 2 apply only when the Policy is in force. If the actual Account Value is equal or less than zero, the Policy will be terminated automatically and the illustrated values will be no longer applicable.
- ~~(ix)(x)~~ When reviewing the value 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.

4. Summary of Charges

The scales of charges used in the Basic Illustration in Section 1 and 2 are set out below:

(i) Withdrawal Charge

You will be subject to a Withdrawal Charge if you request for Partial Withdrawal or request to surrender the Policy. Withdrawal Charges are 3% of the amount withdrawn and will be deducted from the Account Value if you fully surrender your Policy or partially withdraw an amount during the first 3 Policy Years.

Warning:

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

Proposal Summary Page 1 of 1

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

Barcode

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- The Plan is an insurance plan. The premium paid is neither a savings deposit nor time deposit. It is not protected deposit under the Deposit Protection Scheme in Hong Kong.