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## 自助息理財壽險計劃一月繳計劃

### Savie Insurance Plan - Monthly Regular Contribution Plan

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「我想去澳洲讀農業經營學碩士，畢業後喺香港開一間有機士多啤梨種植場。」

富衛自助息理財壽險計劃一月繳計劃（「本產品」），讓您為理想踏出第一步，全情投入，起步更輕鬆，更靈活。本產品提供固定派息率<sup>1</sup>為儲蓄增值，並可讓您提取<sup>2</sup>戶口價值<sup>3</sup>，不設任何費用，並有額外人壽保障。理想起步，就在此刻！

### 產品特點

#### 儲蓄、增值、輕鬆簡單

本產品以儲蓄為重點，首三個保單年度提供固定派息率<sup>1</sup>，輕鬆善用儲蓄，隨時隨地，起動人生。

#### 零收費，靈活調配

不設任何收費，讓儲蓄全數成為增值潛力。本產品隨時讓您提取<sup>2</sup>戶口價值<sup>3</sup>，以應付不時之需。月繳形式可隨時暫停及恢復供款而不須收費。追隨理想，緊貼您每一步。

#### 額外保障，盡情享受人生

本產品附上額外保障，提供相等於100%戶口價值<sup>3</sup>之意外身故權益<sup>4</sup>，及相等於105%戶口價值<sup>3</sup>之身故權益，實踐理想時自然無後顧之憂，盡情投入。

想，就立即投保自助息理財壽險計劃一月繳計劃！

## Savie Insurance Plan - Monthly Regular Contribution 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 - Monthly Regular Contribution Plan** (the “Product”) brings your endeavours into clear focus and gives you a boost in getting started with great flexibility. The Product offers a Fixed Crediting Interest 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 Fixed Crediting Interest 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. Temporary premium suspension or resumed premium payments are allowed at no charge. Save at your own pace.

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

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

Let’s start **Savie Insurance Plan - Monthly Regular Contribution Plan**, 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 Benefit Term	至100歲 To Age 100
保單貨幣 Policy Currency	港元 HKD
身故權益 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> (直至被保人的 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)	除了身故權益以外，可額外獲賠償戶口 價值 <sup>3</sup> 之100%，而於本產品下就每名 被保人可得意外身故權益上限 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 under the Product
保費 Premium	
繳費方式 Payment Mode	月繳 Monthly Regular Contribution
保費供款年期 Premium Payment Period	至100歲 To Age 100
最低供款金額 Minimum Amount	1,000港元 HKD1,000
最高供款金額 Maximum Amount	10,000港元 HKD10,000
保費假期 Premium Holiday	保單生效期內可暫停繳交保費 During policy term, premium payments can be temporarily suspended
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	提款後之戶口價值須不少於最低戶口結餘 Account Value after withdrawal must 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：

- 由第四個保單年度起，於保單有效期內可改變，本產品的保證最低派息率為每年0%。富衛人壽保險百慕達有限公司（「富衛」）所宣佈的現行派息率並不可用作預測將來的派息率。有關過去的派息率、投資策略、和釐定派息率的理念，請參閱重要事項及聲明的第八點。
- 提款金額及次數受限於由富衛不時全權酌情決定訂明的最低及最高提款金額（如有）。倘戶口價值於提款後將降至低於富衛不時全權酌情決定訂明的最低戶口結餘，有關申請將不會被接納。富衛從收到已填妥的提款申請日起計，有權延遲最多六個月才支付提款或退保金額。富衛將不會為任何因而造成的損失承擔責任，包括但不限於利息。
- 戶口價值指月繳保費的總和，加上利息（如有），減去提款（如有）和所有附約下之保費（如有）。
- 提款會降低保單權益包括身故賠償及意外身故權益。

#### 重要事項及聲明：

- 本產品由富衛承保，富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。您在參加任何或購買任何計劃前，請認真考慮本產品是否適合您的財務需要及清楚了解與明白申請本產品所須承受之風險，否則，您不應申請或購買本產品。在申請本產品前，請細閱以下相關過往派息率（如適用）及相關風險披露的資料。
- 本產品資料是由富衛發行。富衛對本產品資料所載資料承擔一切責任。本產品資料只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富衛的計劃。本產品只限在香港特別行政區境內範圍銷售及辦理投保手續。
- 本產品為限額發售產品，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。
- 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款，本產品不受香港特別行政區存款保障計劃所保障。
- 如有任何保費逾期繳交或未繳保費，保費假期條款將生效。
- 本產品乃一項有儲蓄成份的萬用壽險產品。
- 所有核保審核及理賠決定均取決於富衛，富衛根據保單權益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，並退回全數已繳交之保費及不會計算及支付任何派息。富衛有權決定是否接納/拒絕任何投保申請並可以不接受您的投保申請而毋須給予任何理由。
- 有關過去派息率之資料，請參考富衛網頁

(<http://www.fwd.com.hk/tc/resource-center/historical-crediting-interest-rates/>)。

以下是富衛投資策略及釐定派息率的理念：

- 投資策略  
富衛的投資組合採用均衡資產分配投資策略，主要包括投資級別固定收益類型證券，以履行保證保單財務責任。為提高長遠投資表現予非保證保單權益，此投資組合亦包括股權類型投資。投資策略為不同產品定制以優化回報：
  - 自動息：具良好信用評級的再保險資產（目標之99%）及現金（目標之1%）或固定收益證券（目標之100%）在投資組合規模容許下，投資將橫跨於不同地區及行業達到分散風險。  
富衛會透過直接投資於與保單相同貨幣或與保單貨幣對沖的工具，減低有關保單之貨幣風險。  
此外，投資組合是由專業投資人士管理。除定時檢討，富衛亦保留不時更改投資策略權利，並會將重大改變將通知保單權益人。
- 釐定派息率的理念(最新資料請參考富衛網頁  
<http://www.fwd.com.hk/tc/resource-center/crediting-interest-rates-philosophy/>)  
在符合富衛盈利目標及最低保證派息率(如有)的情況下，保單權益人可透過宣佈派息率分享萬用壽險投資組合的投資表現。宣佈的派息率或會受其他因素影響，包括但不限於市場狀況、投資前景、續保率及索償經驗。存入的保費可能被分配到有不同派息率的不同組別，旨在更準確地反映在保費存入期間投資所得的收益。為減低派息率在保單年內短期性波動及穩定派息率，富衛可能派發部分相關年度收益予保單權益人。

- 申請一經富衛批核，不得轉換保單權益人。
- 如您對保單不滿意，則在您未曾在本保單下作出過任何索償的前提下，您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。您必須確保富衛辦事處在您保單的「冷靜期」（保單交付給您/您的代表或《通知書》（說明已經可領取保單和「冷靜期」的屆滿日）發予您/您的代表後起計的21天內，以較早者為準。）屆滿日或之前直接收到附有您親筆簽署的通知書。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。
- 於保單生效期間，您可向富衛作出書面申請退回保單。
- 本產品之保單條款受香港特別行政區的法律所規管。
- 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及所有不保事項，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。如欲參閱保險合約條款及細則，可向富衛索取。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 interest rate is not guaranteed and is subject to change during the term of the policy and the guaranteed minimum crediting interest rate for the Product is 0% per annum. The current interest rate declared by FWD Life Insurance Company (Bermuda) Limited ("FWD") or crediting interest rate history shall in no way be interpreted as a projection or estimation of future return. For crediting interest rate history, investment strategy and philosophy in deciding crediting interest rate, please refer to Important Notes and Declarations point 8.
- The number of times and amount of Withdrawal is subject to the Minimum and Maximum Withdrawal Amount (if any) prescribed by FWD at its sole discretion from time to time. No Withdrawal request will be allowed if, once the Withdrawal request is effected, the Account Value will reduce to a level below the Minimum Account Balance prescribed by FWD at its sole discretion from time to time. FWD may defer payment of Withdrawal or Surrender for a period of up to 6 months from the date of FWD's receipt of the duly completed request. FWD shall not be liable for any loss incurred as a result of this deferral, including but not limited to interest.
- Account Value is the accumulation of premiums paid in Monthly Regular Contribution Payment Mode with interest added (if any) less Withdrawal(s) (if any), and premiums for rider benefit(s) (if any).
- Withdrawal may reduce the policy benefits including Death Benefit and Accidental Death Benefit.

#### Important Notes and Declarations:

- This Product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the Product. FWD recommends that you carefully consider whether the Product is suitable for you in view of your financial needs and that you fully understand the risk involved in the Product before making an application. You should not apply for or purchase the Product unless you fully understand it and you agree it is suitable for you. Please read through the following relevant crediting interest rate history (if applicable) and the relevant risk disclosure before making any application of the Product.
- This Product material is issued by FWD. FWD accepts full responsibility for accuracy of the information contained on this Product material. This Product material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of this Product must be conducted and completed in the Hong Kong Special Administrative Region.
- The offer of this Product is limited and subject to availability. FWD reserves the right to decline applications for this Product with a full refund of any premium paid without interest.
- The Product is an insurance product. The premium paid is not bank savings deposit or time deposit. The Product is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
- Should there be any late payment or non-payment of premiums, FWD shall apply Premium Holiday of the Policy.
- This Product is a universal life product with a savings element.
- All underwriting and claims decisions are made by FWD. FWD 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 without a full refund of any premium paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
- Please refer to FWD's website

(<http://www.fwd.com.hk/en/resource-center/historical-crediting-interest-rates/>) for crediting interest rate history. The investment strategy and crediting interest rate philosophy of FWD are shown below:

- Investment Strategy  
FWD's asset portfolio employs a balanced asset allocation investment strategy, which consists primarily of investment graded fixed income type securities to meet the guaranteed financial obligation. Equity-type investments are also utilized to enhance the investment performance in the long run for non-guaranteed benefits. The investment strategies are customized for different products to optimize the return:
  - Savie: Reinsurance asset with good credit rating (Target 99%) and Cash (Target 1%) or Fixed income type securities (Target 100%)The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support.  
Currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments.

Furthermore, the asset portfolio is actively managed by investment professionals to closely monitor the investment performance. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policy owners of any material changes.

- Crediting interest rate philosophy (Please refer to FWD's website for latest information:  
<http://www.fwd.com.hk/en/resource-center/crediting-interest-rates-philosophy/>)  
Through the crediting interest rate declaration, the policy owners participate in the investment performance of the asset portfolio supporting Universal Life, after allowing for the profit target of FWD and minimum guaranteed crediting interest rate guarantees, if any. The declared crediting interest rate may be affected by other factors, including but not limited to, market conditions, investment outlook, persistency and claims experience. The premiums deposited may be separated into different buckets with different crediting interest rates, with an aim to more closely reflect the yields attained during the period of premiums deposited. To stabilize the crediting interest rate, FWD may distribute a proportion of the investment income in a particular year attributable to the policy owner, with an aim to smooth out the short-term volatility of crediting interest rate over the course of the policy term.

- The policy owner cannot be changed once the application has been approved by FWD.
- If you are not satisfied with the policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the policy. A written notice signed by you should be received by the office of FWD at 1/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within the Cooling-Off Period (that is, 21 days after either the delivery of the policy or the issue 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).
- While this policy is in force, you may surrender this policy by sending a written surrender request to FWD.
- The policy provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- The above information is for reference only and is indicative of the key features of the Product. For a complete explanation of the terms and conditions and full list of exclusions of the Product, 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 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 any discrepancy between the English and the Chinese version of this leaflet, the English version shall prevail.

#### 本產品有哪些主要風險？

##### 信貸風險

本產品是由富衛發出的保單。投保本保險產品或其任何保單利益須承受富衛的信貸風險。您將承擔富衛無法履行保單財務責任的違約風險。

##### 流動性風險

本產品為長期保險保單。此長期保險保單有既定的保單期限，保單期限由保單生效日至期滿日止。保單提供一定價值，如您於較早的保單年期或期滿日前作退保，您可能會蒙受重大損失。投保本產品有機會對您的財務狀況構成流動性風險，您須承擔本產品之流動性風險。

##### 外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理（例如，外匯限制）。若保險產品的貨幣單位與您的本國貨幣不同，任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣對您的本國貨幣大幅貶值，這種匯率波動可能對您的應付保費及可取利益帶來潛在損失。

##### 通脹風險

請注意通脹會導致未來生活費用增加。即使富衛履行所有合約責任，實際保單權益可能不足以應付將來的保障需要。

##### 提早退保風險

如您在保單生效早期或在保單期滿日前提早退保，或在保單生效早期提取已繳保費，您可能會蒙受重大損失。

##### 不保證權益

不保證權益（包括派息率）是非保證的，並按照釐定派息率的理念由富衛自行決定。

##### 不保事項

意外身故權益限於每名被保人（於所有由富衛發出的本產品保單下）最高保障額400,000港元，保障至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，將不獲發意外身故權益：(1)疾病或任何感染（由意外受傷之傷口引發之細菌感染則除外）(2)懷孕、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)被保人受酒精/藥物影響而遭受或導致意外(6)自願或非自願服用毒藥或吸入氣體或煙霧（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)除以乘客身份購票搭乘合格持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专业運動競賽。

##### 保費年期及欠繳保費

保單的供款年期的終結日為被保人100歲生日前之保單週年日。任何到期繳付之保費均可獲寬守30天寬限期，若在寬限期後仍未繳付保費，富衛將為保單執行保費假期。若保單已行使保費假期，保單應繳的基本計劃保費、附加於本保單之附約保費（如適用）及相關的收費將會持續從保單戶口內扣除。當保單戶口價值不足以支付基本計劃保費，任何附加於本保單之附約保費及相關的收費，或當保單戶口價值低於最低戶口結餘時，保單將會自動被終止。請注意，如保單是因此而自動終止，您可能會失去全部權益。

##### 終止保單

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.被保人100歲生日前之保單週年日 3.保單之退保日。此日期為依富衛退保相關規定所認定之退保日 4.當保單戶口價值低於零。

#### What are the key product risks?

##### Credit Risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

##### Liquidity Risk

This Product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the Commencement Date to the Expiry Date. The policy contains value and, if you surrender your policy in the early policy years or before the end of the policy term, you may suffer a significant loss. Application of the Product may

constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Product.

##### Exchange Rate and Currency Risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of the benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, the potential loss arising from such exchange rate movement may have a negative impact on your benefits to be received from the product and your burden of the premium payment.

##### Inflation Risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfils all of the contractual obligations.

##### Early Surrender Risk

If you surrender your policy in the early policy years or before the end of the policy term, or withdraw the premiums you contributed in the early policy years, you may suffer a significant loss.

##### Non-guaranteed Benefits

Non-guaranteed benefits (including Crediting Interest Rate) are not guaranteed and are determined at FWD's discretion based on its Crediting Interest Rate philosophy.

##### Exclusions

This Accidental Death Benefit is subject to a maximum of HKD400,000 per Insured under all policies of the Product issued by FWD until the policy anniversary immediately preceding the 71<sup>st</sup> 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 terrorist 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.

##### Premium Term and Non-payment of Premium

The premium payment term of the policy ends on the policy anniversary immediately preceding the Insured's 100<sup>th</sup> birthday. FWD allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, FWD will apply Premium Holiday to the policy. While the policy is on Premium Holiday, FWD will use the Account Value to pay the Basic Premium due under this Policy and the premiums of riders (if any) attached to the Policy. All relevant charges will continue to be deducted from the Account Value. When the Account Value is either insufficient to meet the Basic Premium, the premium of riders (if any) attached to the Policy and relevant charges or is less than Minimum Account Balance, this Policy shall automatically be terminated Please note that once the policy is terminated on this basis, you will lose all of your benefits.

##### Termination Conditions

The policy shall terminate on the earliest of the following: 1. The Death of Insured 2. The policy anniversary immediately preceding the 100<sup>th</sup> birthday of the Insured. 3. The date of policy surrender. Such date is determined in accordance with FWD's applicable rules and regulations in relation to policy surrender 4. When the amount of Policy Account is less than zero.

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