



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 ASSUMPTIONS USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE AGREED, THESE ASSUMPTIONS ARE NOT GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL BENEFITS WILL DEPEND UPON THE CONTRACTUAL TERMS OF THE POLICY AND THE STATE OF THE MARKET AT THE TIME OF SURRENDER OR DEATH.

1. Proposal Summary for Savie Insurance Plan

Name of Life Insured: Chan Dai Man Age:30

Age:30

Sex: M

2. Benefit Summary (Policy Currency: HK Dollars)

Benefit Description	Initial Sum Assured	Single Premium	Premium Payment Term	Benefit Term
Savie Insurance Plan (Basic Plan)	-	400,000.00	1	To age 100
Total Single Premium:		400,000.00		

Benefit Summary indicates your selected plan and your desired premium amount, payment period and the benefit covered period (in years).

SAMPLE

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

Name of Applicant: Chan Dai Man

Signature:

Date:

Proposal Summary Page 1 of 4

Print Date: 16/03/2016

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

v 1.0.0.5

Basic Plan Illustration projects the account value, surrender benefit and death benefit in both a guaranteed basis (0% crediting rate after the 3rd policy year) and current assumed basis (3% crediting rate after the 3rd policy year) based on the total premium paid up to age 100.



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 2%, 2%, 2% p.a. in the 1st, 2nd, 3rd 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 2%, 2%, 2% p.a. in the 1st, 2nd, 3rd 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	400,000	407,978	407,978	428,377	407,978	407,978	428,376
2	400,000	416,137	416,137	436,944	416,137	416,137	436,944
3	400,000	424,460	424,460	445,683	424,460	424,460	445,683
4	400,000	424,460	424,460	445,683	437,194	437,194	459,053
5	400,000	424,460	424,460	445,683	450,310	450,310	472,825
10	400,000	424,460	424,460	445,683	522,032	522,032	548,134
15	400,000	424,460	424,460	445,683	605,179	605,179	635,437
20	400,000	424,460	424,460	445,683	701,568	701,568	736,646
25	400,000	424,460	424,460	445,683	813,310	813,310	853,975
30	400,000	424,460	424,460	445,683	942,849	942,849	989,991
At Age 66	400,000	424,460	424,460	445,683	1,125,811	1,125,811	1,182,101
At Age 100	400,000	424,460	424,460	445,683	3,075,609	3,075,609	3,229,390

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%	2%
2	2%	2%
3	2%	2%
4 – 70	0%	3%

SAMPLE

Name of Applicant:

Chan Dai Man

Signature:

Date:

Explanation Notes provides the Savie insurance product terms. Please make sure you understand all the terms before proceeding to the next step.



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 or 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.

SAMPLE

Name of Applicant:

Chan Dai Man

Signature:

Date:

Proposal Summary Page 3 of 4

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

Print Date: 16/03/2016

v 1.0.0.5

Summary of Charges define all the charges of the Savie insurance, where there is absolutely no charges for Savie Insurance.



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.

SAMPLE

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 interest rate history (if applicable) and the relevant risk disclosure.

Name of Applicant: Chan Dai Man Signature:

Date: