

BeWithU Benefit Rider (Optional rider)

**Don't let your gift to your loved ones turn into
a burden when something unfortunate happens**



Of all the things that are precious to you, your family is surely at the top of the list. If anything unfortunate ever happens, you would no doubt want to be sure no financial challenges are added to the emotional hardship they are already coping with. That means not only having the right insurance plans in place for your loved ones' protection, but making sure that these plans will not become their financial obligations under any circumstances.

With this essential rider, any unpaid premiums for your insurance plans will be waived until the termination of this rider in the event of a death or total disability¹, so you can feel relieved that, whatever happens, your precious ones will continue to enjoy the protection you have intended for them.

BeWithU Benefit Rider (Optional rider)

(Applicable to the designated basic plans)



Protection for your loved ones

BeWithU Benefit Rider (this “Rider”) gives you and your beloved an extra cover for more protection. If the policy owner² passes away or suffers from total disability¹ for at least 6 consecutive months from the date of diagnosis as total disability¹ while the basic plan is in force provided that this Rider continues to be in effect, we will waive the future premiums³ of the basic plan and the applicable riders⁴ until the termination of this Rider to lighten the financial burden.

Summary of plan features

Plan type	Rider
Age ⁵ of policy owner	19 – 61 ⁶
Premium payment term / benefit term	Up to the earliest of : 1. the end of the premium payment term of the basic plan; 2. the policy anniversary immediately preceding the 25 th birthday of basic plan’s insured (only applicable if the basic plan’s insured is aged 18 ⁵ or below on the date of signing the application for this Rider); or 3. the policy anniversary immediately preceding the 71 st birthday of the policy owner.
Premium structure	The premium is not guaranteed but the premium rate will not be adjusted based on the age next birthday of the policy owner
Currency	HK\$ / US\$ / RMB
Waiting period	90 days ⁷

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product materials. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of the Macao Special Administrative Region.

Notes

- Total disability refers to the policy owner, due to accident or sickness, becomes disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit and such disability must have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner and in the view of a medical practitioner appointed by FWD, be deemed permanent. For detailed definition of total disability, please refer to the policy provisions.
- Policy owner must be: i) the same person as the insured; ii) the parent of the insured who is aged 18 (age next birthday) or below on the date of signing the application for this Rider; or iii) the spouse of the insured.
- We will waive the premium payable under the basic plan and the applicable riders which fall due from the date of diagnosis as total disability or from the date of death of the policy owner until the termination of this Rider. For details, please refer to policy provisions. You may need to continue to pay the premium of the basic plan and / or the applicable riders to maintain the protection you need after the termination of this Rider.
- Applicable riders refer to the type of riders attached to the basic plan which are available for selection together with this Rider at the time as determined in FWD’s sole discretion. All applicable riders’ premium may be waived subject to the terms of this Rider.
- Age is based on age next birthday, unless otherwise specified.
- Age of policy owner between 19 and 61 must be on the date of the application for this Rider and /or on the date of the request for change of policy owner of basic plan.
- The benefit will become effective after 90 days from the latest of following: i) the policy date of this Rider; ii) the reinstatement date; and iii) the effective date of change of the policy owner.

Important to know

Key product risks

Credit risk

This product is an insurance rider issued by FWD Life Insurance Company (Macau) Limited (“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.

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 benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

RMB conversion limitation risk

RMB Insurance is subject to exchange rate fluctuations which may result in losses in the event that the customer converts RMB into HK\$ or other foreign currencies. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice), which may result in loss. The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Inflation risk

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

Premium adjustment

The premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, the premium rate will not be increased based on the age next birthday of the policy owner. We will review your premiums any time during premium payment term, by giving you thirty (30) days’ notice in writing before any policy anniversary.

Premium term and non-payment of premium

The premium payment term is up to the earliest of (i) the end of the premium payment term of the basic plan; (ii) the policy anniversary immediately preceding the 25th birthday of the basic plan’s insured (only applicable if the basic plan’s insured is aged 18 (age next birthday) or below on the date of signing the application for this Rider); or (iii) the policy anniversary immediately preceding the 71st birthday of the policy owner. 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, this Rider will be terminated from the date the first unpaid premium was due. Please note that once this Rider is terminated on this basis, you will lose all of your benefits under this Rider.

Termination conditions

This Rider shall terminate on the earliest of the following:

1. the date the basic plan is terminated or paid-up;
2. the premium due date if the premium grace period expires and we have not received the premium payment;
3. the first premium due date which occurs after our receipt of the policy owner’s written request for termination of this Rider;
4. the policy anniversary immediately preceding the 25th birthday of the basic plan’s insured (only applicable if the basic plan’s insured is aged 18 (age next birthday) or below on the date of signing the application of this Rider); or
5. the policy anniversary immediately preceding the 71st birthday of the policy owner.

General exclusions

1. No premiums shall be waived under the basic plan and the applicable riders if the total disability is caused directly or indirectly, wholly or partly by any of the following:
 - i. any pre-existing condition that was not communicated or known to us before the latest of policy date, the effective date of change of the policy owner (as shown on the related endorsement or the confirmation issued by us in writing) or the reinstatement date;
 - ii. any self-inflicted injury, whether the policy owner is sane or otherwise;
 - iii. any misuse or abuse of drugs and/or alcohol;
 - iv. any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
 - v. any war, invasion, act of foreign enemies, hostilities (whether war is declared or otherwise), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
2. No premium shall be waived under the basic plan and the applicable riders if the cause of death of policy owner is directly or indirectly resulted from committing suicide within 13 calendar months from the policy date (or the reinstatement date, whichever is later). This applies regardless of whether the policy owner was sane or insane when committing suicide.

Important notes

Your right under cooling-off period

If you are not completely satisfied with the policy, and you have not made a claim, you can cancel it by giving a written notice to FWD. Such notice must be signed by you and received directly by FWD within **21 calendar days** immediately following:

- (1) the day FWD delivers the policy to you or your nominated representative; or
- (2) the day FWD delivers a cooling-off notice (separate from the policy) to you or your nominated representative informing you about the policy and the right to cancel within the stated **21 calendar day** period;

whichever is earlier.

This 21 calendar day period is called the cooling-off period. You can cancel the policy and receive premiums without interest back. FWD follows the cooling-off period principles set out by Monetary Authority of Macao to protect customers.

While the policy or rider (if applicable) is in force, you may surrender or terminate the policy or rider (if applicable) by sending a written request to FWD.

Obligation to provide information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of information regime ("AEOI") followed by the Financial Services Bureau (the "Applicable Requirements"). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- i. identify accounts as non-excluded "financial accounts" ("NEFAs");
- ii. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- iii. determine the status of NEFA-holding entities as "passive non-financial entities (NFEs)" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- iv. collect information on NEFAs ("Required Information") which is required by various authorities; and
- v. furnish Required Information to the Financial Services Bureau.

The policy owner must comply with requests made by FWD to comply with the above Applicable Requirements.

Declarations

1. 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 submitting your 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 related risks before making any application of the product.
2. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Macao Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Macao Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Macao Special Administrative Region.
3. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Regime in the Macao Special Administrative Region.
4. This product is a non-participating product without any savings element. The costs of insurance and the related costs of the rider are included in the premium paid under the rider despite the product brochure/leaflet and/or the illustration documents of the rider having no schedule/section of fees and charges or no additional charge noted other than the premium.
5. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the policy owner or insured of the basic plan in the insurance application to decide to accept or decline the application with 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.
6. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or policy loan with interest).

Address of FWD office: 12/F, Fortuna Business Centre, No.301-355, Avenida Comercial De Macau, Macau

For more information

Please contact your financial advisor,
call our Service Hotline or
simply check out our website.

fwd.com.mo



Service Hotline
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