

# CANsurance Cancer Protection Plan

Making life easier

Medical • Non-participating Life



You may have different goals and dreams at different life stages; whatever they may be, wouldn't you like to have the option to just go for it with all you've got? But can you go far without adequate support?

At FWD, we understand that life is full of uncertainties, and having the flexibility in making life choices would help us stay focus on our dreams, but for dreams to come true, health should come first.

## **Hassle free with additional cancer coverage**

So when you're striving hard in achieving the best for yourself, don't forget to take good care of your own health as well.

You may think that you are already protected under your group medical plan, yet when critical illnesses like cancer strike, the coverage is far from enough. Thanks to medical advancements in recent years, cancer treatment isn't just about curing the disease. Instead, it includes health consultations and rehabilitation support to promise a well-rounded aftercare.

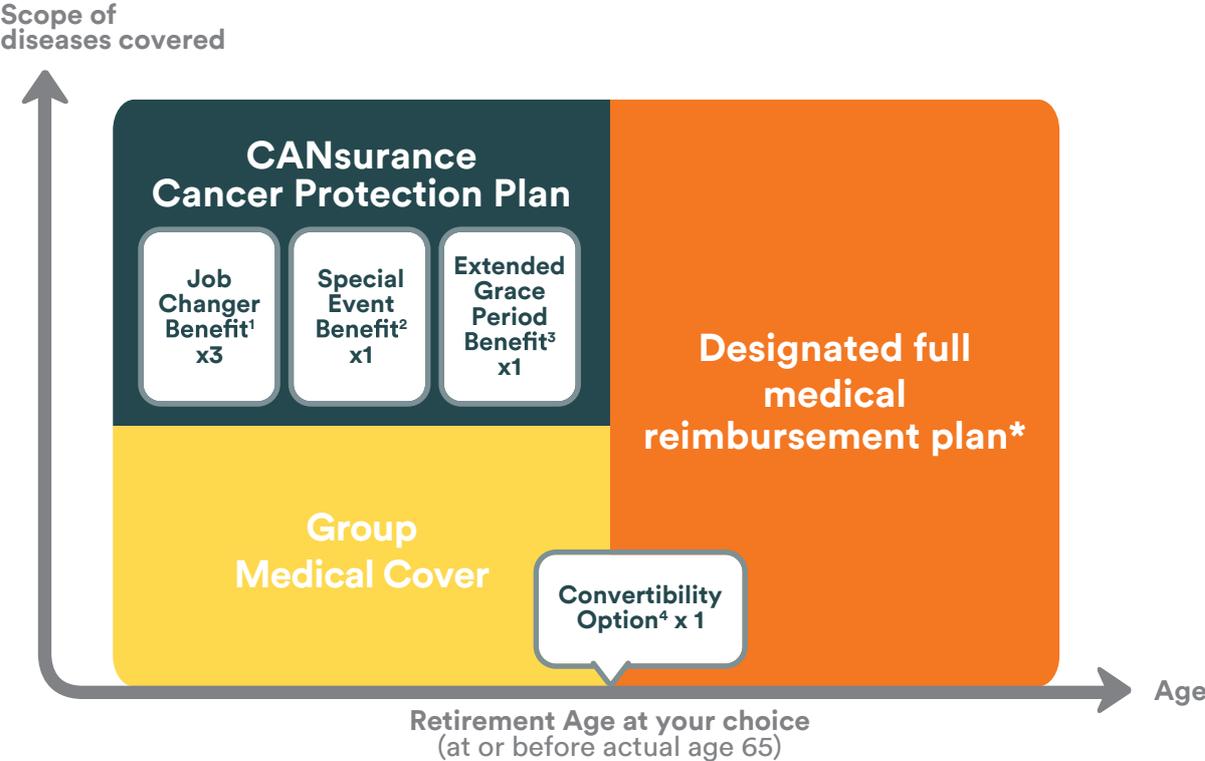
## Sheltering you with the necessary coverage regardless the changes in your life

CANsurance Cancer Protection Plan (“the Plan”, “this Plan” or “this Product”) which is underwritten by FWD Life Insurance Company (Macau) Limited (“FWD”) can help you go forward in the pursuit of your dreams and compensate for insufficient group medical coverage, so you can enjoy a smart and seamless coverage. Plan early so you can go full steam ahead with no worries!

Modern medical technology brings you the privilege to choose the best treatment for yourself in case cancer strikes, as we will ease your medical expenses with a financial safety net. You can rest assured to concentrate on your medical treatment.

To cope with changes and needs during different stages in life, we’re offering flexible medical solutions to accompany you through the ups and downs in your life. Whether you are in between jobs, unemployed, or getting married, you can still enjoy medical coverage, or have the option to apply for waiving or deferring your premium for a certain period.

# Smart and Seamless Coverage



\* Assuming that you have exercised the Convertibility Option<sup>4</sup> in CANsurance Cancer Protection Plan.

## CAN have comprehensive protection

The key to a speedy recovery is being without financial worries. With essential coverage of Covered Cancer<sup>5</sup> and a Lifetime Cancer Limit<sup>6</sup> as high as HKD 9 million and a choice of 3 levels of coverage to meet your different needs, you can choose one to meet your healthcare needs as an add-on to your current medical coverage to power up your cancer coverage.

## CAN cope with changing needs



The Plan gives you coverage with a savvy edge that can cater to your changing needs at different life stages. You can have Additional Benefits without additional charges, such as waiving premium for 1 year when you wish to pursue further full time education, undertake a working holiday or you become involuntarily unemployed; deferring premium payments for 1 year when you get married or become parent; or even enjoy seamless coverage with temporary cover under a designated full medical reimbursement plan when you are changing jobs and do not have group cover. When you retire, you can also permanently convert the Plan to a designated full medical reimbursement plan.

## CAN secure complementary support

In addition, the diversified supportive health care professional consultations covered by the Plan aims to give you an extra helping hand in your path to full recovery. You may plan for the most suitable and preferable combination of professional consultations during or after cancer treatment. The Plan even subsidises transportation expenses during treatment.

## CAN enjoy personalised assistance

CANcierge<sup>7</sup> is here to provide you with end-to-end health coaching. Once you are diagnosed with a Covered Cancer<sup>5</sup>, a professional health management team will customise one-stop services specifically for your needs, from cancer treatment and hospitalisation to post-treatment supportive therapies and consultations. You can then concentrate on receiving treatments without additional burdens.

## Yes you CAN, with CANsurance

Just complete the application by answering a few questions. No medical examination and any proof of health are required<sup>8</sup>. As simple as that, you can now take a big stride forward free from worries.



## Let's check out below how Jason could benefit from CANsurance Cancer Protection Plan.

### Example

Jason, at age 26 (age next birthday), has just entered the workforce. He is aware that cancer is a major critical illness and wishes to top up his group medical cover. However, he is only able to afford an entry level medical insurance plan at this stage, so he's decided to take out CANsurance Cancer Protection Plan to enhance cancer protection.



#### At age 26 (age next birthday)

Jason enrolled in **CANsurance Cancer Protection Plan – Superior Plan**.



#### At age 30 (age next birthday)

Jason decided to take a career break to pursue a full time master's degree. He applied for the **Special Event Benefit<sup>2</sup>** so that he could still be protected with medical coverage under this Plan but be exempted from paying the premium for 1 year during the course of his study.

#### At age 31 (age next birthday)

After graduating from his master's degree, Jason has started a new job.



#### At age 32 (age next birthday)

With his outstanding performance, Jason got scouted by another company to take up a higher position. He applied for the **Job Changer Benefit<sup>1</sup>** during his job change period so that he could still be covered under a designated full medical reimbursement plan in addition to this Plan.



#### At age 35 (age next birthday)

Jason planned to get married. He applied for the **Extended Grace Period Benefit<sup>3</sup>** to defer his premium payment for a year to enjoy financial flexibility.



#### At age 46 (age next birthday)

Unfortunately, Jason is diagnosed with lung cancer. We will cover his medical expenses\* for cancer treatment including target therapy, hospitalisation, surgery and post-treatment Chinese medicine practitioner consultation.

Furthermore, we will provide professional consultations and **CANcierge<sup>7</sup>** service to assist him to obtain proper treatment during his recovery journey.

\* Subject to Lifetime Cancer Limit<sup>6</sup> and Per Covered Cancer Limit<sup>9</sup>.

The above is for illustrative purpose only and assuming that a) all premiums are paid in full when due, b) the definitions and claims requirements of the benefits are fulfilled, and c) this Plan is in force and has not been surrendered throughout the policy term.

## Does this Plan suit you?

If you answer yes to any of the statements below, the Plan is for you.



You are looking for a comprehensive cancer reimbursement plan to meet your healthcare needs.



You are looking for cancer protection with affordable premiums.



You hope that the coverage is flexible to cope with changes and needs in your life.

Reasonable and Customary<sup>10</sup> charges will be reimbursed according to the Plan Summary.

Plan Summary			
Plan Level	Standard	Superior	Premier
Plan Type	Basic Plan		
Issue Age (age next birthday)	1 (15 days) to 70		
Benefit Term	Yearly renewable <sup>11</sup> to age 100 (age next birthday)		
Premium Payment Term	To age 100 (age next birthday)		
Premium Structure	<ul style="list-style-type: none"> <li>Based on Insured's issue age, gender, smoking habit and selected plan level</li> <li>Renewal premiums are non-guaranteed and will be increased yearly according to the Insured's age next birthday at the time of renewal</li> </ul>		
Premium Payment Mode	Monthly / Semi-Annually / Annually		
Currency	HKD / USD		
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room <sup>12</sup>	Standard Semi-Private Room <sup>13</sup>	
<b>A. Cancer Benefits</b>			
1. Diagnostic Benefit	Full cover		
2. Cancer Treatment Benefits	Full cover		
2.1 Hospitalisation and Surgical Benefits			
a) Room and Board			
b) Physician's or Specialist's Hospital Visit			
c) Intensive Care Unit ("ICU") Charges			
d) Hospital Companion Bed (including 1 extra bed for 1 person who accompanies the Insured while hospitalised)			
e) Surgical Expenses (including Surgeon's fee, Anaesthetist's fee and operating theatre fee)			
f) Miscellaneous Hospital Medical Charges			
2.2 Treatment Benefits			
a) Non-surgical Cancer Treatment (including Chemotherapy, Radiotherapy, Target Therapy, Cancer Hormonal Therapy and prescribed medications)			
b) Palliative Cancer Care			
c) Pre or Post-treatment Consultation (incurred by consultation with a physician before or after the active treatment or palliative treatment)			

## What this Plan covers

### Plan Summary

Plan Level	Standard	Superior	Premier
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room <sup>12</sup>	Standard Semi-Private Room <sup>13</sup>	
3. Reconstructive Surgery Benefit (head or breast)	Full cover		
4. Monitoring Benefit (up to 5 years since completion of active treatment)	Full cover		
Per Covered Cancer Limit <sup>9</sup>	HK\$700,000	HK\$1,000,000	HK\$3,000,000
Lifetime Cancer Limit <sup>6</sup>	HK\$2,100,000	HK\$3,000,000	HK\$9,000,000
<b>B. Additional Cancer Care Benefit (maximum limit per Covered Cancer<sup>5</sup>)</b>			
5. Daily Hospital Cash for Hospitalisation: a) Hospitalisation in an ICU; or b) Hospitalisation expenses that have been paid by another insurance company where FWD has not paid any benefit under Section A Cancer Benefits; or c) Hospitalisation in Standard Ward Room <sup>12</sup> of a private Hospital in Macau  • maximum no. of days per Covered Cancer <sup>5</sup>	HK\$800	HK\$1,000	HK\$1,500
	Item c is not applicable		
	60 days		90 days
6. Chinese Medicine Practitioner Consultation (including acupuncture treatments or prescribed Chinese medicines) (per visit)  • 1 visit per day & maximum no. of visits per Covered Cancer <sup>5</sup>	HK\$500	HK\$600	HK\$1,500
	30 visits		40 visits
7. Physiotherapist Consultation (including acupuncture and chiropractic services) / Occupational Therapy / Speech Therapy (per visit)  • 1 visit per day & maximum no. of visits per Covered Cancer <sup>5</sup>	HK\$500	HK\$600	HK\$1,000
	20 visits		30 visits
8. Dietician Consultation (per visit)  • 1 visit per day & maximum no. of visits per Covered Cancer <sup>5</sup>	HK\$500	HK\$600	HK\$1,000
	20 visits		30 visits
9. Psychological Counselling (for Insured and/ or immediate family members) (per visit)  • 1 visit per day & maximum no. of visits per Covered Cancer <sup>5</sup>	HK\$1,000	HK\$1,000	HK\$1,500
	40 visits		50 visits
10. Post-hospitalisation Home Nursing (per day)  • maximum no. of days per Covered Cancer <sup>5</sup>	HK\$1,000	HK\$1,000	HK\$1,500
	60 days		90 days

## Plan Summary

Plan Level	Standard	Superior	Premier
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room <sup>12</sup>	Standard Semi-Private Room <sup>13</sup>	
11. Transportation Fee Subsidy (per day)	HK\$350	HK\$400	HK\$800
• maximum no. of days per Covered Cancer <sup>5</sup>	20 days		30 days
12. Medical Appliances	HK\$15,000	HK\$20,000	HK\$30,000
<b>C. Death Benefit</b>			
13. Compassionate Death Benefit	HK\$15,000	HK\$20,000	HK\$40,000
<b>D. Additional Benefits [only applicable to Insured whose issue age is at or below 55 (age next birthday)]</b>			
14. Convertibility Option <sup>4</sup> : you may apply to convert the policy to a designated full medical reimbursement plan for the Insured while CANSurance Cancer Protection Plan policy is in force without providing further health evidence	Once per policy		
15. Job Changer Benefit <sup>1</sup> : you may apply for the Insured to enjoy a 6 months' temporary coverage under a designated full medical reimbursement plan with a simple health declaration and without additional charges if you or the Insured change full time permanent job	3 times per policy		
16. Special Event Benefit <sup>2</sup> : you may apply to waive premium of CANSurance Cancer Protection Plan policy for 1 year if you become involuntarily unemployed, wish to pursue further full time education or undertake a working holiday	Once per policy		
17. Extended Grace Period Benefit <sup>3</sup> : you may apply for an extension of grace period of up to 1 year ("Extended Grace Period") (including the usual 30-day grace period) if you get married or become parent	Once per policy		
<b>E. Ancillary Services</b>			
i) Second Medical Opinion Service <sup>14</sup>	Service Program		
ii) International SOS 24-hour Worldwide Assistance Program <sup>14</sup>	Service Program		
iii) CANcierge <sup>7</sup>	Service Program		

For policies in US Dollars, the exchange rate for the amount above is fixed at 1:8 (USD:HKD) and rounded to the nearest 1 decimal place.

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## Important to know

## Remarks

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1. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. This option is only available if FWD offers a designated full medical reimbursement plan at the time of application and subject to FWD's rules at that time. The policy must remain in effect during the temporary coverage period and all premiums still need to be paid when due. You must inform FWD within 31 days immediately before or after the employment termination date and must provide proof of the change in this employment. This benefit is only available if you or the Insured are changing from a full time employment to any full time employment. This option may be exercised up to 3 times per policy, but you may only make a further application after 3 years has passed from the date of the start of the previous temporary coverage period. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age) or; ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Special Event Benefit or Extended Grace Period Benefit. vCANSurance Medical Plan is currently the designated full medical reimbursement plan of the Plan and FWD can revise from time to time without prior notice.
2. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. You must provide FWD with all documents and information FWD requires within 30 days from the date you first receive relevant proof. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age) or; ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Job Changer Benefit or Extended Grace Period Benefit.
3. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. You must provide FWD with all documents and information FWD requires within 30 days from the date you first receive relevant proof. If the premium is not paid at the end of the Extended Grace Period, you will be in default and the policy will end. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age); or ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Job Changer Benefit or Special Event Benefit.
4. You may apply to convert the policy to a designated full medical reimbursement plan if the policy has been in effect for at least 9 consecutive years from the policy date or the date of last reinstatement, whichever is later. This option is only available if FWD offers a designated full medical reimbursement plan at the time of conversion and subject to FWD's rules at that time. You may apply when the Insured is aged between 38 and 64 years old (both actual ages inclusive) and within 31 days immediately before or after the respective policy anniversary without providing further health evidence from the Insured. Once approved, conversion will take effect on next policy anniversary and you cannot withdraw the application. The policy will be terminated once the policy is converted. Any claims for any Covered Cancer made under the Plan or the converted policy of designated full medical reimbursement plan are subject to the Lifetime Cancer Limit. FWD will not cover any illness or injury (including pre-existing conditions) under the designated full medical reimbursement plan if it occurred before the policy date or the date of last reinstatement (whichever is later) of the Plan. Premium payable under the designated full medical reimbursement plan is not guaranteed and will be determined on conversion. You cannot exercise this benefit in conjunction with Job Changer Benefit, Special Event Benefit or Extended Grace Period Benefit. vCANSurance Medical Plan is currently the designated full medical reimbursement plan of the Plan and FWD can revise from time to time without prior notice.
5. Covered Cancer refers to the first symptoms that occur no earlier than 90 days after the policy date or the date of last reinstatement, whichever is later, and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ. Please refer to Policy Provisions for the definitions of Cancer and Carcinoma-in-situ.
6. Lifetime Cancer Limit refers to the maximum total amount per Insured that FWD will pay under Section A of the Plan Summary for all Covered Cancers from the Plan. If the Insured is insured under multiple CANSurance Cancer Protection Plan policies, the Lifetime Cancer Limit will apply across all of these policies, even those policies that have terminated. Once the total amount paid or payable under Section A of the Plan Summary reaches the Lifetime Cancer Limit, the policy will terminate.
7. CANcierge is currently provided by HealthMutual Group Limited ("HMG") and its healthcare network team, it is not a part of the policy or benefit item under the Policy Provisions of the Plan and it is not guaranteed renewable. FWD reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD will not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team. For details, please refer to the attached brochure of CANcierge.
8. Only applicable to the Insured whose issue age is 1 (15 days) to 65 (age next birthday) and subject to the relevant underwriting requirements, otherwise, normal underwriting applies.
9. Per Covered Cancer Limit refers to the maximum total amount for any single Covered Cancer that FWD will pay under Section A of the Plan Summary. If the Insured is insured under multiple CANSurance Cancer Protection Plan policies, the Per Covered Cancer Limit will apply across all policies under the Plan, even those policies that have terminated.

## Remarks

10. Only Reasonable and Customary charges for the above benefits will be paid by FWD. Reasonable and Customary refers to a fee or expense which:
- is actually charged for Medically Necessary treatment, supplies or medical services;
  - does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred;
  - does not include charges that would not have been made if no insurance existed.
- FWD may adjust benefit(s) payable under the policy of the Plan for fees or expenses that FWD judges not to be Reasonable and Customary after comparing with fee schedules used by the government, relevant authorities or recognised medical association in the location where the fee or expense is incurred.
11. Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable when the policy is renewed each year. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal. The policy will expire on the policy anniversary immediately following the Insured's 99<sup>th</sup> birthday.
12. Standard Ward Room refers to a room type in a hospital that is of a quality below a Standard Semi-Private Room.
13. Standard Semi-Private Room refers to a single or double occupancy room in a hospital, with a shared bath/shower room.
14. The services are currently provided by International SOS and are not guaranteed renewable. All relevant fees and charges (if any) of these services must be paid by you. FWD shall not be responsible for any act or failure to act on the part of International SOS and/or any of its affiliates. Details of the services may be revised from time to time without prior notice from FWD.

## 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 the 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.

### 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 Plan may not be sufficient for the increasing protection needs in the future even if FWD fulfils all of its contractual obligations.

### Exclusions

Except Compassionate Death Benefit, CANsurance Cancer Protection Plan does not cover any Covered Cancer<sup>5</sup> resulting directly or indirectly from or in respect of any of the following:

- any Covered Cancer<sup>5</sup> in the presence of any HIV Infection and/or any AIDS related illness. HIV Infection refers to an infection where blood or other relevant test(s) indicate, in FWD's opinion, either the presence of any Human Immunodeficiency Virus, antigens or antibodies to such virus; or
- any drug or alcohol abuse unless the first symptoms of a relevant Covered Cancer<sup>5</sup> caused by such drug or alcohol abuse occurs 2 years after the policy date or the date of last reinstatement, whichever is later.

## Key Product Risks

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### Suicide

If the Insured commits suicide (whether sane or insane at that time) within 12 calendar months from the Policy Date, FWD will refund all premiums that FWD has received without interest, less any Policy benefits that FWD has paid and any amounts owed to FWD.

### Limitation of Claim in United States of America

Under CANSurance Cancer Protection Plan, if You have a Standard Plan, Superior Plan or Premier Plan, and the Insured has received treatment in the United States of America for a Covered Cancer, FWD will reduce the amount of the benefit payable under Cancer Benefits to 50% of the relevant benefit payable if the Insured has lived in the United States of America for at least 183 days in the past 12 months before receiving that treatment.

### Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio.

### 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 (or Extended Grace Period for the Plan) after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the grace period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

### Termination conditions

The policy of the Plan will automatically end on the earliest of the following:

1. If the Insured dies;
2. The policy anniversary immediately following the Insured's 99<sup>th</sup> birthday;
3. You surrender the policy. FWD will determine the surrender date based on the rules and regulations of FWD at that time;
4. If the change of place of residence or occupation means that the residence or occupation is not insurable according to FWD's underwriting rules, FWD may terminate the policy or refuse to pay benefits under relevant policy after the change;
5. If you refuse to accept the revisions including the adjusted premium and if you have not paid the premium for 30 days from when it was due;
6. If a claim is false, fraudulent, intentionally exaggerated or if any person has used fraudulent means to attempt to claim a benefit, premium paid will not be refunded and any benefit paid because of such means will be recovered;
7. The premium grace period (or Extended Grace Period for CANSurance Cancer Protection Plan) expires and FWD has not received the premium payment;
8. If FWD ceases to offer relevant plan at each policy renewal;
9. The date the total amount paid under Section A in Plan Summary under all policies under the Plan that apply to the Insured reach the Lifetime Cancer Limit<sup>6</sup>;
10. When you convert the Plan to a designated full medical reimbursement plan by exercising Convertibility Option<sup>4</sup>.

**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 material. 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 Macau.**

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## Important Notes

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### Policy Renewal

The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD can revise, amend or modify this Policy, including the premium, once FWD notifies you in writing at least 30 days before the Policy Anniversary after which the revisions will take effect.

### Your right under the 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.

### Cancellation Right after Cooling-Off Period

To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by 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 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.

You must comply with requests made by FWD to comply with the above Applicable Requirements.

### Double Insurance

If you can obtain a refund of any expenses in the Benefit Provisions of policy provisions from any other sources, FWD will only pay for any excess costs of these expenses up to the limit set out in the Policy Schedule or any Endorsement.

You must tell FWD if the Insured can obtain a refund of all or part of expenses specified in the Benefit Provisions of policy provisions from any other sources. If FWD has paid a benefit which is recoverable from another source, you must refund this amount to FWD.

### Notice of Claim

You must inform FWD as soon as possible, and no later than 6 months of the Insured’s discharge from hospital, surgery date, or the date of Insured’s death, for which a claim will be made on this Policy. FWD has the right to reject any written claims submitted after this 6-month notice period.

## Important Notes

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### Incorrect Disclosure or Non-Disclosure

Your policy is based on the information you and the Insured gave FWD during the application process. It is important that you and the Insured were truthful and accurate with all of the information you provided, as this information helped FWD to decide if you and they were eligible for the policy, and what you need to pay.

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or they gave misleading or exaggerated information, your benefits or premium under your policy may be affected, and in some cases we may cancel your policy.

### Waiting Period

A 90-day waiting period is applicable for the benefits, except the specific waiting periods of other Additional Benefits and Compassionate Death Benefit.

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## Important Words

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### First Symptoms

refers to the first time that the Insured experiences a physical symptom that would cause a reasonable and prudent person to seek medical advice, diagnosis or treatment, or where a medical examination or investigation shows the likely presence of a medical condition.

### Medically Necessary

is a medical recommendation by Physician, Surgeon or Specialist as part of his/her diagnosis and/or treatment of a Covered Cancer. The medical recommendation must meet each of the following criteria:

1. The Insured's medical condition will be adversely affected if the medical recommendation is not followed;
2. The recommendation is widely accepted within the medical profession in Macau or the country of treatment as being effective, appropriate and essential to diagnose, relieve or cure the Insured's Covered Cancer based on recognised western medical standards of the specialty involved;
3. The recommended medical management and/or treatment is not experimental in nature; and
4. The recommended diagnosis and/or treatment is not preventative, investigational or screening in nature, is not opted or selected by the Insured alone, nor is for the personal convenience or comfort of the Insured or any medical service provider. This precludes:
  - general check-up unrelated to a Covered Cancer;
  - preventative screening or check-ups looking for the presence of Covered Cancer where there are no symptoms or history of Covered Cancer;
  - vaccinations for the prevention of a Covered Cancer;
  - convalescence, custodial or rest care unrelated to the Covered Cancer;
  - cosmetic surgery for aesthetic purposes.

## Declarations

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- This Product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under this Product. FWD recommends 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 this Product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application for the Product.
- 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 Macau Special Administrative Region (“Macau”) 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 Macau. All selling and application procedures of the Product must be conducted and completed in Macau.
- 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 Macau.
- This Product is an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid despite the product brochure/leaflet and/or the illustration documents of the Plan having no schedule/section of fees and charges or no additional charge noted other than the premium.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by you and the Insured 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.
- All the above benefits and payments are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).

## For more information

(including historical premium increase rates, claims related information and other information)

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

fwd.com.mo



Service Hotline  
(853) 8988 6060



Learn more about  
CANsurance  
Cancer Protection Plan

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 男性  
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) – Male  
投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	833	1,036	1,170	833	1,036	1,170
6-18	471	602	690	471	602	690
19	528	672	779	533	677	787
20	555	702	824	568	720	846
21	561	717	886	587	743	919
22	569	725	907	601	768	957
23	576	739	928	617	789	997
24	602	770	971	656	838	1,055
25	626	799	1,005	692	885	1,112
26	652	834	1,042	732	932	1,164
27	665	848	1,052	755	962	1,196
28	678	862	1,067	782	995	1,228
29	740	944	1,170	865	1,103	1,365
30	809	1,034	1,293	956	1,223	1,529
31	833	1,072	1,377	1,002	1,284	1,654
32	854	1,098	1,423	1,038	1,336	1,734
33	874	1,128	1,480	1,079	1,392	1,823
34	920	1,191	1,563	1,157	1,494	1,963
35	989	1,277	1,680	1,274	1,643	2,161
36	1,006	1,300	1,708	1,328	1,715	2,252
37	1,066	1,376	1,808	1,440	1,859	2,442
38	1,129	1,460	1,917	1,563	2,021	2,655
39	1,178	1,522	1,995	1,666	2,152	2,825
40	1,208	1,557	2,043	1,744	2,254	2,954
41	1,312	1,692	2,265	1,940	2,504	3,348
42	1,380	1,781	2,380	2,086	2,691	3,598
43	1,453	1,873	2,502	2,243	2,891	3,863
44	1,567	2,022	2,707	2,470	3,188	4,266
45	1,730	2,235	3,009	2,781	3,595	4,837
46	1,910	2,525	3,419	3,130	4,141	5,605
47	2,067	2,739	3,726	3,456	4,577	6,229
48	2,244	2,976	4,073	3,823	5,072	6,941
49	2,393	3,176	4,363	4,156	5,516	7,577
50	2,514	3,341	4,595	4,445	5,902	8,123
51	2,939	3,864	5,473	5,288	6,952	9,792
52	3,197	4,206	5,968	5,856	7,702	10,870
53	3,480	4,576	6,506	6,486	8,533	12,064
54	3,840	5,053	7,204	7,220	9,501	13,469
55	4,295	5,656	8,088	8,075	10,636	15,121
56^	4,802	6,329	9,074	9,026	11,898	16,967
57^	5,367	7,080	10,181	10,092	13,313	19,037
58^	5,998	7,918	11,421	11,277	14,889	21,354
59^	6,532	8,611	12,347	12,281	16,187	23,088
60^	6,950	9,126	12,910	13,068	17,159	24,138
61^	7,090	9,274	12,938	13,328	17,436	24,194
62^	7,522	9,802	13,487	14,140	18,429	25,358
63^	7,975	10,352	14,051	14,992	19,464	26,414
64^	8,500	11,018	14,865	15,979	20,714	27,947
65^	9,110	11,817	15,964	17,127	22,215	30,013
66^	8,118	10,536	14,533	15,264	19,808	27,323
67^	8,664	11,231	15,513	16,287	21,116	29,165
68^	9,859	12,769	17,659	18,533	24,006	33,199
69^	11,167	14,448	19,982	20,992	27,161	37,567
70^	12,595	16,276	22,489	23,679	30,599	42,279
71^	14,028	18,235	25,183	26,373	34,283	47,345
72^	14,833	19,285	26,609	27,887	36,256	50,026
73^	15,687	20,396	28,117	29,492	38,345	52,860
74^	16,537	21,509	29,668	30,658	39,878	55,002
75^	17,382	22,624	31,261	31,358	40,813	56,396
76^	18,270	23,795	32,943	32,074	41,769	57,826
77^	19,205	25,028	34,716	32,806	42,750	59,296
78^	20,189	26,325	36,586	33,556	43,756	60,808
79^	21,055	27,470	38,248	33,982	44,335	61,728
80^	21,790	28,444	39,683	34,071	44,479	62,048
81^	22,551	29,456	41,171	34,165	44,622	62,373
82^	23,499	30,709	43,009	34,491	45,073	63,126
83^	24,485	32,017	44,926	34,821	45,531	63,888
84^	24,989	32,699	45,937	34,985	45,777	64,312
85^	24,992	32,723	45,993	34,987	45,813	64,392
86^	24,993	32,751	46,052	34,990	45,853	64,473
87^	24,996	32,776	46,110	34,993	45,888	64,553
88^	24,997	32,804	46,167	34,995	45,927	64,635
89^	25,150	33,018	46,480	35,212	46,226	65,070
90^	25,460	33,425	47,050	35,642	46,795	65,870
91^	25,772	33,835	47,628	36,081	47,368	66,680
92^	26,088	34,250	48,213	36,524	47,951	67,500
93^	26,410	34,671	48,804	36,973	48,541	68,326
94^	26,767	35,142	49,466	37,472	49,197	69,253
95^	27,162	35,659	50,196	38,029	49,923	70,276
96^	27,563	36,187	50,939	38,590	50,662	71,315
97^	27,972	36,722	51,692	39,159	51,409	72,369
98^	28,385	37,264	52,457	39,738	52,170	73,438
99^	28,804	37,816	53,232	40,326	52,940	74,524

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 男性

Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) – Male

投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,398	4,480	6,549	6,390	8,423	12,311
57	3,853	5,078	7,444	7,245	9,549	13,995
58	4,368	5,756	8,461	8,212	10,824	15,910
59	4,823	6,342	9,270	9,071	11,925	17,428
60	5,203	6,807	9,813	9,780	12,799	18,449
61	5,378	7,006	9,960	10,111	13,171	18,725
62	5,779	7,493	10,507	10,864	14,088	19,754
63	6,209	8,014	11,083	11,673	15,067	20,836
64	6,703	8,634	11,868	12,604	16,232	22,314
65	7,274	9,366	12,893	13,674	17,608	24,238
66	8,118	10,536	14,533	15,264	19,808	27,323
67	8,664	11,231	15,513	16,287	21,116	29,165
68	9,859	12,769	17,659	18,533	24,006	33,199
69	11,167	14,448	19,982	20,992	27,161	37,567
70	12,595	16,276	22,489	23,679	30,599	42,279
71^	14,028	18,235	25,183	26,373	34,283	47,345
72^	14,833	19,285	26,609	27,887	36,256	50,026
73^	15,687	20,396	28,117	29,492	38,345	52,860
74^	16,537	21,509	29,668	30,658	39,878	55,002
75^	17,382	22,624	31,261	31,358	40,813	56,396
76^	18,270	23,795	32,943	32,074	41,769	57,826
77^	19,205	25,028	34,716	32,806	42,750	59,296
78^	20,189	26,325	36,586	33,556	43,756	60,808
79^	21,055	27,470	38,248	33,982	44,335	61,728
80^	21,790	28,444	39,683	34,071	44,479	62,048
81^	22,551	29,456	41,171	34,165	44,622	62,373
82^	23,499	30,709	43,009	34,491	45,073	63,126
83^	24,485	32,017	44,926	34,821	45,531	63,888
84^	24,989	32,699	45,937	34,985	45,777	64,312
85^	24,992	32,723	45,993	34,987	45,813	64,392
86^	24,993	32,751	46,052	34,990	45,853	64,473
87^	24,996	32,776	46,110	34,993	45,888	64,553
88^	24,997	32,804	46,167	34,995	45,927	64,635
89^	25,150	33,018	46,480	35,212	46,226	65,070
90^	25,460	33,425	47,050	35,642	46,795	65,870
91^	25,772	33,835	47,628	36,081	47,368	66,680
92^	26,088	34,250	48,213	36,524	47,951	67,500
93^	26,410	34,671	48,804	36,973	48,541	68,326
94^	26,767	35,142	49,466	37,472	49,197	69,253
95^	27,162	35,659	50,196	38,029	49,923	70,276
96^	27,563	36,187	50,939	38,590	50,662	71,315
97^	27,972	36,722	51,692	39,159	51,409	72,369
98^	28,385	37,264	52,457	39,738	52,170	73,438
99^	28,804	37,816	53,232	40,326	52,940	74,524

^ 續保保費以供參考

Renewal premium for reference only

## 重要事項 Important Notes:

- 本保費表的上次更新日期為 2025 年 10 月 3 日。  
The last update date of the above premium tables is 3 October 2025.
- 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。  
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 美元保費表請參閱公司網站 [www.fwd.com.mo](http://www.fwd.com.mo)。  
For premium tables in US Dollars, please refer to FWD website [www.fwd.com.mo](http://www.fwd.com.mo).
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 女性

Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) – Female

投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	836	1,053	1,218	836	1,053	1,218
6-18	509	645	759	509	645	759
19	560	710	837	564	719	846
20	650	823	971	668	846	995
21	734	925	1,143	766	964	1,186
22	766	962	1,189	812	1,017	1,256
23	806	1,004	1,244	862	1,079	1,332
24	869	1,084	1,342	946	1,179	1,458
25	964	1,197	1,489	1,065	1,324	1,643
26	1,016	1,258	1,566	1,137	1,409	1,755
27	1,077	1,333	1,666	1,224	1,515	1,893
28	1,154	1,426	1,785	1,330	1,642	2,058
29	1,201	1,482	1,861	1,422	1,755	2,205
30	1,285	1,586	2,000	1,582	1,951	2,460
31	1,325	1,638	2,116	1,692	2,094	2,704
32	1,410	1,746	2,264	1,874	2,320	3,010
33	1,506	1,867	2,428	2,077	2,577	3,353
34	1,620	2,013	2,623	2,305	2,865	3,737
35	1,752	2,185	2,857	2,556	3,186	4,166
36	1,905	2,383	3,124	2,848	3,562	4,667
37	2,134	2,677	3,516	3,267	4,099	5,381
38	2,391	3,008	3,958	3,750	4,719	6,208
39	2,627	3,316	4,372	4,216	5,322	7,016
40	2,839	3,593	4,747	4,657	5,891	7,784
41	3,041	3,856	5,216	5,097	6,460	8,742
42	3,210	4,078	5,528	5,495	6,982	9,466
43	3,387	4,315	5,862	5,928	7,551	10,257
44	3,565	4,551	6,201	6,285	8,024	10,933
45	3,737	4,782	6,540	6,551	8,385	11,468
46	3,921	5,140	7,055	6,836	8,962	12,303
47	4,234	5,566	7,669	7,344	9,651	13,299
48	4,577	6,031	8,340	7,894	10,401	14,385
49	4,868	6,427	8,914	8,448	11,155	15,476
50	4,950	6,552	9,112	8,748	11,575	16,101
51	5,084	6,670	9,553	9,143	11,995	17,090
52	5,240	6,891	9,896	9,595	12,617	18,019
53	5,401	7,117	10,247	10,067	13,265	18,996
54	5,559	7,337	10,586	10,449	13,793	19,797
55	5,701	7,535	10,898	10,717	14,163	20,378
56^	5,846	7,736	11,216	10,990	14,546	20,973
57^	6,002	7,956	11,561	11,285	14,957	21,616
58^	6,163	8,179	11,910	11,587	15,376	22,272
59^	6,329	8,393	12,173	11,899	15,781	22,762
60^	6,505	8,605	12,351	12,232	16,179	23,095
61^	6,784	8,949	12,711	12,753	16,826	23,769
62^	6,976	9,179	12,901	13,114	17,256	24,255
63^	7,169	9,408	13,087	13,477	17,689	24,603
64^	7,418	9,729	13,474	13,946	18,290	25,330
65^	7,714	10,124	14,046	14,501	19,035	26,409
66^	6,878	9,037	12,802	12,930	16,989	24,069
67^	7,650	10,044	14,252	14,381	18,882	26,793
68^	8,021	10,523	14,958	15,077	19,786	28,121
69^	8,449	11,082	15,794	15,881	20,836	29,694
70^	8,937	11,726	16,775	16,801	22,044	31,538
71^	9,327	12,328	17,714	17,535	23,178	33,304
72^	9,541	12,632	18,222	17,938	23,747	34,256
73^	9,962	13,207	19,126	18,728	24,830	35,955
74^	10,403	13,805	20,020	19,289	25,593	37,118
75^	10,870	14,423	20,903	19,610	26,020	37,711
76^	11,356	15,070	21,823	19,936	26,455	38,311
77^	11,865	15,747	22,788	20,269	26,899	38,924
78^	12,398	16,454	23,793	20,606	27,351	39,549
79^	12,899	17,131	24,789	20,821	27,647	40,008
80^	13,371	17,772	25,773	20,909	27,787	40,302
81^	13,912	18,505	26,898	21,077	28,033	40,749
82^	14,478	19,274	28,079	21,252	28,289	41,213
83^	15,069	20,076	29,311	21,426	28,547	41,680
84^	15,449	20,598	30,106	21,629	28,837	42,148
85^	15,612	20,827	30,441	21,858	29,158	42,616
86^	15,779	21,058	30,779	22,091	29,483	43,089
87^	15,947	21,294	31,119	22,326	29,811	43,567
88^	16,115	21,531	31,464	22,563	30,143	44,049
89^	16,281	21,757	31,793	22,794	30,461	44,512
90^	16,441	21,972	32,109	23,018	30,761	44,954
91^	16,604	22,189	32,426	23,246	31,065	45,397
92^	16,768	22,409	32,748	23,476	31,374	45,846
93^	16,936	22,631	33,071	23,709	31,684	46,301
94^	17,124	22,884	33,441	23,973	32,037	46,817
95^	17,335	23,166	33,853	24,269	32,435	47,397
96^	17,551	23,454	34,275	24,572	32,836	47,986
97^	17,767	23,745	34,701	24,876	33,244	48,579
98^	17,988	24,039	35,129	25,183	33,654	49,183
99^	18,212	24,337	35,565	25,497	34,071	49,791

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 女性  
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) – Female  
投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	4,154	5,495	8,123	7,808	10,334	15,271
57	4,324	5,724	8,480	8,129	10,764	15,943
58	4,503	5,965	8,854	8,466	11,216	16,647
59	4,690	6,206	9,171	8,819	11,667	17,243
60	4,888	6,446	9,427	9,192	12,118	17,724
61	5,168	6,789	9,827	9,717	12,765	18,476
62	5,384	7,049	10,097	10,122	13,254	18,981
63	5,608	7,318	10,370	10,542	13,757	19,497
64	5,873	7,653	10,799	11,045	14,388	20,304
65	6,188	8,063	11,398	11,634	15,160	21,429
66	6,878	9,037	12,802	12,930	16,989	24,069
67	7,650	10,044	14,252	14,381	18,882	26,793
68	8,021	10,523	14,958	15,077	19,786	28,121
69	8,449	11,082	15,794	15,881	20,836	29,694
70	8,937	11,726	16,775	16,801	22,044	31,538
71^	9,327	12,328	17,714	17,535	23,178	33,304
72^	9,541	12,632	18,222	17,938	23,747	34,256
73^	9,962	13,207	19,126	18,728	24,830	35,955
74^	10,403	13,805	20,020	19,289	25,593	37,118
75^	10,870	14,423	20,903	19,610	26,020	37,711
76^	11,356	15,070	21,823	19,936	26,455	38,311
77^	11,865	15,747	22,788	20,269	26,899	38,924
78^	12,398	16,454	23,793	20,606	27,351	39,549
79^	12,899	17,131	24,789	20,821	27,647	40,008
80^	13,371	17,772	25,773	20,909	27,787	40,302
81^	13,912	18,505	26,898	21,077	28,033	40,749
82^	14,478	19,274	28,079	21,252	28,289	41,213
83^	15,069	20,076	29,311	21,426	28,547	41,680
84^	15,449	20,598	30,106	21,629	28,837	42,148
85^	15,612	20,827	30,441	21,858	29,158	42,616
86^	15,779	21,058	30,779	22,091	29,483	43,089
87^	15,947	21,294	31,119	22,326	29,811	43,567
88^	16,115	21,531	31,464	22,563	30,143	44,049
89^	16,281	21,757	31,793	22,794	30,461	44,512
90^	16,441	21,972	32,109	23,018	30,761	44,954
91^	16,604	22,189	32,426	23,246	31,065	45,397
92^	16,768	22,409	32,748	23,476	31,374	45,846
93^	16,936	22,631	33,071	23,709	31,684	46,301
94^	17,124	22,884	33,441	23,973	32,037	46,817
95^	17,335	23,166	33,853	24,269	32,435	47,397
96^	17,551	23,454	34,275	24,572	32,836	47,986
97^	17,767	23,745	34,701	24,876	33,244	48,579
98^	17,988	24,039	35,129	25,183	33,654	49,183
99^	18,212	24,337	35,565	25,497	34,071	49,791

^ 續保保費以供參考

Renewal premium for reference only

**重要事項 Important Notes:**

- 本保費表的上次更新日期為 2025 年 10 月 3 日。  
The last update date of the above premium tables is 3 October 2025.
- 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。  
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 美元保費表請參閱公司網站 www.fwd.com.mo。  
For premium tables in US Dollars, please refer to FWD website www.fwd.com.mo.
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 男性

Basic Plan (HKD) Annual Premium Table (Mainland Chinese) – Male

投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	1,042	1,295	1,463	1,042	1,295	1,463
6-18	590	752	864	590	752	864
19	661	839	973	667	848	984
20	693	878	1,031	710	900	1,056
21	702	897	1,108	734	930	1,149
22	711	907	1,135	751	960	1,196
23	721	924	1,160	772	987	1,246
24	752	963	1,215	821	1,048	1,321
25	783	999	1,257	866	1,107	1,391
26	816	1,043	1,302	915	1,165	1,456
27	831	1,059	1,316	944	1,201	1,495
28	849	1,078	1,333	977	1,244	1,536
29	925	1,180	1,463	1,081	1,379	1,706
30	1,012	1,293	1,617	1,195	1,528	1,913
31	1,042	1,341	1,722	1,254	1,605	2,067
32	1,068	1,372	1,780	1,298	1,670	2,167
33	1,094	1,410	1,851	1,348	1,739	2,280
34	1,150	1,489	1,955	1,446	1,869	2,455
35	1,236	1,596	2,100	1,593	2,055	2,701
36	1,259	1,626	2,136	1,660	2,144	2,817
37	1,332	1,721	2,260	1,800	2,325	3,053
38	1,412	1,825	2,396	1,955	2,527	3,319
39	1,473	1,903	2,494	2,082	2,691	3,532
40	1,509	1,947	2,554	2,181	2,818	3,694
41	1,640	2,115	2,833	2,425	3,130	4,185
42	1,726	2,226	2,976	2,608	3,365	4,497
43	1,816	2,342	3,127	2,803	3,614	4,830
44	1,959	2,528	3,384	3,087	3,984	5,334
45	2,162	2,795	3,761	3,476	4,494	6,047
46	2,387	3,157	4,273	3,914	5,176	7,007
47	2,584	3,425	4,659	4,321	5,721	7,786
48	2,805	3,719	5,091	4,780	6,340	8,677
49	2,992	3,970	5,455	5,195	6,895	9,472
50	3,143	4,177	5,746	5,556	7,377	10,153
51	3,674	4,831	6,843	6,609	8,690	12,240
52	3,997	5,257	7,460	7,321	9,629	13,588
53	4,349	5,720	8,133	8,107	10,666	15,081
54	4,800	6,317	9,005	9,025	11,877	16,837
55	5,369	7,071	10,109	10,095	13,295	18,901
56^	6,003	7,912	11,342	11,283	14,873	21,208
57^	6,708	8,851	12,728	12,615	16,641	23,796
58^	7,498	9,898	14,276	14,096	18,610	26,693
59^	8,165	10,764	15,434	15,351	20,234	28,860
60^	8,687	11,408	16,137	16,334	21,449	30,173
61^	8,863	11,594	16,173	16,661	21,796	30,243
62^	9,404	12,253	16,860	17,676	23,036	31,697
63^	9,968	12,939	17,563	18,740	24,330	33,018
64^	10,624	13,773	18,582	19,974	25,893	34,933
65^	11,387	14,770	19,956	21,410	27,769	37,517
66^	10,147	13,170	18,166	19,079	24,761	34,153
67^	10,831	14,039	19,392	20,359	26,395	36,457
68^	12,324	15,961	22,074	23,167	30,007	41,500
69^	13,958	18,059	24,977	26,239	33,951	46,959
70^	15,744	20,346	28,110	29,600	38,249	52,850
71^	17,535	22,794	31,479	32,966	42,856	59,181
72^	18,543	24,106	33,262	34,860	45,320	62,533
73^	19,609	25,496	35,147	36,866	47,931	66,076
74^	20,672	26,886	37,085	38,323	49,848	68,752
75^	21,728	28,280	39,077	39,198	51,017	70,494
76^	22,838	29,744	41,179	40,092	52,212	72,283
77^	24,006	31,284	43,394	41,008	53,437	74,121
78^	25,236	32,906	45,732	41,946	54,694	76,010
79^	26,319	34,338	47,810	42,478	55,418	77,160
80^	27,237	35,556	49,603	42,589	55,598	77,561
81^	28,189	36,819	51,464	42,707	55,778	77,967
82^	29,375	38,387	53,761	43,114	56,342	78,908
83^	30,608	40,022	56,157	43,527	56,914	79,861
84^	31,236	40,873	57,421	43,733	57,221	80,390
85^	31,241	40,905	57,492	43,735	57,267	80,490
86^	31,242	40,939	57,565	43,738	57,315	80,592
87^	31,245	40,971	57,638	43,741	57,360	80,691
88^	31,246	41,005	57,709	43,744	57,409	80,794
89^	31,438	41,272	58,099	44,014	57,783	81,338
90^	31,825	41,781	58,812	44,553	58,494	82,337
91^	32,216	42,293	59,536	45,102	59,211	83,350
92^	32,610	42,813	60,266	45,655	59,938	84,375
93^	33,012	43,339	61,005	46,215	60,676	85,408
94^	33,458	43,927	61,834	46,841	61,495	86,566
95^	33,953	44,575	62,746	47,536	62,404	87,847
96^	34,455	45,234	63,673	48,238	63,327	89,143
97^	34,965	45,903	64,616	48,950	64,262	90,460
98^	35,482	46,580	65,571	49,674	65,213	91,798
99^	36,006	47,270	66,540	50,409	66,176	93,156

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 男性  
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) – Male  
投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	4,249	5,601	8,186	7,989	10,529	15,389
57	4,816	6,348	9,306	9,056	11,935	17,495
58	5,460	7,195	10,578	10,266	13,530	19,887
59	6,030	7,928	11,587	11,338	14,906	21,785
60	6,503	8,509	12,267	12,225	15,998	23,062
61	6,722	8,757	12,450	12,639	16,464	23,407
62	7,223	9,368	13,135	13,580	17,610	24,692
63	7,762	10,017	13,854	14,593	18,833	26,046
64	8,379	10,793	14,835	15,756	20,290	27,892
65	9,093	11,708	16,117	17,093	22,009	30,298
66	10,147	13,170	18,166	19,079	24,761	34,153
67	10,831	14,039	19,392	20,359	26,395	36,457
68	12,324	15,961	22,074	23,167	30,007	41,500
69	13,958	18,059	24,977	26,239	33,951	46,959
70	15,744	20,346	28,110	29,600	38,249	52,850
71^	17,535	22,794	31,479	32,966	42,856	59,181
72^	18,543	24,106	33,262	34,860	45,320	62,533
73^	19,609	25,496	35,147	36,866	47,931	66,076
74^	20,672	26,886	37,085	38,323	49,848	68,752
75^	21,728	28,280	39,077	39,198	51,017	70,494
76^	22,838	29,744	41,179	40,092	52,212	72,283
77^	24,006	31,284	43,394	41,008	53,437	74,121
78^	25,236	32,906	45,732	41,946	54,694	76,010
79^	26,319	34,338	47,810	42,478	55,418	77,160
80^	27,237	35,556	49,603	42,589	55,598	77,561
81^	28,189	36,819	51,464	42,707	55,778	77,967
82^	29,375	38,387	53,761	43,114	56,342	78,908
83^	30,608	40,022	56,157	43,527	56,914	79,861
84^	31,236	40,873	57,421	43,733	57,221	80,390
85^	31,241	40,905	57,492	43,735	57,267	80,490
86^	31,242	40,939	57,565	43,738	57,315	80,592
87^	31,245	40,971	57,638	43,741	57,360	80,691
88^	31,246	41,005	57,709	43,744	57,409	80,794
89^	31,438	41,272	58,099	44,014	57,783	81,338
90^	31,825	41,781	58,812	44,553	58,494	82,337
91^	32,216	42,293	59,536	45,102	59,211	83,350
92^	32,610	42,813	60,266	45,655	59,938	84,375
93^	33,012	43,339	61,005	46,215	60,676	85,408
94^	33,458	43,927	61,834	46,841	61,495	86,566
95^	33,953	44,575	62,746	47,536	62,404	87,847
96^	34,455	45,234	63,673	48,238	63,327	89,143
97^	34,965	45,903	64,616	48,950	64,262	90,460
98^	35,482	46,580	65,571	49,674	65,213	91,798
99^	36,006	47,270	66,540	50,409	66,176	93,156

^ 續保保費以供參考

Renewal premium for reference only

## 重要事項 Important Notes:

- 本保費表的上次更新日期為 2025 年 10 月 3 日。  
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- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 美元保費表請參閱公司網站 [www.fwd.com.mo](http://www.fwd.com.mo)。  
For premium tables in US Dollars, please refer to FWD website [www.fwd.com.mo](http://www.fwd.com.mo).
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 女性

Basic Plan (HKD) Annual Premium Table (Mainland Chinese) – Female

投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	1,046	1,317	1,523	1,046	1,317	1,523
6-18	637	807	949	637	807	949
19	701	888	1,047	706	899	1,056
20	813	1,030	1,215	834	1,056	1,244
21	917	1,157	1,429	959	1,205	1,484
22	959	1,201	1,486	1,014	1,272	1,569
23	1,007	1,256	1,555	1,078	1,348	1,666
24	1,086	1,356	1,677	1,183	1,474	1,823
25	1,205	1,496	1,862	1,331	1,655	2,055
26	1,271	1,573	1,957	1,421	1,762	2,194
27	1,346	1,667	2,082	1,529	1,895	2,366
28	1,443	1,782	2,232	1,662	2,054	2,572
29	1,503	1,853	2,326	1,777	2,194	2,756
30	1,606	1,983	2,501	1,978	2,439	3,076
31	1,656	2,049	2,647	2,115	2,617	3,381
32	1,764	2,182	2,831	2,343	2,900	3,762
33	1,882	2,333	3,036	2,598	3,223	4,191
34	2,025	2,516	3,279	2,880	3,581	4,671
35	2,191	2,732	3,571	3,196	3,982	5,209
36	2,381	2,979	3,904	3,560	4,453	5,834
37	2,668	3,346	4,394	4,084	5,124	6,727
38	2,988	3,759	4,947	4,688	5,899	7,761
39	3,284	4,146	5,466	5,271	6,652	8,770
40	3,550	4,491	5,934	5,822	7,363	9,731
41	3,800	4,820	6,521	6,372	8,076	10,926
42	4,013	5,098	6,911	6,869	8,729	11,833
43	4,233	5,394	7,327	7,409	9,439	12,822
44	4,456	5,688	7,753	7,857	10,030	13,666
45	4,671	5,978	8,176	8,188	10,481	14,336
46	4,902	6,425	8,819	8,546	11,203	15,379
47	5,293	6,958	9,587	9,181	12,064	16,624
48	5,721	7,540	10,425	9,867	13,002	17,981
49	6,085	8,034	11,143	10,558	13,943	19,345
50	6,188	8,189	11,390	10,935	14,469	20,126
51	6,355	8,338	11,941	11,429	14,994	21,363
52	6,550	8,614	12,371	11,994	15,772	22,525
53	6,751	8,897	12,810	12,585	16,581	23,746
54	6,949	9,171	13,233	13,062	17,241	24,746
55	7,127	9,418	13,622	13,597	17,705	25,472
56^	7,308	9,670	14,020	13,737	18,183	26,217
57^	7,503	9,944	14,451	14,106	18,696	27,020
58^	7,704	10,224	14,889	14,485	19,221	27,840
59^	7,912	10,491	15,218	14,874	19,727	28,454
60^	8,132	10,757	15,439	15,290	20,225	28,869
61^	8,480	11,187	15,889	15,943	21,033	29,710
62^	8,720	11,473	16,128	16,394	21,571	30,319
63^	8,961	11,760	16,359	16,846	22,112	30,754
64^	9,273	12,160	16,843	17,433	22,863	31,662
65^	9,643	12,656	17,558	18,126	23,793	33,011
66^	8,598	11,295	16,003	16,164	21,236	30,086
67^	9,563	12,555	17,815	17,976	23,604	33,492
68^	10,026	13,155	18,697	18,846	24,731	35,151
69^	10,561	13,852	19,743	19,852	26,046	37,118
70^	11,172	14,658	20,969	21,002	27,556	39,423
71^	11,659	15,411	22,142	21,920	28,973	41,630
72^	11,928	15,790	22,777	22,423	29,684	42,820
73^	12,453	16,509	23,907	23,410	31,037	44,945
74^	13,004	17,255	25,025	24,112	31,992	46,398
75^	13,588	18,029	26,129	24,512	32,525	47,139
76^	14,195	18,838	27,280	24,920	33,068	47,890
77^	14,831	19,684	28,486	25,336	33,624	48,655
78^	15,497	20,567	29,742	25,757	34,190	49,437
79^	16,125	21,413	30,987	26,025	34,559	50,009
80^	16,715	22,214	32,217	26,137	34,734	50,377
81^	17,390	23,132	33,622	26,347	35,042	50,937
82^	18,098	24,092	35,099	26,565	35,361	51,516
83^	18,836	25,096	36,639	26,783	35,684	52,100
84^	19,312	25,749	37,634	27,037	36,046	52,686
85^	19,515	26,035	38,051	27,324	36,446	53,270
86^	19,724	26,324	38,474	27,614	36,854	53,861
87^	19,935	26,616	38,898	27,907	37,264	54,459
88^	20,143	26,915	39,330	28,203	37,679	55,062
89^	20,351	27,196	39,742	28,493	38,076	55,640
90^	20,552	27,466	40,136	28,772	38,452	56,192
91^	20,755	27,737	40,533	29,057	38,832	56,745
92^	20,961	28,012	40,935	29,344	39,216	57,309
93^	21,169	28,290	41,339	29,637	39,605	57,875
94^	21,405	28,606	41,802	29,967	40,047	58,522
95^	21,668	28,957	42,318	30,337	40,542	59,246
96^	21,939	29,318	42,844	30,715	41,045	59,982
97^	22,211	29,682	43,376	31,096	41,555	60,724
98^	22,485	30,049	43,911	31,479	42,068	61,478
99^	22,764	30,423	44,456	31,871	42,589	62,240

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 女性  
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) – Female  
投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	5,193	6,869	10,153	9,760	12,917	19,090
57	5,405	7,156	10,600	10,161	13,454	19,929
58	5,627	7,456	11,067	10,583	14,020	20,809
59	5,863	7,759	11,464	11,024	14,583	21,555
60	6,111	8,058	11,785	11,490	15,147	22,155
61	6,460	8,488	12,284	12,147	15,956	23,095
62	6,730	8,813	12,621	12,653	16,568	23,726
63	7,010	9,147	12,963	13,178	17,195	24,371
64	7,342	9,566	13,499	13,806	17,985	25,381
65	7,734	10,079	14,248	14,543	18,951	26,786
66	8,598	11,295	16,003	16,164	21,236	30,086
67	9,563	12,555	17,815	17,976	23,604	33,492
68	10,026	13,155	18,697	18,846	24,731	35,151
69	10,561	13,852	19,743	19,852	26,046	37,118
70	11,172	14,658	20,969	21,002	27,556	39,423
71^	11,659	15,411	22,142	21,920	28,973	41,630
72^	11,928	15,790	22,777	22,423	29,684	42,820
73^	12,453	16,509	23,907	23,410	31,037	44,945
74^	13,004	17,255	25,025	24,112	31,992	46,398
75^	13,588	18,029	26,129	24,512	32,525	47,139
76^	14,195	18,838	27,280	24,920	33,068	47,890
77^	14,831	19,684	28,486	25,336	33,624	48,655
78^	15,497	20,567	29,742	25,757	34,190	49,437
79^	16,125	21,413	30,987	26,025	34,559	50,009
80^	16,715	22,214	32,217	26,137	34,734	50,377
81^	17,390	23,132	33,622	26,347	35,042	50,937
82^	18,098	24,092	35,099	26,565	35,361	51,516
83^	18,836	25,096	36,639	26,783	35,684	52,100
84^	19,312	25,749	37,634	27,037	36,046	52,686
85^	19,515	26,035	38,051	27,324	36,446	53,270
86^	19,724	26,324	38,474	27,614	36,854	53,861
87^	19,935	26,616	38,898	27,907	37,264	54,459
88^	20,143	26,915	39,330	28,203	37,679	55,062
89^	20,351	27,196	39,742	28,493	38,076	55,640
90^	20,552	27,466	40,136	28,772	38,452	56,192
91^	20,755	27,737	40,533	29,057	38,832	56,745
92^	20,961	28,012	40,935	29,344	39,216	57,309
93^	21,169	28,290	41,339	29,637	39,605	57,875
94^	21,405	28,606	41,802	29,967	40,047	58,522
95^	21,668	28,957	42,318	30,337	40,542	59,246
96^	21,939	29,318	42,844	30,715	41,045	59,982
97^	22,211	29,682	43,376	31,096	41,555	60,724
98^	22,485	30,049	43,911	31,479	42,068	61,478
99^	22,764	30,423	44,456	31,871	42,589	62,240

^ 續保保費以供參考

Renewal premium for reference only

### 重要事項 Important Notes:

- 1) 本保費表的上次更新日期為 2025 年 10 月 3 日。  
The last update date of the above premium tables is 3 October 2025.
- 2) 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。  
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 3) 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 4) 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 5) 美元保費表請參閱公司網站 www.fwd.com.mo。  
For premium tables in US Dollars, please refer to FWD website www.fwd.com.mo.
- 6) 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士除外) - 男性

Basic Plan (USD) Annual Premium Table (excluding Mainland Chinese) – Male

投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	103	129	145	103	129	145
6-18	60	76	86	60	76	86
19	66	84	97	67	84	98
20	69	87	102	71	89	104
21	70	89	111	73	93	115
22	71	91	114	76	96	119
23	72	92	116	77	98	125
24	76	96	121	82	104	131
25	78	99	126	86	111	138
26	81	103	130	91	116	145
27	83	105	131	94	120	149
28	84	107	133	97	124	153
29	92	118	145	108	137	170
30	100	129	161	119	152	191
31	103	133	171	125	160	207
32	105	136	177	129	166	216
33	110	141	185	134	174	228
34	115	149	195	144	186	245
35	124	160	210	159	204	269
36	126	162	213	165	214	281
37	133	171	226	179	232	305
38	141	183	240	195	251	332
39	147	191	248	208	268	353
40	151	195	255	217	281	370
41	164	211	282	242	312	419
42	171	223	297	261	337	449
43	181	234	312	280	361	482
44	196	252	339	309	397	533
45	215	279	376	347	449	604
46	239	315	427	391	518	701
47	259	342	465	431	572	779
48	280	372	508	478	634	867
49	299	396	544	520	689	947
50	314	417	574	556	738	1,015
51	367	482	684	661	868	1,224
52	398	525	746	732	963	1,359
53	435	572	814	810	1,066	1,508
54	480	632	900	902	1,187	1,684
55	537	707	1,011	1,009	1,329	1,889
56^	600	790	1,134	1,128	1,487	2,119
57^	671	885	1,272	1,261	1,664	2,379
58^	750	989	1,428	1,409	1,861	2,668
59^	816	1,076	1,543	1,536	2,024	2,885
60^	868	1,141	1,613	1,633	2,144	3,017
61^	886	1,159	1,617	1,666	2,179	3,024
62^	939	1,225	1,686	1,767	2,304	3,169
63^	997	1,294	1,756	1,873	2,432	3,302
64^	1,063	1,377	1,857	1,997	2,589	3,493
65^	1,138	1,477	1,995	2,141	2,776	3,751
66^	1,014	1,317	1,816	1,907	2,475	3,415
67^	1,082	1,404	1,939	2,035	2,639	3,645
68^	1,232	1,595	2,207	2,316	3,001	4,149
69^	1,396	1,805	2,497	2,623	3,394	4,696
70^	1,574	2,034	2,811	2,959	3,824	5,285
71^	1,753	2,279	3,148	3,296	4,286	5,917
72^	1,853	2,410	3,325	3,486	4,532	6,254
73^	1,961	2,549	3,515	3,686	4,794	6,607
74^	2,067	2,688	3,708	3,832	4,984	6,876
75^	2,173	2,828	3,906	3,919	5,101	7,049
76^	2,283	2,975	4,117	4,009	5,221	7,228
77^	2,401	3,128	4,339	4,100	5,344	7,411
78^	2,524	3,291	4,573	4,194	5,469	7,600
79^	2,631	3,432	4,781	4,247	5,541	7,716
80^	2,723	3,555	4,960	4,259	5,560	7,756
81^	2,819	3,682	5,146	4,270	5,577	7,797
82^	2,937	3,839	5,376	4,310	5,634	7,890
83^	3,060	4,002	5,616	4,353	5,690	7,985
84^	3,124	4,086	5,742	4,373	5,722	8,039
85^	3,124	4,090	5,749	4,373	5,727	8,049
86^	3,124	4,093	5,756	4,373	5,731	8,059
87^	3,124	4,097	5,763	4,374	5,735	8,068
88^	3,125	4,100	5,770	4,374	5,741	8,078
89^	3,143	4,127	5,810	4,402	5,779	8,133
90^	3,182	4,178	5,881	4,455	5,849	8,234
91^	3,222	4,229	5,952	4,510	5,920	8,334
92^	3,261	4,281	6,026	4,565	5,993	8,437
93^	3,302	4,333	6,099	4,621	6,066	8,540
94^	3,345	4,393	6,183	4,684	6,149	8,656
95^	3,394	4,457	6,274	4,754	6,240	8,784
96^	3,445	4,523	6,368	4,823	6,332	8,914
97^	3,496	4,590	6,461	4,894	6,425	9,046
98^	3,549	4,657	6,557	4,966	6,521	9,180
99^	3,600	4,726	6,653	5,040	6,617	9,314

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士除外) - 男性

Basic Plan (USD) Annual Premium Table (excluding Mainland Chinese) – Male

投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	424	560	818	798	1,052	1,539
57	481	635	930	905	1,193	1,749
58	545	719	1,056	1,027	1,351	1,988
59	603	792	1,158	1,134	1,490	2,178
60	650	851	1,226	1,223	1,600	2,306
61	672	874	1,245	1,263	1,646	2,341
62	722	936	1,312	1,358	1,760	2,469
63	776	1,001	1,385	1,458	1,883	2,604
64	837	1,079	1,484	1,575	2,029	2,789
65	908	1,170	1,611	1,708	2,201	3,029
66	1,014	1,317	1,816	1,907	2,475	3,415
67	1,082	1,404	1,939	2,035	2,639	3,645
68	1,232	1,595	2,207	2,316	3,001	4,149
69	1,396	1,805	2,497	2,623	3,394	4,696
70	1,574	2,034	2,811	2,959	3,824	5,285
71^	1,753	2,279	3,148	3,296	4,286	5,917
72^	1,853	2,410	3,325	3,486	4,532	6,254
73^	1,961	2,549	3,515	3,686	4,794	6,607
74^	2,067	2,688	3,708	3,832	4,984	6,876
75^	2,173	2,828	3,906	3,919	5,101	7,049
76^	2,283	2,975	4,117	4,009	5,221	7,228
77^	2,401	3,128	4,339	4,100	5,344	7,411
78^	2,524	3,291	4,573	4,194	5,469	7,600
79^	2,631	3,432	4,781	4,247	5,541	7,716
80^	2,723	3,555	4,960	4,259	5,560	7,756
81^	2,819	3,682	5,146	4,270	5,577	7,797
82^	2,937	3,839	5,376	4,310	5,634	7,890
83^	3,060	4,002	5,616	4,353	5,690	7,985
84^	3,124	4,086	5,742	4,373	5,722	8,039
85^	3,124	4,090	5,749	4,373	5,727	8,049
86^	3,124	4,093	5,756	4,373	5,731	8,059
87^	3,124	4,097	5,763	4,374	5,735	8,068
88^	3,125	4,100	5,770	4,374	5,741	8,078
89^	3,143	4,127	5,810	4,402	5,779	8,133
90^	3,182	4,178	5,881	4,455	5,849	8,234
91^	3,222	4,229	5,952	4,510	5,920	8,334
92^	3,261	4,281	6,026	4,565	5,993	8,437
93^	3,302	4,333	6,099	4,621	6,066	8,540
94^	3,345	4,393	6,183	4,684	6,149	8,656
95^	3,394	4,457	6,274	4,754	6,240	8,784
96^	3,445	4,523	6,368	4,823	6,332	8,914
97^	3,496	4,590	6,461	4,894	6,425	9,046
98^	3,549	4,657	6,557	4,966	6,521	9,180
99^	3,600	4,726	6,653	5,040	6,617	9,314

^ 續保保費以供參考

Renewal premium for reference only

**重要事項 Important Notes:**

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The last update date of the above premium tables is 3 October 2025.
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- 4) 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 5) 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士除外) - 女性  
Basic Plan (USD) Annual Premium Table (excluding Mainland Chinese) – Female  
投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	103	131	152	103	131	152
6-18	64	81	95	64	81	95
19	70	88	104	70	89	104
20	81	102	121	83	104	124
21	92	116	142	95	120	148
22	95	120	149	101	127	157
23	100	126	155	107	134	166
24	108	135	167	118	147	181
25	120	150	186	132	165	204
26	127	157	196	142	176	219
27	134	166	208	153	190	236
28	144	178	224	166	204	258
29	150	185	232	177	219	275
30	161	198	249	197	243	307
31	165	204	264	211	262	338
32	176	217	282	234	289	376
33	189	233	304	260	322	419
34	202	250	327	288	358	466
35	219	273	357	318	397	521
36	237	298	390	356	445	583
37	266	334	440	408	512	672
38	299	376	494	468	590	776
39	329	414	545	527	666	878
40	355	449	593	581	736	972
41	380	482	652	637	807	1,092
42	400	509	690	686	872	1,183
43	423	539	733	741	944	1,282
44	445	569	775	785	1,002	1,366
45	466	597	817	819	1,048	1,433
46	490	642	882	854	1,119	1,538
47	529	695	959	918	1,207	1,662
48	572	753	1,042	987	1,299	1,798
49	608	803	1,114	1,055	1,394	1,934
50	618	819	1,138	1,093	1,446	2,013
51	635	833	1,194	1,143	1,500	2,136
52	654	861	1,236	1,198	1,577	2,251
53	675	889	1,281	1,258	1,658	2,374
54	695	917	1,323	1,306	1,724	2,474
55	712	941	1,362	1,339	1,770	2,546
56^	730	967	1,402	1,373	1,818	2,621
57^	750	995	1,444	1,410	1,869	2,701
58^	770	1,021	1,488	1,448	1,921	2,784
59^	790	1,049	1,521	1,487	1,971	2,845
60^	813	1,076	1,544	1,528	2,022	2,886
61^	848	1,118	1,589	1,593	2,102	2,971
62^	871	1,147	1,612	1,639	2,158	3,031
63^	896	1,176	1,635	1,685	2,211	3,076
64^	927	1,216	1,685	1,742	2,285	3,166
65^	964	1,265	1,756	1,813	2,379	3,300
66^	859	1,129	1,600	1,617	2,124	3,009
67^	956	1,256	1,781	1,798	2,360	3,348
68^	1,002	1,314	1,870	1,884	2,473	3,516
69^	1,055	1,385	1,975	1,985	2,604	3,712
70^	1,117	1,465	2,097	2,100	2,755	3,942
71^	1,165	1,541	2,214	2,191	2,897	4,162
72^	1,192	1,579	2,278	2,242	2,968	4,282
73^	1,245	1,651	2,391	2,341	3,103	4,493
74^	1,300	1,725	2,502	2,410	3,199	4,639
75^	1,359	1,803	2,612	2,452	3,251	4,713
76^	1,419	1,883	2,727	2,492	3,307	4,788
77^	1,482	1,968	2,848	2,534	3,361	4,866
78^	1,550	2,057	2,973	2,575	3,419	4,944
79^	1,612	2,141	3,098	2,603	3,456	5,000
80^	1,671	2,221	3,222	2,614	3,474	5,037
81^	1,738	2,313	3,361	2,635	3,504	5,094
82^	1,809	2,408	3,510	2,656	3,536	5,150
83^	1,883	2,509	3,664	2,678	3,568	5,210
84^	1,931	2,574	3,763	2,703	3,604	5,269
85^	1,951	2,603	3,805	2,732	3,644	5,326
86^	1,971	2,633	3,847	2,760	3,685	5,386
87^	1,993	2,661	3,889	2,790	3,725	5,445
88^	2,014	2,691	3,933	2,820	3,768	5,506
89^	2,034	2,719	3,974	2,849	3,807	5,564
90^	2,055	2,747	4,013	2,877	3,845	5,619
91^	2,075	2,773	4,052	2,905	3,883	5,674
92^	2,096	2,801	4,093	2,934	3,921	5,730
93^	2,116	2,829	4,134	2,964	3,961	5,787
94^	2,140	2,861	4,180	2,996	4,004	5,852
95^	2,166	2,896	4,231	3,033	4,053	5,925
96^	2,194	2,932	4,284	3,071	4,105	5,998
97^	2,221	2,968	4,337	3,110	4,155	6,073
98^	2,248	3,004	4,391	3,148	4,207	6,148
99^	2,276	3,042	4,445	3,188	4,259	6,224

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士除外) - 女性  
Basic Plan (USD) Annual Premium Table (excluding Mainland Chinese) – Female  
投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	519	686	1,015	976	1,292	1,908
57	540	715	1,059	1,015	1,345	1,993
58	562	746	1,107	1,058	1,402	2,080
59	587	775	1,146	1,102	1,458	2,154
60	610	806	1,178	1,149	1,514	2,215
61	645	849	1,228	1,214	1,595	2,309
62	673	881	1,262	1,265	1,656	2,372
63	701	915	1,296	1,317	1,720	2,437
64	734	956	1,349	1,380	1,799	2,538
65	773	1,007	1,424	1,454	1,895	2,678
66	859	1,129	1,600	1,617	2,124	3,009
67	956	1,256	1,781	1,798	2,360	3,348
68	1,002	1,314	1,870	1,884	2,473	3,516
69	1,055	1,385	1,975	1,985	2,604	3,712
70	1,117	1,465	2,097	2,100	2,755	3,942
71^	1,165	1,541	2,214	2,191	2,897	4,162
72^	1,192	1,579	2,278	2,242	2,968	4,282
73^	1,245	1,651	2,391	2,341	3,103	4,493
74^	1,300	1,725	2,502	2,410	3,199	4,639
75^	1,359	1,803	2,612	2,452	3,251	4,713
76^	1,419	1,883	2,727	2,492	3,307	4,788
77^	1,482	1,968	2,848	2,534	3,361	4,866
78^	1,550	2,057	2,973	2,575	3,419	4,944
79^	1,612	2,141	3,098	2,603	3,456	5,000
80^	1,671	2,221	3,222	2,614	3,474	5,037
81^	1,738	2,313	3,361	2,635	3,504	5,094
82^	1,809	2,408	3,510	2,656	3,536	5,150
83^	1,883	2,509	3,664	2,678	3,568	5,210
84^	1,931	2,574	3,763	2,703	3,604	5,269
85^	1,951	2,603	3,805	2,732	3,644	5,326
86^	1,971	2,633	3,847	2,760	3,685	5,386
87^	1,993	2,661	3,889	2,790	3,725	5,445
88^	2,014	2,691	3,933	2,820	3,768	5,506
89^	2,034	2,719	3,974	2,849	3,807	5,564
90^	2,055	2,747	4,013	2,877	3,845	5,619
91^	2,075	2,773	4,052	2,905	3,883	5,674
92^	2,096	2,801	4,093	2,934	3,921	5,730
93^	2,116	2,829	4,134	2,964	3,961	5,787
94^	2,140	2,861	4,180	2,996	4,004	5,852
95^	2,166	2,896	4,231	3,033	4,053	5,925
96^	2,194	2,932	4,284	3,071	4,105	5,998
97^	2,221	2,968	4,337	3,110	4,155	6,073
98^	2,248	3,004	4,391	3,148	4,207	6,148
99^	2,276	3,042	4,445	3,188	4,259	6,224

^ 續保保費以供參考

Renewal premium for reference only

**重要事項 Important Notes:**

- 1) 本保費表的上次更新日期為 2025 年 10 月 3 日。  
The last update date of the above premium tables is 3 October 2025.
- 2) 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。  
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 3) 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 4) 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 5) 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士) - 男性

Basic Plan (USD) Annual Premium Table (Mainland Chinese) – Male

投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	130	162	181	130	162	181
6-18	75	94	108	75	94	108
19	82	104	121	83	104	124
20	86	110	129	88	113	131
21	87	113	137	92	116	143
22	88	114	142	94	120	149
23	91	115	145	96	124	157
24	94	120	152	102	131	164
25	97	125	158	108	137	174
26	101	130	163	114	145	181
27	103	132	164	118	151	186
28	104	134	167	121	154	192
29	115	148	181	135	173	213
30	126	162	201	149	191	239
31	130	167	214	157	200	259
32	132	170	223	162	208	272
33	136	176	231	168	217	284
34	143	186	244	180	233	307
35	154	200	263	198	257	338
36	158	202	267	207	268	351
37	167	214	282	225	290	381
38	176	229	300	244	315	415
39	184	239	311	261	335	442
40	190	244	318	273	351	461
41	206	264	354	302	390	524
42	214	278	372	326	421	562
43	228	294	390	350	453	603
44	245	316	423	387	497	667
45	269	349	470	433	562	755
46	299	394	535	489	646	875
47	323	427	581	540	716	973
48	350	464	636	597	792	1,084
49	374	496	681	650	862	1,184
50	393	522	718	695	922	1,269
51	459	603	855	826	1,085	1,529
52	498	656	932	915	1,203	1,699
53	543	716	1,017	1,013	1,332	1,885
54	601	789	1,125	1,128	1,485	2,104
55	672	884	1,264	1,261	1,661	2,362
56^	750	988	1,418	1,410	1,858	2,650
57^	838	1,107	1,590	1,577	2,079	2,973
58^	937	1,236	1,785	1,762	2,326	3,336
59^	1,019	1,344	1,929	1,919	2,529	3,607
60^	1,085	1,426	2,017	2,041	2,681	3,772
61^	1,108	1,448	2,021	2,082	2,724	3,780
62^	1,175	1,530	2,107	2,209	2,879	3,963
63^	1,246	1,618	2,195	2,342	3,042	4,127
64^	1,328	1,722	2,323	2,496	3,237	4,367
65^	1,423	1,847	2,494	2,676	3,471	4,689
66^	1,267	1,646	2,271	2,385	3,094	4,270
67^	1,354	1,755	2,424	2,544	3,299	4,557
68^	1,541	1,995	2,758	2,896	3,751	5,187
69^	1,744	2,257	3,122	3,279	4,244	5,869
70^	1,967	2,543	3,515	3,700	4,781	6,606
71^	2,192	2,849	3,935	4,119	5,357	7,397
72^	2,317	3,014	4,157	4,358	5,665	7,816
73^	2,452	3,186	4,393	4,608	5,992	8,259
74^	2,584	3,360	4,635	4,791	6,230	8,595
75^	2,716	3,535	4,884	4,898	6,377	8,813
76^	2,855	3,718	5,147	5,012	6,526	9,037
77^	3,001	3,910	5,424	5,126	6,680	9,264
78^	3,155	4,113	5,716	5,243	6,836	9,500
79^	3,289	4,292	5,977	5,309	6,927	9,645
80^	3,405	4,443	6,200	5,324	6,950	9,696
81^	3,524	4,602	6,433	5,337	6,971	9,746
82^	3,672	4,799	6,719	5,389	7,042	9,862
83^	3,825	5,002	7,020	5,440	7,113	9,982
84^	3,904	5,109	7,178	5,467	7,153	10,048
85^	3,904	5,112	7,186	5,467	7,158	10,062
86^	3,904	5,116	7,195	5,467	7,163	10,074
87^	3,904	5,122	7,205	5,468	7,170	10,086
88^	3,905	5,126	7,213	5,468	7,177	10,098
89^	3,930	5,160	7,262	5,502	7,223	10,168
90^	3,977	5,222	7,353	5,570	7,311	10,292
91^	4,027	5,287	7,441	5,638	7,402	10,418
92^	4,076	5,352	7,534	5,707	7,491	10,547
93^	4,127	5,418	7,624	5,775	7,584	10,676
94^	4,182	5,491	7,729	5,855	7,687	10,820
95^	4,244	5,572	7,843	5,943	7,800	10,980
96^	4,306	5,654	7,959	6,030	7,915	11,143
97^	4,371	5,737	8,077	6,118	8,032	11,308
98^	4,436	5,822	8,197	6,208	8,150	11,474
99^	4,501	5,908	8,318	6,301	8,272	11,644

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士) - 男性

Basic Plan (USD) Annual Premium Table (Mainland Chinese) – Male

投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	530	701	1,022	998	1,316	1,923
57	602	793	1,162	1,132	1,491	2,186
58	683	899	1,322	1,283	1,690	2,485
59	754	992	1,447	1,418	1,863	2,723
60	813	1,064	1,533	1,528	2,000	2,882
61	839	1,094	1,556	1,579	2,058	2,927
62	903	1,172	1,640	1,698	2,200	3,086
63	970	1,251	1,732	1,823	2,354	3,256
64	1,047	1,348	1,854	1,968	2,537	3,487
65	1,136	1,463	2,014	2,136	2,752	3,787
66	1,267	1,646	2,271	2,385	3,094	4,270
67	1,354	1,755	2,424	2,544	3,299	4,557
68	1,541	1,995	2,758	2,896	3,751	5,187
69	1,744	2,257	3,122	3,279	4,244	5,869
70	1,967	2,543	3,515	3,700	4,781	6,606
71^	2,192	2,849	3,935	4,119	5,357	7,397
72^	2,317	3,014	4,157	4,358	5,665	7,816
73^	2,452	3,186	4,393	4,608	5,992	8,259
74^	2,584	3,360	4,635	4,791	6,230	8,595
75^	2,716	3,535	4,884	4,898	6,377	8,813
76^	2,855	3,718	5,147	5,012	6,526	9,037
77^	3,001	3,910	5,424	5,126	6,680	9,264
78^	3,155	4,113	5,716	5,243	6,836	9,500
79^	3,289	4,292	5,977	5,309	6,927	9,645
80^	3,405	4,443	6,200	5,324	6,950	9,696
81^	3,524	4,602	6,433	5,337	6,971	9,746
82^	3,672	4,799	6,719	5,389	7,042	9,862
83^	3,825	5,002	7,020	5,440	7,113	9,982
84^	3,904	5,109	7,178	5,467	7,153	10,048
85^	3,904	5,112	7,186	5,467	7,158	10,062
86^	3,904	5,116	7,195	5,467	7,163	10,074
87^	3,904	5,122	7,205	5,468	7,170	10,086
88^	3,905	5,126	7,213	5,468	7,177	10,098
89^	3,930	5,160	7,262	5,502	7,223	10,168
90^	3,977	5,222	7,353	5,570	7,311	10,292
91^	4,027	5,287	7,441	5,638	7,402	10,418
92^	4,076	5,352	7,534	5,707	7,491	10,547
93^	4,127	5,418	7,624	5,775	7,584	10,676
94^	4,182	5,491	7,729	5,855	7,687	10,820
95^	4,244	5,572	7,843	5,943	7,800	10,980
96^	4,306	5,654	7,959	6,030	7,915	11,143
97^	4,371	5,737	8,077	6,118	8,032	11,308
98^	4,436	5,822	8,197	6,208	8,150	11,474
99^	4,501	5,908	8,318	6,301	8,272	11,644

^ 續保保費以供參考

Renewal premium for reference only

## 重要事項 Important Notes:

- 本保費表的上次更新日期為 2025 年 10 月 3 日。  
The last update date of the above premium tables is 3 October 2025.
- 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。  
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士) - 女性  
Basic Plan (USD) Annual Premium Table (Mainland Chinese) – Female  
投保年齡為 1 至 55 歲 (下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	130	164	191	130	164	191
6-18	80	101	119	80	101	119
19	87	111	131	87	113	131
20	101	129	152	103	131	154
21	115	145	178	119	151	185
22	119	151	186	127	159	196
23	126	158	195	134	168	208
24	135	169	209	148	184	228
25	151	187	233	165	207	257
26	159	196	245	178	220	274
27	168	208	261	192	236	296
28	180	224	279	208	257	322
29	187	231	290	223	274	344
30	201	247	312	246	305	383
31	207	257	330	264	327	422
32	220	273	354	294	361	470
33	235	291	379	324	404	524
34	252	313	410	360	448	584
35	274	341	447	398	497	651
36	297	373	488	445	557	728
37	333	417	550	509	640	839
38	374	470	618	586	738	970
39	411	519	683	659	832	1,097
40	444	562	741	727	920	1,216
41	476	603	816	796	1,009	1,365
42	502	637	864	858	1,091	1,479
43	529	674	916	927	1,180	1,602
44	557	711	969	981	1,254	1,708
45	584	747	1,020	1,025	1,310	1,792
46	612	803	1,102	1,068	1,399	1,922
47	662	869	1,198	1,147	1,508	2,078
48	716	941	1,302	1,233	1,624	2,247
49	760	1,004	1,393	1,321	1,742	2,419
50	773	1,025	1,423	1,366	1,808	2,516
51	793	1,042	1,492	1,429	1,874	2,671
52	818	1,076	1,546	1,497	1,971	2,814
53	845	1,112	1,601	1,573	2,072	2,968
54	869	1,146	1,654	1,633	2,154	3,093
55	891	1,178	1,703	1,673	2,213	3,184
56^	913	1,210	1,752	1,716	2,274	3,277
57^	937	1,244	1,805	1,764	2,336	3,377
58^	963	1,277	1,859	1,811	2,402	3,480
59^	988	1,311	1,902	1,858	2,465	3,557
60^	1,015	1,344	1,930	1,912	2,528	3,608
61^	1,059	1,398	1,986	1,992	2,627	3,714
62^	1,089	1,435	2,016	2,050	2,697	3,789
63^	1,119	1,470	2,044	2,106	2,764	3,845
64^	1,158	1,520	2,106	2,178	2,857	3,959
65^	1,205	1,583	2,195	2,265	2,973	4,125
66^	1,075	1,412	2,000	2,021	2,654	3,761
67^	1,195	1,569	2,226	2,247	2,950	4,185
68^	1,254	1,643	2,337	2,356	3,092	4,394
69^	1,321	1,732	2,468	2,481	3,256	4,639
70^	1,397	1,832	2,621	2,625	3,444	4,928
71^	1,457	1,926	2,768	2,739	3,621	5,204
72^	1,490	1,975	2,847	2,802	3,710	5,353
73^	1,556	2,063	2,988	2,927	3,881	5,617
74^	1,626	2,156	3,127	3,014	3,999	5,800
75^	1,699	2,254	3,266	3,064	4,065	5,892
76^	1,774	2,354	3,410	3,115	4,134	5,986
77^	1,853	2,461	3,560	3,167	4,201	6,082
78^	1,936	2,571	3,717	3,219	4,273	6,180
79^	2,016	2,676	3,872	3,253	4,321	6,250
80^	2,090	2,775	4,027	3,267	4,342	6,297
81^	2,173	2,891	4,201	3,294	4,380	6,368
82^	2,262	3,011	4,388	3,321	4,420	6,439
83^	2,354	3,136	4,580	3,348	4,459	6,514
84^	2,414	3,218	4,704	3,379	4,506	6,586
85^	2,439	3,253	4,756	3,415	4,556	6,658
86^	2,465	3,291	4,808	3,451	4,607	6,733
87^	2,491	3,328	4,862	3,488	4,657	6,807
88^	2,517	3,365	4,917	3,525	4,709	6,883
89^	2,543	3,398	4,967	3,562	4,759	6,954
90^	2,570	3,432	5,017	3,597	4,805	7,025
91^	2,593	3,467	5,066	3,632	4,853	7,092
92^	2,620	3,502	5,116	3,668	4,902	7,162
93^	2,647	3,536	5,167	3,705	4,951	7,233
94^	2,675	3,575	5,225	3,746	5,006	7,315
95^	2,708	3,620	5,290	3,792	5,067	7,405
96^	2,742	3,665	5,356	3,839	5,131	7,498
97^	2,775	3,710	5,422	3,887	5,194	7,590
98^	2,811	3,755	5,489	3,935	5,258	7,685
99^	2,845	3,801	5,556	3,984	5,324	7,780

# 揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(美元)年供保費表(中國內地人士) - 女性  
Basic Plan (USD) Annual Premium Table (Mainland Chinese) – Female  
投保年齡為 56 至 70 歲 (下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	648	858	1,269	1,220	1,616	2,386
57	675	894	1,325	1,269	1,683	2,491
58	703	932	1,382	1,323	1,752	2,601
59	734	969	1,432	1,377	1,823	2,693
60	763	1,007	1,473	1,437	1,893	2,769
61	807	1,062	1,536	1,518	1,995	2,885
62	842	1,101	1,578	1,583	2,070	2,966
63	875	1,144	1,621	1,646	2,149	3,047
64	917	1,195	1,688	1,726	2,248	3,173
65	966	1,260	1,781	1,818	2,369	3,348
66	1,075	1,412	2,000	2,021	2,654	3,761
67	1,195	1,569	2,226	2,247	2,950	4,185
68	1,254	1,643	2,337	2,356	3,092	4,394
69	1,321	1,732	2,468	2,481	3,256	4,639
70	1,397	1,832	2,621	2,625	3,444	4,928
71^	1,457	1,926	2,768	2,739	3,621	5,204
72^	1,490	1,975	2,847	2,802	3,710	5,353
73^	1,556	2,063	2,988	2,927	3,881	5,617
74^	1,626	2,156	3,127	3,014	3,999	5,800
75^	1,699	2,254	3,266	3,064	4,065	5,892
76^	1,774	2,354	3,410	3,115	4,134	5,986
77^	1,853	2,461	3,560	3,167	4,201	6,082
78^	1,936	2,571	3,717	3,219	4,273	6,180
79^	2,016	2,676	3,872	3,253	4,321	6,250
80^	2,090	2,775	4,027	3,267	4,342	6,297
81^	2,173	2,891	4,201	3,294	4,380	6,368
82^	2,262	3,011	4,388	3,321	4,420	6,439
83^	2,354	3,136	4,580	3,348	4,459	6,514
84^	2,414	3,218	4,704	3,379	4,506	6,586
85^	2,439	3,253	4,756	3,415	4,556	6,658
86^	2,465	3,291	4,808	3,451	4,607	6,733
87^	2,491	3,328	4,862	3,488	4,657	6,807
88^	2,517	3,365	4,917	3,525	4,709	6,883
89^	2,543	3,398	4,967	3,562	4,759	6,954
90^	2,570	3,432	5,017	3,597	4,805	7,025
91^	2,593	3,467	5,066	3,632	4,853	7,092
92^	2,620	3,502	5,116	3,668	4,902	7,162
93^	2,647	3,536	5,167	3,705	4,951	7,233
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95^	2,708	3,620	5,290	3,792	5,067	7,405
96^	2,742	3,665	5,356	3,839	5,131	7,498
97^	2,775	3,710	5,422	3,887	5,194	7,590
98^	2,811	3,755	5,489	3,935	5,258	7,685
99^	2,845	3,801	5,556	3,984	5,324	7,780

^ 續保保費以供參考

Renewal premium for reference only

## 重要事項 Important Notes:

- 1) 本保費表的上次更新日期為 2025 年 10 月 3 日。  
The last update date of the above premium tables is 3 October 2025.
- 2) 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。  
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 3) 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。  
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 4) 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。  
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 5) 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。  
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

CANCIERGE

# One Plan One Team One Stop Solution

Everyone would like to be along with a reliable partner, so as to focus on their recovery and enjoy life even when facing any health problems. As your trusted partner, in addition to providing you with comprehensive medical protection, FWD also customises dedicated health services especially for your needs. CANcierge<sup>1</sup> gives you priority treatment from a professional health management team with a one stop approach, helping you when you need it most. You can relax knowing FWD is there to take care of all aspects of your health.

## Professional & Experienced Medical Team as your Partner

A professional medical service provider is undoubtedly the best option to provide prompt & suitable medical advice and treatment. That's why CANcierge<sup>1</sup> provides you with a dedicated network of specialists so you can receive the most efficient treatment from the best-suited doctor. With this professional team of experts as your guardian angel, you can be hassle free even when faced with illnesses or diseases.

## Tailor-made Support and Hospitalisation Arrangement

CANcierge<sup>1</sup> always puts your interest first. Should you require hospitalisation and/or treatment due to a Covered Cancer<sup>2</sup> as diagnosed by CANcierge's doctor, the team of specialists will arrange for you to be admitted to hospital and receive tailor-made treatment, as well as provide follow-up consultation and supportive therapies. You can then continue to live your life.

## Efficient and Seamless Claims Resolution and Cashless Facility<sup>3</sup>

CANcierge's team of specialists will assist you to apply for Cashless Facility<sup>3</sup> to FWD if you are diagnosed with a Covered Cancer<sup>2</sup>. Upon successful arrangement of whole process of this resolution, FWD would then provide Cashless Facility<sup>3</sup> and pay the hospitalisation, treatment and supportive therapies' fees & charges on your behalf. Payment and claim requests for such fees can be dispensed and you can manage your cash reserve more effectively!

**Let CANcierge be your partner in safeguarding your health!**

## **CANcierge Hotline:**

**Macau: (853) 8988 6066**

**Hong Kong: (852) 8120 9066**

**Toll-free number for Mainland: 400 9303078**

**24-hour full support<sup>4</sup>**

For any enquiries about policy information, please contact your advisors or our customer service hotline (853) 8988 6060.

### **Note:**

- The claimable amount of medical expenditure is subject to the benefits of Eligible Plans, including but not limited to benefit items and benefit amounts.
- Please seek a doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team are all individual healthcare personnel instead of employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of any medical service or treatment provided by them.
- You are required to consent to FWD, HMG and its healthcare network team (whether within or outside Macau), recording, sharing, using and archiving your personal data in pursuance of CANcierge<sup>1</sup> being offered to you as well as for their training and quality assurance purposes. You hereby consent to the transfer of your personal data outside Macau. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

The above information is for reference only and is indicative of the key features of CANcierge<sup>1</sup> and not the benefits of Eligible Plans. For a complete explanation of the terms and conditions of Eligible Plans, please refer to the Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the Chinese version shall prevail.

<sup>1</sup> CANcierge, provided by HealthMutual Group Limited ("HMG") and its healthcare network team, is not a part of the Policy or benefit item under the Policy Provisions and only applicable to CANsurance Series and designated insurance basic plans or riders ("Eligible Plans"). FWD Life Insurance Company (Macau) Limited ("FWD") reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team. CANcierge is only available to treatment obtained in Hong Kong.

<sup>2</sup> Covered Cancer refers to the first symptoms that occur no earlier than 90 days (CANsurance Cancer Protection Plan) / 30 days (CANsurance Full Medical Plan) after the policy date or the date of last reinstatement (whichever is later) and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ. Please refer to Policy Provisions for the definitions of Cancer and Carcinoma-in-situ.

<sup>3</sup> Cashless Facility is an administrative arrangement to pay the covered expenditures when the insured is hospitalised, but not a benefit item under Policy Provisions or guaranteed successful arrangement. Cashless Facility is only applicable if the Insured requires hospitalisation, treatment and supportive therapies due to a Covered Cancer. FWD reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the insured after successful arrangement of Cashless Facility. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD will seek reimbursement from the policyowners for such amount.

<sup>4</sup> This hotline is cooperated by FWD & HMG. HMG will handle the reservation calls from 8:00 a.m. to 10:00 p.m., Monday to Sunday and FWD will be responsible for any calls afterwards. Please note that this hotline is for non-emergent reservation of doctor consultation instead of for emergency purpose. The Toll-free number for Mainland operates only from 8:00 a.m. to 10:00 p.m., Monday to Sunday.