

分期支付身故權益選擇之過往未付身故權益餘額的積存息率資料及說明

Information on Death Benefit Settlement Option of Instalment Payment – Historical Interest Rates for Accumulation of Unpaid Balance of Death Benefit and Explanation Notes

有關分期支付身故權益選擇，以下為 2023 年前 10 個曆年（包括 2023 年）未付身故權益餘額之過往積存息率。息率由富衛人壽保險（澳門）股份有限公司（「本公司」）不時決定，本公司並擁有絕對酌情權。請留意息率是非保證的。在某些情況下，息率有可能為零。下列之過往息率只供參考，並不可用作預測將來表現。

The following are historical interest rates for accumulation of unpaid balance of death benefit under the Death Benefit Settlement Option of instalment payment in the last 10 calendar years up to and including reporting year 2023. The interest rates are determined by FWD Life Insurance Company (Macau) Limited (the “Company”) from time to time at the Company’s absolute discretion. Please be reminded that the interest rates are non-guaranteed. Under certain circumstances, the interest rates may be zero. The historical interest rates shown below are for reference only and should not be taken as an indicator of future performance.

過往未付身故權益餘額的積存息率資料

Historical Interest Rates for Accumulation of Unpaid Balance of Death Benefit

貨幣 Currency	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
港元 HKD	不適用					1.00%	1.00%	1.00%	1.00%	1.00%
美元 USD	N/A					1.00%	1.00%	1.00%	1.00%	1.00%
人民幣 RMB	不適用									1.00%
英鎊 GBP	不適用									0.50%
加元 CAD	不適用									1.00%
澳元 AUD	不適用									1.00%
新加坡元 SGD	不適用									0.50%
歐元 EUR	不適用									0.25%

說明

Explanation Notes

- 身故權益將以保單權益人所選擇其中一種適用的派發方式支付，惟須根據本公司當時之規則及當時生效之法規。若未有選擇任何派發方式，本公司將以一筆過形式支付身故權益。於保單生效及被保人在生期間，保單權益人可提交達本公司滿意程度的書面通知以更改身故權益派發方式。

The Death Benefit shall be paid pursuant to one of the available payment options as elected by the Policy Owner subject to the Company’s rules and regulations then in effect. If no payment option is elected, Death Benefit will be paid in one lump sum. While the Policy is in force and the Insured is alive, Policy Owner may change the payment option of Death Benefit by submitting written request satisfactory to the Company.

- 於任何下列情況下，保單不能享有身故權益支付選擇之分期支付：於被保人身故時，（甲）倘若身故權益總和少於美金 50,000 元/港幣 400,000 元；（乙）保單正在抵押轉讓，或權益被轉讓，或多於一位受益人，或未有為未滿 18 歲的受益人任命托管人。

The Death Benefit Settlement Option of instalment payment is not available under any of the following circumstances: at death of the insured, if (a) the total death benefit is less than US\$50,000/HK\$400,000; (b) the policy is under premium financing, or under policy assignment, or with more than one beneficiary, or without an appointed trustee if the beneficiary is aged under 18.

3. 身故權益支付選擇之分期支付只適用於本公司指定產品。
The Death Benefit Settlement Option of instalment payment is only applicable to selected products determined by the Company.
4. 任何未付身故權益餘額將儲存於本公司積存生息，直至全數身故權益已經支付予受益人。
Any unpaid balance of death benefit will be held by the Company for interest accumulation until the full amount of death benefit has been paid to beneficiary.
5. 未付身故權益餘額所積存的利息（如有）將累計並於最後一期以一筆過的形式支付予受益人。
The interest (if any) on unpaid balance of the death benefit will be accumulated and paid to the beneficiary in the last installment in lump sum.
6. 於全數身故權益支付予受益人之前，若受益人身故，當本公司收到該受益人的死亡證明後，將會以一筆過形式支付未付身故權益餘額及截至受益人身故當日的任何積存利息（如有）至其遺產。
If the beneficiary dies before the full amount of death benefit has been paid, the Company shall pay the unpaid balance of the death benefit with interest accrued up to the date of death of the beneficiary in a lump sum to the estate of such beneficiary upon the Company received the proof of death of the beneficiary.
7. 當本公司支付全數身故權益及其積存利息（如有）予受益人及/或受益人的遺產（如適用）後，對保單將再無任何責任。
The liability of the Company under the policy shall be ceased once the full amount of death benefit and accrued interest (if any) are paid to the beneficiary and/or the estate of such beneficiary (as the case may be).