

NOBLE FORTUNE

寰 薈 致 富

Savings • Universal Life

儲 蓄 • 萬 用 壽 險


FWD Life Insurance Company (Macau) Limited

富衛人壽保險（澳門）股份有限公司

FWD  
富衛







Noble Fortune is a universal life product  
with a savings element underwritten  
by FWD Life Insurance Company (Macau) Limited.

寰舊致富乃一項有儲蓄成份的萬用壽險產品，  
由富衛人壽保險（澳門）股份有限公司承保。



# CURATING YOUR MOST PRECIOUS TREASURE

策展


財富成果

珍罕相傳

Your passion and dedication in life have allowed you to make accomplishments in many ways. Your every achievement is like an exceptional masterpiece in your private collection that deserves to be carefully safeguarded. FWD, as your insurance expert, serves as your master curator, having a clear understanding of the true values of your treasures and the best ways of preserving them. We understand the significance of your accomplishments and believe they deserve the highest quality of professional management, enabling them to flourish and be relished by generations to come.

您對生命充滿熱誠，每刻投入專注，造就出無數獨有成就。您現在擁有的每份成果都值得珍藏重視，就像非凡的藝術名作一樣，皆是稀世罕貴的典藏。富衛作為您的保險專家，如同藝術管理人般深入了解作品的真正價值，通曉最優秀的保存方法。我們知道您每份成就都意義重大，值得擁有至臻至善的專業管理，在可靠穩妥的保管下，隨年增長，承傳不息。





**Noble Fortune** is a comprehensive wealth management solution, specially designed for those with discerning vision, such as yours. We aim to help you make long term plans for the future, with emphasis on assisting you with a customised plan that suits your personal financial goals, including estate planning, estate equalisation, credit protection, key person insurance, etc.

寰譽致富是一個全面的財富增值管理方案。針對目光遠大的您，不單助您訂製出未來長遠計劃，更著重於協助量身組合出理想方案，以配合您個人財務目標，包括資產承傳、資產均分、信貸保障及重要員工保險等，真正因應您所需。



# FOSTERING YOUR FORTUNE TO ITS PEAK

悉心專業管理

成就更豐盛增長





While the acquisition of masterpieces is a major feat, safeguarding them is equally paramount. To preserve each treasure in the most optimal condition, it needs to be stored in a room with proper temperature and humidity. You would rely on the knowledge of a storage expert to ensure the value of your treasures escalates with time.

Similarly, **Noble Fortune** provides advantageous management conditions, enabling your assets to attain long-term steady growth. Crediting interest<sup>1</sup> is credited to your Account Value<sup>2</sup> annually to help foster its growth. Noble Fortune offers a Guaranteed Minimum Crediting Interest Rate at 2.30% per annum<sup>3</sup>, so that on top of being carefully safeguarded, your assets can grow steadily over time. During the first two Policy Years, if the crediting interest rate exceeds the Guaranteed Minimum Crediting Interest Rate, you can even enjoy an additional amount of 0.20% per annum interest.

珍稀佳作一生難遇，但妥善保存的學問，同樣重要。要確保每件珍品獲得穩妥保存，在恰切的溫度和濕度下保持優秀狀態，您需要值得信賴的保存專家，才可讓存品隨時間提升至最高價值。

正如為您保管財富，**寰譽致富**致力提供優厚的存放條件，讓您的資產於未來市場都能持續穩步增長。借每年給付不時釐定的派息<sup>1</sup>於戶口價值<sup>2</sup>內，讓財富穩定升值。此計劃為您提供每年2.30%的保證最低派息率<sup>3</sup>，讓您的資產被妥善保管同時，隨年月豐長。於首兩個保單年度內，如派息率超出保證最低派息率，更特設額外每年0.20%派息，讓收穫更豐盛。







# THE ART OF INDIVIDUALISM

靈活

隨心

真正個人主導

Just as you have personal preferences in art, we understand that you have individual financial management goals. As your insurance expert, we are committed to attaining a more promising return, to meet your specific expectations.

收藏珍品藝術風格各異，亦如同您的財務管理方針取態因人而別。而作為您的保險專家，不論您有何想法，我們都全力助您得到期望的回報。

# SIMPLICITY IS AN ART FORM

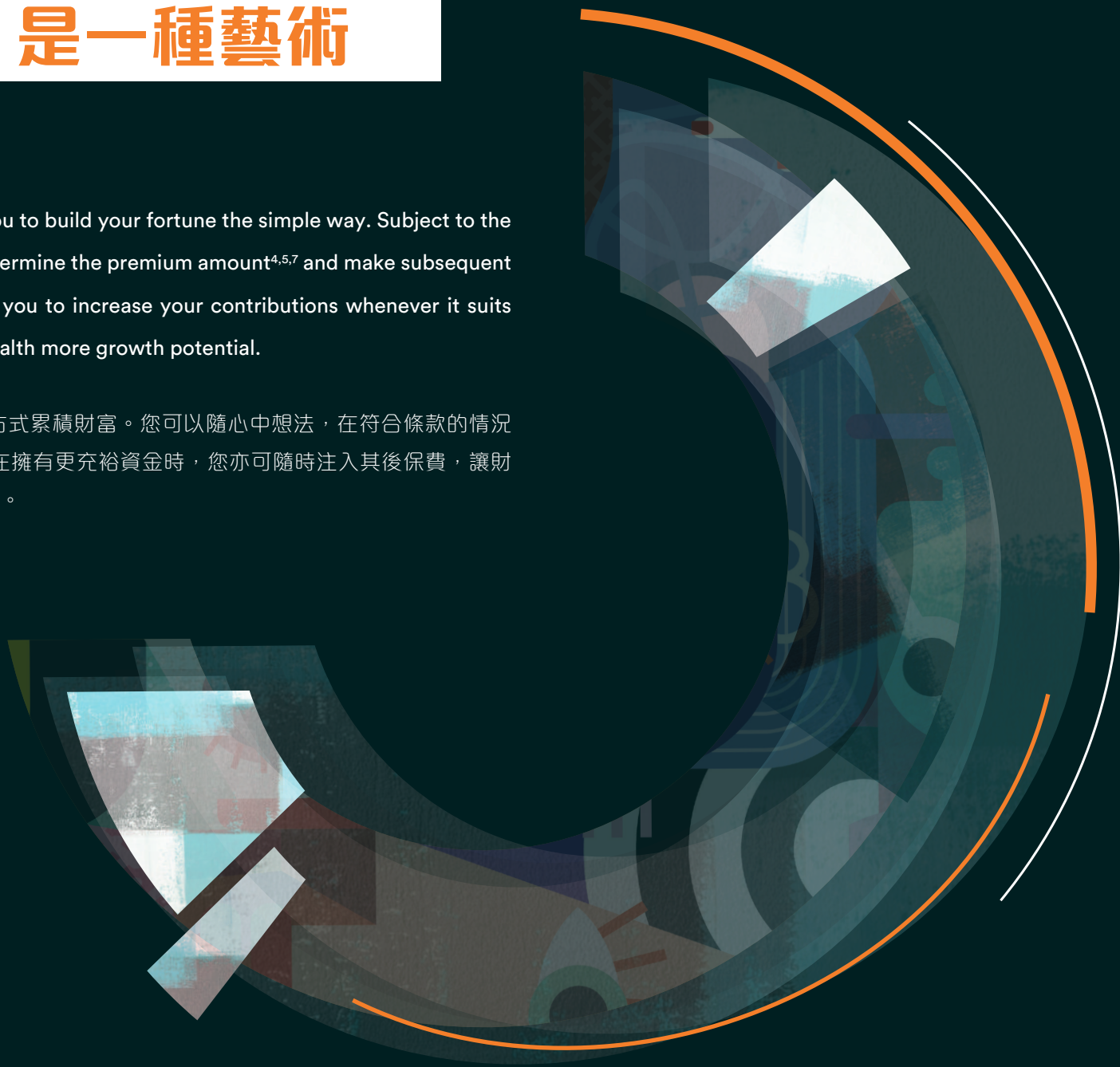
捨繁

取簡

是一種藝術

**Noble Fortune** allows you to build your fortune the simple way. Subject to the applicable rules, you determine the premium amount<sup>4,5,7</sup> and make subsequent premiums. This enables you to increase your contributions whenever it suits you best, giving your wealth more growth potential.

寰譽致富讓您以精簡的方式累積財富。您可以隨心中想法，在符合條款的情況下，決定保費金額<sup>4,5,7</sup>。在擁有更充裕資金時，您亦可隨時注入其後保費，讓財富輕鬆享有更多增值機會。







經典

BEAUTY IS IN THE  
DETAILS

造就於細節中

**Noble Fortune** offers maximum flexibility; you can easily adjust your wealth management plan to suit your needs. You can choose to make Partial Surrenders<sup>8,9,10</sup> from your Account Value or to surrender the Policy and retrieve your entire Surrender Benefit<sup>10</sup>. You can also enjoy Free Partial Surrender<sup>8,9,10</sup> Amount starting from the second Policy Year.

寰譽致富是一個具彈性，讓您可隨時應您需要而靈活調動的理財計劃，從細節中調整配合您每刻想法。您可選擇部份退保<sup>8,9,10</sup>以提取戶口價值，或申請退保並提取退保價值<sup>10</sup>；由第二個保單年度起，更可享免費部份退保<sup>8,9,10</sup>安排。

# PRESERVING YOUR FAMILY TREASURE FOR GENERATION TO ENJOY


傳承珍愛

託付更遠

Like celebrated masterpieces,  
your distinguished fortune should also be protected with extra care.  
In the unfortunate event of the death of the insured,  
a payment equivalent to the higher of your  
Account Value or Sum Insured less any free partial surrenders<sup>8,9,10</sup>  
made in the 12 months prior to the date of death of the Insured will be paid  
to the designated beneficiary as Death Benefit<sup>11</sup>.  
Let **Noble Fortune** give you the complete protection to care for your loved ones  
and your fortune for a total peace of mind.







如耀目的稀世典藏，您與您的成就都同樣貴重不凡，獨一無二。面對貴重稀罕的珍品，**寰譽致富**給予您加倍安心無憂及全面保障，計劃特設在被保人不幸身故時，支付相等於戶口價值，或扣除被保人身故日期之前十二個月內作出的任何免費部份退保<sup>8,9,10</sup>後的投保額（以較高者為準），予指定受益人作為身故權益<sup>11</sup>。此保障不單能應付不時之需，更讓您摯親安心無憂，財富亦得以承傳。

| 基本資料 Basic Information   |  |
|--|--|
| 繕發年齡（下次生日年齡）<br>Issue Age (Age on Next Birthday)                     | 19 - 70歲<br>Age 19 – 70  |
| 保障年期 Benefit Term  | 至100歲 To Age 100   |
| 保單貨幣 Policy Currency   | 美元 USD   |
| 最低投保額 Minimum Sum Insured  | 500,000美元 USD 500,000  |
| 身故權益 <sup>11</sup> Death Benefit <sup>11</sup>                       | 以下較高者:<br>1. 戶口價值;或<br>2. 扣除被保人身故日期之前十二個月內作出的任何免費部份退保後的投保額<br><br>Higher of:<br>1. Account Value; or<br>2. Sum Insured less any free partial surrenders made in the twelve months prior to the date of death of the Insured.   |
| 退保價值 Surrender Benefit   | 戶口價值扣除退保費用（如有）<br>Account Value minus Surrender Charges (if any)   |
| 期滿權益 Maturity Benefit  | 戶口價值 Account Value   |
| 保證最低派息率<br>Guaranteed Minimum Crediting Interest Rate                | 於整個保障年期內享有每年2.30%<br>2.30% per annum for the whole benefit term  |
| 保費 Premium   |  |
| 保費類別 Premium Type  | 靈活保費（受最低要求保費及最高保費金額規限）<br>Flexible Premium (subject to Minimum Required Premium and Maximum Premium Amount)  |
| 最低要求保費 <sup>4,5,7</sup><br>Minimum Required Premium <sup>4,5,7</sup> | 於保單生效日及首四個保單年度之保單週年日，已繳付的保費總額在扣除任何部份退保及任何退保費用後，必須不低於相關保單年度之最低要求保費總額，並根據被保人之繕發年齡、保單年度、性別、風險類別及投保額而釐定。<br>At the Commencement Date and at the Policy Anniversary for each of the first four Policy Years, the total premium paid, less any Partial Surrender and any Surrender Charge, must be no less than the total Minimum Required Premium for that respective Policy Year. It varies by issue age of the Insured, Policy Year, sex, risk class and Sum Insured. |



|   |  |
|---|--|
| 最高保費金額 <sup>7</sup><br>Maximum Premium Amount <sup>7</sup>  | 扣除保費費用之已繳保費及當時戶口價值之總和必須少於投保額的90%<br>Premium paid after premium charge plus the then Account Value must be less than 90% of the Sum Insured   |
| 部份退保 <sup>9,10</sup> Partial Surrender <sup>9,10</sup>  |  |
| 最低部份退保金額 <sup>10</sup><br>Minimum Partial Surrender Amount <sup>10</sup>  | 2,000美元<br>USD 2,000   |
| 免費部份退保金額 <sup>8,9,11</sup><br>Free Partial Surrender Amount <sup>8,9,11</sup>   | 自首個保單週年日起，本計劃於每個保單年度提供相等於截至提出部份退保申請之前一個保單週年日的戶口價值 <sup>2</sup> 之百分之十的免費退保金額。若部份退保不超過此限額，本公司將不會收取退保費用，而投保額亦不會減低。<br>Commencing from the first Policy Anniversary, this product offers Free Partial Surrender Amount equal to 10% of the Account Value <sup>2</sup> as at the Policy Anniversary immediately preceding the request for Partial Surrender in each Policy Year. If this limit is not exceeded, no Surrender Charge will apply and the Sum Insured will not be reduced. |
| 部份退保後的最低投保額及最低退保價值 <sup>10</sup><br>Minimum Sum Insured and Minimum Surrender Benefit after Partial Surrender <sup>10</sup> | 除達到最低要求保費之外，部份退保後的投保額必須不低於500,000美元及退保價值必須大於零。<br>Besides meeting Minimum Required Premium requirements, Sum Insured after Partial Surrender must be at least USD 500,000 and Surrender Benefit immediately after Partial Surrender must be greater than zero.   |
| 費用及收費 Summary of charges  |  |
| 保費費用 Premium Charge   | 每次繳付保費的6%<br>6% of each premium payment  |
| 行政費用 Administration Charge  | 首15個保單年度內按月扣除，並根據被保人的繕發年齡、保單年度、性別、風險類別及投保額而釐定<br>Deducted monthly for the first 15 Policy Years and varies by issue age of the Insured, Policy Year, sex, risk class and Sum Insured   |
| 保險成本 Cost of Insurance  | 按月扣除，並根據被保人的繕發年齡、保單年度、性別、風險類別、經常居住地、附加保費、淨保額及保險成本率而釐定<br>Deducted monthly and varies by issue age of the Insured, Policy Year, sex, risk class, usual residence, underwriting loading, sum at risk and Cost of Insurance rates   |
| 退保費用 Surrender Charge   | 適用於首15個保單年度及當部份退保總額超過相關保單年度的最高免費部份退保金額、減低投保額或退保的情況，並根據被保人的繕發年齡、保單年度、性別、風險類別及投保額而釐定<br>Applicable in the first 15 Policy Years, upon total amount of Partial Surrender(s) in a particular Policy Year in excess of the maximum Free Partial Surrender Amount for that Policy Year, reduction in Sum Insured or surrenders and varies by issue age of the Insured, Policy Year, sex, risk class and Sum Insured  |



**Remarks:**

1. Crediting Interest Rate is not guaranteed and is subject to change during the term of the Policy. It may equal to Guaranteed Minimum Crediting Interest Rate in the most adverse situation. The current crediting interest rate declared by FWD Life Insurance Company (Macau) Limited (“FWD”, “The Company”) or crediting interest rate history shall in no way be interpreted as a projection or estimation of future return. For crediting interest rate history, investment strategy and philosophy in deciding crediting interest rate, please refer to Important Notes and Declarations point 7.
2. Account Value is the accumulation of total premium paid after deducting Premium Charge with crediting interest added (if any) less Administration Charge, Cost of Insurance, Partial Surrender(s) and the applicable Surrender Charge(s) (if any).
3. In the first two Policy Years, if the crediting interest rate exceeds the Guaranteed Minimum Crediting Interest Rate, an additional amount of 0.20% per annum interest will accrue on the balance of the Account Value.
4. At the Commencement Date and at the Policy Anniversary for each of the first four Policy Years, the total premium paid, less any Partial Surrender (and any Surrender Charge) taken since the inception of the Policy, must be no less than the total Minimum Required Premium for that respective Policy Year. If the total Minimum Required Premium for that respective Policy Year is not met, the Grace Period of 30 days will apply following the relevant Policy Anniversary. The Policy will be terminated<sup>6</sup> at the end of Grace Period if the Policy Owner has not paid sufficient premium to meet the total Minimum Required Premium for that respective Policy Year within the Grace Period. FWD will pay the Policy Owner the Account Value (if any) less the Surrender Charge (if any).
5. After the Policy is issued, any reduction of the Sum Insured, including a Partial Surrender in excess of the maximum Free Partial Surrender Amount, will not change the Minimum Required Premium.
6. If the Policy is terminated due to the Account Value being less than zero, or the total Minimum Required Premium was not met, this Policy may be reinstated within one year from the date of the termination. Reinstatement is not applicable for a policy which is surrendered.
7. FWD has the absolute discretion to determine the maximum and minimum amount of premiums and reserves the right to refund, reject or limit the amount of premium paid at any time and will not be responsible for any loss arising from or attributable to the decision to refund, reject or limit the amount of premium paid, including but not limited to any interest and deduction of value caused by exchange rate fluctuation.
8. The Free Partial Surrender Amount cannot be accumulated nor carried forward to subsequent Policy Years, and the maximum Free Partial Surrender Amount in any Policy Year will equal 10% of the Account Value as at the Policy Anniversary immediately preceding the Partial Surrender.
9. After each Partial Surrender made in a particular Policy Year, the Free Partial Surrender Amount will be reduced in the same amount of each Partial Surrender, until the remaining Free Partial Surrender Amount equals zero. If a Partial Surrender(s) exceeds the remaining Free Partial Surrender Amount for that Policy Year,
  - (i) the Surrender Charge, once approved by FWD, will be deducted from the Account Value and calculated based on the Partial Surrender(s) exceeds the remaining Free Partial Surrender Amount of each Policy Year.
  - (ii) the Sum Insured will be reduced in the same amount as the reduction of the Account Value of the Policy in excess of the Free Partial Surrender Amount due to the deduction of the Partial Surrender amount and the Surrender Charge (if any) .
10. FWD may defer payment of Partial Surrender or Surrender for a period of up to 6 months from the date of FWD’s receipt of the duly completed request. FWD shall not be liable for any loss incurred as a result of this deferral, including but not limited to interest and deduction of value caused by exchange rate fluctuation. Partial Surrender is also subject to FWD’s rule on maximum number of Partial Surrenders in each Policy Year, minimum and maximum amount to be withdrawn through a Partial Surrender, minimum Sum Insured after Partial Surrender and the minimum remaining Account Value as prescribed by FWD in its sole discretion from time to time.
11. Upon the death of the Insured, FWD shall deduct from any amount payable under the Policy the amount of unpaid Cost of Insurance, Administration Charge (if any) and Premium Charge (if any) for the whole of the then current year of insurance.

**備注:**

1. 派息率是非保證的及可於保單有效期內改變，並在最壞情況下可能是保證最低派息率。富衛人壽保險（澳門）股份有限公司（「富衛」、「本公司」）所宣佈的現行派息率或過去的派息率並不可用作預測將來的回報。有關過去的派息率、投資策略、和釐定派息率的理念，請參閱重要事項及聲明的第七點。
2. 戶口價值是扣除任何保費費用後的所繳保費總額，加以派息（如有），扣除行政費用、保險成本、部份退保及適用的退保費用（如有）之累計價值。
3. 於首兩個保單年度，如派息率超出保證最低派息率，額外每年0.20%的利息將按戶口價值結存累算。
4. 於保單生效日及首四個保單年度之保單週年日，已繳的保費總額在扣除自保單生效起作出之任何部份退保（及任何退保費用）後，必須不低於相關保單年度之最低要求保費總額。如所繳保費不足以達到相關保單年度之最低要求保費總額，30日寬限期將在相關保單週年日後實施。若保單權益人未能在寬限期內繳付足夠保費以達到相關保單年度之最低要求保費總額，保單將在寬限期結束後予以終止<sup>6</sup>。富衛將向保單權益人支付戶口價值（如有），並從中扣除退保費用（如有）。
5. 於保單簽發後，任何投保額之扣減，包括超出免費部份退保金額上限之部份退保，將不會改變最低要求保費。
6. 如保單因戶口價值降低至低於零或所繳保費未達相關保單年度最低要求保費總額而終止，保單仍可在終止之日起計一年內恢復生效。保單恢復生效並不適用於已退保之保單。
7. 富衛有絕對酌情權釐定最高及最低保費金額，並保留權利於任何時間退回、拒絕或限制所繳保費之金額，而無須就因退回、拒絕或限制所繳保費金額之決定而招致的任何損失承擔責任，包括但不限於任何利息及匯率變動而導致之貶值。
8. 免費部份退保金額不可累積及結轉至隨後的保單年度，及於任何保單年度，最高免費部份退保金額均為相等於截至提出部份退保申請之前一個保單週年日的戶口價值之百分之十。
9. 於個別保單年度，在每次作出部份退保後，免費部份退保金額將以相等於每次部份退保的金額而相應減低，直至餘下的免費部份退保金額等於零為止。如部份退保超出該保單年度之餘下免費部份退保金額，
  - (i) 退保費用，在經富衛核准後，將就該超額部份於戶口價值中扣除。
  - (ii) 投保額將就該超額部份，以相同金額因應在戶口價值中扣除的部份退保金額及退保費用（如有）而相應調低。
10. 從收到填妥的申請之日起計，富衛可延遲最多六個月才支付部份退保價值及退保價值。富衛毋須就因有關延遲而招致的任何損失承擔責任，包括但不限於任何利息及匯率變動而導致之貶值。部份退保亦須符合富衛當時規定之每個保單年度部份退保之最高次數、可透過部份退保提取之最高及最低金額及富衛不時絕對酌情規定的部份退保後之最低投保額及最低剩餘戶口價值。
11. 當被保人身故，富衛將從保單應繳的款項中扣除該整個保單年度尚未繳付之保險成本、行政費用（如有）及保費費用（如有）。

## Important Notes and Declarations:

1. This product is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
2. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Macao Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Macao Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Macao Special Administrative Region.
3. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in the Macao Special Administrative Region.
4. This product is a universal life product with a savings element. Applicable fees and charges (including Administration Charges, Cost of Insurance and Surrender Charges) will be deducted from the Policy Account.
5. The product is a savings insurance product. If you surrender your Policy before the end of the benefit term, the amount you get back may be less than the total premium you have paid.
6. All underwriting and claims decisions are made by FWD. FWD is based on the information provided by the applicant and the Insured upon the insurance application to decide whether to accept or decline the application 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.
7. Please refer to FWD's website (<https://www.fwd.com.mo/en/regulatory-disclosures/historical-crediting-interest-rates/>) for crediting interest rate history. The investment strategy and crediting interest rate philosophy of FWD are shown below:
  - (i) Investment Strategy  
FWD's asset portfolio employs a balanced asset allocation investment strategy, which consists primarily of investment graded fixed interest securities (85% targeted portfolio allocation) to meet the guaranteed financial obligation. Equity-type investments (15% targeted portfolio allocation) are also utilized to enhance the investment performance in the long run for non-guaranteed benefits. Furthermore, the asset portfolio is actively managed by investment professionals with the aim to achieve favorable outcomes in different market conditions. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policyholders of any material changes. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. Currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments.
  - (ii) Crediting interest rate philosophy (Please refer to FWD's website for latest information: <https://www.fwd.com.mo/en/regulatory-disclosures/crediting-interest-rate-philosophy/>)  
FWD issues universal life policies, which credit the policyholders' account with interest that is not guaranteed. Through the crediting interest rate declaration, the policyholders participate in the investment performance of the asset portfolio supporting Universal Life, after allowing for the profit target of FWD and minimum guaranteed crediting interest rate guarantees, if any. The declared crediting interest rate may be affected by other factors, including but not limited to, market conditions, investment outlook, persistency and claims experience. Due to the variation of features and benefits of different products, the frequency and magnitude for the change in crediting interest rate may vary for different products. In general, the adjustments on crediting interest rate scale are more frequent and significant for products with higher risk profile. The premiums deposited may be separated into different buckets with different crediting interest rates, with an aim to more closely reflect the yields attained during the period of premiums deposited. To stabilize the crediting interest rate, FWD may distribute a proportion of the investment income in a particular year attributable to the policyholder, with an aim to smooth out the short-term volatility of crediting interest rate over the course of the policy term. FWD review and declare the crediting interest rate at least annually, with written declaration by the Directors of the Company.

## 重要事項及聲明:

1. 本產品由富衛承保，富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前，您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您，否則您不應申請或購買本產品。在申請本計劃前，請細閱以下相關風險。
2. 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在澳門特別行政區派發，並不能詮釋為在澳門特別行政區境外出售、游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在澳門特別行政區境內進行及完成手續。
3. 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款，本計劃不受澳門特別行政區存款保障計劃所保障。
4. 本產品乃一項有儲蓄成份的萬用壽險產品。適用的費用及收費（包括行政費用、保險成本及退保費用）將於保單戶口內扣除。
5. 本產品是一項儲蓄保險產品。如您在保單期滿前需要退保，您可收回的款額可能會低於您已繳付的保費總額。
6. 所有核保及理賠決定均由富衛作出。富衛根據保單權益人及被保人於投保時所提供的資料而決定接受有關投保申請還是拒絕有關申請，並退回全數已繳交之保費（不連帶任何利息）。富衛保留接納/拒絕任何投保申請而毋須給予任何理由的權利。
7. 有關過去派息率之資料，請參閱富衛網頁（<https://www.fwd.com.mo/tc/regulatory-disclosures/historical-crediting-interest-rates/>）。以下是富衛投資策略及釐定派息率的理念：
  - (i) 投資策略  
富衛的投資組合採用均衡資產分配投資策略，主要包括投資級別定息證券（佔目標投資組合85%分佈），以履行保證保單財務責任。為提高長遠投資表現予非保證保單權益，此投資組合亦包括股權投資（佔目標投資組合15%分佈）。此外，投資組合是由專業投資人士管理，致力在不同市場環境下獲取理想回報。富衛定時檢討，並保留不時更改投資策略權利。若有重大改變將通知保單權益人。在投資組合規模容許下，將投資於不同地區及行業達到多元化效果。富衛會透過直接投資於與保單相同貨幣或與保單貨幣對沖的工具，減低有關保單之貨幣風險。
  - (ii) 釐定派息率的理念（請參考富衛網頁上最新資料 <https://www.fwd.com.mo/tc/regulatory-disclosures/crediting-interest-rate-philosophy/>）  
由富衛發出的萬用壽險保單所派發予保單權益人之利息乃非保證。在符合富衛盈利目標及最低保證派息率（如有）的情況下，保單權益人可透過宣佈派息率分享萬用壽險投資組合的投資表現。宣佈的派息率或會受其他因素影響，包括但不限於市場狀況、投資前景、續保率及索償經驗。基於不同產品的計劃內容及保單權益有所不同，派息率變動的次數和幅度或會因不同產品而異。一般來說，較高風險的產品的派息率調整的次數會較多，幅度亦較為明顯。存入的保費可能被分配到有不同派息率的不同組別，旨在更準確地反映在保費存入期間投資所得的收益。為減低派息率在保單年內短期性波動及穩定派息率，富衛可能派發部分相關年度收益予保單權益人。富衛至少每年檢討及宣佈派息率，並會由公司董事作書面聲明。

8. If you are not satisfied with the Policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the Policy. A written notice signed by you should be received by the office of FWD at 12/F, Fortuna Business Centre, 301-355 Av. Comercial De Macau, Macau within the Cooling-Off Period (that is, 21 days after either the delivery of the Policy or the issue of a Notice informing you or your representative that the Policy is available for collection and Expiry Date of the Cooling-off Period, whichever is earlier).
9. While the Policy or rider is in force, the Policy Owner may surrender or terminate the Policy or rider by sending a written request to FWD.
10. The Policy Provisions of the product are governed by the laws of the Macao Special Administrative Region.
11. 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 the product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in Chinese shall prevail. If you want to read the terms and conditions of the policy provisions before application, you can obtain a copy from FWD. In the event of discrepancies between the English and Chinese versions of this product material, the Chinese version shall prevail.
12. FWD must comply with the following requirements to facilitate the Financial Services Bureau automatically exchanging certain financial account information:
- (i) to identify accounts as non-excluded “financial accounts” (“NEFAs”);
  - (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
  - (iii) to 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) to collect information on NEFAs (“Required Information”); and
  - (v) to furnish Required Information to the Financial Services Bureau.

The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

## What are the key product risks?

### Credit risk

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

### Liquidity risk

This product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the policy effective date to the policy maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premium you have paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.

### 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, the potential loss arising from such exchange rate movement may have a negative impact on the benefits you receive from the product and your burden of the premium payment.

8. 如您對保單不滿意，則在您未曾於本保單下作出過任何索償的前提下，您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。您必須確保富衛辦事處在您的保單的「冷靜期」（保單交付給您/您的代表或《通知書》（說明已經可領取保單和「冷靜期」的屆滿日）發予您 / 您的代表後起計的21天內，以較早者為準。）屆滿日或之前直接收到附有您的親筆簽署的通知書。富衛辦事處的地址為澳門商業大馬路301-355號財神商業中心12樓。

9. 於保單或附約生效期間，保單權益人可向富衛作出書面申請退回或終止保單或附約。

10. 本產品之保單條款受澳門特別行政區的法律所規管。

11. 以上資料只供參考及旨在描述產品主要特點，有關條款細則的詳細資料及所有不保事項，請參閱保單條款。本單張及保單條款內容於描述上有任何歧異，應以保單條款中文原義為準。如欲參閱保單合約條款及細則，可向富衛索取。本單張中英對照，如有任何歧異，概以中文原義為準。

12. 富衛必須遵從下列規定以便財政局自動交換某些財務帳戶資料：

- (i) 識辨非豁免「財務帳戶」的帳戶（「非豁免財務帳戶」）；
- (ii) 識辨非豁免財務帳戶的個人持有人及非豁免財務帳戶的實體持有人作為稅務居民的司法管轄區；
- (iii) 斷定以實體持有的非豁免財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區；
- (iv) 收集有關非豁免財務帳戶的資料（「所需資料」）；及
- (v) 向財政局提供所需資料。

保單權益人必須遵從富衛所提出的要求用以符合上述規定。

## 本產品有哪些主要風險？

### 信貸風險

本產品是由本公司發出的保單。投保本保險產品或其任何保單利益須承受本公司的信貸風險。保單權益人將承擔本公司無法履行保單財務責任的違約風險。

### 流動性風險

本產品為長期保險保單。此長期保險保單有既定的保單期限，保單期限由保單生效日起至保單期滿日止。保單含有價值，如您於較早的保障年期或保單期滿日前退保，您可收回的金額可能會大幅低於您已繳付的保費總額。投保本計劃有機會對您的財務狀況構成流動性風險，您須承擔本計劃之流動性風險。

### 外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理（例如，外匯限制）。若保險產品的貨幣單位與您的本國貨幣不同，任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣對您的本國貨幣大幅貶值，因匯率波動引致的潛在損失將對您於本產品可獲得的利益及繳付保費的負擔構成負面影響。



**Inflation risk**

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

**Early surrender risk**

If you surrender your policy in the early policy years or before its maturity date, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid.

**Non-guaranteed benefits**

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

**Premium term and non-payment of premium**

At the Commencement Date and at the Policy Anniversary for each of the first four Policy Years, the total premium paid, less any Partial Surrender (and any Surrender Charge) taken since the inception of the Policy, must be no less than the total Minimum Required Premium for that respective Policy Year. FWD allows a Grace Period of 30 days following the relevant Policy Anniversary where the total Minimum Required Premium is not met. If the total Minimum Required Premium is not met at the expiration of the Grace Period, the policy will be terminated. FWD will pay the Policy Owner the Account Value (if any) less the Surrender Charge (if any).

**Termination conditions**

The Policy shall terminate on the earliest of the following: 1. The Death of Insured 2. The Expiry Date of this Policy. 3. The date of Policy surrender. Such date is determined in accordance with the Company's applicable rules and regulations in relation to Policy surrender. 4. When the Account Value of the Policy is less than zero. 5. The end of Grace Period of any premiums due and not received by the Company.

**通脹風險**

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

**提早退保風險**

如您在較早的保障年期或在保單期滿日前退保，您可收回的款額可能會大幅低於您已繳付的保費總額。

**不保證權益**

不保證權益 (包括派息率) 是非保證的，並按照釐定派息率的理念由富衛自行決定。

**保費年期及欠繳保費**

於保單生效日及首四個保單年度之保單週年日，已繳付的保費總額在扣除自保單開始生效後作出之任何部份退保 (及任何退保費用) 後，必須不低於相關保單年度之最低要求保費總額。如所繳保費不足以達到相關保單年度之最低要求保費總額，30日寬限期將在相關保單週年日後實施。若您未能在寬限期內繳付足夠保費以達到相關保單年度之最低要求保費總額，保單將在寬限期結束後予以終止。富衛將向您支付戶口價值 (如有)，並從中扣除退保費用 (如有)。

**終止保單**

保單將在下列其中一個日期終止，以最早者為準： 1. 被保人身故 2. 本保單之期滿日 3. 保單之退保日。此日將按本公司有關保單退保的適用規則及規例而釐定 4. 本保單戶口價值低於零。 5. 任何到期保費之寬限期結束，而本公司未有收到繳費。

