

盈聚財富
傳承未來

Fuel up your savings
for generations

盈聚未來儲蓄壽險計劃(優越版)
MaxFocus Supreme Savings Insurance Plan

儲蓄 • 分紅壽險 | Savings • Participating life

敢 至係人生

fwd.com.mo | 24小時服務熱線 (853) 8988 6060

您敢於追求人生目標嗎？

無論人生走到哪個階段，您都會有想實現的目標。要敢想敢做，就需要及早籌劃，積累足夠財富儲備，輕鬆達致理想目標。現在，您不妨細想一下，在一年、五年、十年後，甚至為了下一代，您的人生規劃當中會否包括：

Do you dare to pursue your goals in life?

Regardless of what life stage you are in, you always have goals you want to achieve. To go after what you want, you have to plan early and start building wealth, paving your own way to success. Now, just take some time to think about your life planning: what do you want to accomplish after one year, five years, ten years, or even for your future generations? Does your plan include...



傳承財富，目標與夢想代代延綿
Pass down your wealth to future generations



組建創意企業，實踐理想事業
Build an innovative business to turn your dreams into reality



優越退休生活，讓您樂而無憂
Enjoy a hassle-free retirement life



充裕現金，輕鬆應付突發開支
Have sufficient cash to take care of unexpected expenses



為教育作好儲備，成就子女未來
Plan a better future for your children



無懼通脹，享受真正財務自由
Stay ahead of inflation and achieve financial freedom

鎖定目標 讓夢想起飛！

人生旅程充滿精彩時刻，要敢於將目標一一實踐，您的理財規劃必須涵蓋3大範疇，讓您有效累積財富，撈起夢想！

Put your dreams into action!

To live the life to the fullest, your financial planning must cover the 3 categories to accumulate wealth in an effective way.

1

保障期長 放膽追夢無顧慮
Long protection period to empower you to pursue your dreams with extra peace of mind



2

盈聚財富 由您作主傳承愛
Build wealth and pass on your love as per your choice



3

簡易程序 理財規劃更方便
Simple process to make financial planning easier



盈聚未來儲蓄壽險計劃（優越版）

盈聚未來儲蓄壽險計劃（優越版）（「盈聚未來（優越版）」、「本產品」）帶來無顧慮的儲蓄體驗，為您的財富提供增值潛力，助您輕鬆達成目標。您可將保單特別紅利²（如有）轉移³到累積週年紅利²（如有）於保單內生利息⁵，更可按需要靈活提取¹³，讓您有效掌握理財大計，更可將豐碩成果代代相傳。

1、2、3，立即申請盈聚未來（優越版），助您目標實現，傳承未來！

計劃特點 Highlights



保障年期長至新被保人123歲¹ 從此放膽追夢

Pursue Your Dreams with Protection Period to Age 123¹

3大好處 助您盈聚財富

3 Ways to Help Accumulate Wealth

3重便利 理財規劃更有預算

Triple Convenience for Financial Planning

1 財富世代傳承 Inherit your wealth



您可行使變更被保人選擇¹¹，保障期緊隨更改為新被保人的123歲¹，使保單價值可以繼續滾存。您亦可預先指定後續被保人¹²，當被保人於第二年保單年度終結後不幸身故且保單仍然生效時，指定的後續被保人可成為被保人，做到傳承財富。

With the Change of Insured Option¹¹, your policy term can be up to age 123¹ of new Insured such that the policy value continues to grow. You can also nominate a Contingent Insured¹². In the unfortunate event of the Insured's death after the end of the 2nd policy year while the Policy is in force, the Insured will be changed to the Contingent Insured according to your nomination, helping you to pass on your legacy to next generation.

1 簡易核保程序 Simple underwriting process



一般毋須進行健康檢查，輕鬆投保⁹。

Medical examination is generally not required to provide you with a hassle-free application process⁹.

MaxFocus Supreme Savings Insurance Plan

MaxFocus Supreme Savings Insurance Plan ("MaxFocus Supreme", "This Product") brings a hassle free saving experience that provides your wealth with growth potential, helping you to fulfill your dreams with a peace of mind. You can transfer³ your Special Bonus² (if any) to Accumulated Annual Dividends² (if any) and retain it to earn interest⁵, and withdraw¹³ with flexibility depending on your needs, allowing you to manage your financial planning with ease, and preserve your wealth through generations.

1, 2, 3, go! Apply for MaxFocus Supreme now and you will be on your way to success!

保單保障期長至被保人¹123歲¹，安享長線保本⁴，期間保單價值持續滾存。當變更被保人選擇獲批准，計劃有效期更改為新被保人的123歲¹的壽險保障，全面照顧您的摯愛，讓您盡情為目標拼搏，再無後顧之憂。

The protection period is up to age 123¹ of the Insured¹ and let you enjoy long-term capital protection⁴ and accumulate the policy value. When the Change of Insured Option is approved, the maturity date will be changed to age 123¹ of the new Insured which helps you to take care of your loved ones, enabling you to go after your goals with no restraints.

2 靈活資金調動 Flexible cash access



計劃提供週年紅利²（如有），助您早日達成儲蓄目標。您可按需要提取，或選擇累積週年紅利²於保單內，賺取利息⁵。在有需要時，計劃更會為您提供定期提取服務¹⁰或一筆過形式的現金支援，助您應付突發狀況。

The plan offers Annual Dividends² (if any) which you can choose to withdraw or keep in the plan to accumulate interest⁵. In addition, the plan provides you with cash support through its regular withdrawal service¹⁰ or as a lump sum, easing your worry when experiencing any unexpected life events.

3 財富增值潛力³ Grow potential wealth³



您可透過價值轉換權益³鎖定部分特別紅利²（如有）並積存於保單內生息⁵，亦為您的財富保值，讓您安心把握人生每個重要時機。

You can partially convert³ your Special Bonus² (if any) and retain it in the Policy to accumulate interest⁵ so that you can preserve your wealth, empowering you to seize every important moment of your life.

2 多項供款年期 Multiple payment term



計劃提供2年、5年及10年的保費供款年期，您更可選擇利用保費儲蓄戶口⁸於保單生效前提前支付保費，全面配合您的財務大計。

The plan offers you premium payment terms of 2 years, 5 years and 10 years, or you can pay the premium in advance by using the Premium Deposit Account⁸ before commencement tailored to your financial plan.

3 輕鬆提取款項 Easy withdrawal



只需填寫一份表格，您就可在未來按自己需要提款¹⁰，彈性理財更自主。

You only need to fill out one form to make withdrawals¹⁰ from your account in the future whenever you need.

計劃一覽表 Summary of Plan Features

保費供款年期 Premium Payment Term	2年 / 5年 / 10年 2 years / 5 years / 10 years
投保年齡（下次生日年齡） Issue Age (Age Next Birthday)	1 (15日) – 65歲 Age 1 (15 days) - 65
保障年期 Benefit Term	至被保人123歲 To insured's age 123
基本計劃保費結構 Basic Premium Structure	平衡及保證 Level and Guaranteed
貨幣 Currency	港幣/ 美元 HKD / USD
最低名義金額 Minimum Notional Amount	240,000港元/ 30,000美元 HK\$ 240,000 / US\$ 30,000
最高名義金額 Maximum Notional Amount	不適用（受核保要求所限） N/A (subject to underwriting requirements)
繳費方式 Premium Payment Mode	每月/ 每半年/ 每年 Monthly / Semi-annually / Annually
週年紅利（非保證） Annual Dividend (Non-guaranteed)	於保單生效期內，週年紅利 ² 將由第三個保單週年起每年支付。 While the Policy is inforce, Annual Dividend ² will be payable annually from the 3 rd policy anniversary.
特別紅利（非保證） Special Bonus (Non-guaranteed)	於保單生效期內，特別紅利 ² 將由第三個保單週年起於被保人身故時、保單部份退保時、使用定期提取服務時、行使價值轉換選擇時、保單退保時、期滿時或保單失效後並在保單復效期結束時支付。 While the Policy is inforce, Special Bonus ² will be payable from the 3 rd policy anniversary upon the death of the Insured, partial surrender of the Policy, using the regular withdrawal services, exercising the value conversion option, surrender of the Policy, maturity of the Policy or at the end of the one year reinstatement period if the Policy lapses and is not reinstated within the period.
身故權益 Death Benefit	(a) 保證現金價值（如有）及特別紅利 ² （如有）之總和或 (b) 總已繳付保費 ⁶ 的105%（以較高者為準）；及累積週年紅利 ² （如有）和利息 ⁵ （如有）扣除任何保單負債（如未清繳之保單貸款及其利息）。 The greater of (a) Guaranteed Cash Value (if any) plus Special Bonus ² (if any) or (b) 105% of total premiums paid ⁶ ; plus accumulated Annual Dividends ² (if any) and Interest ⁵ (if any), less any policy debts (e.g. policy loan and the interest of the loan).
退保價值 Surrender Benefit	保證現金價值（如有）、累積週年紅利 ² 和利息 ⁵ （如有）、特別紅利 ² （如有）和扣除任何保單負債（如未清繳之保單貸款及其利息）。 Guaranteed Cash Value (if any), accumulated Annual Dividend ² and interest ⁵ (if any) and Special Bonus ² (if any), less any policy debts (e.g. policy loan and the interest of the loan).

備註：

1. 年齡以下次生日年齡計算，而保障期至123歲是以首名被保人的第123個生日計算。如有變更被保人，則以最新被保人的第123個生日計算。
2. 週年紅利（如有）及特別紅利（如有）乃根據現時富衛之預期情況下釐訂，且非保證。每年富衛是基於多種因素包括但不限於市場狀況、投資前景、開支、保單續保率、索償經驗及富衛之投資回報來釐定此非保證價值之金額，並可能會較每年調整一次更頻繁。特別紅利（如有）將於被保人身身故時、保單部份退保時、定期提款¹⁰時、行使價值轉換選擇³時、保單退保時、期滿時或保單失效後並在保單復效期結束時支付。實際獲發之金額或會比上述預期較高或較低。在某些情況下，非保證金額可能為零。
3. 於第15個保單週年後，您可透過調低名義金額⁷並申請價值轉換選擇將部分盈聚未來儲蓄壽險計劃（優越版）之保單價值轉移到累積週年紅利²（如有）於保單內生利息⁵。價值轉換選擇可於每個保單年度行使一次。調低名義金額⁷後之所得相關保證現金價值及特別紅利²（於調低名義金額⁷申請批核日計算），如有，於扣除保單負債（如有，包括未有繳付之保費或貸款及其利息）後將轉移到累積週年紅利²於保單內生利息⁵（如有）。調低後之名義金額⁷必須高於富衛之指定最低金額。
4. 有關保證權益之詳情，請參閱為您特定提供的保險利益說明。
5. 富衛之利息並非保證，且富衛有絕對酌情權不時釐定其息率。
6. 總已繳保費只包括盈聚未來（優越版）之基本保費。倘若本產品之名義金額⁷於保單生效時被調低，富衛將以最新之加簽批註上所註明之本產品之名義金額⁷以計算總已繳保費。
7. 盈聚未來（優越版）之名義金額是用作計算本產品之保費、保證現金價值、週年紅利²及特別紅利²。於本保單生效期間，若本產品之名義金額被調低，保證現金價值及身故權益亦會相應調低，富衛將根據調低後的名義金額，重新釐定往後的週年紅利²（如有）和特別紅利²（如有）。本產品之名義金額與身故權益並無關係，富衛將不會於被保人身身故時支付此名義金額。
8. 如欲存入保費儲備戶口，請填妥及簽署指定表格並交回富衛。閣下可向閣下的理財顧問或富衛索取指定表格。如欲得悉更多保費儲備戶口之資料，請與閣下的理財顧問或富衛聯絡。
9. 根據富衛當時的規則和規例，每位被保人的總名義金額⁷不超過公司指定的總和限額，則該新申請保單一般無需健康審查。投保任何附約須按正常程序另外核保及支付保費。
10. 於第15個保單週年日後，您可透過定期提取服務以書面申請從保單中定期提款。當申請批核後，設定好的提款金額會直接存入指定的賬戶號碼。任何提款金額將從累積週年紅利²及利息⁵（如有）中支取。若累積週年紅利²及利息⁵（如有）的金額不足，提款將會以部分退保方式從保證現金價值及特別紅利（如有）中支取。保單可能因此而調低名義金額⁷。
11. 於第二個保單週年完結時且被保人仍在生，您可書面申請行使變更被保人選擇。被保人之任何變更必須符合富衛不時全權酌情釐定之相關政策及程序。任何被保人的變更將不會影響名義金額⁷、總現金價值、保證現金價值、特別紅利²（如有）、週年紅利²及利息⁵（如有）或保單年度。新擬定被保人的年歲申請時須為1-65歲及不可高於首名被保人5歲。新被保人必須與當時的保單權益人有可保權益。變更被保人後，所有附約（如有）將被取消，往後亦不能增加任何附約。
12. 若保單仍然生效且被保人仍在生，您可書面申請指定後續被保人。任何指定後續被保人申請必須符合富衛不時全權酌情釐定之相關政策及程序。後續被保人的年歲申請時須為1-65歲(下次生日)及不可比首名被保人年長5歲以上。每次只可指定一名人士作為後續被保人。若提名多於一人作為後續被保人，富衛將不會接受任何指定後續被保人的請求。後續被保人必須與當時的保單權益人有可保權益。當被保人身身故時，後續被保人必須符合富衛不時全權酌情釐定之相關政策及程序方可以成為被保人，且後續被保人在獲批准時仍在生以及保單已生效超過兩年。當被保人被更換時，本保單之任何附約將會被終止。若被保人在保單生效期間及沒有後續被保人，並於期滿日前身故，富衛將支付身故權益予受益人。
13. 任何提款金額將從累積週年紅利²及利息⁵（如有）中支取。若累積週年紅利²及利息⁵（如有）的金額不足，提款將會以部分退保方式從保證現金價值及特別紅利²（如有）中支取。由部份退保生效日起，保證現金價值、身故權益、週年紅利²（如有）和特別紅利²（如有）將會相應減低。

Remarks:

1. Age is based on the next birthday age and the policy term to age 123 is referring to the 123rd birthday of the of (i) the Initial Insured or (ii) the latest Insured if the Initial Insured is changed.
2. The Annual Dividend (if any) and Special Bonus (if any) are based on FWD's current scales which are not guaranteed and are determined at least annually and may be adjusted more frequently than annually based on a series of factors including but not limited to market conditions, investment outlook, expenses, policy persistency, claims experience, and FWD's investment return. The Special Bonus (if any) will be payable under the Policy upon the death of the Insured, partial surrender of the Policy, making regular withdrawal¹⁰ exercising the value conversion option³, surrender of the Policy, maturity of the Policy or at the end of the one year reinstatement period if the Policy lapses and is not reinstated within the period. The actual amount payable may change anytime, with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero.
3. From the 15th policy anniversary, you can partially transfer the policy value of the **MaxFocus Supreme** to Accumulated Annual Dividends² (if any) and retain it to earn interest⁵ by reducing the notional amount⁷ with the application of the Value Conversion Option. The Value Conversion Option can be exercised once per policy year. As a result of reducing the notional amount⁷, the relevant proportion of the Guaranteed Cash Value and Special Bonus² (determined as at the date of approval of the reduced notional amount⁷), if any, less policy debts (if any, for example, unpaid premiums or loan and the interest of the loan) will be transferred to accumulated Annual Dividend² and retain it to earn interest⁵ (if any). The reduced Notional Amount⁷ has to be greater than the minimum amount prescribed by FWD.
4. For details of the Guarantee Benefit, please refer to your customized illustration document.
5. The interest rate with FWD is not guaranteed. The interest rate is illustrated by FWD from time to time at its absolute discretion.
6. Total premiums paid include the basic premium paid for the **MaxFocus Supreme** only. In case the notional amount⁷ of this Product is reduced while this Policy is in force, total premiums paid will be calculated as determined by FWD based on the latest notional amount⁷ of this Product attached as an Endorsement thereto.
7. Notional amount of the this Product is used to calculate premium, Guaranteed Cash Value, Annual Dividend² and Special Bonus² of this Product. In case the notional amount of this Product is reduced while this Policy is in force, Guaranteed Cash Value and Death Benefit will be reduced accordingly. FWD will also determine any subsequent Annual Dividends² (if any) and Special Bonus² (if any), based on the reduced notional amount. Notional amount of this Product is not related to Death Benefit and will not be paid upon the death of the Insured.
8. To make application for a deposit to the Premium Deposit Account, a completed and signed prescribed form should be submitted to FWD. The form can be obtained from your Advisor or from FWD. Please refer to your Advisor or FWD for more information of the Premium Deposit Account.
9. Medical examination is generally not required for new policy application if the total notional amount⁷ does not exceed the aggregate per life limit set by FWD subject to FWD's prevailing rules and regulation. Normal underwriting and additional premium are required for any rider(s) attached to this Policy.
10. After the 15th Policy Anniversary, you can apply for the Regular Withdrawal Services. When the application is approved, the selected withdrawal amount will be directly debited to the assigned account. Any amount withdrawn will be taken from the accumulated Annual Dividends² and interest⁵ (if any). If there is not enough value in the accumulated Annual Dividends² and interest⁵ (if any), the withdrawal will be taken from the Guaranteed Cash Value and Special Bonus² (if any) as a partial surrender. As a result, the notional amount⁷ may be reduced.
11. After the end of 2nd Policy Year and the insured is alive, you can apply in writing to change the Insured which will not have any effect on the Notional Amount⁷, Total Cash Value, Guaranteed Cash Value, Special Bonus, Annual Dividend² and interest⁵ (if any) or Policy Years. The age of new proposed Insured should be 1-65 at application and cannot be more than 5 years older than the Initial Insured. The new Insured must have an insurable interest with the policy owner. All riders (if any) will be cancelled after Insured is changed and no riders can be attached afterwards.

12. You may apply in writing to nominate the Contingent Insured at any time if the Policy is in effect and the Insured is alive. Any nomination of the Contingent Insured must fulfill FWD's relevant policies and procedures as determined in FWD's sole discretion from time to time. The age of Contingent Insured should be Age 1-65 (next birthday) at application and cannot be more than 5 years older than the Initial Insured. Only one individual person can be named as the Contingent Insured each time.

FWD will not accept any request to nominate more than one person as the Contingent Insured. The new Insured must have an insurable interest with the policy owner. Upon the death of the Insured, the Contingent Insured will become the Insured provided that the Policy has been in effect for 2 policy years, and subject to FWD's approval based on relevant policies and procedures as determined in FWD's sole discretion from time to time and that the Contingent Insured is alive upon FWD's approval. Any rider(s) attached to this Policy will be terminated at the time of change of Insured. If the death of Insured occurs before the Maturity Date while this policy is in force and does not have a Contingent Insured assigned, FWD will pay the Death Benefit to the beneficiary and the policy will be terminated.

13. Any amount withdrawn will be taken from the accumulated Annual Dividends² and interest⁵ (if any). If there is not enough value in the accumulated Annual Dividends² and interest⁵ (if any), the withdrawal will be taken from the Guaranteed Cash Value and Special Bonus² (if any) as a partial surrender. From the date of the partial surrender, your guaranteed cash value, death benefit, annual dividend² (if any) and special bonus² (if any) will be reduced accordingly.

重要事項及聲明：

- 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。
- 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。
- 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。
- 本產品乃一項含有儲蓄成份的分紅壽險產品。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內，儘管本計劃的主要推銷文件/小冊子及/或本計劃的利益說明文件沒有費用與收費表/費用與收費部份或沒有保費以外之額外收費。
- 本產品是一項儲蓄保險產品。如您在保單期滿前退保，您可收回的款額可能會低於您已繳付的保費總額。
- 本產品是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。
- 所有核保及理賠決定均取決於富衛，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（不連帶利息）。富衛保留接納/拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
- 以上全部權益及款項將於扣除保單負債（如有）（如未清繳之保費或保單貸款及其利息），如有，後支付。
- 有關過去紅利資料，請參考富衛網頁（<https://www.fwd.com.mo/tc/regulatory-disclosures/fulfilment-ratios/>）。以下是富衛派發紅利的理念及投資策略：

- 派發紅利的理念（最新資料請參考富衛網頁<https://www.fwd.com.mo/tc/regulatory-disclosures/dividend-bonus-declaration-philosophy/>）

由富衛發出的分紅保單所派發予保單權益人之紅利乃非保證。保單權益人可透過宣佈紅利分享分紅保單的財務表現。財務表現涵蓋支持保單的資產的有關投資回報的投資表現，及其他因素包括但不限於費用、續保率、索償和有關內部和外部狀況的展望。富衛將對比長遠經驗與預期，若長遠經驗較預期不同，非保證紅利將會因而調整。

基於不同產品的計劃內容及保單權益有所不同，紅利變動的次數和幅度或會因不同產品而異。一般來說，較高風險的產品的紅利調整的次數會較多，幅度亦較為明顯。同一產品下的保單可能被分配到有不同紅利的不同組別，旨在更準確地反映有關財務表現。為減低紅利在保單年內短期性波動及穩定紅利，富衛可能派發部分相關年度財務表現予保單權益人。

富衛至少每年檢討及宣佈紅利，並會由公司董事作書面聲明。

- 投資策略

富衛的投資組合採用均衡資產分配投資策略，主要包括投資級別的固定類型證券，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類型投資，主要包括上市股票、互惠基金及私募股權。

投資策略：固定收益類型證券（目標之35% - 55%）及股權類型投資（目標之45% - 65%）

在投資組合規模容許下，投資將橫跨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。現時的投資組合主要投資於美國及亞太地區以美元為主的資產。

此外，投資組合是由專業投資人士管理。除定時檢討，富衛亦保留不時更改投資策略權利，並會將重大改變通知保單權益人。

- x. 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。

- xi. 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。

- xii. 本產品之保單條款受澳門特別行政區的法律所規管。

- xiii. 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。如欲在投保前參閱保險合約條款及細則，你可向富衛索取。本單張中英對照，如有任何歧異，概以中文原義為準。

- xiv. 富衛必須遵從下列規定以便稅務局自動交換某些財務帳戶資料：

- 識別非豁免「財務帳戶」的帳戶（「非豁免財務帳戶」）；
- 識別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；
- 斷定以實體持有的非豁免財務帳戶為「被動非財務實體」之身份及識別控權人作為稅務居民的司法管轄區；
- 收集有關非豁免財務帳戶的資料（「所需資料」）；及
- 向稅務局提供所需資料。

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。

Important Notes and Declarations:

- i. 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.
- ii. 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.
- iii. 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.
- iv. This product is a participating life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- v. The product is a savings insurance product. If you surrender your Policy before its maturity date, the amount you get back may be less than the total premium you have paid.
- vi. This product is designed for individuals who are looking for a long-term savings plan and it is not suitable for people who seek short-term gains.
- vii. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant 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.
- viii. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- ix. Please refer to FWD's website (<https://www.fwd.com.mo/en/regulatory-disclosures/fulfillment-ratios/>) for dividend / bonus history. The dividend / bonus declaration philosophy and investment strategy of FWD are shown below:
 - (i) Dividend / Bonus Declaration Philosophy (Please refer to FWD's website for latest information:
<https://www.fwd.com.mo/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/>)
FWD Life Insurance Company (Macao) Limited ("FWD") issues participating policies, which offer the policyholders with dividend / bonus benefits that are not guaranteed.
Through the policy dividend / bonus declaration, the policyholders participate in the financial performance of the participating products. Financial performance covers investment performance of the underlying investment return on asset supporting those policies, as well as other factors including but not limited to expenses, persistency, claims and the future outlook as pertaining to both internal and external conditions. The experience over the long-term is compared against expectation, and the non-guaranteed dividend / bonus is adjusted if the experience over the long-term is different from the expectation. Due to the variation of features and benefits of different products, the frequency and magnitude for the change in dividend / bonus scale may vary for different products. In general, the adjustments on dividend / bonus scale are more frequent and significant for products with higher risk profile. Policies of the same product may be separated into different bucket with different dividend / bonus rates, with an aim to more closely reflect the underlying financial performance. To stabilize the dividend / bonus, FWD may distribute a proportion of the financial performance in a particular year attributable to the policyholder, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the policy term. FWD review and declare the dividend / bonus rate at least annually, with written declaration by the Directors of the Company.
 - (ii) Investment Strategy
FWD's asset portfolio employs a balanced asset allocation investment strategy, which consists primarily of investment graded fixed income type securities to meet the guaranteed financial obligation. Equity-type investments, with majority invested in listed equity, mutual fund and private equity, are also utilized to enhance the investment performance in the long run for non-guaranteed benefits. The investment strategies are: Fixed income type securities (Target 35% - 55%) and equity-type investments (Target 45% - 65%). 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. Currently, the majority of the asset is invested in the United States and Asia Pacific and denominated in USD.
Furthermore, the asset portfolio is actively managed by investment professionals to closely monitor the investment performance. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policyholders of any material changes.
- x. 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).
- xi. 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.
- xii. The Policy Provisions of the product are governed by the laws of the Macao Special Administrative Region.
- xiii. 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. 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. In the event of discrepancies between the English and Chinese versions of this product material, the Chinese version shall prevail.
- xiv. 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.

本產品有哪些主要風險？

信貸風險

本產品是由富衛發出的保單。投保本保險產品或其任何保單利益須承受富衛的信貸風險。保單權益人將承擔富衛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。如果您選擇了預繳選項，除非保單被取消或退保，保費儲備戶口內的所有金額將不會被退回或退還給您。您應確保您打算將您的預繳金額留在保費儲備戶口內。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。

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

如果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（包括但不限於週年紅利 / 特別紅利）是非保證的，並按照派發紅利的理念由富衛自行決定。

保費年期及欠繳保費

保單的保費供款年期為2年、5年或10年。

任何到期繳付之保費均可獲富衛准予保費到期日起計30天的寬限期。若在寬限期後仍未繳付保費而保單沒有現金價值，保單將由首次未繳保費的到期日起終止。若保單有可作貸款的現金價值，富衛將自動從該現金價值以貸款形式撥出部份現金以墊繳保費。當保單貸款及利息總額相等於或超過保單可貸款的現金價值時，保單將會終止，而您可能會失去全部權益。

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) 被保人身故之日及沒有後續被保人。
- 2) 緊接(i)最初被保人第123個生日前之保單週年日或(ii)如最初被保人已變更，則為最新被保人第123個生日前之保單週年日。
- 3) 依富衛退保相關規定所認定之退保日。
- 4) 保費寬限期屆滿之日，於當日富衛仍未收到保費付款，而該未繳的保費並不能根據本保單以保單貸款形式撥款墊繳。
- 5) 若任何未償還保單貸款之餘額及相等於或超過保單之保單總現金價值（不包括特別紅利）之日。

PMM_MFS_201901

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 FWD. You will bear the default risk in the event that FWD 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. If you have selected the prepayment option, all amounts in the Premium Deposit Account will not be refunded or returned to you unless the policy is cancelled or surrendered. You should make sure that you intend to leave your prepayment amount in your Premium Deposit Account. 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.

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 FWD 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 but not limited to Annual Dividend/Special Bonus) are not guaranteed and are determined at FWD's discretion based on its Dividend/Bonus declaration philosophy.

Premium term and non-payment of premium

The premium payment term of the policy is 2 years, 5 years or 10 years.

FWD allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period and the policy has no cash value, the policy will be terminated from the date the first unpaid premium was due. If the policy has any loanable cash value, FWD shall automatically advance the amount of premium due as a loan against such loanable cash value of the policy. Once the total amount of outstanding loan and interest accrued thereon is equal to or exceeds the loanable cash value of the policy, the policy will be terminated. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

The Policy shall terminate on the earliest of the following:

1. the date of the Insured's death and there is no Contingent Insured.
2. (i) the policy anniversary that comes immediately before the 123th birthday of the Initial Insured, or (ii) the policy anniversary that comes immediately before the 123th birthday of the latest Insured if there Initial Insured has been changed.
3. the date of Policy surrender. Such date is determined in accordance with FWD's applicable rules and regulations in relation to Policy surrender.
4. When the premium grace period expires, FWD has not received the premium payment, and such unpaid premium cannot be advanced as a policy loan in accordance with the Policy.
5. If any outstanding policy loan balance equals or exceeds the Total Cash Value (excluding Special Bonus) of the Policy.

PMM_MFS_201901

敢 至係人生

fwd.com.mo | 24小時服務熱線 (853) 8988 6060

