富衛人壽保險(澳門)股份有限公司
FWD Life Insurance Company (Macau) Limited

輕鬆易中人生目標

Achieve Your Targets in Life

好易賞儲蓄壽險計劃
Easy Achiever 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

FWD 富衛

輕鬆易中 人生目標
Achieve Your Targets in Life

迎接人生每場挑戰，您需要充裕準備，方可成就大計。富衛好易賞儲蓄壽險計劃於保費供款年期期滿後，為您提供保證可支取現金，助您輕鬆命中人生目標；並提供人壽保障至100歲，讓您把握寫意無憂之未來生活計劃。

To overcome the challenges in life and achieve your goals, you need to be well-prepared. To help achieve your targets in life, FWD's Easy Achiever Savings Insurance Plan will pay Guaranteed Cash Coupons after the end of your Premium Payment Term. With comprehensive life insurance protection up to age 100, Easy Achiever makes planning for your future incredibly simple and worry-free.

5連冠 5年入息期
Score Big with Five Years of Coupon Payments

想不停有進賬以達目標？好易賞保費供款年期完結後，連續5年每年派發保證可支取現金，總數達投保額之75%，讓您保持收入，尊享優裕生活。

Easy Achiever will help you attain your savings target by paying out Guaranteed Cash Coupons annually for 5 consecutive years starting from the end of your Premium Payment Term, with a total of 75% of the Sum Insured. It's so easy to maintain your income and enjoy a fabulous life.

目標供款 理財更輕鬆
Designated Contributions to Ease Your Planning

心中有遠大目標，想更快達成，必須掌握儲蓄策略。好易賞讓您自選10年、15年或20年保費供款年期；以平衡及保證的保費方式繳付保費，令您更容易策劃理財計劃。

To achieve your targets easily, you need to master your savings strategies. Easy Achiever offers you a choice of 10, 15 or 20-year premium payment terms; and its level and guaranteed premium will ease your financial planning.

額外得分 特別紅利
Increase Your Winning Margin with Special Bonus

特別紅利於第5個保單週年日後，當被保人不幸身故、保單退保；或於期滿時派發[1]。

Upon maturity, surrender of the Policy or a death claim from the 5th Policy anniversary onwards, a Special Bonus will be payable[1].

完善部署 多方保障
Enjoy Top of The League All-Round Protection

嚴密防守，方可無懈可擊。好易賞提供人壽保障至100歲，更可因應個人需要，附加危疾、意外及住院等保障，全面防守，讓您徹底安心。

To provide the ultimate full protection, the plan offers you lifelong protection up to age 100. Furthermore, a wide range of insurance riders such as crisis protection, accidental coverage and hospitalization plans are also available to suit your needs.

好易賞儲蓄壽險計劃 10/15/20
Easy Achiever Savings Insurance Plan 10 / 15 / 20

保費供款年期 Premium Payment Term	10年 10 Years	15年 15 Years	20年 20 Years
投保年齡（下次生日年齡） Issue Age (Age Next Birthday)	1至55歲 1 – 55	1至50歲 1 – 50	1至45歲 1 – 45
保障年期 Benefit Term	至100歲 To age 100		
基本計劃保費 Premium Structure	平衡及保證 Level and guaranteed		
貨幣 Currency	港幣 / 美元 HKD / USD		
最低投保額 Minimum Sum Insured	120,000港元 / 15,000美元 HK$120,000 / US$15,000		
繳費方式 Premium Payment Mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually		
投保額 Sum Insured	於身故權益或保單期滿時派發 Payable upon death claim or maturity of the Policy		
保證現金價值 Guaranteed Cash Value	於保單退保時派發 Payable upon surrender of the Policy		
特別紅利 Special Bonus	當保單生效超過5年，特別紅利（此為非保證金額）可能會於被保人身故、部份退保或退保、保單期滿或若保單失效且未於一年保單復效期內申請復效，在該復效期屆滿時支付。（本公司有絕對酌情權不時作出覆核及調整。） After the Policy has been in effect for 5 years or more, a Special Bonus, which is not guaranteed, may be payable under the Policy upon the death of the Insured, partial surrender or surrender, maturity or at the end of the one year reinstatement period if the Policy lapses and is not reinstated within that period. (Subject to review and adjustment by the Company from time to time at the Company's absolute discretion.)		
保證可支取現金 Guaranteed Cash Coupons	於保費供款年期完結後連續5年每年派發，每期為15%。 Each coupon being 15% of the Sum Insured will be payable annually for 5 consecutive years starting from the end of the Premium Payment Term.		
年金選擇 Annuity Option	客戶可於55歲或保費供款年期完結（以較後者為準）選擇15年（適用於港幣或美元）或20年（只適用於美元）年金。若客戶不幸在年金派發年期內身故，則由受益人繼續收取餘下年金，直至年金派發年期終結為止。 An annuity of 15 years (available in HKD or USD) or 20 years (available in USD only) is available after the end of the Premium Payment Term or when you reach the age of 55 (whichever is later). For death within the annuity payment period, the designated Beneficiary will continue to receive the rest of the annuity payment until the end of the annuity payment period.		

免責聲明：

以上資料只供參考及旨在描述計劃主要特點，有關條款細則的詳細資料，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。本單張中英對照，如有任何歧異，概以中文原義為準。

備註：

當保單生效超過5年，特別紅利（此為非保證金額）可能會於被保人身故、部份退保或退保、保單期滿或若保單失效且未於一年保單復效期內申請復效，在該復效期屆滿時支付。

重要事項及聲明：

1. 本產品由富衛人壽保險（澳門）股份有限公司（「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。
5. 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。
6. 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。
7. 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。
8. 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:
   (i) 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期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。

   (ii) 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。投資策略：固定收益類型證券（目標之84.0%）及股權類型投資（目標之16.0%）

   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。

   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。
9. 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。
10. 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。
11. 本產品之保單條款受澳門特別行政區的法律所規管。
12. 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，您可向富衛索取。本單張中英對照，如有任何歧異，概以中文原義為準。
13. 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) 識辨非豁除「財務帳戶」的帳戶（「非豁除財務帳戶」）；
    (ii) 識辨非豁除財務帳戶的個人持有人及非豁除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除財務帳戶為「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) 收集有關非豁除財務帳戶的資料（「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你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。即使本公司履行所有合約責任，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10、15或20年。

任何到期繳付之保費均可獲本公司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，本公司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逾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，以較早為準：

1. 被保人身故；
2. 被保人100歲生日前之保單週年日；
3. 依本公司退保相關規定所認定之退保日；
4. 寬限期滿後仍未繳付保費；
5. 已行使年金選擇及全數現金價值用作行使年金之用。

Disclaimer:

The above information is for reference only and is indicative of the key features of the Plan. For a complete explanation of the terms and conditions, please refer to the Policy Provisions. 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 the event of any discrepancy between the English and Chinese version of this leaflet, the Chinese version shall prevail.

Remark:

After the Policy has been in effect for 5 years or more, a Special Bonus, which is not guaranteed, may be payable under the Policy upon the death of the Insured, partial surrender or surrender, maturity or at the end of the one year reinstatement period if the Policy lapses and is not reinstated within that period.

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 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.
5. 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.
6. 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.
7. 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).
8. Please refer to FWD's website (https://www.fwd.com.mo/en/regulatory-disclosures/fulfilment-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 (Macau) 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 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 84.0%) and equity-type investments (Target 16.0%).

   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.

   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.
9. 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).
10. 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.
11. The Policy Provisions of the product are governed by the laws of the Macao Special Administrative Region.
12. 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 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.

13. 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.

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 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 10, 15 or 20 years.

The Company 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, the Company 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

This policy shall terminate on the earliest of the following:

1. The death of the Insured;
2. The policy anniversary immediately preceding the 100th birthday of the Insured;
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. The end of the Grace Period of any premium due and not received by the Company;
5. The Annuity Option is exercised and the Cash Value is used up to purchase the Annuity.

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FWD 富衛