

智選盈接
豐裕人生

A smart key to fortune



智盈匯聚壽險計劃
Wealth ICON 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

智盈匯聚壽險計劃

人生路上充滿各種里程－您的婚禮、第一層樓、孩子出生，甚至退休，智盈匯聚壽險計劃與您一同慶祝這些愉快點滴。只需繳付一次性保費，您便可以輕鬆實行您的財務規劃以及享有人壽保障。您亦可透過價值轉換選擇¹令您的財富保值或按需要提取款項²，向您的夢想進發。

立即行動，讓智盈匯聚壽險計劃協助您實現您所夢想的人生里程。

Wealth ICON Insurance Plan

Life is made up of milestones – your wedding, your first apartment, your child's birth and even your retirement. Wealth ICON Insurance Plan is here to celebrate these little joys of life with you. By paying a one-time premium, you can achieve your financial goals with ease and enjoy the life protection. You can also exercise value conversion option¹ to preserve your wealth or make withdrawals² to go after your dreams.

Turn your dreams into achievable milestones with Wealth ICON Insurance Plan now.

計劃特點 Highlights

1 一次繳清保費 輕鬆規劃未來 Convenience of one-time premium for easy planning

您只需一次繳清保費便可照顧到您的儲蓄需要及壽險保障，讓您自由規劃您的財務未來。

You only need to pay premium at one go to address your needs of savings and life insurance protection, enabling you to plan your financial future with no hesitation.

2 提高儲蓄回報 為財富增值 Boost returns on your savings for wealth growth

除了保證現金價值增長外，計劃更賞您週年紅利³（如有）及特別紅利⁴（如有），助您加快儲蓄步伐。

In addition to guaranteed cash value growth, the plan also allows your savings to nurture with annual dividends³ (if any) and special bonus⁴ (if any).

3 您的財富 由您話事 Manage your wealth your way

由第15個保單週年日起，您可申請價值轉換選擇¹以部分退保將部分保證現金價值及特別紅利⁴（如有）轉移到累積週年紅利³（如有）以滾存生息⁵，助您達成財務目標。另外，您可選擇定期提取服務⁶設定提取款項，慶祝您的珍貴時刻。

From the 15th policy anniversary, you can apply for value conversion option¹ to transfer some of your guaranteed cash value and special bonus⁴ (if any) to accumulated annual dividends³ to earn interests⁵ by way of partial surrender, helping you to meet the goals you desire. You can also enjoy regular withdrawal service⁶ to make withdrawals at your request to celebrate your precious moments.

4 提供財務保障 為您摯愛的未來鋪路 Financial protection for your loved ones' future

計劃包含壽險保障，即使您不在身邊，仍可協助您家人實現夢想。

The plan provides life cover, to keep your loved ones' dream going, even in your absence.

5 投保輕鬆 簡單 無難度 Hassle-free application

投保手續簡單，而且一般毋須接受健康審查⁷。

Application is simple and medical checkup⁷ is generally not required.

計劃一覽表 Summary of Plan Features

保費供款年期 Premium payment term	整付保費 Single premium
投保年齡(下次生日年齡) Issue age (Age next birthday)	1 (15日) - 75歲 Age 1 (15 days) - 75
保障年期 Benefit term	至100歲 ⁸ (下次生日年齡) To age 100 ⁸ (Age next birthday)
貨幣 Currency	港元/美元 HKD/USD
最低整付保費 Minimum single premium	100,000 港元 / 12,500 美元 HK\$100,000 / US\$12,500
最高名義金額 ⁹ Maximum notional amount ⁹	不適用(受核保要求所限) N/A (Subject to underwriting requirements)
週年紅利 ³ (非保證) Annual dividend ³ (Non-guaranteed)	於保單生效期內，週年紅利 ³ (如有)將由第三個保單週年日起每年支付。 While the policy is in force, annual dividend ³ (if any) will be payable annually from the 3 rd policy anniversary.
特別紅利 ⁴ (非保證) Special bonus ⁴ (Non-guaranteed)	於保單生效期內，特別紅利 ⁴ (如有)將由第三個保單週年日起，於被保人身故時(當保證現金價值及特別紅利 ⁴ (如有)之總和高於已繳整付保費的105%)、保單部分退保、保單退保時、保單期滿時或保單失效後並沒有復效而在一年保單復效期結束時支付。 While the policy is in force, special bonus ⁴ (if any) will be payable from the 3 rd policy anniversary upon the death of the insured (where guaranteed cash value and special bonus ⁴ (if any) is greater than 105% of the single premium paid), partial surrender of the policy or 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 reinstatement period.
身故權益 Death benefit	(a) 保證現金價值及特別紅利 ⁴ (如有)之總和或(b)已繳整付保費*的105%(以較高者為準); 及累積週年紅利 ³ 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 higher of (a) guaranteed cash value plus special bonus ⁴ (if any) or (b) 105% of the single premium paid*; plus accumulated annual dividends ³ (if any) and interest ⁵ (if any), less any policy debts (e.g. policy loan and the interest of the loan). *已繳整付保費將根據扣減後的名義金額 ⁹ (如有)而調整。 Single premium paid will be adjusted based on the reduction in notional amount ⁹ (if any).
退保價值 Surrender benefit	保證現金價值、累積週年紅利 ³ 及利息 ⁵ (如有)、特別紅利 ⁴ (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, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less any policy debts (e.g. policy loan and the interest of the loan).
期滿權益 Maturity benefit	保證現金價值、累積週年紅利 ³ 及利息 ⁵ (如有)、特別紅利 ⁴ (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, accumulated annual dividends ³ (if any) and interest ⁵ (if any) and special bonus ⁴ (if any), less any policy debts (e.g. policy loan and the interest of the loan).

重要事項及聲明：

- i. 本產品富衛承保，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。
- ii. 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。
- iii. 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，本產品不受澳門特別行政區存款保障計劃所保障。
- iv. 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產品的所需繳付保費之內，儘管本產品的主要推銷文件/小冊子及/或本產品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。
- v. 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。
- vi. 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。
- vii. 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。
- viii. 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）後支付。
- ix. 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（最新資料請參考富衛網頁 <https://www.fwd.com.mo/tc/regulatory-disclosures/dividend-bonus-declaration-philosophy/>）
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收益類型證券，以履行保證保單財務責任。為提高長期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、互惠基金及私募基金。投資策略：固定收益類型證券（目標之 50% - 70%）及股權類型投資（目標之 30% - 50%）
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 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 product despite the product brochure/leaflet and/or the illustration documents of this product 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 single 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 policy loan and the interest of the loan).
- ix. 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 issues participating policies, which offer the policy owners with dividend/bonus benefits that are not guaranteed. Through the policy dividend/ bonus declaration, the policy owners 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 policy owner, with an aim to smooth out the short-term volatility of dividend/bonus rate over the course of the benefit term.

FWD review and declare the dividend/bonus rate at least annually, with written declaration by the Directors of the Company.
 - (ii) Investment Strategy (Please refer to FWD's website for latest information: <https://www.fwd.com.mo/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/>)

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 50-70%) and equity-type investments (Target 30-50%)

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 policyowners for 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整付保費。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整付保費。

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。

不保事項

若被保人直接或間接由下列任何原因引致損失/索償，將不能獲得身故權益賠償：

若被保人在保單簽發日（或保單復效日）起的13個月內自殺，富衛的法律責任僅限於退還相等於已繳付保費但不附帶利息及需扣除富衛已付的任何權益及任何欠富衛的款項。不論被保人自殺時神智是否清醒，上述均可適用。

保費年期

保單的保費供款年期為整付保費。

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) 您將保單退保之日。
- 2) 被保人身故之日。
- 3) 保單的期滿日。
- 4) 任何未償還保單貸款金額（包括利息）等於或高於保單的總價值之日。總價值只包括保證現金價值及富衛未付的累積週年紅利及其利息。

What are the 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 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 single premium 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.

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 your single premium 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.

Exclusions

This policy shall not cover any loss/claim directly or indirectly caused by or resulting from the below exclusion(s) listed that apply for death benefit: If the insured commits suicide within 13 calendar months from the policy date (or from the date we reinstate your policy), FWD's legal responsibility will be limited to refunding an amount equivalent to any premium paid without interest, after deducting any benefits FWD has paid, and any amounts owed to FWD. This applies regardless of whether the insured was sane or insane when committing suicide.

Premium term

The premium payment term of the policy is a single premium.

Termination conditions

The policy shall terminate on the earliest of the following:

1. On the date you surrender your policy.
2. On the date of the insured's death.
3. On the maturity date of your policy.
4. On the date your policy lapses; your outstanding policy loan amounts (including interest) are equal to or greater than the total amount of the policy. The total amount only includes guaranteed cash value and the total amount of accumulated annual dividends and interest that FWD has not paid to you.

備註：

1. 於第15個保單週年日或之後，您可申請價值轉換選擇，透過調低名義金額⁹以退保部分保單價值。價值轉換選擇可於每個保單年度行使一次。由部分退保生效日起，名義金額⁹將被調低，而您的保證現金價值及身故權益會相應調低，富衛人壽保險（澳門）股份有限公司（「富衛」）亦會根據調低後的名義金額⁹，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。調低後之名義金額⁹必須高於富衛之指定最低金額。
2. 任何提款金額將從累積週年紅利³及利息⁵（如有）中支取。若累積週年紅利³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⁴（如有）中支取。由部分退保生效日起，名義金額⁹將被調低，而您的保證現金價值及身故權益會相應調低，富衛亦會根據調低後的名義金額⁹，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。調低後之名義金額⁹必須高於富衛之指定最低金額。
3. 週年紅利（此為非保證金額）每年將由第三個保單週年日起每年支付。週年紅利（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金額，並可能會較每年調整一次更頻繁。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。
4. 特別紅利（此為非保證金額）將由第三個保單週年日起於被保險人身故時而保證現金價值及特別紅利（如有）之總和高於已繳整付保費的105%、保單部分退保、保單退保時、保單期滿時或保單失效後沒有復效而並在一年保單復效期結束時支付。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金額，並可能會較每年調整一次更頻繁。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。
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. 於第15個保單週年日或之後，您可以書面申請定期提取服務由保單中定期提款。當申請批核後，設定好的提款金額會直接存入指定的賬戶。任何提款金額將從累積週年紅利³及利息⁵（如有）中支取。若累積週年紅利³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⁴（如有）中支取。由部分退保生效日起，名義金額⁹將被調低，而您的保證現金價值及身故權益會相應調低，富衛亦會根據調低後的名義金額⁹，重新釐定往後的週年紅利³（如有）和特別紅利⁴（如有）。定期提取服務會因提取後的名義金額⁹少於最低規定、轉換保單權益人或轉讓保單、連續兩次未能成功存入申請表上指定的銀行戶口、保單權益人申請停止定期提取服務、保單終止或在我們要求時未能提供就保單權益人及被保人仍然在生之證明而自動停止。
7. 根據富衛當時的規則和規例，若每位被保人的投保年齡及總名義金額⁹不超過富衛指定的限額及投保年齡，則該新申請保單無需健康審查。
8. 保障期至緊接被保人99歲生日後的保單週年日。
9. 智盈匯聚壽險計劃之名義金額是用作計算整付保費、保證現金價值、週年紅利³及特別紅利⁴。於本保單生效期間，若智盈匯聚壽險計劃之名義金額被調低，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³（如有）和特別紅利⁴（如有）。智盈匯聚壽險計劃之名義金額並非身故權益，富衛將不會於被保人身故時支付此名義金額。有關身故權益詳情，請參閱保單條款。

Remarks:

1. From the 15th policy anniversary, you can apply for value conversion option and reduce the notional amount⁹ by way of partially surrender the policy value. The value conversion option can be exercised once per policy year. Partial surrender will lead to a reduction of your notional amount⁹ and your guaranteed cash value and death benefit will be reduced accordingly. FWD Life Insurance Company (Macau) Limited ("FWD") will also determine any subsequent annual dividend³ and special bonus⁴, based on the reduced notional amount⁹ from the date of the partial surrender. The reduced notional amount⁹ has to be greater than the minimum amount prescribed by FWD.
2. Any amount withdrawn will be taken from the accumulated annual dividends³ and interest⁵ (if any). If there is not enough value in the accumulated annual dividends³ and interest⁵ (if any), the withdrawal will be taken from the guaranteed cash value and special bonus⁴ (if any) as a partial surrender. Partial surrender will lead to a reduction of your notional amount⁹ and your guaranteed cash value, and death benefit will be reduced accordingly. We will also determine any subsequent annual dividend³ and special bonus⁴, based on the reduced notional amount⁹ from the date of the partial surrender. The reduced notional amount⁹ has to be greater than the minimum amount prescribed by FWD.
3. Annual dividend, which is not guaranteed, will be payable annually from the 3rd policy anniversary. The annual dividend (if any) is 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 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.
4. Special bonus, which is not guaranteed, will be payable from the 3rd policy anniversary under the policy upon the death of the Insured if guaranteed cash value plus special bonus (if any) is greater than 105% of single premium paid, partial surrender of the policy, 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 special bonus (if any) is 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 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.
5. The interest rate with FWD is not guaranteed. The interest rate is determined by FWD from time to time at its absolute discretion.
6. From the 15th policy anniversary, you can apply for the regular withdrawal services by submitting written application. 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 dividends³ and interest⁵ (if any). If there is not enough value in the accumulated annual dividends³ and interest⁵ (if any), the withdrawal will be taken from the guaranteed cash value and special bonus⁴ (if any) as a partial surrender. Partial surrender will lead to a reduction of your notional amount⁹ and your guaranteed cash value and death benefit will be reduced accordingly. FWD will also determine any subsequent annual dividend³ and special bonus⁴, based on the reduced notional amount⁹ from the date of the partial surrender. Regular withdrawal service will cease if the notional amount⁹ is below minimum notional amount⁹ after the withdrawal, the policy owner is changed or the policy is assigned, two consecutively unsuccessful payments made to the account provided in the application form, the regular withdrawal service have been cancelled by the policy owner, the policy is terminated or failure to provide living proof of the policy owner and the insured upon request by us.
7. No medical examination is required for new policy application if the insured issue age and total notional amount⁹ does not exceed the aggregate per life limit set by the FWD subject to the FWD's prevailing rules and regulation.
8. The policy term to the policy anniversary that falls immediately after the insured's 99th birthday.
9. Notional amount of the Wealth ICON Insurance Plan is used to calculate the single premium, guaranteed cash value, annual dividend³ and special bonus⁴. In case the notional amount of the Wealth ICON Insurance Plan 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 dividends³ (if any) and special bonus⁴ (if any), based on the reduced notional amount. Notional amount of the Wealth ICON Insurance Plan is not death benefit and will not be paid upon the death of the insured. For details of the death benefit, please refer to the policy provisions.

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