



樂活

人生旅程

Happiness goes a long way

## 年月逸年金計劃 Journey Annuity Plan

## 年月逸年金計劃

人生於不同階段會有不同旅程，例如組織家庭或開展事業，而退休往往是既重要而漫長的一環，故必須有周詳的準備。如何於退休時年年月月都可以享受安逸生活，**年月逸年金計劃**可助您輕鬆找出方法。**年月逸年金計劃**每月提供穩定的年金款項，助您擁有優裕的退休生活。只須繳付短至2年保費，即可訂立切合未來所需的年金計劃。計劃由第2個保單年度起<sup>1</sup>每月為您提供年金款項，年金期長達至105歲，款項更可直接存入您的銀行戶口，輕鬆簡便。

立即投保**年月逸年金計劃**，享受安逸無憂的退休生活！

### 計劃特點

#### 保證每月年金最長至105歲

保證每月年金將於第2年起<sup>1</sup>派發予您至被保險人年齡105歲或派發20年。此外，您將同時享有額外每月年金<sup>1,2</sup>，為每月款項增值，讓您輕鬆自在享有穩定年金款項。

#### 靈活退休及遺產規劃

兩種每月年金支付形式以切合您不同所需。您可選擇將每月年金直接派發予您的銀行戶口<sup>3</sup>或選擇積存於保單內生息<sup>4</sup>。您可隨時靈活地更換您的年金支付方式以配合您的退休計劃。

此外，您可選擇讓摯愛繼續收取餘下的每月年金<sup>5,6</sup>或一筆過領取款項作為身故賠償，見以下部分。

#### 人壽保障 倍感安心

以減輕摯愛的生活負擔及讓您無後顧之憂，相等於(a)總已繳保費<sup>7</sup>的101% (扣除已支付之保證每月年金 (如有)) 或(b)保證現金價值 (如有) 的101% (以較高者為準) 加上積存每月年金 (如有)<sup>4</sup>及年金結餘 (如有)<sup>8</sup> 可以一筆過形式作為身故權益交予您的摯愛；或您亦可為摯愛選擇繼續收取餘下的每月年金至年金期完結作為身故權益<sup>5,6</sup>。此外，計劃於首3年將額外提供意外身故權益<sup>9</sup>讓摯愛更感安心。

#### 免體檢 申請簡易

若您選擇此**年月逸年金計劃**，無須接受健康檢查，輕鬆投保！<sup>10</sup>

## Journey Annuity Plan

Many journeys are made during different life stages, such as the journey to start a family or to start a business. Retirement is a long and important journey in our life that requires detailed preparations with care. To enjoy a comfortable living at every moment of our retirement journey, **Journey Annuity Plan** can show you the way. **Journey Annuity Plan** offers steady monthly annuity payment which leads you to a prosperous retirement life. By paying premiums for as short as 2 years, an annuity plan is established to meet your future needs. You can receive monthly annuity up to age 105 starting from the 2<sup>nd</sup> policy year<sup>1</sup> and the payment can be deposited directly into your bank account for your convenience.

Apply for **Journey Annuity Plan** NOW to enjoy a relaxing and hassle-free retirement!

### Highlights

#### Guaranteed Monthly Annuity up to age 105

You can receive Guaranteed Monthly Annuity up to age 105 of the Insured or for 20 years starting from the 2<sup>nd</sup> year<sup>1</sup>. You will also receive an Extra Monthly Annuity<sup>1,2</sup> to boost the value of your monthly annuity payment at the same time. Sit back and enjoy your steady monthly annuity payment!

#### Flexible on Retirement and Estate Planning

Two Monthly Annuity payment method options to facilitate your needs, you can choose to receive the Monthly Annuity in your bank account<sup>3</sup> or leave them in the Policy for interest accumulation<sup>4</sup>. It is flexible and you can switch between the Monthly Annuity payment methods at any time.

Besides, you can plan for your loved ones to receive the remaining Monthly Annuity<sup>5,6</sup> or a lump sum as death benefit, see section below.

#### Life Protection Benefit for Your Peace of Mind

To alleviate the life burdens of your loved ones and your worries, the greater of (a) 101% of total premiums paid<sup>7</sup> (less total Guaranteed Monthly Annuity paid (if any)) or (b) 101% of Guaranteed Cash Value (if any), plus accumulated Monthly Annuity (if any)<sup>4</sup> and Annuity Balance<sup>8</sup> (if any) will be payable to your loved ones as a lump sum Death Benefit; or you can select for your loved ones to have the Death Benefit payable as continuous Monthly Annuity for the remaining Annuity Period<sup>5,6</sup>. In addition, Accidental Death Benefit will be provided in the first 3 years<sup>9</sup> for extra comfort!

#### Simple Application with No Medical Examination

If you enroll for the **Journey Annuity Plan** now, you can enjoy a simple application and no medical examination is required! <sup>10</sup>

## 計劃一覽表 Summary of Plan Features

供款年期 Premium Payment Period	2年 2 years
年金期 Annuity Period	至被保險人105歲 / 20年 To Insured's age 105 / 20 years
投保年齡（下次生日年齡） Issue Age (Age Next Birthday)	40歲 - 80歲 Age 40 - 80
保單年期 Policy Term	年金期（至被保險人105歲）：至被保險人105歲 / 年金期（20年）：21年 Annuity Period (To Insured's Age 105): To Insured's Age 105 / Annuity Period (20 years): 21 years
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
最低保證每月年金 Minimum Guaranteed Monthly Annuity	750港元 / 94美元 HK\$750 / US\$94
最高基本計劃年度化保費 Maximum Annualized Premium of the Basic Plan	15,000,000港元 / 1,875,000美元 HK\$15,000,000 / US\$1,875,000
繳費方式 Premium Payment Mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually
保證每月年金 Guaranteed Monthly Annuity	<p>於保單生效期內，由第2年起<sup>1</sup>每月年金（即保證每月年金與額外每月年金<sup>2</sup>）將派發至您的保單，直至年金期完結。每月年金可每月派發至您的銀行戶口<sup>3</sup>或積存於保單內生息<sup>4</sup>。</p> <p>While the Policy is in force, Monthly Annuity (i.e. Guaranteed Monthly Annuity and Extra Monthly Annuity<sup>2</sup>) will be credited to your Policy from the 2<sup>nd</sup> year<sup>1</sup> until the end of the Annuity Period. You can choose to receive the Monthly Annuity in your bank account<sup>3</sup> or leave them in the Policy for interest accumulation<sup>4</sup>.</p>
額外每月年金（非保證） Extra Monthly Annuity (Non-guaranteed)	
身故權益 Death Benefit	<p>當被保險人不幸身故，身故權益將以下列其中一種形式派發<sup>5</sup>：</p> <p>Upon the death of Insured, the Death Benefit will be payable in one of the following formats<sup>5</sup>:</p> <ul style="list-style-type: none"> <li>• 年金形式<sup>6</sup> Annuity format<sup>6</sup> 將繼續派發每月年金<sup>1</sup>（如有）至受益人的戶口<sup>3</sup>，直至年金期完結。 The Monthly Annuity<sup>1</sup> (if any) will continue to be payable to the Beneficiary(ies)'s bank account<sup>3</sup> till the end of the Annuity Period.</li> <li>• 一筆過形式 Lump Sum 將支付予受益人(a)總已繳保費<sup>7</sup>的101%（扣除已派發之保證每月年金（如有））或(b)保證現金價值的101%（以較高者為準）及積存每月年金<sup>4</sup>（如有）及年金結餘<sup>8</sup>（如有）。 The higher of (a) 101% of total premiums paid<sup>7</sup> (less total Guaranteed Monthly Annuity paid (if any)) or (b) 101% of Guaranteed Cash Value (if any), plus accumulated Monthly Annuity<sup>4</sup> (if any) and Annuity Balance<sup>8</sup> (if any) will be payable to the Beneficiary(ies).</li> </ul>
意外身故權益（只適用於首3個保單年度） Accidental Death Benefit (Only applicable to the first 3 policy years)	額外總已繳保費 <sup>7</sup> 的30%或100,000港元 / 12,500美元（以較低者為準） Additional 30% of total premiums paid <sup>7</sup> or HK\$100,000 / US\$12,500 (whichever is lower)
退保權益 Surrender Benefit	保證現金價值（如有）、已積存之每月年金 <sup>4</sup> （如有）和年金結餘 <sup>8</sup> （如有） Guaranteed Cash Value (if any), accumulated Monthly Annuity <sup>4</sup> (if any) and Annuity Balance <sup>8</sup> (if any)

#### 備註

1. 於全數支付應繳保費後，每月年金將於第13個保單月起之每個保單月底派發。
2. 額外每月年金乃非保證，且本公司有絕對酌情權按保單紅利及積存利息調整而不時釐定。
3. 每月年金（如有）將以港幣於本公司每月之指定日自動存入港幣銀行戶口。自動存入銀行戶口及派發每月年金之日期'或有所不同，且不包括此段期間的利息。如閣下選擇以美元作為保單貨幣，有關存入金額將以富衛不時全權根據市場美元對港幣之匯率而定的匯率計算以與美元同等價值的港幣存入。任何美元兌港幣匯率之波動將會直接影響以美元計算的每月年金。
4. 本公司之累積利息並非保證，且本公司有絕對酌情權不時釐定其息率。
5. 投保人須於被保險人在世時選擇身故權益之派發方式，否則身故權益將如上所述以一筆過形式支付。
6. 已積存每月年金<sup>4</sup>（如有）將於被保險人身故時支付予受益人。此後，受益人將於在世時透過其銀行戶口<sup>3</sup>收取剩下之每月年金（如有），直到年金期結束。(a)收取剩下之保證每月年金的年期必須為12個月以上，(b)被保險人於保費繳付期完結後身故，(c)保費已全數支付及(d)保單負債少於本公司之指定金額，否則身故權益將如上所述以一筆過形式支付。
7. 總已繳保費只包括**年月逾年金計劃**之基本保費。
8. 年金結餘指每年年尾宣布及積存於保單內生息之保單紅利（如有）。年金結餘將隨已支付之額外每月年金而相應遞減。保單紅利及其積存利息乃非保證，且不時調整。年金結餘（如有）會於(a)以一筆過形式支付身故權益下支付，(b)以年金形式<sup>6</sup>支付之身故權益下受益人身故時支付或(c)保單退保時支付。
9. 於首3個保單年度，意外身故權益將相等於總繳付保費<sup>7</sup>的30%或100,000港元 / 12,500美元（以較低者為準）。
10. 投保任何附約須按正常程序另外核保及支付保費。

以上全部權益及款項將於扣除保單負債（如有）後支付。上述所有年齡均以下次生日年齡計算。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。如本文件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。本文件中英對照，如有任何歧異，概以中文原義為準。

#### Remarks:

1. Monthly Annuity will be payable at the end of each policy month starting from the end of the 13<sup>th</sup> policy month providing that the premiums are paid in full when due.
2. The Extra Monthly Annuity is not guaranteed and is determined by the Company from time to time subject to the change of both the policy dividend and accumulating interest rates at its absolute discretion.
3. The Monthly Annuity (if any) will be credited in HKD to the HKD bank account once a month on the specified date by the Company. The date of crediting to the bank account may not be the same as the date of payment of the Monthly Annuity<sup>1</sup> and interest will not be offered to the Monthly Annuity credited between the date of payment and the date of crediting to the bank account. If you choose USD to be the Policy Currency, the amount payable will be the HKD equivalent of the USD based on a market-based currency exchange rate of US Dollars to Hong Kong Dollars, as solely determined by FWD from time to time. Any fluctuations in the USD-HKD exchange rate will have a direct impact on the value of the Monthly Annuity as calculated in USD.
4. The accumulation interest with the Company is not guaranteed. The interest rate is determined by the Company from time to time at its absolute discretion.
5. The payment method of the Death benefit has to be selected by the policy owner while the Insured is still alive, otherwise the benefit will be paid in the form of a Lump Sum Death Benefit as described above.
6. Accumulated Monthly Annuity<sup>4</sup> (if any) upon the death of the Insured will be paid to the beneficiaries. Then, the remaining Monthly Annuity (if any) will be credited to the bank account(s) of the Beneficiary(ies)<sup>3</sup>, while the Beneficiary(ies) is still alive, till the end of the Annuity Period providing that (a) the Guaranteed Monthly Annuity is to be paid for more than 12 months, (b) Premium Payment Term has ended at the date of death of the Insured, (c) premium has been paid in full and (d) the policy debt is less than the specified amount by the Company. Otherwise, the benefit will be paid in the form of a Lump Sum Death Benefit as described above.
7. Total premium paid includes the basic premium paid for the Journey Annuity Plan only.
8. The Annuity Balance means the policy dividend (if any), which is declared at end of each policy year, and is accumulated in the Policy with interest. The declaration of the Extra Monthly Annuity will reduce the Annuity Balance accordingly. Both the policy dividend and its accumulating interest rate are not guaranteed and subject to change. The Annuity Balance (if any) will only be payable (a) as part of the Lump Sum Death Benefit, (b) as part of the payment upon the death of the beneficiary if Death Benefit is payable in annuity format<sup>5,6</sup> or (c) upon surrender of the Policy.
9. Accidental Death Benefit equals to 30% of total premiums paid<sup>7</sup> or HK\$100,000/ US\$12,500 (whichever is lower) will also be provided for the first 3 policy years.
10. Normal underwriting and additional premium are required for any rider(s) attached to this Policy.

All the above benefits and payment are paid after deducting policy debts (if any). All the above ages are based on age next birthday. 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 document 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 document, the Chinese version shall prevail.

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Get ready to live

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