

Standard Illustration for Participating Policies

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER BENEFITS AND DEATH BENEFITS OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON- GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

1. Proposal Summary for MaxFocus Vision Insurance Plan - 5 Pay

Name of Insured: VIP VIPP Age: 31 Sex: Male Risk Class: Preferred

2. Benefit Summary (Policy Currency: HK Dollars)

Benefit Description	Initial Sum Insured / Protection Amount	Initial Monthly Premium	Premium Payment Term	Benefit Term
MaxFocus Vision Insurance Plan - 5 Pay*## (HFE2)	10,000	5,000.00	5 years	107 years
Family Accidental Death Benefit##^	10,000	-	-	5 years

Total Initial Monthly Premium (1): 5,000.00

Insurance Levy (2): 5.00

Total Amount (1) + (2): 5,005.00

* The Notional Amount is 561,167. Notional Amount is used to calculate the premium payable, Guaranteed Cash Value, Annual Dividend and Special Bonus. Notional Amount does not represent the Family Accidental Death Benefit or Death Benefit and will not be paid upon the death of the Insured.

Initial Sum Insured / Protection Amount refers to the Family Accidental Death Benefit and Death Benefit of the basic plan at the Commencement Date of the policy. If monthly payment mode is chosen, the calculation of Initial Sum Insured / Protection Amount will be based on the 2 months' Initial Monthly Premium of the basic plan. For details of the Death Benefit illustration of the basic plan, please refer to Sections 3 and 5.

^^ The Family Accidental Death Benefit is equal to 100% of the Total Premiums Paid which will be adjusted based on the reduction in Notional Amount (if any). The maximum benefit limit of HKD800,000 / USD100,000 / RMB640,000 for this Family Accidental Death Benefit is shared with all the basic plans under MaxFocus series with the Company covering the same Insured. For the avoidance of doubt, Family Accidental Death Benefit shall be terminated if one (1) claim for Family Accidental Death Benefit has been made under this policy. For details of the Family Accidental Death Benefit, please refer to the policy provision.

Note:

- The age referred to in this document is the age of the Insured on his or her next birthday unless otherwise specified.
- 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.
- The Company will call the policy owner to verify the application if the policy owner is a vulnerable customer or any suitability mismatch is found.
- This insurance levy is compulsory and applies to all insurance policies where the Policy Commencement Date is on or after 1 January 2018. The insurance levy is required to be paid by the policy owner at the same time as the premium is paid, however it does not form part of the premium and is not included in the calculations shown in this illustration.



3. Basic Plan - Illustration Summary (Policy Currency: HK Dollars)

End of Policy Year	Total Premiums Paid	SURRENDER BENEFIT				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed	Non-Guaranteed		Total
			Accumulated Annual Dividends and Interest	Special Bonus			Accumulated Annual Dividends and Interest	Special Bonus	
1	60,000	0	0	0	0	60,000	0	0	60,000
2	120,000	0	0	0	0	120,000	0	0	120,000
3	180,000	49,607	448	2,244	52,300	180,000	448	0	180,448
4	240,000	74,242	1,114	4,489	79,846	240,000	1,114	0	241,114
5	300,000	101,010	2,121	6,734	109,865	300,000	2,121	0	302,121
10	300,000	143,658	9,950	152,637	306,247	300,000	9,950	0	309,950
15	300,000	189,001	22,668	207,070	418,740	300,000	22,668	96,071	418,740
20	300,000	237,990	38,289	334,455	610,736	300,000	38,289	272,446	610,736
25	300,000	277,182	57,078	511,223	845,484	300,000	57,078	488,405	845,484
30	300,000	286,812	80,205	838,944	1,205,962	300,000	80,205	825,757	1,205,962
At age 66	300,000	293,237	111,337	1,235,128	1,639,704	300,000	111,337	1,228,366	1,639,704
At age 71	300,000	299,073	154,324	1,835,016	2,288,414	300,000	154,324	1,834,090	2,288,414
At age 76	300,000	304,567	212,237	2,640,851	3,157,657	304,567	212,237	2,640,851	3,157,657
At age 81	300,000	309,870	288,121	3,827,720	4,425,712	309,870	288,121	3,827,720	4,425,712
At age 86	300,000	314,977	383,244	5,535,912	6,234,133	314,977	383,244	5,535,912	6,234,133
At age 91	300,000	319,977	500,286	8,148,706	8,968,970	319,977	500,286	8,148,706	8,968,970
At age 96	300,000	324,898	644,424	12,006,729	12,976,052	324,898	644,424	12,006,729	12,976,052
At age 101	300,000	329,781	821,654	17,200,890	18,352,326	329,781	821,654	17,200,890	18,352,326
At age 106	300,000	334,663	1,039,909	25,111,100	26,485,673	334,663	1,039,909	25,111,100	26,485,673
At age 111	300,000	339,590	1,311,292	36,577,987	38,228,869	339,590	1,311,292	36,577,987	38,228,869
At age 116	300,000	344,556	1,638,855	55,877,081	57,860,494	344,556	1,638,855	55,877,081	57,860,494
At age 121	300,000	349,556	2,026,164	77,880,439	80,256,160	349,556	2,026,164	77,880,439	80,256,160
At age 126	300,000	354,635	2,483,037	108,538,115	111,375,788	354,635	2,483,037	108,538,115	111,375,788
At age 131	300,000	359,775	3,021,349	151,259,759	154,640,883	359,775	3,021,349	151,259,759	154,640,883
At age 136	300,000	364,983	3,654,489	210,801,822	214,821,294	364,983	3,654,489	210,801,822	214,821,294
At age 138	300,000	367,087	3,939,243	240,735,592	245,041,923	367,087	3,939,243	240,735,592	245,041,923

Explanation on above illustration:

Please refer to the Explanation Notes Section.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the “Company”)

The table below illustrates the impact on Surrender Benefits under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

4. Basic Plan - Surrender Benefits - Illustration Under Different Investment Return (Policy Currency: HK Dollars)

End of Policy Year	Total Premiums Paid	SURRENDER BENEFIT						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
			Accumulated Annual Dividends and Interest	Special Bonus		Accumulated Annual Dividends and Interest	Special Bonus	
1	60,000	0	0	0	0	0	0	0
2	120,000	0	0	0	0	0	0	0
3	180,000	49,607	207	1,122	50,937	796	3,928	54,332
4	240,000	74,242	515	2,244	77,002	1,984	7,856	84,083
5	300,000	101,010	977	3,367	105,354	3,791	11,784	116,585
10	300,000	143,658	4,502	70,707	218,868	18,032	271,604	433,295
15	300,000	189,001	10,080	95,398	294,479	41,700	368,125	598,826
20	300,000	237,990	16,697	154,320	409,009	71,692	594,837	904,520
25	300,000	277,182	24,364	236,251	537,799	108,915	909,090	1,295,189
30	300,000	286,812	33,516	387,766	708,095	156,045	1,491,581	1,934,440
At age 66	300,000	293,237	45,669	570,706	909,614	220,425	2,195,846	2,709,509
At age 71	300,000	299,073	62,323	847,923	1,209,320	310,199	3,262,624	3,871,898
At age 76	300,000	304,567	84,514	1,219,977	1,609,059	432,624	4,695,284	5,432,476
At age 81	300,000	309,870	113,168	1,768,237	2,191,276	595,517	6,805,833	7,711,221
At age 86	300,000	314,977	148,263	2,557,799	3,021,040	804,206	9,842,869	10,962,053
At age 91	300,000	319,977	190,342	3,764,869	4,275,188	1,067,266	14,488,209	15,875,453
At age 96	300,000	324,898	240,928	5,547,135	6,112,963	1,398,800	21,347,915	23,071,614
At age 101	300,000	329,781	301,712	7,946,685	8,578,179	1,815,785	30,583,040	32,728,606
At age 106	300,000	334,663	374,994	11,601,566	12,311,224	2,340,432	44,647,568	47,322,664
At age 111	300,000	339,590	464,658	16,898,983	17,703,231	3,004,735	65,035,888	68,380,214
At age 116	300,000	344,556	569,979	25,815,365	26,729,901	3,827,550	99,349,566	103,521,674
At age 121	300,000	349,556	690,191	35,980,905	37,020,653	4,831,513	138,471,324	143,652,394
At age 126	300,000	354,635	826,954	50,144,760	51,326,350	6,054,396	192,980,841	199,389,873
At age 131	300,000	359,775	982,320	69,882,126	71,224,222	7,542,633	268,939,845	276,842,254
At age 136	300,000	364,983	1,158,362	97,390,532	98,913,878	9,351,601	374,805,683	384,522,268
At age 138	300,000	367,087	1,235,766	111,219,932	112,822,786	10,182,310	428,027,884	438,577,282

Explanation on above illustration:

Please refer to the Explanation Notes Section.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the “Company”)

The table below illustrates the impact on Death Benefits under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company’s current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

5. Basic Plan – Death Benefits - Illustration Under Different Investment Return (Policy Currency: HK Dollars)

End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
			Accumulated Annual Dividends and Interest	Special Bonus		Accumulated Annual Dividends and Interest	Special Bonus	
1	60,000	60,000	0	0	60,000	0	0	60,000
2	120,000	120,000	0	0	120,000	0	0	120,000
3	180,000	180,000	207	0	180,207	796	0	180,796
4	240,000	240,000	515	0	240,515	1,984	0	241,984
5	300,000	300,000	977	0	300,977	3,791	0	303,791
10	300,000	300,000	4,502	0	304,502	18,032	115,263	433,295
15	300,000	300,000	10,080	0	310,080	41,700	257,126	598,826
20	300,000	300,000	16,697	92,311	409,009	71,692	532,827	904,520
25	300,000	300,000	24,364	213,434	537,799	108,915	886,273	1,295,189
30	300,000	300,000	33,516	374,578	708,095	156,045	1,478,394	1,934,440
At age 66	300,000	300,000	45,669	563,944	909,614	220,425	2,189,084	2,709,509
At age 71	300,000	300,000	62,323	846,997	1,209,320	310,199	3,261,698	3,871,898
At age 76	300,000	304,567	84,514	1,219,977	1,609,059	432,624	4,695,284	5,432,476
At age 81	300,000	309,870	113,168	1,768,237	2,191,276	595,517	6,805,833	7,711,221
At age 86	300,000	314,977	148,263	2,557,799	3,021,040	804,206	9,842,869	10,962,053
At age 91	300,000	319,977	190,342	3,764,869	4,275,188	1,067,266	14,488,209	15,875,453
At age 96	300,000	324,898	240,928	5,547,135	6,112,963	1,398,800	21,347,915	23,071,614
At age 101	300,000	329,781	301,712	7,946,685	8,578,179	1,815,785	30,583,040	32,728,606
At age 106	300,000	334,663	374,994	11,601,566	12,311,224	2,340,432	44,647,568	47,322,664
At age 111	300,000	339,590	464,658	16,898,983	17,703,231	3,004,735	65,035,888	68,380,214
At age 116	300,000	344,556	569,979	25,815,365	26,729,901	3,827,550	99,349,566	103,521,674
At age 121	300,000	349,556	690,191	35,980,905	37,020,653	4,831,513	138,471,324	143,652,394
At age 126	300,000	354,635	826,954	50,144,760	51,326,350	6,054,396	192,980,841	199,389,873
At age 131	300,000	359,775	982,320	69,882,126	71,224,222	7,542,633	268,939,845	276,842,254
At age 136	300,000	364,983	1,158,362	97,390,532	98,913,878	9,351,601	374,805,683	384,522,268
At age 138	300,000	367,087	1,235,766	111,219,932	112,822,786	10,182,310	428,027,884	438,577,282

Explanation on above illustration:

Please refer to the Explanation Notes Section.

6. Explanation Notes

- (i) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your basic plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that a) all premiums and applicable insurance levies are paid in full when due, b) no withdrawal from the accumulation of Annual Dividends and interest (if any) has been made, c) no claims have been paid, d) there is no indebtedness under the policy, e) the Notional Amount of the basic plan of the policy remains unchanged throughout the benefit term and f) no change has been made in the policy throughout the benefit term. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences. Other values in the table may differ slightly from the values payable by the Company under the policy due to rounding differences.
- (iii) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend / bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Benefit and the Total Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.
- (iv) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 2.20% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 2.20% p.a. in comparing with the current assumed investment return.
- (v) As illustrated in Sections 3, 4 and 5, you can leave the projected Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in Section 3 is 3.25% p.a.. The actual interest rate may change from time to time with rate higher or lower than 3.25% p.a.. In accordance with the change in the investment return under Pessimistic and Optimistic Scenarios in Sections 4 and 5 as mentioned in note (iii), the accumulation interest rate of 2.45% p.a. and 3.95% p.a. is used respectively. These rates are also not guaranteed. You may cash all or part of the amount of projected Annual Dividends without affecting the Notional Amount of Section 2 but the total values shown above will be reduced accordingly.
- (vi) On and after the 3rd policy anniversary, a Special Bonus, which is not guaranteed, will be payable under the policy upon the death of the Insured (if the Guaranteed Cash Value plus Special Bonus (if any) is greater than 100% of Total Premiums 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. Upon exercising Special Bonus Lock-in Option, a certain amount of Special Bonus will be converted as part of Annual Dividends.
- (vii) Death Benefit is as follows:
 - (a) the higher of (i) Guaranteed Cash Value (if any) plus Special Bonus (if any) or (ii) 100% of the Total Premiums Paid, which will be adjusted based on the reduction in Notional Amount (if any);
 - (b) plus accumulated Annual Dividends and interest (if any); and
 - (c) less any total indebtedness under the policy.
- (viii) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (ix) Please refer to the product brochure / leaflet of the basic plan and rider (if any) for the details of the investment strategy, dividend / bonus declaration philosophy and key product risks (including but not limited to credit risk, liquidity risk, exchange rate and currency risk, inflation risk, early surrender risk, non-guaranteed benefits, exclusions, premium term and non-payment of premium and termination conditions).
- (x) 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, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

7. Dividend / Bonus History

<https://www.fwd.com.hk/en/regulatory-disclosures/fulfillment-ratios/>

You may browse the above website to understand the Company's dividend / bonus history for reference purposes. Please be reminded that the dividend / bonus history is not an indicator of future performance of this plan.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received, read and understood the product brochure / leaflet of basic plan and rider (if any) and the information regarding the relevant dividend / bonus history (if applicable).

Name of Applicant: VIP VIPP Signature: _____ Date: _____

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year (Accumulation Of Annual Dividends Scenario)

The table below illustrates the policy values when you leave the non-guaranteed Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed.

End of Policy Year	Age	Total Premiums Paid	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
				Accumulated Annual Dividends and Interest	Special Bonus		
			(a)	(b)	(c)	(a)+(b)+(c)	
1	32	60,000	0	0	0	0	60,000
2	33	120,000	0	0	0	0	120,000
3	34	180,000	49,607	448	2,244	52,300	180,448
4	35	240,000	74,242	1,114	4,489	79,846	241,114
5	36	300,000	101,010	2,121	6,734	109,865	302,121
6	37	300,000	111,672	3,307	53,872	168,851	303,307
7	38	300,000	119,247	4,654	133,557	257,460	304,654
8	39	300,000	127,104	6,192	146,464	279,761	306,192
9	40	300,000	135,241	7,931	151,515	294,687	307,931
10	41	300,000	143,658	9,950	152,637	306,247	309,950
11	42	300,000	152,356	12,249	156,004	320,610	320,610
12	43	300,000	161,335	14,667	163,299	339,303	339,303
13	44	300,000	170,314	17,209	173,400	360,924	360,924
14	45	300,000	179,573	19,873	187,429	386,876	386,876
15	46	300,000	189,001	22,668	207,070	418,740	418,740
16	47	300,000	198,540	25,565	221,660	445,767	445,767
17	48	300,000	208,249	28,573	241,862	478,686	478,686
18	49	300,000	218,069	31,696	265,993	515,759	515,759
19	50	300,000	228,002	34,932	295,735	558,669	558,669
20	51	300,000	237,990	38,289	334,455	610,736	610,736
21	52	300,000	246,296	41,773	357,463	645,532	645,532
22	53	300,000	254,938	45,386	380,471	680,796	680,796
23	54	300,000	263,972	49,134	415,824	728,932	728,932
24	55	300,000	273,344	53,021	455,667	782,033	782,033
25	56	300,000	277,182	57,078	511,223	845,484	845,484
26	57	300,000	280,291	61,313	560,605	902,210	902,210
27	58	300,000	281,975	65,735	617,844	965,555	965,555
28	59	300,000	283,692	70,352	679,012	1,033,056	1,033,056
29	60	300,000	285,258	75,175	743,546	1,103,979	1,103,979
30	61	300,000	286,812	80,205	838,944	1,205,962	1,205,962
31	62	300,000	288,198	85,606	907,968	1,281,773	1,281,773
32	63	300,000	289,506	91,402	981,481	1,362,389	1,362,389
33	64	300,000	290,740	97,611	1,060,605	1,448,957	1,448,957
34	65	300,000	292,014	104,251	1,145,903	1,542,168	1,542,168
35	66	300,000	293,237	111,337	1,235,128	1,639,704	1,639,704

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year (Accumulation Of Annual Dividends Scenario)

The table below illustrates the policy values when you leave the non-guaranteed Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed.

End of Policy Year	Age	Total Premiums Paid	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
				Accumulated Annual Dividends and Interest	Special Bonus		
			(a)	(b)	(c)	(a)+(b)+(c)	
36	67	300,000	294,388	118,901	1,331,649	1,744,938	1,744,938
37	68	300,000	295,443	126,957	1,434,904	1,857,304	1,857,304
38	69	300,000	296,537	135,527	1,546,015	1,978,080	1,978,080
39	70	300,000	297,873	144,640	1,664,982	2,107,496	2,107,496
40	71	300,000	299,073	154,324	1,835,016	2,288,414	2,288,414
41	72	300,000	300,151	164,604	1,973,624	2,438,379	2,438,379
42	73	300,000	301,273	175,503	2,123,455	2,600,233	2,600,233
43	74	300,000	302,390	187,054	2,283,388	2,772,833	2,772,833
44	75	300,000	303,479	199,290	2,455,666	2,958,436	2,958,436
45	76	300,000	304,567	212,237	2,640,851	3,157,657	3,157,657
46	77	300,000	305,650	225,885	2,839,505	3,371,041	3,371,041
47	78	300,000	306,728	240,264	3,053,870	3,600,863	3,600,863
48	79	300,000	307,777	255,407	3,284,510	3,847,695	3,847,695
49	80	300,000	308,827	271,345	3,533,107	4,113,279	4,113,279
50	81	300,000	309,870	288,121	3,827,720	4,425,712	4,425,712
51	82	300,000	310,914	305,611	4,119,526	4,736,052	4,736,052
52	83	300,000	311,930	323,843	4,433,780	5,069,553	5,069,553
53	84	300,000	312,962	342,836	4,773,286	5,429,085	5,429,085
54	85	300,000	313,972	362,625	5,139,728	5,816,327	5,816,327
55	86	300,000	314,977	383,244	5,535,912	6,234,133	6,234,133
56	87	300,000	315,981	404,739	6,086,417	6,807,139	6,807,139
57	88	300,000	317,003	427,153	6,556,114	7,300,270	7,300,270
58	89	300,000	317,996	450,524	7,043,207	7,811,728	7,811,728
59	90	300,000	318,989	474,886	7,544,890	8,338,766	8,338,766
60	91	300,000	319,977	500,286	8,148,706	8,968,970	8,968,970
61	92	300,000	320,965	526,770	8,800,782	9,648,517	9,648,517
62	93	300,000	321,947	554,378	9,507,291	10,383,617	10,383,617
63	94	300,000	322,929	583,159	10,273,845	11,179,933	11,179,933
64	95	300,000	323,905	613,155	11,104,933	12,041,994	12,041,994
65	96	300,000	324,898	644,424	12,006,729	12,976,052	12,976,052
66	97	300,000	325,869	677,012	12,933,215	13,936,097	13,936,097
67	98	300,000	326,857	710,973	13,933,776	14,971,607	14,971,607
68	99	300,000	327,822	746,364	15,015,706	16,089,893	16,089,893
69	100	300,000	328,804	783,236	16,184,056	17,296,096	17,296,096
70	101	300,000	329,781	821,654	17,200,890	18,352,326	18,352,326

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year (Accumulation Of Annual Dividends Scenario)

The table below illustrates the policy values when you leave the non-guaranteed Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed.

End of Policy Year	Age	Total Premiums Paid	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
				Accumulated Annual Dividends and Interest	Special Bonus		
			(a)	(b)	(c)	(a)+(b)+(c)	
71	102	300,000	330,757	861,719	18,396,176	19,588,653	19,588,653
72	103	300,000	331,728	903,501	19,674,515	20,909,745	20,909,745
73	104	300,000	332,715	947,074	21,042,640	22,322,430	22,322,430
74	105	300,000	333,703	992,517	22,695,276	24,021,498	24,021,498
75	106	300,000	334,663	1,039,909	25,111,100	26,485,673	26,485,673
76	107	300,000	335,645	1,089,458	27,062,278	28,487,381	28,487,381
77	108	300,000	336,638	1,141,262	29,170,582	30,648,484	30,648,484
78	109	300,000	337,614	1,195,424	31,449,482	32,982,521	32,982,521
79	110	300,000	338,602	1,252,059	33,913,005	35,503,667	35,503,667
80	111	300,000	339,590	1,311,292	36,577,987	38,228,869	38,228,869
81	112	300,000	340,577	1,372,450	39,781,128	41,494,156	41,494,156
82	113	300,000	341,576	1,435,696	43,281,127	45,058,400	45,058,400
83	114	300,000	342,553	1,501,200	47,109,408	48,953,162	48,953,162
84	115	300,000	343,546	1,568,833	51,295,714	53,208,094	53,208,094
85	116	300,000	344,556	1,638,855	55,877,081	57,860,494	57,860,494
86	117	300,000	345,544	1,711,254	59,714,341	61,771,140	61,771,140
87	118	300,000	346,548	1,786,106	63,814,227	65,946,883	65,946,883
88	119	300,000	347,547	1,863,482	68,195,258	70,406,288	70,406,288
89	120	300,000	348,563	1,943,472	72,877,635	75,169,672	75,169,672
90	121	300,000	349,556	2,026,164	77,880,439	80,256,160	80,256,160
91	122	300,000	350,566	2,111,633	83,226,116	85,688,316	85,688,316
92	123	300,000	351,593	2,199,980	88,938,796	91,490,370	91,490,370
93	124	300,000	352,598	2,291,199	95,043,732	97,687,529	97,687,529
94	125	300,000	353,619	2,385,584	101,567,298	104,306,502	104,306,502
95	126	300,000	354,635	2,483,037	108,538,115	111,375,788	111,375,788
96	127	300,000	355,667	2,583,837	115,987,607	118,927,112	118,927,112
97	128	300,000	356,694	2,688,025	123,947,761	126,992,480	126,992,480
98	129	300,000	357,715	2,795,599	132,454,491	135,607,806	135,607,806
99	130	300,000	358,737	2,906,669	141,545,397	144,810,803	144,810,803
100	131	300,000	359,775	3,021,349	151,259,759	154,640,883	154,640,883
101	132	300,000	360,807	3,139,756	161,641,348	165,141,913	165,141,913
102	133	300,000	361,857	3,262,101	172,735,620	176,359,579	176,359,579
103	134	300,000	362,884	3,388,423	184,591,395	188,342,702	188,342,702
104	135	300,000	363,928	3,518,950	197,261,985	201,144,863	201,144,863
105	136	300,000	364,983	3,654,489	210,801,822	214,821,294	214,821,294

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year (Accumulation Of Annual Dividends Scenario)

The table below illustrates the policy values when you leave the non-guaranteed Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed.

End of Policy Year	Age	Total Premiums Paid	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
				Accumulated Annual Dividends and Interest	Special Bonus		
			(a)	(b)	(c)	(a)+(b)+(c)	
106	137	300,000	366,038	3,794,545	225,271,513	229,432,097	229,432,097
107	138	300,000	367,087	3,939,243	240,735,592	245,041,923	245,041,923

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year After Withdrawal (Accumulation Of Annual Dividends Scenario)

The table below illustrates the policy values after making withdrawal at the end of the policy year while the non-guaranteed Annual Dividends are left with the Company for interest accumulation at an interest rate which is non-guaranteed. The withdrawal amount will firstly be made from accumulated Annual Dividends and interest (if any). If the withdrawal amount is greater than the accumulated Annual Dividends and interest (if any), the remaining withdrawal amount will be taken from the Guaranteed Cash Value (if any) and Special Bonus (if any) by means of partial surrender, which will lead to the reduction of the Notional Amount. The Total Premiums Paid, subsequent Guaranteed Cash Value, Annual Dividends (if any) and Special Bonus (if any) will then be reduced on a proportional basis from the effective date of partial surrender, according to the reduction in the Notional Amount. Total Surrender Benefit and Total Death Benefit will be reduced accordingly. In addition, if you make withdrawal(s) in early policy years, the amount withdrawn together with the policy values remained in the policy may be considerably less than the total amount of the premiums you paid.

End of Policy Year	Age	Total Premiums Paid	Withdrawal	Notional Amount	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
						Accumulated Annual Dividends and Interest	Special Bonus		
					(a)	(b)	(c)	(a)+(b)+(c)	
1	32	60,000	0	561,167	0	0	0	0	60,000
2	33	120,000	0	561,167	0	0	0	0	120,000
3	34	180,000	0	561,167	49,607	448	2,244	52,300	180,448
4	35	240,000	0	561,167	74,242	1,114	4,489	79,846	241,114
5	36	300,000	0	561,167	101,010	2,121	6,734	109,865	302,121
6	37	299,469	3,600	560,174	111,474	0	53,776	165,251	299,469
7	38	296,666	3,600	554,931	117,922	0	132,073	249,996	296,666
8	39	294,221	3,600	550,358	124,656	0	143,643	268,299	294,221
9	40	292,033	3,600	546,264	131,649	0	147,491	279,141	292,033
10	41	290,124	3,600	542,694	138,929	0	147,612	286,542	290,124
11	42	288,480	3,600	539,619	146,506	0	150,014	296,521	296,521
12	43	286,949	3,600	536,754	154,317	0	156,195	310,512	310,512
13	44	285,531	3,600	534,102	162,100	0	165,037	327,137	327,137
14	45	284,225	3,600	531,660	170,131	0	177,574	347,705	347,705
15	46	283,041	3,600	529,444	178,316	0	195,365	373,682	373,682
16	47	283,041	0	529,444	187,317	2,038	209,130	398,486	398,486
17	48	283,041	0	529,444	196,476	4,158	228,190	428,826	428,826
18	49	283,041	0	529,444	205,742	6,364	250,956	463,063	463,063
19	50	283,041	0	529,444	215,113	8,651	279,017	502,782	502,782
20	51	283,041	0	529,444	224,537	11,029	315,548	551,115	551,115
21	52	283,041	0	529,444	232,373	13,500	337,256	583,129	583,129
22	53	283,041	0	529,444	240,526	16,067	358,963	615,557	615,557
23	54	283,041	0	529,444	249,050	18,733	392,318	660,103	660,103
24	55	283,041	0	529,444	257,892	21,502	429,909	709,304	709,304
25	56	283,041	0	529,444	261,513	24,404	482,324	768,242	768,242

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year After Withdrawal (Accumulation Of Annual Dividends Scenario)

End of Policy Year	Age	Total Premiums Paid	Withdrawal	Notional Amount	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
						Accumulated Annual Dividends and Interest	Special Bonus		
					(a)	(b)	(c)	(a)+(b)+(c)	
26	57	283,041	0	529,444	264,446	27,442	528,915	820,804	820,804
27	58	283,041	0	529,444	266,035	30,626	582,918	879,580	879,580
28	59	283,041	0	529,444	267,655	33,962	640,627	942,245	942,245
29	60	283,041	0	529,444	269,132	37,459	701,514	1,008,105	1,008,105
30	61	283,041	0	529,444	270,599	41,117	791,519	1,103,236	1,103,236
31	62	283,041	0	529,444	271,906	45,090	856,641	1,173,638	1,173,638
32	63	283,041	0	529,444	273,140	49,398	925,998	1,248,537	1,248,537
33	64	283,041	0	529,444	274,305	54,059	1,000,650	1,329,014	1,329,014
34	65	283,041	0	529,444	275,507	59,087	1,081,125	1,415,720	1,415,720
35	66	283,041	0	529,444	276,661	64,497	1,165,307	1,506,466	1,506,466
36	67	283,041	0	529,444	277,746	70,315	1,256,372	1,604,434	1,604,434
37	68	283,041	0	529,444	278,741	76,555	1,353,789	1,709,087	1,709,087
38	69	283,041	0	529,444	279,774	83,236	1,458,619	1,821,631	1,821,631
39	70	283,041	0	529,444	281,034	90,384	1,570,862	1,942,280	1,942,280
40	71	283,041	0	529,444	282,167	98,023	1,731,283	2,111,474	2,111,474
41	72	283,041	0	529,444	283,184	106,175	1,862,056	2,251,415	2,251,415
42	73	283,041	0	529,444	284,242	114,862	2,003,418	2,402,523	2,402,523
43	74	283,041	0	529,444	285,296	124,111	2,154,310	2,563,718	2,563,718
44	75	283,041	0	529,444	286,323	133,953	2,316,849	2,737,126	2,737,126
45	76	283,041	0	529,444	287,350	144,411	2,491,566	2,923,328	2,923,328
46	77	283,041	0	529,444	288,372	155,474	2,678,989	3,122,836	3,122,836
47	78	283,041	0	529,444	289,389	167,166	2,881,237	3,337,792	3,337,792
48	79	283,041	0	529,444	290,379	179,518	3,098,839	3,568,737	3,568,737
49	80	283,041	0	529,444	291,369	192,559	3,333,383	3,817,311	3,817,311
50	81	283,041	0	529,444	292,354	206,324	3,611,341	4,110,020	4,110,020
51	82	283,041	0	529,444	293,338	220,696	3,886,652	4,400,688	4,400,688
52	83	283,041	0	529,444	294,297	235,699	4,183,141	4,713,138	4,713,138
53	84	283,041	0	529,444	295,271	251,349	4,503,455	5,050,076	5,050,076
54	85	283,041	0	529,444	296,224	267,676	4,849,183	5,413,084	5,413,084
55	86	283,041	0	529,444	297,171	284,709	5,222,971	5,804,852	5,804,852
56	87	283,041	0	529,444	298,119	302,492	5,742,356	6,342,968	6,342,968
57	88	283,041	0	529,444	299,083	321,059	6,185,501	6,805,643	6,805,643
58	89	283,041	0	529,444	300,020	340,446	6,645,059	7,285,526	7,285,526
59	90	283,041	0	529,444	300,957	360,680	7,118,382	7,780,021	7,780,021
60	91	283,041	0	529,444	301,889	381,806	7,688,065	8,371,760	8,371,760

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year After Withdrawal (Accumulation Of Annual Dividends Scenario)

End of Policy Year	Age	Total Premiums Paid	Withdrawal	Notional Amount	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
						Accumulated Annual Dividends and Interest	Special Bonus		
					(a)	(b)	(c)	(a)+(b)+(c)	
61	92	283,041	0	529,444	302,821	403,861	8,303,279	9,009,962	9,009,962
62	93	283,041	0	529,444	303,747	426,882	8,969,850	9,700,480	9,700,480
63	94	283,041	0	529,444	304,674	450,910	9,693,071	10,448,656	10,448,656
64	95	283,041	0	529,444	305,595	475,984	10,477,179	11,258,759	11,258,759
65	96	283,041	0	529,444	306,532	502,154	11,327,996	12,136,683	12,136,683
66	97	283,041	0	529,444	307,448	529,460	12,202,109	13,039,018	13,039,018
67	98	283,041	0	529,444	308,380	557,949	13,146,109	14,012,439	14,012,439
68	99	283,041	0	529,444	309,290	587,672	14,166,878	15,063,842	15,063,842
69	100	283,041	0	529,444	310,217	618,674	15,269,182	16,198,074	16,198,074
70	101	283,041	0	529,444	311,138	651,011	16,228,536	17,190,686	17,190,686
71	102	283,041	0	529,444	312,059	684,775	17,356,253	18,353,088	18,353,088
72	103	283,041	0	529,444	312,975	720,028	18,562,328	19,595,332	19,595,332
73	104	283,041	0	529,444	313,907	756,834	19,853,113	20,923,856	20,923,856
74	105	283,041	0	529,444	314,839	795,266	21,412,328	22,522,434	22,522,434
75	106	283,041	0	529,444	315,744	835,391	23,691,587	24,842,723	24,842,723
76	107	283,041	0	529,444	316,671	877,403	25,532,466	26,726,540	26,726,540
77	108	283,041	0	529,444	317,608	921,389	27,521,589	28,760,587	28,760,587
78	109	283,041	0	529,444	318,529	967,440	29,671,664	30,957,634	30,957,634
79	110	283,041	0	529,444	319,461	1,015,659	31,995,926	33,331,047	33,331,047
80	111	283,041	0	529,444	320,393	1,066,161	34,510,258	35,896,813	35,896,813
81	112	283,041	0	529,444	321,325	1,118,304	37,532,328	38,971,958	38,971,958
82	113	283,041	0	529,444	322,267	1,172,237	40,834,474	42,328,979	42,328,979
83	114	283,041	0	529,444	323,188	1,228,114	44,446,345	45,997,648	45,997,648
84	115	283,041	0	529,444	324,125	1,285,806	48,396,002	50,005,935	50,005,935
85	116	283,041	0	529,444	325,078	1,345,554	52,718,388	54,389,021	54,389,021
86	117	283,041	0	529,444	326,010	1,407,338	56,338,730	58,072,080	58,072,080
87	118	283,041	0	529,444	326,958	1,471,226	60,206,852	62,005,038	62,005,038
88	119	283,041	0	529,444	327,900	1,537,275	64,340,226	66,205,403	66,205,403
89	120	283,041	0	529,444	328,859	1,605,566	68,757,912	70,692,338	70,692,338
90	121	283,041	0	529,444	329,796	1,676,172	73,477,911	75,483,879	75,483,879
91	122	283,041	0	529,444	330,749	1,749,157	78,521,400	80,601,307	80,601,307
92	123	283,041	0	529,444	331,718	1,824,609	83,911,146	86,067,474	86,067,474
93	124	283,041	0	529,444	332,665	1,902,513	89,670,974	91,906,154	91,906,154
94	125	283,041	0	529,444	333,629	1,983,140	95,825,768	98,142,538	98,142,538
95	126	283,041	0	529,444	334,587	2,066,388	102,402,529	104,803,505	104,803,505

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration:

Basic Plan - Policy Values At Each End Of Policy Year After Withdrawal (Accumulation Of Annual Dividends Scenario)

End of Policy Year	Age	Total Premiums Paid	Withdrawal	Notional Amount	Guaranteed Cash Value	Non-Guaranteed		Total Surrender Benefit (Non-Guaranteed)	Total Death Benefit (Non-Guaranteed)
						Accumulated Annual Dividends and Interest	Special Bonus		
					(a)	(b)	(c)	(a)+(b)+(c)	
96	127	283,041	0	529,444	335,561	2,152,510	109,430,906	111,918,978	111,918,978
97	128	283,041	0	529,444	336,530	2,241,537	116,941,078	119,519,146	119,519,146
98	129	283,041	0	529,444	337,494	2,333,458	124,966,929	127,637,881	127,637,881
99	130	283,041	0	529,444	338,458	2,428,366	133,543,931	136,310,756	136,310,756
100	131	283,041	0	529,444	339,437	2,526,358	142,709,147	145,574,943	145,574,943
101	132	283,041	0	529,444	340,411	2,627,536	152,503,872	155,471,820	155,471,820
102	133	283,041	0	529,444	341,401	2,732,086	162,970,992	166,044,480	166,044,480
103	134	283,041	0	529,444	342,370	2,840,034	174,156,568	177,338,973	177,338,973
104	135	283,041	0	529,444	343,355	2,951,586	186,110,898	189,405,840	189,405,840
105	136	283,041	0	529,444	344,350	3,067,488	198,885,338	202,297,177	202,297,177
106	137	283,041	0	529,444	345,346	3,187,263	212,537,067	216,069,677	216,069,677
107	138	283,041	0	529,444	346,336	3,311,016	227,126,972	230,784,325	230,784,325

The age illustrated in the above table means the age of the Insured on his or her next birthday at the end of policy year.

Explanation on above illustration:

Please refer to the Supplementary Illustration - Explanation Notes.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

Supplementary Illustration - Explanation Notes

- (i) The Supplementary Illustrations are only summary illustrations of the major benefits of your basic plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that a) all premiums and applicable insurance levies are paid in full when due, b) no withdrawal from the accumulation of Annual Dividends and interest (if any) has been made (except for the Supplementary Illustration with withdrawal), c) no claims have been paid, d) there is no indebtedness under the policy, e) the Notional Amount of the basic plan of the policy remains unchanged throughout the benefit term (except for the Supplementary Illustration with withdrawal) and f) no change has been made in the policy throughout the benefit term. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences. Other values in the table may differ slightly from the values payable by the Company under the policy due to rounding differences.
- (iii) The projected non-guaranteed benefits included in the Supplementary Illustrations are based on the Company's dividend / bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. Under certain circumstances, the non-guaranteed benefits may be **zero**.
- (iv) You can leave the projected Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation is 3.25% p.a.. The actual interest rate may change from time to time with rate higher or lower than 3.25% p.a.. You may cash all or part of the amount of projected Annual Dividends without affecting the Notional Amount but the total values shown in the Supplementary Illustrations will be reduced accordingly.
- (v) On and after the 3rd policy anniversary, a Special Bonus, which is not guaranteed, will be payable under the policy upon the death of the Insured (if the Guaranteed Cash Value plus Special Bonus (if any) is greater than 100% of Total Premiums 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. Upon exercising Special Bonus Lock-in Option, a certain amount of Special Bonus will be converted as part of Annual Dividends.
- (vi) Death Benefit is as follows:
 - (a) the higher of (i) Guaranteed Cash Value (if any) plus Special Bonus (if any) or (ii) 100% of the Total Premiums Paid, which will be adjusted based on the reduction in Notional Amount (if any);
 - (b) plus accumulated Annual Dividends and interest (if any); and
 - (c) less any total indebtedness under this policy.
- (vii) When reviewing the values shown in the Supplementary Illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (viii) Withdrawal amounts may not be sustainable as indicated in this illustration if the actual non-guaranteed Annual Dividend, Special Bonus and interest rate are different from those applied in the above illustration. If withdrawals are made, the future benefits will be affected accordingly. When the Notional Amount is being reduced, the Total Premiums Paid, as a basis for calculating Death Benefit and Family Accidental Death Benefit, will be reduced according to the remaining Notional Amount and the Automatic Lock-in Option (if applicable) will be automatically suspended by the Company. In addition, if you make withdrawal(s) in early policy years, the amount withdrawn together with the policy values remained in the policy may be considerably less than the total amount of the premiums you paid.

FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (the "Company")

Insured Name:	VIP VIPP	Print Date:	09/11/2022
Age:	31	Sex:	Male
Plan:	MaxFocus Vision Insurance Plan - 5 Pay	Risk Class:	Preferred
		Policy Currency:	HKD

- (ix) 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, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.