

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

Insured Name:	MC CREA Colin Joon Hee	Print Date:	20/11/2022
Age:	34	Sex:	Male
Plan:	MyTerm (10-years renewable)	Risk Class:	Preferred
Initial Sum Insured:	5,000,000	Policy Currency:	HKD

Benefit Description	Initial Sum Insured/ Protection Amount	Initial Yearly Premium	Premium Payment Term	Benefit Term
MyTerm (10-years renewable) ⁺⁻ (HTM2)	5,000,000	4,550.00	66 years	66 years

Total Initial Yearly Premium (1):	4,550.00
Insurance Levy (2):	4.55
Total Amount (1) + (2):	<u>4,554.55</u>

⁺ This is a 10-years renewable plan. Unless you tell us in writing before the next renewal that you do not want to renew, the basic plan will be automatically renewed after the end of each renewable period. The new renewable period after any of the renewal will be the same as the original renewable period of the basic plan, or the number of year(s) to the policy anniversary immediately preceding the 100th birthday of the Insured, whichever is shorter. For the premium payment term and the benefit term shown above, it is assumed that the basic plan of the policy is automatically renewed up to the policy anniversary immediately preceding the 100th birthday of the Insured.

⁻ The premium rates upon renewal are not guaranteed and will be determined at the Company's sole discretion based on the factors including but not limited to the age of the Insured on his or her next birthday at the time the basic plan is automatically renewed. However, within each of the renewable period, the premium rate will remain level and is guaranteed. The initial yearly premium shown above only shows the yearly premium payable within the first renewable period.

Note:

1. The age referred to in this document is the age of the Insured on his or her next birthday unless otherwise specified.
2. 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.
3. 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.
4. 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.
5. Please refer to the product brochure/leaflet of the basic plan and riders (if any) for the details of key product risks (including but not limited to credit risk, exchange rate and currency risk, inflation risk, exclusions, premium adjustment, premium term and non-payment of premium and termination conditions).
6. 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. The above information is for reference only. For a complete explanation of the terms and conditions, please refer to the Policy Provision.

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The above information shall only remain valid and accurate for 30 days counting from the date of printing.



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The following are the renewal premiums[~] of the basic plan for the Insured based on current premium rates:

Policy Year	Age	Yearly Premium [~] (HKD)
2 - 10	35 - 43	4,550.00
11 - 20	44 - 53	9,250.00
21 - 30	54 - 63	20,800.00
31 - 40	64 - 73	63,550.00
41 - 50	74 - 83	254,500.00
51 - 60	84 - 93	764,300.00
61 - 66	94 - 99	1,943,700.00

[~] The premium rates upon renewal are not guaranteed and will be determined at the Company's sole discretion based on the factors including but not limited to the age of the Insured on his or her next birthday at the time the basic plan is automatically renewed. However, within each of the renewable period, the premium rate will remain level and is guaranteed.

The insurance levy is not included in the renewal premiums shown above. It is also assumed that a) the Sum Insured of the basic plan of the policy remains unchanged throughout the benefit term, b) the basic plan is automatically renewed after the end of each renewable period until the end of the benefit term, c) the premium is revised at each automatic renewal based on the age of the Insured on his or her next birthday at the time of renewal and the current premium rate (which is not guaranteed), d) no Advanced Death Benefit has been claimed and e) no conversion has been exercised.

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Declaration

I confirm having received, read and understood the product brochure/ leaflet of basic plan and rider (if any).

Name of Applicant:	MC CREA Colin Joon Hee	Signature:	Date:
	_____	_____	_____

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