

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)	22,784	11,392.44	5 years	107 years
Family Accidental Death Benefit## ^^	22,784	-	-	5 years

Total Initial Monthly Premium (1):	11,392.44
Insurance Levy (2):	11.39
Total Amount (1) + (2):	<u>11,403.83</u>

* The Notional Amount is 1,307,672. 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	136,709	0	0	0	0	136,709	0	0	136,709
2	273,418	0	0	0	0	273,418	0	0	273,418
3	410,127	115,598	1,046	5,230	121,875	410,127	1,046	0	411,173
4	546,837	173,005	2,597	10,461	186,063	546,837	2,597	0	549,434
5	683,546	235,380	4,943	15,692	256,016	683,546	4,943	0	688,490
10	683,546	334,764	23,188	355,686	713,639	683,546	23,188	6,904	713,639
15	683,546	440,423	52,823	482,530	975,778	683,546	52,823	239,408	975,778
20	683,546	554,583	89,225	779,372	1,423,182	683,546	89,225	650,409	1,423,182
25	683,546	645,911	133,009	1,191,289	1,970,209	683,546	133,009	1,153,654	1,970,209
30	683,546	668,351	186,900	1,954,969	2,810,221	683,546	186,900	1,939,774	2,810,221
At age 66	683,546	683,324	259,447	2,878,186	3,820,957	683,546	259,447	2,877,963	3,820,957
At age 71	683,546	696,923	359,618	4,276,087	5,332,630	696,923	359,618	4,276,087	5,332,630
At age 76	683,546	709,725	494,570	6,153,904	7,358,201	709,725	494,570	6,153,904	7,358,201
At age 81	683,546	722,083	671,401	8,919,630	10,313,115	722,083	671,401	8,919,630	10,313,115
At age 86	683,546	733,983	893,062	12,900,184	14,527,230	733,983	893,062	12,900,184	14,527,230
At age 91	683,546	745,634	1,165,804	18,988,705	20,900,143	745,634	1,165,804	18,988,705	20,900,143
At age 96	683,546	757,102	1,501,684	27,978,950	30,237,737	757,102	1,501,684	27,978,950	30,237,737
At age 101	683,546	768,479	1,914,678	40,082,762	42,765,919	768,479	1,914,678	40,082,762	42,765,919
At age 106	683,546	779,856	2,423,271	58,515,706	61,718,834	779,856	2,423,271	58,515,706	61,718,834
At age 111	683,546	791,337	3,055,668	85,236,676	89,083,682	791,337	3,055,668	85,236,676	89,083,682
At age 116	683,546	802,910	3,818,980	130,208,824	134,830,715	802,910	3,818,980	130,208,824	134,830,715
At age 121	683,546	814,561	4,721,514	181,482,643	187,018,719	814,561	4,721,514	181,482,643	187,018,719
At age 126	683,546	826,396	5,786,154	252,923,379	259,535,930	826,396	5,786,154	252,923,379	259,535,930
At age 131	683,546	838,374	7,040,567	352,476,449	360,355,391	838,374	7,040,567	352,476,449	360,355,391
At age 136	683,546	850,509	8,515,956	491,225,679	500,592,145	850,509	8,515,956	491,225,679	500,592,145
At age 138	683,546	855,413	9,179,509	560,979,518	571,014,442	855,413	9,179,509	560,979,518	571,014,442

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	136,709	0	0	0	0	0	0	0
2	273,418	0	0	0	0	0	0	0
3	410,127	115,598	483	2,615	118,697	1,856	9,153	126,608
4	546,837	173,005	1,201	5,230	179,437	4,624	18,307	195,936
5	683,546	235,380	2,277	7,846	245,504	8,834	27,461	271,676
10	683,546	334,764	10,492	164,766	510,023	42,019	632,913	1,009,697
15	683,546	440,423	23,490	222,304	686,218	97,172	857,832	1,395,429
20	683,546	554,583	38,909	359,609	953,102	167,063	1,386,132	2,107,779
25	683,546	645,911	56,777	550,529	1,253,218	253,803	2,118,428	3,018,143
30	683,546	668,351	78,102	903,601	1,650,055	363,629	3,475,792	4,507,772
At age 66	683,546	683,324	106,422	1,329,902	2,119,649	513,650	5,116,920	6,313,895
At age 71	683,546	696,923	145,230	1,975,892	2,818,046	722,850	7,602,805	9,022,579
At age 76	683,546	709,725	196,942	2,842,878	3,749,547	1,008,133	10,941,291	12,659,150
At age 81	683,546	722,083	263,713	4,120,474	5,106,271	1,387,717	15,859,446	17,969,247
At age 86	683,546	733,983	345,494	5,960,368	7,039,846	1,874,021	22,936,566	25,544,571
At age 91	683,546	745,634	443,548	8,773,171	9,962,354	2,487,021	33,761,475	36,994,132
At age 96	683,546	757,102	561,429	12,926,337	14,244,869	3,259,586	49,746,458	53,763,147
At age 101	683,546	768,479	703,072	18,517,943	19,989,495	4,231,273	71,266,816	76,266,569
At age 106	683,546	779,856	873,839	27,034,810	28,688,506	5,453,845	104,040,999	110,274,701
At age 111	683,546	791,337	1,082,780	39,379,234	41,253,352	7,001,853	151,551,338	159,344,529
At age 116	683,546	802,910	1,328,207	60,156,835	62,287,953	8,919,235	231,511,558	241,233,704
At age 121	683,546	814,561	1,608,333	83,845,313	86,268,208	11,258,743	322,675,912	334,749,217
At age 126	683,546	826,396	1,927,028	116,850,954	119,604,379	14,108,394	449,697,939	464,632,730
At age 131	683,546	838,374	2,289,075	162,844,394	165,971,844	17,576,389	626,703,113	645,117,878
At age 136	683,546	850,509	2,699,299	226,946,475	230,496,284	21,791,778	873,399,359	896,041,647
At age 138	683,546	855,413	2,879,672	259,172,744	262,907,830	23,727,558	997,421,587	1,022,004,559

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	136,709	136,709	0	0	136,709	0	0	136,709
2	273,418	273,418	0	0	273,418	0	0	273,418
3	410,127	410,127	483	0	410,611	1,856	0	411,984
4	546,837	546,837	1,201	0	548,038	4,624	0	551,461
5	683,546	683,546	2,277	0	685,823	8,834	0	692,380
10	683,546	683,546	10,492	0	694,038	42,019	284,130	1,009,697
15	683,546	683,546	23,490	0	707,036	97,172	614,710	1,395,429
20	683,546	683,546	38,909	230,647	953,102	167,063	1,257,169	2,107,779
25	683,546	683,546	56,777	512,895	1,253,218	253,803	2,080,793	3,018,143
30	683,546	683,546	78,102	888,406	1,650,055	363,629	3,460,596	4,507,772
At age 66	683,546	683,546	106,422	1,329,680	2,119,649	513,650	5,116,698	6,313,895
At age 71	683,546	696,923	145,230	1,975,892	2,818,046	722,850	7,602,805	9,022,579
At age 76	683,546	709,725	196,942	2,842,878	3,749,547	1,008,133	10,941,291	12,659,150
At age 81	683,546	722,083	263,713	4,120,474	5,106,271	1,387,717	15,859,446	17,969,247
At age 86	683,546	733,983	345,494	5,960,368	7,039,846	1,874,021	22,936,566	25,544,571
At age 91	683,546	745,634	443,548	8,773,171	9,962,354	2,487,021	33,761,475	36,994,132
At age 96	683,546	757,102	561,429	12,926,337	14,244,869	3,259,586	49,746,458	53,763,147
At age 101	683,546	768,479	703,072	18,517,943	19,989,495	4,231,273	71,266,816	76,266,569
At age 106	683,546	779,856	873,839	27,034,810	28,688,506	5,453,845	104,040,999	110,274,701
At age 111	683,546	791,337	1,082,780	39,379,234	41,253,352	7,001,853	151,551,338	159,344,529
At age 116	683,546	802,910	1,328,207	60,156,835	62,287,953	8,919,235	231,511,558	241,233,704
At age 121	683,546	814,561	1,608,333	83,845,313	86,268,208	11,258,743	322,675,912	334,749,217
At age 126	683,546	826,396	1,927,028	116,850,954	119,604,379	14,108,394	449,697,939	464,632,730
At age 131	683,546	838,374	2,289,075	162,844,394	165,971,844	17,576,389	626,703,113	645,117,878
At age 136	683,546	850,509	2,699,299	226,946,475	230,496,284	21,791,778	873,399,359	896,041,647
At age 138	683,546	855,413	2,879,672	259,172,744	262,907,830	23,727,558	997,421,587	1,022,004,559

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	136,709	0	0	0	0	136,709
2	33	273,418	0	0	0	0	273,418
3	34	410,127	115,598	1,046	5,230	121,875	411,173
4	35	546,837	173,005	2,597	10,461	186,063	549,434
5	36	683,546	235,380	4,943	15,692	256,016	688,490
6	37	683,546	260,226	7,706	125,536	393,469	691,253
7	38	683,546	277,880	10,847	311,225	599,953	694,393
8	39	683,546	296,187	14,429	341,302	651,919	697,975
9	40	683,546	315,148	18,481	353,071	686,701	702,027
10	41	683,546	334,764	23,188	355,686	713,639	713,639
11	42	683,546	355,032	28,544	363,532	747,110	747,110
12	43	683,546	375,955	34,180	380,532	790,668	790,668
13	44	683,546	396,878	40,103	404,070	841,052	841,052
14	45	683,546	418,455	46,310	436,762	901,527	901,527
15	46	683,546	440,423	52,823	482,530	975,778	975,778
16	47	683,546	462,654	59,575	516,530	1,038,760	1,038,760
17	48	683,546	485,277	66,585	563,606	1,115,468	1,115,468
18	49	683,546	508,161	73,862	619,836	1,201,860	1,201,860
19	50	683,546	531,307	81,401	689,143	1,301,852	1,301,852
20	51	683,546	554,583	89,225	779,372	1,423,182	1,423,182
21	52	683,546	573,937	97,343	832,987	1,504,267	1,504,267
22	53	683,546	594,075	105,763	886,601	1,586,440	1,586,440
23	54	683,546	615,128	114,497	968,984	1,698,611	1,698,611
24	55	683,546	636,967	123,553	1,061,829	1,822,350	1,822,350
25	56	683,546	645,911	133,009	1,191,289	1,970,209	1,970,209
26	57	683,546	653,156	142,876	1,306,364	2,102,396	2,102,396
27	58	683,546	657,079	153,182	1,439,746	2,250,007	2,250,007
28	59	683,546	661,080	163,940	1,582,283	2,407,304	2,407,304
29	60	683,546	664,728	175,179	1,732,665	2,572,573	2,572,573
30	61	683,546	668,351	186,900	1,954,969	2,810,221	2,810,221
31	62	683,546	671,581	199,487	2,115,813	2,986,881	2,986,881
32	63	683,546	674,627	212,992	2,287,118	3,174,739	3,174,739
33	64	683,546	677,504	227,460	2,471,500	3,376,465	3,376,465
34	65	683,546	680,473	242,934	2,670,266	3,593,673	3,593,673
35	66	683,546	683,324	259,447	2,878,186	3,820,957	3,820,957

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	683,546	686,004	277,072	3,103,105	4,066,182	4,066,182
37	68	683,546	688,463	295,845	3,343,717	4,328,025	4,328,025
38	69	683,546	691,013	315,817	3,602,636	4,609,466	4,609,466
39	70	683,546	694,125	337,052	3,879,862	4,911,040	4,911,040
40	71	683,546	696,923	359,618	4,276,087	5,332,630	5,332,630
41	72	683,546	699,434	383,572	4,599,082	5,682,089	5,682,089
42	73	683,546	702,049	408,971	4,948,230	6,059,252	6,059,252
43	74	683,546	704,652	435,888	5,320,917	6,461,458	6,461,458
44	75	683,546	707,189	464,400	5,722,372	6,893,962	6,893,962
45	76	683,546	709,725	494,570	6,153,904	7,358,201	7,358,201
46	77	683,546	712,249	526,375	6,616,820	7,855,445	7,855,445
47	78	683,546	714,760	559,881	7,116,351	8,390,992	8,390,992
48	79	683,546	717,205	595,168	7,653,804	8,966,178	8,966,178
49	80	683,546	719,651	632,308	8,233,102	9,585,062	9,585,062
50	81	683,546	722,083	671,401	8,919,630	10,313,115	10,313,115
51	82	683,546	724,515	712,157	9,599,620	11,036,293	11,036,293
52	83	683,546	726,882	754,642	10,331,916	11,813,442	11,813,442
53	84	683,546	729,288	798,901	11,123,058	12,651,248	12,651,248
54	85	683,546	731,642	845,017	11,976,967	13,553,627	13,553,627
55	86	683,546	733,983	893,062	12,900,184	14,527,230	14,527,230
56	87	683,546	736,323	943,154	14,183,010	15,862,488	15,862,488
57	88	683,546	738,703	995,383	15,277,531	17,011,619	17,011,619
58	89	683,546	741,018	1,049,845	16,412,591	18,203,455	18,203,455
59	90	683,546	743,333	1,106,614	17,581,650	19,431,597	19,431,597
60	91	683,546	745,634	1,165,804	18,988,705	20,900,143	20,900,143
61	92	683,546	747,936	1,227,518	20,508,219	22,483,674	22,483,674
62	93	683,546	750,224	1,291,853	22,154,579	24,196,656	24,196,656
63	94	683,546	752,512	1,358,919	23,940,858	26,052,291	26,052,291
64	95	683,546	754,788	1,428,819	25,877,521	28,061,128	28,061,128
65	96	683,546	757,102	1,501,684	27,978,950	30,237,737	30,237,737
66	97	683,546	759,365	1,577,623	30,137,916	32,474,904	32,474,904
67	98	683,546	761,666	1,656,762	32,469,495	34,887,924	34,887,924
68	99	683,546	763,915	1,739,232	34,990,687	37,493,835	37,493,835
69	100	683,546	766,204	1,825,153	37,713,260	40,304,618	40,304,618
70	101	683,546	768,479	1,914,678	40,082,762	42,765,919	42,765,919

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	683,546	770,754	2,008,040	42,868,103	45,646,899	45,646,899
72	103	683,546	773,017	2,105,405	45,846,980	48,725,403	48,725,403
73	104	683,546	775,318	2,206,941	49,035,084	52,017,344	52,017,344
74	105	683,546	777,620	2,312,836	52,886,178	55,976,635	55,976,635
75	106	683,546	779,856	2,423,271	58,515,706	61,718,834	61,718,834
76	107	683,546	782,144	2,538,734	63,062,482	66,383,361	66,383,361
77	108	683,546	784,459	2,659,453	67,975,405	71,419,318	71,419,318
78	109	683,546	786,734	2,785,665	73,285,861	76,858,261	76,858,261
79	110	683,546	789,036	2,917,639	79,026,541	82,733,217	82,733,217
80	111	683,546	791,337	3,055,668	85,236,676	89,083,682	89,083,682
81	112	683,546	793,639	3,198,182	92,700,868	96,692,690	96,692,690
82	113	683,546	795,966	3,345,564	100,856,818	104,998,349	104,998,349
83	114	683,546	798,242	3,498,207	109,777,756	114,074,205	114,074,205
84	115	683,546	800,556	3,655,810	119,532,989	123,989,357	123,989,357
85	116	683,546	802,910	3,818,980	130,208,824	134,830,715	134,830,715
86	117	683,546	805,212	3,987,688	139,150,685	143,943,586	143,943,586
87	118	683,546	807,552	4,162,115	148,704,536	153,674,205	153,674,205
88	119	683,546	809,880	4,342,420	158,913,532	164,065,833	164,065,833
89	120	683,546	812,247	4,528,821	169,824,747	175,165,815	175,165,815
90	121	683,546	814,561	4,721,514	181,482,643	187,018,719	187,018,719
91	122	683,546	816,915	4,920,680	193,939,526	199,677,122	199,677,122
92	123	683,546	819,308	5,126,553	207,251,627	213,197,490	213,197,490
93	124	683,546	821,649	5,339,118	221,477,791	227,638,559	227,638,559
94	125	683,546	824,029	5,559,062	236,679,478	243,062,570	243,062,570
95	126	683,546	826,396	5,786,154	252,923,379	259,535,930	259,535,930
96	127	683,546	828,802	6,021,044	270,282,725	277,132,573	277,132,573
97	128	683,546	831,195	6,263,831	288,832,053	295,927,079	295,927,079
98	129	683,546	833,575	6,514,508	308,655,052	316,003,136	316,003,136
99	130	683,546	835,955	6,773,331	329,839,339	337,448,626	337,448,626
100	131	683,546	838,374	7,040,567	352,476,449	360,355,391	360,355,391
101	132	683,546	840,780	7,316,488	376,668,381	384,825,650	384,825,650
102	133	683,546	843,226	7,601,585	402,521,056	410,965,868	410,965,868
103	134	683,546	845,619	7,895,948	430,148,243	438,889,811	438,889,811
104	135	683,546	848,051	8,200,114	459,674,169	468,722,334	468,722,334
105	136	683,546	850,509	8,515,956	491,225,679	500,592,145	500,592,145

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	683,546	852,968	8,842,324	524,944,001	534,639,294	534,639,294
107	138	683,546	855,413	9,179,509	560,979,518	571,014,442	571,014,442

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	136,709	0	1,307,672	0	0	0	0	136,709
2	33	273,418	0	1,307,672	0	0	0	0	273,418
3	34	410,127	0	1,307,672	115,598	1,046	5,230	121,875	411,173
4	35	546,837	0	1,307,672	173,005	2,597	10,461	186,063	549,434
5	36	683,546	0	1,307,672	235,380	4,943	15,692	256,016	688,490
6	37	683,546	0	1,307,672	260,226	7,706	125,536	393,469	691,253
7	38	683,546	0	1,307,672	277,880	10,847	311,225	599,953	694,393
8	39	683,546	0	1,307,672	296,187	14,429	341,302	651,919	697,975
9	40	683,546	0	1,307,672	315,148	18,481	353,071	686,701	702,027
10	41	683,546	0	1,307,672	334,764	23,188	355,686	713,639	713,639
11	42	683,546	0	1,307,672	355,032	28,544	363,532	747,110	747,110
12	43	683,546	0	1,307,672	375,955	34,180	380,532	790,668	790,668
13	44	683,546	0	1,307,672	396,878	40,103	404,070	841,052	841,052
14	45	683,546	0	1,307,672	418,455	46,310	436,762	901,527	901,527
15	46	683,546	0	1,307,672	440,423	52,823	482,530	975,778	975,778
16	47	683,546	0	1,307,672	462,654	59,575	516,530	1,038,760	1,038,760
17	48	683,546	0	1,307,672	485,277	66,585	563,606	1,115,468	1,115,468
18	49	546,510	300,000	1,045,513	406,286	0	495,573	901,860	901,860
19	50	380,789	300,000	728,476	295,979	0	383,906	679,886	679,886
20	51	228,541	300,000	437,215	185,422	0	260,580	446,003	446,003
21	52	83,635	300,000	160,000	70,224	0	101,920	172,144	172,144
22	53	83,635	0	160,000	72,688	643	108,480	181,811	181,811
23	54	83,635	0	160,000	75,264	1,312	118,560	195,136	195,136
24	55	83,635	0	160,000	77,936	2,007	129,920	209,863	209,863
25	56	83,635	0	160,000	79,030	2,738	145,760	227,529	227,529

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	83,635	0	160,000	79,916	3,505	159,840	243,263	243,263
27	58	83,635	0	160,000	80,396	4,312	176,160	260,869	260,869
28	59	83,635	0	160,000	80,886	5,159	193,600	279,646	279,646
29	60	83,635	0	160,000	81,332	6,050	212,000	299,384	299,384
30	61	83,635	0	160,000	81,776	6,985	239,200	327,961	327,961
31	62	83,635	0	160,000	82,171	8,008	258,880	349,060	349,060
32	63	83,635	0	160,000	82,544	9,128	279,840	371,513	371,513
33	64	83,635	0	160,000	82,896	10,348	302,400	395,645	395,645
34	65	83,635	0	160,000	83,259	11,673	326,720	421,653	421,653
35	66	83,635	0	160,000	83,608	13,107	352,160	448,876	448,876
36	67	83,635	0	160,000	83,936	14,657	379,680	478,274	478,274
37	68	83,635	0	160,000	84,236	16,329	409,120	509,687	509,687
38	69	83,635	0	160,000	84,548	18,127	440,800	543,477	543,477
39	70	83,635	0	160,000	84,929	20,058	474,720	579,709	579,709
40	71	83,635	0	160,000	85,272	22,131	523,201	630,604	630,604
41	72	83,635	0	160,000	85,579	24,351	562,721	672,652	672,652
42	73	83,635	0	160,000	85,899	26,725	605,441	718,066	718,066
43	74	83,635	0	160,000	86,217	29,261	651,041	766,520	766,520
44	75	83,635	0	160,000	86,528	31,967	700,161	818,657	818,657
45	76	83,635	0	160,000	86,838	34,851	752,961	874,651	874,651
46	77	83,635	0	160,000	87,147	37,908	809,601	934,657	934,657
47	78	83,635	0	160,000	87,454	41,147	870,721	999,323	999,323
48	79	83,635	0	160,000	87,753	44,575	936,481	1,068,811	1,068,811
49	80	83,635	0	160,000	88,052	48,202	1,007,362	1,143,617	1,143,617
50	81	83,635	0	160,000	88,350	52,037	1,091,362	1,231,750	1,231,750
51	82	83,635	0	160,000	88,648	56,045	1,174,562	1,319,256	1,319,256
52	83	83,635	0	160,000	88,937	60,233	1,264,162	1,413,333	1,413,333
53	84	83,635	0	160,000	89,232	64,605	1,360,962	1,514,800	1,514,800
54	85	83,635	0	160,000	89,520	69,170	1,465,443	1,624,133	1,624,133
55	86	83,635	0	160,000	89,806	73,937	1,578,403	1,742,146	1,742,146
56	87	83,635	0	160,000	90,092	78,917	1,735,363	1,904,374	1,904,374
57	88	83,635	0	160,000	90,384	84,122	1,869,283	2,043,790	2,043,790
58	89	83,635	0	160,000	90,667	89,561	2,008,164	2,188,393	2,188,393
59	90	83,635	0	160,000	90,950	95,243	2,151,204	2,337,398	2,337,398
60	91	83,635	0	160,000	91,232	101,181	2,323,364	2,515,777	2,515,777

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	83,635	0	160,000	91,513	107,384	2,509,285	2,708,183	2,708,183
62	93	83,635	0	160,000	91,793	113,864	2,710,725	2,916,384	2,916,384
63	94	83,635	0	160,000	92,073	120,634	2,929,286	3,141,994	3,141,994
64	95	83,635	0	160,000	92,352	127,703	3,166,246	3,386,302	3,386,302
65	96	83,635	0	160,000	92,635	135,087	3,423,367	3,651,090	3,651,090
66	97	83,635	0	160,000	92,912	142,798	3,687,527	3,923,237	3,923,237
67	98	83,635	0	160,000	93,193	150,848	3,972,808	4,216,850	4,216,850
68	99	83,635	0	160,000	93,468	159,253	4,281,288	4,534,011	4,534,011
69	100	83,635	0	160,000	93,748	168,026	4,614,409	4,876,184	4,876,184
70	101	83,635	0	160,000	94,027	177,183	4,904,330	5,175,540	5,175,540
71	102	83,635	0	160,000	94,305	186,751	5,245,130	5,526,187	5,526,187
72	103	83,635	0	160,000	94,582	196,748	5,609,611	5,900,942	5,900,942
73	104	83,635	0	160,000	94,864	207,194	5,999,692	6,301,750	6,301,750
74	105	83,635	0	160,000	95,145	218,108	6,470,893	6,784,147	6,784,147
75	106	83,635	0	160,000	95,419	229,512	7,159,694	7,484,626	7,484,626
76	107	83,635	0	160,000	95,699	241,462	7,716,015	8,053,178	8,053,178
77	108	83,635	0	160,000	95,982	253,985	8,317,137	8,667,105	8,667,105
78	109	83,635	0	160,000	96,260	267,107	8,966,898	9,330,266	9,330,266
79	110	83,635	0	160,000	96,542	280,858	9,669,299	10,046,701	10,046,701
80	111	83,635	0	160,000	96,824	295,273	10,429,141	10,821,238	10,821,238
81	112	83,635	0	160,000	97,105	310,155	11,342,423	11,749,684	11,749,684
82	113	83,635	0	160,000	97,390	325,551	12,340,345	12,763,287	12,763,287
83	114	83,635	0	160,000	97,669	341,504	13,431,867	13,871,040	13,871,040
84	115	83,635	0	160,000	97,952	357,976	14,625,469	15,081,398	15,081,398
85	116	83,635	0	160,000	98,240	375,037	15,931,712	16,404,990	16,404,990
86	117	83,635	0	160,000	98,521	392,682	17,025,794	17,516,998	17,516,998
87	118	83,635	0	160,000	98,808	410,929	18,194,757	18,704,494	18,704,494
88	119	83,635	0	160,000	99,093	429,794	19,443,879	19,972,767	19,972,767
89	120	83,635	0	160,000	99,382	449,302	20,778,922	21,327,607	21,327,607
90	121	83,635	0	160,000	99,665	469,472	22,205,325	22,774,464	22,774,464
91	122	83,635	0	160,000	99,953	490,324	23,729,488	24,319,766	24,319,766
92	123	83,635	0	160,000	100,246	511,882	25,358,291	25,970,420	25,970,420
93	124	83,635	0	160,000	100,533	534,140	27,098,935	27,733,609	27,733,609
94	125	83,635	0	160,000	100,824	557,180	28,958,939	29,616,943	29,616,943
95	126	83,635	0	160,000	101,113	580,968	30,946,463	31,628,545	31,628,545

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	83,635	0	160,000	101,408	605,581	33,070,467	33,777,457	33,777,457
97	128	83,635	0	160,000	101,701	631,026	35,340,072	36,072,799	36,072,799
98	129	83,635	0	160,000	101,992	657,297	37,765,517	38,524,807	38,524,807
99	130	83,635	0	160,000	102,283	684,422	40,357,522	41,144,229	41,144,229
100	131	83,635	0	160,000	102,579	712,429	43,127,288	43,942,297	43,942,297
101	132	83,635	0	160,000	102,873	741,347	46,087,294	46,931,515	46,931,515
102	133	83,635	0	160,000	103,173	771,229	49,250,500	50,124,903	50,124,903
103	134	83,635	0	160,000	103,465	802,083	52,630,827	53,536,377	53,536,377
104	135	83,635	0	160,000	103,763	833,968	56,243,475	57,181,207	57,181,207
105	136	83,635	0	160,000	104,064	867,109	60,103,963	61,075,136	61,075,136
106	137	83,635	0	160,000	104,365	901,359	64,229,571	65,235,296	65,235,296
107	138	83,635	0	160,000	104,664	936,748	68,638,700	69,680,112	69,680,112

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.