

## 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 3<sup>rd</sup> 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	278,810	15,000	521,530	103,784	0	50,066	153,851	278,810
7	38	262,377	15,000	490,792	104,293	0	116,808	221,102	262,377
8	39	247,257	15,000	462,509	104,758	0	120,715	225,473	247,257
9	40	232,890	15,000	435,635	104,988	0	117,621	222,609	232,890
10	41	219,088	15,000	409,817	104,913	0	111,470	216,383	219,088
11	42	205,898	15,000	385,144	104,566	0	107,070	211,637	211,637
12	43	193,318	15,000	361,612	103,963	0	105,229	209,192	209,192
13	44	181,387	15,000	339,295	102,976	0	104,842	207,818	207,818
14	45	170,166	15,000	318,305	101,857	0	106,313	208,171	208,171
15	46	159,727	15,000	298,779	100,629	0	110,249	210,878	210,878
16	47	159,727	0	298,779	105,708	1,150	118,018	224,876	224,876
17	48	159,727	0	298,779	110,877	2,346	128,774	241,998	241,998
18	49	159,727	0	298,779	116,105	3,591	141,621	261,319	261,319
19	50	159,727	0	298,779	121,394	4,882	157,457	283,733	283,733
20	51	159,727	0	298,779	126,712	6,224	178,072	311,009	311,009
21	52	159,727	0	298,779	131,134	7,618	190,322	329,076	329,076
22	53	159,727	0	298,779	135,735	9,067	202,572	347,375	347,375
23	54	159,727	0	298,779	140,546	10,572	221,395	372,514	372,514
24	55	159,727	0	298,779	145,535	12,134	242,609	400,279	400,279
25	56	159,727	0	298,779	147,579	13,772	272,188	433,539	433,539

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	159,727	0	298,779	149,234	15,486	298,481	463,202	463,202
27	58	159,727	0	298,779	150,130	17,283	328,956	496,371	496,371
28	59	159,727	0	298,779	151,045	19,165	361,523	531,734	531,734
29	60	159,727	0	298,779	151,878	21,139	395,883	568,901	568,901
30	61	159,727	0	298,779	152,706	23,203	446,676	622,586	622,586
31	62	159,727	0	298,779	153,444	25,445	483,425	662,316	662,316
32	63	159,727	0	298,779	154,140	27,877	522,566	704,583	704,583
33	64	159,727	0	298,779	154,797	30,506	564,694	749,999	749,999
34	65	159,727	0	298,779	155,476	33,344	610,108	798,929	798,929
35	66	159,727	0	298,779	156,127	36,397	657,614	850,139	850,139
36	67	159,727	0	298,779	156,739	39,680	709,004	905,425	905,425
37	68	159,727	0	298,779	157,301	43,202	763,980	964,484	964,484
38	69	159,727	0	298,779	157,884	46,972	823,138	1,027,996	1,027,996
39	70	159,727	0	298,779	158,595	51,006	886,480	1,096,081	1,096,081
40	71	159,727	0	298,779	159,234	55,317	977,010	1,191,562	1,191,562
41	72	159,727	0	298,779	159,808	59,917	1,050,809	1,270,535	1,270,535
42	73	159,727	0	298,779	160,406	64,819	1,130,583	1,355,809	1,355,809
43	74	159,727	0	298,779	161,000	70,039	1,215,735	1,446,775	1,446,775
44	75	159,727	0	298,779	161,580	75,593	1,307,461	1,544,634	1,544,634
45	76	159,727	0	298,779	162,159	81,495	1,406,058	1,649,713	1,649,713
46	77	159,727	0	298,779	162,736	87,738	1,511,826	1,762,301	1,762,301
47	78	159,727	0	298,779	163,310	94,336	1,625,960	1,883,607	1,883,607
48	79	159,727	0	298,779	163,868	101,307	1,748,759	2,013,935	2,013,935
49	80	159,727	0	298,779	164,427	108,666	1,881,118	2,154,212	2,154,212
50	81	159,727	0	298,779	164,983	116,434	2,037,978	2,319,396	2,319,396
51	82	159,727	0	298,779	165,539	124,545	2,193,343	2,483,427	2,483,427
52	83	159,727	0	298,779	166,079	133,011	2,360,660	2,659,752	2,659,752
53	84	159,727	0	298,779	166,629	141,843	2,541,422	2,849,895	2,849,895
54	85	159,727	0	298,779	167,167	151,057	2,736,525	3,054,750	3,054,750
55	86	159,727	0	298,779	167,702	160,669	2,947,464	3,275,836	3,275,836
56	87	159,727	0	298,779	168,237	170,704	3,240,567	3,579,509	3,579,509
57	88	159,727	0	298,779	168,780	181,182	3,490,646	3,840,609	3,840,609
58	89	159,727	0	298,779	169,309	192,123	3,749,987	4,111,420	4,111,420
59	90	159,727	0	298,779	169,838	203,542	4,017,096	4,390,477	4,390,477
60	91	159,727	0	298,779	170,364	215,463	4,338,583	4,724,411	4,724,411

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	159,727	0	298,779	170,890	227,909	4,685,766	5,084,566	5,084,566
62	93	159,727	0	298,779	171,413	240,901	5,061,930	5,474,244	5,474,244
63	94	159,727	0	298,779	171,935	254,461	5,470,063	5,896,460	5,896,460
64	95	159,727	0	298,779	172,455	268,610	5,912,556	6,353,623	6,353,623
65	96	159,727	0	298,779	172,984	283,379	6,392,696	6,849,060	6,849,060
66	97	159,727	0	298,779	173,501	298,788	6,885,982	7,358,272	7,358,272
67	98	159,727	0	298,779	174,027	314,866	7,418,706	7,907,600	7,907,600
68	99	159,727	0	298,779	174,541	331,639	7,994,754	8,500,935	8,500,935
69	100	159,727	0	298,779	175,064	349,134	8,616,814	9,141,013	9,141,013
70	101	159,727	0	298,779	175,584	367,383	9,158,203	9,701,171	9,701,171
71	102	159,727	0	298,779	176,103	386,437	9,794,605	10,357,146	10,357,146
72	103	159,727	0	298,779	176,620	406,331	10,475,225	11,058,178	11,058,178
73	104	159,727	0	298,779	177,146	427,102	11,203,651	11,807,900	11,807,900
74	105	159,727	0	298,779	177,672	448,790	12,083,558	12,710,021	12,710,021
75	106	159,727	0	298,779	178,183	471,434	13,369,806	14,019,423	14,019,423
76	107	159,727	0	298,779	178,706	495,142	14,408,664	15,082,512	15,082,512
77	108	159,727	0	298,779	179,235	519,964	15,531,180	16,230,380	16,230,380
78	109	159,727	0	298,779	179,754	545,952	16,744,525	17,470,233	17,470,233
79	110	159,727	0	298,779	180,280	573,164	18,056,170	18,809,615	18,809,615
80	111	159,727	0	298,779	180,806	601,664	19,475,076	20,257,546	20,257,546
81	112	159,727	0	298,779	181,332	631,089	21,180,512	21,992,934	21,992,934
82	113	159,727	0	298,779	181,864	661,525	23,044,002	23,887,392	23,887,392
83	114	159,727	0	298,779	182,384	693,058	25,082,279	25,957,722	25,957,722
84	115	159,727	0	298,779	182,913	725,615	27,311,178	28,219,707	28,219,707
85	116	159,727	0	298,779	183,450	759,332	29,750,418	30,693,201	30,693,201
86	117	159,727	0	298,779	183,976	794,199	31,793,475	32,771,651	32,771,651
87	118	159,727	0	298,779	184,511	830,253	33,976,362	34,991,126	34,991,126
88	119	159,727	0	298,779	185,043	867,526	36,308,937	37,361,507	37,361,507
89	120	159,727	0	298,779	185,584	906,064	38,801,957	39,893,606	39,893,606
90	121	159,727	0	298,779	186,113	945,909	41,465,580	42,597,603	42,597,603
91	122	159,727	0	298,779	186,650	987,096	44,311,758	45,485,506	45,485,506
92	123	159,727	0	298,779	187,197	1,029,676	47,353,338	48,570,213	48,570,213
93	124	159,727	0	298,779	187,732	1,073,640	50,603,766	51,865,138	51,865,138
94	125	159,727	0	298,779	188,276	1,119,140	54,077,083	55,384,499	55,384,499
95	126	159,727	0	298,779	188,816	1,166,119	57,788,528	59,143,464	59,143,464

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	159,727	0	298,779	189,366	1,214,720	61,754,832	63,158,919	63,158,919
97	128	159,727	0	298,779	189,913	1,264,960	65,993,026	67,447,900	67,447,900
98	129	159,727	0	298,779	190,457	1,316,833	70,522,231	72,029,523	72,029,523
99	130	159,727	0	298,779	191,001	1,370,393	75,362,467	76,923,861	76,923,861
100	131	159,727	0	298,779	191,553	1,425,692	80,534,647	82,151,894	82,151,894
101	132	159,727	0	298,779	192,103	1,482,789	86,062,076	87,736,970	87,736,970
102	133	159,727	0	298,779	192,662	1,541,790	91,968,956	93,703,409	93,703,409
103	134	159,727	0	298,779	193,209	1,602,708	98,281,281	100,077,199	100,077,199
104	135	159,727	0	298,779	193,764	1,665,660	105,027,434	106,886,859	106,886,859
105	136	159,727	0	298,779	194,326	1,731,067	112,236,397	114,161,791	114,161,791
106	137	159,727	0	298,779	194,888	1,798,659	119,940,439	121,933,986	121,933,986
107	138	159,727	0	298,779	195,446	1,868,496	128,173,918	130,237,862	130,237,862

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 3<sup>rd</sup> 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.



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		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.