

Clarence Lo

From: RO
Sent: Thursday, September 23, 2021 5:35 PM
To: OPS
Cc: Elkie Hung
Subject: FW: FWD WealthICON Commission & Client Promotion Update (Q4 2021)
Attachments: ComSch_Broker_-20210805.pdf; FWD - Wealth ICON Calculator - Wing Lung Q3 (3%).xlsx

FYI

From: Poco Lee, Chi Han - LD <poco.ch.lee@fwd.com>
Sent: Tuesday, September 21, 2021 12:21 PM
To: RO <ro@zuu.com.hk>; Stanley Yiu <stanley.yiu@parich.com.hk>
Subject: FWD WealthICON Commission & Client Promotion Update (Q4 2021)

Dear Stanley,

Happy Mid-Autumn Festival !

Thank you very much for your continuous support to FWD. We are pleased to advise that the commission uplift on WealthICON Supreme will be extended in Q4 2021 with submission effective of 1 October 2021.

Any case submitted to our office within the period of 1 October 2021 – 31 December 2021 is also inclusive.

As well, client promotion for premium at USD200,000 or above will be extended till 31 December 2021. Small adjustments on commission uplift and premium discount have been taken place and pls advise the new offer to consultants accordingly.

Promotion flyer and commission endorsement will be prepared separately and send to you afterward. Attached the updated commission schedule for your reference.

Pls note the summary of promotion package as below for your reference:

Insured's Age Next Birthday (ANB)	All-in Commission Rate	Client Promotion (Premium USD200,000 or above)
1-55	8%	3%

56-60	7%	3%
61-80	Follow the commission schedule	0%

Wealth ICON Supreme Insurance Plan				Internal Reference only	
以下算式以美元單位計算,若以港元作為借貸金額請自行換算成美元後才輸入空格					
應繳保費	首日退保價值	首日退保價值之 借貸百分比	最優惠利率 (P)	HIBOR	每年融資手續費
200,000	160,000	90%	5.25%	0.07%	0.40%
第5年退保價值	221,533				
第7年退保價值	247,176				
第8年退保價值	263,619				
第10年退保價值	305,799				
客戶保費支出		50,000			
保費折扣金額		6,000			
保單融資金額		144,000			
HIBOR		0.07%			
CAP = P-2.35%		2.90%			
首2年融資息率 (H+1.45%)+ 每年融資手續費		1.92%			
其後融資息率 (H+1.7%) + 每年融資手續費		2.17%			
每年融資手續費		576			
5年		7年		8年	
第5年退保價值	221,533	第7年退保價值	247,176	第8年退保價值	263,619
首2年利息支出 (每年)	2,399	首2年利息支出 (每年)	2,399	首2年利息支出 (每年)	2,399
之後每年利息支出	2,759	之後每年利息支出	2,759	之後每年利息支出	2,759
5年利息 + 手續費總支出	14,875	7年利息支出+ 手續費總支出	21,113	8年利息支出+ 手續費總支出	24,232
總回報金額	12,658	總回報金額	32,063	總回報金額	45,387
% 總回報 VS 客戶總支出 (Day 1)	25.32%	% 總回報 VS 客戶總支出 (Day 1)	64.13%	% 總回報 VS 客戶總支出 (Day 1)	90.77%
每年回報	5.06%	每年回報	9.16%	每年回報	11.35%

Should you have any question for the above, please do not hesitate to contact us.

Thank you.

Poco Lee

Manager, Brokerage & IFA
SP - Brokerage & IFA

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