

Financial Needs Analysis and Important Facts Statement – Premium Financing User Guide

財務需要分析及 重要資料聲明書-保費融資 用戶指南

New Business Department
新生意部

FTLife Insurance Company Limited
Incorporated in Bermuda with limited liability

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(代理人版本) 僅供內部使用

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1. Background 背景

保險業監管局（「保監局」）發出財務需要分析指引（「指引 30」）確保授權保險人就任何合適的人壽保險保單作出建議前，須對申請人的情況包括需要、財務狀況、支付保費的能力及意願等作出適當評估，及確保所作出的建議是建基於該評估。

The Insurance Authority (IA) issued the Guideline on Financial Needs Analysis (GL30) to ensure all authorized insurers conduct proper assessment of each applicant's circumstance including needs, financial situation, ability and willingness to pay premiums, etc., is undertaken before any recommendation is made in respect of a suitable life insurance policy for the customer, and that the recommendation is based on that assessment.

財務分析過程重視「公平待客」原則，申請人須在投保人壽保險保單前、期間及之後提供充分及準確資料。

The FNA process is vital to the principle of “fair applicant treatment” and applicant should provide adequate and accurate information before, during and after the point of sale of a life insurance policy.

同時，因應醫療保險業務指引（「指引 31」），規定獲授權保險人及持牌保險中介人應評估申請人的保險需要，並向申請人推薦合適的醫療保險產品。

In the meantime, the Guideline on Medical Insurance Business (GL31) stated that authorized insurers and licensed insurance intermediaries should assess the insurance needs of customers and recommend suitable medical insurance products to them.

指引 30 及指引 31 需於 2021 年 3 月 31 日或前實施。

Both GL30 and GL31 have to be implemented strictly no later than March 31, 2021.

鑑於市場上日益普及投保長期保單使用保費融資為繳付保費的資金，保監局（經與香港金融管理局商討後）於 2022 年 4 月 1 日發出通函監管在（潛在）保單持有人使用保費融資進行保險業務和受規管活動時，授權保險人及持牌保險中介人需遵從守則和指引中的標準和關鍵要求。此監管標準由 2023 年 1 月 1 日起實施。

In view of the growing popularity of the use of premium financing to fund premium payment when taking out long term insurance policies in the market, the Insurance Authority (following discussions with the Hong Kong Monetary Authority) issues a circular on 1 April 2022 to clarify the supervisory standards and key requirements in the existing codes of conduct and guidelines for authorized long term insurers and licensed insurance intermediaries when carrying out their insurance operations and regulated activities with respect to the use of premium financing by (potential) policy holders. The supervisory standards and requirements in the said circular shall come into effect on 1 January 2023.

註：本用戶指南旨在闡述財務分析表格運作方式及機制。中介人填寫財務分析表格需就客人之需要及情況作出建議保險產品，而非客人有意購買之產品。

Note: This User Guide intends to illustrate the mechanism and operations of the FNA form; intermediaries should populate the FNA form and recommend insurance products based on the needs and circumstances of the customers rather than on the insurance products the customers intend to purchase.

2. Optional Products for FNA 可供財務需要分析之產品

請定期參閱財策服務系統(B.O.S.S)內之「財務需要分析表格 - 產品配對表」中《需填寫財務需要分析(是/否)》一欄，以識別投保的保險產品是否需要連同財務需要分析表格與人壽保險申請書一併遞交。

Please regularly refer to “**Product mapping table for FNA**” in B.O.S.S and the column of “**Require FNA (Y/N)**”, which indicates whether the concerned insurance plans require the FNA to be submitted together with the Life Insurance Application Form or not.

請參閱「財務需要分析表格 - 產品配對表」中「需填寫人壽保險申請書第三(b)題或財務需要分析第四題(是/否)」一欄，以識別該指定危疾/醫療保險產品是否需要回答財務需要分析表格第 4 題或人壽保險申請書第 3B 題或更改申請書(附健康狀況問卷)中相關問題。

Please refer to the column of “**Require to complete Life Insurance Application form Question 3(b) or FNA Question 4 (Y/N)**” of the same “**Product mapping table for FNA**”, which indicates whether FNA Q4 or Life Insurance Application Form Q3(b) should be completed for a specific CI product/ medical insurance product. Similar questions have also been embedded in the Change Form with Health Questionnaire.

財策服務系統：社區服務 → 下載資料庫 → 其他表格及參考資料 → 產品配對表

B.O.S.S: Community Service → Download Library → Other references → Product Mapping for FNA

Examples 例子:

Basic plan 基本計劃	Rider 附加保障	Required FNA Form (Yes/No?) 需填寫財務需要分析 (是/否)	Required to complete Life Insurance Application Form Question 3(b) or FNA Question 4 (Y/N) 需填寫人壽保險申請書 第三(b)題或財務需要分析 第四題(是/否)
Platinum Term Life Plan 「尊尚」定期壽險計劃		No 否	No 否
20-Year Term Life Plan 二十年定期壽險計劃	Accidental Death & Dismemberment Rider 平安附加契約	No 否	No 否
CI Protector Insurance Plan: CI 100 Protector 「危疾無憂」保障計劃： 危疾無憂百分百		No 否	Yes 是
CI Protector Insurance Plan: 10-Year Renewable CI Protector 「危疾無憂」保障計劃： 十年期危疾無憂		Yes 是	Yes 是
MediSave Medical Plan 「一世無憂」 醫療戶口		Yes 是	Yes 是
Cheer Plus 智悅人生		Yes 是	No 否
Prosperous Deferred Annuity Plan 2 「裕享」延期年金 計劃 2		Yes 是	No 否
Regent Insurance Plan 3 「盛世・傳家寶」壽險 計劃 3	5-year Term Life Plan 五年定期壽險計劃	Yes 是	No 否

1. Financial Need Analysis Form (“FNA”) 財務需要分析

個人及商業保險需填寫財務需要分析表格以下三部份；

Both individual and business policy is required to complete with same set of FNA form, which include the following 3 parts,

甲部：個人資料

乙部：財務需要分析

丙部：風險意向問卷（只適用於投保投資相連壽險計劃）

Part A: Personal Particulars,

Part B: Financial Need Analysis, and

Part C: Risk Profile Questionnaire (for ILAS products)

Part A: Personal Particulars: 甲部：個人資料

甲部 - 個人資料 Part A - Personal Particulars			
適用於申請人/保單持有人為個人 Applicable for Individual as the Applicant / Policyowner			
姓名 Name :			
出生日期 Date of Birth :	日 DD	月 MM	年 YY
香港/澳門/國內居民身分證/護照號碼 HK / Macau / PRC Resident ID / Passport No. :			
適用於申請人/保單持有人為公司 Applicable for Company as the Applicant / Policyowner			
名稱 Name :			
商業登記證/ 公司註冊證書號碼 Business Registration / Certificate of Incorporation Number :			

1. 個人保險及商業保險需填妥甲部所有資料。

Please complete all information in Part A for either individual or business application;

Part B: Financial Need Analysis 乙部：財務需要分析

乙部 - 財務需要分析

Part B - Financial Need Analysis

1. 閣下購買保險產品的目標為何？(可[✓]一項或多項) – 必須回答

What are your objectives for seeking to purchase an insurance product? (Please [✓] one or more) – **Mandatory**

- a) ☐ 為應付不時之需提供財務保障（如身故、意外、殘疾等）
Financial protection against adversities (e.g. death, accident, disability etc.)

(i) 閣下減除現持有人壽保障額後的目標人壽保障需要
Target life protection need after deduction of your existing life
protection amount

目標人壽保障需要約
Target life protection need around

港幣HKD _____

- b) ☐ 為應付醫療保健需要（如危疾、住院等）
Preparation for health care needs (e.g. critical illness ("CI"), hospitalization etc.)

(i) 閣下減除現持有人壽保障額後的目標危疾保障需要
Target CI protection need after deduction of your existing
CI protection amount

目標危疾保障需要約
Target CI protection need around

港幣HKD _____

- c) ☐ 為未來提供定期的收入（如退休收入等）
Providing regular income in the future (e.g. retirement income etc.)

- d) ☐ 為未來需要作儲蓄（如兒童教育、退休等）
Saving up for the future (e.g. child education, retirement etc.)

(i) 閣下是次投保的目標儲蓄金額
Target savings amount of current application

目標儲蓄金額約
Target savings amount around

港幣HKD _____

(ii) 實現目標儲蓄期以達至以上儲蓄目標額
Expected target savings period to reach the above target savings amount

- a) ☐ 1-5 年 years
b) ☐ 6-10 年 years
c) ☐ 11-15 年 years
d) ☐ 16-20 年 years
e) ☐ 超過 More than 20 年 years
f) ☐ 終身 Whole of life

- e) ☐ 投資
Investment
為實現上述「投資」的目標，閣下希望如何管理保險產品下的不同投資選項 / 投資選擇（如有）？(只可[✓]一項)

To meet your "Investment" objective indicated above, how would you prefer to manage different investment options / investment choices, if available, under the insurance product? (Please [✓] one only)

i) ☐ 本人願意按個人決定（毋須獲授權保險人及 / 或持牌保險中介人提供任何專業意見的情況）選擇及管理保險產品項下的不同投資選項 / 投資選擇（如有），並且願意在保險產品的目標利益 / 保障期的整個期間作出此決定。
I want to make my own decisions (without any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product

ii) ☐ 本人不願意選擇或管理保險產品項下的不同投資選項 / 投資選擇（如有）。
I do not want to choose or manage different investment options/investment choices, if available, under an insurance product

註：如閣下選擇選項(ii)，則保險代理不可向閣下介紹或建議任何投資相連壽險計劃產品。

Remarks: If you choose option (ii), no Investment-linked Assurance Scheme product can be introduced or recommended to you by the insurance agent.

- f) ☐ 其他，請說明

Others, Please specify: _____

Q1 – Objective of purchasing an insurance product 購買保障產品的目標

1. 根據「財務需要分析表格 - 產品配對表」識別每項保險產品目標，而中介人必須按照客人需要選擇目標建議保險產品。

The “Product mapping table for FNA” illustrates the objective(s) that each product is designed to meet. Intermediaries should recommend products based on the objective(s) indicated by the prospect/customer.

2. 如申請人同時回答人壽保險申請書中之「投保目的」，答案必須確保一致。

Answer should be matched to the “Purpose of insurance” question in Life Insurance Application Form, if applicant answers at the same time.

3. 問題 1 選項必須與問題 7(I)目標選項一致，否則需進一步澄清或拒絕其申請。

The option(s) chosen in Q1 should match to the all options selected in Q7(I) product objective(s). If not, we would require further clarification or rejected the policy.

4. 如中介人建議之產品根據「財務需要分析表格 - 產品配對表」標示為需回答附加問題(例子: ✓ (FNA Q1a(i))), 中介人需協助客戶回答相關附加問題。

If an intermediary recommends a product to meet a particular objective indicated by the prospect/customer and such objective has a sub-question (e.g. “(FNA Q1a(i))”) indicated next to the ✓ in the “Product mapping table for FNA”, the intermediary has to guide the prospect/customer to complete the corresponding sub-question.

(a) option 選項(a) –

1. 如需回答附加問題「閣下減除現持有人壽保障額後的目標人壽保障需要」，該目標人壽保障需要必須高於或等於該次申請之人壽保障額以，確保此申請符合合適性。

Where applicable, the prospect/customer has to answer sub-question (i) “Target life protection need after deduction of your existing life protection amount”. Such target life protection need amount should be equal or greater than the life coverage sum assured of current application to ensure the suitability matched.

2. 在評估客人「減除現持有人壽保障額後的目標人壽保障需要」時，中介人必須了解客戶之總目標人壽保障需要及現持有之人壽保障額，而目標人壽保障需要之財務評估需建基於收入或資產模式。詳情請參閱「新生意部核保手冊」中第三部份《財務核保指引》。

In order to assess under Q1(a)(i) the target life protection need after deduction of existing life protection amount, the intermediaries have to understand from the prospect/customer the gross target sum assured the prospect/customer’s looking for and the aggregate sum assured of all the in force policies of the prospect/customer. The financial justification of aggregate life coverage would base on the income or asset approach.

Details please refer to “New Business Underwriting Manual, Part 3 Financial Underwriting Guidelines”.

3. 如建議人壽保障額與問題 Q1(a)(i)之目標人壽保障需要水平出現差異時，中介人必須向客戶清楚解釋並於問題 Q8(d)書面解釋評估之原因及過程。

If there is a deviation between the recommended level of life protection and the level of life protection identified under Q1(a)(i), the intermediary is required to clearly explain to the prospect/customer, and properly document under Q8(d), how the recommended level of life protection is determined.

(b) option – 選項(b)

1. 如需回答附加問題「閣下減除現持有危疾保障額後的目標危疾保障需要」，該目標危疾保障需要必須高於或等於該次申請之危疾保障額以確保符合其合適性。

Where applicable, the prospect/customer has to answer sub-question (i) “Target CI protection need after deduction of your existing CI protection amount”. Such target CI protection need amount should be equal or greater than the CI coverage Sum Assured of the current application to ensure the suitability matched.

2. 在評估客人「減除現持有危疾保障額後的目標危疾保障需要」時，中介人必須了解客戶之總目標危疾保障需要及現持有之危疾保障額，而目標危疾保障需要之財務評估需建基於收入或資產模式。詳情請參閱「新生意部核保手冊」中第三部份《財務核保指引》。

In order to assess under Q1(b)(i) the target CI protection need after deduction of existing CI protection amount, the intermediaries have to understand from the prospect/customer the gross target CI coverage the prospect/customer’s looking for and the aggregate CI coverage of all the in force policies of the prospect/customer. The financial justification of aggregate CI coverage would base on the income or asset approach. Details please refer to “New Business Underwriting Manual, Part 3 Financial Underwriting Guidelines”.

3. 為符合指引 31 之要求，當客戶選擇(b)選項醫療保健需要，客戶必須回答問題 4 以指明其需要，例如生存賠償、住院現金津貼及/或醫療費用。

To fulfill GL31 requirements, if client chooses this (b) option for the buying objective of healthcare need, it is mandatory to complete Q4 to specify the need, such as living benefit, hospital income and/or reimbursement.

4. 如建議危疾保障額與問題 Q1(a)(i)之目標危疾保障需要水平出現差異時，中介人必須向客戶清楚解釋並於問題 Q8(d)書面解釋評估之原因及過程。

If there is a deviation between the recommended level of CI protection and the level of CI protection identified under Q1(b)(i), the intermediary is required to clearly explain to the prospect/customer, and properly document under Q8(d), how the recommended level of CI protection is determined.

(c) option – 選項(c)

1. 中介人須根據此目標建議產品。

The intermediaries should recommend product base on this objective.

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(d) option – 選項(d)

1. 如適用，客戶需回答附加問題(i)「閣下是次投保的目標儲蓄金額」及(ii)「實現目標儲蓄期以達至以上儲蓄目標額」。

Where applicable, the prospect/customer has to answer sub-questions (i) “Target savings amount of current application” and (ii) Expected target savings period to reach the above target savings amount”.

2. 在評估客人「閣下是次投保的目標儲蓄金額」及「實現目標儲蓄期以達至以上儲蓄目標額」時，中介人需先確定客人儲蓄目標 (例如：兒童教育或退休)，以針對指定儲蓄目標之總金額及現持有保單儲蓄額。如客人多於一個儲蓄目標，必須就每一個儲蓄目標獨立評估。

In order to assess under Q1(d)(i) and (ii) the target savings amount of current application and expected target savings period to reach the above target savings amount, the intermediaries should first clearly identify the prospect/customer’s saving objective(s) (e.g. child education or retirement). For a particular saving objective, the intermediaries have to understand from the prospect/customer the gross target savings amount the prospect/customer’s looking for and the aggregate savings amount of all the in force policies of the prospect/customer. In case the prospect/customer has more than one saving objective, they should be assessed separately.

2. 客戶於正常情況下需繳付全期保費達至回報。因此，(i) 目標儲蓄金額需高必須於全期保費，及(ii) 目標儲蓄期必需高於保費繳付年期。否則，我們可能要求客戶及中介相關情況作進一步解釋。

In normal circumstance, clients have to pay full policy duration premium for reaching a positive return. Therefore, we should pay attention if the (i) target savings amount of current application is greater than full policy duration premium, and the (ii) expected target savings period to reach the above target savings amount is greater than the years of payment years. If not, we may require client or agent further explanation on the applying rationale.

4. 如建議儲蓄額與問題 Q1(d)(i)之目標儲蓄金額及/或建議儲蓄年期與 Q1(d)(ii)目標儲蓄期出現差異，中介人必須向客戶清楚解釋並於問題 Q8(d)書面解釋評估之原因及過程。

If there is a deviation between the recommended level of savings amount and the level of savings amount identified under Q1(d)(i) and/or there is a deviation between the recommended savings period and the savings period identified under Q1(d)(ii), the intermediary is required to clearly explain to the prospect/customer, and properly document under Q8(d), how the recommended level of savings amount and/or savings period is(are) determined.

(e) option - 選項(e)

1. 申請投資相連保險產品必須選擇(a)及(e)選項。

Apply ILAS product must choose this option, and at the same time (a) option.

2. 部份非投資相連保險產品可能符合此(e)選項，唯必須在附加問題中選擇(ii)

Some non-ILAS products may also be eligible to choose this (e) option and in such case option (ii) needs to be chosen in sub-questions.

3. 如申請投資相連保險產品在附加問題中選擇(ii)「本人不願意選擇或管理保險產品項下的不同投資選項 / 投資選擇（如有）。」，申請將被拒絕。

If apply ILAS plan but choose subsequent question of option (ii) “I do not want to choose or manage different investment options/investment choices, if available, under an insurance product”, the insurance company would reject the policy.

(f) option - 選項(f)

客戶需在此項說明其目標/要求/需要，新生意部會就其目標/要求/需要作出進一步評估。

Customers/prospects may specify their special objective(s)/request(s)/need(s) in Q1(f), which will be subject to further assessments by New Business.

2. 閣下的保單(需考慮基本計劃及/或附加保障)目標利益 / 保障期的預期時間為? (可[✓]一項)
What is your target benefit/protection period for insurance policy (consider basic plan and/or rider)? (Please [✓] one option)

如問題1選擇a, b, c, e 或f，必須回答此題目

Mandatory to complete this question if answer option a, b, c, e or f in Question 1.

a) ☐ 1-5 年years
d) ☐ 16-20 年years

b) ☐ 6-10 年 years
e) ☐ 超過 more than 20 年years

c) ☐ 11-15 年years
f) ☐ 終身 Whole of Life

Q2 – Target Benefit / Protection Period 目標利益 / 保障期

1. 如客戶於問題 1 選擇(a), (b), (c), (e)及/或(f)，必需回簽此問題(2)。如是次投保申請包括基本計劃及附加保障，則以年期較長為準。

If the prospect/customer indicates (a), (b), (c), (e) and/or (f) option in Q1, applicant is mandate to complete Q2 with consideration of target benefit or protection period in basic plan or/and rider(s), whichever is longer.

Examples: 例子：

- 申請守護 168 加強版(繳費期 10 年)，其保障期為“終身” → 客戶需選擇 e) 超過 20 年或 f) 終身
- Apply HC168 Plus “10 years” payment term which the protection period is “whole life” → Should select “e) >20years” or “f) Whole of Life”

2. 如建議利益/保障期與問題 Q2 之目標利益/保障期出現差異時，中介人必須向客戶清楚解釋並於問題 Q8(d)書面解釋評估之原因及過程。

If there is a deviation between the recommended benefit/protection period and the benefit/protection identified under Q2, the intermediary is required to clearly explain to the prospect/customer, and properly document under Q8(d), how the recommended benefit/protection period is determined.

3. 如投保產品之利益/保障期較問題 Q2 之選擇為短，申請將不被接受。

If the product applied has a benefit/protection period shorter than the answer indicated by the prospect/customer in Q2, the application will not be accepted.

3. 閣下繳付保費的能力及意願
Your ability and willingness to pay insurance premiums

A) 收入 Income

- 3.1 收入來源 (可[✓]一項或多項)
Income source (Please [✓] one or more)
a) ☐ 薪酬 Salary b) ☐ 投資收入 Investment c) ☐ 租金收入 Rental income
d) ☐ 家用 Household income e) ☐ 其他 Others: _____
- 3.2 過去兩年內，閣下透過所有收入來源 (包括流動資產收入) 獲得的平均每月收入
Average monthly income (from all sources including income from liquid assets)
in the past 2 years 港幣 HKD

- 3.3 過去兩年內，閣下平均每月開支 (包括富通保險及其他保險公司保單的保費及保費融資貸款還款)
Average monthly expenditure (including FTLife and other insurance companies
policies' premium and repayment of the loan facility for premium financing) in the past 2 years 港幣 HKD

- 3.4 在整個保單期內，閣下能夠及願意繳付的保費及保費融資供款佔每月可動用收入的比率為 (只可[✓]一項)
What percentage of your monthly disposable income would you be able and willing to use to pay for the insurance
premium and repayment of the loan facility for premium financing throughout the entire term of the insurance policy
(Please [✓] one only)
a) ☐ 少於 Less than 10% b) ☐ 10% - 20% c) ☐ 21% - 30%
d) ☐ 31% - 40% e) ☐ 41% - 50% f) ☐ 超過 More than 50%

註：每月可動用收入 = 每月平均收入 (Q3.2) - 每月平均開支 (Q3.3)

Note: Monthly disposable income = Average monthly income (Q3.2) - Average monthly expenditure (Q3.3)

B) 流動資產 Liquid asset

- 3.5 流動資產來源 (可[✓]一項或多項)
Liquid asset source (Please [✓] one or more)
a) ☐ 儲蓄 Savings b) ☐ 投資 Investment c) ☐ 其他 Others: _____
註：流動資產是指可以容易變為現金的資產，如現金、存款、外幣及股票等
Note: Liquid assets are assets which may be easily turned into cash, such as cash, deposit, foreign currency and stock etc.
- 3.6 淨流動資產金額
Net liquid asset amount 港幣 HKD

註：淨流動資產金額 = 流動資產總金額扣除流動負債金額 (例如：信用卡結欠及私人貸款等)
Note: Net liquid asset amount = Total liquid asset amount - Liquid liability amount (Example: Credit card and personal loan etc.)
- 3.7 在整個保單期內，閣下能夠及願意繳付的(i)保費，(ii)保費融資下的自付保費金額，及 (iii)保費融資貸款還款佔淨流動資產的
比率為 (只可[✓]一項)
What percentage of your net liquid asset would you be able and willing to use to pay for (i) the insurance premium;
(ii) out-of-pocket premium portion under the premium financing facility; and (iii) repayment of the loan facility for premium
financing, throughout the entire term of the insurance policy (Please [✓] one only)
a) ☐ 少於 Less than 10% b) ☐ 10% - 20% c) ☐ 21% - 30%
d) ☐ 31% - 40% e) ☐ 41% - 50% f) ☐ 超過 More than 50%

C) 保費融資 Premium financing (如閣下不打算進行保費融資，則不需回答此部份)

Skip this section if you do not intend to undergo premium financing)

- 3.8 你有否 i) 於富通保險及其他保險公司持有任何生效並以保費融資貸款獲取資金支付保費的保單；或 ii) 一些正在處理中的保費
融資貸款申請 (此保險申請除外)？
Do you i) have any inforce insurance policies (with premium financing facility used to fund the payment of premiums) in
FTLife and other insurance companies; or ii) have any
premium financing facility applications currently in progress (excluding the current insurance application)?
☐ 有 Yes 如有，請註明現時尚欠保費融資貸款的本金金額 (此保險申請除外)
If yes, please specify the current outstanding loan principal amount of the
premium financing facility (excluding the current insurance application) 港幣 HKD

☐ 沒有 No
- 3.9 ☐ 閣下明白以保費融資方式繳付保費的相關風險 (如下) 並已考慮閣下的負擔能力。
You understand the risks associated with payment of insurance premium using premium financing (as below) and have
considered your affordability.
閣下能夠及願意以收入及流動資產繳付保費，並清楚預留資金償還因利率一旦上升帶來的利率風險的相關開支。
You are able and willing to use income and liquid asset to pay insurance premium and understand the necessity to reserve
funds for the expenses associated with the risk of increase of loan interest rate.

Q3 – Ability and willingness to pay premium 繳付保費的能力及意願

1. A 收入部份及 B 流動資產必須回答，C 保費融資部份則視乎情況作答。

It's mandate to answer Part A income and Part B liquid asset, but Part C premium financing is only required to be completed if applicable.

2. 此部份問題搜集申請人之收入及資產資料及種類，用作計算繳付保費的能力。

The question is designed to obtain the information for the affordability calculation and type of income / liquid asset applicants hold.

A) Income 收入

Q3.1 問題 3.1–

1. 申請人可選一種或多種收入來源，包括薪金、投資收入、租金收入、家用等。

Applicants can choose one or more options for income sources from any aspects, which may come from salary, investment, rental, household.

2. 如申請人為家庭主婦或退休人仕，不接受選項(a) 薪金。

If client currently is housewife/retiree, it's not accepted to choose (a) option – salary.

Q3.2 問題 3.2–

1. 申請人需填寫過去兩年內透過所有收入來源（包括流動資產收入）獲得的平均每月收入。透過所有收入來源包括但不限薪金、花紅、佣金及津貼；流動資產收入包括但不限租金收入、股息及存款利息。

Applicants should fill in the “average monthly income (from all sources including income from liquid asset in past 2 years. “Income from all sources” include but not limited to salary, bonus, commission, allowance and “Income generated from liquid asset” include but not limited to rental income, stock dividend, interest from bank deposit.

2. 由於人壽保險申請表內之收入不包括流動資產收入，因此問題 3.2 中之收入較人壽保險申請表內之收入相等或較高。

The answer should normally be higher or equal to the application form earned monthly income, which exclude those income generated from liquid asset.

Q3.3. 問題 3.3–

1. 申請人需填寫過去兩年內所有每月開支，包括租金支出、日常生活開支(交通費、膳食等)、兒童教育開支、現有富通或其他保險公司保單保費及保費融資貸款還款(會與富通內之紀錄比對)。請注意，本次投保申請之保費及保費融資貸款還款不包括在內。

Applicants should fill in the “average monthly expenditure in past 2 years from all sources”, including expense for rent, daily living (transportation, dining), children education fee, premium and repayment of the loan facility for premium financing on ALL existing policy(ies) in FTLife (which will be checked against FTLife’s records) and other insurance companies. Please note that current application’s premium and premium financing repayment amount should be excluded.

Q3.4 問題 3.4–

1. 每月可動用收入相等於問題 3.2 數值減問題 3.3 數值

Average monthly disposable income is calculated from Q3.2 – Q3.3

2. 此問題要求客戶提供在繳費期內能夠及願意繳付的保費及保費融資貸款還款佔每月可動用收入的比率，此比率將用於計算負擔能力。

This question seeks to collect the % of monthly disposable income the prospect/customer is able and willing to use to pay for the subject application’s insurance premium and repayment of the loan facility for premium financing throughout entire term, and we will use the data for later stage of affordability calculation.

B) Liquid asset 流動資產

Q3.5 問題 3.5–

1. 流動資產指容易變現之資產，包括但不限銀行存款、外幣及股票等。

Liquid asset means those assets can be turned into cash easily, including but not limited to bank deposit, foreign currency and stock

Q3.6 問題 3.6–

1. 客戶擁有淨流動資產之總額，即問題 3.5 內之所有流動資產扣除所有流動負債，例如：信用咭結欠、私人貸款及透支戶口結欠等。

The net liquid asset amount refers to the amount of all types of liquid assets as indicated in Q3.5 deducting all liquid liability such as credit card, personal loan and overdraft account balance etc.

Q3.7 問題 3.7-

1. 此問題要求客戶提供在繳費期內能夠及願意繳付的保費、保費融資下的自付保費金額及保費融資貸款還款佔淨流動資產的比率。此比率將用於計算負擔能力。

This question seeks to collect the % of net liquid asset the prospect/customer is able and willing to use to pay for the subject application's insurance premium, out-of-pocket premium portion under the premium financing facility and repayment of the loan facility for premium financing, throughout entire term, and we will use the data for later stage of affordability calculation.

C) Premium Financing 保費融資

如客戶申請保費融資必需回報問題 3.8 及 3.9。

If client intends to undergo premium financing in this application, it is mandatory to complete Q3.8 and Q3.9.

Q3.8 問題 3.8-

1. 客戶需申報有否於富通保險或其他保險公司持有任何生效並以保費融資貸款獲取資金支付保費的保單(會與富通內之紀錄比對)或正在處理中的保費融資貸款申請(此保險申除外)，如有，需同時申報現時尚欠保費融資貸款之本金金額。

Applicant is required to declare any existing inforce insurance policies (with premium financing facility used to fund the payment of premiums) in FTLife (which will be checked against FTLife's records) and other insurance companies; or any premium financing facility applications currently in progress (excluding the current insurance application). If the answer is yes, the Applicant is required to provide the current outstanding loan principal amount of the premium financing facility (excluding the current insurance application).

2. 根據融資計劃，客戶持有之淨流動資產扣除尚未償還保費融資貸款之本金金額，需相等或高於申請保費融資之保單保費，銀行貸款額為保單之首天保證現金價值之大約 7-8 成。因此，公司需檢查客戶需持有淨流動資產扣除尚未償還保費融資貸款之本金金額必須相等或高於申請保費融資之保單全期保費，即可確保客戶有負擔能力繳付全期保費。

According to the financing model, the applicant's net liquid asset amount after deducting all the current outstanding loan principal amount of the premium financing facility (including any premium financing facility applications currently in progress and excluding the current insurance application), have to be greater than the total premium of current application. The bank financing amount will refer to day 1 policy cash value and thus commonly loan around 80% of policy total premium to the customer. The affordability checking is to ascertain if the net liquid asset after deducting all the current outstanding loan principal amount of the premium financing facility (including any premium financing facility applications currently in progress and excluding the current insurance application) is greater than the total premium for the entire payment period of the subject application. It can ensure client is justified to support the premium of the subject application for entire payment term.

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Q3.9 問題 3.9-

1. 客戶需要選擇此選項以確認客戶明白保費融資之相關風險。

Prospects/customers have to tick this option to confirm that they understand the risks associated with payment of insurance premium using premium financing.

4. 目標醫療保健需要 - 如問題1選擇b，必須回答此題目
Target Healthcare Need - Mandatory to complete this question if answer option b in Question 1

如閣下有考慮以危疾及/或醫療保險產品符合閣下上述問題1的目標，閣下會考慮投保以下哪種類型的危疾及/或醫療保險產品？
(可[✓]一項或多項)
If you are considering critical illness and/or medical insurance product(s) to meet your objectives in Q1 above, what type(s) of the following critical illness and/or medical insurance product(s) will you consider to purchase? (Please [✓] one or more)

a) ☐ 住院期間的現金津貼的產品
Product providing income subsidy during hospital confinement

b) ☐ 實報實銷住院期間醫療費用的產品
Product reimburse medical expense for hospital confinement

c) ☐ 在確認指定情況或接受特定治療後，支付預定的生存賠償金額的產品
Product paying a pre-defined amount of living benefit upon confirming specific conditions or undergoing certain treatments

d) ☐ 其他，請說明
Others, Please specify: _____

Q4 – Target healthcare need 目標醫療保健需要

- 如客戶在問題 1 選擇(b)選項為「應付醫療保健需要（如危疾、住院等）」為購買保險產品的目標，必須回答此題。

This question is mandatory if the customer/ prospect has selected option (b) in Q1 (i.e. indicating “preparation for health care needs (e.g. critical illness, hospitalization etc.)” as an objective in seeking to purchase an insurance product.

- 可透過「財務需要分析表格 - 產品配對表」識別指定危疾/醫療產品之主要目標，例子：
The “Product mapping table for FNA” illustrates the main objective a specific CI/ medical product is designed to meet, for example:

Name(s) of CI/ Medical Insurance Product(s) 危疾/醫療保險名稱	Main Objective of the Product as shown in the “Product mapping table for FNA” 「財務需要分析表格 - 產品配對表」內之主要目標	Corresponding Option in Q4 問題 4 之選項
“MediEase” Hospital Cash Plan 「樂康健」住院現金保障計劃	Product providing income subsidy during hospital confinement 住院期間的現金津貼的產品	(a)
MediGold Plus Insurance Plan 「御醫保」特級醫療保障計劃	Reimburse medical expense for hospital confinement 實報實銷住院期間醫療費用的產品	(b)
"TopCare" Medical Insurance Plan 「摯康保」醫療保障計劃		
Health@Ease Critical Illness Protector 「康健易」危疾保障計劃	Product paying a pre-defined amount of living benefit upon confirming specific conditions or undergoing certain treatments	(c)
"HealthCare 168 Plus" Critical Illness Protector		

「守護 168」危疾保障計劃 (加強版)	在確認指定情況或接受特定治療後，支付預定的生存賠償金額的產品	
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3. 當中介人協助客人填寫此題目時，必須參閱「財務需要分析表格 - 產品配對表」及根據問題 1 之準則，即建議危疾/醫療保險產品(基本計劃/附加保障)必須完全符合問題 4 客戶考慮投保的危疾及/或醫療保險產品類型。

When assisting prospect/ customer in completing this question, intermediaries should refer to the “Product mapping table for FNA” and follow the same rules of FNA Q1, i.e. type(s) of critical illness/ medical insurance product recommended (basic plan/ rider) should be an EXACT match of the type(s) of product the customer/ prospect indicated in Q4 that he/she is considering to purchase.

例子：A 先生於問題 4 選擇(a) 及 (b)，中介人建議之產品必須符合 A 先生目標產品種類即「樂康健」住院現金保障計劃(符合選項(a))及「摯康保」醫療保障計劃(符合選項(b))，並不能介紹其他不符合(a)及(b)之產品或建議之產品未能包括(a)及(b)。詳情請參閱下表：

For example, Mr. A has selected options (a) and (b) in Q4, the intermediary may recommend as many products that exactly match Mr. A target types of product as appropriate (e.g. “MediEase” Hospital Cash Plan (match with option (a)) and “TopCare” Medical Insurance Plan (match with option (b))), but not deviated from, more than or less than the objectives as indicated by him. For details, please refer to the illustration table below:

Types of critical illness and/or medical insurance product Mr. A will consider purchasing to meet his healthcare needs: A 先生選擇之產品類型以符合其醫療保健需要	接受建議產品組合 Acceptable Recommendation Combination ✓	不能接受建議產品組合 Unacceptable Recommendation Combination ✗
(a) 住院期間的現金津貼的產品 Product providing income subsidy during hospital confinement	「樂康健」住院現金保障計劃(符合選項(a)) “MediEase” Hospital Cash Plan (match with option (a)) +	「樂康健」住院現金保障計劃(符合選項(a)) “MediEase” Hospital Cash Plan (match with option (a)) + 「康健易」危疾保障計劃 (由於 A 先生沒有選擇(c))

(b) 實報實銷住院期間 醫療費用的產品 Product reimburse medical expense for hospital confinement	「摯康保」醫療保障計劃 (符合選項(b)) "TopCare" Medical Insurance Plan (match with option (b))	Health@Ease Critical Illness Protector (option (c) is not selected by Mr. A)
		「樂康健」住院現金保障計劃 (由於只符合選擇(a)) "MediEase" Hospital Cash Plan (only match with option (a))
		「樂康健」住院現金保障計劃(符合 選項(a)) "MediEase" Hospital Cash Plan (match with option (a)) + 「御醫保」特級醫療保障計劃 (符合選項(b)) MediGold Plus Insurance Plan (match with option (b)) + 「守護 168」危疾保障計劃 (加強 版) (由於 A 先生沒有選擇(c)) "HealthCare 168 Plus" Critical Illness Protector (option (c) is not selected by Mr. A)

由於建議產品必須完全符合問題 4 產品類別，因此最終購買之產品沒有限制。以 A 先生為例，他最終購買產品包括「樂康健」住院現金保障計劃或「摯康保」醫療保障計劃，或兩項產品均沒有購買仍可通過。

As long as the above product recommendation principle is strictly adhered to, there is no specific restrictions on the final selection of the product(s) by the customer/ prospect. Take Mr. A above as an example, it is up to his final decision to whether purchase either or both (or even none of) the products recommended.

4. 客戶如選擇 (d) 選項必須說明其需要/要求及危疾/醫療保險產品之種類，新生意部會就其目標/要求/需要作出進一步評估。

Customers/ Prospects may specify their special request(s)/ need(s) with respect to the type(s) of critical illness/ medical insurance product by selecting option (d) in Q4, which will be subject to further assessments by New Business.

5. 所需保障金額 - 適用於申請人 / 保單持有人為公司 Required coverage amount - Applicable for Company as the Applicant / Policyowner	
5.1 公司最近3年平均純利 (適用於要員保險) Average net profit of the company of the last 3 years (Applicable to Keyman Insurance)	港幣HKD _____
5.2 (準)受保人平均月薪 (適用於要員保險 / 僱員福利) Average monthly salary of the (proposed) insured (Applicable to Keyman Insurance / Employee Benefit)	港幣HKD _____
5.3 (準)受保人佔公司股東生意比重現存價值 (適用於股東保險) Current value of company shareholder's share in the business of the (proposed) insured (Applicable to Shareholder's Insurance)	港幣HKD _____

Q5 - Business policy: Coverage amount required 商業保險：所需保障額

1. 此題目提供之財務資料(即準受保人平均月薪及公司最近 3 年平均純利)用於計算不同類型之商業保險保障額的財務核保用途(即要員保險或僱員福利等)，與財務需要分析中負擔能力無關。

This question obtains the financial information (e.g. monthly salary of proposed insured, company average net profit in past 3 years) from different approaches of business policy (e.g. employee benefit / keyman insurance), so that we can have financial calculation on the justification of the amount of sum assured offered to the policy. It's not in the scope of FNA for affordability checking.

6. 閣下為保單支付保費的能力及意願 – 請選擇A) 定期繳款/保費融資 或 B) 一次性付款 / 預繳 (只可[✓]一項)
Your ability and willingness to pay for an insurance policy – Please select either A) Regular pay / premium financing or B) Single pay / Prepayment (Please [✓] one only)

☐ A) 定期繳款/保費融資 Regular pay / premium financing

6.1 閣下能夠及願意為保單(需考慮基本計劃及 / 或附加保障)支付保費及 / 或保費融資貸款還款的年期為? (只可[✓]一項)
For how long are you able and willing to pay premium and/or repayment of the loan facility for premium financing for an insurance policy (consider basic plan and/or rider)? (Please [✓] one option)

a) ☐ 少於 less than 6年 years b) ☐ 6-10年 years c) ☐ 11-15 年years
d) ☐ 16-20 年years e) ☐ 超過 more than 20年years f) ☐ 終身 Whole of life

6.2 如閣下現為在職人士。
If you are a wage earner,

☐ 6.2.1 請註明目標退休年齡: 65歲 或 _____ 歲退休 (如適用)
Please specify your target retirement age: At age 65 or age of _____ (If applicable)

☐ 6.2.2 如需於退休後繳付保費及 / 或保費融資貸款還款, 請註明資金來源 (可[✓]一項或多項)
Please specify your source of funds if you have to pay premium and/or repayment of the loan facility for premium financing after retirement (Please [✓] one or more):

a) ☐ 儲蓄 Savings b) ☐ 投資收入 Investment income
c) ☐ 租金收入 Rental income d) ☐ 退休金/強積金/公積金 Pensions/MPF/ORSO
e) ☐ 其他 Others: _____

☐ B) 一次性付款 / 預繳 Single pay / Prepayment

Q6 – Able and willing to pay insurance policy 保單支付保費能力及意願

申請人根據此保單繳付方式須回答其中一項 A)定期繳付/保費融資或 B)一次性付款/預繳
Applicant is mandatory to complete this question and identify if this policy is A) regular pay / premium financing or B) single pay / prepayment.

Q6.1 問題 6.1-

- 申請人需回答能夠及願意支付保費及保費融資貸款還款的年期。
Applicant is required to acknowledge the duration able and willing to regular pay the premium and repayment of the loan facility for premium financing for insurance policy.
- 答案一併需考慮基本計劃及/或附加保障之支付年期並以較長為準。
The answer should base on the longer period among basic plan and/or rider policy payment year
- 如最終投保產品之支付及保費融資貸款還款年期相比客人之選擇較長, 該申請則不獲接受。
If the product applied has a payment period or loan tenor of premium financing longer than the target payment period indicated by the customer, the application would not be accepted.

Q6.2.1 問題 6.2.1-

- 此問題只適用於申請人為在職人士。此問題對計算負擔能力十分重要, 如申請人沒有填寫退休年齡, 退休年齡將預設為 65 歲。
This question only required to complete if applicant is a wage earner. The information is important in affordability calculation. If client does not indicate the retirement age this question, we would default the retirement age at 65.

Q6.2.2 問題 6.2.2-

1. 申請人如需於退休後繼續繳付保費及保費融資貸款還款，必須回答其退休後之資金來源。如選擇其他，必須說明實際資金來源，新生意部會就其資金來源作出進一步評估。

This question required to complete the source of fund after retirement if applicant need pay for insurance premium and repayment of the loan facility for premium financing after retirement.

Application should specify the source of fund if selected option “other”, it will be subject to further assessments by New Business.

7. 產品建議 – 必須作答

Products Recommendation – Mandatory

根據閣下上述選項，保險代理曾與閣下討論下列保險產品的選擇（因應保險代理所能提供的產品），以迎合閣下選購產品的目標及滿足閣下的需要

Based on your answers to the questions above, the Insurance Agent concerned has explored the following insurance options (as available to the Insurance Agent) to meet your objective(s) and need(s)

Q1 購買保險產品的目標 Objective(s) for seeking to purchase an insurance product

- a) 為應付不時之需提供財務保障（如身故、意外、殘疾等） Financial protection against adversities (e.g. death, accident, disability etc.)
- b) 為應付醫療保健需要（如危疾、住院等） Preparation for health care needs (e.g. critical illness, hospitalization etc.)
- c) 為未來提供定期的收入（如退休收入等） Providing regular income in the future (e.g. retirement income etc.)
- d) 為未來需要作儲蓄（如兒童教育、退休等） Saving up for the future (e.g. child education, retirement etc.)
- e) 投資 Investment
- f) 其他，請說明 Others, please specify

(I) 目標 (參考Q1) Objective (Refer Q1)						(II) 建議產品 Product recommended (至少針對(I)其中一個目標，介紹最少兩種不同產品) Must introduce at least 2 different products for a minimum one of the selected objective(s) of Part (I))	(III) 投保產品 (請 ✓) Product selected (Please ✓)
A	B	C	D	E	F		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

Background of Option Test in GL30 指引 30 下之選項測試背景

根據指引 15，當建議投資相連保單與申請人以符合其投資目標時，必須同時一併建議分紅保單與申請人作為考慮選項。

For the purposes of GL15, whenever an ILAS policy is recommended to an applicant, a participating policy that meets the applicant's investment objective should also be provided to the applicant as an option in accordance with the relevant requirement under GL15.

同時根據指引16內中，當根據指引30完成財務分析後，獨立理財顧問向申請人建議產品時，需同時建議另一保險公司之可符合申請人需要及狀況之產品與申請人作為考慮選項。除非獨立理財顧問確定並無其他保險選擇給申請人，在此情況下，獨立理財顧問必須書面紀錄其確定原因。

Also, for the purposes of GL16, where following an FNA process as required by GL30, a licensed insurance broker should recommend an insurance product to an applicant, the licensed insurance broker should also provide the customer with at least another insurance option from a different authorized insurer that meets the customer's needs and circumstances. The only exception to this would be where the licensed insurance broker concludes that there is no other insurance option available to the customer. In this exceptional situation, the licensed insurance broker should document its justification for reaching the conclusion that no such other insurance option is available.

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Q7 – Recommended products (Option test) 產品建議(選項測試)

富通保險在符合指引條文及選項測試規定下，將繼續採用以選項測試模式。

In FTLife, we adopted same approach as previously completed for option test, which follow both GL statement and option test requirements.

1. 在(II)欄中之產品必須根據「財務需要分析表格 - 產品配對表」符合(I)欄之目標。
Product objective in (I) should be consistent with the objective(s) that the corresponding product in (II) is able to meet with reference to eligible option found in “Product mapping table for FNA”
2. 必須最少就申請人的一個投保目標，介紹兩種不同之保險產品與申請人選擇。
Refer to applicant’s selected product objective, there must have recommend at least 2 insurance products for minimum one of selected product objective for applicant to choose.
3. 當申請投資相連保單，必須同時建議分紅保單產品。
Apply ILAS product must recommend another PAR product.
4. 最終投保產品必須與(III)欄選擇之產品相同。
The selected product in III should match the final applied products in the application.

8. 評估結果 (由保險代理填寫)

Evaluation results (Complete by Insurance Agent)

根據客人的總保障需要、流動資產、可動用收入、保費支付能力和意願，及其供款年期適合性，保險代理已向客戶清楚解釋並妥善記錄如何釐定所建議的保障水平，並為客人進行了負擔能力和產品合適性評估。客人清楚評估結果如下：

According to customer's total protection needs, liquid asset, disposable income, willingness and ability to pay premium with suitability of duration payment, the Insurance Agent clearly explains to the customer and properly document how the recommended level of insurance protection is determined, with affordability assessment and evaluation of product suitability. Customer understands the evaluation result as follows:

- a) ☐ 推介產品符合客人負擔能力及合適客人的需要
The product(s) introduced is/are affordable and suitable for the customer's needs
- b) ☐ 推介的保障額低於保障需要，因應申請人/保單持有人有其他的財務安排或其他原因(i)：_____ (如有)
The recommended protection amount is less than the total protection needs as the applicant/policyowner has other financial planning or other reasons of (i): _____ (if any)
- c) ☐ 推介的儲蓄額低於儲蓄目標，因應申請人/保單持有人有其他的財務安排或其他原因(i)：_____ (如有)
The recommended savings amount is less than the total savings target as the applicant/policyowner has other financial planning or other reasons of (i): _____ (if any)
- d) ☐ 其他評估
Other evaluation: _____

Q8 – Evaluation Results 評估結果

根據申請人之保障需要、收入及流動資產來源及數額、支付保費能力及意願，經過財務需要分析得出合適性及負擔能力評估。

After the walkthrough of FNA in accordance to applicant's protection need, source and amount of income or liquid asset, willing and ability to pay premium, it came to the affordability and suitability assessment.

(a) option 選項(a)-

1. 若此申請完成財務需要分析，並符合合適性及負擔能力評估及進行投保申請，必須選擇此項。財務需要分析中之負擔能力評估必須通過。唯未能通過合適性評估，必須在選項(d)中，說明不合適之種類及原因，新生意會作出個別考慮。

This option must be chosen for the completeness of FNA with affordability and suitability matched and proceed the application. Affordability must match under FNA assessment.

However, if the suitability is mismatched, please state the type of mismatch with reason in (d) option and underwriter would assess with individual consideration

(b) option 選項(b)-

1. 如問題 Q1(a)(i)或 Q1(b)(i)目標需要金額高於最終人壽或危疾投保金額，必須選擇此項，並表示將有其他財務安排或於 Q8(b)(i)說明其他原因。

If the target need amount in Q1(a)(i) or Q1(b)(i) is greater than current application Life or CI sum assured, it's required to choose this option which illustrate the applicant will have other financial planning or other reason as mentioned in Q8(b)(i)

2. 相反地，如問題 Q1(a)(i)或 Q1(b)(i)目標需要金額低於最終人壽或危疾投保金額，申請將不會接受。

Conversely, if the target need amount in Q1(a)(i) or Q1(b)(i) is smaller than current application Life or CI sum assured, we would not accept the application.

(c) option 選項(c) -

1. 如產品建議書中(在問題 Q1d(ii)目標儲蓄期內所有年期內)之退保發還金額均低於問題 Q1(d)(i)目標儲蓄金額，必須選擇此項，並表示將有其他財務安排或於 Q8(c)(i)說明其他原因。

If the total surrender value in illustration (all year(s) total surrender value in the duration) with reference to Q1d(ii) target saving period is less than Q1(d)(i) target saving amount, it's required to choose this option which illustrate the applicant will have other financial planning or other reason as mentioned in Q8(c)(i).

2. 如產品建議書中(在問題 Q1d(ii)目標儲蓄期任何一個年期內)之退保發還金額高於問題 Q1(d)(i)目標儲蓄金額，申請則可如常進行。

It's acceptable if the product return is greater than expected if the total surrender value in illustration (or any one specified year in the duration of total surrender value) with reference to Q1d(ii) target saving period is greater than Q1(d)(i) target saving amount.

(d) option 選項(d) -

1. 如建議產品保障額/儲蓄額與問題 Q1 內之目標保障額/儲蓄額水平出現差異時及/或建議產品保障年期/儲蓄年期與問題 Q1/Q2 之保障年期/儲蓄年期出現差異時，中介人必須清楚向客戶解釋相關差異，並在問題 Q8(d)書面詳述建議保障額/儲蓄額及或保障年期/儲蓄年期之原因及過程。

If there is a deviation between the recommended level of protection/savings and the level of protection/savings amount identified under Q1 and/or there is a deviation between the recommended protection/benefit period and the protection/benefit period identified under Q1/Q2, the intermediary is required to clearly explain to the prospect/customer, and properly document under Q8(d), how the recommended level of protection/savings and/or recommended protection/benefit period is determined.

2. 如客戶選擇以投資相連計劃(ILAS)以符合其問題 Q1(d)儲蓄目標，必須在問題 8(d)中說明以投資相連計劃(ILAS)中的 3%或 6%退保發還金額。

If the prospect/customer applies for ILAS to fulfill saving need under Q1(d), it's required to state the total surrender value of ILAS product of either 3% or 6% in Q8(d).

4. Important Facts Statement – Premium Financing 重要資料聲明書 – 保費融資

根據保險業監管局（「保監局」）於 2022 年 4 月 1 日發出之通函，從 2023 年 1 月 1 日，所有以保費融資形式投保之新生意，必須填寫及遞交重要資料聲明書 – 保費融資。

According to the Circular issued by the Insurance Authority (IA) on 1st April 2022, effective on 1st January 2023, the Important Facts Statement – Premium Financing is required for insurance application with premium financing

重要資料聲明書 – 保費融資包括以下三部份：

Important Facts Statement – Premium Financing includes the following 3 parts,

甲部：重要說明及影響

乙部：申請人 / 投保人聲明

丙部：持牌保險中介人聲明

Part A: Important Notes & Implications,

Part B: Declaration by the Applicant / Proposed Policy Holder, and

Part C: Declaration by the Licensed Insurance Intermediary

甲部：重要說明及影響

Part A: Important Notes & Implications

營業員必須清晰地向申請人解釋甲部與保費融資相關之 15 項重要說明及影響。

Broker shall explain 15 important notes & implications of premium financing in Part A to the Applicant.

<p>此乃重要資料 閣下必須細閱 SOME IMPORTANT FACTS YOU SHOULD KNOW 簽署前請仔細閱讀。 Please read carefully before signing. 閣下的持牌保險中介人須清晰地向閣下解釋以下內容。 Your licensed insurance intermediary should clearly explain the following to you.</p>
<p>甲部：重要說明及影響 Part A: Important Notes & Implications</p>
<p>1. 什麼是保費融資：保費融資是一種保單融資安排，指閣下作為投保人，向貸款方借款以支付人壽保險保單（「保單」）的保費，同時將閣下所擁有的全部或部分保單權利作為抵押品轉讓予貸款方。 What premium financing is about: Premium financing is an insurance funding arrangement whereby you, as the proposed policy holder, borrow funds from the lender to pay for the premium of the proposed life insurance policy (the "Policy") and in doing so, you would assign all or part of your rights under the Policy to the lender as collateral.</p>
<p>2. 獨立的安排/合約：保費融資是閣下與貸款方之間的獨立安排，既不是也不構成閣下與富通保險有限公司（「保險公司」）之間的保險合約的一部分。保險公司不是貸款合約和保單轉讓協議的合約方之一，因此不受閣下與貸款方所簽訂的合約和協議的條款及細則（包括糾紛調解）約束。如果閣下對相關條款及細則有任何疑問，應聯絡貸款方。 Stand-alone arrangement/contract: Premium financing is a stand-alone arrangement between you and the lender. It is <u>not</u>, and does <u>not</u> form part of the insurance contract between you and FTLife Insurance Company Limited (the "Insurer"). The Insurer is not a party to the loan contract or policy assignment agreement and is therefore not governed by the terms and conditions (including dispute resolution) of these contract and agreement you enter into with the lender. In case you have any questions about the terms and conditions, you should contact the lender.</p>

乙部：申請人 / 投保人聲明

Part B: Declaration by the Applicant / Proposed Policy Holder, and

乙部：申請人 / 投保人聲明 Part B: Declaration by the Applicant / Proposed Policy Holder
本人確認持牌保險中介人已向本人解釋上述「重要說明及影響」，而本人亦已閱讀並明白其內容。 I confirm that the above "Important Notes & Implications" have been explained to me by the Licensed Insurance Intermediary, and I have read and understood its contents.
1) 保費融資的建議或招攬 (請在適當的方格內填上剔號，只可選擇一項) Recommendation or solicitation involving the use of premium financing (Please check <u>either</u> one of the following boxes)
<input type="checkbox"/> 本人確認持牌保險中介人 沒有 建議或招攬本人使用保費融資以獲取資金購買此保單。 I confirm that the Licensed Insurance Intermediary HAS NOT recommended or solicited me to use premium financing to fund the purchase of the Policy.
或 OR
<input type="checkbox"/> 本人確認持牌保險中介人 有 建議或招攬本人使用保費融資以獲取資金購買此保單。 I confirm that the Licensed Insurance Intermediary HAS recommended or solicited me to use premium financing to fund the purchase of the Policy.

Q1 – 保費融資的建議或招攬

Recommendation or solicitation involving the use of premium financing

申請人必須申報本次使用保費融資以獲取資金申請人壽保單是否由營業員建議或招攬。

The Applicant is required to declare if the broker has recommended or solicited him/her to use premium financing to fund the purchase of the proposed life insurance policy.

2) 保費融資貸款資料

Information on the proposed premium financing facility

(請在適當的方格內填上剔號，只可選擇一項)

(Please check either one of the following boxes)

申請人 / 投保人請注意：持牌保險中介人將使用閣下擬申請的保費融資貸款預估資料，以評估閣下是否適合及是否有負擔能力使用保費融資以獲取資金購買此保單。我們強烈建議閣下盡閣下所知而提供相關資料。如貸款方最終提供的貸款條款及細則遜於以下資料(例如較高的貸款利率)，閣下應立即聯絡持牌保險中介人以重新評估閣下是否適合及是否有負擔能力使用保費融資以獲取資金購買此保單。

Note to Applicant / Proposed Policy Holder: The information on the proposed premium financing facility would be used by the Licensed Insurance Intermediary to assess your suitability and affordability to use premium financing to fund the purchase of the Policy. You are strongly advised to provide the information on the facility to the best of your knowledge. If the terms and conditions of the premium financing facility eventually offered by the lender are less favorable (e.g. a higher loan interest rate) than the information you provide below, you should contact your Licensed Insurance Intermediary immediately so that he / she can re-assess your suitability and affordability to use premium financing to fund the purchase of the Policy.

- ☐ 本人願意盡本人所知而提供的保費融資貸款預估資料如下：

I am willing to provide to the best of my knowledge the information on the proposed premium financing facility below:

- i) 貸款方名稱：

Name of lender: _____

- ii) 貸款金額 (請註明貨幣)：

Loan amount (Please specify the currency): _____

- iii) 貸款利率 (如參考利率+X%)：

Loan interest rate (e.g. Reference Rate + x%): _____

- iv) 貸款期 (如分期 120 個月)：

Loan tenor (e.g. 120 monthly installments): _____

- v) 每期還款金額 (如每月 xx,xxx 港元)：

Repayment amount for each installment (e.g. HKDxx,xxx per month): _____

或 OR

- ☐ 本人不願意提供保費融資貸款的預估資料。本人明白持牌保險中介人將無法評估本人是否適合及是否有負擔能力使用保費融資，並將假設不使用保費融資以評估本人是否適合及是否有負擔能力購買此保單 (即全部所需保費均由本人承擔)。
I do not wish to provide information on the proposed premium financing facility. I understand that the Licensed Insurance Intermediary would not be able to assess my suitability and affordability to use premium financing without the information and would perform the suitability assessment and affordability assessment as if I am not acquiring the Policy using premium financing (i.e. the total premium is to be funded entirely by my own funds).

Q2 – 保費融資貸款資料 Information on the proposed premium financing facility

1. 申請人可以選擇是否提供本次保費融資之貸款預估資料。

The Applicant can choose whether or not to provide information on the proposed premium financing facility of current application.

2. 如申請人願意提供本次保費融資之貸款預估資料，必須回答 i) 貸款方名稱；ii) 貸款金額；iii) 貸款利率；iv) 貸款期及 v) 每期還款金額。新生意部將據以上資料以計算申請人之負擔能力。

If the Applicant is willing to provide information on the proposed premium financing facility of current application, please complete i) Name of lender, ii) Loan amount, iii) Loan interest rate, iv) Loan tenor and v) Repayment amount for each installment. New Business Department will assess the Applicant's affordability based on above information.

3. 如申請人不願意提供本次保費融資之貸款預估資料，新生意部將以沒有保費融資之情況下計算負擔能力。

If the Applicant is not willing to provide information on the proposed premium financing facility of current application, New Business Department will assess client's affordability without premium financing.

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5. 負擔能力評估 Affordability Check

- 1) 定期繳付: 非在職人仕 或繳付年期於退休前完結之在職人仕

Regular pay: Non-wage earner or wage earner with payment year less than or equal to retirement age

- 2) 定期繳付: 繳付年期於退休後完結之在職人仕

Regular pay: Wage earner with payment year greater than retirement age

- 3) 一次性付款/預繳

Single pay / Prepayment:

算式(A): 願意從每年可動用收入繳付金額 = (Q3.2-Q3.3) x (Q3.4) x 12

Formula (A): Willing to pay using annual disposable income (Q3.2-Q3.3) x (Q3.4) x 12

算式(B): 願意從淨流動資產繳付金額 = (Q3.6) x (Q3.7)

Formula (B): Willing to pay using net liquid asset (Q3.6) x (Q3.7)

情景 1 計算方法 Scenario 1 calculation:

(A) x 保費繳付年期 + (B) > 總保費 (首年保費 X 保費繳付年期) [只計算基本計劃]

(A) x policy payment period + (B) >

Policy entire premium (Initial policy premium x policy payment period)) [basic plan premium only]

如首年保費超過可動用收入 50%以上，客戶必須提供願意以可動用收入 50%以上之支付保費之原因及考慮客戶整體財務狀況。

If the first year policy premium exceeds 50% of disposable income, the reason of willing to use over 50% of disposable income from client is required and we will consider the client's overall financial situation.

情景 2 計算方法 Scenario 2 calculation:

(A) x (退休年齡 - 現時年齡) + (B) > 總保費 (首年保費 X 保費繳付年期) [只計算基本計劃]

(A) x (retirement age – current age) + (B) >

Policy entire premium (Initial policy premium x policy payment period)) [basic plan premium only]

如首年保費超過可動用收入 50%以上，客戶必須提供願意以可動用收入 50%以上之支付保費之原因及考慮客戶整體財務狀況。

If the first year policy premium exceeds 50% of disposable income, the reason of willing to use over 50% of disposable income from client is required and we will consider the client's overall financial situation.

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情景 3 計算方法 Scenario 3 calculation:

(B) > 一次性付款/預繳保費金額 [只計算基本計劃]

(B) > Single pay / Prepayment policy premium. [basic plan premium only]

如一次性付款/預繳保費金額超過淨流動資產 50%以上，客戶必須提供願意以淨流動資產 50% 以上之支付保費之原因及考慮客戶整體財務狀況。

If the single pay / prepayment policy premium exceeds 50% of net liquid asset, the reason of willing to use over 50% of net liquid asset from client is required and we will consider the client's overall financial situation.

6. 負擔能力評估(只適用現新生意以保費融資申請)

Affordability Check (Applicable to current application undergoes premium financing)

若保單以保費融資申請，新生意部需考慮以下因素及算式決定客戶的負擔性能力：

New Business department will consider below factors and formula in assessing the client's affordability on application which undergoes premium financing.

A) 客戶願意提供保費融資貸款資料

Client is willing to provide information on the proposed premium financing facility

- i) 貸款方名稱 Name of lender
- ii) 貸款金額 Loan amount
- iii) 貸款利率 Loan interest rate
- iv) 貸款期 Loan tenor
- v) 每期還款金額 Repayment amount for each installment

算式 A): 願意從可動用收入繳付金額 = (Q3.2-Q3.3) x (Q3.4) x 12

Formula (A): Willing to pay using annual disposable income (Q3.2-Q3.3) x (Q3.4) x 12

算式(B): 願意從淨流動資產繳付金額 = [Q3.6-(1.05 x Q3.8)] x (Q3.7)

Formula (B): Willing to pay using net liquid asset [Q3.6-(1.05 x Q3.8)] x (Q3.7)

客戶尚欠融資本金還款額需附加及提早償還費用(5%)以計算承擔本金能力。

Client's outstanding loan principal amount required to add an interest multiplier of early repayment charge to calculate the affordability of principal.

情景 1) 非在職人仕或還付年期於退休前完結之在職人仕

Scenario 1) Non-wage earner or wage earner with repayment year less than or equal to retirement age

(1) 客戶在銀行要求提早還款下之償還能力

Client's affordability to support early repayment under bank's notice.

淨流動資產總金額 (Q3.6) > 本次投保之總保費 + 現時尚欠保費融資本金 (Q3.8)

Net liquid asset hold (Q3.6) > Total premium of current application + Current loan principal amount of the premium financing facility (Q3.8)

(2) 客戶支付保費融資下的自付保費金額之負擔能力

Client's affordability to support the out of pocket premium amount under premium financing arrangement.

本次投保之保費融資下的自付保費金額 (本次投保之總保費 - 貸款金額(ii)) < (B)

Out of pocket amount in current application (Total premium – loan amount (ii)) < (B)

(3) 申請人支付保費融資還款之負擔能力

Client's affordability to support the repayment total amount for premium financing request.

每期還款金額(v) x 12 < (A)

Repayment amount for each installment (v) x 12 < (A)

如每期還款金額(v)超過可動用收入(Q3.2-Q3.3) 50%以上，客戶必須提供願意以可動用收入 50%以上之支付每期還款金額之原因及考慮客戶整體財務狀況。

If the repayment amount for each installment exceeds 50% of disposable income, client requires to state the reason of willing to use over 50% of disposable income and we will consider the client's overall financial situation.

情景 2) 還付年期於退休後完結之在職人仕

Scenario 2) Wage earner with repayment year greater than retirement age

(1) 客戶在銀行要求提早還款下之償還能力

Client's affordability to support early repayment under bank's notice.

淨流動資產總金額 (Q3.6) > 本次投保之總保費 + 現時尚欠保費融資本金 (Q3.8)

Net liquid asset hold (Q3.6) > Total premium of current application + Current outstanding loan principal amount of the premium financing facility (Q3.8)

(2) 客戶支付保費融資下的自付保費金額之負擔能力

Client's affordability to support the out of pocket premium amount under premium financing arrangement.

本次投保之保費融資下的自付保費金額 (本次投保之總保費 - 貸款金額(ii)) < (B)

Out of pocket amount in current application (Total premium – loan amount (ii)) < (B)

(3) 申請人支付保費融資還款之負擔能力

Client's affordability to support the repayment total amount for premium financing request.

退休前還款之負擔能力

Affordability before retirement

每期還款金額(v) x 12 < (A)

Repayment amount for each installment (v) x 12 < (A)

退休後還款之負擔能力

Affordability after retirement

每期還款金額 (v) x {貸款期 (iv) – [(退休年齡 - 現時年齡)x12]} + 此保單自付保費金額 < (B)

Repayment amount for each installment (v) x {Loan tenor (iv) – [(retirement age – current age)x12] + Out of pocket amount in current application < (B)

如每期還款金額超過可動用收入 50%以上，客戶必須提供願意以可動用收入 50%以上之支付每期還款金額之原因及考慮客戶整體財務狀況。

If the repayment amount for each installment exceeds 50% of disposable income, client requires to state the reason of willing to use over 50% of disposable income and we will consider the client's overall financial situation.

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B) 客戶不願意提供保費融資貸款資料

Scenario 3) Client is not willing to provide provide information on the proposed premium financing facility

算式(B): 願意從淨流動資產繳付金額 = $[Q3.6 - (1.05 \times Q3.8)] \times (Q3.7)$

Formula (B): Willing to pay using net liquid asset $[Q3.6 - (1.05 \times Q3.8)] \times (Q3.7)$

本次投保之總保費 < (B)

如本次投保之總保費金額超過淨流動資產(Q3.6)扣除現時尚欠保費融資本金 (Q3.8) 及提早償還費用 (Q3.8 x 5%) 餘額 50%以上，客戶必須提供願意以 50%以上之支付總保費金額之原因及考慮客戶整體財務狀況。

If the total premium amount of current application exceeds 50% of net liquid asset deduct Current loan principal amount of the premium financing facility (Q3.8) and the Early repayment charge (5%), client requires to state the reason of willing to use over 50% and we will consider the client's overall financial situation.