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Life protection & savings
FortuneXtra Savings Plan

**Thrive and prosper
with multicurrency**



Product brochure

Life planning is constantly evolving in times of transition. As global connectivity rises...

living abroad, studying overseas and working across borders have all become feasible goals that may shape your future.

FortuneXtra Savings Plan (“**FortuneXtra**”) offers a solution that prepares you for the unpredictable possibilities. With up to 9 currencies to choose from, the plan helps you meet changing future financial needs by allowing you to convert currency, lock in policy value, and divide policy with ease. With **FortuneXtra**, you're poised to progress towards multiple goals with ease through the potential returns while ensuring legacy across generations.



Scan to watch the product video

Highlights:



Unlocking brighter futures via exceptional flexibility



Choose from up to 9 policy currencies and convert your policy currencies for an unlimited number of times, in part or in full



Divide your policy into multiple separate policies for more flexible financial planning

★ First in the market¹



Dual currency accounts unlock your savings potential globally



Competitive earnings with superior liquidity



Achieve ambitious goals with favorable potential returns



Capture gains with Policy Value Lock-in Option without restrictive aggregate lock-in rate limit



Smooth legacy planning for multiple generations



Change the insured of the policy for an unlimited number of times for wealth succession



Continuing your legacy planning with contingent policy ownership



Allocate your policy for life protection and uninterrupted legacy planning with a contingent insured





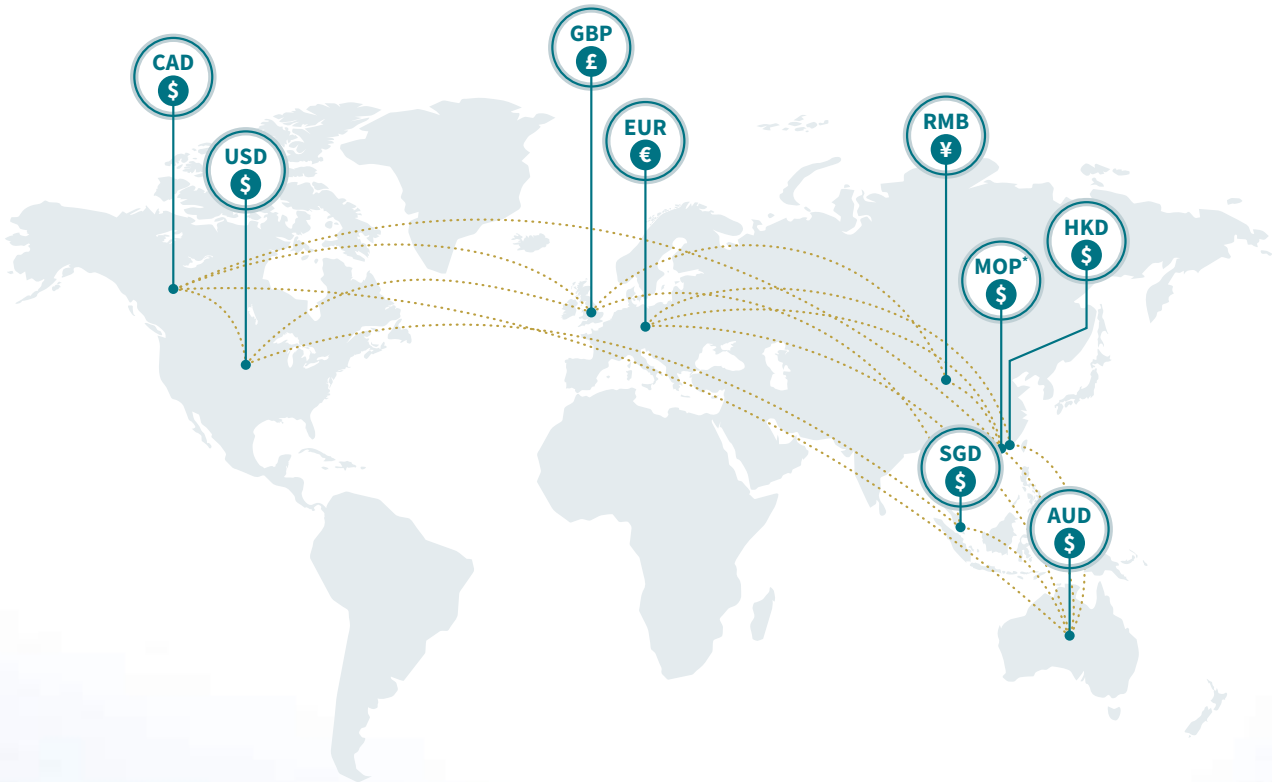
Unlocking brighter futures via exceptional flexibility

A choice of up to 9 policy currencies for maximum flexibility

The future needs of you and your family are unique. Some of you may want to save for your children’s education abroad while others may plan to retire overseas.

With **FortuneXtra**, you can plan better by denominating your policy in a local or foreign currency from a selection of up to 9 currencies: Renminbi (RMB), United States Dollar (USD), British Pound (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Singapore Dollar (SGD) , Hong Kong Dollar (HKD) and Macau Pataca (MOP; only for policies issued in Macau), each offering different policy returns.

Local or foreign currency from a selection of up to 9 currencies:



* MOP: only for policies issued in Macau



Unlocking brighter futures via exceptional flexibility (cont'd)

Fixed premium rate throughout the premium payment term

Throughout the 5-year / 10-year premium payment term, your premium rate is guaranteed to remain unchanged so you can plan life ahead with total certainty.

Replan your currency setup along the way

Life circumstances and global markets are constantly shifting. With the Currency Conversion Option², you can easily adapt. You have the flexibility to convert your policy to a policy of a different currency as listed above of the latest plan available under **FortuneXtra Series** in whole (“Converted Policy”) or in part (“Split Policy”), without medical underwriting². This allows you to keep the same policy commencement date to ensure your wealth accumulation stays on track as your goals or the economic landscape evolves.

Upon the approval of exercising the Currency Conversion Option², the total cash value of the existing policy (in the case of full conversion) or a converted percentage of the total cash value of the existing policy (in the case of partial conversion) will be converted at the prevailing currency exchange rate³ while the notional amount⁴, premiums payable (if any) and the projection of policy values of the Converted Policy or the Split Policy will be adjusted accordingly.

You can exercise this option within 30 days from each policy anniversary starting from the 3rd policy anniversary.

For the exchange rate risk and changes due to exercising the Currency Conversion Option², please refer to the sections of “**Currency and exchange rate**” and “**Changes due to exercising the Currency Conversion Option**” under “**Important information**”.





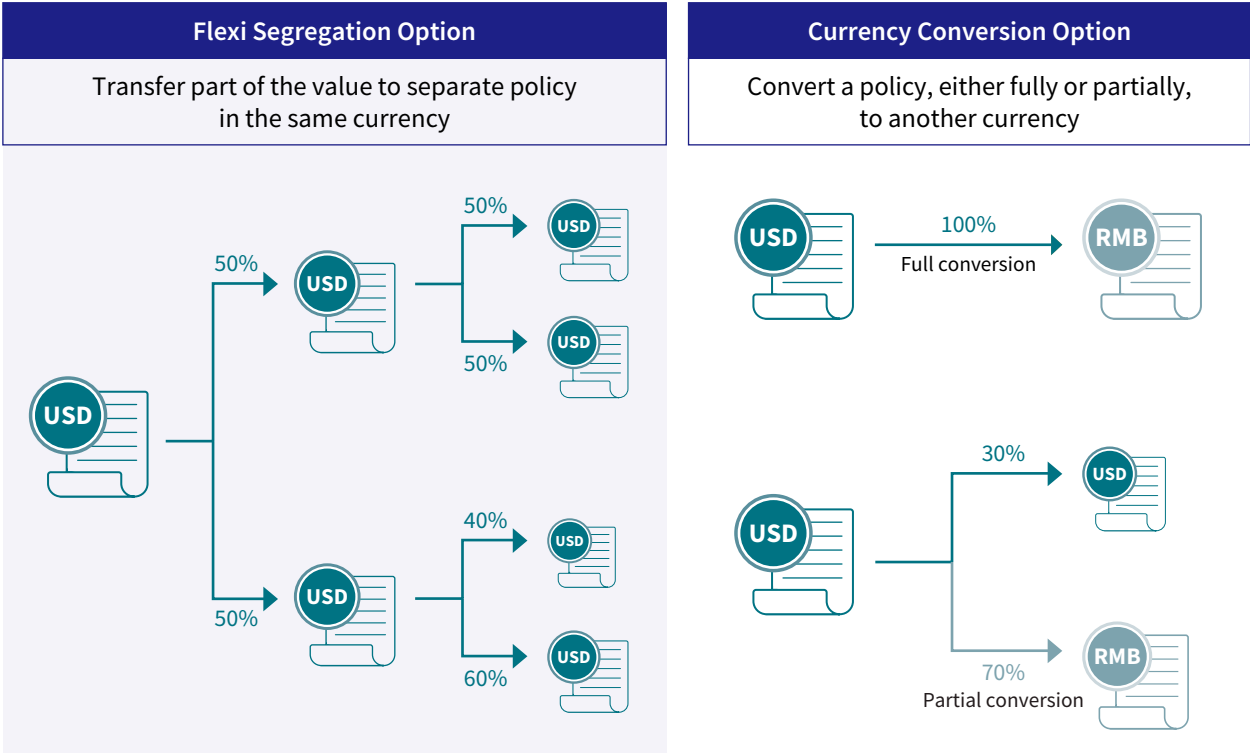
Unlocking brighter futures via exceptional flexibility (cont'd)

Divide your policy into multiple separate policies for more flexible financial planning

Starting from the 3rd policy anniversary, you may apply to exercise the Flexi Segregation Option⁵ for more efficient wealth allocation. This option allows you to transfer part of the value from your policy to a separate policy (“Segregated Policy”), which will be issued in the same policy currency and with the same policy commencement date as your policy, with no administration fee. You can exercise this option as many times as you wish during a policy year and throughout the policy term. This option empowers you to tailor your policy to align with your specific expectations.

Each Segregated Policy shall operate separately⁶, giving you flexibility to exercise different policy options such as Currency Conversion Option, Flexi Continuation Option and Change of Insured Option, according to your evolving needs and objectives over each new life stage.

How Flexi Segregation Option and Currency Conversion Option work differently?



These diagrams are the highlight of the Flexi Segregation Option and Currency Conversion Option for illustration purpose only.

By exercising both the Flexi Segregation Option and Currency Conversion Option, you can shape your policies to suit multiple goals. This thoughtful approach not only allows you to allocate your assets to your loved ones but also empowers you to craft various personalised plans in line with your unique needs.



Competitive earnings with superior liquidity

Achieve ambitious goals with favorable potential returns

Starting from the 3rd policy year, your policy will have a guaranteed cash value⁷ payable at maturity or when you surrender your policy. Also, after the policy has been in-force for 3 years, you can enjoy the growth potential of your savings with 2 types of non-guaranteed bonuses – the reversionary bonus and terminal bonus⁸.

	 Reversionary bonus	 Terminal bonus
Bonus allocation	On an annual basis	On a one-off basis
Face value of the bonus	• Non-guaranteed, but once declared it will be guaranteed • Payable when the death benefit or the compassionate benefit becomes payable	• Non-guaranteed • Payable when the death benefit or the compassionate benefit becomes payable • The actual amount will only be determined when it is payable⁹
Cash value of the bonus	• Non-guaranteed • Payable upon policy surrender or at maturity • The actual amount will only be determined when it is payable⁹	

Any indebtedness and outstanding premiums will be deducted from the reversionary bonus and / or terminal bonus when they are payable.

Flexible option to lock-in your gains

We respect your unique view on financial markets and try to offer as many flexibilities as possible so you can act on market opportunities efficiently. **FortuneXtra** offers Policy Value Lock-in Option¹⁰ for you to lock-in gains without an aggregate limit for the lock-in rate. Whenever you believe the time is right, you have the opportunity to efficiently capitalise on market conditions and seize any potential market growth.



How does Policy Value Lock-in Option¹⁰ work in practice?

From the 10th policy anniversary onwards, within 30 days from each policy anniversary, you may apply to exercise the Policy Value Lock-in Option¹⁰ to transfer a portion of your policy’s guaranteed cash value⁷ and non-guaranteed bonuses into the Prime Currency Account. We may credit interest on the value of the Prime Currency Account at an interest rate determined by us from time to time at our absolute discretion.

If your application is approved, the lock-in amount¹¹ will be deducted from the guaranteed cash value⁷, the latest cash value of the reversionary bonus and the latest cash value of the terminal bonus and will be transferred to the Prime Currency Account as soon as practicable¹². The notional amount⁴, and thus the policy values and the premiums payable (if applicable) under the policy will be reduced accordingly.

You can withdraw part or all of the value of the Prime Currency Account at any time.



Competitive earnings with superior liquidity (cont'd)



First in the market¹ Dual currency accounts unlock your savings potential globally

With **FortuneXtra**, you're free to save in up to two currencies under one policy. After exercising the Policy Value Lock-in Option¹⁰, you can switch a certain percentage of the values in the Prime Currency Account to another account denominated in a currency selected by you from the currencies made available by the Company (other than the policy currency) known as the "Global Currency Account", or switch back from the Global Currency Account to the Prime Currency Account.



You can freely switch currencies anytime at the prevailing currency exchange rate³ between the Prime Currency Account and the Global Currency Account and withdraw part or all of the value from both accounts at any time, with no fees.



Interest may be credited on the value of both accounts based on the currency chosen, at interest rates we determine from time to time at our absolute discretion.



You can choose to withdraw from the Global Currency Account in your policy currency or the currency of the Global Currency Account to avoid currency volatility, subject to the prevailing administrative rules of the Company.



You may apply to change the currency of Global Currency Account after it is created¹³ to adapt to emerging opportunities.



Are there any limits on currency switches?

Switching between the Prime Currency Account and the Global Currency Account is subject to a minimum switching amount as may be determined by the Company at its discretion from time to time (currently RMB650 / USD100 / GBP60 / EUR100 / CAD120 / AUD120 / SGD160 / HKD800 / MOP800) and the prevailing administrative rules of the Company. You can exercise switching as many times as you wish during a policy year and throughout the policy term to provide you with greater financial flexibility.

For the exchange rate risk of switching between the Prime Currency Account and the Global Currency Account, please refer to the section of "**Currency and exchange rate**" under "**Important information**".



Competitive earnings with superior liquidity

(cont'd)

Easy access to your policy values

We understand the importance of having access to your policy values and are committed to ensuring you can withdraw your money when you need it.

In addition to being able to withdraw values from the Prime Currency Account (if any) and the Global Currency Account (if any), you can also access your policy values with ease as described below:

- i withdraw the cash value of the declared reversionary bonus¹⁴, together with the cash value of the corresponding terminal bonus, from your policy;
- ii apply for a policy loan¹⁵ based on the guaranteed cash value⁷, the cash value of the declared reversionary bonus and the value of the Prime Currency Account (if any); or
- iii reduce the notional amount⁴ of the policy and partially withdraw your guaranteed cash value⁷, the cash value of the reversionary bonus (if any) and the cash value of the terminal bonus attributable to the reduced portion of the notional amount⁴ (if any) and the cash value of the terminal bonus corresponding to the reduced portion of the face value of the reversionary bonus (if any) as determined by the Company. Please note that this will reduce your future policy values and benefits.

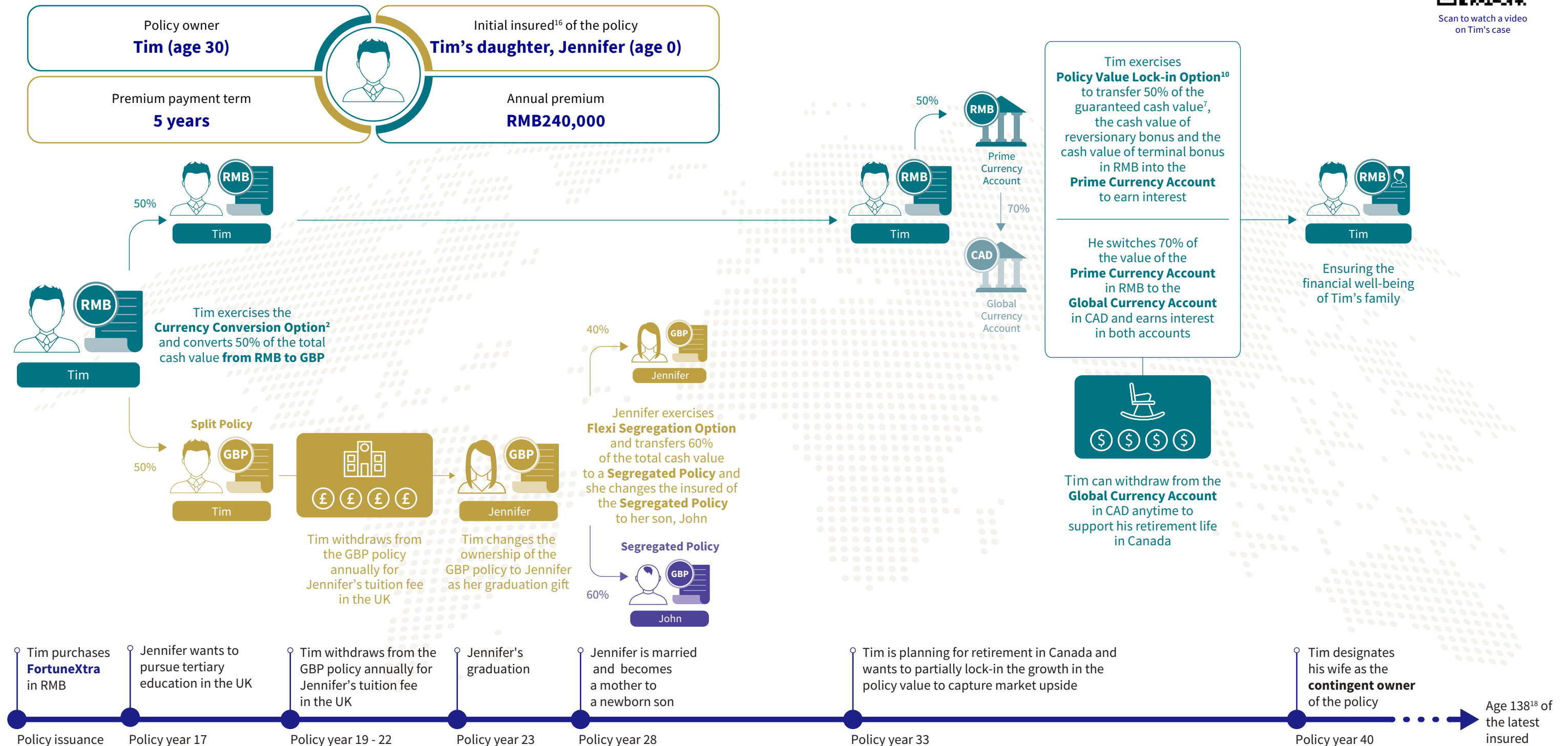


Illustrative example

Providing flexibility to cater evolving currency needs



Scan to watch a video
on Tim's case



Wealth accumulation starts from the commencement of the policy

Note:

- Written applications should be made by the policy owner for (1) exercising the Currency Conversion Option, (2) withdrawal, (3) change of policy owner, (4) exercising the Flexi Segregation Option, (5) exercising the Change of Insured Option, (6) exercising the Policy Value Lock-in Option, (7) switching between the Prime Currency Account and the Global Currency Account and (8) designation of contingent owner. Such applications are subject to the Company's approval (if applicable) and the administrative rules of the Company in effect from time to time.



Comprehensive legacy tools for smooth generational wealth transfer

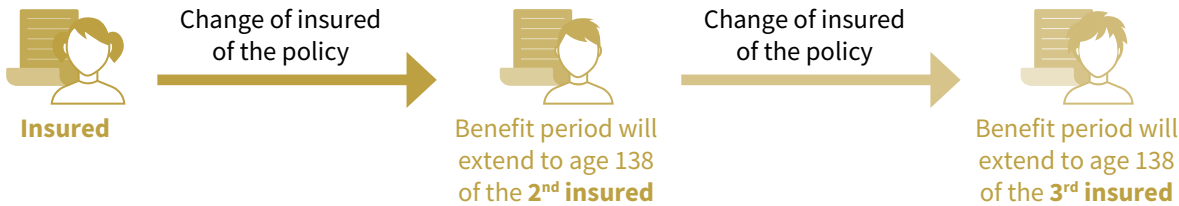
To enable the efficient transfer of your legacy, **FortuneXtra** provides a number of features that allow your legacy plan to be carried out beyond your lifetime. With flexible currency convertibility and comprehensive options for legacy planning, **FortuneXtra** is a tailored solution that fits the currency needs of your future generations.

Change the insured of the policy for an unlimited number of times for wealth succession

After the end of the 1st policy year, you may change the insured of the policy an unlimited number of times, subject to the prevailing administrative rules of the Company¹⁷. The benefit period will be changed to up to age 138¹⁸ of the latest insured, enabling you to share your legacy with the generations to come. Changing the insured will not affect the policy values under your policy.

Change the insured of the policy

Policy owner can change the insured of the policy for an unlimited number of times.



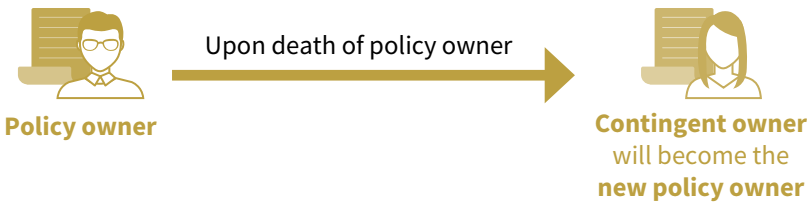
This diagram is the highlight of changing the insured of the policy for illustration purpose only.

Continuing your legacy planning with contingent policy ownership

Life is unpredictable. That's why **FortuneXtra** provides you the option to designate your loved ones as a contingent owner¹⁹ after the end of the 1st policy year. In the unfortunate event of the death of the policy owner, the contingent owner can smoothly take over and become the new policy owner, subject to the approval of the Company at its sole and absolute discretion. Most importantly, the contingent owner helps to safeguard both your policy and your family's financial future as intended. Changing the policy ownership will have no impact on the policy values.

Designation of contingent owner

Policy owner designates a contingent owner. The contingent owner will become the new policy owner in the unfortunate event of the death of the policy owner.



This diagram is the highlight of designation of contingent owner for illustration purpose only.



Comprehensive legacy tools for smooth generational wealth transfer (cont'd)

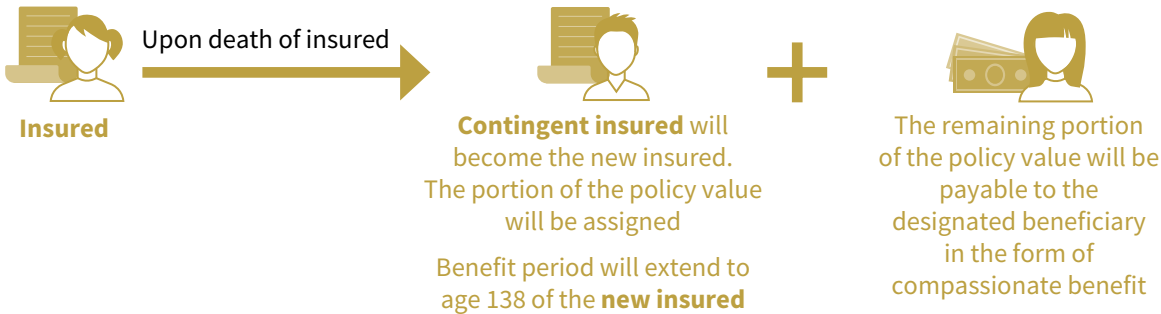
Allocate your policy for life protection and uninterrupted legacy planning with a contingent insured

Once your policy has been in-force for 1 year, you may apply to designate one contingent insured²⁰ and assign a portion of policy value to be accumulated further subject to the approval and the prevailing administrative rules of the Company.

In the unfortunate event of the death of the insured, the designated contingent insured will become the new insured subject to the approval of the Company²¹. The portion of the policy value that you assigned will continue to accumulate for future generations. The remaining portion of the policy (if any) in the form of compassionate benefit will be payable in a lump sum to the designated beneficiary, providing immediate financial support²².

Flexi Continuation Option

Policy owner designates a contingent insured and assign a portion of policy value. The contingent insured will become the new insured of the policy in the unfortunate event of the death of insured.



This diagram is the highlight of Flexi Continuation Option for illustration purpose only.



Comprehensive legacy tools for smooth generational wealth transfer (cont'd)

Flexible death benefit options for enhanced family protection

FortuneXtra provides life protection that can support your loved ones beyond your lifetime with 2 death benefit options to choose from:

i

Superior death benefit option
(the amount of death benefit can be at least 130% of the total standard premiums paid^{23,24})

or

ii

Regular death benefit option
(the amount of death benefit will be at least 100% of the total standard premiums paid²³)

Death benefit will be paid out in the unfortunate event of the death of the insured. Once you select a death benefit option, it cannot be changed.

Additionally, you have the flexibility to choose among the following 3 settlement options to determine how the death proceeds are to be distributed:

i

Lump sum payment

/

ii

Payment by instalments

/

iii

Hybrid payment

Please refer to the section **FortuneXtra at a glance** for details of the death benefit and death benefit settlement options.

Extended grace period for premium payments to assist you upon major life events

Major milestones and hard times alike can disrupt steady plans. That’s why after just 1 policy year, we empower flexibility when life throws curveballs.

Should specified marital, parenthood, job loss, divorce or relocation events occur, our Extended Grace Period Benefit²⁵ gives you peace. Upon approval of the application for Extended Grace Period Benefit²⁵, your policy will remain in effect and you will receive up to 365 additional days (inclusive of the usual grace period of 31 days) from the next premium due date to pay overdue premiums.

Please refer to the section **FortuneXtra at a glance** for details.



Optional extra protection

You can also combine **FortuneXtra** with a wide range of optional supplements such as critical illness, medical, accident and disability protection to meet your personal needs. For the availability of the supplements and their currencies, please contact your financial consultant for details.

FortuneXtra at a glance

Premium payment term	5 years / 10 years
Benefit period	Up to age 138 ¹⁸
Issue age	Age 0 – 60 (applicable to superior death benefit) Age 0 – 70 (applicable to regular death benefit)
Premium rate	Fixed and guaranteed
Minimum notional amount ⁴	RMB97,500 / USD15,000 / GBP9,000 / EUR15,000 / CAD18,000 / AUD18,000 / SGD24,000 / HKD120,000 / MOP120,000 Note: Upon the approval of exercising the Policy Value Lock-in Option ¹⁰ , the minimum requirement of the notional amount ⁴ will be revised as follows: RMB48,750 / USD7,500 / GBP4,500 / EUR7,500 / CAD9,000 / AUD9,000 / SGD12,000 / HKD60,000 / MOP60,000
Guaranteed cash value ⁷	Payable upon policy surrender or at maturity, starting from the 3 rd policy year
Non-guaranteed benefits	May be provided after the policy has been in-force for 3 years⁸ Reversionary bonus - Annual bonus - Face value is non-guaranteed, but once declared it will be guaranteed. It will be payable when the death benefit or the compassionate benefit becomes payable - Cash value is non-guaranteed and payable upon policy surrender or at maturity. The actual amount will only be determined when it is payable⁹ Terminal bonus - A one-off bonus - Face value is non-guaranteed and payable when the death benefit or the compassionate benefit becomes payable - Cash value is non-guaranteed and payable upon policy surrender or at maturity. The actual amount will only be determined when it is payable⁹ Value of the Prime Currency Account and Value of the Global Currency Account - Within 30 days from each policy anniversary starting from the 10th policy anniversary and while the policy is in effect, you may apply to transfer a certain percentage of the guaranteed cash value⁷, the latest cash value of reversionary bonus and the latest cash value of terminal bonus to your Prime Currency Account, subject to an annual maximum lock-in rate of 50% and an annual minimum lock-in rate of 10%¹⁰ - After exercising the Policy Value Lock-in Option¹⁰, you can switch a certain percentage of the values in the Prime Currency Account to the Global Currency Account or vice versa anytime at prevailing currency exchange rate³

FortuneXtra at a glance (cont'd)

Non-guaranteed benefits (cont'd)	- Interest may be credited on the value of both accounts at interest rates as may be determined by the Company from time to time at its absolute discretion for the respective currencies - Value from both accounts can be withdrawn in whole or in part anytime without partially surrendering your policy - The currency for the Global Currency Account can be changed after it is created¹³
Surrender value / Maturity benefit	Guaranteed cash value⁷ + cash value of reversionary bonus (if any) + cash value of terminal bonus (if any) + value of the Prime Currency Account (if any) + value of the Global Currency Account (if any) – any indebtedness and outstanding premium
Life protection	2 options of death benefit are available to choose from – superior death benefit option or regular death benefit option In the unfortunate event of the death of the insured, the designated beneficiary will receive a death benefit which is equal to: the higher of: i Applicable to superior death benefit option: 100% of the total standard premiums paid²³, plus extra 30% of the total standard premiums paid²³ if the insured passes away at the initial insured¹⁶'s age of 60 or below and the policy has been in-force for 3 years²⁴ or more; Applicable to regular death benefit option: 100% of the total standard premiums paid²³; and ii guaranteed cash value⁷ + face value of reversionary bonus (if any) + face value of terminal bonus (if any) + value of the Prime Currency Account (if any) + value of the Global Currency Account (if any) – any indebtedness and outstanding premium

FortuneXtra at a glance (cont'd)

Life protection (cont'd)	Death benefit settlement option You may choose among the following 3 death benefit settlement options for the payment of the death proceeds: i Lump sum payment The death proceeds will be paid in a lump sum ii Payment by instalments The death proceeds will be paid by instalments at such regular intervals over a specified period of time to be agreed by the Company iii Hybrid payment A percentage of the death proceeds will be paid in a lump sum and the remaining balance will be paid out by instalments at such regular intervals over a specified period to be agreed by the Company The balance of death proceeds yet to be paid will accrue interest at an interest rate to be determined by us from time to time at our sole discretion
Extended grace period ²⁵	Starting from the 2nd policy year, if any of the specified events listed below occurs during the premium payment term, you may apply to extend the grace period for your premium payments: a you get married; b you or your spouse gives birth; c you are made redundant or laid off; d you get divorced; or e you change the Principal Location of Residence²⁶ Upon approval of the application for Extended Grace Period Benefit, your policy will remain in effect and you will receive up to 365 additional days (inclusive of the usual grace period of 31 days) from the next premium due date to pay overdue premiums. Please refer to your policy contract for details
Underwriting	If superior death benefit option is chosen, no medical underwriting is required²⁷ if the total aggregate annual premiums²⁸ of all policies of FortuneXtra and designated participating life insurance plans in respect of the insured is RMB2,600,000 / USD400,000 / GBP240,000 / EUR400,000 / CAD480,000 / AUD480,000 / SGD640,000 / HKD3,200,000 / MOP3,200,000 or below If regular death benefit option is chosen, no medical underwriting is required²⁷ regardless of the premium amount For details, please contact your financial consultant