

## Easy WealthPlus Endowment Plan 2 (Online application version)

Enjoy guaranteed return and turn your medium-term goals  
into your next milestones

Savings • Non-participating life



**FWD Life Insurance Company (Bermuda) Limited**  
(Incorporated in Bermuda with limited liability)

We all have different life goals with different time frames. While we are prepared to build a carefree retirement over a couple of decades or longer, there are also things on our to-do lists that can't wait that long.

A bigger home for your growing family, an overseas education for your teenage kids, capital for an online startup. These are all goals that will require considerable financial resources in the near future. Even if you're not working on any medium-term goals, accelerating your savings is always a priority worth pursuing.

That's why you may need the extra financial capability offered by a targeted savings plan with guaranteed return.

Limited offer<sup>1</sup>

Easy WealthPlus Endowment Plan 2 (the "Plan") is designed to support your medium-term goals with a 2-year premium payment period and an 8-year benefit term. By providing you with a guaranteed maturity return of up to 3.51% per annum as well as life protection, the Plan can help you take control of your financial future.



### Achieve your savings target in 8 years with 2 years payment

You only need to pay premiums for the first 2 years, the Plan offers 8 years' benefit term to meet your different medium-term saving needs. You can pay your premiums either by annual pay or prepay option (i.e. paying a lump sum with 1<sup>st</sup> year premium and a prepayment amount<sup>2</sup> for the 2<sup>nd</sup> year premium) upon policy application. If you choose prepay option, we will deposit your prepayment amount into the premium deposit account (PDA)<sup>2</sup>.

When the policy matures in 8 years' time, and at that time if the policy is in force and the insured is alive, you may receive 100% of notional amount<sup>3</sup> as maturity benefit with a guaranteed maturity return<sup>4</sup> as follow:

Policy currency	Benefit term	Guaranteed maturity returns <sup>4</sup>	
		Annual pay option	Prepay option
US\$	8 years	3.51% p.a.	3.29% p.a.

You may enjoy premium discount offer and higher guaranteed maturity return within the designated promotion period. Please refer to the relevant promotional leaflet for the details of terms and conditions.



### Life Protection for peace of mind

The Plan provides life coverage. A lump sum death benefit will be payable to the beneficiary if the insured passes away. The death benefit is equivalent to the higher of (i) 105% of total premium paid<sup>5</sup> or (ii) guaranteed cash value as at the date of insured's death, and less any indebtedness and any outstanding levy.

If the insured dies before the first policy anniversary (if the prepay option is chosen), any balance of PDA<sup>2</sup> will be returned to you or your estate (if you are also the insured).



### Unlimited times for change of insured

After the end of the 1<sup>st</sup> policy year and the insured is alive, you may exercise the change of insured option<sup>6</sup> for unlimited times until the policy matures. After the change of insured, the benefit term and policy values remain unchanged.



### **Contingent insured and contingent policy owner for continuous policy extension**

You may nominate a contingent insured<sup>7</sup> while the policy is in force and the insured is alive. In the event of the death of the insured, the nominated contingent insured will become the new insured, eliminating the possibility of policy termination resulting from the unexpected death of the original insured. In addition, you can nominate a contingent policy owner<sup>8</sup> while the policy is in force so that the policy can be managed by the contingent policy owner in the event of the death of the original policy owner.



### **Easy application without medical examination**

Application for the Plan is simple and no medical examination is required.

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## Summary of plan features

Issue age (age next birthday) (applicable to online application only)	Age 19 - 65
Policy currency	US\$
Benefit term	8 years
Premium payment term	2 years
Premium payment method	<ul style="list-style-type: none"> <li>• Annual pay</li> <li>• Prepay option (pay the 1<sup>st</sup> year premium together with the prepayment amount for 2<sup>nd</sup> year premium upon policy application)</li> </ul>
Minimum notional amount <sup>3</sup> (applicable to online application only)	US\$ 8,098 (per policy) (equivalent to minimum annual premium of US\$3,125 (per policy))
Maximum notional amount <sup>3</sup> (applicable to online application only)	US\$64,787 (per product per insured via online application) <sup>12</sup> (equivalent to maximum annual premium of US\$25,000 (per policy owner))
Death benefit <sup>9</sup>	<p>If the insured dies while the policy is in effect, and before the maturity date, provided that there is no contingent insured, death benefit will be paid which is equal to:</p> <p>The higher of:</p> <p>(i) guaranteed cash value; or</p> <p>(ii) 105% of total premium paid<sup>5</sup>, less any indebtedness and any outstanding insurance levy.</p> <p>If the insured dies before the first policy anniversary (if the prepay option is chosen), any balance of PDA<sup>2</sup> will be returned to you or your estate (if you are also the insured).</p>
Surrender benefit <sup>10</sup>	<p>The guaranteed cash value of the policy as at the date of surrender and less any indebtedness and any outstanding insurance levy.</p> <p>If you surrender the policy before the first policy anniversary (if the prepay option is chosen), any balance of PDA<sup>2</sup> will also be returned to you subject to an administrative charge which is equal to 3.5% of the balance of the PDA. The Plan does not accept partial surrender.</p>
Maturity benefit <sup>11</sup>	If the policy is in force and the insured is alive at the maturity, you will be entitled to 100% of the notional amount <sup>3</sup> less any indebtedness and any outstanding insurance levy.

**This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.**