

Oscar

Oscar is an investment-linked assurance scheme and is classified as “Class C – linked long term business” plan under the Insurance Companies Ordinance (“ICO”). It is offered by FTLife, an insurance company authorized under the ICO in Hong Kong.

Key Product Features

(The following provides a highlight of certain key product features of Oscar only. Please refer to the specific section in the Product Guide for details of the scheme.)

Policy Currency

Oscar is issued in US dollar or HK dollar. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

Premium Payment Period

You may choose a premium payment period as set out below (subjecting to the issue age^{Note 1} of the insured and the policyholder). **Once the premium payment period is chosen at policy inception, it cannot be changed afterwards.**

Premium Payment Period (Years)	Issue Age ^{Note 1} of Insured	Issue Age ^{Note 1} of Policyholder
5	15 days old - 60 years old	18 - 60 years old
10	15 days old - 55 years old	18 - 55 years old
15	15 days old - 55 years old	18 - 55 years old
20	15 days old - 55 years old	18 - 55 years old
25	15 days old - 50 years old	18 - 50 years old

Note 1: The age on the last birthday at policy inception.

Regular Premium

The minimum regular premium of an Oscar policy is US\$1,200 / HK\$9,600 per year and you may choose to pay regular premium monthly, semi-annually or annually. Please refer to section of **Regular Premium** in the Product Guide for the minimum regular premium amount under each payment frequency.

Regular premium paid for the initial contribution period as set out below (“**Initial Contribution Period**”) will be used to allocate notional units of investment choices to an initial account (“**Initial Account**”) according to your latest allocation instruction in our records.

Premium Payment Period (Years)	Initial Contribution Period
5	First 18 policy months
10	First 24 policy months
15	First 30 policy months
20	First 36 policy months
25	First 36 policy months

Regular premium paid for the period after the Initial Contribution Period will be used to allocate notional units of investment choices to an accumulation account (“**Accumulation Account**”) until the end of the premium payment period. The amount of premium allocated to each investment choice should be at least equal to 10% of the premium paid.

You should pay regular premium for the whole of your chosen premium payment period. Suspension of regular premium payment, reduction of regular premium and withdrawal from the account value of the Initial Account are not allowed during the Initial Contribution Period. In case of policy termination, a surrender charge of up to 80% of the account value of the Initial Account will be deducted and it will result in significant loss of principal.

Additional Lump Sum Investment (Optional)

You can supplement your regular premium at any time while the policy is in effect with lump sum investment premium subject to a premium charge of 5% for each lump sum investment. The lump sum investment premium after deduction of the premium charge will be used to allocate notional units of investment choices to a lump sum investment account (“**Lump Sum Investment Account**”) according to your latest allocation instruction in our records. The minimum lump sum investment premium is US\$1,000 (for US dollar policy) / HK\$8,000 (for HK dollar policy). Please refer to section of **Additional Lump Sum Investment (Optional)** in the Product Guide for details.

Switching

Currently, switching between investment choices is free of charge. Please refer to the section of **Switching** in the Product Guide for details regarding the minimum switching amount and minimum holding amount of each investment choice right after a switch.

Surrender

You may surrender your policy at any time in writing in our prescribed form. A surrender charge of up to 80% of the account value of the Initial Account may be deducted when the policy is surrendered. Please refer to section of **Surrender** in the Product Guide for details. **Please note that Oscar is designed to be held for a long term period. Early surrender of the policy may result in a significant loss of principal and / or bonuses awarded.**

Welcome Bonus

A welcome bonus is offered to each newly issued Oscar policy. The welcome bonus is calculated by multiplying the regular premium paid for the first policy year by the applicable welcome bonus rate. The welcome bonus rate varies by the annual regular premium amount and premium payment period selected by you. Since regular premium can be paid monthly, semi-annually or annually, please refer to Note 4 on page 5 of this promotion flyer for details regarding the calculation of annual regular premium for different premium payment frequency (“**Annual Regular Premium**”).

You will not be entitled to any welcome bonus if you cancel the policy within the cooling-off period. If the insured commits suicide within the first policy year, the original amount of welcome bonus previously credited to the policy will be deducted from the account value of the Initial Account and if the account value in this account is insufficient for deduction, the remaining amount will be deducted from the account value of the Lump Sum Investment Account (if applicable).

Please refer to the section of **Welcome Bonus** in the Product Guide for details.

Loyalty Bonus

You will be entitled to a loyalty bonus at the end of each of the 10th and the 20th policy year provided that the policy is in effect at the end of each of the 10th and the 20th policy year. Please refer to section of Loyalty Bonus in the Product Guide for details.

Death Benefit

The amount of death benefit payable to the beneficiary(ies) under the policy equals to the higher of (i) 105% of the total account value or (ii) the aggregate amount of all premiums paid less the aggregate amount of all withdrawals made.

Please note that if the insured commits suicide within the first policy year, the death benefit will not be payable. Please refer to sections of **Death Benefit, Suicide** and **Summary of Fees and Charges** in the Product Guide for details.

Accidental Death Benefit

During the first 2 policy years, in the event of death of the insured as a result of an accident and death occurs within 180 days from the date of accident, the amount of accidental death benefit equals to the Annual Regular Premium as at the date of death multiplied by the premium payment period, subject to a maximum amount of US\$50,000 (for US dollar policy) / HK\$400,000 (for HK dollar policy).

Please refer to the section of **Accidental Death Benefit** in the Product Guide for details.

Termination

Your policy will automatically terminate in the earliest of the following circumstances:

- (i) The policy is surrendered; or
- (ii) The death of the insured; or
- (iii) On the policy anniversary that is on or after the insured's 100th birthday; or
- (iv) The regular premium for the Initial Contribution Period is not paid on or before the end of the grace period of 31 days from its due date; or
- (v) While the regular premium for the period after the Initial Contribution Period is not paid on or before the end of the grace period of 31 days from its due date and the total account value is insufficient for unit deduction of the applicable fees and charges; or
- (vi) During premium holiday, the total account value is insufficient for unit deduction of the applicable fees and charges on a policy monthly anniversary, and the payment for regular premium and additional premium for rider(s) (if any) are not resumed on or before 31 days from that policy monthly anniversary; or
- (vii) The total account value drops to zero after the end of the premium payment period.

Please refer to section of **Termination** in the Product Guide for details.

Fees and Charges

The following table sets out the current policy fees and charges (where applicable). Please refer to the section of **Summary of Fees and Charges** in the Product Guide for details.

Fees and charges at the scheme level	<ul style="list-style-type: none"> • Premium charge • Insurance charge • Policy fee • Administration fee (for Initial Account only) • Investment management fee for investment choices • Surrender charge (for Initial Account only) • Bid-offer spread • Switching fee
Fees and charges at underlying funds level	<ul style="list-style-type: none"> • Management charge for underlying funds • Other charges imposed by the fund managers of the underlying funds <p>For details, please refer to the offering document of the respective underlying funds.</p>

FTLife reserves the right to vary the above fees and charges or impose new charges with not less than one month's prior written notice or other period of notice in compliance with the relevant regulatory requirements.

For further details of plan features, terms & conditions and fees & charges and risk factors, please refer to the offering documents of Oscar.

Please refer to the offering documents of the relevant underlying funds for details of the underlying funds, including but not limited to, their investment objectives and policies, risk factors and charges. Copies of the offering documents of the underlying funds can be downloaded at our website: www.ftlife.com.hk.

Investment involves risks, and the value of investments may go up as well as down. Investment returns are not guaranteed. Past performance is not indicative of future performance.

Illustrative example for calculation of the welcome bonus:

Premium payment period	= 10 years
Annual Regular Premium	= US\$20,000
Applicable welcome bonus rate	= 30%
Total welcome bonus amount for the first policy year	= US\$20,000 x 30% = <u>US\$6,000</u>

The above illustration is hypothetical and for illustrative purpose only.

Clawback of welcome bonus

- (1) You will not be entitled to any welcome bonus if you cancel the policy within the cooling-off period. Please refer to the section of Cooling-off Period in the Product Guide for details.**
- (2) If the insured commits suicide within the first policy year, the amount of welcome bonus previously credited to the policy will be deducted from the account value of the Initial Account and if the account value in this account is insufficient for deduction, the remaining amount will be deducted from the account value of the Lump Sum Investment Account (if applicable). Please refer to the section of Suicide in the Product Guide for details.**

Please contact your financial consultant or call our Customer Service Hotline at 2866 8898 for more details regarding this promotion.

Notes: FTLife reserves the right to alter or terminate this promotion or amend these terms and conditions at any time without prior notice. Any policies issued prior to such termination or any amendments to the terms and conditions of this promotion will not be affected.

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

Incorporated in Bermuda with limited liability

MKT/DPM/0375AEN/2010

閃耀人生

閃耀人生屬《保險公司條例》下「類別C — 相連長期業務」之投資相連壽險計劃。此計劃由香港《保險公司條例》授權的保險公司富通保險提供。

主要產品特點

(以下只提供閃耀人生某些主要產品特點，計劃詳情請參閱產品指南內相關部分)

保單貨幣

閃耀人生以美元或港元為保單貨幣。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

保費繳付年期

閣下可揀選以下列表之保費繳付年期(受保人及保單持有人的投保年齡^{註釋1}須符合有關要求)。保費繳付年期在保單開始時一經選定便不能更改。

保費繳付年期(年)	受保人的投保年齡 ^{註釋1}	保單持有人的投保年齡 ^{註釋1}
5	初生15日 — 60歲	18 — 60歲
10	初生15日 — 55歲	18 — 55歲
15	初生15日 — 55歲	18 — 55歲
20	初生15日 — 55歲	18 — 55歲
25	初生15日 — 50歲	18 — 50歲

註釋1：上次生日的年齡(以保單開始之日計)

定期保費

閃耀人生的最低定期保費為每年1,200美元 / 9,600港元，閣下可選擇以每月、每半年或每年的方式繳付定期保費。有關每個保費繳付方式下的最低定期保費金額，詳情請參閱產品指南內「定期保費」部分。

我們會按閣下在我們記錄上的最近期的分配指示，根據以下列表所列的保費繳付年期將閣下已為最初供款期(「最初供款期」)繳付的定期保費用作分配投資選擇的名義單位至閣下的最初供款帳戶(「最初供款帳戶」)內。

保費繳付年期(年)	最初供款期
5	首18個保單月份
10	首24個保單月份
15	首30個保單月份
20	首36個保單月份
25	首36個保單月份

而非為最初供款期所繳付的定期保費將用作分配投資選擇的名義單位至閣下的累積供款帳戶(「累積供款帳戶」)內，直至保費繳付年期屆滿。分配至每項投資選擇的保費金額比重須最少為已付保費的10%。

閣下須於所選擇的整個保費繳付年期內繳付定期保費。在最初供款期內，閣下不能暫停繳付定期保費、調低定期保費或提取最初供款帳戶的帳戶價值。假如保單終止，富通保險須收取最多相等於最初供款帳戶的帳戶價值的80%的退保費用，而本金會因此受到重大虧損。

額外一筆過投資(自選)

除定期保費外，閣下亦可在保單有效期內，隨時以一筆過投資保費形式投入額外的投資保費。富通保險會從每一筆過投資扣除其中的5%作為保費費用，然後按閣下在我們記錄上的最近期的分配指示將餘額用作分配投資選擇的名義單位至閣下的一筆過投資帳戶(「一筆過投資帳戶」)內。最低的一筆過投資保費金額為1,000美元(適用於美元保單) / 8,000港元(適用於港元保單)。詳情請參閱產品指南內「額外一筆過投資(自選)」部分。

轉換投資選擇

目前，轉換投資選擇無需收取轉換費用。請參閱產品指南內「轉換投資選擇」部分而了解最低轉換金額及轉換後每項投資選擇的最低持有金額。

退保

閣下可隨時以我們指定的書面格式提出退保。當閣下退保，我們或會扣除金額最多為最初供款帳戶的帳戶價值的80%作退保費用。詳情請參閱產品指南內「退保」部分。**請注意：閃耀人生是為長線持有而設，閣下的本金及/或已獲發放之獎賞可能會因提早退保而蒙受重大虧損。**

迎新獎賞

每份閃耀人生的新保單都可獲得迎新獎賞，迎新獎賞以首個保單年度繳付的定期保費乘以適用的迎新獎賞比率計算，迎新獎賞比率會因你所選的每年定期保費金額及保費繳付年期而不同。由於閣下可每月、每半年或每年繳付定期保費，請參閱此單張第5頁的註釋4，有關計算每年定期保費金額及保費繳付方式（「**每年定期保費**」）。

如閣下於冷靜期內取消保單，閣下將不享有任何迎新獎賞。如受保人在首個保單年度內自殺身故，我們將從最初供款帳戶的帳戶價值扣除早前存入保單的迎新獎賞的原額。若該帳戶的帳戶價值不足，我們將會從一筆過投資帳戶的帳戶價值（如適用）扣回餘額。

詳情請參閱產品指南內「迎新獎賞」部分。

長期客戶獎賞

於保單有效期間，閣下將會在第10個及第20個保單年度屆滿時獲得長期客戶獎賞。詳情請參閱產品指南內「長期客戶獎賞」部分。

身故賠償

我們將給付受益人身故賠償，金額相等於 (i) 總帳戶價值的105%或 (ii) 已繳保費總額扣除所有提款總額，以較高者為準。

請注意：若受保人在首個保單年度內自殺身故，其身故賠償將不獲給付。關於因在首個保單年度內自殺所得的身故收益，詳情請參閱產品指南內「身故賠償」、「自殺」及「費用及收費一覽表」部分。

意外身故保障

首2個保單年度內，若受保人因意外導致死亡，而死亡日期在意外發生該日起計一百八十天內，意外身故保障金額相等於在身故當日的每年定期保費乘以保費繳付年期得出的金額，並以最多50,000美元（適用於美元保單）/ 400,000港元（適用於港元保單）為限。

詳情請參閱產品指南內「意外身故保障」部分。

保單終止

閣下的保單將在下列情況下（以最早者為準）被自動終止：

- (i) 保單被退保；或
- (ii) 受保人身故；或
- (iii) 已屆受保人100歲生日當天的或之後的保單週年日；或
- (iv) 最初供款期內應繳的定期保費在其到期日起計31日的寬限期結束當日或之前仍然未繳清；或
- (v) 最初供款期後應繳的定期保費在其到期日起計31日的寬限期結束當日或之前仍然未繳清，而總帳戶價值不足以用作扣除單位以支付適用費用及收費；或
- (vi) 於保費假期期間，總帳戶價值在某一個保單週月日不足以用作扣除單位以支付適用費用及收費，而在該保單週月日起計31日或之前閣下未恢復繳付定期保費及附加契約之額外保費（如有）；或
- (vii) 於保費繳付年期屆滿後總帳戶價值降至零。

詳情請參閱產品指南內「保單終止」部分。

費用及收費

以下列出當前保單費用及收費（如適用）。詳情請參閱產品指南內「費用及收費一覽表」。

保單計劃 費用及收費	<ul style="list-style-type: none">• 保費費用• 保險費用• 保單收費• 行政費用（只適用於最初供款帳戶）• 投資選擇的投資管理費用• 退保費用（只適用於最初供款帳戶）• 買賣差價• 轉換費用
相關基金的 費用及收費	<ul style="list-style-type: none">• 相關基金之管理費用• 相關基金的基金經理可能收取的其他費用 <p>詳情請參閱個別相關基金的銷售文件。</p>

富通保險保留日後更改上述費用及收費和增加新收費之權利。屆時將於不少於一個月前預先向閣下發出書面通知，或按照符合相關法例規定的其他期限預先向閣下發出通知。

請參閱閃耀人生之主要推銷刊物，了解計劃特點、條款及細則、費用及收費及風險因素等詳情。

請參閱個別相關基金的銷售文件以了解相關基金的詳情（包括但不限於其投資目標及政策、風險因素及收費）請瀏覽本公司的網站www.ftlife.com.hk，查閱相關基金的銷售文件。

投資帶有風險及投資價值可升可跌。投資回報並無保證，過往表現並非未來業績的指標。

迎新獎賞計算說明例子：

保費繳付年期	= 10年
每年定期保費	= 20,000美元
適用的迎新獎賞比率	= 30%
首個保單年度的迎新獎賞總額	= 20,000美元 x 30% = <u>6,000美元</u>

以上例子純屬假設，只供說明之用。

迎新獎賞之收回

- (1) 如閣下於冷靜期內取消保單，閣下將不會享有任何迎新獎賞，詳情請參閱閃耀人生產品指南內「冷靜期」部分。
- (2) 如受保人在首個保單年度內自殺身故，我們將會從最初供款帳戶的帳戶價值扣除早前存入保單的迎新獎賞的金額。若該帳戶的帳戶價值不足，我們將會從一筆過投資帳戶的帳戶價值（如適用）扣回餘額。詳情請參閱閃耀人生產品指南內「自殺」部分。

如有任何查詢有關此推廣，請聯絡您的理財顧問或致電富通保險客戶服務熱線2866 8898。

請注意，富通保險保留變更或終止是次推廣或在不事先通知閣下的情況下修改是次推廣條款及條件的權利。任何保單於是次推廣條款及條件作出任何修改前已發出保單將不會受到影響。

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

Incorporated in Bermuda with limited liability

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