



**Financial
+
Protection
Solution**

“Joyful Life” Insurance Plan

Comprehensive protection for you and your family while accumulating wealth steadily

Key Features

- ✓ Provide adequate whole life protection until the Insured reaches the age of 100
- ✓ Flexible premium payment arrangements to suit your financial arrangements
- ✓ Annual Dividend¹ and Terminal Dividend¹ help to boost your wealth further
- ✓ Enjoy extra peace of mind with optional protection including medical, hospitalisation, critical illness, accident and term insurance



Policy owner and Insured:
Mr. Chan (Age 35, non-smoking)



He decides to apply for
“Joyful Life” Insurance Plan because he wants to

Get a comprehensive protection for his family to cover unexpected expenses and future living expenses



Get prepared for his retirement



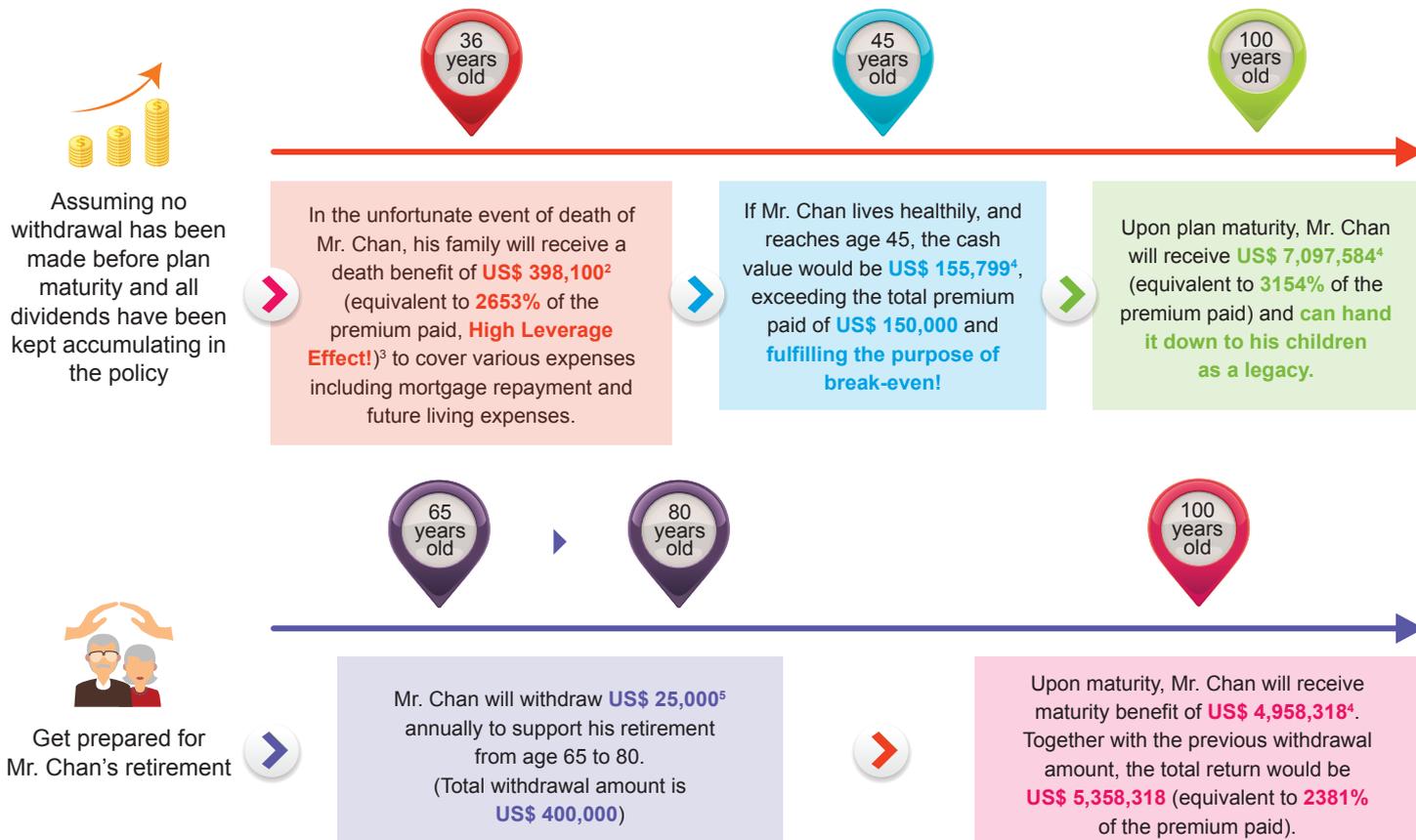
Please turn to the next page for more details about Mr. Chan’s “Joyful Life” solution!

Example

Issue Age: 35 years old
 Premium Payment Period: 15 years
 Sum Insured: US\$ 398,100
 Annual Premium: US\$ 15,000*

How “Joyful Life” Insurance Plan could work for Mr. Chan and his family?

(The policy has been in force for 1 year)



The above sample case is hypothetical and is for illustration and reference only. You should not rely on any of the case as your own financial plans for identical financial solutions and execution.

For enquiries, please contact your Consultant or our Customer Service Hotline on 2866 8898.

Remarks:

- Annual dividend, terminal dividend and interest from annual dividend are not guaranteed. However, once declared, the declared amount of the annual dividend and the accumulated interest will be credited to the policy. An annual dividend may be payable at the sole discretion of the Company on each Policy Anniversary after this policy has been in force for a minimum number of policy years and provided that all premiums due have been paid up to each relevant policy anniversary. The amount of terminal dividend in each declaration may be greater or lesser than the previous amount based on a number of factors, including but not limited to investment returns and general market volatility.
- Death benefit equals to the sum insured plus accumulated annual dividends and interest (if any) and terminal dividend minus all outstanding loan balance (if any) and any unpaid balance of premiums due for the full policy year in which the Insured dies.
- This percentage is calculated based on the policy owner applied for the plan at age 35 with one year premium of US\$ 15,000.41 paid.
- Assuming the annual dividend is accumulated at FTLife to earn interest, the expected amount is calculated based on the dividend allocation and 4.25% interest rate p.a. as of April 2017, both of which are not guaranteed. The actual dividends paid may change with the values being higher or lower than those illustrated. In determining the amount of dividends payable (if any), we will consider many factors such as investment returns which can change from time to time with environmental changes. The annual dividend, interest rate and terminal dividend are not guaranteed. For details, please refer to the Policy Anniversary Notice to be issued to the policy owner from FTLife. The data is for reference only, all terms are subject to policy terms and conditions.
- The Insured can withdraw accumulated annual dividends and interest (if any) at any time and will not affect the sum insured. Guaranteed cash value and terminal dividend can be withdrawn by partial surrender, with a minimum requirement of US\$10,000 sum insured. After the partial surrender, the sum insured will be reduced accordingly. Please note that the sum insured cannot be increased once it has been lowered. Thereafter the guaranteed cash value, annual dividend, terminal dividend and total death benefit will be adjusted according to the reduced sum insured.

* Premium amount will be rounded to the nearest integer.

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

A company incorporated in Bermuda with limited liabilities