

# Term Life Insurance



FTLife introduces term life insurance plans to provide you and your family with protections to confront different needs at different stages of life at affordable cost and flexible payment term. In the unfortunate event of death of the insured, a sum insured\* will be payable to your family to overcome the adversity with ease.

\*We will deduct from the sum insured any unpaid balance of premiums due for the full policy year in which the insured dies.

- Three options for your choice: 5-year Term Life Plan, 20-Year Term Life Plan and Term Life 100 Insurance Plan.
- 5-Year Term Life Plan and 20-Year Term Life Plan offer life protection up to age 80 while Term Life 100 Insurance Plan offers life protection up to age 100. The policy will be renewed automatically on the policy anniversary date upon your payment of premium throughout the protection period regardless of the insured's health condition.
- You may convert your term life insurance plans to a whole life savings plan, before you reach age 60. This conversion does not require evidence of insurability but is subject to our prevailing conversion rules and not applicable to any riders and/or complementary policies attached to this policy.

## Issue Age

	Insured's Issue Age (Basic Plan)	Insured's Issue Age (Rider)
Term Life 100 Insurance Plan	16 to 70 years old	15 days to 70 years old
5-Year Term Life Plan	16 to 70 years old	15 days to 70 years old
20-Year Term Life Plan	16 to 60 years old	15 days to 60 years old

## Premium Type

	Premium Type
Term Life 100 Insurance Plan	Yearly Renewable
5-Year Term Life Plan	Renewable Every 5 Years
20-Year Term Life Plan	Renewable Every 20 Years

We have the right to adjust the premium. Please refer to Premium Adjustment section of the Key Product Risks below for details.

## Optional Benefits for Comprehensive Protection

You can enjoy a comprehensive protection coverage based on your needs by applying a range of optional benefits including medical, hospitalization, critical illness as well as accident insurance, at the time of application or at anytime afterwards.

## Free Worldwide Emergency Assistance Services

When you enroll in the term life insurance plans, you can enjoy 24-Hour Worldwide Emergency Assistance Services no matter where you are.

Please contact your consultant or call our Customer Service Hotline at 2866 8898 for more details of the term life insurance plans.

## Disclosure of Important Information

### 1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you determine to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

### 2. Key Product Risks

#### i. Premium Adjustment

For Term Life 100 Insurance Plan, we will adjust premiums yearly according to the attained age of the insured and at a rate\* to be determined by us at the time of renewal.

For 5-Year Term Life Plan and 20-Year Life Plan, we will adjust premiums every 5 years and 20 years respectively according to the attained age of the insured and at a rate\* to be determined by us at the time of renewal.

\*Rates are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal.

#### ii. Non-payment of Premium

If there is any non-payment of premiums at the end of the grace period of 31 days from its due date, the policy will automatically be terminated and you will lose your life protection under the policy.

#### iii. Termination

We have the right to terminate the plan before the end of the protection period upon the earliest occurrence of the following circumstances:

The Term Life Insurance Plan as a Basic Plan	The Term Life Insurance Plan as a Rider (which will be attached to a basic plan)
<ul style="list-style-type: none"><li>Non-payment of premiums at the end of the grace period of 31 days from its due date.</li></ul>	<ul style="list-style-type: none"><li>Non-payment of premiums at the end of the grace period of 31 days from its due date; or</li><li>the basic plan is cancelled or surrendered or terminated; or</li><li>the basic plan is converted into paid-up or extended term insurance plan (if applicable).</li></ul>

#### iv. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

#### v. Other Key Product Risks

- These term life insurance plans are issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore, it may be subject to foreign exchange risks in the process of currency conversion.

- These term life insurance plans are insurance policies issued by us. The insurance benefits are subject to the company's credit risks.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

**富通保險有限公司**

於百慕達註冊成立之有限公司

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AM0143/1701

# 定期壽險計劃



富通保險定期壽險計劃，讓您在相宜保費為摯愛家人建立所需保障。計劃備有多種的年期選擇，切合您不同人生階段。倘受保人不幸身故，家人即可獲得相等於投保額<sup>#</sup>的賠償，以協助他們積極面對轉變。

<sup>#</sup>我們將從投保額中扣除受保人死亡時之保單年度已到期的全年保費中的任何尚未繳付之保費餘額。

- 定期壽險提供3個計劃以供選擇：五年定期壽險計劃、二十年定期壽險計劃及百歲定期壽險計劃。
- 五年定期壽險計劃及二十年定期壽險計劃提供人壽保障至80歲，而百歲定期壽險計劃則提供人壽保障至100歲。無論您的健康狀況如何，只需按時繳付保費，保單便會自動於保單週年日續保。
- 您可於60歲前將原有之定期壽險計劃轉換為其他終生壽險計劃，而毋須呈交任何健康證明，惟此轉換需符合本公司屆時之轉換規則及不適用於附加於本保單的任何附加契約及/或附加保單。

## 投保年齡

	受保人投保年齡 (基本計劃)	受保人投保年齡 (附加契約)
百歲定期壽險計劃	16至70歲	初生15日至70歲
五年定期壽險計劃	16至70歲	初生15日至70歲
二十年定期壽險計劃	16至60歲	初生15日至60歲

## 保費形式

	保費形式
百歲定期壽險計劃	每年續保
五年定期壽險計劃	每5年續保
二十年定期壽險計劃	每20年續保

本公司保留調整保費之權利。詳情請參閱主要產品風險內的「保費調整」部分。

## 附加保障選擇 照顧一應俱全

您可根據個人所需，在投保定期壽險計劃時或其後，投保其他附加保障，包括醫療、住院、危疾及意外等，擴大保障範圍。

## 免費環球緊急支援服務

您只要成功投保定期壽險計劃，無論您身處何地，都可用為尊貴客戶而設的24小時免費環球緊急支援服務，以獲得即時支援。

欲知定期壽險計劃的詳情，請聯絡閣下的顧問或致電客戶服務熱線：2866 8898。

## 重要提示

### 1. 冷靜期權益

閣下可於保單發出後21天內，或本公司向閣下或閣下的代表發出通知書後的21天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（地址：香港干諾道中111號永安中心27樓）

### 2. 主要產品風險

#### i. 保費調整

百歲定期壽險計劃的保費將根據受保人已屆的年齡而於每年調整，而保費率\*將由本公司於續約時釐定。

五年定期壽險計劃及二十年定期壽險計劃的保費將分別於每五年及每二十年根據受保人已屆的年齡調整，而保費率\*將由本公司於續約時釐定。

\*保費率會因以下因素而影響，包括但不限於過去的索償紀錄、利率、持續率和費用。

本公司將於續保前不少於30日預先以書面通知閣下有關之保費金額。

#### ii. 欠繳保費

如應繳之保費在其到期日起計31日的寬限期結束當日仍然未繳清，保單將被自動終止，閣下亦將失去此保單之壽險保障。

#### iii. 保單終止

在下列情況下最早發生時，本公司有權在保障期滿日前終止閣下的計劃：

此壽險計劃為基本計劃	此壽險計劃為附加契約 (附加於基本計劃)
<ul style="list-style-type: none"><li>應繳之保費在31日的寬限期結束當日仍然未繳清。</li></ul>	<ul style="list-style-type: none"><li>應繳之保費在31日的寬限期結束當日仍然未繳清；或</li><li>基本計劃已被取消或退保或終止；或</li><li>基本計劃被轉換為清繳保險或展期保險（如適用）。</li></ul>

#### iv. 通脹風險

當閣下查閱利益說明表的各項價值時，請注意由於通貨膨脹，未來生活的成本可能會比現時較高。在該等情況下，即使本公司完成所有其保單下的合同義務，閣下可能獲得比實質價值少。

#### v. 其他主要產品風險

- 此壽險計劃以美元或港元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。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。

若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

- 此壽險計劃是由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

非保單的立約人（包括但不限於受保人及受益人）不享有執行保單任何條款的權利。《合約（第三者權利）條例》不適用於保單及以保單為依據而簽發的任何文件。

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