

## “Wealth Achiever” Universal Life Plan



# “Wealth Achiever” Universal Life Plan

The road that takes you to financial comfort passes through years of hard work, so a well-crafted wealth management solution is absolutely essential.

We proudly present the “**Wealth Achiever**” **Universal Life Plan**, which offers considerable annual interest return on your savings along with flexibility. Application process is simple and doesn’t require medical examination. It allows you to accumulate wealth effortlessly.

## Product Features

- ✓ Substantial return: Appreciable annual interest return
- ✓ Flexibility: Flexible cash withdrawal
- ✓ Extra protection:
  - Death benefit
  - Advanced Death Benefit
  - Free worldwide emergency assistance services

## Substantial Return

“**Wealth Achiever**” **Universal Life Plan** offers considerable annual interest return on your savings<sup>1</sup>, allowing you to achieve your financial goals with ease.

## Flexibility

The “Wealth Achiever” Universal Life Plan is a lump-sum single-premium saving solution that eliminates the hassle of arranging future regular premium payments. The plan also provides a transparent view of all fees and charges for easy management.

You can **withdraw cash**<sup>2</sup> from your policy to meet various financial needs as you progress through life. Such withdrawals are **free from any fee**, providing the amount is lower than the free-of-charge withdrawal limit. This provides greater flexibility when making your financial arrangements.



### Extra Protection

The “Wealth Achiever” Universal Life Plan is a savings protection plan, it helps mitigate financial risk while providing extra life insurance protection.

#### Death benefit<sup>3,5</sup>:

In the unfortunate event of death of the insured, the plan will pay the higher of

- i) 105% of account value or 100% of account value plus USD150,000, whichever is lower; or
- ii) the premium paid less total withdrawals.

This ensures your protection will not be less than your total contribution.

#### Advanced Death Benefit:

If the insured has been diagnosed and certified as having no more than twelve months left to live, 100% of the death benefit will be advanced<sup>4</sup>.

#### Free worldwide emergency assistance services:

The plan provides 24-hour worldwide emergency assistance, regardless of where you may be at the time. Whether in Hong Kong, mainland China or traveling through or to other countries, you will get immediate support if you find yourself in an emergency situation.

### Simple Application Process

**Application process is simple and doesn't require medical examination.** It allows you to accumulate wealth effortlessly.

Please call our Customer Service Hotline on 2866 8898, or contact your consultant for details of the “**Wealth Achiever**” Universal Life Plan.



## At a glance table

Basic information		
Issue age	Aged 15 days to 75 years	
Benefit term	Up to the age of 100 years	
Policy currency	USD	
Death benefit <sup>3,5</sup>	The higher of the following: i) 105% of account value or 100% of account value plus USD150,000, whichever is lower; or ii) The premium paid less total withdrawals	
Surrender value <sup>2,3</sup>	Account value less surrender charge (if applicable)	
Maturity benefit	Account value	
Premium		
Premium term	Single premium	
Premium amount	Minimum of USD50,000 Maximum of USD20,000,000 (per product)	
Cash withdrawal		
Withdrawal arrangement	Starting from the second policy year, you can withdraw a maximum sum each year amounting to 5% of the account value at the start of that policy year, without having to pay any fees <sup>6</sup> . When the withdrawal amount exceeds the free-of-charge withdrawal limit, the excess amount is subject to a surrender charge.	
Withdrawal amount	Minimum amount for each withdrawal: USD1,000 Minimum account balance after withdrawal: USD30,000	
Fees and charges		
Premium charge	6% of single premium (a one-time charge, deducted from the single premium)	
Policy administration fee	USD4 per month (deducted from account)	
Surrender charge	Policy year	Surrender charge rate <sup>7</sup>
	1	5%
	2	4%
	3	3%
	4	3%
	5	3%
	6	3%
	7	2%
	8	1%
	9 and thereafter	0%

### Remarks:

1. We will announce the crediting interest rate and credit the interest to your policy account at the end of each policy year. However, there are situations such as market crash, suspension of dealings on a major stock exchange and so on which prevent our proper determination of the crediting interest rate. We may then suspend the announcement of the crediting interest rate for up to 6 months.
2. The company may defer payment of cash withdrawal or policy surrender for up to 6 months from the date of your requests. We will not be liable for any loss incurred as a result of such deferral.
3. If the policy is terminated before the announcement of the crediting interest rate of that policy year, we have the right to determine an applicable interim interest rate for the calculation of the death benefit or surrender value.
4. The Advanced Death Benefit is payable only when the insured provides proof from medical practitioners that the insured has no more than twelve months left to live from the date of such diagnosis and certification. For details, please refer to the policy provisions.
5. If the insured has more than one "Wealth Achiever" Universal Life Plan, death benefit will be the higher of i) 105% of the total account value of all "Wealth Achiever" policies or 100% of the total account value of all "Wealth Achiever" policies plus USD150,000, whichever is lower; or ii) The total premium paid for all "Wealth Achiever" policies less total withdrawals from all these policies.
6. You can make a withdrawal at any time, subject to the requirement of minimum withdrawal amount effective at each time. After each withdrawal, the account value must meet the requirement of Minimum Account Balance.
7. The surrender charge will be the surrender charge rate for that policy year multiplied by any excess of the requested withdrawal amount or account value (as the case maybe) over the free-of-charge withdrawal limit.

## Disclosure of Important Information

### 1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of twenty one (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. Non-guarantee benefits:

The crediting interest rate of this policy is non-guaranteed. We will review the crediting interest rate regularly and the actual crediting interest rate can be different from those shown in the benefit illustration.

#### ii. Termination

When the account value falls to zero, we have the right to terminate the plan before it matures.

#### iii. Inflation Risk

When you review the living benefits 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 not enough to cover in real terms even if we meet all of our contractual obligations under the policy.

#### iv. Other Key Product Risks

- Early surrender of your policy could result in significant losses, in that case you may get back considerably less than the total premiums paid.
- "Wealth Achiever" Universal Life Plan is an insurance policy issued by us. The insurance benefits are subject to the Company's credit risks.
- The above policy fees and charges are non-guaranteed, it might be adjusted from time to time with one month's prior written notice and might reduce the amount used for savings purpose.
- "Wealth Achiever" Universal Life Plan is issued in US dollar. Premiums shall be paid in HK dollars or in policy currency only. 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.

### 3. Factors affecting crediting interest rate

i. Crediting Interest Rate Philosophy (Please refer to FTLife's website for latest information: <http://www.ftlife.com.hk/en/support/disclosures/dividend.html>)

- Premium income received from the Policyholder is invested in an investment portfolio to support the product. Through the crediting interest rate declaration that allows for the profit target of the Company and minimum guaranteed crediting interest rate, the Policyholder participates in the financial performance of the portfolio. The crediting interest rate declaration may be affected by both past experience and future outlook for all the factors including, but not limited to, the following:
  - a. Investment returns: include both interest earnings and any changes in the market value of the asset allocated to this product. Investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity price and currency price of the asset against the policy currency.
  - b. Surrender: include policy surrender, partial surrender and policy lapse experience; and the corresponding impact on investments.
  - c. Claims: include the cost of providing the death benefit and other insured benefits under the product.
  - d. Expense: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).
- To stabilize the crediting interest rate, we may distribute a proportion of the investment income in a particular year attributable to the Policyholder, with an aim to smooth out the short-term volatility of crediting interest rate over the course of policy term.
- The Board, having regard to the advice of the Appointed Actuary and reviewed by Risk and Investment Committee which must include one independent non-executive director, will review and determine the crediting interest rate at least once per year. The declared crediting interest rate may be different from those illustrated in the relevant product information provided, e.g. benefit illustrations. In case of any change in the actual crediting interest rate against the illustration or should there be a change in the projected future crediting interest rates, such change will be reflected in the policy anniversary statement and an updated Basic Plan Benefit Summary.

- The actual crediting interest rate will vary from time to time and will be subject to a minimum of 0% for this product.

#### ii. Investment Policy, Objective and Strategy

- Our investment policy aims to achieve the targeted long-term investment results and minimises volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.
- Our investment objective is to obtain adequate investment return through authorized investment instruments. The Company will also consider the safety and liquidity of the investments given the business requirements and policyholder obligations.
- Our current long-term target asset allocation attributed to this product is as follows:

Target asset mix	
Fixed income type securities (investment grade)	Fixed income type securities (non-investment grade)/ Equity-like assets
50%-100%	0%-50%

- Investment instruments include cash, deposits, U.S. treasury, investment grade and non-investment grade corporate bonds, unrated bonds, listed equities, exchange traded funds, unlisted private investments and/or other structured products. Investment assets are predominantly denominated in U.S. dollars. Derivatives and other hedging instruments may be used to manage investment risk at the Company's decision based on its long term market view and asset-liability positions. It should be noted that residual investment risk may still exist after hedging.
- The non-guaranteed benefits, return and performance of the plan are subject to investment risks such as interest rate risk, credit risk, equity risk and currency risk.
- The investment strategy may be subject to change depending on the investment views and economic outlook. In case of any changes in the investment strategy, we will inform our policyholders for any material changes, rationale for the change and any impact to the policyholders.

You may browse [www.ftlife.com.hk](http://www.ftlife.com.hk) to understand the company's crediting interest rate history for reference purposes. However, please note that crediting interest rate history is not indicative of future performance of the products.

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

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

# Insurance Policy Product Brochure Addendum -

## I. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have agreed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to FTLife Insurance Company Limited (the “Company”) and this Policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc.); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

## II. Common Reporting Standard

Hong Kong has put in place a framework implementing the Automatic Exchange of Financial Account Information (“AEoI”) which allows for the exchange of financial information among tax authorities. The Company, as a reporting financial institution under the law, is required to collect and provide certain information of policyholders and beneficiaries to the Inland Revenue Department of the Hong Kong Special Administrative Region which exchanges such information with tax authorities of another jurisdiction or jurisdictions which has/have signed an AEoI agreement with Hong Kong and of which the policyholders and beneficiaries may be resident for tax purposes. Where a policyholder or beneficiary fails to provide any requested information, the Company reserves the right to take any action as it deems necessary in order for it to comply with the law.

# 「盛利保」萬用壽險尊尚計劃



# 「盛利保」萬用壽險 尊尚計劃

您的財富是多年努力的成果，您當然需要一個明智的財富管理方案，讓財富繼續增值。富通保險推出的「盛利保」萬用壽險尊尚計劃為您的儲蓄提供可觀及穩健的每年利息回報，兼可隨時靈活運用。計劃投保手續簡便，無需驗身，讓你輕鬆累積財富，優勢盡顯。

## 計劃特點

- ✓ 可觀回報：每年穩健利息回報
- ✓ 靈活運用：靈活現金提取
- ✓ 額外保障
  - 身故賠償
  - 預支身故賠償
  - 免費環球緊急支援服務

## 可觀回報

「盛利保」萬用壽險尊尚計劃為您的儲蓄每年提供穩健的利息回報<sup>1</sup>，讓您可輕鬆地達成財務目標。

## 靈活運用

「盛利保」萬用壽險尊尚計劃為一筆過供款的儲蓄方案，省卻了安排未來定期供款的煩惱，而且賬項一目瞭然，方便管理。

為配合您不同階段的需要，您更可隨時從保單作現金提取<sup>2</sup>，如提取款額低於免費提取限額時，便無需扣除任何費用，給你更大的財務靈活性。





### 額外保障

「盛利保」萬用壽險尊尚計劃是一個理財保障兼備的計劃，助你分散財富風險之餘，更提供額外保障。

身故保障<sup>3,5</sup>：

相等於 i) 或 ii) 之較高者

i) 105% 賬戶價值或 100% 賬戶價值加 150,000 美元，以較低者為準；或

ii) 已繳保費減去所有提取款額。

這樣可確保您所得的保障不會少於您的總供款。

預支身故保障：

若受保人不幸被確診並證明只有不超過十二個月之生存時間，將可獲預支 100% 身故賠償<sup>4</sup>。

免費環球緊急支援：

計劃更為您提供 24 小時免費環球緊急支援服務，無論您身處香港、國內或於其他國家旅遊工幹，遇上緊急事故也可獲得即時支援。

### 投保手續簡便

計劃投保手續簡便，無需驗身，讓你輕鬆累積財富，優勢盡顯。

欲知「盛利保」萬用壽險尊尚計劃更多詳情，請聯絡您的理財顧問或致電富通保險客戶服務熱線：2866 8898。



## 計劃一覽表

基本資料		
投保年齡	初生 15 日至 75 歲	
保障期	至 100 歲	
保單貨幣	美元	
身故賠償 <sup>3,5</sup>	兩者之較高者： i) 105% 賬戶價值或 100% 賬戶價值加 150,000 美元，以較低者為準；或 ii) 已繳保費減去所有提取款額。	
退保價值 <sup>2,3</sup>	賬戶價值減退保費用 (如適用)	
期滿利益	賬戶價值	
保費		
保費繳付年期	一筆過	
保費金額	最低 50,000 美元 最高 20,000,000 美元 (以產品計)	
現金提取		
提款安排	由第二個保單年度起，你可以每年提取最高相等於該保單年度開始時賬戶價值之 5% 的金額而無需扣除任何費用 <sup>6</sup> 。在提取款額超過此免費提取限額時，該超出部份的款額即需扣除退保費用。	
提款額	每次提取最低金額：1,000 美元 提取後最低賬戶餘額：30,000 美元	
費用及收費		
保費費用	整付保費的 6% (一次性收費，從整付保費中扣除)	
保單行政費用	每月 4 美元 (從賬戶中扣除)	
退保費用	保單年度	退保費用率 <sup>7</sup>
	1	5%
	2	4%
	3	3%
	4	3%
	5	3%
	6	3%
	7	2%
	8	1%
	9 及其後	0%

註：

- 我們會於每個保單週年完結時宣佈該年度的派息率，並將利息派入您的賬戶。但當特殊情況發生，如金融危機、或主要證券交易所暫停交易等，令我們未能合理地釐定派息率，我們可能會延遲宣佈派息率最多 6 個月。
- 我們有權延遲支付提款或退保之金額最多 6 個月 (由您提出相關申請起計)。我們將不會為任何因而造成的損失承擔責任。
- 如在宣佈該年派息率之前終止保單，我們有權決定適用之中期利率用作計算身故賠償或退保利益。
- 受保人需提供醫生證明由該確診及證明日起計只有不超過十二個月之生存時間方可獲預支身故賠償。詳情請參閱保單條款。
- 如果受保人擁有多於一張「盛利保」萬用壽險尊尚計劃，身故賠償則會為 i) 所有「盛利保」保單賬戶價值之總和的 105% 或所有「盛利保」保單賬戶價值之總和的 100% 加 150,000 美元，以較低者為準；或 ii) 所有「盛利保」保單之已繳保費總額減去所有提取款額；以上兩者之較高者。
- 您可以隨時提款，惟須符合當時生效的有關每次提取最低金額的行政規定，並且於提款後賬戶內之價值必須符合最低賬戶餘額之要求。
- 您所要求提取之金額或賬戶價值 (視乎情況而定) 減去免費提取限額後之餘額，需要乘以該保單年度之百分比作為退保費用。

## 重要提示

### 1. 冷靜期權益

閣下可於保單發出後二十一(21)天內，或本公司向閣下或閣下的代表發出通知書後的二十一(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. 非保證利益

本計劃的派息率為非保證。本公司將定期檢討派息率，而實際派息率可能與利益說明表所示不同。

#### ii. 保單終止

當賬戶價值等於零時，本公司有權在保障期滿日前終止閣下的計劃。

#### iii. 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。

#### iv. 其他主要產品風險

- 閣下若提早退保，閣下可取回的利益可能會大幅度少於已繳付的保費，即閣下可能會因此承受重大損失。
- 「盛利保」萬用壽險尊尚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。
- 上述之保單費用及收費並非保證，可能會隨時調整(我們會於一個月以前以書面通知閣下)，有機會令可用作儲蓄的金額減少。
- 「盛利保」萬用壽險尊尚計劃以美元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。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。

### 3. 影響派息的因素

#### i. 派息率的理念(最新資料請參考富通網頁<http://www.ftlife.com.hk/tc/support/disclosures/dividend.html>)

- 讓保單持有人繳付的保費將投資於支持本產品的投資組合。在符合公司盈利目標及保證最低派息率後，我們會透過宣佈的派息率，讓保單持有人分享該投資組合的財務表現。宣佈的派息率或會受各種因素過去的表現及其未來前景所影響，這些因素包括但不限於以下因素：
  - 投資回報：包括本產品相關資產所賺取的利息及市場價格變動。投資回報會因應產品的利息回報(利息收入及利率前景)以及各類市場風險包括信貸利差及違約風險、股票價格波動及保單貨幣與相關資產貨幣幣值差額之波動而受影響。
  - 退保：包括全數退保及部分退保，或保單失效，以及其對本產品相關投資的影響。
  - 理賠：包括產品所提供的身故賠償以及其他保障利益的成本。
  - 支出費用：包括與保單直接有關的費用(例如：佣金、核保費、續發及收取保費的費用)以及分配至產品組別的間接開支(例如：一般行政費)。
- 為減低派息率在保單年期內的短期性波動及穩定派息率，我們或會向保單持有人派發部份相關年度的投資收益。
- 在取得委任精算師的意見及擁有獨立非執行董事的風險與投資委員會檢討過後，董事局每年將最少檢討及釐定派息率一次。宣佈的派息率或會與相關產品資料(例如保單銷售說明文件)所提供的不同。若實際派息率與說明不同、或預計未來派息率會有變動，這些改變都會反映在保單週年報表和更新的基本計劃保障摘要上。
- 實際的派息率將會不時改變；本產品提供的保證派息率為0%。

#### ii. 投資政策、目標及策略

- 我們的投資政策旨在達成長遠投資的目標業績，並把投資回報的波動性減至最低；同時控制和分散風險，保持充足的流動性，以及因應負債情況管理資產。
- 我們的投資目標乃透過授權的投資工具獲取適當的投資回報。在業務需求及履行保單責任的前提下，公司會考慮投資的安全性及流動性。
- 我們目前就此產品之長期目標資產配置如下：

目標資產組合	
固定收入類別證券(投資級別)	固定收入類別證券(非投資級別)/ 股權類型資產
50%-100%	0%-50%

- 投資工具包括現金、存款、美國國債、投資級別及非投資級別的公司債券、未評級債券、上市公司股票、交易所買賣基金、未上市的私人投資及/或其他結構性產品。投資資產以美元計價為主。基於對市場的長遠展望以及資產負債狀況，公司可決定以衍生性金融產品及其他對沖工具管理投資風險。但必須留意，對沖過後，殘餘的投資風險可能依然存在。
- 非保證權益、收入和計劃表現會受到投資風險影響，如利率風險、信用風險、股權風險和貨幣風險。
- 投資策略或會因投資看法和經濟前景而改變。如投資策略有任何變動，我們會就重大改變、改變的理據及對保單持有人的影響，通知保單持有人。

閣下可以瀏覽本公司的網站[www.ftlife.com.hk](http://www.ftlife.com.hk)以了解更多本公司的派息率紀錄。請注意，派息率紀錄並非本公司產品未來業績的指標。

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。

**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

# 壽險計劃保單產品宣傳單張附錄 -

## I. 海外賬戶稅收合規法案

根據美國《海外賬戶稅收合規法案》(FATCA) [《海外賬戶稅收合規法案》]，海外金融機構 (FFI) (「海外金融機構」) 必須向美國稅務局 (IRS) (「美國稅務局」) 報告關於在美國境外持有該外國金融機構賬戶的美國人士的若干資料，並獲得其同意由海外金融機構將有關資料轉移至美國稅務局。如有海外金融機構不簽署或不同意遵守其與美國稅務局就《海外賬戶稅收合規法案》簽訂的協議 (「海外金融機構協議」) 及/或未獲豁免此安排 (稱為「非參與協議的海外金融機構」)，則其所有來自美國 (初期包括股息、利息及某些衍生金融工具繳款) 的「可預扣款項」(其定義與《海外賬戶稅收合規法案》所定義者相同) 將面臨百分之三十的預扣稅 (「海外賬戶稅收合規法案」預扣稅)。

美國和香港已正式簽訂一項跨政府協議 (IGA) (「跨政府協議」)，以促進香港各金融機構遵守《海外賬戶稅收合規法案》，並為香港各海外金融機構營造一個框架，以利用簡易盡職審查程序，(一) 識別美國身份標記、(二) 向其美國保單持有人尋求同意作出披露，及 (三) 向美國稅務局報告該等保單持有人的相關稅務資料。

《海外賬戶稅收合規法案》適用於富通保險有限公司 (「本公司」) 及此保單。本公司是參與協議的海外金融機構。本公司致力於遵守《海外賬戶稅收合規法案》。故此，本公司要求閣下：

- (i) 向本公司提供若干資料，包括 (如適用) 閣下的美國身份識別資料 (如姓名、地址、美國聯邦納稅人識別號碼等)；及
- (ii) 同意本公司向美國稅務局報告此等資料和閣下的賬戶資料 (如賬戶餘額、利息、紅利收入和提取的款項)。

如果閣下未能履行該等責任 (稱為「不合規賬戶持有人」)，本公司必須向美國稅務局報告包括賬戶結餘、收支總額和該等拒絕披露資料的美國賬戶數目的「綜合資料」。

本公司在某些情況下可能必須將《海外賬戶稅收合規法案》預扣稅強制加於其從閣下的保單所作出的付款或保單所收到的款項。目前，本公司只在下列情況可能必須採取上述行動：

- (i) 如果香港稅務局未能與美國稅務局根據跨政府協議 (及香港和美國簽訂的相關稅務資料交換協定) 交換資料，則本公司可能必須從閣下的保單所收到的可預扣款項扣減和扣起《海外賬戶稅收合規法案》預扣稅，並將該預扣稅匯至美國稅務局；及
- (ii) 如果閣下 (或任何其他賬戶持有人) 是一間非參與協議的海外金融機構，則本公司可能必須從閣下的保單所收到的可預扣款項扣減和扣起《海外賬戶稅收合規法案》預扣稅，並將該預扣稅匯至美國稅務局。

就《海外賬戶稅收合規法案》可能對閣下的保單可能帶來的影響，閣下應該尋求獨立專業意見。

## II. 共同匯報標準

香港已設立了法律架構實施自動交換財務帳戶資料 (「自動交換資料」)，以容許稅務機構之間交換財務資料。作為法例下的一間申報財務機構，本公司須收集並向香港特別行政區稅務局申報保單持有人及受益人的若干資料，讓稅務局得以與保單持有人及受益人作為稅務居民或所屬的該等已與香港簽訂了自動交換資料協議的其他司法管轄區的稅務機構交換該等資料。如有保單持有人或受益人未能按要求提供所需資料，本公司保留權利採取其認為必須之行動以履行其在法例下的責任。