



Apply for MaxFocus  
Achiever Insurance Plan /  
MaxFocus Infinity Insurance  
Plan with 10 years premium  
payment terms

Enjoy up to 20%  
Premium discount



## Premium Discount Offer

Apply for MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan with 10 years premium payment terms in annual payment mode to enjoy one-off 20% premium discount offer\*!

**Promotion Period: 1 October to 31 December 2021 (both dates inclusive)**  
(Policies must be issued on or before 28 February 2022)

\*Please refer to point 3 in Terms and Conditions for details.

### **Terms and Conditions for Premium Discount Offer:**

1. The premium discount offer is only applicable to selected channel(s) and for the purchase of MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan with 10 years premium payment terms ( "Designated Plan" ) underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ( "FWD" ) in annual payment mode. The premium discount offer applies to the basic plan only (excluding any riders).
2. To enjoy the premium discount offer, the duly completed and signed application forms for Designated Plan must be submitted together with first policy year' s premium and insurance levy (levy is calculated on the premium before discount) to FWD during the promotion period and the Designated Plan policy must be issued on or before 28 February 2022 ( "Eligible Policy" ). Only the net premium and insurance levy actually paid will be refunded if the relevant policy is cancelled during the cooling off period or application is not accepted by FWD.
3. In the second policy year, each Eligible Policy is entitled to a one-off premium discount ( "Premium Discount" ). The Premium Discount amount can only be used to settle the second-year premium of the Eligible Policy given the Eligible Policy is still in-force and the Premium Discount amount cannot be withdrawn under any circumstances. The Premium Discount amount will be forfeited if it is not used for the payment of Eligible Policy' s second policy year premium. The Premium Discount amount shall be calculated by multiplying the applicable percentage with the first policy year' s annual premium, excluding any rider premium, and rounded to the nearest 2 decimal places. There will be no interest accrued for the above Premium Discount amount.
4. The Premium Discount under this promotion will form part of the relevant policy contract(s) upon the Eligible Policy being issued, and the requirements of the Premium Discount under the terms and conditions of this promotion having been fulfilled.
5. Applicants are required to undergo financial needs analysis to assess their suitability and affordability before product recommendation.
6. For the record of the application submission date and the issuance date of the policy, the records of FWD shall prevail. FWD will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or internet' s connection, technical problem, malfunction or accident.
7. The above offers cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. The above offers cannot be used in conjunction with any other promotion offers and will not be applicable to any other existing policies or any policy conversions.
8. The policies of the Designated Plan are subject to the respective policies' terms and conditions. Please refer to the product brochures and policy provisions for more details.

9. FWD reserves the final decision in approving any applications and any disputes that may arise from the above offers.
10. FWD reserves the right to amend the terms and conditions of the above offers or discontinue or suspend the above offers at any time without prior notice. All decisions made by FWD shall be final and binding.

**For enquiries, please contact your adviser or Customer Service Hotline at 3123 3123.**

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This promotion material should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.