

# Promotion Offer

## Act Now!



Enjoy first year premium discount for **MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan** with 5 years premium payment terms upon successful enrollment.

**Promotion Period : 1 Oct 2021 - 31 Dec 2021 (Policy must be issued on or before 28 Feb 2022)**

### MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan with 5 years premium payment terms

First year premium discount (Insurance Premium per policy and does not include the insurance levy)	Premium Discount %
Below USD\$49,999 /below HKD399,999	4% discount of 1st Year Premium
USD\$50,000/HKD400,000 to USD\$99,999/HKD799,999	8% discount of 1st Year Premium
USD\$100,000 or above /HKD800,000 or above	10% discount of 1st Year Premium

#### Terms and Conditions:

1. The promotion period runs from 1 Oct 2021 - 31 Dec 2021 (both dates inclusive) ("Promotion Period"). To enjoy the offer as set out above (the "Offer"), the completed application forms with first year annual premium and insurance levy must be submitted to FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)("FWD") during the Promotion Period and the policy must be issued on or before 28 Feb 2022 ("Eligible Policy").
2. Customers are required to complete the Financial Needs Analysis to ensure product suitability aligned with insurance needs and objectives.
3. The Offer would be offered to customers who successfully applied MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan with 5 years premium payment terms ("Designated Plan"). To be eligible for the Offer, customer must submit the Insurance application form together with full payment of the net premium (i.e. after deducting the premium discount) and insurance levy within the Promotion Period only. Premium discount amount calculated shall be rounded to the nearest 2 decimal places.
4. If the customer cancelled the policy during the cooling off period or the application is not accepted by FWD, only the actual paid premium and insurance levy will be refunded.
5. Insurance Premium does not include the insurance levy paid to Insurance Authority. Insurance levy shall be calculated on the premium after discount. Relevant information can be found at [http://www.fwd.com.hk/en/insurance\\_levy](http://www.fwd.com.hk/en/insurance_levy) or contact FWD services hotline at 3123 3123.
6. The application date and the issuance date of the policy are based on the records of FWD.
7. This promotion is exclusive for Designated Plan. Unless otherwise specified, the Offer cannot be redeemed for cash, nor used in conjunction with any other promotion and will not be applicable to any other existing insurance basic plans or any policy conversions.
8. All MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan policies are subjected to the respective policies' terms and conditions. Please refer to the product brochures and policy provisions for more details.
9. All MaxFocus Achiever Insurance Plan / MaxFocus Infinity Insurance Plan policies are subjected to the respective policies' term and conditions. FWD has the right to reject any application, and its decision in relation to disputes that may arise from this Offer will be final and conclusive.
10. FWD reserves the right to amend the terms and conditions of this promotion or discontinue this promotion at any time without prior notice.

The above information is for reference only and does not contain the full terms of the relevant insurance plan. This flyer/material should read in conjunction with the relevant product brochure(s). You should not purchase this product solely on the basis of the promotional materials. The above information does not include the full terms, conditions, benefits, exclusions and full risk disclosures. For further details, please refer to the relevant product brochures and Policy provisions.

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

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