



AN ABUNDANT HARVEST IS WITHIN REACH

WEALTH POWER 6 ENDOWMENT PLAN



With every season of life comes new financial goals. Wealth Power 6 Endowment Plan (“Wealth Power 6” or the “Plan”) is a savings plan that helps you accumulate your wealth with certainty, getting you closer to your financial goals. By paying just 3 years of premiums, you can enjoy a guaranteed return for 6 years, along with life protection. Reap an abundant harvest with Wealth Power 6, and let your savings carry you into a golden future.

Plan Highlights



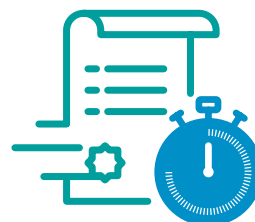
**6-year Policy Term with
3-year premiums**



**Guaranteed return of
3% p.a. at maturity**



**Life protection
against misfortune**



**Hassle-free
application**

Wealth Power 6 Endowment Plan



6-year Policy Term with 3-year premiums

Under Wealth Power 6, you can reap 6 years of savings and protection with just 3 years of annual premiums. Your premiums are guaranteed to remain unchanged throughout the Premium Payment Term. Upon Policy application, you can choose to prepay the 2nd and 3rd year's premiums^{1,2}, which will accumulate interest at a guaranteed rate of 3% p.a. This accumulated interest will be used to settle future premiums. You are only required to pay the net premiums after deducting the interest.



Guaranteed return of 3% p.a. at maturity

When the Policy matures at the end of the 6th Policy Year, you will receive a guaranteed Maturity Benefit of 119% (for Policies with prepaid premiums) or 116% (for Policies with premiums paid annually) of the total premiums paid, which is equivalent to a guaranteed return of 3% p.a. You can sit back with confidence and enjoy the fruits of your labour.



Life protection against misfortune

In the unfortunate event of death of the Insured Person, your designated Beneficiary will receive a Death Benefit equal to the Guaranteed Cash Value or 101% of the accumulated premiums paid and due (whichever is higher), less any Indebtedness. You can rest assured knowing that your loved ones are well taken care of financially should the misfortune happen.



Hassle-free application

The application procedure is simple with no health declaration required³. Just kick-start your savings journey at ease.



Illustrative Example

(applicable for Insured Person aged 15 days to 75)

- Plan : Wealth Power 6 Endowment Plan
- Nominated Amount (i.e. the target savings amount at Policy maturity): USD1,000,000
- Premium Mode : Annual with Prepayment^{1,2}
- Annual Premium : USD287,450
- Total Premiums Paid : USD837,477

(All amounts are in US dollars)

End of Policy Year	Accumulated Premiums Paid and Due	Premium Prepayment Balance ¹ (I)	Guaranteed Cash Value (II)	Death Benefit (III)	Total Benefit Payable upon Surrender (I) + (II) – Surrender Charge ²	Total Benefit Payable upon Death (I) + (III)
At the Policy Issuance	287,450	550,027	0	290,325	522,526	840,351
1	287,450	566,528	100,000	290,325	638,201	856,852
2	574,900	287,450	400,000	580,649	673,077	868,099
3	862,350	0	710,000	870,974	710,000	870,974
4	862,350	0	800,000	870,974	800,000	870,974
5	862,350	0	900,000	900,000	900,000	900,000
6	862,350	0	1,000,000	1,000,000	1,000,000	1,000,000

Guaranteed Maturity Benefit
at the end of the 6th Policy Year

119%

of the total premiums paid

3% p.a.
Guaranteed
return

Notes:

- The illustrative example above assumes that (i) the premium prepayment option is chosen and all premiums are paid in full when due and as planned; (ii) there is no Indebtedness under the Policy; and (iii) the Nominated Amount of the Policy remains unchanged throughout the Policy Term.
- All Policy values and figures are rounded to the nearest whole number and are for reference only. Please refer to the Benefit Illustration document for details.

Plan Summary

Wealth Power 6 Endowment Plan	
Premium Payment Term	3 years
Policy Term	6 years
Issue Age	15 days to age 75 (age last birthday)
Policy Currency	HKD / USD
Premium Mode	Annual / Annual with Prepayment ^{1,2}
Minimum Nominated Amount	HKD80,000 / USD10,000
Premium Prepayment Interest	<ul style="list-style-type: none"> • Guaranteed 3% p.a. on Premium Prepayment Balance¹ • Will be used to settle future premiums
Guaranteed Cash Value	<ul style="list-style-type: none"> • Available from the 1st Policy Year • Payable upon Policy surrender or at Policy maturity
Surrender Benefit	<ul style="list-style-type: none"> • Guaranteed Cash Value less any Indebtedness • In case there is any Premium Prepayment Balance¹ as at the Policy surrender, such balance less Surrender Charge² will be refunded.
Maturity Benefit	<ul style="list-style-type: none"> • Guaranteed Cash Value less any Indebtedness
Death Benefit	<ul style="list-style-type: none"> • The higher of: <ul style="list-style-type: none"> (I) Guaranteed Cash Value; or (II) 101% of the accumulated premiums paid and due less any Indebtedness • In case there is any Premium Prepayment Balance¹ as at the death of the Insured Person, such balance will be refunded.

Remarks:

- 1 An amount equivalent to an annual premium amount shall be deducted from the Premium Prepayment Balance annually on each and every premium due date. Premium Prepayment Balance cannot be refunded or withdrawn except in the event of Death Benefit payment, Policy surrender or reduction in Nominated Amount.
- 2 Should you surrender the Policy during the Premium Payment Term or reduce the Nominated Amount of the Policy, a Surrender Charge of 5% of the Premium Prepayment Balance will be charged by Fubon Life Insurance (Hong Kong) Company Limited ("Fubon Life").
- 3 Fubon Life has set limit to the total premiums of all insurance Policies in respect of the same type of life insurance products (as determined and revised by Fubon Life from time to time) for each Insured Person. No health declaration of the Insured Person is required if the new application for the Policy does not exceed such limit. Fubon Life reserves the right to accept or reject any applications for the Plan based on the information provided by the Insured Person during application.

Warning Statement

Wealth Power 6 Endowment Plan is a life insurance plan with savings elements. Part of the premiums pays for the insurance and related costs. The Policy is underwritten by Fubon Life Insurance (Hong Kong) Company Limited and is subject to Fubon Life's credit risk. In the worst scenario, you may lose all premiums paid and benefits provided under the Policy. The savings part of the Plan is also subject to risk and loss. You must be aware of the long-term nature of life insurance plan. If you surrender your Policy before maturity, the amount you get back may be less than the amount of total premiums you have paid and thus resulting in a pecuniary loss.

Important Notes

Cooling-off Period

If you are not completely satisfied with the Policy, you may return the Policy with your signed written request to Fubon Life for its cancellation. The Policy will be cancelled and the premium paid will be refunded, provided that the cancellation request must be received directly by Fubon Life within **21 calendar days** immediately following either the day of delivery of the Policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. The Cooling-off Notice is the notice sent to you or your nominated representative (separate from the Policy) notifying you of your right to cancel within the stated **21 calendar day period**. The business address of Fubon Life Customer Services Department is Suites 1206 – 1209, 12/F, Dorset House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. No premium or prepaid premium (if any) shall be refunded if claim payment is made under this Policy. After the expiration of the cooling-off period, if you cancel the Policy before maturity, the projected total cash value may be less than the amount of the total premiums you have paid.

Nominated Amount and its Adjustment

The Nominated Amount serves as an amount for the calculation of premium, and other Policy values for the Plan. It is not equivalent to the amount of the Death Benefit payable in case of the death of the Insured Person within the Benefit Period.

Reduction in Nominated Amount on Policy Anniversary is allowed, which shall not be less than the minimum Nominated Amount. As such, the Guaranteed Cash Value, the Premium Prepayment Balance and the premium shall be reduced in proportion. The Surrender Benefit, the Maturity Benefit and the Death Benefit shall also be reduced accordingly.

Levy on Insurance Premium

Effective from 1 January 2018, all Policyowners are required to pay a levy on each premium payment made for both new and in-force Policies to the Insurance Authority ("IA"). For levy details, please visit Fubon Life's website at www.fubonlife.com.hk/products_philosophy_en.html or IA's website at www.ia.org.hk.

Key Product Risks

Nature of the Product and Liquidity Risk

The Plan is of long-term nature. You are advised to carefully consider your financial capability, cash flow and liquidity needs before making any purchase decision. The Plan may not be suitable for you and you should not purchase the Plan if you are in need of short-term liquidity.

Policy Currency Risk

Policy currency is denominated in the currency as set out in the Policy Schedule. Should the premiums and benefits requested to be paid in the currency other than the Policy currency, approval of such request would be subject to Fubon Life's absolute discretion and Fubon Life reserves the right to adopt an exchange rate as determined by Fubon Life's absolute discretion. Please refer to "Foreign Exchange Risk" section below for more details.

Risk on Delaying or Missing Premium Payment

The premium will be paid to Fubon Life and part of the premiums will become part of the assets of Fubon Life while part of it will be paid for the insurance and related costs. The Policyowner does not have any direct rights nor ownership over any of these assets. The Policyowner's rights are subject to terms and conditions of the Policy Provisions and his/her recourse is against Fubon Life only.

You should pay the initial premium on or before the Policy date and subsequent premium(s) on time according to the selected premium mode. Besides, if you fail to make subsequent premium payment before the expiry of the Grace Period (within 31 days after the premium due date), and, if applicable, the outstanding premium is not paid by the Automatic Policy Loan, the Policy will be terminated on the premium due date that triggers the Grace Period and you will lose the coverage afterward. The Surrender Benefit will be refunded to you. You may refer to the related Benefit Illustration document for details.

Surrender Risk

The Plan has a savings component and is subject to risks and possible loss. Should you surrender the Policy or reduce the Nominated Amount of the Policy before maturity, you may receive an amount considerably less than the amount of total premiums paid. Furthermore, reduction in Nominated Amount is not allowed if the reduction shall cause the Indebtedness under the Policy to be greater than or equal to 80% of the Guaranteed Cash Value.

Termination Condition

Unless otherwise specified, all benefits provided under the Policy shall terminate on the earliest of the following events:

- Death of the Insured Person;
- Maturity Date;
- Indebtedness under the Policy is greater than or equal to the Guaranteed Cash Value;
- Surrender or cancellation of the Policy; or
- If Fubon Life is unable to collect any subsequent premiums which are due by the expiry of Grace Period and, if applicable, the outstanding premium is not paid by the Automatic Policy Loan.

Suicide

If the Insured Person commits suicide whilst sane or insane within the first 13 months from the Issue Date or the last Reinstatement Date (whichever is later), Fubon Life shall only refund to the Policyowner or the estate of the Policyowner the amount of the premium paid and the prepaid premium (applicable to the Policies of Annual with Prepayment mode) without interest less any Indebtedness and benefits paid under this Policy.

Policy Loan

The Plan offers Policy Loan. The loan shall bear interest computed at such rate as may be adopted by Fubon Life from time to time. No Policy Loan shall be granted if the loan shall cause the total Indebtedness under the Policy exceeding 80% of the Guaranteed Cash Value. Please refer to the Policy Provisions for details.

Foreign Exchange Risk

Any transactions involving foreign currencies are subject to risks, the ever changing political and economic conditions may substantially affect the premium amount paid in Hong Kong dollars due to the currency exchange rate or liquidity of currencies. The premiums received by Fubon Life in a currency different from your Policy currency will be converted to the Policy currency at the prevailing exchange rate determined by Fubon Life from time to time with reference to market rates. All monies payable to Fubon Life or by Fubon Life will be paid in Policy currency, or in the currency other than the Policy currency upon your request. Approval of such request would be subject to Fubon Life's absolute discretion and Fubon Life reserves the right to adopt the prevailing exchange rate as determined by Fubon Life's absolute discretion. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

Inflation Risk

The benefits provided under your Policy may not be sufficient to meet your future needs as the future costs of living may be higher than that of today due to inflation.

Credit Risk

Fubon Life is the underwriter of the Plan. The Policy is subject to Fubon Life's credit risk. If Fubon Life is unable to satisfy the financial obligations of the Policy, in the worst scenario, you may lose substantial part of, and even all, premiums paid and benefits provided under the Policy.

Other Information

- Fubon Life is solely responsible for all content, approvals, coverage and benefit payment of the Plan.
- Fubon Life reserves the right to accept or reject any insurance application.
- This brochure is published by Fubon Life which is fully responsible for all the information stated in the brochure.
- The information in this brochure is intended for reference only. All the Policy terms and conditions are set out in the Policy Provisions of the Plan. For more information of the Policy terms and conditions, please contact Fubon Life.
- This brochure is distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance of Fubon Life outside Hong Kong.
- Fubon Life is the private company limited by shares incorporated and registered in Hong Kong and the registered office is situated at Suites 301 - 303, 3/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

About Fubon Life Hong Kong

Fubon Life Insurance Company Limited is a wholly owned subsidiary of the Fubon Financial Holdings. As a leading insurer in Taiwan, Fubon Life Insurance Company Limited offers full range of life protection, savings, annuity, accident and health insurance for customers. As of December 2019, total assets of Fubon Life Insurance Company Limited has reached USD161.3 billion (equivalent to TWD4.8573 trillion*).

Fubon Life Insurance (Hong Kong) Company Limited, a wholly owned subsidiary of Fubon Life Insurance Company Limited, was authorized as a long term insurer in Hong Kong in 2016. Through our strategic partnership with banks and independent financial advisors, we are committed to helping customers in savings, protection and financial planning.

* Calculation based on the exchange rate of TWD1 = USD0.0332

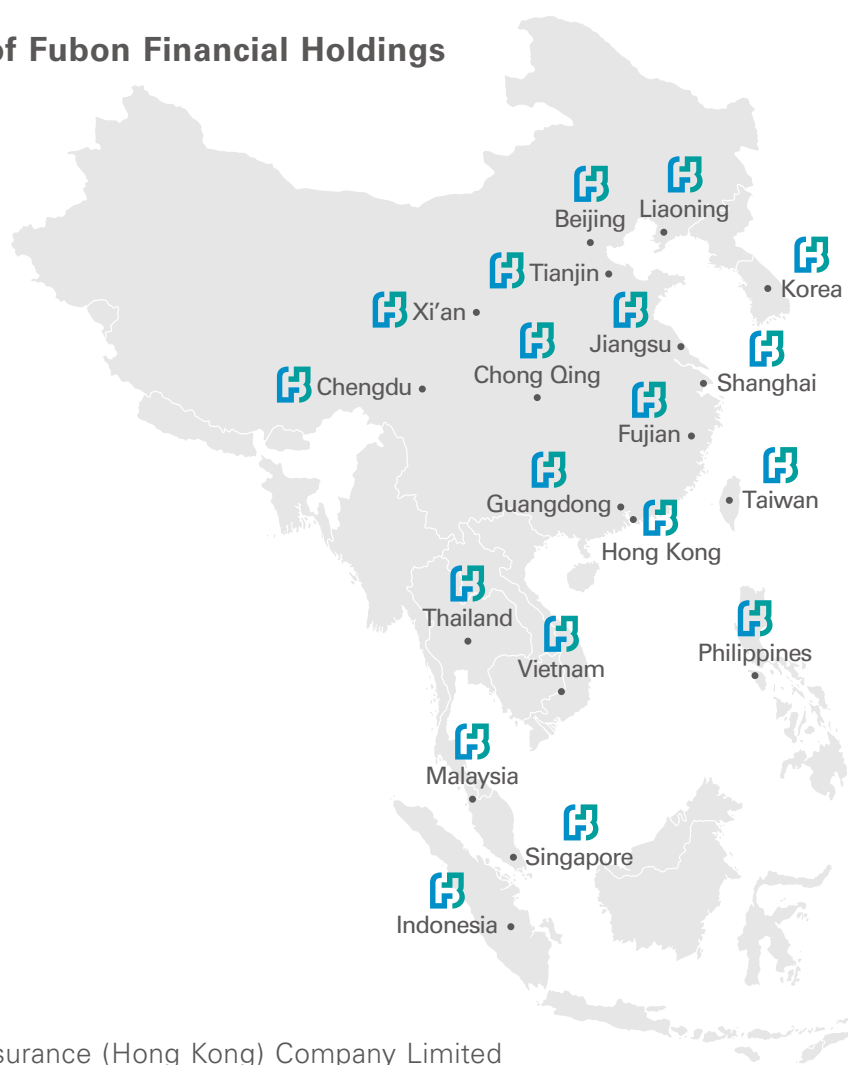
Credit Ratings of Fubon Life Insurance Company Limited

Rating Company	Ratings	Outlook
Standard & Poor's [^]	A-	Stable
Moody's [#]	A3	Stable
Taiwan Ratings [^]	twAA+	Stable

[^] As of 29 April 2020

[#] As of 20 April 2020

Footprint of Fubon Financial Holdings



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