



Life Insurance

Wealth Leisure Multi-Currency Insurance Plan

Underwritten by Fubon Life Insurance
(Hong Kong) Company Limited

 **Fubon Life**
富邦人壽 | 香港



www.fubonlife.com.hk

In today's globalised world, managing wealth across multiple currencies isn't just smart — it's essential. Our Wealth Leisure Multi-Currency Insurance Plan ("Wealth Leisure" or the "Plan") offers flexible currency options that empower you to tailor your financial strategy to a global landscape. As life unfolds and circumstances change, you can change your Policy currency to stay financially agile and keep your goals on track. With a comprehensive suite of legacy planning tools, the Plan also helps you pass on your wealth seamlessly to future generations. One plan. Infinite possibilities.



Plan Highlights



Currency Flexibility

Access multiple currencies to capture global opportunities

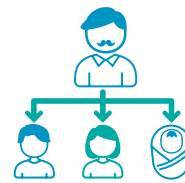
Change your Policy currency to suit your changing needs



Wealth Accumulation

Grow your wealth with long-term growth potential

Enhance liquidity by cashing out current gains



Legacy Planning

Transfer wealth seamlessly with Successor Owners

Appoint a Custodian to preserve wealth

Change the Insured Person to extend your legacy

Prepare for uncertainties with Contingent Insured Persons

Split your Policy to share wealth

Ensure legacy continuity with Flexi Continuation Option



Family Protection

Safeguard your family's future with life protection

Choose the settlement option that fits your plan



Financial Flexibility

Withdraw cash when needed

Overcome challenging times with flexible premium options



Currency Flexibility

Access multiple currencies to capture global opportunities

Choose your Policy currency from 5 options: United States Dollar (USD), Hong Kong Dollar (HKD), British Pound Sterling (GBP), Canadian Dollar (CAD) or Australian Dollar (AUD). This flexibility allows you to achieve your financial goals no matter where life takes you.

Change your Policy currency to suit your changing needs

As your financial needs change — whether funding your children's overseas education, relocating, or pursuing new goals — your financial plan should be adjusted accordingly.

Starting from the 2nd Policy Anniversary or the Policy Anniversary immediately after all premiums have been due and paid (whichever is later), you can change your Policy currency to another currency ("New Policy Currency") as listed above through the Currency Change Option¹. The Policy Date remains the same, while the Surrender Value will be converted to the New Policy Currency at the prevailing exchange rate determined by Fubon Life Insurance (Hong Kong) Company Limited ("Fubon Life Hong Kong") from time to time, meeting your needs with flexibility.



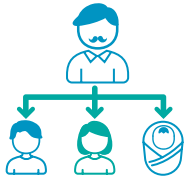
Wealth Accumulation

Grow your wealth with long-term growth potential

Wealth Leisure maximises your long-term growth potential by providing a Guaranteed Cash Value² and non-guaranteed Special Dividend³ on your wealth accumulation journey. You can watch your wealth grow and build a rosy future for you and your family.

Enhance liquidity by cashing out current gains

Starting from the 15th Policy Anniversary, you can realise current gains by exercising the Special Dividend Cash Out Option. Each time you apply to exercise this option, you can cash out a minimum of 10% (except for the last cash-out) and up to 50% of your Special Dividend³ as of the approved date of the application, without reducing the Nominated Amount of your Policy. You can cash out as many times as you wish as long as the aggregate cash-out percentage is not more than 50%. The future Special Dividend under the Policy will be reduced each time when this option is exercised.



Legacy Planning

Transfer wealth seamlessly with Successor Owners

You can designate up to 2 Successor Owners⁴ and specify their sequence of succession under your Policy. If the Policyowner passes away or is diagnosed with any of the Specific Illnesses⁵ (collectively the “succession event”), the first Successor Owner in sequence can apply to become the new Policyowner. If the first Successor Owner fails to become the Policyowner, the second in sequence can apply. The new Policyowner will then have access to all rights and benefits of the Policy, ensuring a seamless transfer of your wealth.

Appoint a Custodian to preserve wealth

If your designated Successor Owner⁴ is currently under the age of 18, you can appoint an adult Custodian[^] for added assurance. Starting from the day after all premiums have been due and paid, the Custodian can apply to manage the Policy upon a succession event. The Custodian will manage the Policy with restricted rights⁶ until the Successor Owner attains the Designated Age you specify (which must be 18 or older).

This arrangement allows a trusted adult to temporarily manage your Policy, helping to preserve its growth potential and keep your legacy plan on track. Once the Successor Owner attains the Designated Age, he or she can apply to become the Policyowner and assume full ownership of the Policy.

[^] The Custodian arrangement applies only to the first Successor Owner if two are designated under the Policy. This is an administrative service, not a product feature. The Custodian appointment or application is subject to Fubon Life Hong Kong's prevailing administrative rules. Please refer to the prescribed form for details. Fubon Life Hong Kong reserves the right to withdraw this service or amend its terms and conditions or related requirements at any time at its sole discretion.

Change the Insured Person to extend your legacy

Starting from the 1st Policy Anniversary, you can exercise the Change of Insured Person Option⁷ as many times as you wish. Changing the Insured Person will change the Policy Term to age 138 of the latest Insured Person while leaving the Policy value unaffected. That way, you may extend your wealth accumulation horizon and establish a lasting legacy for your family.

Prepare for uncertainties with Contingent Insured Persons

You can designate up to 2 Contingent Insured Persons⁸ and specify their sequence of succession under your Policy. If the Insured Person passes away, the first Contingent Insured Person in sequence can apply to become the new Insured Person. If the first Contingent Insured Person fails to become the Insured Person, the second in sequence can apply. This prevents Policy termination even if life takes an unexpected turn.

Split your Policy to share wealth

Starting from the 2nd Policy Anniversary or the Policy Anniversary immediately after all premiums have been due and paid (whichever is later), you can apply to exercise the Policy Split Option by transferring part of the Nominated Amount of your Policy (the “Original Policy”) into one or more new Wealth Leisure Policies (the “Split Policy(ies)”), according to the percentage(s) specified by you.

Once you have split your Original Policy, you may change the Policy currency and Insured Person of the Split Policy(ies). The Original Policy will remain in force with a Nominated Amount that is reduced accordingly¹⁰. That way, you can manage your wealth by holding Policies in different currencies, ensuring your legacy is distributed among your loved ones, so they can embrace a future full of opportunities.

Ensure legacy continuity with Flexi Continuation Option

Starting from the 2nd Policy Anniversary or the Policy Anniversary immediately after all premiums have been due and paid (whichever is later), you can apply for the Flexi Continuation Option. You will also need to designate Contingent Insured Person(s)⁸ during the lifetime of the Insured Person.

If the Insured Person passes away and a Contingent Insured Person is approved to become the new Insured Person, the Policy will remain in force with a Nominated Amount that is reduced according to a percentage specified by you^{10,11}. Meanwhile, a prorated Death Benefit¹² that is attributable to the reduced portion of the Nominated Amount will be paid to your designated Beneficiary. That way, you can ensure that your loved ones are financially protected while your legacy plan continues uninterrupted.



Family Protection

Safeguard your family's future with life protection

To support your loved ones beyond your lifetime, the Plan provides life protection up to age 138 of the latest Insured Person. If the Insured Person passes away, the Beneficiary will receive a Death Benefit¹² equal to:

The higher of:





- (i) 105% of the total premiums paid and due; or
- (ii) Guaranteed Cash Value² plus Special Dividend³ (if any)

— Indebtedness¹³ (if any)

In case there is any Premium Prepayment Balance¹⁴ as at the death of the Insured Person, such balance will be paid together with the Death Benefit.

Choose the settlement option that fits your plan

You can choose how the Death Benefit¹² and Premium Prepayment Balance¹⁴ (if any) will be paid to the Beneficiary¹⁵, ensuring your legacy is honoured according to your wishes. The settlement options¹⁶ include:

Option 1	A lump-sum payment	
Option 2	Regular payments*	
Option 3	Increasing regular payments*	5% increment p.a. 
Option 4	A combination of a lump-sum payment and regular payments*	

* Options 2, 3 and 4 are applicable to Policies denominated in USD or HKD only

Furthermore, starting from the 1st Policy Anniversary, you can apply to specify a date for when the Death Benefit payment will begin (the “Start Date”). The Start Date must be 3 years after and within 30 years from the approval of the relevant application. If the Insured Person passes away and the death claim is approved before the Start Date, the Death Benefit payment will be deferred until the Start Date and paid according to your chosen Death Benefit Settlement Option¹⁷. Interest will accrue (i) on the Death Benefit amount for the period between the date the death claim is approved and the Start Date; and (ii) on the balance of any settlement amount that has yet to be paid, at an interest rate to be determined by Fubon Life Hong Kong from time to time.



Financial Flexibility

Withdraw cash when needed

In case you need extra cash flow, you may choose to partially surrender the Policy by reducing the Nominated Amount on any Policy Anniversary¹⁰. You can withdraw the prorated Guaranteed Cash Value², Special Dividend³ (if any) and Premium Prepayment Balance¹⁴ (if any) that are attributable to the reduced portion of the Nominated Amount, less a Surrender Charge¹⁸ (if applicable) and any Indebtedness^{13,19}. You can request a one-off withdrawal starting from the 1st Policy Anniversary, or regular withdrawals^{#,20,21} over a specified period starting from the 5th Policy Anniversary.

The partial surrender of the Policy is only available if there is no Premium Holiday²² in effect at the time of application.

Regular withdrawals are applicable to Policies denominated in USD or HKD only, and the withdrawal schedule is set on an annual basis.

Overcome challenging times with flexible premium options

Starting from the 2nd Policy Anniversary, you may apply for the following options to add flexibility to your finances while keeping your Policy effective:

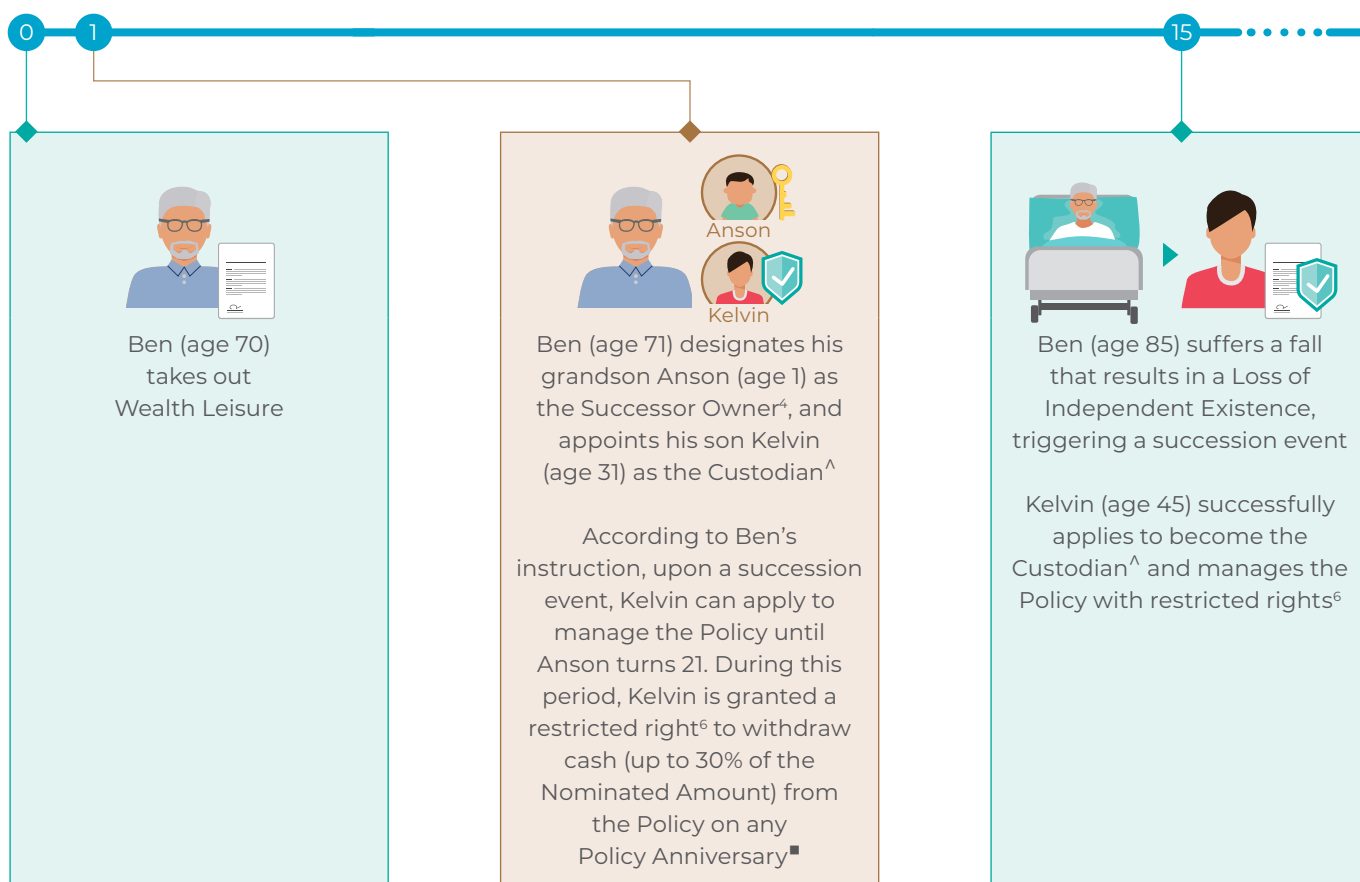
- Premium Holiday^{✧, 22}: Suspend your premium payment for up to 3 years. During this period, the Guaranteed Cash Value remains unchanged²³. The Premium Holiday option can be exercised once under the Policy.
- Grace Period extension[✧]: Extend the Grace Period for a subsequent premium due from 31 days to 90 days, provided all premiums due have been paid.

✧ The option is applicable to Policies with a 5-year Premium Payment Term only

Illustrative Example

(This illustrative example is for reference only)

As a retired lawyer and proud new grandfather, Ben is eager to secure his grandson Anson's future by purchasing an insurance policy with long-term growth potential. Ben decides to take out Wealth Leisure for its wealth preservation and accumulation, ensuring his legacy will be passed on according to his wishes.



[^] The Custodian arrangement applies only to the first Successor Owner if two are designated under the Policy. This is an administrative service, not a product feature. The Custodian appointment or application is subject to Fubon Life Hong Kong's prevailing administrative rules. Please refer to the prescribed form for details. Fubon Life Hong Kong reserves the right to withdraw this service or amend its terms and conditions or related requirements at any time at its sole discretion.

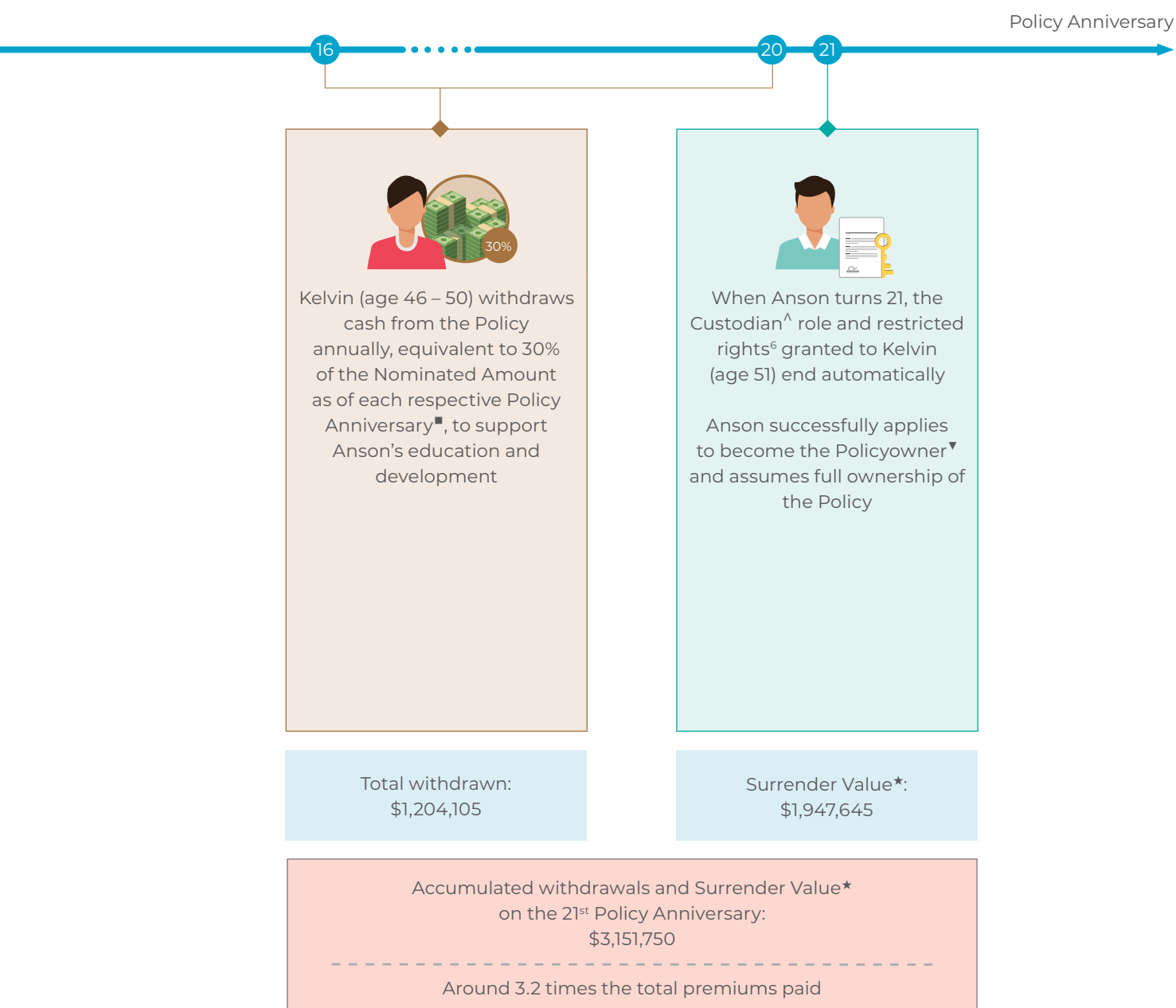
■ Each cash withdrawal is withdrawn by way of a reduction in the Nominated Amount. The Surrender Value, Maturity Benefit and Death Benefit will also be adjusted accordingly based on the reduced Nominated Amount. In addition, the illustrated withdrawal amount is only an estimate based on the current assumed dividend scale, which is neither indicative of future performance nor guaranteed. In the event that the dividend scale is reduced, the actual amount withdrawn may be lower than that illustrated.

★ Surrender Value = Guaranteed Cash Value + Special Dividend (if any) – Indebtedness (if any)
The actual Surrender Value may be lower or higher than that illustrated.

▼ The relevant application is subject to Fubon Life Hong Kong's prevailing administrative rules. Please refer to the Policy Provisions for details.

(All amounts are in US dollars)

Policyowner	Ben (age 70)
Insured Person	Anson (age 0)
Premium Payment Term	2 years
Premium Mode	Annual with Prepayment ^{14,18}
Total Premiums Paid (including the Prepayment)	\$1,000,000
Nominated Amount at Policy Issuance	\$1,017,200



Notes for the illustrative example above:

1. The illustrative example above assumes that (i) all premiums are paid when due; (ii) except for the benefits and cash withdrawals specified, no other Policy benefits are paid or will become payable and no other withdrawals are made; and (iii) there is no Indebtedness under the Policy.
2. All premiums and Policy values stated in the illustrative example above are rounded to the nearest whole number.
3. The graph is not in actual proportion. Past performance or current performance of our business should not be interpreted as a guide for future performance. Please refer to the Key Product Risks section below, Benefit Illustration document and Policy Provisions for more information.

Plan Summary

Wealth Leisure Multi-Currency Insurance Plan	
Issue Age	15 days to age 75 (age last birthday)
Premium Payment Term	2 years / 5 years
Policy Term	Up to age 138 of the latest Insured Person
Policy Currency	HKD / USD / AUD / CAD / GBP
Premium Mode	Annual / Annual with Prepayment ^{▲14,18} ▲ The Annual with Prepayment premium mode is applicable to Policies with a 2-year Premium Payment Term only
Minimum Nominated Amount	HKD100,000 / USD12,500 / AUD16,250 / CAD15,000 / GBP8,750
Premium Prepayment Interest	<ul style="list-style-type: none"> Guaranteed to be 3.5% p.a. on the Premium Prepayment Balance¹⁴ Will be used to settle future premiums
Application Procedure	No health declaration required ²⁴

Remarks

1. Provided there is no Indebtedness or regular reduction in Nominated Amount under the Policy, the Policyowner may apply to exercise the Currency Change Option for changing the current Policy currency to another available currency. The currency change will be executed by way of converting the existing Policy to the latest plan under the Prosperity Booster Multi-Currency series (the "New Plan") in the New Policy Currency. The Nominated Amount of the Policy after the currency change (the "Converted Policy") shall not be less than the relevant minimum Nominated Amount requirement. The change of Policy currency shall take effect on the next Policy Anniversary.

Upon approval of the application for exercising the Currency Change Option:

- (i) the Surrender Value and total premiums paid of the Converted Policy will be converted to the New Policy Currency at the prevailing exchange rate determined by Fubon Life Hong Kong from time to time at its absolute discretion;
- (ii) the Nominated Amount of the Converted Policy will be determined based on the Surrender Value of the existing Policy, Guaranteed Cash Value scale and Special Dividend scale of the New Policy Currency under the New Plan;
- (iii) the Guaranteed Cash Value and non-guaranteed Special Dividend of the Converted Policy will be determined according to the Nominated Amount in the New Policy Currency under the New Plan;
- (iv) the existing Policy shall be terminated and converted to the Converted Policy. The Policy Date, Policy Year and Maturity Date of the Converted Policy shall be the same as those before the currency change;
- (v) the Policyowner, Insured Person, Beneficiary(ies), Successor Owner(s) (if any) and Contingent Insured Person(s) (if any) of the Converted Policy shall be the same as in the existing Policy;
- (vi) if the Special Dividend Cash Out Option has been exercised under the existing Policy before the currency change, the aggregate cash-out percentage shall be recorded in the Converted Policy;
- (vii) the Death Benefit Settlement Option and Start Date (if any) selected by the Policyowner shall be applicable to the Converted Policy. However, if there is a change of Policy currency from USD or HKD to a non-USD and non-HKD currency, the Death Benefit Settlement Option and Start Date (if any) shall be revoked; and
- (viii) all benefits, terms and conditions of the New Plan will apply to the Converted Policy, except there is no Cooling-off Period for the Converted Policy.

Once the Currency Change Option is exercised, it cannot be reversed. Please refer to the Risk from Currency Change Option under the Key Product Risks section below and Policy Provisions for more details.

2. The Guaranteed Cash Value will be payable upon the death of the Insured Person (Please refer to point 12 of the Remarks section for details), Policy surrender or Policy maturity.
3. The Special Dividend is non-guaranteed and shall not be vested in the Policy until it is paid by Fubon Life Hong Kong. It may be available from the 3rd Policy Anniversary for Policies with a 2-year Premium Payment Term; or from the 5th Policy Anniversary for Policies with a 5-year Premium Payment Term. The Special Dividend will be (i) payable upon the death of the Insured Person (Please refer to point 12 of the Remarks section for details), Policy surrender or Policy maturity; or (ii) partially payable upon the exercise of the Special Dividend Cash Out Option. Any Indebtedness will be deducted from the amount of Special Dividend payable when the Special Dividend Cash Out Option is exercised.

Past declarations of the Special Dividend are not an indicator of future declarations. Future declarations of the Special Dividend can be lower or higher than the past declarations and are determined based on the Dividend Philosophy. Please refer to the Dividend Philosophy section below for the relevant risk factors and details.

4. The designation of Successor Owner(s) shall be effective upon Fubon Life Hong Kong's approval. The Successor Owner can apply to become the new Policyowner if the Policyowner passes away or is diagnosed with any of the Specific Illnesses during the Benefit Period, and the application shall be effective upon Fubon Life Hong Kong's approval pursuant to applicable laws and regulations and Fubon Life Hong Kong's prevailing administrative rules and underwriting requirements in effect from time to time. Please refer to the Policy Provisions for details.

5. The Specific Illnesses include Alzheimer's Disease, Coma, Loss of Independent Existence and Parkinson's Disease. Please refer to the Policy Provisions for definitions of the relevant Specific Illnesses.
6. Upon appointment, the Policyowner can grant the Custodian a restricted right to withdraw cash from the Policy on any Policy Anniversary while the Policy is under the Custodian's management. The amount of withdrawal is represented by a percentage of the Nominated Amount as of the relevant Policy Anniversary, up to a maximum of 30%. The Custodian is not allowed to change the maximum percentage specified by the Policyowner. Withdrawal(s) are made through a reduction in the Nominated Amount on the Policy Anniversary(ies) and are subject to the prevailing minimum withdrawal amount and minimum Nominated Amount requirements of the Policy. Any Indebtedness will be deducted from the withdrawal amount. Besides, the Custodian is not allowed to exercise any Policy rights that would result in (i) a change to any person concerned in the Policy; (ii) a change to any selected Policy options; (iii) a change to the Policy value (except those falling within the granted Policy rights); or (iv) a drawdown of a Policy loan or surrender of the Policy. Please refer to the prescribed form for details regarding the Custodian arrangement.
7. The Policyowner may apply to change the surviving Insured Person starting from the 1st Policy Anniversary. The application shall be effective upon Fubon Life Hong Kong's approval pursuant to applicable laws and regulations and Fubon Life Hong Kong's prevailing administrative rules and underwriting requirements in effect from time to time. Please refer to the Policy Provisions for details.
8. The designation of Contingent Insured Person(s) shall be effective upon Fubon Life Hong Kong's approval. The Contingent Insured Person can apply to become the new Insured Person in the event of the death of the Insured Person, and the application shall be effective upon Fubon Life Hong Kong's approval pursuant to applicable laws and regulations and Fubon Life Hong Kong's prevailing administrative rules and underwriting requirements in effect from time to time. Please refer to the Policy Provisions for details.
9. Provided that (i) there is no Indebtedness under the Policy; (ii) no other Policy changes that will cause a reduction in the Nominated Amount to be effective on the same Policy Anniversary; and (iii) subject to the minimum Nominated Amount requirement, an application may be made to split the Policy. The Policy split shall take effect on the next Policy Anniversary. Based on the specified Split Percentage(s), part of the Nominated Amount of the Original Policy will be transferred to the Split Policy(ies). The premium, Guaranteed Cash Value and Special Dividend (if any) under the Split Policy(ies) will be calculated based on the Nominated Amount of the Split Policy(ies). Upon approval of the Policy split, the Policy Date, Maturity Date, Policy Year, Policyowner, Insured Person, Beneficiary(ies), Successor Owner(s) (if any) and Contingent Insured Person(s) (if any) of the Split Policy(ies) will be the same as those of the Original Policy. If the Special Dividend Cash Out Option has been exercised under the Original Policy, the aggregate cash-out percentage prior to the Policy split will be recorded to each Split Policy. The maximum aggregate cash-out percentage under the Original Policy and Split Policy(ies) will be counted separately after the Policy split. All benefits, terms and conditions of the Original Policy will apply to the Split Policy(ies), except that Split Policy(ies) have no Cooling-off Period. Once the Policy Split Option is exercised, it cannot be reversed. Please refer to the Policy Provisions for details.
10. The Nominated Amount will be reduced with respect to (i) an Original Policy after a Policy split; (ii) a Policy after the Flexi Continuation Option is exercised; or (iii) a Policy after a one-off withdrawal is made, subject to the minimum Nominated Amount requirement.
The Nominated Amount will also be reduced with respect to a Policy after a regular withdrawal is made. The minimum Nominated Amount requirement applies to regular withdrawals made before the 10th Policy Anniversary only. The Policy will be terminated when the Nominated Amount is reduced to zero. Fubon Life Hong Kong reserves the right to change the rules and requirements regarding the minimum Nominated Amount for withdrawal from time to time.
With a reduction in the Nominated Amount, the Guaranteed Cash Value and Special Dividend (if any) will be reduced in proportion, and the Surrender Benefit, Maturity Benefit and Death Benefit will also be reduced accordingly.
11. If the Special Dividend Cash Out Option has been exercised before the Flexi Continuation Option becomes effective, the aggregate cash-out percentage will remain the same under the Policy.
12. Upon the death of the Insured Person, the Death Benefit including the Guaranteed Cash Value and Special Dividend (if any) (i) will not be payable if the Contingent Insured Person Option takes effect, but the Flexi Continuation Option does not take effect; or (ii) will be partially payable if the Contingent Insured Person Option and Flexi Continuation Option both take effect.
13. Indebtedness means all outstanding loans owed to Fubon Life Hong Kong in respect of the Policy including the Automatic Policy Loan, Policy Loan, accrued interest on these loans, unpaid premium and any other amounts owed to Fubon Life Hong Kong.
14. An amount equivalent to the 2nd Policy Year's annual premium shall be deducted from the Premium Prepayment Balance on the relevant premium due date. Prepayment cannot be refunded or withdrawn except in the event of the Death Benefit payment, Policy surrender or reduction in the Nominated Amount.
15. Upon the Policyowner's request while the Policy is in force, the Beneficiary(ies) are allowed to apply for a change of the Death Benefit Settlement Option and / or a revocation of Start Date (if any) for the Death Benefit payment belonging to those Beneficiary(ies) after the death of the Insured Person. Please refer to the Policy Provisions for details.
16. There are 4 settlement options available under the Plan:

Option 1	A lump-sum payment
Option 2	Regular payments made monthly, semi-annually, or annually for 5, 10, 20, or 30 years
Option 3	Increasing regular payments: The Policyowner can choose a first instalment amount of 5% to 20% of the settlement amount, and the remaining balance will be paid as subsequent regular instalments made monthly, semi-annually or annually until the settlement amount is fully paid. The amount of each subsequent regular instalment(s) of each year (except for the last regular instalment) will increase by 5% of the previous year's regular instalment amount so as to account for inflation.
Option 4	A combination of a lump-sum payment and regular payments: A lump-sum payment of not less than 5% of the settlement amount first, and the remaining balance to be paid in regular payments made monthly, semi-annually, or annually for 5, 10, 20, or 30 years.

Options 2, 3 and 4 above are applicable to Policies denominated in USD or HKD only. For the settlement amount to be paid at regular intervals, the amount payable to each Beneficiary or to Policyowner must be equal to or more than HKD400,000 / USD50,000. Please refer to the Policy Provisions for details.

All of the settlement options apply to the settlement amount upon the death of the Insured Person, Policy full surrender or Policy maturity. If Option 2, 3 or 4 is selected as the Surrender Benefit Settlement Option, the Policy must have been in force for a minimum of 5 years prior to full surrender.

17. If there is no Start Date specified, the death claim is approved after the Start Date, or the Insured Person passes away after the Start Date, the Death Benefit and the Premium Prepayment Balance (if any) will be paid according to the chosen Death Benefit Settlement Option immediately upon approval of the death claim.
18. Should the Policyowner surrender the Policy or reduce the Nominated Amount of the Policy during the Premium Payment Term, a Surrender Charge of 5% of the Premium Prepayment Balance will be charged by Fubon Life Hong Kong.
19. Any Indebtedness will be deducted from the one-off withdrawal amount.
20. A regular withdrawal request can only be made if there is no Indebtedness under the Policy and subject to the prevailing minimum withdrawal amount requirement. During the regular withdrawal period, any reduction in the Nominated Amount (other than the regular withdrawal schedule), Policy Loan, Policy split or change of Policy currency are not allowed under the Policy.
21. With respect to the regular withdrawal, the withdrawal amount and the length of the withdrawal period illustrated at the time of application are only estimates based on the current assumed dividend scale, which is neither indicative of future performance nor guaranteed. The actual Special Dividend payable may be lower or higher than that illustrated.
In the event that the dividend scale is reduced,
 - (i) the actual total withdrawal amount and the length of the withdrawal period may be less than and/or shorter than your target; and
 - (ii) after each annual withdrawal, the Surrender Benefit, Maturity Benefit and Death Benefit may be less than the amounts illustrated at the time of application.
 In the worst-case scenario, the benefits you receive may be considerably less than the amount of total premiums paid, resulting in financial loss.
22. The Premium Holiday must be approved by Fubon Life Hong Kong and becomes effective only if the Policy has no Indebtedness as at the effective date of the Premium Holiday. During the Premium Holiday Period, any Policy changes that would result in a change in the Nominated Amount or Surrender Value, including but not limited to Policy Loan or a reduction in the Nominated Amount, are not allowed under the Policy. Please refer to the Policy Provisions for details.
23. When premium payment resumes, the Guaranteed Cash Value will resume accumulating from the amount reached before the start of the Premium Holiday; and the Policy Anniversary in which the Special Dividend (if any) is entitled and the Special Dividend Cash Out Option can be exercised will be deferred according to the Premium Holiday Period.
24. Fubon Life Hong Kong has set a limit on the total premiums of insurance policies in respect of the same type of insurance product for each Insured Person (as determined and revised by Fubon Life Hong Kong from time to time). No health declaration from the Insured Person is required as long as the purchase of the Policy does not exceed such limit. Fubon Life Hong Kong reserves the right to accept or reject any applications for the Plan based on the information provided by the Insured Person during the application.

Warning Statement

Wealth Leisure Multi-Currency Insurance Plan is a life insurance plan, with non-guaranteed dividend and non-guaranteed accumulated interest. Part of the premiums pay for the insurance and related costs. The Policy is underwritten by Fubon Life Insurance (Hong Kong) Company Limited and is subject to Fubon Life Hong Kong's credit risk. In the worst-case 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. The Plan includes guaranteed and non-guaranteed parts. The non-guaranteed part is projected figures and for illustrative purposes only and is not guaranteed. The actual benefits and/or returns may be lower or higher than the projected figures. You should fully understand all of the risks involved in this product and consider whether this product is affordable and suitable to you before making your application. If you are not satisfied with the Policy, you have the right to cancel the Policy within the cooling-off period and obtain a refund of any premiums paid by giving written notice to Fubon Life Hong Kong provided that you have not made any claims under the Policy. Such notice must be signed by you and received directly by Fubon Life Hong Kong at Suites 701 - 705, 7/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong within 21 calendar days immediately following either the day of the delivery of the Policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier.

Important Notes

Nominated Amount and its Adjustment

The Nominated Amount serves as an amount for the calculation of premiums 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 (Please refer to point 10 of the Remarks section for details). Upon reduction in Nominated Amount, the Guaranteed Cash Value, Special Dividend (if any), Premium Prepayment Balance (if any) and premium shall be reduced in proportion. The Surrender Benefit, Maturity Benefit and Death Benefit shall also be reduced accordingly. However, you cannot reduce the Nominated Amount and exercise the Policy Split Option on the same Policy Anniversary.

Cooling-off Period (Not applicable to Converted Policy or Split Policy(ies))

If you are not completely satisfied with the Policy, you may return the Policy (if applicable) with your signed written request to Fubon Life Hong Kong for its cancellation. The Policy will be cancelled and the premium paid will be refunded, provided that the written cancellation request must be received directly by Fubon Life Hong Kong 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 Hong Kong's Customer Services Department is Suites 701 - 705, 7/F, 12 Taikoo Wan Road, Taikoo Shing, 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.

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"). Pursuant to the current policy of Fubon Life Hong Kong, the levy will be borne and settled by Fubon Life Hong Kong to the IA and Fubon Life Hong Kong reserves the right to change such policy. For levy details, please visit Fubon Life Hong Kong's website at www.fubonlife.com.hk/products_philosophy_en.html or IA's website at www.ia.org.hk.

Dividend Philosophy

You will be entitled to a share of the investment return of the segregated asset portfolio of the group of business determined by Fubon Life Hong Kong in the form of Special Dividend. The Special Dividend is a non-guaranteed benefit. Fubon Life Hong Kong aims to maintain fair treatment between different groups of Policyowners.

Fubon Life Hong Kong will review the projected Special Dividend at least once a year, based on actual experience and investment outlook. Fubon Life Hong Kong may smooth out the volatility of the actual investment return to avoid frequent changes to the Special Dividend due to volatility. Any changes in the current year and projected dividend scale will be communicated in writing or by the Policy annual statements with explicit reasons for the change.

To determine the Special Dividend payment, Fubon Life Hong Kong will consider the actual experience and the future outlook of the following factors:

- Investment performance factors: This includes the investment earning of the asset portfolio and fair value changes of the asset portfolio, reflecting different market factors such as equity price, asset liquidity, credit spread, default risk and exchange rate, etc.
- Persistency factors: This includes full surrender, partial surrender and Policy lapses, and the corresponding impact on asset investment, etc.
- Claim factors: This includes the cost of providing Death Benefit and other insured benefits.

Investment Policy, Investment Objectives and Investment Strategy

The Investment Policy aims to execute the corresponding Investment Strategy to achieve the Investment Objectives, and actively monitor and manage investment risk with consideration on Policy liability profile to identify assets with suitable characteristics, tenor and liquidity to align with the Investment Objectives and the Investment Strategy.

The Investment Objectives are to generate positive returns regardless of market conditions and support the guaranteed benefit of the Policies, and also to deliver a fair chance of meeting the non-guaranteed benefits as illustrated in the Benefit Illustration document to the Policyowners.

The Investment Strategy is to actively manage the assets by diversifying investment risks via a strategic asset allocation, to optimise overall investment returns and to safeguard the long-term interests of Shareholders and Policyowners. Should there be any significant changes in the Investment Strategy, Fubon Life Hong Kong would inform Policyowners of the changes, with underlying reasons and impact to the Policies.

The target asset mix of this product is:

Asset Type	Target Asset Mix (%)
Bonds and other fixed income assets	20 – 80%
Non-fixed income assets	20 – 80%

Since Fubon Life Hong Kong actively manages the investment portfolios, the asset mix may be dynamically adjusted over a range that can be wider than the target range in response to the external market conditions and the financial condition of the participating business.

To diversify the investment risk, Fubon Life Hong Kong may invest in securities of different regions, industries, credit ratings, and liquidities. This includes government bonds, corporate bonds and other fixed income assets in US, European, emerging markets, and so on. Fubon Life Hong Kong may also invest in non-fixed income assets including public equities, private equities, mutual funds, etc., with intention on having a relatively higher allocation towards US. Depending on economy outlook, investment environment, as well as changes in the risk exposures, Fubon Life Hong Kong will regularly review and adjust the asset allocation.

Under our currency strategy, for bonds and other fixed income assets, the approach is to endeavour to match the currency of asset to the currency of underlying policies (USD assets to USD / HKD policies, other currency assets to that currency policies). Subject to market availability and opportunity, bonds and other fixed income assets may be invested in a currency other than the currency of the underlying policy and currency hedging may be used to minimise currency risk. For non-fixed income assets, the approach is to invest in USD assets predominantly, according to the Investment Policy, Investment Objectives and Investment Strategy.

For details of "Dividend Philosophy", "Accumulation Interest Rate Philosophy", "Investment Policy, Investment Objectives and Investment Strategy" and "Measure to Manage Potential Conflict", please refer to Fubon Life Hong Kong's company website at www.fubonlife.com.hk/products_philosophy_en.html.

For details of "Fulfillment Ratios of Dividends and Interests", please refer to Fubon Life Hong Kong's company website at www.fubonlife.com.hk/fulfillment-ratios_crediting-interest_en.html.

The historical figure is not an indicator of future performance of Fubon Life Hong Kong's products.

Key Product Risks

Nature of the Product and Liquidity Risk

The Plan is of long-term nature and is not of any bank savings 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 Hong Kong's absolute discretion and Fubon Life Hong Kong reserves the right to adopt an exchange rate as determined by Fubon Life Hong Kong's absolute discretion. Please refer to the Foreign Exchange Risk section below for more details.

Risk from Currency Change Option

When you exercise the Currency Change Option to change the current Policy currency to another available currency, your existing Policy will be converted to the latest plan under the Prosperity Booster Multi-Currency series in the New Policy Currency. The amount of Guaranteed Cash Value and non-guaranteed Special Dividend after currency change will be adjusted (may be higher or lower) and the adjustment may be significant. The approval of the application and the availability of currency at the time of conversion will be subject to the applicable laws and regulations as well as the prevailing administrative rules of Fubon Life Hong Kong.

Furthermore, there may be significant differences between Wealth Leisure and the New Plan. The New Plan may have different benefits, Plan features, Policy terms and investment strategy. The Currency Change Option may not be available in the New Plan after exercising the Currency Change Option, which means you may not be able to further change the Policy currency of the Converted Policy and in a worst-case scenario, it may only be a one-time option depending on the New Plan's features.

Risk from Deferred Payment of Death Benefit

You should consider the inflation risk when specifying a Start Date for the Death Benefit payment. If the Insured Person passes away and the death claim is approved before the Start Date, the commencement of Death Benefit payment will be deferred until the Start Date. The longer the deferral period, the higher the inflation risk. It is because, due to inflation, the future costs of living may be higher than those of today. The Death Benefit provided under the Policy may not be sufficient to meet the future needs of Beneficiary(ies).

Risk from Delayed or Missed Premium Payment

The premium will be paid to Fubon Life Hong Kong and part of the premiums will become part of the assets of Fubon Life Hong Kong 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 Hong Kong only.

You should pay the initial premium on or before the Issue 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 or 90 days after the premium due date, as the case may be), the Premium Holiday has not taken effect 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 Value 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 partially surrender the Policy by reducing the Nominated Amount of the Policy before maturity, you may receive an amount considerably less than the amount of total premiums paid.

You should be more cautious in choosing the regular withdrawal because it comprises repeated partial surrenders of the Policy. Each partial surrender is subject to surrender risk. Also, the withdrawal amount and the length of withdrawal period illustrated upon application are only estimates based on the current assumed dividend scale, which is neither indicative of future performance nor guaranteed. The actual total withdrawal amount and the length of the withdrawal period may be less than and / or shorter than your target.

Furthermore, partial surrender of Policy is not allowed if the reduction in the Nominated Amount will cause the total Indebtedness under the Policy to exceed 80% of the Guaranteed Cash Value.

Termination Condition

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

- Death of the Insured Person provided that the Contingent Insured Person does not take effect;
- At Policy maturity;
- Indebtedness under the Policy is greater than or equal to the Guaranteed Cash Value;
- Surrender or cancellation of the Policy;
- If Fubon Life Hong Kong is unable to collect any subsequent premiums which are due by the expiry of Grace Period, the Premium Holiday has not taken effect and, if applicable, the outstanding premium is not paid by the Automatic Policy Loan;
- When the Nominated Amount is reduced to zero; or
- The Currency Change Option takes effect.

Suicide

If the Insured Person commits suicide, whilst sane or insane, within the first 13 months from the Issue Date, the last Reinstatement Date (if applicable) or the effective date of the last change of Insured Person (whichever is the latest), Fubon Life Hong Kong shall only refund to the Policyowner or the estate of the Policyowner the higher of (i) the amount of the premium paid and the prepaid premium (applicable to Policies under the Annual with Prepayment mode) without interest less any benefits paid and Indebtedness; or (ii) the Surrender Benefit as at the date of death resulting from suicide of the Insured Person.

Policy Loan

The Plan offers Policy Loan unless the Premium Holiday is in effect. It may trigger the start of Automatic Policy Loan, if there is outstanding premium. The loan shall bear interest computed at such rate as may be adopted by Fubon Life Hong Kong from time to time. No Policy Loan shall be granted if the loan will cause the total Indebtedness under the Policy to exceed 80% of the Guaranteed Cash Value. Please refer to the Policy Provisions for details.

Non-guaranteed Benefit

The Special Dividend and the accumulation interest rate of (a) the Death Benefit amount for the period between the date the death claim is approved and the Start Date; and (b) the remaining balance of the settlement amount at (i) the death of the Insured Person; (ii) Policy surrender; or (iii) Policy maturity under the regular payment option are not guaranteed. All non-guaranteed benefits are determined by Fubon Life Hong Kong and subject to revision from time to time.

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 Hong Kong in a currency different from your Policy currency will be converted to the Policy currency at the prevailing exchange rate determined by Fubon Life Hong Kong from time to time with reference to market rates. All monies payable to Fubon Life Hong Kong or by Fubon Life Hong Kong 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 Hong Kong's absolute discretion and Fubon Life Hong Kong reserves the right to adopt the prevailing exchange rate as determined by Fubon Life Hong Kong'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 those of today due to inflation.

Credit Risk

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

Other Information

- The Plan is a life insurance product, but not a bank savings plan embedded with a life insurance. The premium is not a placement of a savings deposit with the bank and hence is not protected by the Deposit Protection Scheme in Hong Kong.
- Fubon Life Hong Kong is solely responsible for all content, approvals, coverage and benefit payment of the Plan.
- Fubon Life Hong Kong reserves the right to accept or reject any insurance application.
- This brochure is published by Fubon Life Hong Kong which is fully responsible for all the information stated in the brochure.
- The information in this brochure does not contain the full terms of the Policy and is intended for reference only. The full Policy terms and conditions are set out in the Policy Provisions of the Plan. For more information on the Policy terms and conditions, please contact Fubon Life Hong Kong.
- 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 Hong Kong outside Hong Kong.
- Fubon Life Hong Kong is a private company limited by shares incorporated and registered in Hong Kong and its registered office is situated at Suites 701-705, 7/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

About Fubon Life Hong Kong

Fubon Life Insurance (Hong Kong) Company Limited is a wholly-owned subsidiary of Fubon Life Insurance Company Limited. It has been authorised to conduct long term insurance business in Hong Kong since April 2016. Fubon Life Hong Kong offers different types of life insurance products to customers in Hong Kong through bancassurance, strategic alliance and brokerage networks.

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