

PRODUCT KEY FACTS

Columbus

June 2011



Ageas Insurance Company (Asia) Limited

*This Statement provides you with key information about this product.
This Statement is a part of the offering document.
You should not invest in this product based on this Statement alone.
There is a "Glossary" section at the end of this Statement
to explain the meaning of the underlined text in italic.*

Quick facts

Name of insurance company	Ageas Insurance Company (Asia) Limited ("Ageas")	Maximum investment amount	Not applicable												
Single or regular premium	<ul style="list-style-type: none"> Regular premium Subsequent lump sum investment premium (optional) 	Death benefit	(i) a. During the first 2 policy years: 101% x (the account value of the <u>Initial Account</u> + the account value of the <u>Accumulation Account</u> - <u>Clawback Amount</u> (if any)); or b. From the 3 rd policy year to the end of the premium payment period: 101% of the total account value of the <u>Initial Account</u> and the <u>Accumulation Account</u> ; c. After the premium payment period has ended: 100% of the total account value of the <u>Initial Account</u> and the <u>Accumulation Account</u> ; Plus (ii) 100% of the account value of <u>Lump Sum Investment Account</u> .												
Regular premium frequency	Monthly, semi-annually and annually														
Minimum premium payment term	10 years														
Period with surrender charge	Period with surrender charge under different premium payment period: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Premium Payment Period (Year)</th> <th>Period With Surrender Charge</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>1st to 10th policy year</td> </tr> <tr> <td>15</td> <td>1st to 15th policy year</td> </tr> <tr> <td>20</td> <td>1st to 20th policy year</td> </tr> <tr> <td>25</td> <td>1st to 25th policy year</td> </tr> <tr> <td>30</td> <td>1st to 30th policy year</td> </tr> </tbody> </table>			Premium Payment Period (Year)	Period With Surrender Charge	10	1 st to 10 th policy year	15	1 st to 15 th policy year	20	1 st to 20 th policy year	25	1 st to 25 th policy year	30	1 st to 30 th policy year
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Governing Law of policy	Laws of Hong Kong Special Administrative Region														
Policy currency	HK dollar or US dollar														
Minimum investment amount	<u>Minimum Regular Premium</u> US\$100 / HK\$800 per month; US\$600 / HK\$4,800 per half year; US\$1,200 / HK\$9,600 per year <u>Minimum Lump Sum Investment Premium</u> US\$1,000 / HK\$8,000														

What is this product and how does it work?

- Columbus is an investment-linked assurance scheme. It is a life insurance policy issued by Ageas. This is not a fund authorized by the Securities and Futures Commission pursuant to the Code on Unit Trusts and Mutual Funds.
- The premiums you pay, after deduction of any applicable fees and charges of your policy, will be invested by Ageas in the underlying funds you selected and will accordingly go towards accretion of the value of your policy. Your policy value will be calculated by Ageas based on the performance of your selected underlying funds from time to time and the ongoing fees and charges which will continue to be deducted from your policy value.

What is this product and how does it work? (Con't)

- Note, however, that all premiums you pay towards your policy, and any investments made by Ageas in the underlying funds you selected, will become and remain the assets of Ageas. You do not have any rights or ownership over any of those assets. Your recourse is against Ageas only.
- Due to the various fees and charges levied by Ageas on your policy, the return on your policy as a whole may be lower than the return of the underlying funds you selected. Please see page 3 to 5 for details of the fees and charges payable by you.
- Underlying funds available for selection are the funds listed in the Investment Guide.
- Although Columbus is a life insurance policy, because your death benefit is linked to the performance of the underlying funds you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- Your policy will terminate if: (1) within the premium holiday, the account value of the ***Initial Account*** has fallen below US\$1,000 / HK\$8,000; or (2) after the first 24 months of premium holiday but still within the premium holiday, the total account value of the ***Accumulation Account*** and the ***Lump Sum Investment Account*** is less than the prevailing surrender charge. In such cases, your policy will be terminated and subject to a surrender charge as specified in the section of "What are the fees and charges?" on page 4 and 5.

What are the key risks?

Investment involves risks. Please refer to the Principal Brochure for details including the risk factors.

- **Credit and insolvency risks** – Columbus is an insurance policy issued by Ageas. Your investments are subject to the credit risks of Ageas.
- The investment choices available under Columbus can have very different features and risk profiles. Some may be of high risk. Please read the principal brochure and the offering document of the underlying funds involved for details.
- **Early surrender penalty / withdrawal penalty** – Columbus is designed to be held for a medium / long term period. Early surrender or withdrawal of the policy / suspension of or reduction in premium may result in a significant loss of principal and / or bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.
- **Early termination risks** – Your Columbus policy will terminate if (1) within the premium holiday, the account value of the ***Initial Account*** has fallen below US\$1,000 / HK\$8,000; or (2) after the first 24 months of premium holiday but still within the premium holiday, the total account value of the ***Accumulation Account*** and the ***Lump Sum Investment Account*** is less than the prevailing surrender charge. The account value of the ***Initial Account*** and the total account value of the ***Accumulation Account*** and the ***Lump Sum Investment Account*** may respectively fall below these amounts during the respective periods under various circumstances, including without limitation, a market downturn which is beyond your control, even though no withdrawal has been made. You will also be subject to any applicable surrender charge upon surrender of your policy.
- **Premium holiday** – With no premium contribution during the period of premium holiday, the value of this policy may be significantly reduced due to fees and charges, which are still deductible during the period of premium holiday, and your entitlement to bonuses may also be affected.
- **Market risks** – Return of Columbus is contingent upon the performance of the underlying funds and therefore there is a risk of capital loss.
- **Foreign exchange risks** – The investment returns of your policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of your policy.

Is there any guarantee?

- This product does not have any guarantee of the repayment of principal. You may not get back the full amount of premium you pay and may suffer investment losses.

Other features

Premium Payment Period

- Five premium payment periods are available under Columbus: 10 years, 15 years, 20 years, 25 years and 30 years.

Other features (Con't)

Welcome Bonus

- Columbus provides you a welcome bonus for annualized regular premium of US\$3,500 / HK\$28,000 or above. The welcome bonus will be paid as a percentage ranges from 1% to 6% of each regular premium payment for the **Initial Contribution Period**. The welcome bonus will be used to allocate units of investment choices to the **Initial Account** at the same time as the premium is invested. Please refer to the section of “Welcome Bonus” in the Product Guide for details.
- Please note that we may claw back the account value relating to the welcome bonus awarded to you by cancelling an appropriate number of units of investment choices in the **Initial Account** if the insured passes away within the first 2 policy years or you exercise your right as specified in the section of “Cooling-off Period” on page 6.
- The amount of the welcome bonus to be clawed back is derived in proportion to the prevailing market value of the **Initial Account**. Therefore, the **Clawback Amount** may be more or less than the welcome bonus initially awarded to you.

Loyalty Bonus

- You will also be entitled to a loyalty bonus at the end of your selected premium payment period, provided that the account value of the **Initial Account** at that time is greater than US\$1,000/HK\$8,000. The amount you receive will be equal to a percentage ranges from 3.8% to 11.3% of the average monthly account value of the **Initial Account** and the **Accumulation Account** throughout the premium payment period. The loyalty bonus will be used to allocate units of investment choices to the **Initial Account**. Please refer to the section of “Loyalty Bonus” in the Product Guide for details.

What are the fees and charges?

Ageas reserves the right to vary the policy charges or impose new charges with not less than one month's prior written notice or a shorter period of notice in compliance with the relevant regulatory requirements.

Scheme level

	Applicable rate	Deduct from
Premium Charge	7.5% of the lump sum investment premium	Each lump sum investment premium before unit allocation of investment choices
Administration Fee	(i) US\$7.5 / HK\$60 per month (US\$90 / HK\$720 per annum); and (ii) 0.4% per month (4.8% per annum) of the account value of the <u>Initial Account</u> .	(i) the <u>Initial Account</u> monthly in advance by unit cancellation of investment choices in proportion to the value of the investment choices in the <u>Initial Account</u> for all policy years; and (ii) the <u>Initial Account</u> monthly in arrears by unit cancellation of investment choices in proportion to the value of the investment choices in the <u>Initial Account</u> throughout the premium payment period.
Investment Management Fee	0.1267% per month (1.52% per annum) of the account value of the <u>Initial Account</u> , the <u>Accumulation Account</u> and the <u>Lump Sum Investment Account</u> respectively while the policy is in force.	The <u>Initial Account</u> , the <u>Accumulation Account</u> and the <u>Lump Sum Investment Account</u> respectively monthly in arrears by unit cancellation of investment choices in proportion to the value of the investment choices in the <u>Initial Account</u> , the <u>Accumulation Account</u> and the <u>Lump Sum Investment Account</u> .

What are the fees and charges? (Con't)

Scheme level (Con't)

	Applicable rate	Deduct from																																																																																																																																																																																																											
Surrender Charge	<p>1. A surrender charge is calculated as a percentage of the account value of the <i>Initial Account</i> in respect of such policy year as set out below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Policy Year</th> <th colspan="5">Premium Payment Period (Years)</th> </tr> <tr> <th>10</th> <th>15</th> <th>20</th> <th>25</th> <th>30</th> </tr> </thead> <tbody> <tr><td>1</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></tr> <tr><td>2 (13th-18th policy month)</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></tr> <tr><td>2 (19th-24th policy month)</td><td>56%</td><td>74%</td><td>90%</td><td>100%</td><td>100%</td></tr> <tr><td>3</td><td>48%</td><td>68%</td><td>86%</td><td>99%</td><td>99%</td></tr> <tr><td>4</td><td>42%</td><td>62%</td><td>82%</td><td>98%</td><td>98%</td></tr> <tr><td>5</td><td>36%</td><td>57%</td><td>79%</td><td>97%</td><td>97%</td></tr> <tr><td>6</td><td>23%</td><td>52%</td><td>76%</td><td>96%</td><td>96%</td></tr> <tr><td>7</td><td>18%</td><td>47%</td><td>72%</td><td>95%</td><td>95%</td></tr> <tr><td>8</td><td>14%</td><td>42%</td><td>67%</td><td>94%</td><td>94%</td></tr> <tr><td>9</td><td>9%</td><td>32%</td><td>61%</td><td>93%</td><td>93%</td></tr> <tr><td>10</td><td>5%</td><td>27%</td><td>54%</td><td>92%</td><td>92%</td></tr> <tr><td>11</td><td>N/A</td><td>23%</td><td>47%</td><td>90%</td><td>90%</td></tr> <tr><td>12</td><td>N/A</td><td>18%</td><td>40%</td><td>86%</td><td>86%</td></tr> <tr><td>13</td><td>N/A</td><td>14%</td><td>35%</td><td>79%</td><td>81%</td></tr> <tr><td>14</td><td>N/A</td><td>9%</td><td>31%</td><td>70%</td><td>77%</td></tr> <tr><td>15</td><td>N/A</td><td>5%</td><td>26%</td><td>59%</td><td>72%</td></tr> <tr><td>16</td><td>N/A</td><td>N/A</td><td>22%</td><td>47%</td><td>68%</td></tr> <tr><td>17</td><td>N/A</td><td>N/A</td><td>18%</td><td>40%</td><td>63%</td></tr> <tr><td>18</td><td>N/A</td><td>N/A</td><td>13%</td><td>35%</td><td>59%</td></tr> <tr><td>19</td><td>N/A</td><td>N/A</td><td>9%</td><td>31%</td><td>54%</td></tr> <tr><td>20</td><td>N/A</td><td>N/A</td><td>4%</td><td>26%</td><td>50%</td></tr> <tr><td>21</td><td>N/A</td><td>N/A</td><td>N/A</td><td>22%</td><td>45%</td></tr> <tr><td>22</td><td>N/A</td><td>N/A</td><td>N/A</td><td>18%</td><td>41%</td></tr> <tr><td>23</td><td>N/A</td><td>N/A</td><td>N/A</td><td>13%</td><td>36%</td></tr> <tr><td>24</td><td>N/A</td><td>N/A</td><td>N/A</td><td>9%</td><td>32%</td></tr> <tr><td>25</td><td>N/A</td><td>N/A</td><td>N/A</td><td>4%</td><td>27%</td></tr> <tr><td>26</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>23%</td></tr> <tr><td>27</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>18%</td></tr> <tr><td>28</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>14%</td></tr> <tr><td>29</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>9%</td></tr> <tr><td>30</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>5%</td></tr> <tr><td>31 and thereafter</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></tr> </tbody> </table>	Policy Year	Premium Payment Period (Years)					10	15	20	25	30	1	100%	100%	100%	100%	100%	2 (13th-18th policy month)	100%	100%	100%	100%	100%	2 (19th-24th policy month)	56%	74%	90%	100%	100%	3	48%	68%	86%	99%	99%	4	42%	62%	82%	98%	98%	5	36%	57%	79%	97%	97%	6	23%	52%	76%	96%	96%	7	18%	47%	72%	95%	95%	8	14%	42%	67%	94%	94%	9	9%	32%	61%	93%	93%	10	5%	27%	54%	92%	92%	11	N/A	23%	47%	90%	90%	12	N/A	18%	40%	86%	86%	13	N/A	14%	35%	79%	81%	14	N/A	9%	31%	70%	77%	15	N/A	5%	26%	59%	72%	16	N/A	N/A	22%	47%	68%	17	N/A	N/A	18%	40%	63%	18	N/A	N/A	13%	35%	59%	19	N/A	N/A	9%	31%	54%	20	N/A	N/A	4%	26%	50%	21	N/A	N/A	N/A	22%	45%	22	N/A	N/A	N/A	18%	41%	23	N/A	N/A	N/A	13%	36%	24	N/A	N/A	N/A	9%	32%	25	N/A	N/A	N/A	4%	27%	26	N/A	N/A	N/A	N/A	23%	27	N/A	N/A	N/A	N/A	18%	28	N/A	N/A	N/A	N/A	14%	29	N/A	N/A	N/A	N/A	9%	30	N/A	N/A	N/A	N/A	5%	31 and thereafter	N/A	N/A	N/A	N/A	N/A	The account value of the <i>Initial Account</i>
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What are the fees and charges? (Con't)

Scheme level (Con't)

	Applicable rate	Deduct from
Surrender Charge (Con't)	<p>A surrender charge will be deducted if any of the following events occurs at any time:</p> <ul style="list-style-type: none"> • The policy is terminated because the regular premium payable for the <i>Initial Contribution Period</i> is unpaid after the grace period; or • Within the premium holiday, the account value of the <i>Initial Account</i> has fallen below US\$1,000 / HK\$8,000; or • After the first 24 months of the premium holiday but still within the premium holiday, the total account value of the <i>Accumulation Account</i> and the <i>Lump Sum Investment Account</i> is less than the prevailing surrender charge; or • The policy is surrendered within the premium payment period. <p>2. A surrender charge will also be applied if units of the investment choices in the <i>Initial Account</i> are withdrawn within the premium payment period. The charge will equal to the amount withdrawn multiplied by the respective percentage as shown in the table above in respect of such policy year.</p>	
Switching Fee	Up to 2% of the amount being switched	Currently waived

Please refer to the section of “Summary of Fees and Charges” on p.5 and 6 of the Product Guide for details of the charges.

Underlying funds level

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and/or switching fee. You do not pay these fees directly – either (1) the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds or (2) units will be redeemed from your investment choices to pay these fees. For details, please refer to the offering document of the underlying funds and / or the Investment Guide, which are available from Ageas upon request.

What if you change your mind?

Cooling-off Period

- Cooling-off period is a period during which life insurance policyholders may cancel their policies and get back their original investments (subject to market value adjustment) within the earlier of 21 days after the delivery of the policy or 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 Ageas by giving a written notice. Such notice must be signed by you and received directly by Ageas at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.
- You may get back the amount you paid, or less if the value of the investment choices chosen has gone down.

Please note that you will not be entitled to any welcome bonus if you cancel the policy within the Cooling-off Period.

Insurance company's information

Ageas Insurance Company (Asia) Limited
Address: 27/F, Wing On Centre,
111 Connaught Road Central,
Hong Kong

Phone : 2866 8898
Fax : 2264 3222
Email : aica.mkt@ageas.com.hk
Website : www.ageas.com.hk

Important

Ageas is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including the Columbus referred to in this statement.

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

<u>Accumulation Account</u>	Refers to the account of all units of the investment choices originally allocated from the amount of regular premium paid after the <u>Initial Contribution Period</u> .
<u>Clawback Amount</u>	Equals to the account value of the <u>Initial Account</u> x the amount of the welcome bonus paid / (the amount of the welcome bonus paid + the amount of total regular premium paid for the <u>Initial Contribution Period</u>). The account value relating to the welcome bonus awarded to you will be clawed back by cancelling an appropriate number of units of investment choices in the <u>Initial Account</u> if the insured passes away within the first 2 policy years.
<u>Initial Account</u>	Refers to the account of all units of the investment choices originally allocated from (a) any regular premium paid for the <u>Initial Contribution Period</u> and (b) any bonuses paid under this Policy.
<u>Initial Contribution Period</u>	Refers to the period during which regular premium shall be payable and used for the allocation of units of investment choices and such units will be credited to the <u>Initial Account</u> . The duration of the <u>Initial Contribution Period</u> depends on the premium payment period you select.
<u>Lump Sum Investment Amount</u>	Refers to the account of all units of the investment choices originally allocated from any lump sum investment premium.



富通保險

Columbus



INSURER

Ageas Insurance Company (Asia) Limited

A company incorporated in Bermuda with limited liabilities

Registered Address:

Canon's Court, 22 Victoria Street, Hamilton HM12, Bermuda.

Head Office and Business Address:

27/F, Wing On Centre,
111 Connaught Road Central, Hong Kong.

Website: www.ageas.com.hk

Please call our Customer Service Hotline at 2866 8898 or contact your Consultant for details of **Columbus**, enquiries and complaints.

The Principle Brochure consists of this Product Guide and the Investment Guide. The Principal Brochure does not constitute a contract. Payment of any proceeds under the Columbus policy and the policy's features are subject to the provisions contained in the policy document. Please refer to the policy document for its terms and conditions. A copy of the policy document including the Policy Provisions and the Policy Specifications will be made available upon request.

Investment involves risks, and the value of investments may go up as well as down. Investment returns are not guaranteed. Past performance is not indicative of future performance.

Publication Date: June 2011

Issuer: Ageas Insurance Company (Asia) Limited

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Columbus

Columbus is an investment-linked assurance scheme and is classified as “Class C – linked long term business” plan under the Insurance Companies Ordinance (“ICO”). It is offered by Ageas Insurance Company (Asia) Limited (“Ageas” or we or us), an insurance company authorized under the ICO in Hong Kong.

Please read this Product Guide in conjunction with the Investment Guide, Illustration Document and the Product Key Facts Statement before you apply for Columbus, and visit our website at www.ageas.com.hk to obtain the offering documents of the underlying funds for details. Should you require further information or assistance, please do not hesitate to contact your Consultant or our Customer Service Hotline at 2866 8898.

A Flexible Investment-linked Insurance Plan

Are you seeking a flexible way to invest? If so, Columbus may be a suitable solution for you. Contributing regularly to Columbus gives you access to a broad and diversified portfolio of international investment choices (“Investment Choice”).



Freedom to Plan Your Investments

Premium Payment Period

You can choose your preferred premium payment period ("Premium Payment Period") to align with your financial planning goals. Depending on your age, the Premium Payment Periods available for you to choose are 10, 15, 20, 25 and 30 years.

Premium Payment Period (Years)	Issue Age
10 or 15	15 days old – 65 years old
20 or 25	15 days old – 60 years old
30	15 days old – 55 years old

Minimum Regular Premium Amount

You can start your Columbus by paying a minimum regular premium of US\$100 / HK\$800 per month. This will allow you to access a range of international Investment Choices. Your regular premiums will be used to allocate units of Investment Choices to an initial account ("Initial Account") during the 18-month initial contribution period ("Initial Contribution Period"). Thereafter, your regular premiums will be used to allocate units of Investment Choices to an accumulation account ("Accumulation Account") until policy maturity.

Ageas reserves the right to terminate the policy if the account value of the Initial Account falls below the minimum holding requirement. There is no requirement on minimum holding at present. Ageas may change the minimum holding requirement from time to time by giving a one month's prior written notice.

Additional Investments

You can supplement your regular premiums at any time while the policy is in effect with lump sum investment premium which will be allocated to your lump sum investment account ("Lump Sum Investment Account"). The minimum lump sum investment premium is US\$1,000 / HK\$8,000.

Premium Holiday

To accommodate your changing financial needs or in the event of an emergency while the policy is in effect, you can reduce your regular premium (not less than the minimum regular premium of US\$100 / HK\$800 per month) or temporarily suspend payment after the 18-month Initial Contribution Period.

Your policy will terminate if:

- (i) within the premium holiday, the account value of the Initial Account has fallen below US\$1,000 / HK\$8,000^{Note}; or
- (ii) after the first 24 months of premium holiday but still within the premium holiday, the total account value of the Accumulation Account and the Lump Sum Investment Account is less than the prevailing surrender charge ("Surrender Charge")^{Note}.

In such cases, your policy will be terminated and subject to a Surrender Charge as specified in the section of "Summary of Fees and Charges".

Note: Ageas may change the minimum account value requirements for premium holiday from time to time by giving a one month's prior written notice.

Switching

Columbus allows you to adjust your investment portfolio whenever you want. Currently, the plan allows you an unlimited number of free switches between Investment Choices. The minimum switching amount is 1% of the account value^{Note}.

Note: Ageas may change the minimum switching amount from time to time by giving a one month's prior written notice.

Partial Withdrawal

If you have a sudden and unforeseen financial need, you may withdraw a portion of the account value of your Accumulation Account and Lump Sum Investment Account without charge provided that the minimum account value stated below can be maintained. If the total account value of the Accumulation Account and the Lump Sum Investment Account is insufficient for withdrawal, you may also withdraw the account value of the Initial Account. However, a Surrender Charge will be deducted with respect to the withdrawal amount from the Initial Account. Please refer to the section of "Summary of Fees and Charges" for details.

Please note that the minimum withdrawal amount is US\$600 / HK\$4,800^{Note}. The account value of your Initial Account after withdrawal should not fall below US\$1,000 / HK\$8,000^{Note}; or the total account value after withdrawal should not fall below US\$1,500 / HK\$12,000^{Note}. Otherwise, your policy will be terminated and a Surrender Charge will be applied. Please refer to the section of "Summary of Fees and Charges" for details.

Note: Ageas may change the minimum withdrawal amount or minimum account value from time to time by giving a one month's prior written notice.

Extend Your Plan After Premium Payment Period

Due to market fluctuations, the end of Premium Payment Period may not be the most favourable moment to cash out your account value. Therefore, you can choose to leave your account value invested continuously with us until market conditions are more favourable. The account value can be left in your policy until the insured reaches the age of 100. Relevant policy charges will be deducted accordingly. Please refer to the section of "Summary of Fees and Charges" for details. Of course, you will also be free to withdraw the total account value if you wish.

Welcome Bonus

We will give you a head start towards achieving your investment goals. To do this, Columbus will provide you a welcome bonus ("Welcome Bonus") for annualized regular premium of US\$3,500 / HK\$28,000 or above. The Welcome Bonus will be used to allocate units of Investment Choices to the Initial Account upon receipt of each regular premium for the Initial Contribution Period according to your latest allocation instructions in our records and is subject to the usual fees and charges of the Initial Account. Please refer to the section of "Summary of Fees and Charges" for details. Should you choose to pay your premiums annually, please note that the

Welcome Bonus for the remaining 6 months of the Initial Contribution Period will be paid on a pro-rata basis upon receipt of the premium payment for the 2nd policy year. The Welcome Bonus amount is equal to half of your initial annual regular premium multiplied by the respective Welcome Bonus rate.

Annualized Regular Premiums		Welcome Bonus Rates (as a percentage of each regular premium payment for the Initial Contribution Period)
US\$	HK\$	
\$3,500 – \$5,999	\$28,000 – \$47,999	1%
\$6,000 – \$21,999	\$48,000 – \$175,999	5%
≥ \$22,000	≥ \$176,000	6%

The Welcome Bonus rates as described above do not represent the rate of return or performance of your investment.

Please note that we may claw back the account value relating to the Welcome Bonus awarded to you by cancelling an appropriate number of units of Investment Choices in the Initial Account if the insured passes away within the first 2 policy years.

The clawback amount ("Clawback Amount") will be calculated according to the following formula:

$$A \times \frac{B}{(B + C)},$$

whereas,

A = The account value of the Initial Account

B = The amount of Welcome Bonus paid

C = The total amount of regular premium payments made for the Initial Contribution Period

Loyalty Bonus

You will also be entitled to a loyalty bonus (“Loyalty Bonus”) at the end of the Premium Payment Period, provided that the account value of the Initial Account at that time is greater than US\$1,000/HK\$8,000^{Note}. The Loyalty Bonus will be used to allocate units of Investment Choices to the Initial Account according to your latest allocation instruction in our records and is subject to the fees and charges of the Initial Account. Please refer to the section of “Summary of Fees and Charges” for details. The amount of Loyalty Bonus you receive will be equal to a percentage (shown below) of the average monthly account value of your Initial Account and Accumulation Account throughout the Premium Payment Period.

Note: Ageas may change the minimum account value from time to time by giving a one month’s prior written notice.

Premium Payment Period (Years)	Loyalty Bonus Rates (as a percentage of the average monthly account value ^{Note} of the Initial Account and Accumulation Account throughout the Premium Payment Period)
10	3.8%
15	5.6%
20	7.5%
25	9.4%
30	11.3%

Note: It refers to the arithmetical average of the account value of your Initial Account and Accumulation Account as at the end of every policy month during the Premium Payment Period.

The Loyalty Bonus rates as described above do not represent the rate of return or performance of your investment.

No Bid-Offer Spread on All Investment Choices

All of the Investment Choices have no bid-offer spread. That will enhance the potential growth of your capital. However, there are other applicable fees and charges at the underlying fund level charged by the relevant investment manager and at the policy level charged by Ageas, please refer to the section of “Summary of Fees and Charges” for details.

Death Benefit

A death benefit will be payable should the insured passes away while the policy is in effect. This will be equal to:

- (i) a. During the first 2 policy years: $101\% \times$ (the account value of the Initial Account + the account value of the Accumulation Account - the Clawback Amount (if any)); or
- b. From the 3rd policy year to the end of the Premium Payment Period: 101% of the total account value of the Initial Account and the Accumulation Account; or
- c. After the Premium Payment Period has ended: 100%

of the total account value of the Initial Account and the Accumulation Account;

Plus

- (ii) 100% of the account value of the Lump Sum Investment Account.

Maturity Benefit

If the insured is alive on the end date of the policy, we will cancel all units of the Investment Choices in the policy and pay you the value under Columbus within one month after that date.

Free Worldwide Emergency Assistance Services

Wherever you may happen to be, you will enjoy 24-hour worldwide emergency assistance services.

Surrender

You may surrender your policy in writing in our prescribed format. All the units in your Investment Choices will be cancelled as soon as practicable after the date we approve your surrender request. We will pay the surrender value to you within one month of approving your request.

A Surrender Charge may be deducted from the total account value when the policy is surrendered. Please refer to the section of “Summary of Fees and Charges” for details.

Please note that early surrender of the policy may result in a significant loss of principal and/or bonuses awarded.

Termination

Your policy will be automatically terminated in the earliest of the following circumstances:

- (i) If the regular premium for the Initial Contribution Period is unpaid after grace period; or
- (ii) Upon the death of the Insured; or
- (iii) Policy is surrendered; or
- (iv) When the insured reaches age 100; or
- (v) If the account value of the Initial Account falls below US\$1,000/HK\$8,000 during the premium holiday; or
- (vi) If the total account value of the Accumulation Account and the Lump Sum Investment Account is less than the prevailing Surrender Charge after the first 24 months of premium holiday but still within the premium holiday.

If the policy is terminated under all circumstances except for (ii) and (iv) stated, a Surrender Charge will be applied. Please refer to the section of “Summary of Fees and Charges” for details.



Summary of Fees and Charges

Fees and Charges for Columbus ^{Note}			
	Initial Account	Accumulation Account	Lump Sum Investment Account
Premium Charge	NIL	NIL	7.5% of lump sum investment premium
Administration Fee	(i) US\$7.5 / HK\$60 per month (US\$90 / HK\$720 per annum) will be deducted monthly in advance from the Initial Account by unit cancellation of Investment Choices in proportion to the value of the Investment Choices in the Initial Account for all policy years; and (ii) 0.4% per month (4.8% per annum) of the account value of the Initial Account will be deducted monthly in arrears from the Initial Account by unit cancellation of Investment Choices in proportion to the value of the Investment Choices in the Initial Account throughout the Premium Payment Period.	NIL	NIL
Investment Management Fee	0.1267% (1.52% per annum) of the respective account value, which is deducted monthly in arrears from the Initial Account, the Accumulation Account and the Lump Sum Investment Account by unit cancellation of Investment Choices in proportion to the value of the Investment Choices in the Initial Account, the Accumulation Account and the Lump Sum Investment Account respectively.		
Switching Fee	Currently waived but subject to a maximum of 2% of the amount being switched.		

To be continued

Summary of Fees and Charges

	Initial Account	Accumulation Account	Lump Sum Investment Account																																																																																																																																																																																																											
Surrender Charge	<p>A Surrender Charge is calculated as a percentage of the account value of the Initial Account in respect of such policy year as set out below.</p> <table border="1"> <thead> <tr> <th rowspan="2">Policy Year</th> <th colspan="5">Premium Payment Period (Years)</th> </tr> <tr> <th>10</th> <th>15</th> <th>20</th> <th>25</th> <th>30</th> </tr> </thead> <tbody> <tr><td>1</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></tr> <tr><td>2 (13th-18th policy month)</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></tr> <tr><td>2 (19th-24th policy month)</td><td>56%</td><td>74%</td><td>90%</td><td>100%</td><td>100%</td></tr> <tr><td>3</td><td>48%</td><td>68%</td><td>86%</td><td>99%</td><td>99%</td></tr> <tr><td>4</td><td>42%</td><td>62%</td><td>82%</td><td>98%</td><td>98%</td></tr> <tr><td>5</td><td>36%</td><td>57%</td><td>79%</td><td>97%</td><td>97%</td></tr> <tr><td>6</td><td>23%</td><td>52%</td><td>76%</td><td>96%</td><td>96%</td></tr> <tr><td>7</td><td>18%</td><td>47%</td><td>72%</td><td>95%</td><td>95%</td></tr> <tr><td>8</td><td>14%</td><td>42%</td><td>67%</td><td>94%</td><td>94%</td></tr> <tr><td>9</td><td>9%</td><td>32%</td><td>61%</td><td>93%</td><td>93%</td></tr> <tr><td>10</td><td>5%</td><td>27%</td><td>54%</td><td>92%</td><td>92%</td></tr> <tr><td>11</td><td>N/A</td><td>23%</td><td>47%</td><td>90%</td><td>90%</td></tr> <tr><td>12</td><td>N/A</td><td>18%</td><td>40%</td><td>86%</td><td>86%</td></tr> <tr><td>13</td><td>N/A</td><td>14%</td><td>35%</td><td>79%</td><td>81%</td></tr> <tr><td>14</td><td>N/A</td><td>9%</td><td>31%</td><td>70%</td><td>77%</td></tr> <tr><td>15</td><td>N/A</td><td>5%</td><td>26%</td><td>59%</td><td>72%</td></tr> <tr><td>16</td><td>N/A</td><td>N/A</td><td>22%</td><td>47%</td><td>68%</td></tr> <tr><td>17</td><td>N/A</td><td>N/A</td><td>18%</td><td>40%</td><td>63%</td></tr> <tr><td>18</td><td>N/A</td><td>N/A</td><td>13%</td><td>35%</td><td>59%</td></tr> <tr><td>19</td><td>N/A</td><td>N/A</td><td>9%</td><td>31%</td><td>54%</td></tr> <tr><td>20</td><td>N/A</td><td>N/A</td><td>4%</td><td>26%</td><td>50%</td></tr> <tr><td>21</td><td>N/A</td><td>N/A</td><td>N/A</td><td>22%</td><td>45%</td></tr> <tr><td>22</td><td>N/A</td><td>N/A</td><td>N/A</td><td>18%</td><td>41%</td></tr> <tr><td>23</td><td>N/A</td><td>N/A</td><td>N/A</td><td>13%</td><td>36%</td></tr> <tr><td>24</td><td>N/A</td><td>N/A</td><td>N/A</td><td>9%</td><td>32%</td></tr> <tr><td>25</td><td>N/A</td><td>N/A</td><td>N/A</td><td>4%</td><td>27%</td></tr> <tr><td>26</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>23%</td></tr> <tr><td>27</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>18%</td></tr> <tr><td>28</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>14%</td></tr> <tr><td>29</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>9%</td></tr> <tr><td>30</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>5%</td></tr> <tr><td>31 and thereafter</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></tr> </tbody> </table> <p>A Surrender Charge will be deducted if any of the following events occurs at any time:</p> <ul style="list-style-type: none"> (i) The policy is terminated because the regular premium payable for the Initial Contribution Period is unpaid after grace period; or (ii) Within the premium holiday, the account value of the Initial Account has fallen below US\$1,000/HK\$8,000; or (iii) After the first 24 months of the premium holiday but still within the premium holiday, the total account value of the Accumulation Account and the Lump Sum Investment Account is less than the prevailing Surrender Charge; or (iv) The policy is surrendered within the Premium Payment Period. <p>A Surrender Charge will also be applied if units of the Investment Choices in the Initial Account are withdrawn within the Premium Payment Period. The charge will equal to the amount withdrawn multiplied by the respective percentage as shown in the table above in respect of such policy year.</p>	Policy Year	Premium Payment Period (Years)					10	15	20	25	30	1	100%	100%	100%	100%	100%	2 (13th-18th policy month)	100%	100%	100%	100%	100%	2 (19th-24th policy month)	56%	74%	90%	100%	100%	3	48%	68%	86%	99%	99%	4	42%	62%	82%	98%	98%	5	36%	57%	79%	97%	97%	6	23%	52%	76%	96%	96%	7	18%	47%	72%	95%	95%	8	14%	42%	67%	94%	94%	9	9%	32%	61%	93%	93%	10	5%	27%	54%	92%	92%	11	N/A	23%	47%	90%	90%	12	N/A	18%	40%	86%	86%	13	N/A	14%	35%	79%	81%	14	N/A	9%	31%	70%	77%	15	N/A	5%	26%	59%	72%	16	N/A	N/A	22%	47%	68%	17	N/A	N/A	18%	40%	63%	18	N/A	N/A	13%	35%	59%	19	N/A	N/A	9%	31%	54%	20	N/A	N/A	4%	26%	50%	21	N/A	N/A	N/A	22%	45%	22	N/A	N/A	N/A	18%	41%	23	N/A	N/A	N/A	13%	36%	24	N/A	N/A	N/A	9%	32%	25	N/A	N/A	N/A	4%	27%	26	N/A	N/A	N/A	N/A	23%	27	N/A	N/A	N/A	N/A	18%	28	N/A	N/A	N/A	N/A	14%	29	N/A	N/A	N/A	N/A	9%	30	N/A	N/A	N/A	N/A	5%	31 and thereafter	N/A	N/A	N/A	N/A	N/A	NIL	NIL
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Note: For the purposes of calculating the fees and charges, the number of units of Investment Choices cancelled will be rounded down to four decimal places or such other number of decimal places as Ageas may determine from time to time.

Fees and Charges on the Underlying Funds	
Management Charge for Underlying Fund	The Management Charge for underlying funds includes annual management fees, maintenance fees and distribution fees (if any) and these charges are reflected in the unit prices of the underlying funds. Please refer to the respective fees and charges stated in the Investment Guide for details.
Bid - Offer Spread	Currently waived
Other Charges	Underlying funds may be subject to other charges imposed by the fund managers of the underlying funds. Please refer to the offering documents of the respective underlying funds for details.

Ageas reserves the right to vary the above fees and charges or impose new charges with not less than one month's prior written notice or a shorter period of notice in compliance with the relevant regulatory requirements.



General Information

Policy Currency

Columbus is issued in US dollar and HK dollar. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued. Please note that the account value of your policy, as well as the amounts of the premiums and payments that you make, may be subject to any fluctuations in foreign currency exchange rates that occur.

Issue Age

Columbus is available to applicants aged from 15 days old to 65 years old (the age on last birthday). The maximum issue age varies with different Premium Payment Period. Please refer to the section of "Premium Payment Period" for details.

Minimum Regular Premium Amount

The minimum investment amounts are US\$100 / HK\$800 per month, US\$600 / HK\$4,800 per half year, or US\$1,200 / HK\$9,600 per year.

Application Procedure

To apply for Columbus, simply complete and return the application form and submit this with your initial premium to Ageas representatives.

Payment of Premiums

If the premium for Columbus is paid by crossed cheque, please make the cheque payable to "Ageas Insurance Company (Asia) Limited". Where applicable, premiums paid in HK dollars will be converted to the policy currency you have chosen at our prevailing exchange rate.

Cooling-off Period

- Cooling-off period is a period during which life insurance policyholders may cancel their policies and get back their original investments (subject to market value adjustment) within the earlier of 21 days after the delivery of the policy or 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 Ageas by giving a written notice. Such notice must be signed by you and received directly by Ageas at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.
- You may get back the amount you paid, or less if the value of the Investment Choices chosen has gone down.

Please note that you will not be entitled to any Welcome Bonus if you cancel the policy within the cooling-off period. We will only refund the total premium that you have paid, subject to a market value adjustment that reflects any losses Ageas might have incurred in realizing the value of the assets we acquired by investing the total premium you paid to us.

Account Value

The value of each Investment Choice can be calculated by multiplying bid prices of an Investment Choice by the number of units in that Investment Choice. The account value of the policy equals to the sum of the value of each Investment Choice. Please visit our website at www.ageas.com.hk to obtain the unit prices.

Termination of Investment Choices

You will be given a one month's prior written notice or a shorter period of notice in compliance with the relevant regulatory requirement for termination of Investment Choices offered under Columbus.

Borrowing Power

Borrowing power of the underlying funds is set out in the offering documents of the relevant underlying funds. Please visit our website at www.ageas.com.hk to obtain the offering documents of the underlying funds for details.

Governing Law

The Columbus policy is governed and interpreted in accordance with the laws of Hong Kong Special Administrative Region and all parties to this policy will submit to the non-exclusive jurisdiction of the courts of Hong Kong.

Taxation

Income and capital gains under Columbus are exempted from taxation under the Hong Kong Inland Revenue Ordinance. However, you are advised to seek professional advice regarding your personal taxation liabilities.

Responsibility

Ageas Insurance Company (Asia) Limited (a company incorporated in Bermuda with limited liabilities) accepts responsibility for the accuracy of the information contained in this brochure at the date of publication and confirms, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

Authorization

Columbus and its relevant documents have been authorized by the Securities and Futures Commission ("SFC") under sections 104(1) and 105(1) of the Securities and Futures Ordinance. SFC authorization is not a recommendation or endorsement of a plan nor does it guarantee the commercial merits of a plan or its performance. It does not mean the plan is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC does not take any responsibility for the contents of the offering document, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the offering document.



富通保險（亞洲）有限公司

本概要提供本產品的重要資料，是銷售文件的一部分。
請勿單憑本概要作投保決定。
請參考本概要最後部分的「詞彙表」以了解劃線之斜體詞彙的解釋。

資料便覽

保險公司名稱	富通保險（亞洲）有限公司（「富通保險」）	最高投資額	不適用												
整付或定期供款	<ul style="list-style-type: none"> 定期保費 額外一筆過投資保費（自選） 	身故賠償額	(i) a. 於首兩個保單年度內： $101\% \times (\text{最初供款帳戶的帳戶價值} + \text{累積供款帳戶的帳戶價值} - \text{回補金額 (如有)})$; 或 b. 由第3個保單年度至保費繳付年期完結前： <u>最初供款帳戶</u> 及 <u>累積供款帳戶</u> 之總帳戶價值的101%; 或 c. 保費繳付年期完結後： <u>最初供款帳戶</u> 及 <u>累積供款帳戶</u> 之總帳戶價值的100% 加 (ii) <u>一筆過投資帳戶</u> 的帳戶價值的100%。												
定期供款次數	每月、每半年及每年														
最短供款年期	10年														
徵收退保費年期	各保費繳付年期所徵收退保費年期：														
	<table border="1"> <thead> <tr> <th>保費繳付年期(年)</th> <th>徵收退保費年期</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>第1至第10個保單年度</td> </tr> <tr> <td>15</td> <td>第1至第15個保單年度</td> </tr> <tr> <td>20</td> <td>第1至第20個保單年度</td> </tr> <tr> <td>25</td> <td>第1至第25個保單年度</td> </tr> <tr> <td>30</td> <td>第1至第30個保單年度</td> </tr> </tbody> </table>			保費繳付年期(年)	徵收退保費年期	10	第1至第10個保單年度	15	第1至第15個保單年度	20	第1至第20個保單年度	25	第1至第25個保單年度	30	第1至第30個保單年度
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保單的管制法例	香港特別行政區法律														
保單貨幣	港元 或 美元														
最低投資額	最低定期保費： 每月100美元/800港元； 每半年600美元/4,800港元； 每年1,200美元/9,600港元 最低一筆過投資保費： 1,000美元/8,000港元														

這是甚麼產品？如何運作？

- 「縱橫」是與投資有關的人壽保險計劃（投資壽險保單），壽險保單由富通保險發出，並非由證券及期貨事務監察委員會（證監會）依據《單位信託及互惠基金守則》認可的基金。
- 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由富通保險投資於閣下選取的相關基金，從而用作增加投資壽險保單的價值。富通保險會根據閣下所選相關基金不時的表現，以及持續從保單價值扣除的費用及收費，來計算保單價值。

這是甚麼產品？如何運作？（續）

- 但請注意，閣下就投資壽險保單支付的所有供款，以及富通保險對閣下所選相關基金的任何投資，均會成為及一直屬於富通保險的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向富通保險追索。
- 由於富通保險會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選相關基金的回報。有關閣下須支付的費用及收費的詳情，請參閱第3頁至第5頁。
- 可供選取的相關基金為投資指南內列明的基金。
- 雖然投資壽險保單屬人壽保險計劃，但由於部分身故賠償與閣下所選相關基金不時的表現掛鈎，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。
- 於以下情況下，閣下的保單將會被終止：(1) 於保費假期內，**最初供款帳戶**的帳戶價值少於1,000 美元 / 8,000 港元；或(2) 於保費假期內的首24個月後，**累積供款帳戶**及**一筆過投資帳戶**之總帳戶價值低於當時的退保費用。屆時閣下的保單將會被終止，閣下並須支付第4頁至第5頁「本產品涉及哪些費用及收費？」內列明之退保費用。

本產品有哪些主要風險？

投資涉及風險。請參閱主要推銷刊物，了解風險因素等資料。

- **信貸風險及無力償債風險** - 「縱橫」是由富通保險發出的保單，因此閣下的投資受富通保險的信貸風險所影響。
- 「縱橫」所提供的投資選擇在產品特點或風險方面或會有很大的差異，部分選擇可能涉及高風險。請參閱主要推銷刊物及相關基金的銷售文件了解詳情。
- **提早退保/提取款項的費用** - 「縱橫」是為中/長線投資而設，閣下若提早退保或提取款項/暫停繳交或調低供款，或會損失大筆本金及/或已給付的賞金。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切收費仍可被扣除。
- **提早終止風險** - 於以下情況下，閣下的保單將會被終止：(1) 於保費假期內，**最初供款帳戶**的帳戶價值少於1,000美元/8,000 港元；或(2) 於保費假期內的首24個月後，**累積供款帳戶**及**一筆過投資帳戶**之總帳戶價值低於當時的退保費用。即使閣下沒有提取款項，閣下的**最初供款帳戶**的帳戶價值及**累積供款帳戶**和**一筆過投資帳戶**之總帳戶價值可能會分別因各種情況而於相關的期間內降至低於該等最少規定（包括但不限於不受閣下控制之市況下調）。假如閣下的保單終止，閣下須支付有關之退保費用。
- **保費假期** - 於保費假期內，閣下保單的價值有機會因各項費用及收費而大幅度減少，閣下獲發之賞金亦有機會因此而受到影響。
- **市場風險** - 「縱橫」的回報取決於相關基金的表現，閣下的投資本金可能會出現虧蝕。
- **匯率風險** - 由於部分相關基金可能與閣下保單或以不同的貨幣計值，因此保單的投資回報可能涉及匯率風險。

本產品有否提供保證？

- 本產品不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

其他特點

保費繳付年期

- 「縱橫」特設5項保費繳付年期選擇，包括10、15、20、25及30年。

迎新賞金

- 若閣下之每年定期保費達3,500 美元 / 28,000 港元或以上，「縱橫」將為閣下送上迎新賞金。迎新賞金相等於閣下於**最初供款期**內每期定期保費乘以由1%至6%不等之比率。迎新賞金和保費會同時分別被用作分配投資選擇單位至**最初供款帳戶**內。詳情請參閱產品指南內「迎新賞金」部分。

其他特點（續）

- 請注意：如受保人於首兩個保單年度內不幸身故，或閣下按照第6頁內有關「冷靜期」的部分取消保單，我們將以贖回投資選擇單位的方式從最初供款帳戶中扣除相等於已發放給閣下的迎新賞金的相關帳戶價值。
- 迎新賞金之回補金額將根據最初供款帳戶之當時市場價值按比例被扣除。因此，回補金額將可能多於或少於最初發放給閣下之迎新賞金金額。

長期客戶賞金

- 在閣下所選的「縱橫」保費繳付年期屆滿時，如最初供款帳戶的帳戶價值高於1,000美金/8,000港元，閣下將可獲發放長期客戶賞金。長期客戶賞金會相等於閣下的最初供款帳戶及累積供款帳戶在整個保費繳付年期內之每月平均帳戶價值乘以由3.8%至11.3%不等之比率。長期客戶賞金將用作分配投資選擇單位至最初供款帳戶內。詳情請參閱產品指南內「長期客戶賞金」部分。

本產品涉及哪些費用及收費？

富通保險保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期而更改保單收費或施加新收費。

保險計劃方面

	適用比率	從以下金額扣減
保費費用	一筆過投資保費的7.5%	於分配投資選擇單位前，在每筆一筆過投資保費內扣除。
行政費用	(i) 每月7.5美元 / 60港元（每年90美元 / 720港元）； 加 (ii) 每月 <u>最初供款帳戶</u> 的帳戶價值的0.4%（每年4.8%）	(i) 於每個保單年度均須收取此費用：根據 <u>最初供款帳戶</u> 內投資選擇之價值，按比例以贖回投資選擇單位的方式，每月（預先）從 <u>最初供款帳戶</u> 中扣除；及 (ii) 於整個保費繳付年期內須收取此費用：根據 <u>最初供款帳戶</u> 內投資選擇之價值，按比例以贖回投資選擇單位的方式，每月（後行）從 <u>最初供款帳戶</u> 中扣除。
投資管理	於保單有效期內，每月為 <u>最初供款帳戶</u> 、 <u>累積供款帳戶</u> 及 <u>一筆過投資帳戶</u> 的帳戶價值各0.1267%。（每年1.52%）	根據 <u>最初供款帳戶</u> 、 <u>累積供款帳戶</u> 及 <u>一筆過投資帳戶</u> 內投資選擇之價值，按比例以贖回投資選擇單位的方式，每月（後行）分別從 <u>最初供款帳戶</u> 、 <u>累積供款帳戶</u> 及 <u>一筆過投資帳戶</u> 中扣除。

本產品涉及哪些費用及收費？（續）

保險計劃方面（續）

	適用比率	從以下金額扣減																																																																																																																																																																																																																								
退保費用	1. 「退保費用」的計算方法為 最初供款帳戶 的帳戶價值乘以下表不同保單年度相對之百分比	從 最初供款帳戶 的帳戶價值中扣除。																																																																																																																																																																																																																								
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本產品涉及哪些費用及收費？（續）

保險計劃方面（續）

	適用比率	從以下金額扣減
退保費用 (續)	<p>任何時間發生下列情況時，將被徵收退保費用：</p> <ul style="list-style-type: none">• 於<u>最初供款期</u>內，未能於保費寬限期屆滿前繳付應繳之定期保費，閣下的保單因而被終止；或• 於保費假期內，<u>最初供款帳戶</u>的帳戶價值少於 1,000 美元 / 8,000 港元；或• 在保費假期內的首 24 個月後，<u>累積供款帳戶</u>及<u>一筆過投資帳戶</u>之總帳戶價值低於當時的退保費用；或• 於保費繳付年期內退保 <p>2. 若閣下於保費繳付年期內提取<u>最初供款帳戶</u>之投資選擇單位，亦將被徵收退保費用。退保費用相等於提取金額乘以上表不同保單年度相對之百分比。</p>	
轉換費用	不高於轉換金額之 2%	現時豁免

有關上述收費詳情，請參閱「縱橫」產品指南內第 5 頁至第 6 頁的「費用及收費一覽表」部分。

相關基金方面

請注意，閣下所選投資選擇的相關基金或會另行徵收管理費、業績表現費、買賣差價收費及 / 或轉換費等費用。閣下不須直接繳付這些費用，因為 (1) 收費會自動扣減，相關基金的單位價格會反映扣減金額，或者 (2) 保險公司會贖回閣下所選投資選擇的單位，以繳付這些費用。詳情請參閱相關基金的銷售文件及 / 或富通保險投資壽險保單的投資指南。富通保險會應要求提供上述文件及刊物。

若最後決定不投保，須辦理哪些手續？

冷靜期

- 在冷靜期內，投保人可取消已購買的保單，取回原來的投資金額（須按市值調整）；冷靜期為保單發出後21天內，或向閣下或閣下的代表發出通知書後的21天內，以較先者為準。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發出的最新指引。
- 閣下須以書面知會富通保險有關取消保單的決定。該通知必須由閣下簽署及直接送達富通保險（地址：香港干諾道中111號永安中心27樓）。
- 閣下可取回已付金額，但若閣下所選的投資選擇的價值下跌，可取回的金額將會減少。

請注意：如閣下於冷靜期內取消保單，閣下將不會獲發放任何迎新賞金。

保險公司資料

富通保險（亞洲）有限公司
地址：香港干諾道中111號永安中心27樓

電話：2866 8898
傳真：2264 3222
電郵：aica.mkt@ageas.com.hk
網址：www.ageas.com.hk

重要提示

富通保險受到保險業監督的審慎規管，但保險業監督不會認可個別保險產品，包括本概要所述的「縱橫」。

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

詞彙表

累積供款帳戶	指以於 最初供款期 後繳付的定期保費金額所分配至投資選擇下之所有單位的帳戶。
回補金額	相等於 最初供款帳戶 的帳戶價值x已發放的迎新賞金金額 / (已發放的迎新賞金金額 + 於 最初供款期 內已繳付的定期保費總額)。如受保人於首兩個保單年度內不幸身故，我們會以贖回投資選擇單位的方式，從 最初供款帳戶 中扣除相等於已發放給閣下的迎新賞金的相關帳戶價值。
最初供款帳戶	指以(a)於 最初供款期 內繳付的任何定期保費金額與(b)本保單下發放之任何賞金，所分配至投資選擇下之所有單位的帳戶。
最初供款期	指必須繳付定期保費而該等保費將被用作分配投資選擇單位至 最初供款帳戶 的年期。 最初供款期 的期間按閣下選擇之保費繳付年期而定。
一筆過投資帳戶	指以任何一筆過投資保費金額所分配至投資選擇下之所有單位的帳戶。



富通保險

縱橫



承保人

富通保險(亞洲)有限公司

於百慕達註冊成立之有限公司

註冊地址：

Canon's Court, 22 Victoria Street, Hamilton HM12, Bermuda

總公司及辦公地址：

香港干諾道中 111 號永安中心 27 樓

網址：www.ageas.com.hk

如欲索取「縱橫」的詳情、或有任何查詢或投訴，請致電客戶服務熱線 2866 8898 或與閣下的顧問聯絡。

主要推銷刊物包括本產品指南及投資指南。主要推銷刊物並不構成合約的一部分。有關「縱橫」的給付收益及保單特點均以保單文件中的條款為準。請參閱保單的條款及條件。閣下可向我們索閱保單文件(包括保單條款和保單資料說明)，以作參考。

投資帶有風險及投資價值可升可跌。投資回報並非保證，過往表現並非未來業績的指標。

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發行人：富通保險(亞洲)有限公司

AM0110I/1106

縱橫

「縱橫」屬《保險公司條例》下「類別 C – 相連長期業務」之投資相連壽險計劃。此計劃由《保險公司條例》授權之保險公司富通保險（亞洲）有限公司提供。

在申請「縱橫」前，請一併細閱本產品指南、投資指南、退保說明文件及產品資料概要，並瀏覽本公司的網站 www.ageas.com.hk 以獲取相關基金的銷售文件的詳細資料。如閣下需要更多資料或協助，請與閣下的顧問聯絡或致電客戶服務熱線 2866 8898。

富彈性的投資相連壽險計劃

閣下是否希望投資更富彈性？「縱橫」可能是適合閣下的投資方案。只需定期供款，「縱橫」便可讓閣下從各種環球投資選擇（「投資選擇」）中，揀選自己所需。



靈活籌劃閣下的投資計劃

保費繳付年期

「縱橫」為不同年齡組別設立多種保費繳付年期（「保費繳付年期」）選擇，包括10、15、20、25及30年，配合閣下的個人理財目標。

保費繳付年期 (年)	投保年齡
10 或 15	初生 15 日 — 65 歲
20 或 25	初生 15 日 — 60 歲
30	初生 15 日 — 55 歲

最低定期保費

只需以低至每月100美元 / 800港元的定期保費，即可開展「縱橫」，讓閣下揀選各種環球投資選擇。於為期18個月的最初供款期（「最初供款期」）內，閣下所繳付的定期保費將用作分配投資選擇單位至閣下的最初供款帳戶（「最初供款帳戶」）內；及後，閣下所繳付的定期保費將用作分配投資選擇單位至閣下的累積供款帳戶（「累積供款帳戶」）內，直至保單期滿。

如最初供款帳戶之帳戶價值未能符合最低持有金額要求，富通保險保留終止保單的權利。現時並未設有最低持有金額要求，富通保險將不時調整有關要求，屆時將於一個月前預先向閣下發出書面通知。

額外投資保費

除定期保費外，閣下亦可在保單有效期內，隨時以一筆過形式投入額外的投資保費。最低的一筆過投資保費金額為1,000美元 / 8,000港元，有關保費將被分配至一筆過投資帳戶（「一筆過投資帳戶」）。

保費假期

於保單有效期內，如遇上緊急事故或需配合不同財務需要，閣下可於18個月的最初供款期屆滿後，調減定期保費金額（惟不可少於最低定期保費金額每月100美元 / 800港元）或暫緩繳付保費。

於以下的情況下，閣下的保單將被終止：

- (i) 於保費假期內，最初供款帳戶的帳戶價值少於1,000美元 / 8,000港元^{註釋}；或
- (ii) 在保費假期內的首24個月後，累積供款帳戶及一筆過投資帳戶之總帳戶價值低於當時的退保費用（「退保費用」）^{註釋}。

在以上情況下，閣下的保單會隨即被終止，並須扣除相關退保費用，詳情請參閱「費用及收費一覽表」。

註釋：富通保險將不時調整保費假期之最低帳戶價值要求，屆時將於一個月前預先向閣下發出書面通知。

轉換投資選擇

「縱橫」讓閣下可隨時調配閣下的投資組合。目前，閣下可作出無限次的投資選擇之轉換，有關費用全免，而每次轉換之最低金額為帳戶價值的1%^{註釋}。

註釋：富通保險將不時調整每次轉換之最低金額要求，屆時將於一個月前預先向閣下發出書面通知。

提取帳戶資金

如閣下需要額外資金以應付不時之需，閣下可在「縱橫」的累積供款帳戶及一筆過投資帳戶內提取部分帳戶價值，有關手續費用全免（惟需符合下述之最低帳戶價值要求）。如累積供款帳戶及一筆過投資帳戶內的總帳戶價值不足以應付所需提取的金額，閣下亦可選擇提取最初供款帳戶內之帳戶價值，惟需按從最初供款帳戶內所提取之金額徵收退保費用，詳情請參閱「費用及收費一覽表」。

閣下每次提取資金之最低金額為600美元 / 4,800港元^{註釋}，而每次提取後的最初供款帳戶之帳戶價值須不少於1,000美元 / 8,000港元^{註釋}；或總帳戶價值須不少於1,500美元 / 12,000港元^{註釋}。否則，閣下的保單將會被終止，並須被徵收退保費用，詳情請參閱「費用及收費一覽表」。

註釋：富通保險將不時調整最低提取金額或最低帳戶價值要求，屆時將於一個月前預先向閣下發出書面通知。

保費繳付年期屆滿後保留計劃

投資市場瞬息萬變，保費繳付年期屆滿時，未必是收取回報的最佳時機。閣下可選擇於保費繳付年期屆滿後，繼續保留帳戶價值，以獲取理想回報。閣下的帳戶價值可保留在保單內直至受保人滿100歲，惟須扣除相關之保單費用，詳情請參閱「費用及收費一覽表」。當然，閣下亦可於保費繳付年期屆滿後，選擇提取所有帳戶資金。

迎新賞金

為助閣下早日達致理財目標，倘閣下之每年定期保費達3,500美元 / 28,000港元或以上，「縱橫」將為閣下送上迎新賞金（「迎新賞金」）。於閣下每次繳付最初供款期內應繳之定期保費時，我們會將迎新賞金按閣下在我們記錄內最近期的分配指示，用作分配投資選擇單位至閣下的最初供款帳戶內，並會被徵收適用於最初供款帳戶之相關費用及收費。詳情請參閱「費用及收費一覽表」。如選擇以年繳方式繳付保費，我們將於收到閣下第2年保費時，按比例把最初供款期餘下6個月之迎新賞金發放給閣下。迎新賞金的金額相等於最初每年定期保費的一半乘以相關之迎新賞金比率。

每年定期保費		迎新賞金比率 (此百份比用作乘以最初 供款期內每期的定期保費)
美元	港元	
\$3,500 - \$5,999	\$28,000 - \$47,999	1%
\$6,000 - \$21,999	\$48,000 - \$175,999	5%
≥ \$22,000	≥ \$176,000	6%

上述之迎新賞金比率並不代表閣下的投資表現或回報率。

請注意：如受保人於首兩個保單年度內不幸身故，我們會以贖回投資選擇單位的方式，從最初供款帳戶中扣除相等於已發放給閣下的迎新賞金相關的帳戶價值。

回補金額（「回補金額」）將以此方程式計算： $A \times \frac{B}{(B + C)}$

其中：

A = 最初供款帳戶的帳戶價值

B = 已發放的迎新賞金金額

C = 於最初供款期內已繳之定期保費總額

長期客戶賞金

在閣下所選的「縱橫」保費繳付年期屆滿時，如閣下的最初供款帳戶的帳戶價值高於1,000美元/8,000港元^{註釋}，將可獲發放長期客戶賞金（「長期客戶賞金」）。有關賞金將按閣下在我們記錄內最近期的分配指示，用作分配投資選擇單位至最初供款帳戶內，並會被徵收適用於最初供款帳戶之相關費用及收費。詳情請參閱「費用及收費一覽表」。長期客戶賞金的金額相等於最初供款帳戶及累積供款帳戶在整個保費繳付年期內之每月平均帳戶價值的百分比（見下表）。

註釋：富通保險將不時調整最低帳戶價值要求，屆時將於一個月內預先向閣下發出書面通知。

保費繳付年期（年）	長期客戶賞金比率
	（為最初供款帳戶及累積供款帳戶在整個保費繳付年期內之每月平均帳戶價值 ^{註釋} 之百分比）
10	3.8%
15	5.6%
20	7.5%
25	9.4%
30	11.3%

註釋：此每月平均帳戶價值為整個保費繳付期內，閣下的最初供款帳戶及累積供款帳戶於每個保單月份完結時的平均帳戶價值。

上述之長期客戶賞金比率並不代表閣下的投資表現或回報率。

所有投資選擇不設買賣差價

為助閣下提升資金回報的潛力，「縱橫」所提供的投資選擇皆不設有買賣差價。然而，相關基金投資經理及富通保險分別會於相關基金層面及保單層面收取其他費用及收費，詳情請參閱「費用及收費一覽表」。

身故賠償

如受保人在保單有效期內不幸身故，我們將支付相等於下列金額的身故賠償：

- (i) a. 於首兩個保單年度內：101% x (最初供款帳戶的帳戶價值 + 累積供款帳戶的帳戶價值 - 回補金額(如有))；或
- b. 由第三個保單年度起至保費繳付年期完結前：最初供款帳戶及累積供款帳戶之總帳戶價值的101%；或
- c. 於保費繳付年期完結後：最初供款帳戶及累積供款帳戶之總帳戶價值的100%；及
- (ii) 一筆過投資帳戶的帳戶價值的100%。

期滿利益

如受保人於保單期滿日仍然生存，我們將贖回保單內的所有投資選擇單位，並於期滿日後一個月內向閣下給付「縱橫」內之價值。

免費環球緊急支援服務

無論閣下身處何地，均可享有24小時免費環球緊急支援服務。

退保

閣下可以我們指定之書面格式提出退保。我們將在批准閣下的退保申請之後，按實際可行的情況盡早贖回閣下的投資選擇的所有單位，並於批准閣下的退保申請之日起計一個月內向閣下給付退保發還金額。

退保時，退保費用可能會於總帳戶價值中被扣除。詳情請參閱「費用及收費一覽表」。

請注意：閣下的本金及/或已獲發放之賞金可能會因提早退保而蒙受重大虧損。

保單終止

閣下的保單將在下列情況下（以最早者為準）被自動終止：

- (i) 於最初供款期內，未能於保費寬限期屆滿前繳付定期保費；或
- (ii) 受保人身故；或
- (iii) 保單已退保；或
- (iv) 受保人年滿100歲；或
- (v) 於保費假期內，最初供款帳戶的帳戶價值低於1,000美元/8,000港元；或
- (vi) 在保費假期內的首24個月後，累積供款帳戶及一筆過投資帳戶之總帳戶價值低於當時的退保費用。

除上述(ii)及(iv)外，保單於任何情況下被終止，均須扣除退保費用。詳情請參閱「費用及收費一覽表」。



費用及收費一覽表

「縱橫」費用及收費 ^{註釋}			
	最初供款帳戶	累積供款帳戶	一筆過投資帳戶
保費費用	不適用	不適用	一筆過額外投資保費的7.5%
行政費用	(i) 於每個保單年度均收取下列費用： 每月7.5美元 / 60港元（每年90美元 / 720港元），並根據最初供款帳戶內投資選擇之價值，按比例以贖回投資選擇單位的方式，每月（預先）從最初供款帳戶中扣除；加 (ii) 於整個保費繳付年期內須收取： 每月最初供款帳戶的帳戶價值的0.4%（每年4.8%），並根據最初供款帳戶內投資選擇之價值，按比例以贖回投資選擇單位的方式，每月（後行）從最初供款帳戶中扣除。	不適用	不適用
投資管理費用	有關帳戶價值的每月0.1267%（每年1.52%），並根據最初供款帳戶、累積供款帳戶及一筆過投資帳戶內投資選擇之價值，按比例以贖回投資選擇單位的方式，每月（後行）分別於最初供款帳戶、累積供款帳戶及一筆過投資帳戶中扣除。		
轉換費用	現時豁免收取轉換費用，惟保留日後收取不高於轉換金額2%的轉換費用之權利。		

待續

費用及收費一覽表

	最初供款帳戶	累積供款帳戶	一筆過投資帳戶																																																																																																																																																																																																										
退保費用	<p>退保費用的計算方法為最初供款帳戶的帳戶價值乘以下表不同保單年度相對之百分比。</p> <table border="1"> <thead> <tr> <th rowspan="2">保單年度</th> <th colspan="4">保費繳付年期(年)</th> </tr> <tr> <th>10</th> <th>15</th> <th>20</th> <th>25</th> <th>30</th> </tr> </thead> <tbody> <tr><td>1</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></tr> <tr><td>2 (第13至第18個保單月份)</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></tr> <tr><td>2 (第19至第24個保單月份)</td><td>56%</td><td>74%</td><td>90%</td><td>100%</td><td>100%</td></tr> <tr><td>3</td><td>48%</td><td>68%</td><td>86%</td><td>99%</td><td>99%</td></tr> <tr><td>4</td><td>42%</td><td>62%</td><td>82%</td><td>98%</td><td>98%</td></tr> <tr><td>5</td><td>36%</td><td>57%</td><td>79%</td><td>97%</td><td>97%</td></tr> <tr><td>6</td><td>23%</td><td>52%</td><td>76%</td><td>96%</td><td>96%</td></tr> <tr><td>7</td><td>18%</td><td>47%</td><td>72%</td><td>95%</td><td>95%</td></tr> <tr><td>8</td><td>14%</td><td>42%</td><td>67%</td><td>94%</td><td>94%</td></tr> <tr><td>9</td><td>9%</td><td>32%</td><td>61%</td><td>93%</td><td>93%</td></tr> <tr><td>10</td><td>5%</td><td>27%</td><td>54%</td><td>92%</td><td>92%</td></tr> <tr><td>11</td><td>不適用</td><td>23%</td><td>47%</td><td>90%</td><td>90%</td></tr> <tr><td>12</td><td>不適用</td><td>18%</td><td>40%</td><td>86%</td><td>86%</td></tr> <tr><td>13</td><td>不適用</td><td>14%</td><td>35%</td><td>79%</td><td>81%</td></tr> <tr><td>14</td><td>不適用</td><td>9%</td><td>31%</td><td>70%</td><td>77%</td></tr> <tr><td>15</td><td>不適用</td><td>5%</td><td>26%</td><td>59%</td><td>72%</td></tr> <tr><td>16</td><td>不適用</td><td>不適用</td><td>22%</td><td>47%</td><td>68%</td></tr> <tr><td>17</td><td>不適用</td><td>不適用</td><td>18%</td><td>40%</td><td>63%</td></tr> <tr><td>18</td><td>不適用</td><td>不適用</td><td>13%</td><td>35%</td><td>59%</td></tr> <tr><td>19</td><td>不適用</td><td>不適用</td><td>9%</td><td>31%</td><td>54%</td></tr> <tr><td>20</td><td>不適用</td><td>不適用</td><td>4%</td><td>26%</td><td>50%</td></tr> <tr><td>21</td><td>不適用</td><td>不適用</td><td>不適用</td><td>22%</td><td>45%</td></tr> <tr><td>22</td><td>不適用</td><td>不適用</td><td>不適用</td><td>18%</td><td>41%</td></tr> <tr><td>23</td><td>不適用</td><td>不適用</td><td>不適用</td><td>13%</td><td>36%</td></tr> <tr><td>24</td><td>不適用</td><td>不適用</td><td>不適用</td><td>9%</td><td>32%</td></tr> <tr><td>25</td><td>不適用</td><td>不適用</td><td>不適用</td><td>4%</td><td>27%</td></tr> <tr><td>26</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td><td>23%</td></tr> <tr><td>27</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td><td>18%</td></tr> <tr><td>28</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td><td>14%</td></tr> <tr><td>29</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td><td>9%</td></tr> <tr><td>30</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td><td>5%</td></tr> <tr><td>31 及以後</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td><td>不適用</td></tr> </tbody> </table> <p>任何時間發生下列情況時，將被徵收退保費用：</p> <ul style="list-style-type: none"> (i) 在最初供款期內，未能於保費寬限期屆滿前繳付應繳之定期保費，閣下的保單因而被終止；或 (ii) 於保費假期內，最初供款帳戶的帳戶價值少於1,000美元 / 8,000 港元；或 (iii) 在保費假期內的首24個月後，累積供款帳戶及一筆過投資帳戶之總帳戶價值低於當時的退保費用；或 (iv) 於保費繳付年期內退保。 <p>於保費繳付年期內，提取最初供款帳戶之投資選擇單位，亦將會被徵收退保費用。退保費用相等於提取金額乘以上表不同保單年度相對之百分比。</p>	保單年度	保費繳付年期(年)				10	15	20	25	30	1	100%	100%	100%	100%	100%	2 (第13至第18個保單月份)	100%	100%	100%	100%	100%	2 (第19至第24個保單月份)	56%	74%	90%	100%	100%	3	48%	68%	86%	99%	99%	4	42%	62%	82%	98%	98%	5	36%	57%	79%	97%	97%	6	23%	52%	76%	96%	96%	7	18%	47%	72%	95%	95%	8	14%	42%	67%	94%	94%	9	9%	32%	61%	93%	93%	10	5%	27%	54%	92%	92%	11	不適用	23%	47%	90%	90%	12	不適用	18%	40%	86%	86%	13	不適用	14%	35%	79%	81%	14	不適用	9%	31%	70%	77%	15	不適用	5%	26%	59%	72%	16	不適用	不適用	22%	47%	68%	17	不適用	不適用	18%	40%	63%	18	不適用	不適用	13%	35%	59%	19	不適用	不適用	9%	31%	54%	20	不適用	不適用	4%	26%	50%	21	不適用	不適用	不適用	22%	45%	22	不適用	不適用	不適用	18%	41%	23	不適用	不適用	不適用	13%	36%	24	不適用	不適用	不適用	9%	32%	25	不適用	不適用	不適用	4%	27%	26	不適用	不適用	不適用	不適用	23%	27	不適用	不適用	不適用	不適用	18%	28	不適用	不適用	不適用	不適用	14%	29	不適用	不適用	不適用	不適用	9%	30	不適用	不適用	不適用	不適用	5%	31 及以後	不適用	不適用	不適用	不適用	不適用	不適用	不適用
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註釋：為計算費用及收費，被贖回的投资選擇單位的數目將被下調至小數點後四個位，或由富通保險不時釐定之其他小數點後的數位。

相關基金的費用及收費

相關基金之管理費用	相關基金之管理費用包括每年之管理費、維持費及分銷費(如適用)。這些費用已反映在相關基金的單位價格內。詳情請參閱投資指南內列明之相關費用及收費。
買賣差價	現時豁免。
其他費用	相關基金的基金經理可能收取其他費用，詳情請參閱個別相關基金的銷售文件。

富通保險保留日後更改上述費用及收費，或增加新收費之權利。屆時將於不少於一個月前預先向閣下發出書面通知，或按照相關法例規定之較短期限預先向閣下發出通知。



一般資料

保單貨幣

「縱橫」以美元或港元為保單貨幣。閣下需於投保時選擇保單貨幣。於保單簽發後，保單貨幣不得更改。請注意閣下「縱橫」之帳戶價值及所需繳付之保費及款項將可能受匯率波動的影響。

投保年齡

「縱橫」適合初生15日至65歲(上次生日年齡計)的申請人。最高的投保年齡因保費繳付年期而有別。詳情請參閱「保費繳付年期」。

最低定期保費

最低投資金額為每月100美元/800港元，每半年600美元/4,800港元或每年1,200美元/9,600港元。

申請手續

如欲申請「縱橫」，只需填妥申請表格連同保費交予富通保險的代表。

付款方法

如以劃線支票繳付「縱橫」的保費，抬頭請註明「富通保險(亞洲)有限公司」。以港元繳付「縱橫」的保費將根據本公司當時的匯率兌換為閣下已選擇之保單貨幣(如適用)。

冷靜期

- 在冷靜期內，投保人可取消已購買的保單，取回原來的投資金額(需按市值調整)；冷靜期為保單發出後21天內，或向閣下或閣下的代表發出通知書後的21天內，以較先者為準。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發出的最新指引。
- 閣下需以書面知會富通保險有關取消保單的決定。該通知必須由閣下簽署及直接送達富通保險(亞洲)有限公司(地址：香港干諾道中111號永安中心27樓)。
- 閣下可取回已付金額，但若閣下所選的投資選擇的價值下跌，可取回的金額將會減少。

請注意：如閣下於冷靜期內取消保單，閣下將不會獲發任何迎新賞金。我們只會退還閣下已繳付並經市值調整後之保費，當中反映富通保險在變現以閣下所付的所有保費而獲得的資產時所造成的損失。

帳戶價值

各項投資選擇的價值乃將投資選擇內的單位數目乘以其買入價。保單的帳戶價值則為各項投資選擇的價值之總和。請到本公司網站www.ageas.com.hk以獲取單位價格的資料。

終止投資選擇

如「縱橫」所提供之投資選擇被終止，我們將於一個月內預先向閣下發出書面通知，或按照相關法例規定之較短期限預先向閣下發出通知。

借款權力

相關基金的借款權力已刊載於其銷售文件內。請瀏覽本公司的網站www.ageas.com.hk以查閱相關基金的銷售文件及其細節。

準據法律

「縱橫」受香港特別行政區的法律規管及按之詮釋。本保單之各方均受香港法院的非專屬司法管轄權約束。

稅務

根據香港《稅務條例》，由「縱橫」所得之收入及資本增值可獲豁免稅項。惟我們建議閣下就個人稅務責任諮詢專業意見。

責任聲明

富通保險(亞洲)有限公司(於百慕達註冊成立之有限公司)對此主要推銷刊物於出版日期所載資料的準確性承擔責任。本公司在作出一切合理查詢後，確認就我們所知及所信，並無遺漏任何事實致使所載的內容會使人產生誤解。

認可聲明

「縱橫」及其有關的文件已依據香港《證券及期貨條例》第104(1)條及第105(1)條的規定，獲證券及期貨事務監察委員會(「證監會」)認可。惟證監會認可不等如對該計劃作出推介或認許，亦不是對該計劃的商業利弊或表現作出保證，更不代表該計劃適合所有投資者，或認許該計劃適合任何個別投資者或任何類別的投資者。證監會對銷售文件的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因銷售文件全部或部分內容而產生或因依賴這些內容而引致的損失，證監會概不承擔任何法律責任。