



Life Goes On



Easy Defender Critical Illness Insurance Series

(PMH034AE1308)

INSURANCE

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*Life is **good**.*
Let's keep it that way.

With 380%* Critical Illness Coverage, Life is Fun Again.

Who doesn't love good things in life? Imagine all the things you love to do – spending time with family, travelling, enjoying a wonderful dinner, shopping, hanging out with friends, and a million other things. Time really flies when you're having a good time!

But it's not all fun and games, especially if an unexpected crisis comes calling. We can try to maintain healthy lifestyles, eat well, exercise, schedule medical check-ups, but life is unpredictable. Critical illnesses are increasingly common, so it's a good idea to get the right protection as soon as possible. After all, being ill doesn't mean you want to be stuck in bed with no life.

To protect yourself, your family, and your joy for life, FWD brings you one of the most comprehensive protection plans.

* The figure shown is for illustrative purpose only. Limitation of benefits and exclusions apply. Please refer to the respective Provisions for details.



FACTS AROUND YOU

In Hong Kong, 1 in every 4 men or 5 women, gets hit by cancer before the age of 75*. While 67% of cancer patients live more than 5 years beyond the confirmed diagnosis**, around 80% of them have metastasis, spread of the disease from the original site to another, after receiving medical treatments#. Better medical care and advanced medical technology increase the survival rate of cancer patients, however the patients are confronted by huge medical expenses and the risk of recurrence at the same time. That's why an assurance of complete protection and multiple benefits comes as an indispensable part of a perfect financial plan.

Source:

* Hong Kong Cancer Registry, Hospital Authority

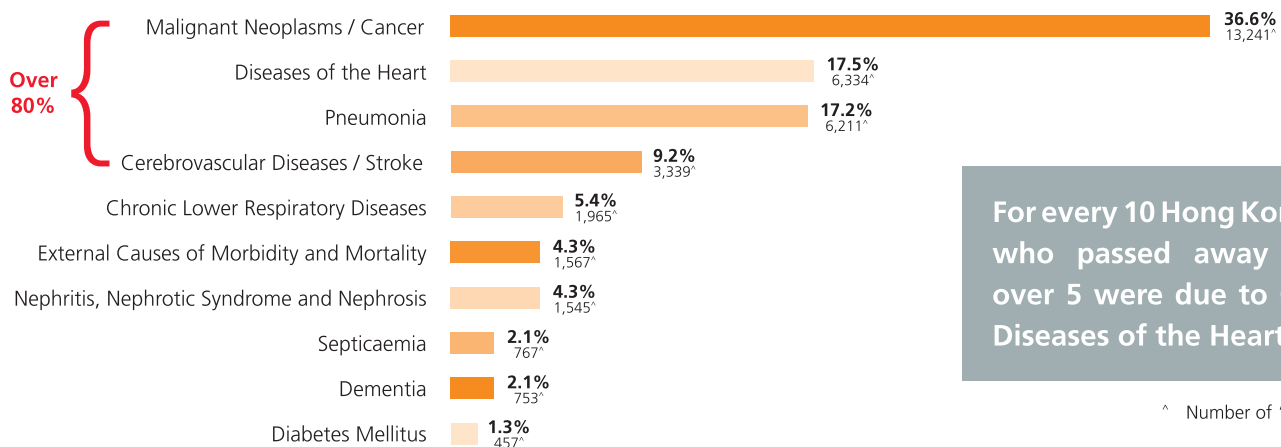
** American Cancer Society, 2012 Cancer Facts and Figures

Mingpaohhealth.com Info Bank – article of lung cancer

Department of Health, Vital Statistics in 2011

Note: The information provided above is for reference only and is based on data obtained from sources believed to be reliable and accurate but FWD makes no representation and accepts no responsibility as to its accuracy or completeness.

Leading Causes of Death in 2011##



For every 10 Hong Kong people who passed away in 2011, over 5 were due to Cancer or Diseases of the Heart.

[^] Number of "Registered" Deaths

Without the right protection, serious illness could not just wipe out your savings, it could also put a big dent in your lifestyle. So not only are you ill, but you also can't do all the things that makes you feel better. So why not sit down with your financial planner and work out a plan that will ensure your health, and your lifestyle, are taken care of?

The case below will give you a better picture:

(The figures shown below are hypothetical and for illustrative purposes only)

Ms Lee, female, aged 35, is an accountant, who has a total annual income of HK\$600,000. A single mother with a son studying in a private school with a monthly tuition fee of HK\$10,000, she is also responsible for her retired parents and an outstanding mortgage loan of HK\$1,000,000. She would like to keep the standard of living for her family unchanged while paying off the mortgage loan if she suffers from any major illnesses.

Required Critical Illness Insurance Benefit: HK\$2,220,000

Required monthly premium for Easy Defender Critical Illness Insurance Plan: approximately HK\$4,560⁺

Ms Lee receives a confirmed diagnosis of breast cancer at age 40 and she needs to face both medical expenses and family obligations alongside the illness. Fortunately, the Crisis Benefit of Easy Defender Critical Illness Plan helps Ms Lee to overcome the financial challenges so that she can look after herself and her loved ones in the best possible ways.

⁺ Source: Hong Kong Breast Cancer Foundation (2008)

⁺⁺ The required monthly premium amount is based on an example of female, age 36 (age next birthday), non-smoker, 20-year premium payment term with the sum insured of HK\$2,220,000.

The coverage of Critical Illness that Ms Lee requires:

Medical Treatment ⁺	HK\$500,000
Family Obligations · Loss of income due to treatment and home care for her sickness (2 years) · Maintain the standard of living of her family	HK\$720,000
Outstanding Mortgage Loan Amount	HK\$1,000,000
Total Funds Required	HK\$2,220,000

Easy Defender Critical Illness Insurance Plan



We think of *everything*,
so you don't have to.

While we hope you never have to deal with a critical illness, we do it all the time. So we know what needs to be done to protect you and your lifestyle. Whether you're starting out with something more basic, or looking to completely protect your way of life, our plans are flexible enough for everyone.

1 Easy Defender Critical Illness Insurance Plan

Easy Defender Critical Illness Insurance Plan protects you against 54 Crises and 16 Special Diseases. There's no simpler way to shield you against the most common critical illnesses. For your added protection, this plan also offers you Guaranteed Cash Value* and a Special Bonus**.

2 Timely Crisis Care Rider

Timely treatment is crucial to increase the chance of full recovery when an illness is diagnosed at a less severe stage. With the protection of the Timely Crisis Care Rider covering up to 40 Serious Diseases, you can undergo the best treatment plan for your well-being with ease and at a relatively low premium (but the premium rates are not guaranteed). What's more, on top of the Serious Disease Benefit, this rider offers a Crisis Benefit which will be paid once the Crisis Benefit of the Basic Plan is payable[^], giving you extra benefits and more flexibility.

3 Easy Defender Multiple Benefit Rider

There is always a fair chance that a crisis strikes more than once. This rider offers 2 Crisis Benefits on top of the Crisis Benefit of the Basic Plan*** up to age 100. The 2 benefit amounts will be automatically upgraded to 110% and 120% of the Basic Plan's sum insured respectively****.

Be *well*, stay *well*,
only with *FWD*.

We all know it's no fun to be sick in the first place. That's why FWD brings you the critical illness insurance program in Hong Kong with a Wellness Program designed for you to avoid illness, so you can just live life the way you want to.

1. Disease Management Program

Health is wealth. You can always succeed with good health, as it gives you the drive and strength to accomplish any set goal, live happily with your loved ones and enjoy your achievements.

Living healthily is your choice, and prevention is better than cure. Our Disease Management Program assists you to maintain good health condition through early detection and timely control.



380% protection – we've got you covered.

With the Timely Crisis Care Rider and Easy Defender Multiple Benefit Rider, Easy Defender series gives you up to 380% protection to keep you at ease. Here's how it works:

Let's say a **Serious Disease** is diagnosed, the **Timely Crisis Care Rider** will pay out a maximum of 50%[^] of the **Basic Plan** sum insured. If a **critical illness** is then found, a full 100% sum insured will be paid out from the **Basic Plan** for a total of 150%. In the event of a **second critical illness**, the **Easy Defender Multiple Benefit Rider** will cover you another 110% sum insured of the **Basic Plan**, bringing the total to 260%; and should a **third crisis** be diagnosed, the **Rider** will pay out another 120% of the **Basic Plan** sum insured, for a grand total of 380% protection.

380%

(The figures shown above are for illustrative purposes only. Limitation of benefits and exclusions apply, please refer to the respective Provisions for details.)

[^] Maximum Sum Insured of Timely Crisis Care Rider: 50% of the sum insured of the Basic Plan, subject to a maximum of US\$62,500 / HK\$500,000 (per life)

Comprehensive Protection Before and After Critical Illness

Timely Crisis Care Rider[#]

- ▶ **Serious Disease**
100% of the sum insured of this rider (Serious Disease Benefit)[^]
- or**
- ▶ **Critical Illness**
100% of the sum insured of this rider (Crisis Benefit)[^]

Easy Defender Critical Illness Insurance Plan ("Basic Plan")

- ▶ **Critical Illness**
100% of the sum insured (Crisis Benefit)^{^^}
- ▶ **Special Disease**
20% of the sum insured (Special Disease Benefit)^{##}

Easy Defender Multiple Benefit Rider[#]

- ▶ Diagnosis of Critical Illness again after the first Crisis claim from Basic Plan
- ▶ Additional 2 Crisis Benefits^{***}
- ▶ The 2 benefits will be 110% and 120% of the sum insured of the Basic Plan respectively^{****}

Limitation of benefits and exclusions apply, please refer to the relevant Provisions for details.

^{*} Guaranteed Cash Value is payable upon surrender of the policy. It will be reduced on a pro rata basis if any advance payment on Special Diseases is made.

^{**} The Special Bonus will be payable when the Basic Plan has been in force for 5 years or more upon crisis claim, death claim, surrender or maturity of the policy. It is a non-guaranteed payment and is subject to review and adjustment by the Company from time to time at the Company's absolute discretion. A proportionate Special Bonus, if any, will be also paid upon payment of the Special Disease Benefit.

^{***} Subject to further conditions, please refer to the relevant product brochure and Provisions for details.

^{****} Terminal Illness and Coma are not under the coverage

of Easy Defender Multiple Benefit Rider. In addition, the Basic Plan and all riders (if any) will be terminated upon Crisis claim on Terminal Illness or Coma.

[#] You may attach Timely Crisis Care Rider and Easy Defender Multiple Benefit Rider to the Basic Plan separately.

[^] Only Serious Disease Benefit or Crisis Benefit is payable under Timely Crisis Care Rider and shall be paid once only. If the Crisis Benefit of the Basic Plan is paid due to Terminal Illness, the Crisis Benefit of Timely Crisis Care Rider will not be payable.

^{^^} The Crisis Benefit of the Basic Plan is payable once only. Once the Crisis Benefit is paid, the Basic Plan and the riders (except the Easy Defender Multiple Benefit Rider, if any) will be terminated. If the Crisis Benefit of the Basic Plan is paid due to Terminal Illness or Coma,

the Basic Plan and all riders, including the Easy Defender Multiple Benefit Rider if any, will be terminated automatically.

^{##} Only the Basic Plan provides a coverage for 10 Adult Special Diseases from age 18 up to age 85 and 6 Juvenile Special Diseases from age 1 (15 days) to age 17. Advance payment of 20% of the sum insured of the Basic Plan will be paid once only and is subject to a maximum of US\$30,000 / HK\$240,000, after which the sum insured, premium, Guaranteed Cash Value and Special Bonus of the Basic Plan will be adjusted accordingly. However, the sum insured of Timely Crisis Care Rider and Easy Defender Multiple Benefit Rider (if any) will not be adjusted. If the Insured has more than one Basic Plan with a similar or related Benefit, the total payment shall in no case exceed the maximum amount as stated above.

FWD's Disease Management Program has various courses tailored to suit you best.

You will be rewarded upon completion of the program⁺.

2. Free Medical Check-up⁺⁺

Easy Defender Critical Illness Insurance Plan with Easy Defender Multiple Benefit Rider offers you **5 Free Medical Check-ups biannually**, enabling you to know your health status better and have preventative treatments in place.

⁺ Reward is only applicable to designated disease management programs and is subject to terms and conditions as stated in the Disease Management Program Coupon.

⁺⁺ Only applicable to Easy Defender Multiple Benefit Rider attaching to Easy Defender Critical Illness Insurance Plan. The medical check-up will be available on each of the 2nd, 4th, 6th, 8th and 10th anniversaries of the Easy Defender Multiple Benefit Rider if all due premiums of Easy Defender Critical Illness Insurance Plan and this rider are paid. In addition, it is only applicable if the age (age next birthday) of the Insured is 18 or above on the issue date of the Easy Defender Multiple Benefit Rider. The Free Medical Check-up is subject to terms and conditions as stated in the Free Medical Check-up Coupon.

Easy Defender Critical Illness Insurance Plan



We've got *more* than your health covered.

Life is about more than just getting by – it's about thriving. That's why Easy Defender Critical Illness Insurance Plan gives you maximum coverage, flexibility, care for your family, and choice. With all these, who wouldn't feel free to go out and live life to the full?

Broad Coverage for Your Health

- ▶ With a wide range of coverage against 54 Crises and 16 Special Diseases (6 of which are specially covered for juveniles)^{1,2}, there's no simpler way to achieve broad coverage against critical illnesses right away.

Extra Care for Your Family

- ▶ The Plan offers you Guaranteed Cash Value³ and a Special Bonus⁴. In the event of death before the policy matures, your beneficiary will receive financial support in the form of the sum insured plus a Special Bonus⁴, less any payment of Special Disease Benefit, to take care of your loved ones in difficult times.

Maximum Flexibility for Your Financial Planning

- ▶ You can choose from among 10, 15 or 20 years fixed premium payment terms for protection up to age 100, and also pay level premiums (but the premium rates are not guaranteed) to get the best for your financial planning.

More Freedom at Your Choice

- ▶ As part of our promise of care, upon diagnosed with one of the covered Crisis, we provide you with access to some of the highest-ranked medical institutions in the U.S. for a second medical opinion⁵. Through the service, you can receive professional opinion you need by having easy access to the best physicians available.

Easy Defender Critical Illness Insurance Plan 10 / 15 / 20

Premium Payment Period	10 years	15 years	20 years
Issue Age (Age Next Birthday)	1(15 days) – 65	1(15 days) – 60	1(15 days) – 55
No. of Crisis Covered	54 Crises + 16 Special Diseases (including 6 Juvenile Special Diseases)		
Policy Term	To age 100		
Premium Structure	Level but the premium rates are not guaranteed ⁶		
Currency	USD / HKD		
Minimum Sum Insured	US\$15,000 / HK\$120,000 (per policy)		
Maximum Sum Insured	US\$1,250,000 / HK\$10,000,000 ⁷ (per life)		
Premium Payment Mode	Monthly / Semi-annually / Annually		
Death Benefit	100% of the sum insured plus Special Bonus (if any) minus Special Disease Benefit Paid (if any) and any amount due to the Company		
Crisis Benefit ⁸	100% of the sum insured plus Special Bonus (if any) minus Special Disease Benefit Paid (if any) and any amount due to the Company		
Special Disease Benefit ^{1,2}	20% of the sum insured (subject to a maximum of US\$30,000 / HK\$240,000) plus a proportionate Special Bonus (if any) and minus any amount due to the Company		
Guaranteed Cash Value ³	Payable upon surrender of the Basic Plan		
Special Bonus ⁴	Payable upon death claim, crisis claim, special disease claim, surrender or maturity of the Basic Plan		
Others	Second Medical Opinion Service ⁵		

Limitation of benefits and exclusions apply, please refer to the Provisions of Easy Defender Critical Illness Insurance Plan for details.

Remarks:

1. Only the Basic Plan provides coverage for 10 Adult Special Diseases from age 18 up to age 85 and 6 Juvenile Special Diseases from age 1 (15 days) to age 17.
2. Advance payment of 20% of the sum insured of the Basic Plan will be paid once only and is subject to a maximum of US\$30,000 / HK\$240,000, after which the sum insured, premium, Guaranteed Cash Value and Special Bonus will be adjusted accordingly. If the Insured has more than one Basic Plan with a similar or related benefit, the total payment shall in no case exceed the maximum amount given above.
3. Guaranteed Cash Value is payable upon surrender of the policy. It will be reduced on a pro rata basis if any advance payment on Special Diseases is made.
4. The Special Bonus will be payable when the Basic Plan has been in force for 5 years or more upon crisis claim, death claim, surrender or maturity of the policy. It is a non-guaranteed payment and is subject to review and adjustment by the Company from time to time at the Company's absolute discretion. A proportionate Special Bonus, if any, is also paid upon payment of the Special Disease Benefit.
5. The Second Medical Opinion Service is provided by International SOS. Details of the service and charges may be reviewed from time to time.
6. Premium rates are not guaranteed and the Company reserves the right to review the premium rates from time to time.
7. Subject to the aggregate maximum sum insured per life of all designated critical illness policies, which is determined by the Company's then rules and regulations.
8. The Crisis Benefit of Easy Defender Critical Illness Insurance Plan is payable once only. Once the Crisis Benefit is paid, Easy Defender Critical Illness Insurance Plan and the riders (except the Easy Defender Multiple Benefit Rider, if any) will be terminated. If the Crisis Benefit of the Basic Plan is paid due to Terminal Illness or Coma, the Basic Plan and all riders, including the Easy Defender Multiple Benefit Rider if any, will be terminated automatically.

The above information is for reference only and is indicative of the key features of the Basic Plan and the riders. For a complete explanation of the terms and conditions, please refer to the relevant Policy Provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.



List of 54 Crises covered under Easy Defender Critical Illness Insurance Plan

Group 1: Cancer

Cancer

Group 2: Illnesses related to Organ Failure

Aplastic Anaemia	Fulminant Hepatitis	Medullary Cystic Disease
Chronic Liver Disease	HIV Due to Blood Transfusion	Occupationally Acquired HIV
End Stage Lung Disease	Major Organ Transplantation (lung, pancreas, liver, bone marrow)	

Group 3: Illnesses related to Circulatory System

Cardiomyopathy	Heart Valve Surgery	Primary Pulmonary Arterial Hypertension
Coronary Artery Disease Surgery	Infective Endocarditis	Stroke
Eisenmenger's Syndrome	Kidney Failure	Surgery to Aorta
Heart Attack	Major Organ Transplantation (kidney, heart)	

Group 4: Illnesses related to Nervous System

Alzheimer's Disease	Loss of Hearing*	Poliomyelitis
Apallic Syndrome	Major Head Trauma	Progressive Bulbar Palsy
Bacterial Meningitis	Motor Neurone Disease	Progressive Muscular Atrophy
Benign Brain Tumour	Multiple Sclerosis	Progressive Supranuclear Palsy
Blindness	Muscular Dystrophy	Severe Myasthenia Gravis
Creutzfeldt-Jakob Disease	Paralysis	
Encephalitis	Parkinson's Disease	

Group 5: Other Major Illnesses

Chronic Adrenal Insufficiency	Elephantiasis	Pheochromocytoma
Chronic Relapsing Pancreatitis	Loss of Limbs	Severe Rheumatoid Arthritis
Coma#	Loss of Speech	Systemic Sclerosis
Crohn's Disease	Major Burns	Terminal Illness#
Ebola Hemorrhagic Fever	Necrotizing Fasciitis	Ulcerative Colitis

List of 16 Special Diseases covered under Easy Defender Critical Illness Insurance Plan[^]

Adult: For attained age 18 to 85

Angioplasty	Carcinoma-in-Situ of the Ovary	Carcinoma-in-Situ of the Vagina
Carcinoma-in-Situ of the Breast	Carcinoma-in-Situ of the Prostate	Systemic Lupus Erythematosus
Carcinoma-in-Situ of the Cervix Uteri	Carcinoma-in-Situ of the Testes	
Carcinoma-in-Situ of the Fallopian Tube	Carcinoma-in-Situ of the Uterus	

Juvenile: For attained age 1 (from 15 days) to 17

Autism	Rheumatic Fever with Valvular Impairment	Still's Disease
Kawasaki Disease	Severe Asthma	Type 1 Diabetes Mellitus

* The claim for "Loss of Hearing" will only be paid if at the time of diagnosis the Insured is aged 3 or above.

The Basic Plan and all riders (including Easy Defender Multiple Benefit Rider, if any) will be terminated upon Crisis claim on Terminal Illness or Coma.

[^] Upon the diagnosis of the covered Special Diseases, an advance payment of 20% of the sum insured of the Basic Plan will be paid once only and is subject to a maximum of US\$30,000 / HK\$240,000, after which the sum insured, premium, Guaranteed Cash Value and Special Bonus will be adjusted accordingly. If the Insured has more than one Basic Plan with a similar or related benefit, the total Special Disease payment shall in no case exceed the maximum amount as stated.

Note: Benefits relating to Crisis and Special Diseases are payable according to the 'Definition of Crisis and Special Disease' as set out in the policy.

**INSURANCE
PENSIONS
FINANCIAL PLANNING**

Easy Defender Critical Illness Insurance Plan was conferred the honor of "Outstanding Achiever" of the "Critical Illness Insurance Product" category in the Benchmark Wealth Management Awards 2012. It is a renowned award to recognize the outstanding performances of companies in the financial industry.

