

How does Forever Diamond Plan II work?

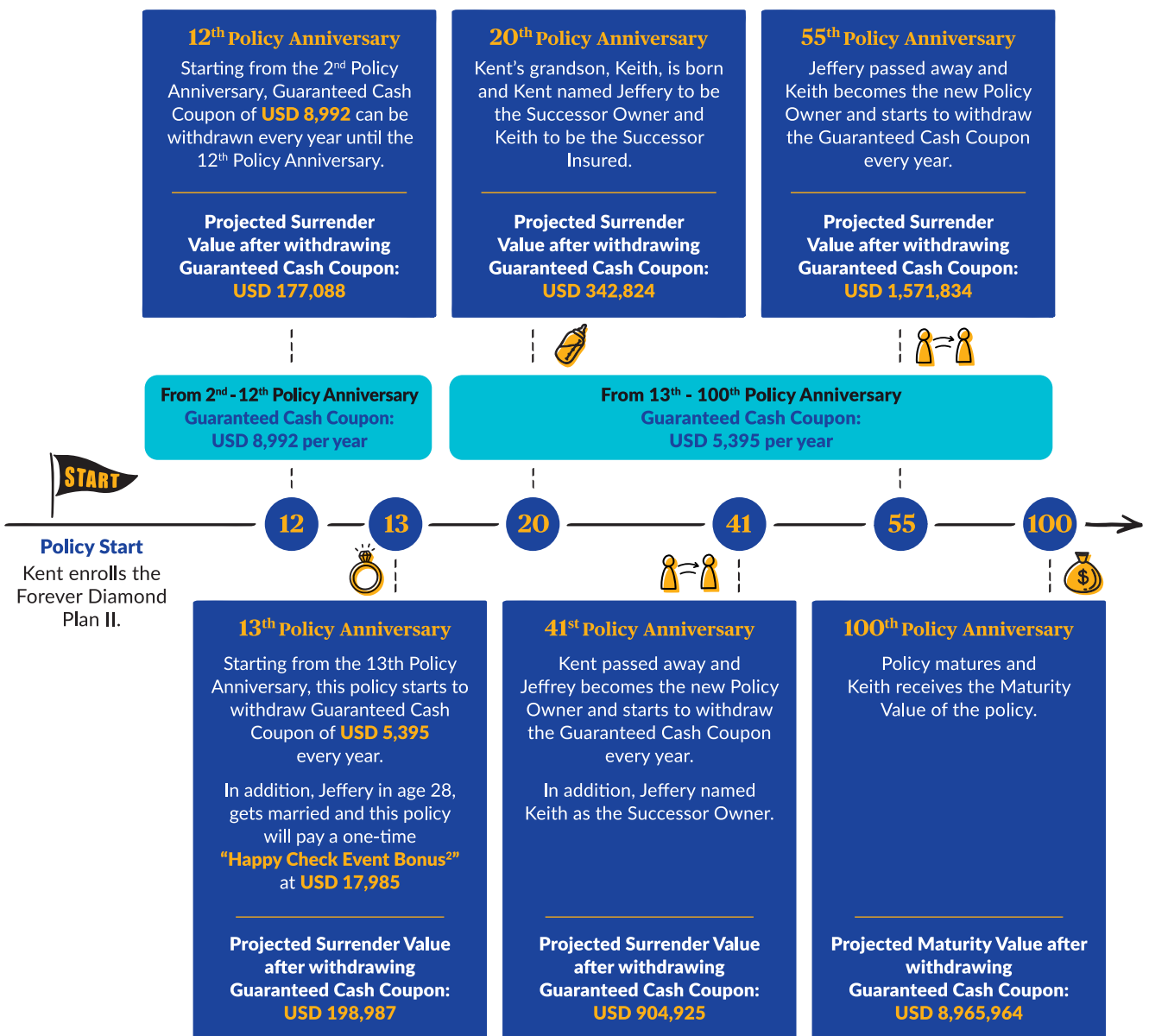
Ensure steady wealth growth, embrace a worry-free future for you and your loved ones

Kent is a business owner, aged 45, married with a 15-year-old son, Jeffrey. He enrolls the **Forever Diamond Plan II** for a 12-year premium payment term, paying an annual premium of USD 30,000 to settle into a happy and successful life for Jeffrey.



Policy Owner: Kent
Annual premium: USD 30,000
Guaranteed Cash Coupon Payout Option: 2 years

Insured: Jeffrey
Premium Payment Term: 12 years



¹Total amount received for the entire policy term refer to the sum of Guaranteed Cash Coupons, Annual Dividends, Terminal Dividend and Happy Check Event Bonus.

²"Happy Check Event Bonus" is equivalent to 5% of the latest Notional Amount on our record.

Prepare your children for overseas education and secure your own future

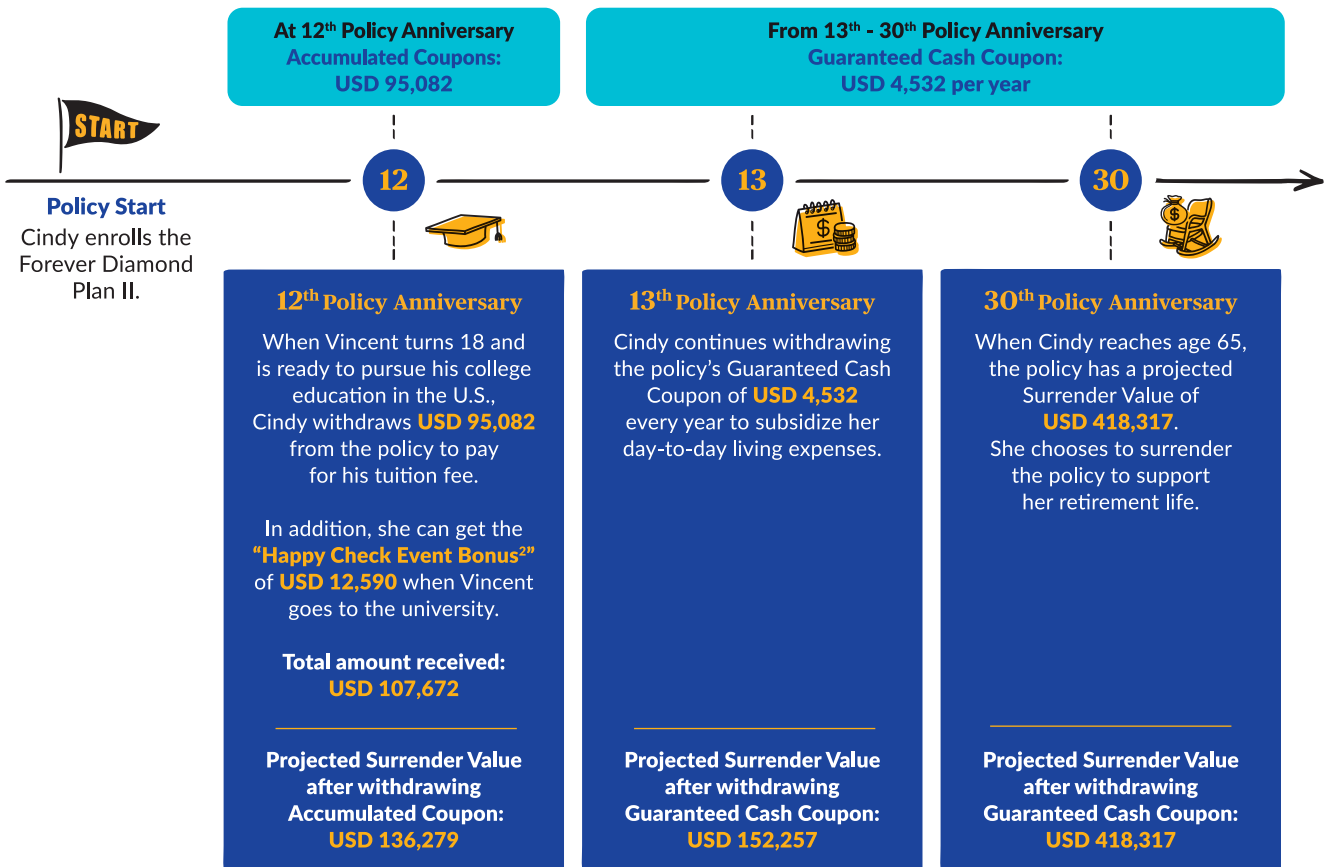
Cindy is a doctor, aged 35, married with a 6-year-old son, Vincent. She enrolls the **Forever Diamond Plan II** for a 8-year premium payment term, paying an annual premium of USD 31,500 to achieve her financial goals - building a promising future for, Vincent, while also mapping out the blueprint for her own life.



Policy Owner: Cindy
Issue Age: 35
Premium Payment Term: 8 years

Insured: Vincent
Annual premium: USD 31,500
Guaranteed Cash Coupon Payout Option: 12 years

**Total amount received for the policy¹:
 USD 607,565**



¹ Total amount received for the entire policy term refer to the sum of Guaranteed Cash Value, the Guaranteed Cash Coupons, Accumulated Annual Dividends, Terminal Dividend and Happy Check Event Bonus.

² "Happy Check Event Bonus" is equivalent to 5% of the latest Notional Amount on our record.

Notes:

- i. These case studies are purely fictional and are for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of these case studies should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, these case studies should not be relied upon to predict the outcome of any actual case, as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique.
- ii. Figures are based on current projection and rounded to the nearest whole number. The exchange rate for the U.S. dollar to the Hong Kong dollar is 7.8.
- iii. These case studies involve some assumptions, including the following:
 - a. All Premiums are paid in full when due and insurance levy is not included;
 - b. No Policy loans or Premium Holiday are taken throughout the Policy term;
 - c. The Notional Amount of Forever Diamond Plan II and the premium payment mode remain unchanged throughout the Policy term;
 - d. The Policy Owner applied to withdraw from the Guaranteed Cash Coupons. The interest accumulation rate applied in these case studies are 4.0% per annum which is non-guaranteed and subject to change by the Company from time to time; and
 - e. Projected Surrender Value is calculated after deducting the withdrawal of the Guaranteed Cash Coupons or Accumulated Coupons which is the sum of Guaranteed Cash Value, Accumulated Annual Dividends and Terminal Dividend. Annual Dividend and Terminal Dividend included in the projection of non-guaranteed benefits are based on the Company's current assumed dividends scales which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment return, claims, policy surrenders and expenses. The actual amount of Surrender Value payable may change anytime with the values being higher or lower than those illustrated.
- iv. The Policy Owner must have adequate insurable interest in the proposed New Insured and/or Successor Insured in accordance with our prevailing underwriting requirements and we may require explanation or proof of such insurable interest.
- v. Written requests are required for change of Insured, naming the Successor Insured and making Cash Withdrawal. Such requests are valid only if recorded and approved by us. Please refer to the policy provision of this product for the exact terms and conditions.

This product leaflet is intended for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. It should be read along with other materials which provide details of the product information. Such materials include, but not limited to, product brochure that contains key product risks, policy provisions that contain detailed terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

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