

# “FamCare 198”<sup>1</sup>

Comprehensive Protection Tailored for You    Extending Care for Your Beloved Ones

## “FamCare 198” Critical Illness Protector (“FamCare 198”)

Provides coverage for up to **198 illnesses**<sup>2</sup>, making it **the most covered<sup>1</sup> critical illness plan in the market**. It also provides **unlimited top-up benefit<sup>3</sup>** for Cancer, Stroke, and Severe Heart Attack. **Extended Protection<sup>4</sup>** also covers your spouse and children in case of illness. Your entire family can be benefited from one plan.

## “FamCare 198” Critical Illness Protector – Pregnancy Baby Protection<sup>5</sup> (“Pregnancy Baby Protection Plan”)

Expectant Mothers can enrol the Plan for their beloved child as early as 18 weeks of gestation, making it **the earliest<sup>1</sup> insurable Critical Illness plan in the market**. The child will enjoy all the benefits under “FamCare 198” upon live birth.



## Family Protection

### 1. Extended Protection to Spouse and Children<sup>4</sup>

Extended protection covers your spouse and/or children's diagnosis of designated illnesses without separate underwriting.

### 2. Protection Reset Benefit<sup>6</sup>

Reset up to 100% of the sum insured after claims

### 3. Various Waiver of Premium Benefit<sup>7</sup>

Premium will be waived if diagnosed with Level 2 / 3 Critical Illness or upon Death of Parent / Legal Guardian or Accidental Death of Spouse

### 4. Additional Psychiatric Outpatient Benefit<sup>8</sup>

### 5. SEN Care Benefit<sup>9</sup>



## Pregnancy Baby Protection

### 1. Insure as early as 18 weeks of gestation

Not affected by risks from premature birth and congenital conditions

### 2. Compassionate Benefit for Pregnancy Baby<sup>5</sup>

Provides coverage for unfortunate Miscarriage, Stillbirth, Termination of Pregnancy, or death of the Expectant Mother and fetus during pregnancy

### 3. Neonatal Intensive Care Unit Cash Benefit<sup>10</sup>

### 4. Waiver of Premium Benefit upon Maternal Death<sup>7</sup>



Enjoy wealth appreciation opportunities even without making any claim.  
Get both protection and wealth management!



# Case Sharing

## Comprehensive Coverage with Protection Extended to your Family



John 32 years old, has a 3-year-old son with his wife

Premium Payment Period: 15 years  
Sum Insured: USD150,000 Annual Premium: USD5,385

As the breadwinner of his family, John is concerned about the medical and living expenses which may bring financial burden to his family if he is diagnosed with a critical illness. Thus, he decided to enrol in “FamCare 198” to set up safety net. The plan provides **Extended Protection<sup>4</sup> to his spouse and child**, ensuring protection for them when unfortunately falling ill. Meanwhile, it offers **Premium Waiver<sup>7</sup>** in the unfortunate event of **his spouse's accidental death**.



Facing the double hardship of unexpected unemployment and illness, John is diagnosed with anxiety disorder and requires regular face-to-face consultations with a psychiatrist. **Additional Psychiatric Outpatient Benefit<sup>8</sup>** under the plan provides him **10 claims in total** for such consultations.

**0.1% sum insured** to be paid per face-to-face consultation, 10 times in total:

USD150 x 10 times  
**USD1,500**

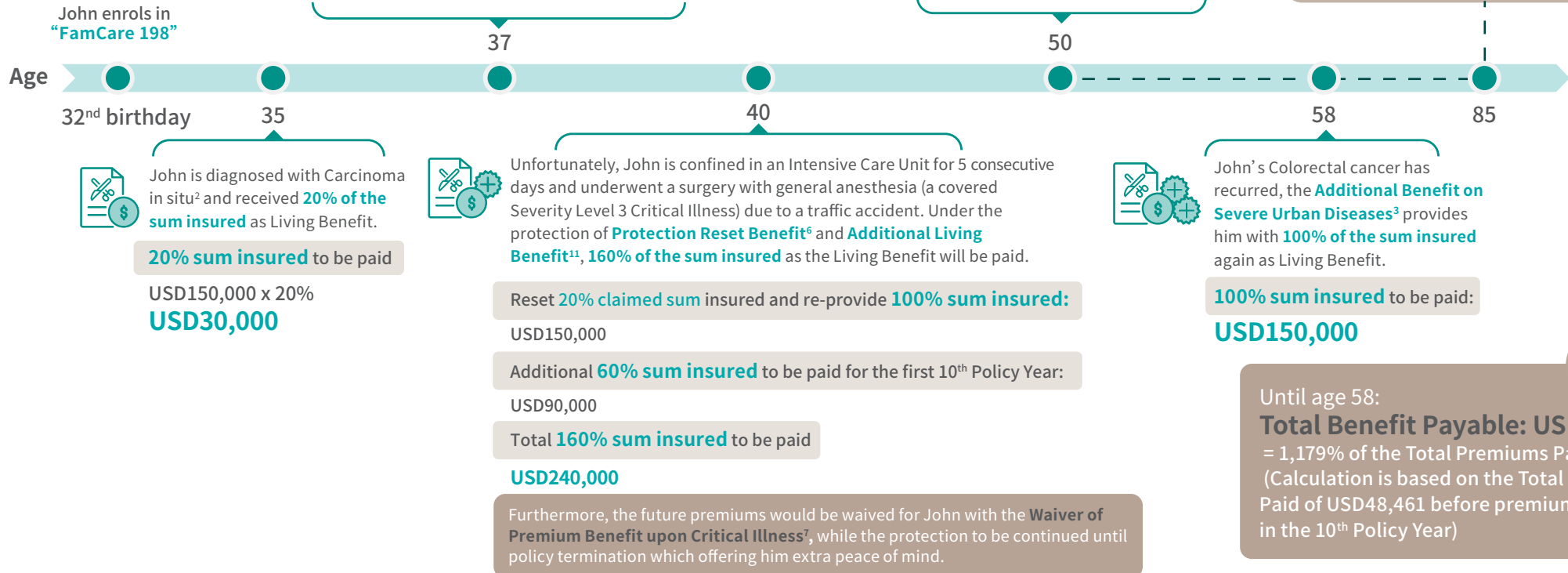


Diseases are unpredictable, John is diagnosed with Colorectal cancer, **100% of the sum insured** as Living Benefit will be paid to John via the **Additional Benefit on Severe Urban Diseases<sup>3</sup>**, to support the necessary expenses.

**100% sum insured** to be paid:

**USD150,000**

In the event that the **Additional Benefit on Severe Urban Diseases<sup>3</sup>** has paid for 3 Cancer claims and 3 Stroke or Severe Heart Attack claims, the plan will activate the **Unlimited Top-up Benefit on Severe Urban Diseases<sup>3</sup>** to provide him with continuous protection until age 85, making him more at ease.





# Case Sharing Safeguard the Future of Your Child

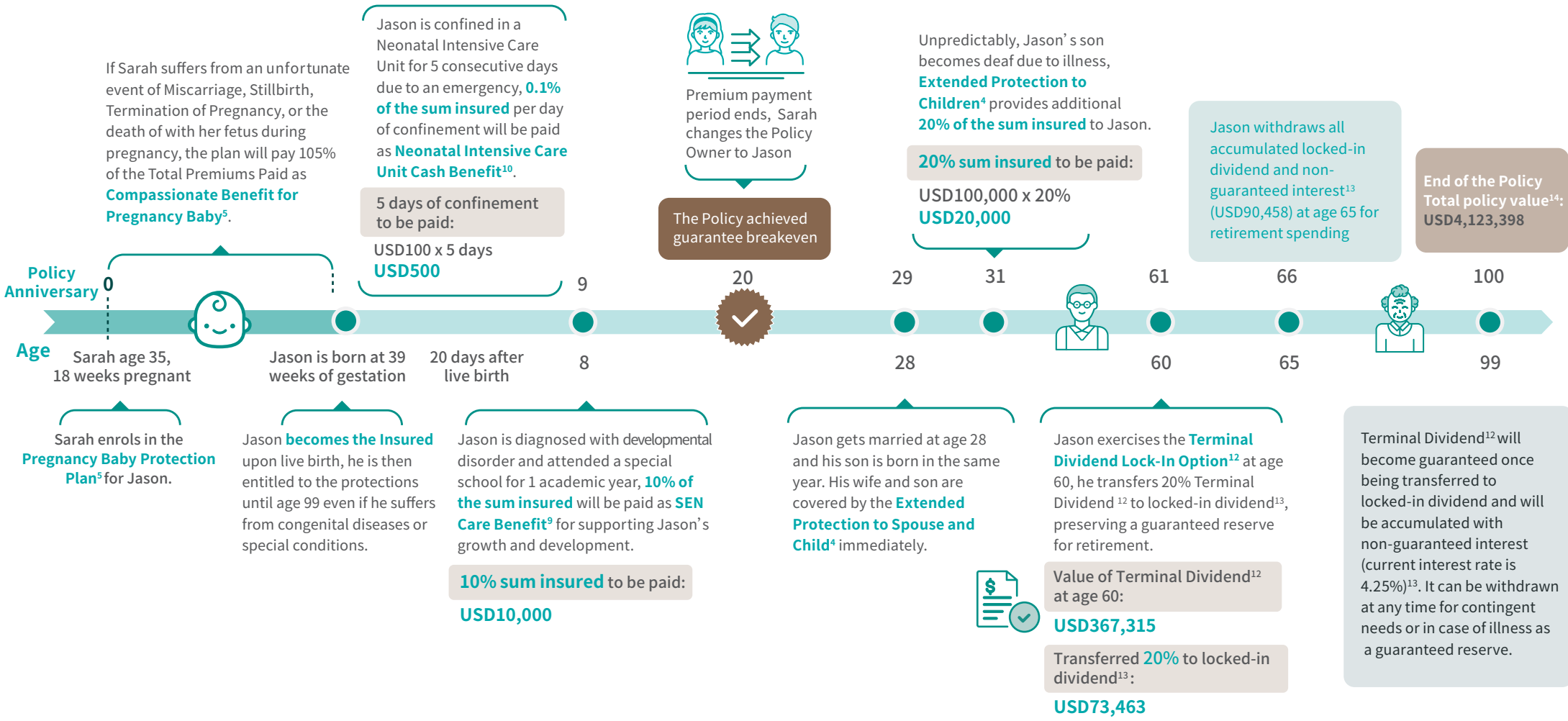


Sarah 35 years old, 18 weeks pregnant

Premium Payment Period: 20 years

Sum Insured: USD100,000 Annual Premium: USD1,327

Sarah and her husband would like to prepare a life-long critical illness protection for their unborn son, Jason. Thus, she enrolls in the **Pregnancy Baby Protection Plan<sup>5</sup>** for him. The plan starts covering Jason from the moment of his live birth, eliminating concerns about premature birth or any congenital conditions that may affect insurance coverage in future. The policy value can even be accumulated before Jason is born, while the plan can also provide protection to Sarah before the live birth. Besides, the plan includes **Waiver of Premium Benefit upon Death of Parent / Legal Guardian<sup>7</sup>**, which Jason's protection will not be affected even if Sarah or her husband (Contingent Policy Owner) unfortunately pass away.



Terminal Dividend<sup>12</sup> will become guaranteed once being transferred to locked-in dividend and will be accumulated with non-guaranteed interest (current interest rate is 4.25%)<sup>13</sup>. It can be withdrawn at any time for contingent needs or in case of illness as a guaranteed reserve.

Remarks:

1. “FamCare 198” includes “FamCare 198” Critical Illness Protector and “FamCare 198” Critical Illness Protector – Pregnancy Baby Protection. “Most-covered-in-market”, “Earliest-in-market”, and “Market First” are the results of comparing same type of major critical illness protection products of the life insurance market in Hong Kong. Under the SEN Care Benefit, attending a special school for at least 1 academic year due to Special Educational Needs Condition is Market First. All results are compared as of 26 February 2024.
2. The plan covers 198 illnesses of various severity level, including Carcinoma In Situ of all organs (except Carcinoma in Situ of the skin). Please refer to “Overview of Covered Illness Benefits” for the illnesses covered of the plan.
3. The original coverage of Additional Benefit on Severe Urban Diseases is 6 times. After the first diagnosis of Severity Level 3 Critical Illness, 100% of the sum insured will be paid for each of the 3 Cancer and 3 Stroke or Severe Heart Attack claim. Once the Additional Benefit on Severe Urban Diseases has been paid for 6 claims or its multiples, the Plan will activate the Unlimited Top-up Benefit on Severe Urban Diseases to top up the Additional Benefit on Severe Urban Diseases, each top-up provides 3 times of Cancer claims and 3 times of Stroke or Severe Heart Attack claims again with 100% of the sum insured payable for each claim, the number of top-ups is unlimited. This benefit is valid until the Policy Anniversary at which the Insured attains age 85. Please refer to Policy Provisions for the relevant details.
4. If the Insured is the Policy Owner, before any Living Benefit for Severity Level 3 Critical Illness is paid or payable or the Policy Anniversary at which the Insured’s legal spouse attains age 65 (whichever is earlier), if the Insured’s legal spouse is diagnosed with any Critical Illness covered under Extended Protection to Spouse, Extended Protection to Spouse will be paid. This is subject to the condition that the attained age of the Insured’s legal spouse is 50 or below on the later of Policy Effective Date or the date of last marriage with the Insured. If the Insured is the Policy Owner, before any Living Benefit for Severity Level 3 Critical Illness is paid or payable or the Policy Anniversary at which the child of the Insured attained age 18 (whichever is earlier), if the Insured’s child is diagnosed with any Critical Illness or Juvenile Illness covered under Extended Protection to Children, Extended Protection to Children will be paid. The plan will pay Extended Protection to Spouse and Extended Protection to Children once each only, while subject to exclusions, pre-existing conditions and waiting period. Please refer to Policy Provisions for the relevant details.
5. The Pregnancy Baby Protection Plan is available for Expectant Mothers of at least 18 weeks of gestation, the Expectant Mother will be the Insured from the Policy issuance, and the Child under the Policy will become the Insured of the Policy upon live birth (proof of live birth shall be provided to us on or before the 14th day prior to the 1st Policy Anniversary) until the Policy Termination. If Expectant Mother suffers from an unfortunate event of Miscarriage, Stillbirth, Termination of Pregnancy, or the death of the Expectant Mother and fetus during pregnancy, the plan will pay Compassionate Benefit for Pregnancy Baby and the Policy will be terminated immediately. Please refer to Policy Provisions for the relevant details.
6. The aggregate total amount of Living Benefit paid or payable for Severity Level 1 and 2 Critical Illness(es) and Juvenile Illness(es) shall not exceed 100% of the sum insured. Such benefit for Severity Level 1 and 2 Critical Illness(es) and Juvenile Illness(es) will be terminated upon diagnosis of covered Severity Level 3 Critical Illness(es). Protection Reset Benefit is payable if the diagnosis date of Severity Level 3 Critical Illness or the date of death of the Insured falls immediately before the Policy Anniversary at which the Insured attains age 70 and shall be paid together with the Living Benefit for Severity Level 3 Critical Illness or Death Benefit for once only (up to 100% of the sum insured in total). Protection Reset Benefit is equal to the aggregate total amount of Living Benefit paid or payable for Severity Level 1 and 2 Critical Illness(es) and Juvenile Illness(es) (up to 100% of the sum insured), provided that the diagnosis date of such illnesses shall be at least 1 year apart from the diagnosis date of the Severity Level 3 Critical Illness or the date of death of the Insured.
7. You are still required to pay the premium in full irrespective of any Living Benefit paid or payable for Severity Level 1 Critical Illness(es) or Juvenile Illness(es). The premium will not be deducted until the earlier occurrence of the following circumstances: Payment of (i) Living Benefit payable for Severity Level 2 or 3 Critical Illness; or (ii) Waiver of Premium Benefit upon Accidental Death of Spouse (if applicable); or (iii) Waiver of Premium Benefit upon Death of Parent/Legal Guardian (if applicable); or (iv) Waiver of Premium Benefit upon Maternal Death (applicable to Pregnancy Baby Protection Plan), in such case as a reduction, all premium payable will be waived from the Policy Monthly Anniversary immediately after the date of the diagnosis or the date of the death (as the case may be) till the end of the Policy. Please refer to Policy Provisions for Premium Waiver Benefits details.
8. Before the Policy Anniversary at which the Insured attains age 70 and any Living Benefit for Severity Level 3 Critical Illness is paid (whichever is earlier), if the Insured is diagnosed with a Covered Mental Illness, Additional Psychiatric Outpatient Benefit will be paid upon each face-to-face consultation with a psychologist or a psychiatrist for such Covered Mental Illness for maximum 1 face-to-face consultation per day. A maximum of 10 claims will be paid for each policy in total. Online, tele-consultations and consultations in any format other than face-to-face format are excluded. This benefit is subject to a 1-year waiting period. Please refer to the Policy Provisions for the relevant details.
9. Prior to (i) the Policy Anniversary at which the Insured attains age 18; or (ii) the payment of any Living Benefit for Severity Level 3 Critical Illness (whichever is earlier), if the Insured is diagnosed with a Covered Special Educational Needs Condition at or after age 6, SEN Care Benefit will be paid. This benefit can be claimed once per Policy. Please refer to Policy Provisions for the relevant details.
10. If the child is born at or after 37 weeks of gestation and is confined in a Neonatal Intensive Care Unit within 28 days after live birth for 5 consecutive days or more with the use of life support or mechanical ventilation support which is Medically Necessary, will be provided the Neonatal Intensive Care Unit Cash Benefit for up to 7 days of Confinement according to the sum insured. Please refer to Policy Provisions for details of Neonatal Intensive Care Unit Cash Benefit.
11. If the Insured unfortunately passes away or is diagnosed with Severity Level 3 Critical Illnesses within the first 20 Policy Years (issue age 20 or below) or the first 10 Policy Years (issue age 21 or above), the Plan will provide Additional Death Benefit or Additional Living Benefit which is equal to 60% of the sum insured. These benefits can only be claimed once in total per Policy.
12. Terminal Dividend is not guaranteed. The Company will take into account the total amount of Living Benefit paid or payable and net of the excess, if any, of such total amount of Living Benefit payment over the Guaranteed Cash Value of the Policy (if any) when determining the amount of the Terminal Dividend. Newly announced Terminal Dividend is influenced by a number of factors, including but not limited to investment returns and market fluctuations, and the amount may be higher or lower than the amount previously announced. Terminal Dividend will be paid upon the earliest occurrence of the following circumstances: (i) death of the Insured; or (ii) the Living Benefit for Severity Level 3 Critical Illness is paid or payable; or (iii) Policy surrender; or (iv) the exercise of the Terminal Dividend Lock in Option; or (v) Policy Maturity (at the Policy Anniversary at which the Insured attains age 100 or 99 (applicable to Pregnancy Baby Protection)). We will pay the Terminal Dividend of the basic plan of the Policy in accordance with the Policy Provisions after deduction of any Indebtedness.

Remarks:

13. The Terminal Dividend Lock-In Option can be exercised by submitting a written request within 60 days before or after a Policy Anniversary. Once approved, the request to transfer Terminal Dividend to locked-in dividend is irrevocable. The actual amount of transferred Terminal Dividend from the transfer will be determined after the approval of the application. After the transfer of Terminal Dividend, your future Terminal Dividend will be adjusted accordingly. Any Terminal Dividend that has not been transferred can be increased or decreased, or even be reduced to zero. While the Policy is in force, you may request for a withdrawal of any accumulated values of the locked-in dividend by filing with us a written request. The value of the locked-in dividend will be accumulated at such interest rate declared by us from time to time. Interest rates on the locked-in dividend are not guaranteed and may even be 0% in any year. Please refer to the Policy Provisions for the relevant details.
14. Total policy value refers to the sum of Guaranteed Cash Value, accumulated locked-in dividend (if any) and non-guaranteed interest (if any) and terminal dividend (if any), less aggregate total amount of Living Benefit paid or payable (if any) and Indebtedness (if any).
15. The stated examples are assumptions and for reference only. It assumes all premiums payable have been paid as scheduled without any indebtedness. The above example does not include premium levy. Figures listed in the above example are rounded to the nearest integer. All the above policy value in the example are calculated based on the Company's current projected dividend and interest rate of accumulated locked-in dividend and which are not guaranteed, therefore the illustrated Withdrawal Amount might not be sustainable.

The above product information does not contain the full terms of "FamCare 198" Critical Illness Protector and "FamCare 198" Critical Illness Protector – Pregnancy Baby Protection and the full terms can be found in The Policy document. During the sales process, this document must be read together with the plan's product brochure, policy provision and illustration document provided by your licensed insurance agents to fully understand the full terms and conditions of the plan's definition, fees, product features, exclusions and details of benefit payment conditions, etc. "FamCare 198" and the Pregnancy Baby Protection Plan may be purchased as standalone plan(s) without bundling with other type(s) of insurance product.

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MKT/PM/0560/GEN/2407