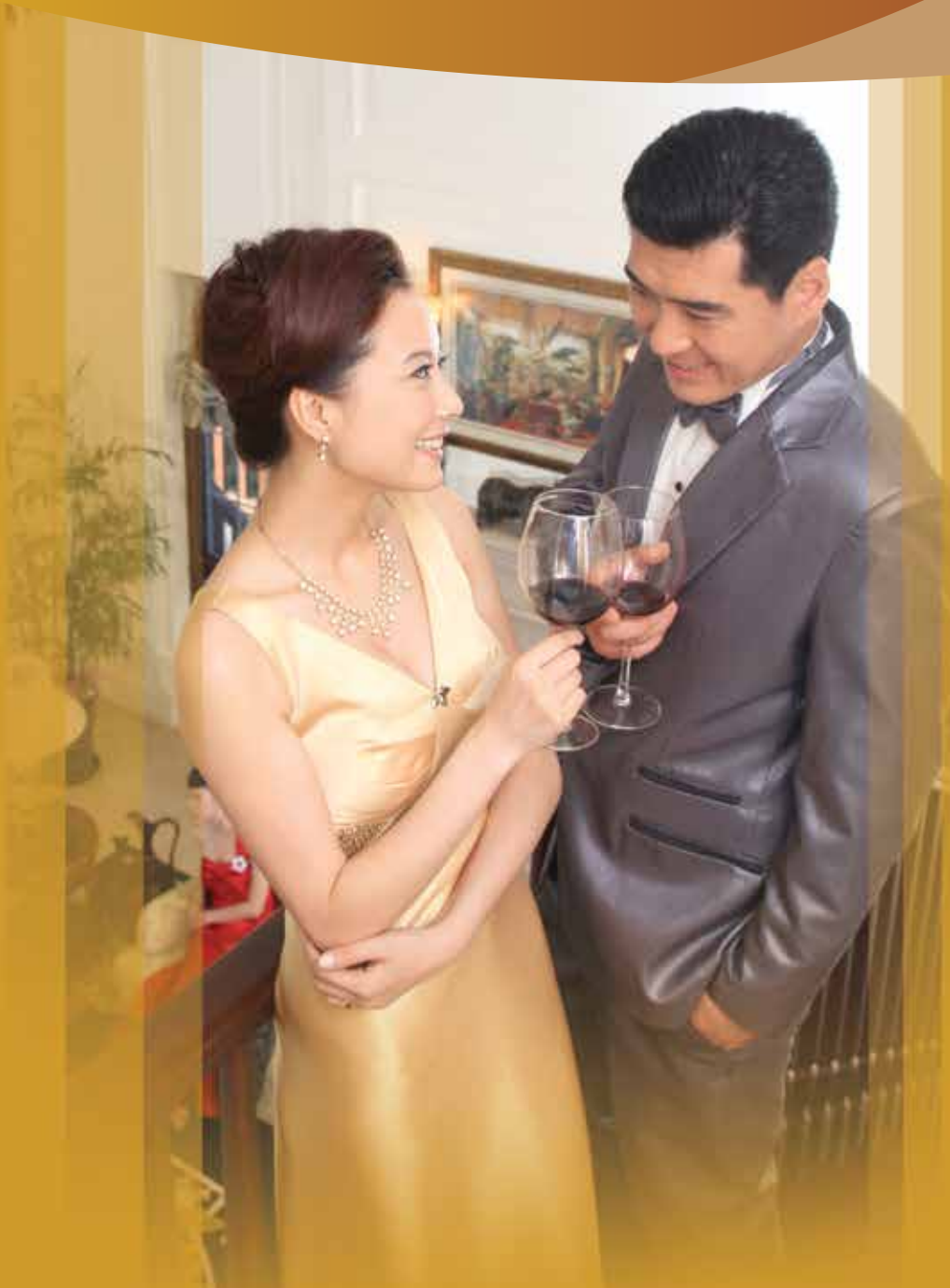


人壽保險  
「富譽」萬用壽險計劃  
Life Insurance  
Premier Universal Life



此人壽保險計劃由香港人壽保險有限公司（「香港人壽」）承保  
創興銀行有限公司為香港人壽之委任保險代理商

The life insurance plan is underwritten by  
Hong Kong Life Insurance Limited ("Hong Kong Life")  
Chong Hing Bank Limited is the Appointed Insurance Agency of  
Hong Kong Life

人生，充滿無限可能。

面對不同機遇，您是否已好好把握？

*Life is full of possibilities.*

*Facing different opportunities, are you ready for them?*

## 匯聚財富 策劃未來

### Accumulate Wealth For Your Future

擁有充裕資金的您，縱使面對投資市場的變幻莫測，總希望把握先機，增值財富，並為摯愛家人作好準備，將財富轉移給下一代。「富譽」萬用壽險計劃<sup>1</sup>(「此計劃」)集合理財、儲蓄及人壽保障，令您輕鬆理財，無後顧之憂。

只需繳付一筆過的基本保費<sup>2</sup>，保單的戶口價值將按香港人壽不時釐定的派息率<sup>3</sup>獲派利息，讓您坐享穩定的利息收益。此外，因應個人財政需要，您亦可於第2個保單年度起選擇部份退保<sup>4</sup>以作資金調配，讓您的理財方案更靈活。

此計劃於穩健的配套下，可讓您安心追尋夢想，輕鬆策劃未來，無論您擔當任何角色，亦悠然樂享。

*With sound financial standing, you would always think of grasping opportunities to add value to your capital even facing many uncertainties in the investment market and pass your wealth on to your beloved ones. Premier Universal Life<sup>1</sup> (The "Plan") featured with wealth management, savings and life protection, helps you manage your wealth without worry.*

*All you need is to pay a lump sum of Basic Premium<sup>2</sup> and enjoy the interest credited to the Account Value of your Policy according to the Crediting Interest Rates<sup>3</sup> determined by Hong Kong Life from time to time. Besides, for suiting personal financial needs, you may choose Partial Surrender<sup>4</sup> starting from the 2<sup>nd</sup> Policy Year.*

*With sound complement, your dream will be realized and your future will be well-planned. You will enjoy peace of mind no matter who you are.*

財 富  
Wealth

一點一滴累積，是實現夢想的根基。  
*Many a mickle makes a muckle.*  
*It's the foundation to realize your dream.*



## 多種貨幣選擇

### Multiple Currency Selections

此計劃的保單貨幣包括港元、美元及人民幣，您可按個人需要自由選擇。派息率將按保單貨幣提供。

Policy Currency selection of the Plan includes Hong Kong dollar, US dollar and Renminbi. Crediting Interest Rates will be offered according to the Policy Currency selected.

## 整付保費 理財簡便

### Single Premium Simple Management

只需繳付一筆過的基本保費，即可開展理財大計。此計劃同時提供兩種保障級別，包括「富譽」萬用壽險計劃及「富譽」萬用壽險計劃—至尊，切合您在保費、保障及儲蓄方面之不同需要。

You can simply pay a lump sum of Basic Premium and you can start your financial planning right away. The Plan offers two benefit classes, including Premier Universal Life and Premier Universal Life - Deluxe to cater for your different needs on premium, protection and savings.

## 安享穩定回報

### Stable Return

此計劃設有3種派息率，包括首年派息率、恆常派息率及保證最低派息率。保單之戶口價值將根據有關派息率計算及積存，讓您享有穩定的回報。

3 types of Crediting Interest Rates including First Year Crediting Interest Rate, General Crediting Interest Rate and Minimum Guaranteed Crediting Interest Rate are available. Account Value of the Policy will be calculated and accumulated according to the Crediting Interest Rates in order to provide you with a stable return.

## 首年派息率

### First Year Crediting Interest Rate

於保單有效期內，首年派息率將由保單日起計首12個月應用於保單之戶口價值。首年派息率將於保單日由香港人壽釐定，並於相關的12個月內保證固定不變。

The First Year Crediting Interest Rate will be applied to the Account Value of the Policy in the first 12 months from the Policy Date while the Policy is in force. The First Year Crediting Interest Rate will be determined by Hong Kong Life on the Policy Date and is guaranteed during the relevant 12-month period.

成就  
*Achievement*

發揮潛能，追求卓越，彰顯超凡實力。  
*Develop potential and strive for excellence  
to manifest your strength.*



## 恆常派息率

### General Crediting Interest Rate

於保單日起計的第13個月的第一日開始及其後於保單仍然有效期內，恆常派息率將應用於保單之戶口價值。此派息率並非保證並根據由香港人壽當時公佈的現行利率而釐定。人民幣保單在首3個保單年度終結後，香港人壽有權不時釐定及調整此保證最低派息率，因此在最差的情況下非保證恆常派息率可能為零。

Starting from the first day of the 13<sup>th</sup> month following the Policy Date and for the subsequent periods while the Policy is in force, the General Crediting Interest Rate will be applied to the Account Value of the Policy. This Crediting Interest Rate is non-guaranteed and will be determined from time to time based on the then prevailing interest rate as declared by Hong Kong Life. For RMB Policy, after the expiry of the first 3 Policy Years, the Minimum Guaranteed Crediting Interest Rate may vary and will be determined by Hong Kong Life from time to time at the sole discretion of Hong Kong Life and thus the non-guaranteed General Crediting Interest Rate can be zero at the worst case.

## 保證最低派息率（人民幣保單只適用於第1至第3個保單年度）

### Minimum Guaranteed Crediting Interest Rate

#### (Only applicable to the 1<sup>st</sup> to 3<sup>rd</sup> Policy Year for RMB Policy)

首年派息率及恆常派息率於任何期間將不會低於保證最低派息率。保證最低派息率將於保單日由香港人壽釐定，並適用於保單保障年期內。人民幣保單的保證最低派息率於首3個保單年度內保證固定不變。人民幣保單在首3個保單年度終結後，香港人壽有權不時釐定及調整此保證最低派息率，因此在最差的情況下此派息率可能為零。

The First Year Crediting Interest Rate and General Crediting Interest Rate will not be lower than the Minimum Guaranteed Crediting Interest Rate at any time. The Minimum Guaranteed Crediting Interest Rate will be determined by Hong Kong Life on the Policy Date and applied throughout the Benefit Term of the Policy. For RMB Policy, during the first 3 Policy Years, the Minimum Guaranteed Crediting Interest Rate is guaranteed. After the expiry of the first 3 Policy Years, the Minimum Guaranteed Crediting Interest Rate may vary and will be determined by Hong Kong Life from time to time at the sole discretion of Hong Kong Life. This Crediting Interest Rate can be zero at the worst case.

健康  
Health

積極樂觀，維持健康體魄，是生命的瑰寶。

*Treasure your health by being optimistic  
and keeping a fine physique.*



## 人壽保障

### Life Protection

於此計劃生效期內，若受保人不幸身故，保單受益人將可獲發身故賠償額。

	身故賠償額為：
受保人120歲生日後的首個保單週年日前	當時的：  保險金額或保單之戶口價值(以較高者為準)， 並扣除欠款連利息(如有)。
受保人120歲生日後的首個保單週年日或以後	當時的：  保單之戶口價值，並扣除欠款連利息(如有)。

惟保單之戶口價值於扣除相關費用後等於零或負數時，將沒有退保發還金額或身故賠償額可派發；或當總保單貸款金額連利息及任何欠下香港人壽之款項超過退保發還金額之90%，保單將自動失效。

If the Life Insured dies while the Plan is in force, the Death Benefit will be paid to the Policy Beneficiary.

	The Death Benefit is:
Before the first Policy Anniversary immediately following the Life Insured's 120 <sup>th</sup> birthday	As at the date of death:  Sum Assured or Account Value of the Policy (whichever is greater), less outstanding loan with interest (if any).
On or after the first Policy Anniversary immediately following the Life Insured's 120 <sup>th</sup> birthday	As at the date of death:  Account Value of the Policy, less outstanding loan with interest (if any).

However, no Surrender Value or Death Benefit will be payable when the Account Value of the Policy becomes zero or negative after deduction of Relevant Charges; or if the total amount of Policy Loan with interest and any other amounts owed to Hong Kong Life exceeds 90% of the Surrender Value, the Policy will be terminated automatically.

摯 愛  
*Beloved*

愛的源頭，生命力量的泉源。  
*The origin of love and wellspring of life.*



## 資金靈活性高

### Flexible Wealth Management

此計劃具備彈性退保安排，更特設**免費退保額**<sup>5</sup>。您可因應財務需要而作出部份退保，令您的資金調配更有彈性。

The Plan offers flexible surrender with **Free Surrender Limit**<sup>5</sup>. You may make Partial Surrender according to your own financial needs. This adds flexibility to your wealth management.

### 部份退保

#### Partial Surrender

您可於第2個保單年度起，從保單之戶口價值中以減低保險金額方式作出部份退保。作出部份退保後，保單之戶口價值及保險金額將同時減少。免費退保額將根據該保單年度開始時並未扣除相關費用的保單之戶口價值，乘以該保單年度適用之免費退保百分比計算。若部份退保金額少於免費退保額，退保費用可全數獲豁免，而剩餘之免費退保額仍適用於該保單年度，惟不可累積至往後之保單年度。若申請全數退保，退保發還金額須扣減該保單年度已獲享之免費退保額所豁免之費用。

Starting from the 2<sup>nd</sup> Policy Year, you may make Partial Surrender from the Account Value of the Policy by deducting the Sum Assured. Both Account Value of the Policy and Sum Assured will be reduced upon Partial Surrender. Free Surrender Limit is calculated as the Account Value of the Policy as at the beginning of the Policy Year before deduction of Relevant Charges, multiplied by the Free Surrender Percentage applicable to the current Policy Year. If the amount of Partial Surrender is less than the Free Surrender Limit, Surrender Charge will be totally waived and the remaining Free Surrender Limit will still be applicable to the current Policy Year but cannot be carried forward to a subsequent Policy Year. If Full Surrender is applied, any waived charge from Free Surrender Limit in the same Policy Year will be deducted from the Surrender Value.

保單年度 Policy Year	免費退保百分比 Free Surrender Percentage
1	不適用 Not applicable
2 - 5	5%
6 - 10	10%
11 - 15	15%

有關退保費用之詳情，請參閱「收費摘要」及您的保險計劃建議書。

Regarding the details of Surrender Charge, please refer to “Summary of Charges” and your Insurance Proposal.

## 國際緊急援助及任中橫服務<sup>6</sup>

### Worldwide Emergency Assistance and MedPass Service<sup>6</sup>

為提供更全面的保障，此計劃特設國際緊急援助(包括醫療援助、旅遊前諮詢及支援與提供法律服務轉介)及任中橫服務(於指定中國內地醫院，免除支付入院按金)，即使您身處任何地方，亦確保能得到全面支援。

In order to provide a more comprehensive protection, the Plan enables you to enjoy the Worldwide Emergency Assistance (including medical assistance, pre-travel consultation and support as well as legal referral service) and MedPass Service (waiver of admission deposit if admitted to the specified hospital in mainland China) wherever you are.

## 收費摘要<sup>7</sup>

### Summary of Charges<sup>7</sup>

<p>保費費用 Premium Charge</p>	<p>將於基本保費被分配至保單之戶口價值前，於基本保費中扣除6%保費費用。保費費用的費用率於保單保障年期內保證固定不變。</p> <p>6% Premium Charge will be deducted from the Basic Premium before such premium is allocated to the Account Value of the Policy. The rate of Premium Charge is fixed and guaranteed throughout the Benefit Term of the Policy.</p>
<p>保單行政費用 Policy Administration Fee</p>	<p>保單行政費用將於保單日及其後首15個保單年度內之每一個保單週月從保單之戶口價值中扣除。香港人壽保留不時更改此費用率的權利，惟最高費用率是保單繕發時的費用率的125%。</p> <p>Policy Administration Fee will be deducted from the Account Value of the Policy on the Policy Date and thereafter on every Policy Monthiversary during the first 15 Policy Years. Hong Kong Life reserves the right to amend the rate at any time provided that the maximum rate of the charge is 125% of the rate when the Policy is issued.</p>
<p>保險成本 Cost of Insurance</p>	<p>扣除保單行政費用後，按風險額計算之保險成本，亦將在保單保障年期內之保單日及其後之每一個保單週月，直至受保人120歲生日後緊接的保單週年日前一日(包括當日)從保單之戶口價值中扣除。</p> <p>計算保險成本乃根據當時之風險額乘以適用的保險成本費率，其中：</p> <ol style="list-style-type: none"> <li>風險額指以當時之保險金額減去已扣除保單行政費用後保單之戶口價值；若計算所得為零或負數，該費用將不會被收取；</li> <li>保險成本費率由香港人壽釐定。因應受保人不同實際年齡、性別、投保等級及居住地區，保險成本費率會根據受保人當時及相關之死亡風險率而有所不同。香港人壽保留不時更改此成本費率的權利，惟最高費用率是保單繕發時的保險成本費率的150%。</li> </ol> <p>After deduction of Policy Administration Fee, a charge for the Cost of Insurance applied on the Sum at Risk will be deducted from the Account Value of the Policy on the Policy Date and thereafter on each Policy Monthiversary during the Benefit Term of the Policy until and including the day before the Policy Anniversary immediately following the Life Insured's 120<sup>th</sup> birthday.</p> <p>The charge for Cost of Insurance is calculated by multiplying the Sum at Risk by the applicable Cost of Insurance Rate at the time of calculating this charge where:</p> <ol style="list-style-type: none"> <li>Sum at Risk equals to the then Sum Assured less the Account Value of the Policy after deduction of Policy Administration Fee; but if this is zero or negative, no such charge will be applied;</li> <li>Cost of Insurance Rate will be determined by Hong Kong Life and varied according to the prevailing and relevant mortality risk rates associated with the Life Insured's attained Age, sex, risk class and country of residence. Hong Kong Life reserves the right to amend these rates at any time provided that the maximum rate of the charge is 150% of the relevant rate when the Policy is issued.</li> </ol>

退保費用  
Surrender Charge

退保費用將於首15個保單年度內，在作出部份退保或全數退保時被收取。視乎相關之免費退保額是否適用，退保費用將於全數退保時從保單之戶口價值中扣除。或於部份退保時，從要求部份退保金額中扣除。此費用之費用率如下，並於保單保障年期內保證固定不變。

Surrender Charge will be applied in the event of a Partial Surrender or a Full Surrender during the first 15 Policy Years. Subject to any Free Surrender Limit, such charge will be deducted upon Full Surrender from the Account Value of the Policy or, if the request is a Partial Surrender, from the requested partial surrender amount. The rate of such charge is shown as below and is fixed and guaranteed throughout the Benefit Term of the Policy.

保單年度 Policy Year	退保費用百分比 (全數退保—按保單之戶口價值之百分比收取；部份退保—按要求部份退保金額之百分比收取。) Surrender Charge Percentage (Full Surrender – charged at a percentage of Account Value of the Policy; Partial Surrender – charged at a percentage of requested partial surrender amount.)
1	13.5%
2	13.0%
3	12.5%
4	12.0%
5	11.0%
6	10.0%
7	9.0%
8	8.0%
9	7.0%
10	6.0%
11	5.0%
12	4.0%
13	3.0%
14	2.0%
15	1.0%
16或以上 16 or above	0.0%

除第一個保單年度外，若於首15個保單年度內作出部份退保，而每一個保單年度內之退保金額不超過該保單年度內指定之免費退保額，則無須被收取退保費用。

For the first 15 Policy Years except the 1<sup>st</sup> Policy Year, Partial Surrender up to a Free Surrender Limit within a Policy Year may be taken free of Surrender Charge.

有關上述各項費用之詳情，請參閱您的保險計劃建議書及保單。

Regarding the details of above charges, please refer to your Insurance Proposal and policy document.

**備註：**

**Remarks:**

- 1 此保單為不分紅保單，並不會參與香港人壽之可分配盈餘。  
This Policy is a non-participating Policy and does not involve in the divisible surplus of Hong Kong Life.
- 2 基本保費將於扣除保費費用後分配至保單之戶口價值。有關保費費用之詳情，請參閱「收費摘要」及您的保險計劃建議書。  
Basic Premium less Premium Charge will be allocated to Account Value of the Policy. Regarding the details of Premium Charge, please refer to “Summary of Charges” and your Insurance Proposal.
- 3 派息率為香港人壽公佈的利率，並基於多種因素，包括但不限於市場狀況、實際投資表現及投資展望來不時釐定。派息率會不時更改，而過往表現亦非未來表現的指標。實際採用於保單的首年派息率及保證最低派息率將根據香港人壽於保單日當時之公佈而釐定。有關派息率之條款及規定，請參閱您的保險計劃建議書及保單。  
The Crediting Interest Rates are interest rates declared by Hong Kong Life at its discretion based on factors including but not limited to market conditions, actual investment performance and investment outlook from time to time. The Crediting Interest Rates may change from time to time and past performance is not indicative of future performance. First Year Crediting Interest Rate and Minimum Guaranteed Crediting Interest Rate actually applied to the Policy will be in accordance with the announcement of Hong Kong Life on the Policy Date. For terms and conditions of Crediting Interest Rates, please refer to your Insurance Proposal and policy document.
- 4 最低部份退保金額為港元80,000 / 美元10,000 / 人民幣60,000，及必須為1,000的倍數，並需繳付退保費用。保單作出部份退保後必須維持最低保險金額港元3,000,000 / 美元375,000 / 人民幣2,250,000及保單之戶口價值港元40,000 / 美元5,000 / 人民幣30,000。香港人壽或會不時調整有關金額限制。若保單已行使保單貸款，部份退保後之90%退保發還金額必須大於或相等於總貸款金額及利息的總和。有關退保費用之詳情，請參閱「收費摘要」及您的保險計劃建議書。  
Minimum partial surrender amount is HKD80,000/ USD10,000/ RMB60,000 and should be a multiple of 1,000. Surrender Charge should be paid. Minimum Sum Assured of HKD3,000,000/ USD375,000/ RMB2,250,000 and Minimum Account Value of the Policy of HK40,000/ USD5,000/ RMB30,000 should be maintained after Partial Surrender is made. Hong Kong Life may adjust the related amount limit from time to time. If Policy Loan is made, 90% of Surrender Value after Partial Surrender should be larger than or equal to the sum of total loan amount and interest. Regarding the details of Surrender Charge, please refer to “Summary of Charges” and your Insurance Proposal.
- 5 香港人壽或會不時釐定有關免費退保額之條款及規定。  
The relevant terms and conditions on Free Surrender Limit will be determined by Hong Kong Life from time to time.
- 6 國際緊急援助及任中橫服務由 Inter Partner Assistance Hong Kong Limited提供，服務的條款與規章會連同保單一併發出，此服務並非保證續保。香港人壽保留取消或修改有關服務的權利。  
Worldwide Emergency Assistance and MedPass Service are provided by Inter Partner Assistance Hong Kong Limited and the terms and conditions of the services will be issued together with the Policy. These services are not guaranteed for renewal. Hong Kong Life reserves the right to cancel or amend the said services at its sole discretion.
- 7 除非另有列明，否則現時收費並非保證，香港人壽有權在提前1個月以書面通知閣下後調整相關收費。  
The current scale of charges, unless otherwise specified, is not guaranteed and is subject to Hong Kong Life's sole discretion to change with prior written notice to Policyowners 1 month before effective.

## 重要聲明

### Important Statements

## 風險

### Risk

#### · 匯率風險 Exchange Rate Risk

若此計劃的保單價值及保費以美元或人民幣計算，所有利益價值亦會以美元或人民幣發放。若以港元收取利益價值，有關金額將根據在保單利益發放時由香港人壽所訂的美元或人民幣兌港元的匯率計算。由於匯率可能出現波動，如美元或人民幣兌港元大幅貶值，保單的利益價值(以港元計算)，則可能大幅降低。如美元或人民幣兌港元大幅升值，保單的保費(以港元計算)則可能大幅增加。

If the Policy Value and premium of the Plan are calculated in USD or RMB, all benefit amount will be presented in USD or RMB. If the benefit amount is received in terms of HKD, it is subject to the exchange rate between USD or RMB and HKD as determined by Hong Kong Life at the time of payment. Due to the potential fluctuation of the exchange rate, if USD or RMB depreciates substantially against HKD, there is a risk that you may lose a substantial portion of the benefit value (calculated in HKD) of your Policy; if USD or RMB appreciates substantially against HKD, there is a risk that the premium (calculated in HKD) of the Policy may be substantially increased.

#### · 貨幣風險 Currency Risk

人民幣現時並非自由兌換的貨幣。透過香港各銀行進行人民幣兌換須根據銀行及/或有關監管機構不時釐定之規則、指引、規定及條款所規限。實際的兌換安排須依據當時的管制而定。

RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to the rules, guidelines, regulations and conditions from the banks and/or Relevant Authorities from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

#### · 流動性風險 / 長期承諾 Liquidity Risk / Long Term Commitment

閣下若提早退保，或須繳付退保費用及導致損失已繳之保費。

If you surrender the Policy in early years, you may have to pay the Surrender Charge and result in loss of premium paid.

#### · 發行人的信貸風險 Credit Risk of Issuer

此計劃由香港人壽發行及承保。閣下的保單須承受香港人壽的信貸風險。在最壞的情況下，閣下可能損失所有已繳之保費及戶口價值。

The Plan is issued and underwritten by Hong Kong Life. Your Policy is subject to the credit risk of Hong Kong Life. In the worst case, you may lose all the premium paid and Account Value.

#### · 非保證利益 Non-Guaranteed Benefit

於退保或受保人身故時，可獲得的賠償金額並不肯定，因為應得金額需視乎保單當時的戶口價值而定。戶口價值將會因賺取獲派發之利息後而增加，亦會因扣除適用的保單費用後而減少。雖然恆常派息率並非保證，而且是由香港人壽通常參照相關組合的回報及其他商業因素而自行決定，但將不會少於保證最低派息率。保證最低派息率由香港人壽於保單簽發時訂定。人民幣保單的保證最低派息率於首3個保單年度內保證固定不變。人民幣保單在首3個保單年度終結後，香港人壽有權不時釐定及調整此保證最低派息率，因此在最差的情況下此派息率可能為零。香港人壽可自行決定增加保單行政費用及保險成本。

The amount of benefit will be paid upon surrender or death of the Life Insured is uncertain as the entitlement amount depends on the prevailing Account Value of the Policy, which will be increased as credit interest earned and will be decreased as applicable policy charges deducted. General Crediting Interest Rate, though it is not guaranteed and is determined at the discretion of Hong Kong Life, generally by reference to the return on its underlying portfolio and other business factors, is subject to a Minimum Guaranteed Crediting Interest Rate as determined by Hong Kong Life at the time when the Policy is issued. For RMB Policy, during the first 3 Policy Years, the Minimum Guaranteed Crediting Interest Rate is guaranteed. After the expiry of the first 3 Policy Years, the Minimum Guaranteed Crediting Interest Rate may vary and will be determined by Hong Kong Life from time to time at the sole discretion of Hong Kong Life. This Crediting Interest Rate can be zero at the worst case. Policy Administration Fee and Cost of Insurance may be increased at the discretion of Hong Kong Life.

- **通脹風險 Inflation Risk**

當檢視保險計劃建議書內所列出的價值時，應留意未來生活成本很可能因通脹而上調。

When reviewing the values shown in the Insurance Proposal, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

## **重要保單條款**

### **Important Policy Provisions**

- **「自殺」條款 Suicide**

若受保人在保單繕發日或復效日(以較遲者為準)起一(1)年內自殺身故，無論自殺時神志清醒與否，香港人壽的賠償責任，僅限於無息退還所有已繳交之保費，並須扣除(i)任何部份退保金額連同相關退保費用及(ii)任何欠款連利息。若保單曾辦理復效，則所有退還或扣除只會由復效日後開始計算。

If the Life Insured commits suicide, while sane or insane, within one (1) year from the Issue Date or date of any reinstatement, whichever is later, the liability of Hong Kong Life shall be limited to a refund of all the premiums paid without interest less (i) any amounts already drawn together with any applicable Surrender Charge arising from Partial Surrender and (ii) any outstanding loan with interest. In the case of reinstatement, such refund shall be calculated from the date of reinstatement.

- **「不持異議」條款 Incontestability**

香港人壽乃根據投保書內所申報之資料評估風險後而決定繕發保單。若有任何重要事實被隱瞞或未能如實披露，香港人壽可對保單的有效性由繕發起提出異議及拒絕賠償。除蓄意欺詐及根據錯誤陳述條款列明外，自保單繕發日或復效日(以較遲者為準)起計在受保人生存期間持續有效達兩(2)年後，香港人壽不得對保單之有效性有所異議。

若保單被香港人壽解除，香港人壽的賠償責任，僅限於無息退還所有已繳交之保費，並須扣除(i)任何部份退保金額連同相關退保費用及(ii)任何欠款連利息。

Hong Kong Life will rely on the information provided in the Application for assessment of the risk in determining the issuance of the Policy. Failure to disclose, or misrepresentation of, a material fact will allow Hong Kong Life to void the validity of the Policy from inception and deny the claim. In the absence of fraud and subject to the Misstatement provisions, the validity of the Policy shall not be contestable after it has been in force during the lifetime of the Life Insured for two (2) years from the Issue Date or date of any reinstatement, whichever is later.

The liability of Hong Kong Life shall be limited to a refund of all the premiums paid without interest less (i) any amounts already drawn together with any applicable Surrender Charge arising from Partial Surrender and (ii) any outstanding loan with interest, should the Policy be voided by Hong Kong Life.

- 「自動失效」條款 Automatic Termination

在下列的情況下(以較先者為準)，此計劃將自動失效：

1. 受保人身故；或
2. 當保單全數退保；或
3. 在扣除相關費用後保單之戶口價值變為零或負數；或
4. 當總保單貸款金額連利息及任何欠下香港人壽之款項超過退保發還金額之百分之九十(90%)。

The Plan shall terminate automatically on occurrence of the earliest of the following:

1. upon death of the Life Insured; or
2. if and when the Policy is fully surrendered; or
3. when the Account Value of the Policy becomes zero or negative after deduction of Relevant Charges; or
4. if the total amount of Policy Loan with interest and any other amounts owed to Hong Kong Life exceeds ninety percent (90%) of the Surrender Value.

## 其他

### Others

- 保險費用 Insurance Costs

此計劃是包含儲蓄成份的保險計劃。部份保費用作繳付保險及相關費用(如有)。

The Plan is an insurance plan with a savings element. Part of the premium pays for the insurance and related costs (if any) .

- 冷靜期 Cooling-off Period

若閣下對保單不滿意，閣下有權在冷靜期內取消保單，並獲退還已繳付香港人壽的保費原額及保費徵費（以繳付貨幣計算），惟不附帶任何利息。閣下需將已簽妥的書面通知於冷靜期內（即由保單交付保單權益人或其代表後或將冷靜期權益通知書（通知已經可以領取保單和「冷靜期」的屆滿日）發予保單權益人或其代表後起計二十一天，以較先者為準）送達香港皇后大道中一百八十三號中遠大廈十五樓 - 香港人壽保險有限公司。冷靜期結束後，若閣下取消保單，預計的總退保發還金額可能少於閣下的繳付保費總額。

If you are not satisfied with your Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid (in the original payment currency) to Hong Kong Life without any interest. A written notice signed by you should be received by Hong Kong Life Insurance Limited at 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong within the cooling-off period (that is, 21 days after the delivery of the Policy or issue of the Cooling-off Right Notice (informing you/your representative about the availability of the Policy and Expiry Date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the Policy, the projected Total Surrender Value may be less than the Total Premiums Paid.

- 費用 Charges

此計劃的費用已明確地從保費或保單之戶口價值中扣除。

The charges of the Plan are explicitly deducted from the premium or Account Value of the Policy.

- 保單回報 Policy Return

此計劃的保單回報將根據香港人壽不時宣佈的費用率及派息率而釐定，若費用率高於派息率，保單之戶口價值可能會下跌，甚至等於零或負數。

The policy return of the Plan depends on the charges rates and Crediting Interest Rates declared by Hong Kong Life from time to time, the Account Value of the Policy may go down and even become zero or negative if the charges rates are higher than the Crediting Interest Rates.

- 退保發還金額 Surrender Value

當此計劃作出全數退保時，支付給保單權益人的退保金額將會是退保發還金額扣除任何未償還之貸款及其利息。退保發還金額相等於保單之戶口價值減去任何適用之退保費用。

Upon Full Surrender of the Policy of the Plan, the surrender amount payable to the Policyowner will be the Surrender Value less any outstanding loan with interest. The Surrender Value equals to the Account Value of the Policy less any applicable Surrender Charge.

- 部份退保 Partial Surrender

就此計劃作出之部份退保將收取適用的退保費用。

Partial Surrender of the Plan is subject to applicable Surrender Charge.

- 保單滿期日 / 到期日 Policy Maturity / Expiry Date

此計劃並沒有固定的滿期日 / 到期日。當保單之戶口價值於扣除相關費用後等於零或負數時，將沒有退保發還金額或身故賠償額可給付；或當總保單貸款金額連利息及任何欠下香港人壽之款項超過退保發還金額之90%，保單將自動失效。

There is no fixed Maturity / Expiry Date of the Plan. No Surrender Value or Death Benefit will be payable when the Account Value of the Policy becomes zero or negative after deduction of Relevant Charges; or if the total amount of Policy Loan with interest and any loan from Hong Kong Life exceeds 90% of the Surrender Value, the Policy shall terminate automatically.

- 保單貸款 Policy Loan

於保單有效期內，若保單已具有退保發還金額，保單權益人可於首個保單週年日後申請保單貸款，並須經香港人壽審批。若要申請貸款，保單權益人必須填妥並交回香港人壽指定之表格。申請貸款須符合香港人壽不時釐定的最低和最高貸款金額要求及當時的行政規定。

當處理申請貸款要求，總貸款金額(包括最新要求貸款金額及任何現有欠款連累計利息)不可超過申請貸款時之退保發還金額的百分之八十(80%)。

於任何時候，若全數保單欠款超出退保發還金額的百分之九十(90%)，將按全數退保處理，保單亦即時終止。任何未償還之欠款連利息將於保單結算時從應付金額中扣除。

After the Policy has acquired a Surrender Value and while the Policy is in force, the Policyowner may apply for a Policy Loan after the first Policy Anniversary, subject to the approval by Hong Kong Life. When applying for a loan, appropriate form as prescribed must be furnished to Hong Kong Life in writing and such request must meet the minimum and maximum loan amount conditions and the then administrative rules as determined by Hong Kong Life from time to time.

Whenever a loan is requested, the total loan amount (which includes the new requested loan and any existing loan with accrued interest) may not exceed eighty percent (80%) of the Surrender Value as at the date of the loan request.

If the total outstanding loan amount under the Policy at any time exceeds ninety percent (90%) of the Surrender Value, the Policy will be terminated immediately as a Full Surrender and any outstanding loan with interest shall be deducted from the amount payable under the Policy.

· **非受保障存款 Non-Protected Deposit**

此計劃並不同，亦不應被視為定期存款的代替品。此計劃並非受保障存款，不受香港的存款保障計劃所保障。

The Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The Plan is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

· **銷售及產品爭議 Dispute on Selling Process and Product**

創興銀行有限公司（「委任保險代理商」）為香港人壽之委任保險代理商，而有關保險產品是香港人壽而非委任保險代理商的產品。對於委任保險代理商與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），委任保險代理商須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議，應由香港人壽與客戶直接解決。

Chong Hing Bank Limited ("Appointed Insurance Agency") is the Appointed Insurance Agency of Hong Kong Life, and the insurance product is a product of Hong Kong Life but not the Appointed Insurance Agency. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Appointed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between Hong Kong Life and the customer directly.

## **派息率及投資策略**

### **Crediting Interest Rate and Investment Policy**

派息率由香港人壽之委任精算師釐定，並由香港人壽董事會批准。香港人壽根據市場情況、實際投資表現及投資前景釐定該派息率。該派息率並非保證，並根據保證最低派息率(如有)而不時更改。

基礎投資是一個由香港人壽根據其內部投資指引而管理之專用基金。基金的投資主要為政府債券或獲高信貸評級之公司債券，以及股票。一般而言，資產分佈策略為基金資產的最少百分之二十五(25%)投資於主要在美國及香港發行的債券，百分之五十至百分之七十五(50%-75%)投資於環球股票(主要包括美國，歐洲及亞洲地區)，資產分佈以美元資產佔較大部分。不同資產級別之分佈會考慮市場情況、經濟形勢及觀察環球市況因素而定期作檢討，以產生可持續之長期投資回報。

該派息率根據保單條款釐定及派發，並遵守有關立法及監管之要求，及有關之精算標準。

The Crediting Interest Rate is determined by the Appointed Actuary of Hong Kong Life and approved by the Board of Hong Kong Life. The Crediting Interest Rates are declared by Hong Kong Life at its discretion based on factors including market conditions, actual investment performance and investment outlook from time to time. The Crediting Interest Rates are not guaranteed and may be changed from time to time, subject to the minimum guaranteed crediting interest rate (if any).

The underlying investment is a dedicated fund managed by Hong Kong Life according to the investment mandate specified in Hong Kong Life's internal investment guidelines. The fund's investments are mainly government bonds or corporate bonds with high credit rating and equities. Generally, at least 25% of the fund's assets will be invested in bonds mainly issued in US and Hong Kong and 50% to 75% invested in global equities (major regions including US, Europe and Asia), with relatively higher allocation in USD denominated assets. Allocation of different asset classes will be reviewed regularly with considerations of the market conditions, economic outlook and global insights in order to generate sustainable long term returns.

The crediting interest rates will be determined and credited according to the Policy's provision and in compliance with the relevant legislative and regulatory requirements as well as relevant actuarial standards.

有關各產品的過往派息率詳情，請於香港人壽網頁(<https://www.hklife.com.hk/tc/customer-info/universal-life-product-historical-interest-rate/index.html>)查詢。

請注意網址上所顯示的過往派息率並未扣除相關保單收費(如保險成本、保單行政費用等)。

For the details of Crediting Interest Rate history, please visit the company website of Hong Kong Life (<https://www.hklife.com.hk/en/customer-info/universal-life-product-historical-interest-rate/index.html>). Please be reminded that the Crediting Interest Rates shown on the website are before any relevant Policy Charges (e.g. Cost of Insurance, Policy Administration Fee, etc).

## 基本投保條件

### Basic Application Conditions

保費供款年期 Premium Payment Term	整付 Single Premium
投保年齡* Issue Age*	18 至 75 歲 Aged 18 to 75
保單貨幣 Policy Currency	港元 / 美元 / 人民幣 HKD / USD / RMB
保障年期 Benefit Term	可至終身 Up to whole life
最低投保時保險金額 Minimum Initial Sum Assured	港元4,000,000 / 美元500,000 / 人民幣3,000,000 HKD4,000,000 / USD500,000 / RMB3,000,000
最高保險金額 Maximum Sum Assured	港元280,000,000 / 美元35,000,000 / 人民幣210,000,000 HKD280,000,000 / USD35,000,000 / RMB210,000,000

\* 年齡指受保人的上一次生日年齡

Age means age of the Life Insured at the last birthday

如欲查詢有關計劃詳情，請親臨創興銀行有限公司各分行，或致電香港人壽客戶服務熱線2290 2882查詢。

Should you have any enquiry, please visit any branches of Chong Hing Bank Limited or call Hong Kong Life's Customer Service hotline at 2290 2882.

本產品小冊子只作參考用途，並只適用於香港境內。有關條款及細則，請參閱保單，如產品小冊子及保單有任何差異，以保單為準。保單副本可應要求提供。閣下於投保前，可參閱保單內容及條款，亦可於作出任何決定前先諮詢獨立及專業的意見。

This product leaflet is for reference and is applicable within Hong Kong only. For terms and conditions, please refer to the policy document. If there is any conflict between the product leaflet and the policy document, the latter shall prevail. The copy of the policy document is available upon request. Before applying for the insurance plan, you may refer to the contents and terms of the policy document. You may also seek independent and professional advice before making any decision.

如欲要求香港人壽停止使用閣下個人資料作直接促銷用途，請致函香港人壽保險有限公司，地址為香港皇后大道中183號中遠大廈15樓或致電2290 2882與香港人壽的資料保護主任聯絡，此項安排不另收費。

Please mail to Hong Kong Life Insurance Limited at 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong or call Hong Kong Life's Data Protection Officer at 2290 2882 if you request Hong Kong Life not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

若中文與英文文本存有差異，一概以英文文本為準。

In the event of conflicts between the Chinese and English versions, the English version shall prevail.

## 公司簡介

### Corporate Profile

香港人壽保險有限公司(簡稱「香港人壽」)於2001年成立，由5間本地金融機構聯合組成，包括亞洲保險有限公司、創興銀行有限公司、華僑永亨銀行有限公司、上海商業銀行有限公司及永隆銀行有限公司；各股東均建基於香港，平均服務香港逾50年，根基穩固，實力雄厚。香港人壽集結各大股東金融機構的經驗和龐大分銷網絡的優勢，致力成為每位客戶心目中的理想保險夥伴。

Established in 2001, Hong Kong Life Insurance Limited ("Hong Kong Life") was founded by five local financial institutions including Asia Insurance Company Limited, Chong Hing Bank Limited, OCBC Wing Hang Bank Limited, Shanghai Commercial Bank Limited and Wing Lung Bank Limited, which laid their foundations and have been serving people in Hong Kong for more than 50 years in average. With strong financial foundation, enormous strength and promises to customers, Hong Kong Life strives to be your best insurance partner.





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網址 Website : [www.hklife.com.hk](http://www.hklife.com.hk) ■ 客戶服務電郵 Customer Services Email : [HongKongLifeCS@hklife.com.hk](mailto:HongKongLifeCS@hklife.com.hk)  
客戶服務熱線 Customer Services Hotline : 2290 2882 ■ 傳真 Fax : 2530 5682

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