

Life Insurance
Wealth Accelerator Whole Life Protection Plan



Creating Wealth to Grow for Generations

The life insurance plan is underwritten by Hong Kong Life Insurance Limited ("Hong Kong Life")



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To easily achieve your savings targets and plan for the affluent future for you and your family, it is indispensable for you to have a dependable wealth solution. Wealth Accelerator Whole Life Protection Plan (The “Plan”) is a life protection plan which caters to long term savings target and aims to accumulate your capital with potentially higher returns. The Plan also offers the change of Life Insured option which enables you to transfer your accumulated wealth to your offspring to gain further growth till age 130 of the Initial Life Insured.



Multiple Premium Payment Term¹ for selection with Extended Life Protection

The Plan provides 3 choices of Premium Payment Term¹, i.e. 3 years¹, 6 years¹ and 12 years¹, with extended life protection until age 130 of the Initial Life Insured.



Enjoy Additional Return

The Plan not only provides Guaranteed Cash Value, Annual Dividend (non-guaranteed)² may also be distributed annually in terms of cash starting from the 2nd Policy Anniversary. You can choose cash withdrawal or leaving it with the Policy for interest accumulation² to meet your personal needs.

In addition, Terminal Dividend (non-guaranteed)² may be payable starting from the 4th Policy Anniversary when the Policy is surrendered by the Policyowner, the Life Insured dies or upon Policy Maturity, whichever is the earliest.



Flexible Change of Life Insured³ to Spread the Wealth across Generations

While the Plan is in force and the Life Insured is alive, Policyowner may change the Life Insured for unlimited times starting from the 1st Policy Anniversary³. The Guaranteed Cash Value, plus Accumulated Dividends and Interest (non-guaranteed)^{2,4} (if any) will continue to accumulate in the Policy till age 130 of the Initial Life Insured. This enables sufficient time for wealth accumulation and spread the wealth across generations.



Life Protection for Peace of Mind

When the Life Insured dies, the Total Death Benefit will be paid as below:

| Policy Year | Total Death Benefit | |
|----------------|---|--|
| 1 - 2 | 100% of Total Premiums Paid | less Indebtedness (if any). |
| 3 - 20 | 105% of Total Premiums Paid OR 100% of Guaranteed Cash Value as at the date of death of the Life Insured (whichever is greater) | plus Accumulated Dividends and Interest (non-guaranteed) ^{2,4} (if any) and Terminal Dividend (non-guaranteed) ² (if any), less Indebtedness (if any). |
| 21 and onwards | 110% of Total Premiums Paid OR 100% of Guaranteed Cash Value as at the date of death of the Life Insured (whichever is greater) | plus Accumulated Dividends and Interest (non-guaranteed) ^{2,4} (if any) and Terminal Dividend (non-guaranteed) ² (if any), less Indebtedness (if any). |

Flexible Death Settlement Options⁵

The Plan provides flexible Death Benefit Settlement Options⁵. Instead of receiving the Death Benefit in a lump sum payment, Policyowner can designate other settlement options including Installment Payments (Fixed Amount) or Installment Payments (Fixed Period) while the Plan is in force and the Life Insured is alive to settle the Death Benefit to the Policy Beneficiary.

Complimentary Additional Protection for Extra Peace of Mind

- **Accidental Death Benefit⁶**

The Plan provides complimentary Accidental Death Benefit⁶ for the first 5 Policy Years. If the Life Insured dies because of accident, an extra benefit equals to 30% of the first year premium of the Plan will be paid to the Policy Beneficiary.

- **Accidental Waiver of Premium⁷**

If the Life Insured becomes totally and permanently disabled due to accident and loses his/her working ability before the Life Insured's 60th birthday for 6 consecutive months or above, premiums payable of the Plan will be waived within the period of disability.

- **Accidental Payor Benefit⁸**

If the Policyowner dies due to accident or becomes totally and permanently disabled due to accident and loses his/her working ability before the Policyowner's 60th birthday or the Life Insured's 25th birthday (whichever is earlier) for 6 consecutive months or above, premiums payable of the Plan will be waived upon the death of the Policyowner or within the period of disability.



Fixed Premium for Your Better Planning

The premium will remain unchanged throughout the Premium Payment Term¹ allowing you to have a better plan for your future.



Simple Application

Application procedure is simple and no medical examination is required.



Flexible Choice of Supplementary Benefit⁹ to Meet Your Needs

You may enhance your coverage by attaching Term Life Benefit⁹ to the Policy to fit your personal needs.

Basic Application Conditions

| Premium Payment Term ¹ | 3 Years | 6 Years | 12 Years |
|--|---|---|---|
| Issue Age* | Age 0 (15 days after birth) to 75 | Age 0 (15 days after birth) to 70 | Age 0 (15 days after birth) to 65 |
| Policy Currency | HKD / USD | | |
| Benefit Term | Until age 130 of the Initial Life Insured | | |
| Minimum Principal Amount ¹⁰ | HKD240,000 / USD30,000 | | |
| Maximum Principal Amount ¹⁰ | HKD10,000,000 / USD1,250,000 (Per Life Insured per Plan) | | |
| Premium Payment Mode | Annual / Semi-annual / Quarterly / Monthly | | |

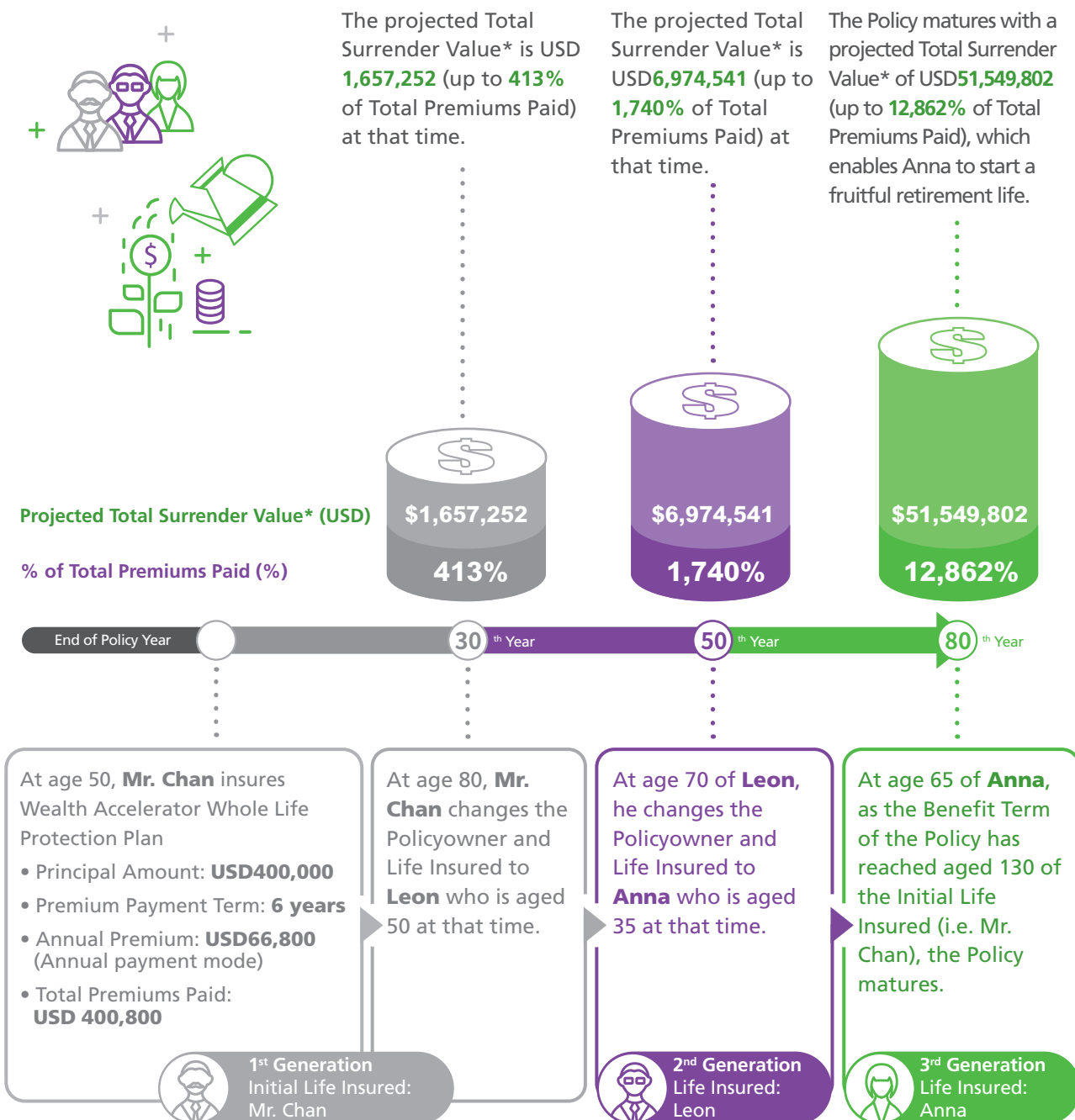
* Age means age of the Life Insured at the last birthday





Case Sharing

Mr. Chan (age 50), an entrepreneur, married and has a son, Leon (age 20). Mr. Chan intends to prepare his retirement planning and hopes to transfer his lifetime's accumulated capitals to offspring for prolonging his precious love and providing a hassle free life to offspring. Mr. Chan can consider to insure Wealth Accelerator Whole Life Protection Plan:



The above example assumes no Policy Loan, no withdrawal of Policy Value and all premiums due have been paid during the Benefit Term. The above example is for reference only. Please refer to the Insurance Proposal of the Plan for actual premium and more details.

* Total Surrender Value is equal to 100% of Guaranteed Cash Value, plus Accumulated Dividends and Interest (non-guaranteed)^{2,4} (if any) and Terminal Dividend (non-guaranteed)² (if any), less Indebtedness (if any).

Remarks

1. The Policy will be terminated if the Policyowner cannot settle the premium payment before the end of the Grace Period during the Premium Payment Term, subject to the Automatic Premium Loan, Non-forfeiture Option and other relevant provisions of the Policy. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life. If the Policy is terminated before the Policy Maturity, the Total Surrender Value (if applicable) received by the Policyowner may be less than the Total Premiums Paid.
2. Annual Dividend, the annual interest accumulation rate and Terminal Dividend are not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount payable may be higher or lower than those illustrated in the Insurance Proposal. Hong Kong Life reserves the right to change them from time to time. The Annual Dividend and/or interest withdrawn will no longer be accumulated as part of the Total Surrender Value and the Total Death Benefit of the Policy. The Total Surrender Value and the Total Death Benefit of the Policy will be reduced accordingly.
3. Change of Life Insured is subject to the terms and conditions, and the then administrative rules as determined by Hong Kong Life from time to time. The Principal Amount, Guaranteed Cash Value, Accumulated Dividends and Interest (if any), Terminal Dividend (if any), Policy Date, Maturity Date, Premium Payment Term, Total Premiums Paid and Indebtedness (if any) will remain unchanged on the date of endorsement. At the time Hong Kong Life receive the written request, the proposed New Life Insured's Age must not be over 65 and must not be older than the Initial Life Insured. Also, evidence of insurability including the insurable interest for the proposed New Life Insured shall be submitted. In addition, the New Life Insured and the Previous Life Insured must be alive on the date of endorsement. All Supplementary Benefit(s) (if any) for the Previous Life Insured will be terminated automatically on the date of endorsement and no unearned premium shall be refunded. The relevant Supplementary Benefit(s) can be applied in respect of the New Life Insured subject to the underwriting rules and requirements as determined by Hong Kong Life from time to time. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.
4. Accumulated Dividends and Interest means the aggregate of (1) the total amount of distributed Annual Dividend left with Hong Kong Life (if any); and (2) the total amount of interest accumulated on any distributed Annual Dividend left with Hong Kong Life.
5. Death Benefit Settlement Options are only applicable in the event of the death of the Life Insured after the Premium Payment Period and all premiums due have been paid, and subject to the terms and conditions, and the then administrative rules as determined by Hong Kong Life from time to time. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.
6. The Accidental Death Benefit is only applicable to the Life Insured who is Hong Kong resident of age 65 or below at the time of Policy application. The indemnity of the Accidental Death Benefit should not exceed an aggregate maximum of HKD400,000/ USD50,000 in respect of all Hong Kong Life's policies covering the Life Insured for the Accidental Death Benefit.
7. The Accidental Waiver of Premium is only applicable to the Life Insured who is Hong Kong resident of age 59 or below at the time of Policy application and within the Premium Payment Term of the Basic Plan, and the Life Insured and Policyowner of the Policy must be the same person. In no event shall the premium waived exceed an aggregate maximum of HKD80,000/ USD10,000 per calendar year in respect of the Policy and all other insurance policies issued by Hong Kong Life from time to time, whether or not still in force, covering the life of the Life Insured for the Accidental Waiver of Premium, and any other Accidental Waiver of Premium and Accidental Payor Benefit.
8. The Accidental Payor Benefit is only applicable to the Policyowner who is Hong Kong resident of age 55 or below and the Life Insured is aged 17 or below at the time of Policy application and within the Premium Payment Term of the Basic Plan. In no event shall the premium waived exceed an aggregate maximum of HKD80,000/ USD10,000 per calendar year in respect of the Policy and all other insurance policies issued by Hong Kong Life from time to time, whether or not still in force, covering the life of the Policyowner for the Accidental Payor Benefit, and any other Accidental Payor Benefit and Accidental Waiver of Premium.
9. Application for Supplementary Benefits must comply with the issue age requirement of the Supplementary Benefits and are subject to normal underwriting procedures. Supplementary Benefits can be applied together with the Plan or at each Policy Anniversary. Supplementary Benefits will be terminated simultaneously when the Plan is terminated. For details of Supplementary Benefits, please refer to the policy document issued by Hong Kong Life.
10. Principal Amount is used to calculate Initial Premium, any subsequent premium, benefits and policy values (if any) of the respective Basic Plan and any Supplementary Benefit. Any subsequent change of the Principal Amount will result in corresponding change in premium, benefits and policy values (if any) of the respective Basic Plan and any Supplementary Benefit. The Principal Amount does not represent the amount of death benefit of the respective Basic Plan and any Supplementary Benefit.

Exclusion of Accidental Death Benefit

The Accidental Death Benefit shall not cover any claims caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. suicide or self-inflicted injuries while sane or insane;
2. war whether declared or undeclared or any act thereof, invasion, civil commotion, riots or any warlike operations;
3. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. violation or attempted violation of the law or resisting arrest or participation in any brawl or affray;
5. engaging in or taking part in (a) driving or riding in any kind of race; (b) professional sports; (c) underwater activities involving the use of breathing apparatus; (d) flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
6. accident occurring while or because the Life Insured is affected by alcohol or any drug;
7. poison, gas or fumes whether voluntarily or involuntarily taken;
8. disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immunodeficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof;
9. childbirth, pregnancy, miscarriage or abortion.

Exclusion of Accidental Waiver of Premium

The Accidental Waiver of Premium Benefit shall not cover any claims caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. self-inflicted injuries while sane or insane;
2. war whether declared or undeclared or any act thereof, invasion, civil commotion, riots or any warlike operations;
3. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. violation or attempted violation of the law or resisting arrest or participation in any brawl or affray;
5. engaging in or taking part in (a) driving or riding in any kind of race; (b) professional sports; (c) underwater activities involving the use of breathing apparatus; (d) flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
6. childbirth, pregnancy, miscarriage or abortion.

Exclusion of Accidental Payor Benefit

The Accidental Payor Benefit shall not cover any claims caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. self-inflicted injuries while sane or insane;
2. war whether declared or undeclared or any act thereof, invasion, civil commotion, riots or any warlike operations;
3. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. violation or attempted violation of the law or resisting arrest or participation in any brawl or affray;
5. engaging in or taking part in (a) driving or riding in any kind of race; (b) professional sports; (c) underwater activities involving the use of breathing apparatus; (d) flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
6. childbirth, pregnancy, miscarriage or abortion.

Important Statements

• Basic Plan

Risk

1. Exchange Rate Risk

You are subject to exchange rate risks for the Policy denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations.

2. Liquidity Risk / Long Term Commitment

The Plan is designed to be held until the Maturity / Expiry Date. If you terminate the Policy prior to the Maturity / Expiry Date, a loss of the premium paid may be resulted.

The premium of the Plan should be paid in full for the whole payment term. If you discontinue the payment, the Policy may lapse and a loss of the premium paid may be resulted.

3. Credit Risk of Issuer

The life insurance product is issued and underwritten by Hong Kong Life. The premium to be paid by you would become part of the assets of Hong Kong Life and that you and your Policy are subject to the credit risk of Hong Kong Life. In the worst case, you may lose all the premium paid and benefit amount.

4. Market Risk

The amount of dividends (if any) of the Plan depends principally on the factors including

investment returns, claim payments, policy persistency rates, operation expenses and tax; while the annual interest accumulation rate principally depends on the factors including investment performance and market conditions. Hence the amount of dividends (if any) and annual interest accumulation rate are not guaranteed and may be changed over time. The actual dividends payable and annual interest accumulation rate may be higher or lower than the expected amount and value at the time when the Policy was issued.

5. Inflation Risk

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.

Important Policy Provisions

6. Suicide

If the Initial 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 paid premiums to the Beneficiary without interest less any existing Indebtedness. In the case of reinstatement, such refund of premium shall be calculated from the date of reinstatement.

Upon the change of the Life Insured, if the New Life Insured commits suicide, while sane or insane, within one (1) year from the date of endorsement or date of any reinstatement, whichever is later, the liability of Hong Kong Life shall be limited to (i)(a) a refund of the paid premiums for the Plan (without interest) or (i)(b) the Guaranteed Cash Value as shown on the Policy Schedule, whichever is greater, plus (ii) Accumulated Dividends and Interest (if any) and (iii) Terminal Dividend (if any), less (iv) Indebtedness (if any).

7. Incontestability

The validity of the Policy shall not be contestable except for (i) the non-payment of premiums, (ii) fraud or (iii) misstatement of age and/or sex as specified in the Misstatement of Age and/or Sex provisions, after it has been in force during the lifetime of the Initial Life Insured for two (2) years from the Issue Date or date of any reinstatement, whichever is later. Premiums paid will not be refunded should the Policy be voided by Hong Kong Life.

Upon the change of the Life Insured, Hong Kong Life shall not contest the validity of the Policy after the change has been in force during the lifetime of the New Life Insured for two (2) years from the date of endorsement or date of any reinstatement, whichever is later, except for (i) the non-payment of premiums, (ii) fraud or (iii) misstatement of age and/or sex as specified in the Misstatement of Age and/or Sex provisions. Premiums paid will not be refunded should the Policy be voided by Hong Kong Life.

8. Automatic Termination

In the following situations, the Plan shall terminate automatically (whichever is the earliest):

- i. upon the death of the Life Insured; or
- ii. if and when the Plan matures or is surrendered; or
- iii. if and when a premium remains unpaid at the end of the Grace Period as specified in the General Provisions unless Automatic Premium Loan applies; or
- iv. if and when the Indebtedness of the Policy equals to or exceeds the Guaranteed Cash Value as shown on the Policy Schedule; or
- v. if and when the Guaranteed Cash Value as shown on the Policy Schedule less Indebtedness (if any) is less than the premium required to maintain the Policy up to the next premium due date as specified in the Automatic Premium Loan provisions.

Others

9. Insurance Costs

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

10. Cooling-off Period

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 directly 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, the period of 21 calendar days immediately following either the day of delivery of the Policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier)). After the expiration of the cooling-off period, if you cancel the Policy before the end of the term, the projected Total Surrender Value (if applicable) may be less than the Total Premiums Paid.

11. Dividends

Hong Kong Life determines the amount of divisible surplus that will be distributed in the form of dividends. Dividends will be determined and distributed according to the Policy's terms and conditions and in compliance with the relevant legislative and regulatory requirements as well as relevant actuarial standards, whereas Terminal Dividend is available for certain types of policies and payable at the termination of the policies.

The amount of divisible surplus depends principally on the factors including investment returns, claim payments, policy persistency rates, operation expenses and tax. Hence the amount of dividends is not guaranteed and may be changed over time. The actual dividends payable may be higher

or lower than the expected amount at the time when the policies were issued. The withdrawal of dividends will decrease the Total Surrender Value and Total Death Benefit of the Policy.

12. Policy Loan

After the Plan has acquired a Guaranteed Cash Value and while the Policy is in force, the Policyowner may, upon the sole security and satisfactory assignment of the Policy to Hong Kong Life, apply for a Policy Loan from the Plan. Any loan on the Policy shall bear interest at a rate declared by Hong Kong Life from time to time. Interest on the loan shall accrue and compound daily from the date of loan. The Policy Loan Interest Rate is not guaranteed and will be changed from time to time. The loan and the interest accrued thereon shall constitute Indebtedness against the Policy. Interest shall be due on each Policy Anniversary subsequent to the date of loan. In the event that the Indebtedness of the Policy equals to or exceeds the Guaranteed Cash Value as shown on the Policy Schedule, the Policy will terminate. Any Policy Loan and accrued loan interest may reduce the Total Surrender Value and Total Death Benefit of the Policy.

13. Non-Protected Deposit

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.

14. Dispute on Selling Process and Product

Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Wing Hang Bank Limited and Shanghai Commercial Bank Limited (collectively "Appointed Licensed Insurance Agencies" and each individually "Appointed Licensed Insurance Agency") are the Appointed Licensed Insurance Agencies of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agencies. 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 Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed 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 life insurance product should be resolved between Hong Kong Life and the customer directly.

• Supplementary Benefit Accidental Death Benefit (Free)

Exchange Rate Risk, Credit Risk of Issuer, Inflation Risk, Cooling-off Period and Dispute on Selling Process and Product in the above Basic Plan section and the below point(s) is/ are applicable to the Accidental Death Benefit:

Important Policy Provisions

1. Automatic Termination

The Accidental Death Benefit shall terminate automatically:

- i. if and when the Accidental Death Benefit expires; or
- ii. if and when the Basic Plan terminates.

Accidental Waiver of Premium (Free)

Exchange Rate Risk, Credit Risk of Issuer, Inflation Risk, Cooling-off Period and Dispute on Selling Process and Product in the above Basic Plan section and the below point(s) is/ are applicable to the Accidental Waiver of Premium:

Important Policy Provisions

1. Automatic Termination

The Accidental Waiver of Premium shall terminate automatically:

- i. if and when the Accidental Waiver of Premium expires; or
- ii. if and when the Basic Plan terminates; or
- iii. on the Policy Anniversary on or immediately following the Life Insured's sixtieth (60th) birthday; or
- iv. on the occurrence of any claim under the Accidental Waiver of Premium which Hong Kong Life has admitted as payable.

Accidental Payor Benefit (Free)

Exchange Rate Risk, Credit Risk of Issuer, Inflation Risk, Cooling-off Period and Dispute on Selling Process and Product in the above Basic Plan section and the below point(s) is/ are applicable to the Accidental Payor Benefit:

Important Policy Provisions

1. Automatic Termination

The Accidental Payor Benefit shall terminate automatically:

- i. if and when the Accidental Payor Benefit expires; or
- ii. if and when the Basic Plan terminates; or
- iii. on the Policy Anniversary on or immediately following the Policyowner's sixtieth (60th) birthday or the Life Insured's twenty-fifth (25th) birthday (whichever is earlier); or
- iv. on the occurrence of any claim under the Accidental Payor Benefit which Hong Kong Life has admitted as payable.

Dividend Policy

Hong Kong Life offers a comprehensive range of life insurance products which provide both guaranteed and non-guaranteed benefits to the Policyowners depending on the specific features of different products.

The guaranteed benefits generally include the insurance coverage payable on death, maturity, or disablement as well as guaranteed cash value for loan or Policy cancellation. The non-guaranteed benefits are the dividends (including Annual Dividend and Terminal Dividend) and rate of interest (referred to as "interest accumulation rate") on Annual Dividend and other cash payments left on deposit under a Policy. The rate of interest may vary at the discretion of Hong Kong Life. Past dividends record is not indicative of future performance.

The amount available for distribution as dividends to relevant classes of Policyowner is determined by the Appointed Actuary of Hong Kong Life in accordance with Hong Kong Life's internal dividend management. The amount depends on both the emerging experience and the future best estimate assumption including investment returns, claim payments, policy persistency rates, operation expenses and tax. The Appointed Actuary will also report to the Board of Hong Kong Life on the Policy covering allocation of profits between shareholders and participating fund for approval, taking into account the principle of fair treatment of customers, and the equity between shareholders and Policyowners.

Dividends will be determined and distributed according to the Policy's dividend provision and in compliance with the relevant legislative and regulatory requirements as well as relevant actuarial standards, whereas Terminal Dividend is available for certain types of Policies and payable upon termination of the Policies.

As stated, the amount of dividends will vary according to the emerging experience of the above factors and types of the products. Hong Kong Life applies a smoothing approach in relation to the distribution of the dividends. It will only be modified if the actual experience is significantly different from expected or if the future expectation is changed.

Policyowners may also choose to leave their Annual Dividend or other cash payments with Hong Kong Life to earn interest at a rate determined by Hong Kong Life based on its investment performance and market conditions. As a consequence, the interest accumulation rates are not guaranteed and may be adjusted from time to time.

Investment Policy

The underlying investment is a dedicated fund managed by Hong Kong Life according to the investment mandate of participating fund 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, the asset allocation strategy is that at least 40% of the fund's assets will be invested in bonds mainly issued in US and Hong Kong, 0% to 60% invested in Hong Kong equities, and 0% to 10% in cash, with relatively higher allocation in USD denominated assets. The target currency mix of the fund's investments will vary according to the currency mix of Hong Kong Life's liability. 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.

For the details of dividends history for each product series, please visit the company website of Hong Kong Life (<https://www.hklife.com.hk/en/customer-info/fulfillment-ratios>).

Should you have any enquiries, please visit any branches of the Appointed Licensed Insurance Agencies, or call Hong Kong Life's Customer Services Hotline at 2290 2882.

This product leaflet is for reference and is applicable within Hong Kong only. The information of this product leaflet does not contain the full terms of the policy document. For full 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.

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.

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