

人壽保險 「創富之道」終身保 II



創富未來
實現理想

此人壽保險計劃由香港人壽保險有限公司（「香港人壽」）承保



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由香港人壽保險有限公司刊發

創富未來 實現理想

「創富之道」終身保II（「此計劃」）是一個包含儲蓄成份的終身人壽保障計劃，只需供款6年¹或12年¹，便可輕鬆達成儲蓄目標，助您籌劃美好將來。

短期供款¹ 終身人壽保障

此計劃設有兩種保費供款年期¹以供選擇，分別為6年¹及12年¹，便可享終身人壽保障直至受保人100歲。

人壽保障 周全安心

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總身故賠償額。

保單年度	總身故賠償額	
第1至2年	繳付保費總額之100%	並扣除欠款(如有)。
第3年起	繳付保費總額之105%或受保人身故當日之保證現金價值之100% (以較高者為準)	加上累積紅利及利息(非保證) ^{2,3} (如有)及終期紅利(非保證) ² (如有)，並扣除欠款(如有)。

額外回報 運籌帷幄

此計劃除提供保證現金價值外，週年紅利(非保證)²亦將有機會於第2個保單週年日起每年以現金形式派發。您可自由選擇作現金提取或保留於保單內積存生息²，靈活配合您的個人需要。

此外，終期紅利(非保證)²亦有機會於第4個保單週年日起於保單權益人選擇退保、受保人不幸身故或保單期滿時派發，以較早者為準。

固定保費 盡在掌握

保費供款年期內，保費維持不變，讓您更能預算未來。

投保簡便

投保手續簡易，無須驗身。

自選附加保障⁴ 全面配合需要

您可根據個人需要選擇於保單附加不同的附加保障⁴，包括定期壽險保障及醫療保障，令所獲之保障更全面。

基本投保條件

保費供款年期 ¹	6年 ¹	12年 ¹
投保年齡*	0 (出生後15天) 至70歲	0 (出生後15天) 至65歲
保單貨幣	港元 / 美元	
保障年期	至受保人100歲	
最低基本金額 ⁵	港元90,000 / 美元12,000	
最高基本金額 ⁵	港元10,000,000 / 美元1,250,000 (按每位受保人在香港人壽所持有的「創富之道」終身保及「創富之道」終身保II的總基本金額計算)	
保費繳付方式	年繳 / 半年繳 / 季繳 / 月繳	

* 年齡指受保人的上一次生日年齡

備註：

1. 如保單權益人未能在保費供款年期內的保費寬限期完結前繳付應繳保費，保單將被終止，惟須受自動墊繳保費、不能作廢及其他有關條款限制。有關條款及細則的詳情，請參閱香港人壽繕發的保單。如保單於期滿前被終止，保單權益人可領取的總退保發還金額(如適用)可能低於繳付保費總額。
2. 週年紅利、積存年利率以及終期紅利並非保證，並可能不時被調整，而過往表現亦非未來表現的指標，實際獲發的金額可能較估計為高或低，香港人壽有權不時作出更改。被提取的週年紅利及/或利息將不再積存成為保單的總退保發還金額及總身故賠償額的一部份。保單之總退保發還金額及總身故賠償額將相應減少。
3. 累積紅利及利息指(1)已派發並保留於香港人壽之週年紅利總值(如有)；及(2)任何已派發並保留於香港人壽的週年紅利用作積存生息之利息總值之總額。
4. 投保自選附加保障必須符合附加保障之投保年齡限制及按一般核保程序進行，並可於投保此計劃時或每個保單週年日選擇附加。附加保障將會在此計劃終止時同時被終止。有關各附加保障之詳情，請參閱香港人壽繕發的保單。
5. 相關基本計劃及/或任何附加保障之投保時保費、任何其後保費、保障及保單價值(如有)均按此金額而計算。任何往後基本金額之更改將會導致相關基本計劃及/或任何附加保障之保費、保障及保單價值(如有)作出相應更改。基本金額並不代表相關基本計劃及/或任何附加保障之身故賠償金額。

重要聲明 風險

1. 匯率風險

若此計劃的保單價值及保費以美元計算，所有利益價值亦會以美元發放。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兌港元的匯率計算。由於匯率可能出現波動，如美元兌港元大幅貶值，保單的利益價值（以港元計算）則可能大幅降低；如美元兌港元大幅升值，保單的保費（以港元計算）則可能大幅增加。

2. 流動性風險/長期承諾

此計劃的設計是供持有至滿期日/到期日。閣下若在滿期日/到期日前終止保單，或會損失已繳之保費。

閣下應全數繳付此計劃的整個保費繳付期內之保費。若停止繳付保費，可能會導致保單失效及損失已繳之保費。

3. 發行人的信貸風險

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利益價值。

4. 市場風險

此計劃之紅利金額（如有）主要根據投資回報、理賠款項、保單持續率、營運開支及稅項而釐定；而積存年利率則主要根據其投資表現及市況而釐定，因此紅利金額（如有）及積存年利率並非保證，而且會隨時間而改變。實際派發之紅利及積存年利率或會高於或低於保單簽發時所預期之金額及數值。

5. 通脹風險

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。

重要保單條款

6. 「自殺」條款

若受保人在保單繕發日或復效日（以較遲者為準）起一(1)年內自殺身亡，無論自殺時神志清醒與否，香港人壽於扣減任何欠款後只無息退還已繳交之保費予受益人。若保單曾辦理復效，香港人壽只退還由復效日後所繳交之保費。

除非另外註明，本條款不適用於任何附加於保單之傷殘、意外或住院附加保障。

7. 「不持異議」條款

除(i)欠繳保費、(ii)蓄意欺詐或(iii)根據年齡及/或性別的錯誤陳述條款所列明之年齡及/或性別的錯誤陳述外，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，所有已繳交之保費均不予發還。

除非另外註明，本條款不適用於任何附加於保單之傷殘、意外或住院附加保障。

8. 「自動失效」條款

在下列的情況下，此計劃將自動失效：

1. 受保人身故；或
2. 當此計劃期滿或退保；或
3. 根據基本條款所列明，超過寬限期仍未繳足保費，除非自動墊繳保費條款適用；或
4. 當保單之欠款相等於或超逾承保表內所列明之保證現金價值；或
5. 根據自動墊繳保費條款所列明，若承保表內所列明之保證現金價值扣除欠款（如有）後之金額少於維持保單至下一個保費到期日所需之保費。



其他

9. 保險費用

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）。

10. 冷靜期

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，若閣下在期滿前取消保單，預計的總退保發還金額（如適用）可能少於閣下的繳付保費總額。

11. 紅利

香港人壽釐定可分配盈餘，並以紅利方式分配。紅利會根據保單條款及細則而釐定及分派，並且遵守有關立法及監管機構之要求，以及有關精算標準，另外，某些類別的保單可於保單終止時獲得終期紅利。

可分配盈餘主要根據投資回報、理賠款項、保單持續率、營運開支及稅項而釐定，因此紅利金額並非保證，而且會隨時間而改變。實際派發之紅利或會高於或低於保單簽發時所預期之金額。提取紅利將降低保單的總退保發還金額及總身故賠償額。

12. 保單貸款

若此計劃已具有保證現金價值，保單權益人可於保單有效期內將保單抵押並轉讓予香港人壽以申請借貸。任何保單之貸款，其利息會由貸款日開始以香港人壽當時所公佈之利率每日複式計算，保單貸款的年利率並不保證，香港人壽有權不時作出更改。貸款連同所有利息將成為保單欠款的一部份。利息應於貸款日隨後每個保單週年日繳交。若保單之欠款相等於或超逾承保表內所列明之保證現金價值時，保單即自行終止。任何保單貸款及其利息將會減少保單總退保發還金額及總身故賠償額。

13. 非受保障存款

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。

14. 銷售及產品爭議

創興銀行有限公司、招商永隆銀行有限公司、華僑永亨銀行有限公司及上海商業銀行有限公司（「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，對於有關人壽保險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。



分紅政策

香港人壽提供全面人壽保險產品，按照不同產品的特點，向保單權益人提供保證及非保證之利益。

保證利益一般包括人壽保障、期滿利益或傷殘保障及可供借貸或取消保單時之保證現金價值。非保證利益為紅利(包括週年紅利及終期紅利)及保留於保單內的週年紅利和其他現金保障收益之利率(積存利率)，而該利率由香港人壽釐定。過往紅利紀錄並非未來表現之指標。

可供分派至相關級別保單權益人之紅利金額由香港人壽之委任精算師根據香港人壽之內部分紅管理政策而釐定，該金額取決於包括投資回報、理賠款項、保單持續率、營運開支及稅項的現時經驗及其未來最佳的估算。獲委任之精算師亦會向香港人壽董事會匯報及尋求批准關於股東及分紅基金之間利潤分配之政策，並會考慮公平對待客戶原則及平衡股東及保單權益人之間的利益。

紅利會根據保單分紅條款而釐定及分派，並且遵守有關立法及監管機構之要求，以及有關之精算標準，另外，某些類別的保單可於保單終止時獲得終期紅利。

就以上所述，紅利金額會根據以上因素之現時經驗及不同產品類別而有所不同。香港人壽在分紅方面採用平穩策略的方式。紅利金額只會在長期實際經驗與預期有顯著的差別，或對未來長遠期望有所改變時才會被更改。

保單權益人亦可選擇將週年紅利及其他現金保障收益積存於香港人壽以賺取利息，該利率由香港人壽基於其投資表現及市況釐定，故積存利率乃非保證及可能不時被調整。

投資策略

基礎投資是一個由香港人壽根據其內部投資指引中有關分紅基金之投資委託而管理之專用基金。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，資產分佈策略為主要在美國及香港發行的債券最少佔基金資產的百分之五十(50%)，香港股票佔百分之零至五十(0% - 50%)，而現金則佔百分之零至十(0% - 10%)，資產分佈以美元資產佔較大部分。基金投資的目標貨幣組合會根據香港人壽負債的貨幣組合而改變。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。

有關各產品的過往派發紅利詳情，請於香港人壽網頁(https://www.hklife.com.hk/hklifeweb/web/others/others_fulfillment_ratio.jsp)查詢。

如欲查詢有關計劃詳情，請親臨委任保險代理商各分行，或致電香港人壽客戶服務熱線2290 2882查詢。

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。

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。

若中文與英文文本存有差異，一概以英文文本為準。



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 over the long term is significantly different from expected or if the future long term 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 60% of the fund's assets will be invested in bonds mainly issued in US and Hong Kong, 0% to 30% 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/hklifeweb/web/others/others_fulfillment_ratio.jsp?lang=eng).

Should you have any enquiries, please visit any branches of the Appointed 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. 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.

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.

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 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 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 Insurance Agencies" and each individually "Appointed Insurance Agency") are the Appointed Insurance Agencies of Hong Kong Life, and the insurance product is a product of Hong Kong Life but not the Appointed 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 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 life insurance product should be resolved between Hong Kong Life and the customer directly.

Important Statements

Risk

1. Exchange Rate Risk

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

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 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 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 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.

This clause shall not apply to any Supplementary Benefit granting disability, accident or hospital benefits attached to the Policy unless stated otherwise in the contrary.

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 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.

This clause shall not apply to any Supplementary Benefit granting disability, accident or hospital benefits attached to the Policy unless stated otherwise in the contrary.

8. Automatic Termination

The Plan shall terminate automatically:

1. upon the death of the Life Insured; or
2. if and when the Plan matures or is surrendered; or
3. 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
4. if and when the Indebtedness of the Policy equals to or exceeds the Guaranteed Cash Value as shown on the Policy Schedule; or
5. 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.

Basic Application Condition

Premium Payment Term ¹	6 Years ¹	12 Years ¹
Issue Age*	Aged 0 (15 days after birth) to 70	Aged 0 (15 days after birth) to 65
Policy Currency	HKD / USD	
Benefit Term	Until aged 100 of the Life Insured	
Minimum Principal Amount ⁵	HKD90,000 / USD12,000	
Maximum Principal Amount ⁵	HKD10,000,000 / USD1,250,000 (Calculated based on the total Principal Amount of Forever Growth Whole Life Protector and Forever Growth Whole Life Protector II per Life Insured in Hong Kong Life)	
Premium Payment Mode	Annual / Semi-annual / Quarterly / Monthly	

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

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 received may be higher or lower than the estimated amount. 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. 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.
4. Application for riders must comply with the issue age requirement of the riders and are subject to normal underwriting procedures. Riders can be applied together with the Plan or at each Policy Anniversary. Riders will be terminated simultaneously when the Plan is terminated. For details of riders, please refer to the policy document issued by Hong Kong Life.
5. It is used to calculate Initial Premium, any subsequent premium, benefits and policy values (if any) of the respective Basic Plan and/or 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/or any Supplementary Benefit. The Principal Amount does not represent the amount of death benefit of the respective Basic Plan and/or any Supplementary Benefit.

Creating Wealth to Achieve Your Future Goals

Forever Growth Whole Life Protector II (The “Plan”) is a whole life protection plan with savings element. By paying premium for 6 years¹ or 12 years¹, you can easily achieve your savings target and plan for the future.

Short Premium Payment Term¹ with Whole Life Protection

The Plan provides 2 choices of Premium Payment Term¹, i.e. 6 years¹ and 12 years¹, with whole life protection until aged 100 of the Life Insured.

Life Protection for Peace of Mind

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

Policy Year	Total Death Benefit	
1 - 2	100% of Total Premiums Paid	less Indebtedness (if any).
3 and onwards	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) ^{2,3} (if any) and Terminal Dividend (non-guaranteed) ² (if any), less Indebtedness (if any).

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 earlier.

Fixed Premium for Your Better Planning

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

Simple Application

Application procedure is simple and no medical examination is required.



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■ Customer Services Hotline : 2290 2882 ■ Fax : 2530 5682

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Life Insurance
Forever Growth
Whole Life Protector II



Creating Wealth to
Achieve Your Future Goals

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