Life Insurance

Delightful Life Savings Insurance Plan

Steady Monthly Income for a Better Future

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

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Steady Monthly Income for a Better Future

Delightful Life Savings Insurance Plan (the "Plan") ensures you have a hassle-free, sheltered life as you approach different stages of life. The Plan offers Single Premium, 5-Year and 10-Year Premium Payment Terms[1]. A Monthly Income (non-guaranteed)[2] will be provided on any Policy Monthiversary starting from the 13th Policy Monthiversary (applicable to Single Premium Payment Term Policies), the 61st Policy Monthiversary (applicable to 5-year Premium Payment Term Policies) or the 121st Policy Monthiversary (applicable to 10-year Premium Payment Term Policies) until policy maturity. The Plan also provides Terminal Dividend (non-guaranteed)[2] to help you and your future generations accumulate wealth at ease.

Multiple Premium Payment Terms with Extended Life Protection

Monthly Income till Policy Maturity

Additional Return

Change of Policy Currency Option
Rare-in-market#

Flexible Change of Life Insured

Contingent Life Insured and Contingent Policyowner Arrangement for Policy Continuum

Life and Health Protection for Peace of Mind

Flexible Death Settlement Options (with Beneficiary Flexi Option)
Rare-in-market#

Other Benefits and Services
- Guaranteed Special Coupon
  Rare-in-market#
- Advance Income Benefit
- Bluepass Medicare Assistant
  Rare-in-market#

Fixed Premium for Your Better Planning

Simple Application

#As of 16 March 2026, compared with the monthly income products of major insurance companies in Hong Kong.

Multiple Premium Payment Term[1] for Selection with Extended Life Protection

The Plan provides 3 choices of Premium Payment Terms[1], i.e. Single Premium, 5 years[1] and 10 years[1] with life protection until age 130 of the Life Insured. If the Policyowner chooses for a Change of Life Insured[3], life protection will be extended to age 130 of the New Life Insured.

Monthly Income till Policy Maturity

Starting from the 13th Policy Monthiversary (applicable to Single Premium Payment Term Policies), the 61st Policy Monthiversary (applicable to 5-year Premium Payment Term Policies) or the 121st Policy Monthiversary (applicable to 10-year Premium Payment Term Policies), Monthly Income (non-guaranteed)[2] will be payable on any Policy Monthiversary until Policy Maturity. You can choose cash withdrawal or leave it with the Policy for interest accumulation[2] to meet your personal needs.

Additional Return

Terminal Dividend (non-guaranteed)[2] may be payable at or after the end of the 3rd Policy Year (applicable to Single Premium Policies), the 6th Policy Year (applicable to 5-year Premium Payment Term Policies) or the 11th Policy Year (applicable to 10-year Premium Payment Term Policies) when the Policy is fully surrendered by the Policyowner, upon the death of the Life Insured (provided that there is no named and surviving Contingent Life Insured who will become the new Life Insured) or upon Policy Maturity, whichever is earlier.

When the Policy is partially surrendered[4] by the Policyowner, Terminal Dividend (non-guaranteed)[2] may be payable on or after the end of the 3rd Policy Year (applicable to Single Premium Payment Term Policies), the 6th Policy Year (applicable to 5-year Premium Payment Term Policies) or the 11th Policy Year (applicable to 10-year Premium Payment Term Policies). The payable amount is equal to the Terminal Dividend (non-guaranteed)[2] attributable to the reduced portion of Principal Amount[5]. Terminal Dividend (non-guaranteed)[2] will not accumulate in the Policy.

Change of Policy Currency Option[6] Rare-in-market[#]

Starting from the 2nd Policy Anniversary (applicable to Single Premium Payment Term Policies) or the 3rd Policy Anniversary (applicable to 5-year and 10-year Premium Payment Term Policies) while the Plan is in force and the Life Insured is alive, the Policyowner can apply for a change of policy currency[6] to change the current Policy Currency of the Policy to a different currency ("New Policy Currency"), including HKD, USD or RMB (subject to availability as determined by Hong Kong Life at the time of applying the change of policy currency[6]). This allows you to flexibly allocate your currency mix in line with market trends and to meet your personal needs, enhancing the potential for wealth growth. The Change of Policy Currency Option[6] has a maximum limit of 1 time per Policy Year.

[#]As of 16 March 2026, compared with the monthly income products of major insurance companies in Hong Kong.

Flexible Change of Life Insured[3]

While the Plan is in force and the Life Insured is alive, the Policyowner may change the Life Insured for an unlimited number of times starting from the 1st Policy Anniversary as follows[3]. This provides you with flexibility in your financial arrangement.

- Change of 1 Life Insured[3]

  The Guaranteed Cash Value will remain unchanged and continue to accumulate in the Policy till the Plan matures.

- Change to 2 Life Insureds[3]

  The Principal Amount[5] of the Policy will be converted into two new policies of the same Basic Plan in accordance with the portion as specified by the Policyowner. The Guaranteed Cash Value, Monthly Income (non-guaranteed)[2] (if any) and Terminal Dividend (non-guaranteed)[2] (if any) will be proportionally converted into the two new policies in accordance with the same portion as specified and continue to accumulate in the Policy till the Plan matures.

Contingent Life Insured[7] and Contingent Policyowner[8] Arrangement for Policy Continuum

During the lifetime of the Life Insured and while the Plan is in force, the Policyowner may designate a Contingent Life Insured[7]. In the event of the death of the Life Insured on or after the 1st Policy Anniversary, the Contingent Life Insured will become the new Life Insured. This sustains the Policy and avoids the possibility of Policy termination due to the unexpected death of the Life Insured.

Moreover, to safeguard wealth management planning, during the lifetime of the Life Insured and while the Plan is in force, Policyowner may designate a Contingent Policyowner[8] so that the ownership of the Policy will be transferred to the Contingent Policyowner in the event of death of the Policyowner.

Life and Health Protection for Peace of Mind

When the Life Insured dies and provided that there is no named and surviving Contingent Life Insured who will become the new Life Insured, the Total Death Benefit will be paid to the Beneficiary as below:

Total Death Benefit	
100% of Total Premiums Paid[9] OR 100% of Guaranteed Cash Value as at the date of death of the Life Insured plus Terminal Dividend (non-guaranteed)[2] (if any) (whichever is greater)	plus Accumulated Monthly Income and Interest (non-guaranteed)[2,10] (if any), less Indebtedness (if any)

In case of Partial Surrender[4], the Principal Amount[5] shall be reduced proportionally based on the percentage of Guaranteed Cash Value and Terminal Dividend (non-guaranteed)[2](if any) being withdrawn for the Partial Surrender[4]. Upon the reduction of Principal Amount[5], the Guaranteed Cash Value, Monthly Income (non-guaranteed)[2] (if any), Terminal Dividend (non-guaranteed)[2] (if any), premium (if any) and Total Premiums Paid[9] of the Plan shall be reduced proportionately. Total Death Benefit, Maturity Benefit, Guaranteed Special Coupon[11] and Advance Income Benefit[16] (if any) shall also be adjusted accordingly.

Flexible Death Benefit Settlement Options[12] (with Beneficiary Flexi Option[13])

Rare-in-market#

The Plan provides flexible Death Benefit Settlement Options[12]. Instead of receiving the Death Benefit in a lump sum payment, the Policyowner can designate one of the following settlement options while the Plan is in force and the Life Insured is alive to settle the Death Benefit to the Beneficiary. If there is more than one Beneficiary named in the Policy, different settlement options can be specified for different Beneficiaries. For more flexibility of estate planning, the date to start the first installment payment can also be chosen.

1. Installment Payments (Fixed Amount)
   Death Benefit will be paid in fixed amount at regular intervals (monthly, quarterly, semi-annually or annually), and the date of first installment payment can be specified.

2. Installment Payments (Fixed Period)
   Death Benefit will be paid in installments (monthly, quarterly, semi-annually or annually) for an agreed fixed payment period, and the date of first installment payment can be specified.

3. Partial Installment Payments (Fixed Amount)
   A designated percentage of Death Benefit will be paid in a lump sum. The unpaid balance of Death Benefit will be paid in fixed amount at regular intervals (monthly, quarterly, semi-annually or annually), and the date of first installment payment can be specified.

4. Partial Installment Payments (Fixed Period)
   A designated percentage of Death Benefit will be paid in a lump sum. The unpaid balance of Death Benefit will be paid in installments (monthly, quarterly, semi-annually or annually) for an agreed fixed payment period, and the date of first installment payment can be specified.

5. Partial Installment Payments until the Designated Age of the Beneficiary
   Death Benefit will be paid in fixed amount at regular intervals (monthly, quarterly, semi-annually or annually) before the Designated Age of the Beneficiary, and the date of first installment payment can be specified. The unpaid balance of Death Benefit (if any) will be paid in a lump sum at the Designated Age of the Beneficiary.

6. Increasing Installment Payments
   Death Benefit will be paid by increasing installments (monthly, quarterly, semi-annually or annually), and the date of first installment payment can be specified. Death Benefit will be paid in a specified amount for the first installment. The subsequent installments will be increased by 3% each year starting from the second year until Death Benefit is fully settled.

#As of 16 March 2026, compared with the monthly income products of major insurance companies in Hong Kong.

Beneficiary Flexi Option[13]

If the Policyowner has opted for the Death Benefit Settlement Options above, he/she can apply for the Beneficiary Flexi Option[13].

Under the Beneficiary Flexi Option[13], in the event that the Beneficiary has attained the Age of 18 or above and is diagnosed with a Specified Illness[14] or sustains an injury resulting in Accidental Dismemberment[15] within 365 days from the date of injury during the period the relevant Death Benefit becomes payable under the Death Benefit Settlement Option for such Beneficiary, Hong Kong Life will pay to the Beneficiary in a lump sum any unpaid balance of the relevant Death Benefit, providing the Beneficiary with immediate financial aid.

Other Benefits and Services

- Guaranteed Special Coupon[11] Rare-in-market[#]
  The Plan offers a Guaranteed Special Coupon[11]. A one-off Guaranteed Special Coupon[11] is payable on the Policy Anniversary on or immediately following the Life Insured's (or any new Life Insured's (where applicable)) 80th birthday for policies issued to Life Insured aged 30–75 at inception, or on the Policy Anniversary on or immediately following the Life Insured's (or any new Life Insured's (where applicable)) 85th birthday for policies issued to Life Insured aged 76–80 at inception. The amount of Guaranteed Special Coupon[11] is equal to 1% of the Principal Amount of the Plan, in accordance with the Schedule of Guaranteed Special Coupon and subject to the maximum amount of HKD10,000 (or its equivalent in a currency other than HKD). In the event the Principal Amount is adjusted pursuant to the Change of Life Insured Option, the Guaranteed Special Coupon and the maximum cap will be adjusted accordingly.

- Advance Income Benefit[16]
  While the Advance Income Benefit is in force and before the Life Insured attains the Age of 100, if the Life Insured (a) sustains an Injury and results in Accidental Dismemberment (including Loss of one member or more members, Paralysis or Permanent Bedridden) within 365 days from the date of Injury or (b) is confined as a resident in-patient in a Hospital for 14 or more consecutive days due to Injury or Sickness, Hong Kong Life will pay to the Policyowner an Advance Income Benefit[16]. Advance Income Benefit[16] will be paid in one lump sum, the amount equals to the sum of any Monthly Income projected to be payable for each Policy Monthiversary within the Advance Benefit Period as at the claim approval date of Advance Income Benefit[16]. This provides immediate financial support to your family to cope with the medical and rehabilitation expenses. Upon payment of the Advance Income Benefit[16], the Monthly Income will then be suspended and will not be paid during the Advance Benefit Period and will become payable again after the end of the Advance Benefit Period unless the Plan matures. Advance Benefit Period means the period starting from the date of the 1st Policy Monthiversary immediately following the claim approval date of Advance Income Benefit[16] and ending on (i) the 36th Policy Monthiversary following such claim approval date or (ii) the Maturity Date, whichever is earlier, subject to the "Advance Income Benefit" clause of the Plan. Advance Income Benefit[16] can only be paid once under the Plan and shall cease once paid.

[#]As of 16 March 2026, compared with the monthly income products of major insurance companies in Hong Kong.

- Bluepass Medicare Assistant[17] Rare-in-market[#]

  Bluepass Medicare Assistant provides comprehensive health management services in Mainland China to the Life Insured. Such services include 1. Appointment Assistance, 2. Accompanying Service, 3. Online Post-Hospital Rehabilitation Guidance, and 4. One-Stop Oncology Management. Appointment Assistance Service helps you in arranging outpatient appointment with designated specialist, medical examination, hospitalization, and surgery appointments in Mainland China. Accompanying Service would assign professional assistant to accompany you throughout the outpatient consultation in the designated hospitals in Mainland China. Both the Appointment Assistance and Accompanying Service are provided in the designated hospitals in Mainland China only. Online Post-Hospital Rehabilitation Guidance provides you with tailored post-hospital rehabilitation planning and advice according to your medical conditions. If the Life Insured is diagnosed with cancer, One-Stop Oncology Management assists you with a one-stop oncology treatment and supporting services in Mainland China, allowing you to receive the most personalized treatment across every stage of the recovery journey.

Fixed Premium for Your Better Planning

The premium will remain unchanged throughout the Premium Payment Term[1], allowing you to better plan your future.

Simple Application

The Life Insured will not have to go through any medical examination, up to a certain Principal Amount[5] subject to the prevailing administrative rules as determined by Hong Kong Life.

Basic Application Conditions

Premium Payment Term[1]	Single Premium	5 Years	10 Years
Issue Age*	Age 30 to 80	Age 30 to 65	
Policy Currency	HKD / USD / RMB		
Benefit Term	Until age 130 of the New Life Insured		
Minimum Principal Amount[5]	HKD300,000 / USD37,500 / RMB270,000		
Premium Payment Mode	Single Premium	Annual	

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

[#] As of 16 March 2026, compared with the monthly income products of major insurance companies in Hong Kong.

Case Sharing

Kevin (Age 65)
Wife: Ellen (Age 60)
Son: Anson (Age 20)

Occupation: Sales Manager

Kevin is keen on generating a stream of regular income and therefore chooses to apply for Delightful Life Savings Insurance Plan. He appoints his wife (Ellen) as the Contingent Policyowner and Contingent Life Insured.

Assume that cash withdrawal option is chosen for Monthly Income throughout the benefit term:

Principal Amount:
USD 1,000,000

Premium Payment Term:
Single Premium

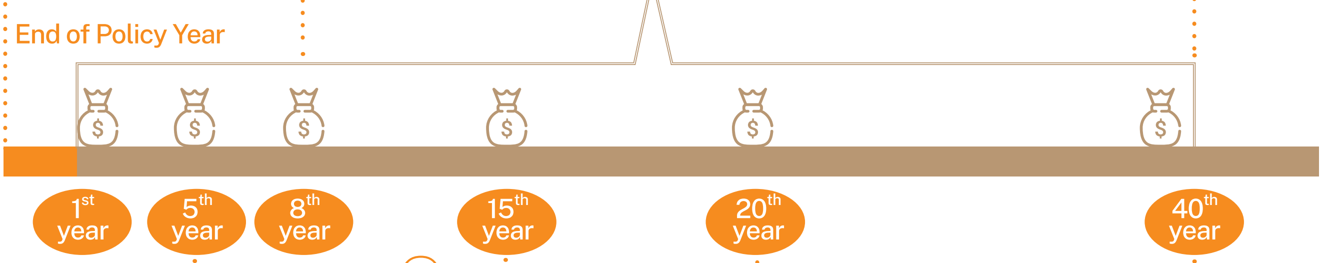
Total Premiums Paid:
USD 1,000,000

After 36 months, Kevin starts to receive monthly income again.

Monthly Income (non-guaranteed)[2]:
USD 4,166.67

Aggregate amount of Monthly Income (non-guaranteed)[2]:
USD 4,166.67 x 12 months x 39 years=
USD 1,950,001.56

The Total Death Benefit is USD 1,636,400, which includes Guaranteed Death Benefit: USD 1,031,000 and Non-guaranteed Death Benefit: USD 605,400



Kevin falls ill and is admitted to the hospital for 15 consecutive days. Because of this, he receives an Advance Monthly Income (non-guaranteed)[2] equivalent to USD 150,000.

At the Policy Anniversary immediately following the Age of 80, Kevin receives a Guaranteed Special Coupon equivalent to USD 1,250.

Kevin passes away at Age 85. His wife (Ellen) becomes the Policyowner and the Life Insured at Age 80 and begins to receive monthly income.

Ellen passes away at Age 100. The total death benefit equivalent to USD 1,636,400 is paid to their son (Anson).

The above example assumes no Policy Loan, no partial surrender, no change of policy currency and no change to two Life Insureds. The above example is for reference only. Please refer to the Insurance Proposal of the Plan for actual premium and more details.

The above figures may differ slightly from the actual figures due to rounding differences.

Remarks

1. (Applicable to 5-Year and 10-Year Premium Payment Term Policies) 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 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. Monthly Income, 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 Monthly Income 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. If change of one Life Insured option is elected, the Principal Amount, Guaranteed Cash Value, Monthly Income (if any), Terminal Dividend (if any), Policy Date, premium, Premium Payment Term, Total Premiums Paid and Indebtedness (if any) will remain unchanged on the date of endorsement. The Maturity Date of the Policy shall be adjusted based on the Age of the new Life Insured. If the Guaranteed Special Coupon has not yet been paid before the change of Life Insured, the Guaranteed Special Coupon shall continue to apply under the Policy or the new policy(ies) (where applicable) based on the attained Age of the new Life Insured on the effective date of the change of Life Insured. For the avoidance of doubt, if the Guaranteed Special Coupon has been paid before the change of Life Insured, no subsequent Life Insured under the Policy will be entitled for the Guaranteed Special Coupon. If Advance Income Benefit has been paid before the change of Life Insured, the Advanced Benefit Period, Deduction Amount of Advanced Income Benefit and Deduction Period for Advanced Income Benefit Paid under the Policy will remain unchanged on the date of endorsement. Monthly Income in the Policy will continue to be suspended and will not be paid during the Advance Benefit Period. If change to two Life Insureds option is elected, the Principal Amount, Guaranteed Cash Value, Monthly Income (if any), Terminal Dividend (if any), premium, Total Premiums Paid and Indebtedness (if any) will be proportionally converted into the two new policies in accordance with the same portion as specified by the Policyowner. The Principal Amount of the new policies is subject to the minimum amount as determined by Hong Kong Life from time to time. The Policy Date and Premium Payment Term of two new policies will be the same as the original Policy. The Maturity Date of each new policy shall change based on the Age of the New Life Insureds. If the Guaranteed Special Coupon has not yet been paid before the change to two Life Insureds, the Guaranteed Special Coupon shall continue to apply under the two new policies, based on the attained Age of the new Life Insured on the effective date of the change of Life Insureds. The Guaranteed Special Coupon and the maximum cap for each of the two new policies shall be adjusted in accordance with the corresponding Principal Amount after converted on the Issue Date of the new policies. The aggregate maximum amount for the Guaranteed Special Coupon under the two new policies shall not exceed HKD10,000 (or its equivalent in a currency other than Hong Kong Dollar). For the avoidance of doubt, if the Guaranteed Special Coupon has been paid before the change of Life Insured, no subsequent Life Insured under the Policy will be entitled for the Guaranteed Special Coupon. If Advance Income Benefit has been paid before the change of Life Insured, the Advanced Benefit Period and Deduction Period for Advanced Income Benefit Paid under the Policy will remain unchanged while the Deduction Amount of Advanced Income Benefit Paid will be adjusted proportionally in accordance with the corresponding Monthly Income after converted on the Issue Date of the new policies. Monthly Income in the two new policies will continue to be suspended and will not be paid during the Advance Benefit Period. The Policy Year will remain unchanged after the change of Life Insured. At the time Hong Kong Life receives the written request, the

proposed New Life Insured's age must fulfill the issue age requirement 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, all New Life Insured(s) and the Previous Life Insured must be alive on the date of endorsement or the Issue Date of the new policies (where applicable). All Supplementary Benefit(s) (if any) for the Previous Life Insured will be terminated automatically on the date of endorsement or the Issue Date of the new policies (where applicable) and no unearned premium shall be refunded. The relevant Supplementary Benefit(s) can be applied in respect of the New Life Insured(s) in the original Policy or new policies (where applicable) 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. If Partial Surrender is exercised in the Policy, the Principal Amount shall be reduced proportionally based on the percentage of Guaranteed Cash Value and Terminal Dividend (if any) being withdrawn for the Partial Surrender. Upon the reduction of Principal Amount, the Guaranteed Cash Value, Monthly Income (if any), Terminal Dividend (if any), premium (if any) and Total Premiums Paid of the Plan shall be reduced proportionately. Death Benefit, Maturity Benefit, Guaranteed Special Coupon and Advance Income Benefit (if any) shall also be adjusted accordingly. If Advance Income Benefit has been paid and the Policy is partially surrendered during the Deduction Period for Advance Income Benefit Paid, the Deduction Amount of Advance Income Benefit Paid attributable to the reduced portion of the Principal Amount will be deducted from the partial surrender value payable. After Partial Surrender, the Deduction Amount of Advance Income Benefit Paid will be determined according to the reduced Monthly Income. Partial Surrender is 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.
5. 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 (if applicable). 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 (if applicable). The Principal Amount does not represent the amount of death benefit of the respective Basic Plan and any Supplementary Benefit (if applicable).
6. Change of Policy Currency Option is subject to the applicable laws and regulations, administrative rules and requirements as determined by Hong Kong Life from time to time. When applying for the change of policy currency, all of the following conditions must be met:

   i. The New Policy Currency shall be a different currency from the current Policy Currency of the Policy at the time of application and the New Policy Currency will not be available for selection if it is demonetized by the issuance country or region at the time of change of policy currency; and

   ii. The Policyowner can apply for change of policy currency only 1 time every Policy Year; and

   iii. There is no outstanding Indebtedness; and

   iv. (Applicable to 5-Year and 10-Year Premium Payment Term Policies) All premiums due have been paid under the Policy; and

   v. No claims are currently being processed or have been made under the Policy; and

   vi. The Principal Amount of the Basic Plan under the New Policy must not less than the minimum requirement as determined by Hong Kong Life from time to time; and

   vii. The application for change of policy currency cannot be withdrawn, amended or reverted once made.

   Once the application for change of policy currency is accepted and approved by Hong Kong Life, a New Policy denominated in the New Policy Currency will replace the Policy, subject to the following terms and conditions:

   i. Any request for the change of policy currency endorsed by Hong Kong Life will take effect on the date of endorsement which will be the Policy Monthiversary following the approval of the change of policy currency or as soon as practicable at a time determined by Hong Kong Life.

ii. There is no cooling-off period for the New Policy.

iii. Policy Date, Issue Date, Premium Payment Term, Maturity Date and Policy Years of the New Policy shall be the same as the Policy upon the effect of the change of policy currency.

iv. Policy values under the Policy, including the Guaranteed Cash Value, Monthly Income (if any), Terminal Dividend (if any), premium (if any) and Total Premiums Paid shall be converted to the New Policy Currency under the New Policy. Hong Kong Life shall determine and adjust (either increase or decrease) at its sole discretion the current and future policy values, including but not limited to the Principal Amount, Guaranteed Cash Value, Monthly Income (if any), Terminal Dividend (if any), premium (if any) and Total Premiums Paid for the New Policy, based on factors including but not limited to the prevailing market-based currency exchange rate as determined by Hong Kong Life from time to time, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing assets to new assets. Upon the adjustment of the policy values, Death Benefit, Maturity Benefit, Guaranteed Special Coupon and Advance Income Benefit (if any) shall also be adjusted accordingly.

v. Any Death Benefit Settlement Options, Beneficiary Flexi Option, Contingent Policyowner, Contingent Life Insured and Beneficiary of the Policy as previously recorded and endorsed by Hong Kong Life will be applied to the New Policy unless otherwise specified.

vi. The Policy Currency of any Supplementary Benefit(s) attached to the Policy will be converted to the New Policy Currency, provided that such Supplementary Benefit(s) is offered under the New Policy and is available in the New Policy Currency. Without prejudice to the termination clause of the Supplementary Benefit(s) attached to the Policy, if such Supplementary Benefit(s) is not offered under the New Policy or is not available in the New Policy Currency, or if exercising change of policy currency option that would trigger the new coverage amount of such Supplementary Benefit(s) to be lower than the minimum amount or any other relevant requirements as determined by Hong Kong Life from time to time, such Supplementary Benefit(s) will be terminate automatically on the effective date specified in the of new policy document.

Upon the application for change of policy currency is accepted and approved by Hong Kong Life, a new set of policy document specifying the date of endorsement, plan features, benefits and policy terms will be issued for the New Policy and the Policy shall automatically terminate. Hong Kong Life reserves the right not to accept any application of change of policy currency and has the absolute discretion to determine the administrative rules and requirements in respect of change of policy currency from time to time. Hong Kong Life reserves the right to suspend and/or terminate the offering of change of policy currency option from time to time. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.

7. Designation of Contingent Life Insured is subject to the terms and conditions, and the then administrative rules and requirements as determined by Hong Kong Life from time to time. Only one Contingent Life Insured can be designated at a time. The proposed Contingent Life Insured must fulfill the issue age requirement and must not be older than the Initial Life Insured at the time Hong Kong Life receives the written request, and evidence of insurability including the existence of insurable interest for the proposed Contingent Life Insured must be submitted. Upon the death of the Life Insured on or after the 1st Policy Anniversary while the Policy is in force, the actual change of Life Insured to the Contingent Life Insured shall be approved and becomes effective subject to Hong Kong Life’s receipt of satisfactory proof of the Life Insured’s death and any documents as requested, the relevant conditions and limitation, and the prevailing administrative rules and requirements of Hong Kong Life. The Policy shall continue to be in-force when the Contingent Life Insured becomes the new Life Insured. The Maturity Date of the Policy shall be adjusted based on the Age of the new Life Insured. All Supplementary Benefit(s) (if any) of the Policy will be terminated automatically on the date of endorsement of the Policy and no unearned premium shall be refunded. The relevant Supplementary

Benefit(s) can be applied in respect of the new Life Insured in the Policy or the Designated Policy(ies) (where applicable) subject to the underwriting and administrative rules and requirements as determined by Hong Kong Life from time to time. For detailed terms and conditions, please refer to relevant form and the policy document issued by Hong Kong Life.

8. Designation of Contingent Policyowner is subject to the terms and conditions and the then administrative rules and requirements as determined by Hong Kong Life from time to time. Only one Contingent Policyowner can be designated at a time, and evidence of insurability including the insurable interest for the Proposed Contingent Policyowner must be submitted. Upon the death of the Policyowner while the Policy is inforce, the actual transfer of ownership of the Policy to the Contingent Policyowner shall be approved and becomes effective subject to Hong Kong Life's receipt of satisfactory proof of the Policyowner's death and any documents as requested, the relevant conditions and limitation, and the prevailing administrative rules and requirements of Hong Kong Life. All Supplementary Benefit(s) (if any) for the Policyowner will be terminated automatically upon the date of death of the Policyowner and no unearned premium shall be refunded. The relevant Supplementary Benefit(s) can be applied for by the Contingent Policyowner, 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 relevant forms and policy document issued by Hong Kong Life.

9. Total Premiums Paid means the total amount of due and payable premiums from the Policy Date up to the date of termination of the Plan, paid to the Plan and received by Hong Kong Life. Any payment in excess of such amount of due and payable premiums will not be included in the Total Premiums Paid. In case of Partial Surrender, the Total Premiums Paid under the Policy shall be adjusted and reduced proportionally as specified in the Partial Surrender provisions. The Total Premiums Paid does not include the amount in the Premium Deposit Account. In the event of the death of Life Insured, the amount in the Premium Deposit Account (if any) will be paid to the Beneficiary. If Policyowner requests to surrender, the amount in the Premium Deposit Account (if any) will be returned to the Policyowner.

10. Accumulated Monthly Income and Interest means the aggregate of (1) the total amount of distributed Monthly Income left with Hong Kong Life (if any); and (2) the total amount of interest accumulated on any distributed Monthly Income left with Hong Kong Life.

11. Guaranteed Special Coupon is payable on a one-off payment and is only payable once for the Plan. It can be withdrawn in cash only. In the event the Principal Amount for the plan is adjusted pursuant to the Change of Life Insured Option, the Guaranteed Special Coupon and the maximum cap will be adjusted accordingly. For the avoidance of doubt, once a Guaranteed Special Coupon has been paid, no subsequent Life Insured will be entitled the Guaranteed Special Coupon. The Principal Amount for the Plan shall not be affected by any distributed Guaranteed Special Coupon. Upon the change of Life Insured under Change of Life Insured Option or Contingent Life Insured Arrangement, if the policy has not yet paid out the Guaranteed Special Coupon, the Guaranteed Special Coupon will be distributed according to the attained age of the New Life Insured on the effective date of the change of Life Insured. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.

12. Death Benefit Settlement Options are only applicable in the event of the death of the Life Insured after the Premium Payment Term and all premiums due have been paid (applicable to 5-Year and 10-Year Premium Payment Term Policies), and are 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.

13. Beneficiary Flexi Option is subject to the administrative 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.

14. Specified Illness refers to the diagnosis of cancer, heart attack, kidney failure, stroke or terminal illness. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.
15. Accidental Dismemberment refers to the Beneficiary being diagnosed with dismemberment (i.e. Loss of one member or more members, paralysis or is permanently bedridden) after an Injury. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.
16. Advance Income Benefit will only take effect, while the Plan is in force and the Life Insured is alive upon the latest occurrence of the following: (i) at the end of Premium Payment Term period from the Policy Date (applicable to 5-Year and 10-Year Premium Payment Term Policies), or (ii) 1 year after the effective date for the Change of Life Insured pursuant to the "Designation of Contingent Life Insured" clause of the General Provisions or the "Change of Life Insured Option" clause of the Policy (if any), or (iii) 1 year after the date of any reinstatement (if any). Any Indebtedness on the Policy at the time of payment shall be deducted from the Advance Income Benefit otherwise payable under the Plan. For the avoidance of doubt, if the Advance Income Benefit has been paid and subsequently a change of Life Insured is exercised pursuant to the "Designation of Contingent Life Insured" clause of the General Provisions or the "Change of Life Insured Option" clause of the Policy, the Advanced Income Benefit shall not be applied and shall not be paid under the Policy or the new policy(ies) (where applicable). Upon the death of the Life Insured; or in the case of Partial Surrender, Full Surrender, termination, or termination of the policy ("Particular Event") occurs during the period from the claim approval date of Advance Income Benefit to the end of the Advance Benefit Period ("Deduction Period for Advance Income Benefit Paid"), the Deduction Amount of Advance Income Benefit Paid will be deducted from any benefit payable under the Plan, subject to the "Advance Income Benefit" clause. In case of a Partial Surrender, the Deduction Amount of Advance Income Benefit Paid attributable to the reduced portion of the Principal Amount will be deducted from the partial surrender value payable. In the event that the Policy is cancelled or terminated, Hong Kong Life reserves the right to claim the Deduction Amount of Advance Income Benefit Paid from the Policyowner. The Deduction Amount of Advance Income Benefit Paid means the portion amount of Advance Income Benefit paid for the period between the Policy Monthiversary immediately following the occurrence of Particular Event and the end of Advance Benefit Period, subject to the "Partial Surrender" clause and the "Advance Income Benefit" clause of the Plan. No adjustment on the payment of Advance Income Benefit will be made if the amount of Monthly Income within Advance Benefit Period changes subsequent to the claim approval date of Advance Income Benefit. For the avoidance of doubt, Monthly Income will continue to be suspended and will not be paid during the Advanced Benefit Period. Pursuant to the "Designation of Contingent Life Insured" clause of the General Provisions or the "Change of Life Insured Option" clause of the Policy, in case of Change of Life Insured during the Deduction Period for Advance Income Benefit Paid, Monthly Income will continue to be suspended and will not be paid under the Policy or the new policy(ies) (where applicable) during the Advance Benefit Period. If any Particular Event occurs before the claim approval date of the Advance Income Benefit, the relevant benefit of the Particular Event should be payable in accordance with the corresponding provisions of the Policy prior to the payment of the Advanced Income Benefit (if applicable). Advance Income Benefit shall be automatically terminated when the Life Insured attains the Age 100. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.
17. Bluepass Medicare Assistant is provided by a third-party service provider. Such service is included in the Plan but not part of the coverage. The availability of this service is not guaranteed. For details of the service, please refer to the company website of Hong Kong Life. Hong Kong Life reserves the right to cancel or amend the said service at its sole discretion. In addition, Hong Kong Life will not be responsible for any services or opinions provided by the third-party service provider. Hong Kong Life reserves the right of final decision in case of any dispute.

Exclusions for Advance Income Benefit

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

1. Pre-existing Condition;
2. Suicide or self-inflicted injuries while sane or insane;
3. Injury or Sickness sustained whilst the Life Insured is under the influence of alcohol or drugs and treatment in connection with addiction to drugs or alcohol;
4. Hospital confinement for isolation, quarantine and/or medical surveillance purpose;
5. Human Immunodeficiency Virus (HIV) infection and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof;
6. Life Insured participated in illegal activity or attempted violation of the law.

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. Currency Risk

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. As RMB is currently not freely convertible and is subject to exchange controls by the Chinese government, RMB currency conversion is subject to availability and Hong Kong Life may not have sufficient RMB at the relevant time.

3. Risk from Exercising Change of Policy Currency Option

In case the policy currency is changed under the Change of Policy Currency Option, the adjustments on policy value may be significant (either higher or lower) and the amount of policy value after exercising the Change of Policy Currency Option may be considerably less than the total amount of premiums paid. Any future premiums will be adjusted if the Change of Policy Currency Option is exercised within the Premium Payment Term. The approval of application of Change of Policy Currency Option and the availability of currency at the time of exercising the Change of Policy Currency Option will be subject to the prevailing laws and regulations. Hong Kong Life reserves the right not to accept any application of change of policy currency and has the absolute discretion to determine the administrative rules and requirements in respect of change of policy currency from time to time. Hong Kong Life reserves the right to suspend and/or terminate the offering of Change of Policy Currency Option from time to time.

Please note that the Basic Plan under the New Policy after change of policy currency may or may not be the same as the Basic Plan under the Policy, subject to the eligible Basic Plan offered by Hong Kong Life at its discretion from time to time. Plan features, benefits and policy terms of the Basic Plan under the New Policy may be different from the Basic Plan of the Policy. You shall not purchase this product solely for the Change of Policy Currency Option. Please carefully evaluate the difference between the Basic Plan under the Policy and the latest basic plan available for exchange when you exercise the Change of Policy Currency Option and consider whether the latest basic plan suits your needs.

4. **Liquidity Risk / Long Term Commitment**

   The Plan is designed to be held until the Maturity / Expiry Date. If you partially surrender or 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.

5. **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.

6. **Market Risk**

   The amount of Monthly Income and dividends (if any) of the Plan depends principally on the factors including investment returns, claim payments, policy persistency rates, expenses (such as commission, underwriting, issuance, maintenance costs, and general overheads) and tax; while the annual interest accumulation rate principally depends on the factors including investment performance and market conditions. Hence the amount of Monthly Income and dividends (if any) and annual interest accumulation rate are not guaranteed and may be changed over time. The actual Monthly Income and 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.

   Investment returns include investment income and changes in asset value of the underlying investment. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in invested assets, and foreign exchange fluctuations.

7. **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

8. **Suicide**

   If the Initial Life Insured commits suicide, while sane or insane, within one (1) year from the Issue Date or the 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 (in the case of one (1) New Life Insured), Issue Date of the new policies (in the case of two (2) New Life Insureds) (where applicable) or the date of any reinstatement, whichever is the latest, the liability of Hong Kong Life shall be limited to (i)(a) a refund of the Total Premiums Paid for the Plan (without interest) or (i)(b) the Guaranteed Cash Value and Terminal Dividend (if any), whichever is greater, plus (ii) Accumulated Monthly Income and Interest (if any), less (iii) Indebtedness (if any).

9. 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 the 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 (in the case of one (1) New Life Insured), Issue Date of the new policies (in the case of two (2) New Life Insureds) (where applicable) or date of any reinstatement, whichever is the latest, 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.

10. Automatic Termination

The Plan shall terminate automatically:

i. upon the death of the Life Insured (provided that there is no named and surviving Contingent Life Insured who will become the new Life Insured pursuant to the "Designation of Contingent Life Insured" clause as specified in the General Provisions of the Policy); or

ii. if and when the Plan matures or is fully surrendered; or

iii. (Applicable to 5-Year and 10-Year Premium Payment Term Policies) if and when a premium remains unpaid at the end of the Grace Period as specified in the General Pro visions of the Policy unless Automatic Premium Loan applies; or

iv. if and when the Indebtedness of the Policy equals to or exceeds the Guaranteed Cash Value; or

v. (Applicable to 5-Year and 10-Year Premium Payment Term Policies) if and when the Guaranteed Cash Value less Indebtedness (if any) is less than the premium required to maintain the Policy up to the next premium due date as specified in Automatic Premium Loan clause; or

vi. if and when the Policy is converted into two (2) new policies for New Life Insureds upon the change of Life Insured as specified in the Change of Life Insured Option clause; or

vii. Upon the Change of Policy Currency as specified in the Change of Policy Currency Option clause.

Others

11. 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).

12. 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.

13. Monthly Income and Dividends

Hong Kong Life determines the amount of divisible surplus that will be distributed in the form of Monthly Income and dividends. Monthly Income and 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 will be payable at the termination of the policies.

The amount of divisible surplus depends principally on the factors including but not limited to investment returns and outlook, actual experience on claims (such as death and/or other covered benefits) and surrenders as well as the projected cost of providing such benefits, policy persistency rates, expenses (such as commission, underwriting, issuance, maintenance costs, and general overheads) and tax. Hence the amount of Monthly Income and dividends are not guaranteed and may be changed over time. The actual Monthly Income and dividends payable may be higher or lower than the expected amount at the time when the policies were issued. The withdrawal of Monthly Income and dividends will decrease the Total Surrender Value and Total Death Benefit of the Policy.

Investment returns include investment income and changes in asset value of the underlying investment. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in invested assets, and foreign exchange fluctuations.

14. Partial Surrender

In case of Partial Surrender, the Guaranteed Cash Value and Terminal Dividend of the Policy will be decreased accordingly. This will also decrease the Principal Amount, Total Surrender Value, Total Death Benefit, Monthly Income, Guaranteed Special Coupon, premium, Total Premiums Paid and other benefits (if applicable) of the Policy.

15. 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, the Policy will terminate. Any Policy Loan and accrued loan interest may reduce the Total Surrender Value and Total Death Benefit of the Policy.

16. 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.

17. Dispute on Selling Process and Product

Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Bank (Hong Kong) 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.

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 benefit for this Plan are the dividends (including Non-guaranteed Monthly Income and Terminal Dividend (if applicable) and rate of interest (refer to as "interest accumulation rate") on Non-guaranteed Monthly Income and other cash payments (if applicable) 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*, actual experience on claims (such as death and/or other covered benefits) and surrenders as well as the projected cost of providing such benefits, policy persistency rates, expenses (such as commission, underwriting, issuance, maintenance costs, and general overheads), tax and the effect of smoothing. 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 or partial surrender 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 Monthly Income or other cash payments (if applicable) 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 returns include investment income and changes in asset value of the underlying investment. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in invested assets, and foreign exchange fluctuations.

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).

If you need to make a claim for Advance Income Benefit – Accidental Dismemberment, a written notice of Injury must be given to Hong Kong Life within 20 days after the date of Injury and within 90 days of such Injury, satisfactory proof of loss in prescribed forms must be furnished to Hong Kong Life unless it can be otherwise demonstrated that such notice or proof of loss was given as soon as reasonably possible.

For making a claim for Advance Income Benefit – Hospital Confinement, satisfactory proof of hospitalization in prescribed forms together with the official statement of accounts and receipts from Hospital must be furnished to Hong Kong Life within 30 days after the date of Discharge from the Hospital unless it can be otherwise demonstrated that such notice or proof was given as soon as reasonably possible.

For making a death claim, please submit a completed death claim form with the required documents to Hong Kong Life.

For details of claims procedure, please visit the company website of Hong Kong Life. 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. Unless otherwise specified, the defined terms used in this product leaflet should have the same meanings as given to them in the policy document. 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.