



申請身故賠償支付選項

REQUEST OF DEATH BENEFIT SETTLEMENT OPTIONS

基本計劃名稱

Name of Basic Plan

投保申請書/保單編號

Application / Policy No.

擬保單權益人/保單權益人姓名

Name of Proposed Policyowner /  
Policyowner

身故賠償支付選項  
Death Benefit  
Settlement Options

請選擇下列其中一項分期領取選項 Please choose either installment payments option below

☐ 分期領取(固定金額)  
Installment Payments (Fixed Amount)

固定金額<sup>1,2</sup>  
Fixed Amount \_\_\_\_\_

☐ 部分分期領取(固定金額)<sup>3</sup>  
Partial Installment Payments (Fixed Amount)

固定金額<sup>1,2</sup>  
Fixed Amount \_\_\_\_\_

指定百分比<sup>3</sup>  
Designated Percentage \_\_\_\_\_

☐ 部分分期領取至受益人指定年齡<sup>4</sup>  
Partial Installment Payments until the  
Designated Age of the Beneficiary

固定金額<sup>1,2</sup>  
Fixed Amount \_\_\_\_\_

受益人之年齡<sup>4</sup>  
Beneficiary's Age \_\_\_\_\_

☐ 分期領取(固定限期)  
Installment Payments (Fixed Period)

固定限期<sup>1,2</sup> \_\_\_\_\_ 年  
Fixed Period \_\_\_\_\_ Years

☐ 部分分期領取(固定限期)<sup>3</sup>  
Partial Installment Payments (Fixed Period)

固定限期<sup>1,2</sup> \_\_\_\_\_ 年  
Fixed Period \_\_\_\_\_ Years

指定百分比<sup>3</sup>  
Designated Percentage \_\_\_\_\_

☐ 分期遞增領取<sup>5</sup>  
Increasing Installment Payments

指定金額  
Specified Amount \_\_\_\_\_

定期發放  
Regular Intervals

☐ 每年  
Annually

☐ 每半年  
Semi-annually

☐ 每季  
Quarterly

☐ 每月  
Monthly

每年/每半年/每季之分期領取將以支票派發 Annually/Semi-annually/Quarterly Installment Payments will be paid by cheque  
每月分期領取將以自動轉帳派發 Monthly Installment Payments will be paid by Autopay

重要指示

Important Notes

1. 固定金額或固定限期支付都必須符合下例每定期發放之分期要求。

- (i) 分期領取之金額須不少於港元 5,000 或美元等值，並必須為整數；及  
(ii) 分期領取之最少固定限期須為 2 年，而最高固定限期須為 25 年

Settlement either by Fixed Amount or Fixed Period, it must fulfill the requirements of regular intervals as below.

- (i) The amount of Installment Payments should be at least HKD 5,000 or USD equivalent and must be an integer; AND  
(ii) The minimum Fixed Period for Installment Payment should be at least 2 years and maximum 25 years

2. 分期領取將根據保單貨幣派發。

Installment Payments will be paid according to Policy Currency.

3. 指定百分比之身故賠償將會作一次性支付。

A designated percentage of the Death Benefit will be paid in a lump sum.

4. 身故賠償將於受益人到達指定年齡(受益人之年齡)前，以固定金額定期發放。

Death Benefit will be paid in fixed amount at regular intervals before the Designated Age of the Beneficiary (Beneficiary's Age).

5. 如選擇分期遞增領取支付選項，第一(1)期之身故賠償將根據列明於此申請表格上之指定金額發放。往後之分期將由第二(2)年起於每年增加百分之三(3%)之發放金額，直至身故賠償完全付清為止。

If select Increasing Installment Payments settlement option, Death Benefit will be paid in a specified amount as stated in this prescribed form for the first (1st) installment. The subsequent installments will be increased by three percent (3%) each year starting from the second (2nd) year until Death Benefit is fully settled.

6. 任何未發放之身故賠償結餘將會保留在香港人壽保險有限公司積存生息直至全數身故賠償金額及其累積利息(如有)完全付清為止。利率並非保證及香港人壽保險有限公司可全權不時作出更改。

The unpaid balance of Death Benefit will be left with Hong Kong Life Insurance Limited to accumulate with interest at such non-guaranteed interest rates as may be determined by Hong Kong Life Insurance Limited from time to time at its absolute discretion until the whole amount of Death Benefit plus its accrued interest (if any) are fully settled.

### 重要指示 (續)

### Important Notes (Cont'd)

7. 假若身故賠償低於港元 120,000 或美元等值，身故賠償支付方式將不予行使。而身故賠償將一次性支付給受益人。  
The Death Benefit Settlement Option will not be exercised if the Death Benefit is less than HKD 120,000 or USD equivalent. The Death Benefit will be paid to the Beneficiaries in a lump sum.
8. 如受益人多於一位，必須為所有受益人選擇相同的身故賠償支付選項，否則身故賠償將會以一筆過方式給付予所有受益人。  
If more than one Beneficiaries is named, the same Death Benefit Settlement Options must be chosen for all the Beneficiaries, otherwise the Death Benefit will be paid to the Beneficiaries in a lump sum.
9. 身故賠償支付選項將不能在以下情況下行使(i) 如本保單之任何利益、權利及/或權益根據本保單的條款作為抵押貸款轉讓；或(ii) 任何的受益人是納入遺產、公司、合夥人、機構、信託人或轉讓人，除非得到香港人壽保險有限公司預先發出的書面同意。  
Death Benefit Settlement Options will not be exercised if (i) any of the benefits, rights and/or interests under the Policy have been assigned as a collateral security in accordance with the terms of the Policy; or (ii) any of the Beneficiaries is an estate, corporation, partnership, association, trustee or assignee except with Hong Kong Life Insurance Limited's prior written consent.
10. 香港人壽保險有限公司有絕對權力不時制定及/或更改任何身故賠償支付的選項、條件、行政規定及要求。有關條款及細則，請參閱保單。如有任何差異，以保單為準。  
Hong Kong Life Insurance Limited has the absolute discretion to impose and/or alter any options, conditions, administrative rules and requirement in respect of the Death Benefit Settlement Options from time to time. For terms and conditions, please refer to the policy document. If there is any conflict, policy document shall prevail

### 聲明

### Declaration

本人/吾等作為擬保單權益人/保單權益人，謹此確定本人/吾等已閱讀、明白及同意遵守上述之重要指示。

I/ We, the Proposed Policyowner/Policyowner, hereby confirm that I/we have read, understood and agreed to be bound by the above Important Notes.



擬保單權益人/保單權益人簽署  
Signature of Proposed Policyowner/Policyowner

簽署地  
Signed at

日 DD / 月 MM / 年 YYYY

日期  
Date



保險中介人簽署  
Signature of Insurance Intermediary

保險中介人姓名  
Name of Insurance Intermediary

分行編號及保險中介人編號  
Branch Code and Insurance Intermediary No.