

Hong Kong Life “Forever Growth Whole Life Protector”

26 May 2015 - Due to the enhancement in insurance consciousness, the market launches different kinds of insurance products to cater clients' needs. Hong Kong Life Insurance Limited (“Hong Kong Life”) sincerely finds out the way of asset appreciation and protects clients' needs by launching **“Forever Growth Whole Life Protector”**, which hopes to help client to plan for a better future.

Clients will worry about the length of Payment Term when purchasing insurance products. Since clients are required to pay for 6 years or 12 years¹ in **“Forever Growth Whole Life Protector”** with Benefit Term until aged 100 of the Life Insured, they will not worry about the long Payment Term. Additional Return is included in the plan. 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. 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.

Hong Kong Life understands clients strongly putting the emphasis on family. Life Protection is included in **“Forever Growth Whole Life Protector”**. If the Life Insured dies while the Plan is in force, the Total Death Benefit will be paid to the Policy Beneficiary in one-off by cash to deal with the financial needs. The Plan also includes Flexible Choice of Riders³ to enhance clients' coverage.

Hong Kong Life Chief Marketing Officer Kennex Chan said, **““Forever Growth Whole Life Protector””** is a whole life protection plan with savings element. The Plan emphasizes on long-term investment returns. Apart from the stable Guaranteed Cash Value, Additional Return is also provided, which is suitable for clients with retirement planning or children education planning. ”

The premium rate will remain unchanged throughout the Premium Payment Term allowing you to have a better plan for your future regardless of the age. The application procedure of **“Forever Growth Whole Life Protector”** is simple and no

medical examination is required. Minimum Principal Amount⁴ is HKD90,000 or USD12,000 while the Maximum Principal Amount of each Policy Beneficiary is HKD10,000,000 or USD1,250,000.

For plan details, please refer to the product leaflet, call Hong Kong Life Application Hotline 22902888, visit [Hong Kong Life Website](#) or contact Appointed Insurance Agency Shanghai Commercial Bank Limited.

¹The 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.

²Annual 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.

³Application 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.

⁴It is used to calculate Premium, dividend and other policy values and does not represent the amount of death benefit of the plan. Actual amount of death benefit may be less than the Principal Amount.



Hong Kong Life “Forever Growth Whole Life Protector” leaflet