

**Hong Kong Life “Golden Achiever Single Premium Protection Plan”**

20 January 2014 - Due to the low interest rates in current market, clients prefer to choose insurance products with satisfied returns. Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Golden Achiever Single Premium Protection Plan”**, which only one-off Premium is required for five-year stable returns and whole life protection<sup>1</sup>.

Apart from guaranteed returns, the Plan provides Annual Dividend<sup>1</sup>, which clients can choose either interest accumulation or withdrawal.

Hong Kong Life Chief Marketing Officer Kennex Chan said, **““Golden Achiever Single Premium Protection Plan””** provides Guaranteed Cash Value and Annual Dividend helping clients to achieve short-term saving goal. After Policy Year, guaranteed returns may reach 108.8% of the total paid Premium and guaranteed annual interest rate will be 1.7%. Expected total returns will reach 110.4%<sup>2</sup> of the total paid Premium and total annual interest rate will be 2%.”

**“Golden Achiever Single Premium Protection Plan”** provides Whole Life Protection<sup>3</sup>. In the 1st and 2nd Policy Year, the Total Death Benefit is equal to the sum of 101% of Insured Amount and Accumulated Dividend (if any). In the 3rd and onwards Policy Year, the Total Death Benefit is equal to the sum of 105% of Insured Amount or 100% of Guaranteed Cash Value (whichever is greater) and Accumulated Dividend (if any).

The Plan also provides worldwide emergency assistance services (including medical assistance, trip consultation and support, legal referral service), and MedPass Service (Admission deposit waiver is provided for designated China Mainland hospitals)<sup>3</sup>, which comprehensive assistance will be provided wherever you are.

**“Golden Achiever Single Premium Protection Plan”** is suitable for people aged 0 to 70. The application procedure is simple and no medical examination is required. Minimum Principal Amount is USD10,000 while the Maximum Principal Amount of

each Policy Beneficiary is USD1,000,000.

The offer period of “**Golden Achiever Single Premium Protection Plan**” is until 28 March 2014. For any application of USD20,000 Premium or above within the offer period, clients can enjoy USD5,000 or below Premium Discount Incentive<sup>4</sup>.

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 OCBC Wing Hang Bank Limited, Chong Hing Bank Limited and Shanghai Commercial Bank Limited.

<sup>1</sup>Annual Dividend is not guaranteed. Clients can choose withdrawal and interest accumulation. The annual interest accumulation rate is 5%. Hong Kong Life reserves the right to change it from time to time.

<sup>2</sup>Total returns may reach 110.4% of Total Premiums Paid and includes Annual Dividend. Since the Annual Dividend and its interest rate are not guaranteed and may change from time to time, total returns are not guaranteed if clients choose interest accumulation for Annual Dividend.

<sup>3</sup>Worldwide Emergency Assistance and MedPass Service are provided by Inter Partner Assistance Hong Kong Limited and the terms and conditions of the services will be issued together with the Policy. These services are not guaranteed for renewal. Hong Kong Life reserves the right to cancel or amend the said services at its sole discretion.

<sup>4</sup>Terms and condition apply. For plan details, please refer to product leaflet.

**發售期有限**

## 快達保

**整付壽險計劃**

**整付保費 5年儲蓄期**  
輕易達成目標 兼享周全保障

**計劃特點**

- 美元保單 自選美元或港幣結算
- 保額回報108.8%
- 週年紅利<sup>1</sup>
- 國際緊急援助及任中橫服務<sup>2</sup>

- 整付保費 5年期人壽保障
- 總回報高達110.4%<sup>2</sup>
- 投保簡便 無須驗身

**建議書例子**

重要事項：此乃「快達保」整付壽險計劃保險利益之說明摘要，並不影響保單內所列的條款及規定。假設投保金額為美元20,000

保單生效年	保單現金價值	積存紅利 <sup>3</sup>	現金總值 <sup>4</sup>	總身故賠償 <sup>5</sup>
1	16,000	0	16,000	20,200
2	17,000	0	17,000	20,200
3	18,000	60	18,060	21,060
4	19,500	163	19,663	21,163
5	21,760	321	22,081	22,081

以上為建議書例子，實際的保費及保額，請參閱「快達保」整付壽險計劃之保單利益說明。

「快達保」整付壽險計劃適合0至70歲人士，投保金額最低為美元10,000，而每位投保人之最高投保金額為美元1,000,000。上列為本產品主要利益的說明摘要，如欲查詢有關計劃詳情，請致電香港人壽保險有限公司（「香港人壽」）投保熱線2290 2888查詢。

**備註：**

1. 在建議書中，假設已繳付保費之108.8%。
2. 總回報高達已繳保費之110.4%，此總回報率已包括週年紅利在內，並假設保單權益人將週年紅利存於香港人壽儲蓄生息，由於週年紅利及有價息率是沒有保障的，故不能保證。因此，總回報並非保證。
3. 週年紅利金額可升可降，客戶可選擇領取或存作生息，用以計算積存紅利之利率為5.0%，但此利率並非保證或永久不變之估計，香港人壽或會不時調整此利率。
4. 國際緊急援助（包括醫療援助、旅遊前諮詢及支援與提供法律援助轉介）及任中橫服務（於指定中國內地醫院，免附支付入院押金）由 Inter Partner Assistance Hong Kong Limited 提供，服務條款與保單單據內之保單一併發出，此服務並非保證服務，香港人壽保留取消或修改有關服務之權利。
5. 保單身故賠償於保單現金價值及積存紅利（如有）之總和，如客戶身故時未滿18歲，則以保單現金價值為準，而現金總值之金額可能會低於已繳保費。
6. 在首個保單年度之總身故賠償相等於投保金額之101%及積存紅利（如有）之總和；由第3個保單年度至保單屆滿，總身故賠償相等於投保金額之105%或當時之保單現金價值之100%（以較高者為準）及積存紅利（如有）之總和。

**請注意下列風險披露：**

- **匯率風險**——此計劃以美元計算保單價值及保費，任何利益價值亦會以美元發放。若以港幣收取利益價值，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幣的匯率計算。由於匯率可能出現波動，如美元兌港幣大幅貶值，保單的利益價值（以港幣計算）則可能大幅降低。如美元兌港幣大幅升值，保單的保費（以港幣計算）則可能大幅增加。
- **風險披露**——此計劃的設計是供持有至到期日，客戶若在保單到期日前退保，將會損失部分已繳之保費。
- **發行人的信譽風險**——此計劃由香港人壽發行及承保，客戶應考慮發行人的財政狀況，以決定其能否履行此計劃所須付上的責任，在最壞的情況下，客戶可能損失所有已繳之保費及利益價值。

本建議書僅供參考用途，絕不適用於香港境內使用，詳細條款及規定均以保單為準。  
閣下可於作出任何決定前向諮詢獨立專業意見。  
如欲索取英文版本，請致電香港人壽熱線2290 2888。  
Should you require an English version, please call our hotline at 2290 2888.  
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，請致電香港人壽，地址為香港皇后大道中183號中環大廈15樓或致電2290 2882與香港人壽客戶服務主任聯絡，此項安排不另收費。



香港人壽  
hong kong life

香港人壽為下列金融集團成員機構：







Hong Kong Life “Golden Achiever Single Premium Protection Plan” leaflet

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