

Hong Kong Life “Power Saver 6 RMB Endowment Plan”

30 January 2014 - Due to the unstable economical market, clients tend to select safer saving plan. RMB saving insurance plan is popular recently because of its appreciation. Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Power Saver 6 RMB Endowment Plan”** which only two-year Premium is required for six-year saving and whole life protection¹.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “The Plan provides guaranteed returns, which is suitable for people with a positive forecast towards RMB appreciation. After Policy Year, guaranteed returns may reach 116.70% of the total paid Premium (calculated in RMB). If clients save the 2nd year Premium paid by annual payment mode when paying first year Premium, 3.5% Premium Discount Incentive will be entitled in 2nd year. After Policy Year, guaranteed returns may reach 118.77% of the total paid Premium (calculated in RMB).”

The Policy Value and Premium of **“Power Saver 6 RMB Endowment Plan”** are calculated in RMB. Clients can choose RMB or HKD Premium, Guaranteed Cash Value and Compensation Amount. The Plan also provides flexible premium arrangement for helping clients to management exchange rate risk. Clients can save the 2nd year Premium paid by annual payment mode when paying first year Premium². The exchange rate is based on the saving date, which clients can avoid the risk of RMB appreciation and enjoy 3.5% Premium Discount Incentive.

The Plan provides complimentary Accidental Death Benefit³ for the first Policy Year. If the Life Insured dies because of accident, an extra benefit equals to 10% of the Premium of the Plan will be paid.

“Power Saver 6 RMB Endowment Plan” is suitable for people aged 0 to 70. Minimum Principal Amount is RMB40,000 while the Maximum Principal Amount of each Policy Beneficiary is RMB800,000,000. The application procedure is simple and no medical examination is required.

For plan details, please refer to the product leaflet, call Hong Kong Life Application Hotline 22902888, visit [Hong Kong Life Website](http://hongkonglife.com) or contact Appointed Insurance Agency Chong Hing Bank Limited, Shanghai Commercial Bank Limited, OCBC Wing Hang Bank Limited and Wing Lung Bank Limited.

¹ Total Death Benefit is equal to 100% of Total Premiums Paid in the 1st Policy year. From 2nd and onwards Policy Year, Total Death Benefit is equal to 102% of Total Premiums Paid or 100% of Guaranteed Cash Value (whichever is greater). Paid Premium is excluded in reserve premium account.

² Amount in reserve premium account will be automatically paid in 2nd Policy Year, which is not entitled to dividend and partly or fully withdrawal.

³ Maximum Total Death Benefit of each Policy Beneficiary is RMB400,000 (Calculated by Accidental Death Benefit provided in Hong Kong Life Plan).

發售期有限



富足6年
人民幣儲蓄壽險計劃

2年靈活繳款 6年達成目標
預早策劃 目標易達

- 人民幣保單 自選人民幣或港幣結算¹
- 保證回報116.70%² (以人民幣計算)
- 首年免費意外死亡保障 高達人民幣400,000³

- 2年繳款 6年期人壽保障²
- 靈活保費安排 避免匯率風險¹
- 投保簡便 無須驗身

計劃特點

建議例子 重要事項：此乃「富足6年」人民幣儲蓄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。假設投保金額為人民幣100,000

保單生效年滿	保證現金價值 ⁴	身故賠償 ²	已繳總保費
1	35,000	50,000	50,000
2	80,000	102,000	100,000
3	85,000	102,000	100,000
4	90,000	102,000	100,000
5	100,000	102,000	100,000
6	116,700	116,700	100,000

以上為建議例子，實際的保費及詳情，請參閱「富足6年」人民幣儲蓄壽險計劃之保險利益說明。

「富足6年」人民幣儲蓄壽險計劃適合0至70歲人士，投保金額最低為人民幣40,000，而每位被保人之最高投保金額為人民幣8,000,000。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，請親臨本公司之保險代理商與銀行、上海商業銀行、永亨銀行及永隆銀行各分行，或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：

- 本計劃以人民幣計算保單價值及保費，客戶可選擇以人民幣或港幣繳付保費，收取保證現金價值及賠償金額，若選擇以港幣結算，兌換金額乃根據當時兌換率計算。香港人壽或會不時調整有關兌換率。
- 在首個保單年度之身故賠償相等於已繳總保費之100%；由第2個保單年度起至保單期滿，身故賠償相等於已繳總保費之102%或當時之保證現金價值之100%（以較高者為準），但已繳總保費並不包括保費戶口內之金額。
- 保單期滿時，保證回報相等於已繳總保費之116.70%（以人民幣計算）；若投保客戶繳交首年保費時預先將第2年年保費存入保費戶口，並享有第2年保費3.5%折扣優惠，保單期滿時，保證回報相等於已繳總保費之118.77%（以人民幣計算）。
- 客戶可於繳交首年保費時，預先將第2年年保費存入保費戶口，有關免稅保費將定期存入戶口之免稅，並享有第2年保費3.5%折扣優惠，而保費戶口內的金額將於第2年保費到期日自動轉付至保單，保費戶口內的金額將不會獲利息及不獲受股份或全數提取。
- 意外死亡保障賠償相等於本計劃投保金額之10%，而每位被保人之最高賠償總額為人民幣400,000（以每位被保人於香港人壽接受投保之所有人民幣保單內之仍然生效的意外死亡保障計算）。
- 若客戶於保單期滿前日退保，可獲當時之保證現金價值，而保證現金價值之金額可能少於已繳總保費。

請注意下列風險披露：

- 匯率風險** — 此計劃以人民幣計算保單價值及保費，任何利益價值亦會以人民幣發放。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人民幣兌港幣的匯率計算。由於匯率可能出現波動，如人民幣兌港幣大幅貶值，保單的利益價值（以港幣計算）則可能大幅降低。如人民幣兌港幣大幅升值，保單的保費（以港幣計算）則可能大幅增加。
- 貨幣風險** — 目前人民幣不是自由兌換貨幣，並設有每日兌換限制，以人民幣兌換港幣須依從中國之監管機構所制訂的規章限制。如兌換金額超過每日兌換限制，客戶可能需一段時間方可將所投保之人民幣兌換至另一種貨幣。
- 長期承諾** — 此計劃的設計是供持有至滿期日，客戶若在保單滿期前退保，或會損失部份已繳之保費，客戶應全數繳付此計劃的整個保費期內之保費，若停止繳付保費，可能會導致保單失效及損失已繳之保費。
- 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，以決定其是否應履行此計劃所須付上的責任。在惡劣的情況下，客戶可能損失所有已繳之保費及利益價值。

本宣傳單張只作參考用途，並只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諮詢獨立的專業意見。


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，請致函香港人壽，地址為香港皇后大道中183號中環大廈15樓或致電2290 2888與我們的資料保護主任聯絡。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聯營機構：




PPS00002-201402-028

Hong Kong Life “Power Saver 6 RMB Endowment Plan” leaflet

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