

Press Release

Hong Kong Life “Golden Harvest Endowment Plan”

2 July 2013 - Due to the low interest rate, clients tend to select insurance products with guaranteed and stable returns. To cope with the market demand, Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Golden Harvest Endowment Plan”** today, which only three-year Premium is required for eight-year saving and whole life protection¹.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “Hong Kong Life launched **“Golden Harvest Endowment Plan”** for people who prefer stable returns and flexible capital. Starting from the 3rd Policy Anniversary, Guaranteed Cash Coupon which is up to 20% of the Sum Assured, will be payable every year until the Policy Maturity². Clients can enjoy stable returns and flexible capital at the same time. The Sum Assured will not decrease because of the Guaranteed Cash Coupon, which can help clients to achieve saving goal under the whole life protection.”

Hong Kong Life provides flexible Premium Payment Term for clients' better budgeting and personal needs. Clients can save the 2nd and 3rd year Premium paid by annual payment mode when paying first year Premium, which the saved Premium will be paid automatically on premium expiry date. The Plan includes HKD and RMB policy currency selection³ for clients. For RMB Policy, The exchange rate is based on the saving date, which clients can avoid the risk of RMB appreciation and enjoy 5% Premium Discount Incentive. Account Amount will not be entitled to interest and partly or fully withdrawn.

The Plan provides the Worldwide Emergency Assistance (including medical assistance, pre-travel consultation and support as well as legal referral service) and MedPass Service (waiver of admission deposit if admitted to the specified hospital in mainland China) wherever clients are.

