

Press Release

Hong Kong Life “Wealthy Builder III USD Endowment Plan”

16 October 2013 - Due to the periods of high volatility in global market, saving insurance plan with short Premium Payment Term is popular and in high demand. To cope with the market change, Hong Kong Life Insurance Limited (“Hong Kong Life”) launched “Wealthy Builder III RMB Endowment Plan” on August 2012. This year, **“Wealthy Builder III USD Endowment Plan”** was launched on October, which only two-year Premium is required for five-year saving and whole life protection¹.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “Hong Kong Life launched **“Wealthy Builder III USD Endowment Plan”** for people who prefer stable returns. This Plan is calculated in USD. After Policy Year, guaranteed returns may reach 112.75% of the total paid Premium and thus clients can enjoy satisfied returns under the low interest rate of USD.”

“Wealthy Builder III USD Endowment Plan” is a kind of saving and protection plan calculated in USD. Clients can choose USD or HKD Premium, Guaranteed Cash Value² and Compensation Amount.

“Wealthy Builder III USD Endowment Plan” also provides complimentary Accidental Death Benefit 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. Maximum Total Death Benefit of each Policy Beneficiary is USD50,000 (Calculated by Accidental Death Benefit provided in Hong Kong Life Plan). The application procedure is simple and no medical examination is required.

“Wealthy Builder III USD Endowment Plan” is suitable for people aged 0 to 70. Minimum Principal Amount is USD10,000 while the Maximum Principal Amount of each Policy Beneficiary is USD1,000,000. For plan details, please refer to the product leaflet, call Hong Kong Life Application Hotline 22902888, or visit [Hong Kong Life Website](#).

¹During the offer period of the plan, the Total Death Benefit is equal to 102% of the Total Premiums Paid or 100% of Guaranteed Cash Value (whichever is greater).

²When clients surrender the Policy upon Policy Maturity, Guaranteed Cash Value will be provided. The Guaranteed Cash Value may be less than the Total Premiums Paid.

發售期有限

躍陞Ⅲ 美元儲蓄壽險計劃

美元保單 5年儲蓄期
坐享保證回報 兼享人壽保障

計劃特點

美元保單
2年繳款期 5年期人壽保障¹
保證回報112.75%²
首年免費意外死亡保障 高達美元50,000³
投保簡便 無須驗身

建議書

重要事項：此乃「躍陞Ⅲ」美元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與規定。
 假設投保金額為美元 20,000

保單生效年滿	保證現金價值*	身故賠償 ¹	已繳總保費
1	7,000	10,200	10,000
2	16,000	20,400	20,000
3	18,000	20,400	20,000
4	20,000	20,400	20,000
5	22,550	22,550	20,000

「躍陞Ⅲ」美元儲蓄壽險計劃適合0至70歲人士，投保金額最低為美元10,000，而每位被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，請致電本公司投保熱線2290 2888查詢。


備註：

- 於計劃有效期內，身故賠償相等於已繳總保費之102%或當時保證現金價值之100%，以較高者為準。
- 保證回報相等於投保金額之112.75%。
- 意外死亡保障額相等於基本計劃投保金額之10%，而每位被保人之最高總保障額為美元50,000（以每位被保人於香港人壽獲受保之所有美元保單的意外死亡保障計算）。
- 若客戶於保單滿期日前退保，可獲當時之保證現金價值，而保證現金價值之金額可能會少於已繳總保費。

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，而保證現金價值及賠償金額亦以美元發放。若以港幣收取保證現金價值及賠償金額，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。若匯率出現波動，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。
- 長期承諾 — 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，或會損失部份本金。
- 發行人的信貸風險 — 此計劃由香港人壽發行及承保，客戶應考慮發行人及承保人的財政狀況，以決定其是否能履行此計劃所須付上的責任。在最壞的情況下，客戶可能損失所有本金及保證現金價值。

本宣傳單張只作參考用途，詳細條款及規定均以保單為準。
 如欲索取英文版本，請瀏覽www.hklife.com.hk或致電本公司熱線2290 2888。
 Should you require an English version, please visit www.hklife.com.hk or call our hotline at 2290 2888.



香港人壽
hong kong life

香港人壽為下列金融集團成員機構：


WEB_LUC201-201110

Hong Kong Life “Wealthy Builder III USD Endowment Plan” leaflet

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