

**Press Release**

**Hong Kong Life “Wealthy Builder II RMB Endowment Plan”**

13 February 2012 - Market demand towards RMB insurance plan increases because many clients would like to acquire better investment returns by RMB appreciation in the market. Hong Kong Life Insurance Limited (“Hong Kong Life”) re-launched **“Wealthy Builder II RMB Endowment Plan”**, which was launched on August and December last year. Only two-year Premium is required for five-year saving and life protection. The Plan provides 110%<sup>1</sup> guaranteed return with guaranteed annual interest rate 2.14%.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “Since the response of previous RMB Endowment Plan launched were usually great, our Company continues to launch **“Wealthy Builder II RMB Endowment Plan”** this year to meet the market demand. When comparing with similar products found in the market, **“Wealthy Builder II RMB Endowment Plan”** is with a lower Sum Assured RMB40,000 which equals to RMB20,000 annual premium. Clients can also choose RMB or HKD Premium.”

**“Wealthy Builder II RMB Endowment Plan”** provides flexible Premium Payment Term. The Plan offers two-year Premium Payment Term and the option to save the next year Premium in advance<sup>2</sup> in order to avoid the risk of exchange rate.

**“Wealthy Builder II RMB Endowment Plan”** also provides complimentary Accidental Death Benefit for the first Policy Year. If the Life Insured dies because of accident, Total Death Benefit equals to 102% of Total Premiums Paid or Guaranteed Cash Value and an extra benefit equals to 10% of the Premium of the Plan will be paid to their families which is up to RMB400,000<sup>3</sup>.

**“Wealthy Builder III RMB Endowment Plan”** is suitable for people aged 0 to 70. The Maximum Total Sum Assured of **“Wealthy Builder”** and **“Wealthy Builder II RMB Endowment Plan”** for each Policy Beneficiary is RMB8,000,000. The application procedure is simple and no medical examination is required.

<sup>3</sup>The indemnity of the Benefit amount equals to 10% of the Sum Assured while the maximum Total Death Benefit of “Wealthy Builder” and “Wealthy Builder II RMB Endowment Plan” is RMB400,000.

Hong Kong Life “**Wealthy Builder II RMB Endowment Plan**” leaflet