

Hong Kong Life “Joyful Whole Life Savings Protection Plan”

29 March 2012 - Purchasing a personal saving insurance is the best way to provide families with a comprehensive protection and love. Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Joyful Whole Life Savings Protection Plan”**, which only five-year Premium is required for whole life protection. Guaranteed Cash Coupon will be payable regularly up to aged 100 of the Life Insured. The Plan may also provide Annual Dividend¹ and Terminal Dividend¹ to help accumulate your wealth gradually and fulfill your financial goal.

“Joyful Whole Life Savings Protection Plan” is with short Premium Payment Term and Guaranteed Cash Coupon. Starting from the 5th Policy Anniversary, Guaranteed Cash Coupon which is equal to 5% of the Principal Amount will be payable every two years until the Policy Maturity. Client can choose cash withdrawal or leaving it with the Policy for interest accumulation. Sum Assured will not decrease even Guaranteed Cash Coupon is available.

Apart from Annual Dividend, **“Joyful Whole Life Savings Protection Plan”** provides Terminal Dividend which may be payable starting from the 8th Policy Anniversary when the Policy is surrendered by the client, the Life Insured dies or upon Policy Maturity. No medical examination is required for **“Joyful Whole Life Savings Protection Plan”**. Client can enjoy whole life protection together with achieving saving purpose. If the Life Insured dies while the Plan is in force, the Total Death Benefit will be paid to their families.

Hong Kong Life Chief Marketing Officer Kennex Chan said, **““Joyful Whole Life Savings Protection Plan””** is a good choice for people with saving intention under low deposit interest rates marketing situation because the Plan provide Guaranteed Cash Coupon. Guaranteed Cash Coupon will still be payable every two years after the Policy Maturity, which helps clients to achieve individual goals such as study or travel for fresh graduate, child education for parent, retirement planning for adult. In order to provide a more comprehensive protection, the Plan provides clients with 24 Hours

Emergency Assistance Service² wherever they are.”

“**Joyful Whole Life Savings Protection Plan**” is suitable for people aged 0 to 70. Sum Assured is between HKD60,000 or USD7,500 up. For any successful application until 28 June, clients can enjoy 10% First Year Premium Discount Incentive. For plan details, please refer to the product leaflet, contact Asia Insurance Company Limited, Chong Hing Bank Limited, Shanghai Commercial Bank Limited, Wing Hang Bank Limited, OCBC Wing Lung Bank Limited, call Hong Kong Life Application Hotline 22902888, or visit [Hong Kong Life Website](http://www.hklife.com.hk).

Joyful Whole Life Savings Protection Plan	
Launch Date	29 March 2012
Premium Payment Term	5 Years
Benefit Term	Until aged 100 of the Life Insured
Guaranteed Cash Coupon	Starting from the 5th Policy Anniversary, Guaranteed Cash Coupon which is equal to 5% of the Principal Amount will be payable every two years.
Life Protection	Maximum 120% of Total Premiums Paid OR 100% of Guaranteed Cash Value as at the date of death of the Life Insured (whichever is greater)
Dividend	Annual Dividend* and Terminal Dividend*
Medical examination	No
Incentive	<ul style="list-style-type: none"> · Free Worldwide Emergency Assistance · 10% First Year Premium Discount Incentive(until 28 June 2012)
Inquiry Hotline	2290 2814
Enquiry Hotline	www.hklife.com.hk

¹Annual Dividend and Terminal Dividend are non-guaranteed.

²Worldwide Emergency Assistance is provided by Inter Partner Assistance Hong Kong Limited and the terms and conditions of the services will be issued together with the Policy.



Hong Kong Life “Joyful Whole Life Savings Protection Plan” poster