

Hong Kong Life “Wealthy Builder III RMB Endowment Plan”

27 August 2012 - Hong Kong plays an important role in China’s economic development and RMB internationalization. Many clients would like to acquire better investment returns by RMB appreciation in the market with low interest rate. RMB Time Deposits is usually with short deposit period. Its interest rate will be recalculated during renewal and interest is not guaranteed. On the contrary, RMB Savings Protection Plan is with higher Benefit Term and guaranteed returns, which will be more attractive to clients looking for long-term saving purpose.

Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Wealthy Builder III RMB Endowment Plan”**, which only two-year Premium is required for five-year saving and whole life protection. **“Wealthy Builder III RMB Endowment Plan”** provides 112.75% guaranteed returns¹ (calculated in RMB) and 2.7% guaranteed annual interest rate. Clients may easily meet their saving purpose by the potential returns of RMB appreciation.

“Wealthy Builder III 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 advance² in order to avoid the risk of exchange rate. Clients can also choose RMB or HKD Premium or Guaranteed Cash Value.

“Wealthy Builder III RMB Endowment Plan” also provides complimentary Accidental Death Benefit³ 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.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “Many investors hope to increase capital value through RMB fluctuation in current market with low interest rate and normal investment condition recently. There is an exchange limitation amounted RMB20,000 at maximum but RMB saving plan is excluded in it, which is

flexible for clients' exchange needs. **“Wealthy Builder III RMB Endowment Plan”** provides a more attractive guaranteed returns and interest rate than **“Wealthy Builder II RMB Endowment Plan”**, which helps clients to achieve financial goal.

“Wealthy Builder III RMB Endowment Plan” is suitable for people aged 0 to 70. Minimum Principal Amount is RMB40,000 which equals to RMB20,000 annual premium. The application procedure is simple and no medical examination is required. The Maximum Principal Amount of **“Wealthy Builder III RMB Endowment Plan”** for each Policy Beneficiary is RMB8,000,000.

For plan details, please refer to the product leaflet, contact Asia Insurance Company Limited, Chong Hing Bank Limited, Shanghai Commercial Bank Limited, OCBC Wing Hang Bank Limited and Wing Lung Bank Limited, call Hong Kong Life Application Hotline 22902888, or visit [Hong Kong Life Website](#).

¹Guaranteed returns equals to 112.75% of Total Premiums Paid (Calculated in RMB).

²Amount in RMB reserve premium account is not entitled to dividend and partly or fully withdrawal.

³The indemnity of the Benefit amount equals to 10% of the Sum Assured while the maximum Total Death Benefit is RMB400,000 (Calculated by each Policy Beneficiary's indemnity of the Benefit in Hong Kong Life's RMB policies).



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躍陞III 人民幣儲蓄壽險計劃

人民幣保單 5年保單期
坐享保證回報 獲享人壽保障

計劃特點

人民幣保單 自選人民幣 / 港幣結算¹
2年繳款期 5年期人壽保障²
保證回報112.75%³ (以人民幣計算)
靈活保費安排 避免匯率風險⁴
首年免費意外死亡保障 高達人民幣400,000⁵
保證批核 無須驗身

建議額

重要事項：此乃「儲蓄」，人民幣儲蓄壽險計劃保障利益之說明概要，並非對保單內所列的條款與規定。
最低保費金額為人民幣100,000

保單支付年數	保費(人民幣)	身故賠償 ⁶	保單結算 ⁷
1	25,000	34,000	80,000
2	80,000	102,000	100,000
3	90,000	102,000	100,000
4	100,000	102,000	100,000
5	112,750	112,750	100,000

¹ 總結：人民幣儲蓄壽險計劃適合18歲人士，最佳投保金額為人民幣40,000，而每位保單人之最高投保金額為人民幣8,000,000，上列為本單主要利益之說明概要，如欲獲悉更多資料，歡迎親臨亞洲保險經紀集團銀行、上海商業銀行、永亨銀行及香港銀行各分行，或致電本公司投保熱線2290 2888查詢。

備註：

- 本計劃以人民幣計費保單價值，客戶可選擇以人民幣或港幣維持保費，或選擇保單價值及身故金額，亦選擇以港幣結算，身故金額乃根據當時兌換率計算。香港人壽保險有限公司（「香港人壽」）將會不時調整有關兌換率。
- 於計劃有效期間內，身故賠償將等於已繳保費之112.75%或當時之保單現金價值，以較高者為準。
- 保證回報和等於已繳保費之112.75% (以人民幣計算)。
- 客戶可於繳交首年保費時，優先將第2年保費存入人民幣保費儲蓄戶（註：有關兌換率將會根據定於存入當日之兌換率，以人民幣保費儲蓄戶內的金額將於第2年保費到期日自動轉付至保單，人民幣保費儲蓄戶內的金額將不會獲利息及不論單位均不獲複利）。
- 意外死亡保障額相等於投保金額之10%，而每位保單人之最高保障額為人民幣400,000（以每位保單人於香港人壽獲保之所有人民幣保單的意外死亡保障計算）。
- 若客戶於保單滿期前退保，可獲當時之保證現金價值，而保單現金價值之金額可能少於已繳保費。

請注意下列風險披露：

- 匯率風險：此產品以人民幣計費保單價值，而保單現金價值及身故金額均以人民幣繳款，以港幣或港幣保單價值及身故金額保單價值及身故金額時由香港人壽和訂的人民幣兌換率的匯率計算，而匯率出現波動，如人民幣或港幣大幅波動，保單的保費價值（以港幣計算），則可能大幅降低。
- 貨幣風險：由於人民幣不是自由兌換貨幣，這將限制自兌換印幣，以人民幣兌換港幣或收付中國之監管機構所訂的匯率限制，如兌換金額超過每日兌換限制，客戶可選擇一時的匯率以將所投保之人民幣兌換至另一種貨幣。
- 高利率風險：此產品的設計是供有定期存款，客戶若從保單的期日到期後，或當匯率波動多變。
- 發行人的信譽風險：此產品由香港人壽發行及承保，客戶應考慮發行人的信譽狀況，以決定其應否繼續行此產品所應付上的責任，在嚴峻的情況下，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，詳細條款及規定以保單為準。

Should you require an English version, please visit www.hklife.com.hk or call our hotline at 2290 2888.

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

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