

Press Release

Hong Kong Life “Golden Saver Single Premium Protection Plan”

6 January 2011 - Due to the low interest rates in current market, clients prefer to choose insurance products with high guaranteed returns. Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Golden Saver Single Premium Protection Plan”**, which only one-off Premium is required for five-year life protection. The Plan also provides Guaranteed Cash Value, Guaranteed Cash Accumulation and Annual Dividend. Clients can enjoy up to 110% guaranteed return and 120% total return after five years.

Hong Kong Life launched **“Golden Saver Single Premium Protection Plan”** which is a five-year Saving Protection Plan. The Plan provides stable returns and total returns may reach 120% of the Total Paid Premium. Apart from Guaranteed Cash Value, the Plan will provide Annual Dividend¹ and Annual Guaranteed Cash Accumulation equal to 2% to 3% Sum Assured amount starting from 2nd Policy Anniversary.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “Saving and reliable protection are needed under current market situation. **“Golden Saver Single Premium Protection Plan”** is suitable for people looking for stable and guaranteed returns and with large amount of saving. It can help clients to achieve saving goal under life protection within a short period of time.”

Besides, if the Life Insured dies because of accident during the first and second Policy Year, Compensation Amount equals to 100% of Sum Assured. Starting from the third Policy Year, Cash Compensation equals to 103% of Sum Assured. The Plan also provides complimentary Accidental Death Benefit for the first Policy Year, which Total Death Benefit equals to 10% of Sum Assured (USD50,000 at maximum). The application procedure is simple and no medical examination is required. Promotion period is limited and please apply now.

¹ Annual Dividend is non-guaranteed.

快智保

整付壽險計劃

5年計劃 目標易達

儲蓄兼享周全保障

計劃特點

- 整付保費 5年保障
- 儲蓄回報110%
- 總回報高達120%¹
- 人壽保障高達103%²
- 週年紅利³
- 保額靈活增值⁴
- 保證低抵 無須驗身
- 首年免稅意外死亡保障高達美元50,000⁵

以上表格列明保單儲蓄及紅利之估計資料，供閣下參考。實際儲蓄額已根據實際情況，而此資料僅供初步參考使用。

儲蓄表

重要提示：此為「快智保」整付壽險計劃儲蓄利益之說明概要，並不影響保單內列明之條款及細則。儲蓄保單金額為美元50,000。

保單儲蓄年終額	保單保費年終額	保單紅利年終額 ⁶	保單紅利 ⁷	保單總額 ⁸	保單總額 ⁹
1	14,300	0	30	14,330	25,000
2	15,000	460	41	15,501	35,441
3	16,300	801	63	17,164	47,465
4	18,000	1,481	90	19,571	62,827
5	20,000	2,734	1,705	23,439	84,526

保單於保單滿期前退保，可獲約保費90%之退保金，而上述總額之金額可能僅為已繳保費。

¹ 快智保「整付壽險計劃」為0至70歲人士，最低保金總額為美元5,000，而每份保單人之最高保金總額為美元1,000,000。上列為5年保單主要利益之說明概要，此處應考慮多資料，歡迎親臨亞洲保險或新華銀行、上海總行、香港分行及分行進行查詢。此種電本公司可於投保時2292 2688查詢。

備註：

- 總回報高達已繳保費之120%，而該總額已包括保費及紅利，而此金額對中文中文中報表進行。
- 在保單滿期前或保單人之壽險保障期終止時，保單紅利將由保單人、人壽保險有限公司及保單人。
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本保險單僅作參考用途，請親臨或致電本公司以保單為準。

Please refer to the English version, please visit our website at www.fkhlife.com.hk or call our hotline at 2292 2688.

香港人壽保險有限公司

Hong Kong Life “Golden Saver Single Premium Protection Plan” leaflet