

Press Release

Hong Kong Life “Wealthy Builder RMB Savings Protection Plan”

22 January 2011 - Due to the rapid economic development in China and RMB appreciation, Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Wealthy Builder RMB Savings Protection Plan”** with 106% guaranteed return (calculated in RMB) and up to 109% total return (calculated in RMB). Only two-year Premium is required for five-year saving and whole life protection. The minimum Sum Assured of **“Wealthy Builder RMB Savings Protection Plan”** is RMB40,000 which equals to annual premium RMB20,000. It is the lowest RMB Savings Protection Plan in the market.

“Wealthy Builder RMB Savings Protection 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 in order to avoid the risk of exchange rate.

“Wealthy Builder RMB Savings Protection Plan” is suitable for people aged 0 to 70. The Maximum Principal Amount of **“Wealthy Builder III RMB Endowment Plan”** for each Policy Beneficiary is RMB8,000,000. Only two-year Premium is required for five-year saving and whole life protection. Besides, clients can also choose RMB or HKD Premium¹ for **“Wealthy Builder RMB Savings Protection Plan”**. The Plan provides attractive guaranteed returns. Clients can enjoy 106% of the total paid Premium (calculated in RMB) one-off additional return² on Policy Maturity. Total return is up to 109% (calculated in RMB).

Hong Kong Life Chief Marketing Officer Kennex Chan said, “Due to the rapid economic development in China, RMB investment is popular among Hong Kong people. **“Wealthy Builder RMB Savings Protection Plan”** is the best choice for people looking for RMB appreciation potential, stable return and short-term saving plan because of its shorter Policy Year. To strengthen the protection towards our clients, we provided flexible Premium Payment Term. The Plan offers two-year Premium Payment Term and the option to save the next year Premium in advance in order to avoid the risk of exchange rate.”

If the Life Insured dies during Policy Year 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. Maximum Total Death Benefit of each Policy Beneficiary is RMB400,000. The application procedure of **“Wealthy Builder RMB Savings Protection Plan”** is simple and no medical examination is required. For application of **“Wealthy Builder RMB Savings Protection Plan”** and with the policy being successfully issued, clients can enjoy HKD350 supermarket cash coupon.

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.

¹Policy value of the Plan will be calculated in RMB. Clients can choose RMB or HKD Premium, Guaranteed Cash Value, Cash Coupon and Compensation Amount. If clients choose HKD as policy currency, currency amount will be determined by prevailing exchange rate and Hong Kong Life reserves the right to change it from time to time.

² Additional return is non-guaranteed.



躍躍 人民幣 儲蓄壽險計劃 人民幣儲蓄 兼享人壽保障 只須繳款2年 目標如期達成

計劃特點

- 人民幣保單 (自選人民幣/港幣投保)
- 2年繳款期 3年人壽保障
- 保證利率1.04% (以人民幣計)
- 額外身故 保障額1.99% (以人民幣計)
- 靈活投資選擇 靈活贖回金額
- 百年後身故保障 保障額400,000¹
- 保證紅利 無須派付

建議表 簡單易懂，此乃「選擇」，人民幣儲蓄壽險計劃保單利益之說明書，並非影響保單內列出的條款與規定。此表僅供參考，以人民幣100,000

保單生效日期	保單生效日期	保單生效日期	保單生效日期	保單生效日期
1	35,000	-	35,000	50,000
2	80,000	-	80,000	100,000
3	80,000	-	90,000	100,000
4	100,000	-	100,000	100,000
5	100,000	5,000	100,000	100,000

「選擇」 人民幣儲蓄壽險計劃適合0至70歲人士，最低月保費為人民幣45,000，所繳月保費之最高保障金額為人民幣400,000，此乃為本產品之基本利益，如欲獲更多保障，歡迎向各保險代理人查詢或向本公司查詢。

附註：

1. 本產品之保障利益，由香港人壽保險有限公司提供，該公司受香港保險業監管局監管，並受香港保險業監管局之保障。
2. 本產品之保障利益，由香港人壽保險有限公司提供，該公司受香港保險業監管局監管，並受香港保險業監管局之保障。
3. 本產品之保障利益，由香港人壽保險有限公司提供，該公司受香港保險業監管局監管，並受香港保險業監管局之保障。
4. 本產品之保障利益，由香港人壽保險有限公司提供，該公司受香港保險業監管局監管，並受香港保險業監管局之保障。
5. 本產品之保障利益，由香港人壽保險有限公司提供，該公司受香港保險業監管局監管，並受香港保險業監管局之保障。

「附加保障」 凡成功投保「選擇」，人民幣儲蓄壽險計劃，即可獲享以下保障：

保單生效日期 (人民幣)	保單生效日期 (港幣)
25,000 - 39,999	50
40,000 - 79,999	100
80,000 - 119,999	200
120,000 或以上	350

本表僅供參考，詳情請向本公司查詢或向本公司代理人查詢。

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

香港人壽 hong kong life

Hong Kong Life **“Wealthy Builder RMB Savings Protection Plan”** leaflet