

Hong Kong Life “Life-at-Ease Level Term Plan”

21 April 2011 - It is believed that everyone hopes to have sufficient financial support and bring a stable life to the loved ones. Hong Kong Life Insurance Limited (“Hong Kong Life”) understands the clients’ needs and launched **“Life-at-Ease Level Term Plan”** to help clients to solve economic difficulties.

The Plan provides five types of Benefit Term which are 1-year, 5-year, 10-year, 20-Year and 30-Year, to suit clients’ needs. If the Life Insured dies while the Plan is in force, the Total Death Benefit which is equal to the Sum Assured will be paid to their families to reduce economic burden. The Plan guarantees renewal up to aged 100¹ of the Life Insured without considering any changes in age and occupation.

Besides, **“Life-at-Ease Level Term Plan”** offers Free Terminal Illness Benefit². If the Life Insured is diagnosed to have Terminal Illness³, a lump sum cash payment which is equal to 100% of the Sum Assured of the Plan will be advanced to provide immediate financial assistance. The Plan also provides Benefit Convertibility, which the Insured may convert basic plan to a new permanent life plan with the same Sum Assured amount and without evidence of insurability before 65th birthday.

Clients can enjoy a comprehensive life protection at a low premium rate. The premium rate will remain unchanged throughout the Premium Payment Term. Besides, premium discounts are available for Sum Assured of HKD2,000,000 or above.

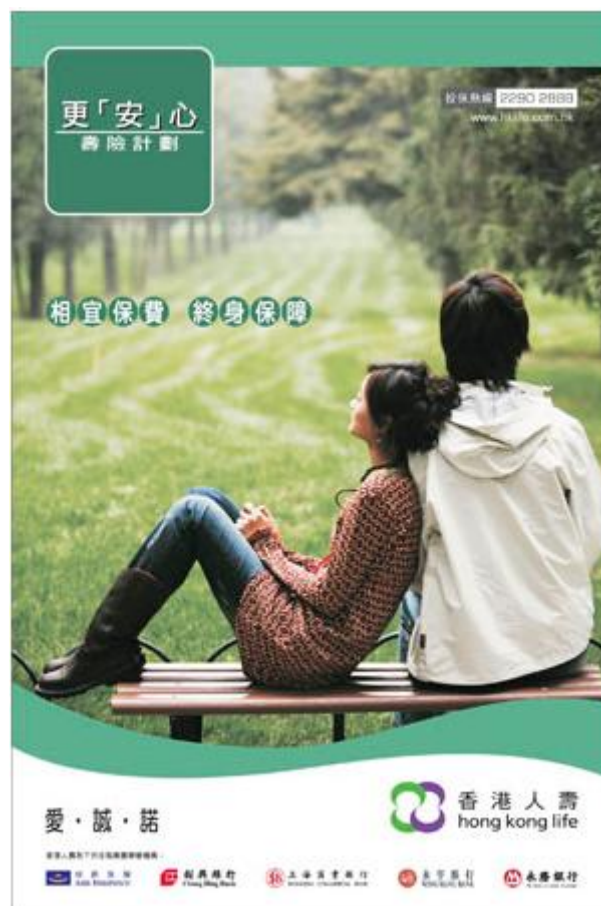
Hong Kong Life Chief Marketing Officer Kennex Chan said, “There are many misfortunes happening in life which are uncontrollable. Since Hong Kong Life hopes to provide suitable protection to clients in different lifestages, we launched **““Life-at-Ease Level Term Plan””** to help clients to deliver love to their loved ones.”

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](http://www.hkhlife.com.hk).

¹Renewal premium is not guaranteed and will be calculated according to the Life Insured's attained age and the premium rates upon renewal.

²The Benefit is only applicable to the Life Insured of aged 16 to 55 at the time of Policy application. The Benefit shall terminate automatically on the Policy Anniversary on or immediately following the Life Insured's 60th birthday.

³Death of the Life Insured is highly probable within 12 months as a result of an illness and must be confirmed by Hong Kong Life's appointed medical officer.



Hong Kong Life “Life-at-Ease Level Term Plan” poster