

Hong Kong Life “Wealthy Builder II RMB Endowment Plan”

19 August 2011 - Recently, clients tend to select investment tool with stable returns and appreciation potential under the fluctuated global investment market and low deposit rate. Market demand towards RMB insurance products increases. Hong Kong Life Insurance Limited (“Hong Kong Life”) launched **“Wealthy Builder II RMB Endowment Plan”** today, which only two-year Premium is required for five-year saving and life protection. The Plan provides 110% guaranteed return with guaranteed annual interest rate 2.14%.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “We launched ““Wealthy Builder RMB Savings Protection Plan”” at the beginning of year which the response was great. Therefore, Hong Kong Life re-launched **““Wealthy Builder II RMB Endowment Plan””** to meet clients' needs. The Plan provides 110% guaranteed return¹, which clients can enjoy life protection, RMB appreciation and stable returns at the same time.”

The minimum Sum Assured of **“Wealthy Builder II RMB Endowment Plan”** is RMB40,000 which equals to RMB20,000 annual premium. When comparing with similar products found in the market, the minimum Sum Assured amount is relatively lower. Clients can also choose RMB or HKD Premium. The Plan also provides flexible Premium Payment Term with 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. The application procedure is simple and no medical examination is required.

“Wealthy Builder II RMB Endowment Plan” also provides complimentary Accidental Death Benefit 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 RMB400,000³. **“Wealthy Builder II RMB Endowment Plan”** is suitable for people aged 0 to 70. The Maximum Total Sum

Assured of “Wealthy Builder” and “Wealthy Builder II 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](http://www.hongkonglife.com.hk).

¹Guaranteed returns equals to 110% 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 of “Wealthy Builder” and “Wealthy Builder II RMB Endowment Plan” is RMB400,000.



躍陞II 人民幣儲蓄壽險計劃

人民幣保單 獲享保證回報
2年靈活應款 5年達成目標

計劃特點

- 人民幣保單 自選人民幣/港幣結算
- 靈活應款 靈活應款
- 2年靈活應款 5年達成目標
- 首年發給外匯兌換保險 高達人民幣400,000¹
- 保證回報 110% (以人民幣計算)
- 保證回報 無須繳稅

建議書

重要事項：此乃「躍陞II」人民幣儲蓄壽險計劃之說明書，並不影響保單內所列之條款及細則。
此項保單之總額為人民幣100,000

保單生效年度	保單現金價值 ²	身故賠償 ³	已繳納保費
1	35,000	81,500	50,000
2	60,000	102,500	100,000
3	90,000	102,500	100,000
4	105,000	102,500	100,000
5	115,000	115,000	100,000

¹「躍陞II」人民幣儲蓄壽險計劃適合0至70歲人士，最低保費總額為人民幣40,000。而每位保單人於香港人壽保險有限公司（「香港人壽」）受保的「躍陞II」人民幣儲蓄壽險計劃為「躍陞II」人民幣儲蓄壽險計劃，最高總保費金額為人民幣1,000,000。此項保單之總額為人民幣100,000。此項保單之總額為人民幣100,000。此項保單之總額為人民幣100,000。

備註

1. 保單以上列之保費總額為限，客戶可選擇以人民幣或港幣繳付保費，而保單之總額將以人民幣計算。保單之總額將以人民幣計算，保單之總額將以人民幣計算。
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請注意下列風險因素：

- **匯率風險**：此保單以人民幣計價，而保單之總額將以人民幣計算，以港幣繳付保費之保單，保單之總額將以港幣計算，保單之總額將以港幣計算。
- **利率風險**：保單之總額將以人民幣計算，保單之總額將以人民幣計算，保單之總額將以人民幣計算。

本保單僅供參考用途，詳細情況請向代理人查詢。

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

香港人壽
hong kong life

香港人壽保險有限公司
Asia Insurance Co., Ltd.

香港人壽保險有限公司
Chong Hing Bank

香港人壽保險有限公司
Shanghai Commercial Bank

香港人壽保險有限公司
OCBC Wing Hang Bank

香港人壽保險有限公司
Wing Lung Bank

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