

Press Release

Hong Kong Life “Wealthy Builder III RMB Endowment Plan”

1 December 2011 - Market demand towards RMB insurance plan increases because many clients would like to acquire better investment returns by RMB appreciation in the market. Hong Kong Life Insurance Limited (“Hong Kong Life”) re-launched **“Wealthy Builder II RMB Endowment Plan”**, which provides 110%¹ guaranteed return with guaranteed annual interest rate 2.14%. Only two-year Premium is required for five-year saving and life protection.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “The market demand towards wealth accumulation tool with guaranteed returns increases due to the unsatisfied global economic condition. We launched **“Wealthy Builder II RMB Endowment Plan”** on August which the response was great. Therefore, Hong Kong Life re-launched **“Wealthy Builder II RMB Endowment Plan”**, which clients can enjoy life protection together with guaranteed returns.”

When comparing with similar products found in the market, **“Wealthy Builder II RMB Endowment Plan”** is with a lower Sum Assured RMB40,000 which equals to RMB20,000 annual premium. The Plan 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. Clients can also choose RMB or HKD Premium.

“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. The

application procedure is simple and no medical examination is required.

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 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年靈活取款 5年達成目標

計劃特點

- 人民幣保單 自保人人民幣 / 港幣結算¹
- 2年靈活取款 5年達成目標²
- 保證回報 110%³ (以人民幣計息)
- 靈活投資選擇 靈活保額選擇⁴
- 百年保費以外幣計息 最高保額 400,000⁵
- 保證身故 無須報案

建議表

建議保額：以「躍陞II」人民幣儲蓄壽險計劃保額利息之說明為準，並不影響保單內列出的保額規定。
最低投保金額為人民幣 100,000

保單生效日期	保單現金價值 ⁶	身故賠償 ⁷	已繳保費
1	36,000	81,000	50,000
2	80,000	122,000	100,000
3	90,000	122,000	100,000
4	100,000	122,000	100,000
5	110,000	122,000	100,000

「躍陞II」人民幣儲蓄壽險計劃適合 18 至 70 歲人士，最低投保金額為人民幣 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「躍陞II」人民幣儲蓄壽險計劃，最高總投保金額為人民幣 4,000,000。上列為本產品主要利益之說明摘要，如欲得更多資料，歡迎親臨亞洲保險或諮詢銀行，上開披露資料，亦會隨行各分行，或親臨本公司投資熱線 2290 2888 查詢。

備註：

1. 本計劃以人民幣計息及結算，保戶可選擇以人民幣或港幣進行投資，但如選擇港幣計息及結算，則保單以港幣計息，在港幣計息及結算時，保單以港幣計息，保單人應注意不時匯兌風險。
2. 保戶可選擇在保單生效後，由保單生效日起，按保單現金價值之 10% 提取保費，以作靈活使用。
3. 保戶可選擇在保單生效後，由保單生效日起，按保單現金價值之 10% 提取保費，以作靈活使用。
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7. 保戶可選擇在保單生效後，由保單生效日起，按保單現金價值之 10% 提取保費，以作靈活使用。

請注意下列風險因素：

- **匯率風險**：此產品以人民幣計息及結算，而保單現金價值亦以人民幣計息，以港幣計息之保單現金價值將根據匯率及匯兌風險而計算，保戶應注意匯率之波動，如匯率上升，則保單現金價值將上升，保單的利息價值（以港幣計息）則可能大減。
- **保額限制**：此產品保額最高為 400,000 港幣，保戶可選擇一段期間方可將人民幣保額兌換為港幣，保戶應注意匯率之波動，如匯率上升，則保單現金價值將上升，保單的利息價值（以港幣計息）則可能大減。

本方案僅供參考，詳情請洽及或查詢以保單為準。
Should you require an English version, please visit www.hklife.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
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香港人壽保險有限公司
Chong Hing Bank Limited

香港人壽保險有限公司
Shanghai Commercial Bank Limited

香港人壽保險有限公司
OCBC Wing Hang Bank Limited

香港人壽保險有限公司
Wing Lung Bank Limited

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