

保單分拆選項申請書

Policy Split Option Form

(適用於「創富未來」多元貨幣計劃)

(Applicable for "Wealth Accelerator Multi-Currency Plan")

保單編號 Policy No.	
保單權益人姓名 Name of Policyowner	
受保人姓名 Name of Life Insured	
保險中介人姓名及編號 Name and Code of Insurance Intermediary	

重要事項

Important Notes

1. 保單分拆選項 Policy Split Option

於本計劃有效期內及受保人生存期間，保單權益人可於第一(1)個保單週年日或以後以本公司規定的書面方式申請保單分拆，將本保單分拆至一(1)份獨立新保單或多份獨立新保單（「分拆保單」），並且轉移本保單基本計劃內指定比例之基本金額至每張分拆保單，申請毋須提供可保證明，惟須得到任何受讓人同意、符合任何相關法律及條例規限及本公司不時釐定行政規定及要求下進行，並須符合下列各項要求：

While this Plan is in force and the Life Insured is alive, the Policyowner may submit a written request in the form prescribed by the Company to apply for a policy split on or after the first (1st) Policy Anniversary to split this Policy to one separate new policy or multiple separate new policies ("Split Policy(ies)"), by transferring a designated portion of the Principal Amount of the Basic Plan of this Policy to each of the Split Policy(ies) without providing any evidence of insurability, subject to the rights of any named assignee, any applicable laws and regulations, and the administrative rules and requirements as determined by the Company from time to time, and provided that the following conditions are met:

- 保單權益人須於本公司指定之表格上列明由本保單轉移至每張分拆保單基本金額指定分配比例，並受到本公司不時釐定的最低金額要求或任何其他相關要求所約束；及
The designated portion of the Principal Amount to be transferred from this Policy to each of the Split Policy(ies) must be specified by the Policyowner in such form as prescribed by the Company and subject to the minimum amount or any other relevant requirements as determined by the Company from time to time; and
- 保單權益人可於每個保單年度申請保單分拆一(1)次；及
The Policyowner can apply for policy split only one (1) time for every Policy Year; and
- 本保單沒有任何欠款及所有到期保費已繳付；及
There is no outstanding Indebtedness and all premiums due have been paid under this Policy; and
- 本保單沒有任何正在處理或已獲得批准之索償；及
No claims are currently being processed or have been made under this Policy; and
- 本保單及分拆保單之基本金額於保單分拆後不得低於本公司不時釐定的最低金額要求；及
The Principal Amount of this Policy and the Split Policy(ies) after policy split must not less than the minimum amount requirement as determined by the Company from time to time; and
- 提交保單分拆申請後不可撤回、更改或復原。
The application for policy split cannot be withdrawn, amended or reverted once made.

本公司保留權利不接受任何保單分拆申請，並擁有絕對權力不時釐定就保單分拆之行政規定及要求。本公司保留權利隨時暫停及/或終止提供保單分拆選項之權利。

The Company reserves the right not to accept any application of policy split and has the absolute discretion to determine the administrative rules and requirements in respect of policy split from time to time. The Company reserves the right to suspend and/or terminate the offering of policy split option from time to time.



重要事項(續)
Important Notes (Con't)

2. 當批准保單分拆
Upon Approval for Policy Split

當保單分拆申請獲得本公司接納及批准，新的分拆保單及批註反映轉移本保單之基本金額將會繕發予保單權益人，而保單分拆將於受保人生存期間經本公司記錄在案，並以本公司發出書面批註，方為有效，另須受到下列之條件及限制所約束：
Once the application for policy split is accepted and approved by the Company, new Split Policy(ies) and an endorsement of this Policy to reflect the transfer of the Principal Amount will be issued to the Policyowner and the policy split will be deemed to be effective as of the date such policy split is recorded during the lifetime of the Life Insured and endorsed by the Company, subject to the following terms and conditions:

- (i) 任何保單分拆申請獲得本公司確認後將於批註日生效，即緊接批准保單分拆申請之保單週年日或任何本公司決定為切實可行的日子生效，生效日將列明於本保單之批註內及分拆保單繕發之新保單文件內。
Any request for the policy split endorsed by the Company will take effect on the date of endorsement which will be the Policy Monthiversary following the approval of the policy split or as soon as practicable at a time determined by the Company, as shown in the endorsement for this Policy and the new policy document for the Split Policy(ies).
- (ii) 分拆保單並沒有冷靜期。
There is no cooling-off period for the Split Policy(ies).
- (iii) 當保單分拆申請獲得本公司接納及批准，本保單的基本金額將根據保單權益人指明保單分拆指定分配比例轉移至分拆保單，並於轉移後本保單之基本金額將會被調低。本公司將決定本保單及分拆保單於分拆後相關新的基本金額。
Upon acceptance and approval by the Company, the Principal Amount of this Policy will be transferred to the Split Policy(ies) in accordance with the designated portion of the policy split as specified by the Policyowner and the Principal Amount of this Policy will be reduced after transfer. The Company will determine the respective new Principal Amount of this Policy after split and the Split Policy(ies).
- (iv) 分拆保單之保單貨幣、保單日、繕發日、保費供款年期、滿期日及保單年度將維持與本保單相同。
本保單之保單價值，包括保證現金價值、週年紅利（如有）、終期紅利（如有）、保費（如有）及繳付保費總額將被調低，並根據保單分拆後本保單及分拆保單新的基本金額轉移至分拆保單。保單分拆後本保單及分拆保單之保單價值將會作出調整，並會用以計算本保單及分拆保單之身故賠償、滿期利益、「財富傳承」獎賞（如有）及失去行為能力保障（如有）。為免存疑，本保單及每張分拆保單之「財富傳承」獎賞的最高賠償金額將根據由本保單轉移至每張分拆保單的基本金額指定分配比例作出相應調整。
The Policy Currency, Policy Date, Issue Date, Premium Payment Term, Maturity Date and Policy Years of the Split Policy(ies) will be the same as this Policy.
Policy values under this Policy, including the Guaranteed Cash Value, Annual Dividend (if any), Terminal Dividend (if any), premium (if any) and Total Premiums Paid will be reduced and transferred to the Split Policy(ies) in accordance with the new Principal Amount for this Policy and Split Policy(ies) after policy split. The adjustment of policy values in this Policy and the Split Policy(ies) after policy split will become the basis for the calculation of Death Benefit, Maturity Benefit, Wealth Succession Bonus (if any) and Incapacity Benefit (if any) in this Policy and the Split Policy(ies).
For the avoidance of doubt, the maximum amount payable for Wealth Succession Bonus in this Policy and each of the Split Policy(ies) will be adjusted accordingly in accordance to the designated portion of the Principal Amount to be transferred from this Policy to each of the Split Policy(ies).
- (v) 除非另外註明，本保單之所有保障、條件及限制將適用於分拆保單。為免存疑，若已於本保單之意外死亡保障、付款人豁免保費意外保障或豁免保費意外保障（如適用）作出賠償，分拆保單將不會提供相關保障。
All benefits, terms and conditions of this Policy will apply to the Split Policy(ies) unless otherwise specified. For the avoidance of doubt, if a claim has been made under an Accidental Death Benefit, Accidental Payor Benefit or Accidental Waiver of Premium Benefit (where applicable) of this Policy, the relevant benefit(s) shall not be offered in Split Policy(ies).
- (vi) 除非另外註明，任何本公司先前已經記錄及確認本保單之身故賠償支付選項、後續保單權益人、後續受保人、受益人及失去行為能力保障領取人將會保留於本保單，並且適用於分拆保單。
Any Death Benefit Settlement Options, Contingent Policyowner, Contingent Life Insured, Beneficiary and Incapacity Benefit Recipient of this Policy as previously recorded and endorsed by the Company will be kept under this Policy and applied to Split Policy(ies) unless otherwise specified.
- (vii) 所有附加於本保單之附加保障將仍然生效。為免存疑，在沒有抵觸附加於本保單的附加保障之終止條款的情況下，若本保單之基本金額減少至低於本公司不時釐定的最低金額要求或不符合任何其他相關要求，導致附加保障之保障金額減少，附加保障將於批註日自行終止。
All Supplementary Benefit(s) attached to this Policy will remain in force. For the avoidance of doubt and without prejudice to the termination clause of the Supplementary Benefit(s) attached to this Policy, the Supplementary Benefit(s) shall be terminated automatically on the date of endorsement if there is a reduction of coverage amount of Supplementary Benefit(s) induced by the reduction of the Principal Amount of this Policy to be lower than the minimum amount or any other relevant requirements as determined by the Company from time to time.

當保單分拆申請獲得本公司接納及批准，本公司將於本保單繕發批註及修訂之承保表，並就每張分拆保單繕發全新一套保單文件，以記錄該次保單分拆。在保單分拆申請生效日前，本公司就已給付的所有款項及所作之其他行動均不會承擔任何責任。
Upon the application for policy split is accepted and approved by the Company, an endorsement with the revised Policy Schedule for this Policy and a new set of policy document for each of Split Policy(ies) will be issued by the Company to record such policy split. The Company shall not be responsible for any payment made or other action taken before the effective date of policy split.



行政規定及要求

Administration Rules and Requirements

1. 已簽署的申請書及所需文件（如有），請於簽署日期起計 14 個工作天內交回香港人壽。
Please return the signed form and required documents (if any) to Hong Kong Life within 14 working days from the date of signing.
2. 所有簽署必須與香港人壽之紀錄相符。
All signatures must correspond to the records of Hong Kong Life.
3. 所有分拆保單將使用新的投保申請書編號。
New application numbers are to be used for all the split policies.
4. 行政規定及要求如有更改，恕不另行通知。
Administration rules and requirements are subject to change without prior notice.

所需文件

Required Documents

1. 請遞交已簽署的新投保申請書（新申請書號碼將用於新分拆之保單）
Please submit the signed New Application Form(s). (The application number(s) will be used for the new Split Policy(ies))

保單分拆選項

Policy Split Option

新投保申請書編號 New Application No.	分拆保單之基本金額的比例 Proportion of Principal Amount to be transferred from this Policy to the Split Policy
	%
	%
	%
	%
	%
比例分配須為整數及總和不多於百分之一百 Portion amount must be an integer and total sum must be less than 100%	



簽署及簽署日期

Signature and Signing Date

我/我們已細閱、完全明白及同意重要事項及行政規定及要求。

I/We confirm that I/We have read, fully understood and agreed to the Important Notes and Administration Rules and Requirements.

保單權益人簽署 Signature of Policyowner	日 月 年 DD MM YYYY
保險中介人姓名，編號及簽署（如適用） Name, Code and Signature of Insurance Intermediary (if applicable)	日 月 年 DD MM YYYY
受讓人簽署（如適用） Signature of Assignee (if applicable)	日 月 年 DD MM YYYY
見證人姓名及簽署（如適用） Name and Signature of Witness (if applicable)	日 月 年 DD MM YYYY

S.V.