中國銀行(香港)
BANK OF CHINA (HONG KONG)

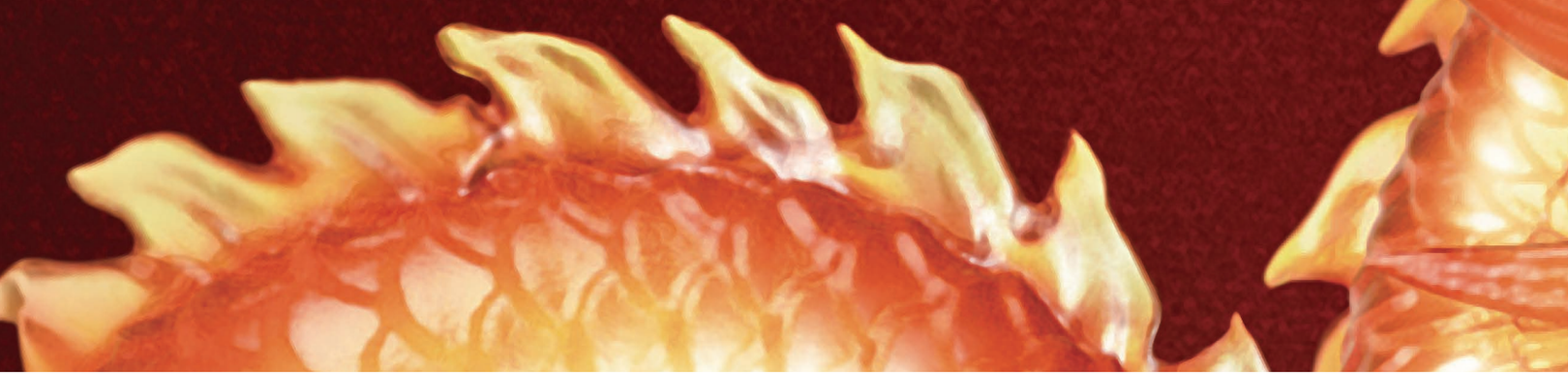
承保機構 Insurer:
中銀人壽
BOC LIFE



盛世傳承萬用人壽保險計劃 II
Forever Glorious ULife Insurance Plan II

盛世之璽 傳承後裔

A seal of prosperity, a legacy for posterity



盛世之璽
傳承後裔

A Seal of Prosperity,
A Legacy for Posterity



中銀集團人壽保險有限公司(「中銀人壽」)深明建立退休儲備以安享晚年，及為下一代建立豐裕而恆久的資產對您至關重要，因此為您精心策劃一個周全而有效的人壽保險計劃 — **盛世傳承萬用人壽保險計劃II**(「本計劃」)，助您可享終身人壽保障同時達到財富增長的目標，並提供末期疾病保障。當被診斷患上末期疾病時提供一筆過賠償的非償付性保險，為醫療需要作準備。本計劃更提供美元或人民幣作為保單貨幣，提供多種供款年期及彈性的提取選擇，為您的退休生活作好準備，更為您的摯愛籌謀將來。

BOC Group Life Assurance Company Limited ("BOC Life") understands the importance of wealth preservation for enjoying your twilight years and establishing an abundant, lasting legacy for your family, that is why we introduce a comprehensive and effective life insurance plan – **Forever Glorious ULife Insurance Plan II** ("the Plan") to help achieve your financial goals while providing you with whole life protection and Terminal Illness coverage. A non-indemnity and lump-sum payment of benefit will be paid while Terminal Illness is diagnosed, in order to prepare for medical needs. With the option to choose USD or RMB as the policy currency and various premium payment periods and flexible withdrawals, the Plan not only helps plan for your retirement, but also plan ahead for the future of your loved ones.



本 計 劃 如 何 運 作 ?

How does the Plan work?

當您繳交保費後，保費會累積成為戶口價值。繳交的保費減去用以維持保單的費用及收費[1]後，餘下的保費會在保單生效期間在保費戶口積存生息。本計劃保單戶口價值的利息將以中銀人壽不時宣佈的派息率[2]計息，同時設保證的最低派息率[2]，助您增值財富。您於投保時選擇以一筆過方式繳付保費，可享有終身人壽保障，安枕無憂。

本計劃亦提供靈活理財方案，保單權益人可按其理財需要，在符合保單條款的情況下選擇繳付非定期額外保費[3]，及從保單內提取部分款項[4]，以備不時之需。

The premium paid will be accumulated as the Account Value. After deducting the fees and charges[1] which support the maintenance of the policy, the remaining premium will accrue interest in the policy account throughout the policy term. Account Value of policy under the Plan will accrue interest at Crediting Interest Rate[2] declared by BOC Life from time to time. The Plan also offers guaranteed Minimum Crediting Interest Rate[2], which helps you accumulate potential wealth in the policy account. You may also rest assured and enjoy lifetime protection under the Plan by paying single-pay premium.

The Plan also provides flexibility that it allows Policy Owner to pay Unscheduled Top-up Premium[3], subject to policy terms and conditions, and make Partial Withdrawal[4] for your contingency needs.





每期保費
Modal Premium



非定期額外保費[3]
Unscheduled Top-Up Premium[3]

（只適用蕙繳保單 Applicable to single-pay policy）

保費費用[1]
Premium Charge[1]



利
Inte

（根據中銀人壽宣佈的派息率[2]
Accrues interest at a Crediting Int
and guaranteed Minimum Cred



保單
Policy a



保單費用及
Policy Fee and C



息
erest

率生利息及設有保證最低派息率[2]
terest Rate[2] declared by BOC Life
liting Interest Rate[2] is available）

戶口
account

保險成本[1]
Cost of Insurance[1]

身故賠償及/或末期疾病賠償
Death Benefit and/or
Terminal Illness Benefit

（保單會於支付身故賠償後終止或於支付末期疾病賠償後有機會終止 The Plan will be terminated once Death Benefit is paid or may be terminated once Terminal Illness Benefit is paid）

退保價值
Surrender Value

（保單會於支付退保價值後終止
The Plan will be terminated once Surrender Value is paid）

退保費用
Surrender Charge

提取部分款項[4]
Partial Withdrawal[4]



有效保障方案

Effective solution

本計劃如何滿足您的長遠需要？

陳先生現時47歲及擁有400萬美元資產（包括200萬美元作業務發展用途及200萬美元現金）。他以約60萬美元以躉繳方式購買一份投保額為200萬美元的本計劃保單後，可以善用購買了本計劃保單後餘下的340萬美元現金用作業務發展。

基於以上安排，陳先生用作業務發展的資金由200萬美元增加至340萬美元，陳先生可用作繼承的遺產總值亦提升至540萬美元（包括本計劃保單的投保額200萬美元及業務發展的340萬美元），讓陳先生的愛繼續承傳至下一代。

以上個案以投保「盛世傳承萬用人壽保險計劃II — 精選」為例子。

How can the Plan serve your lifelong needs?

Mr. Chan is aged 47 and his assets are currently worth USD4 million (including USD2 million for business development purpose and cash of USD2 million). After spending a single premium of around USD600,000 to take out a policy of the Plan with a Sum Insured of USD2 million, he can utilise the remaining USD3.4 million for business development.

Based on the above arrangement, as the funds used by Mr. Chan for business development are increased from USD2 million to USD3.4 million; Mr. Chan's total inheritable estate will also be elevated to USD5.4 million (including Sum Insured USD2 million of the policy under the Plan and USD3.4 million for business development), allowing Mr. Chan to continue passing his love to the next generation.

The above case is illustrated based on insuring for "Forever Glorious ULife Insurance Plan II - Select".

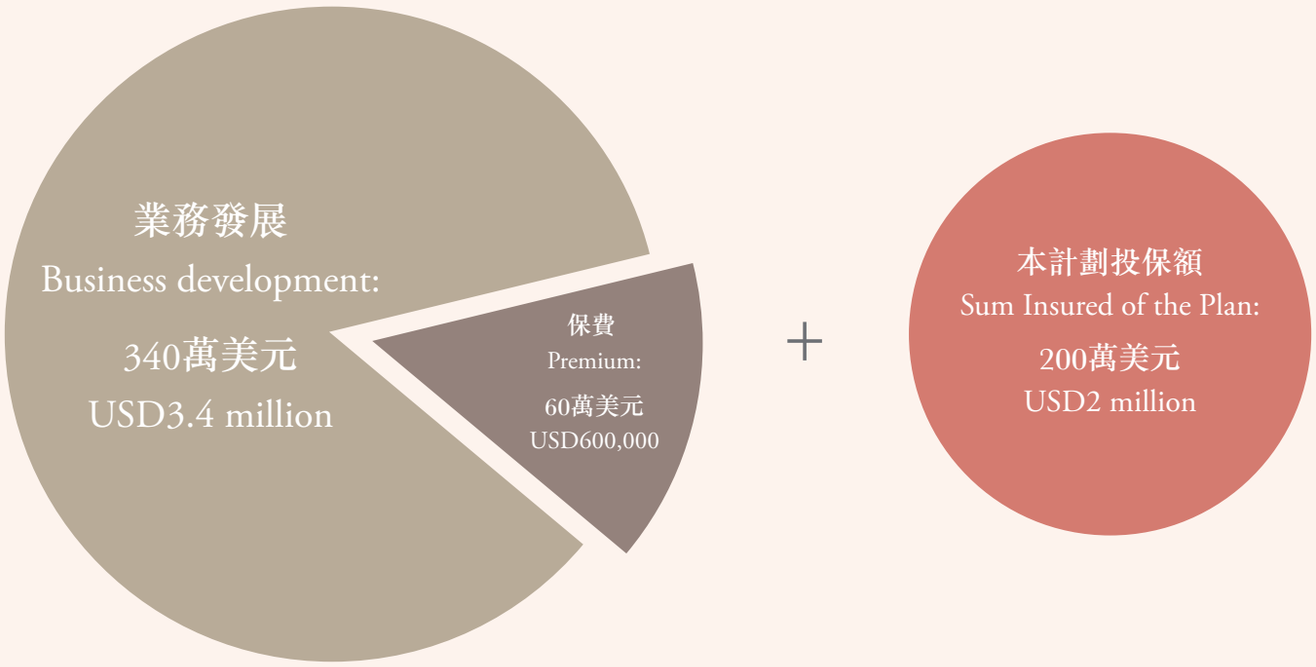
沒有投保本計劃下可繼承的遺產總值：
Total inheritable estate without applying the Plan:



可繼承的遺產總值
Total inheritable estate:

400萬美元
USD4 million

以約60萬美元以躉繳方式投保本計劃 ，以增加流動資金及安排遺產傳承：
Around USD600,000 to apply for the Plan with single-pay premium to enhance liquidity and arrange inheritance succession with the Plan:



可繼承的遺產總值 Total inheritable estate:
540萬美元 USD5.4 million

免責聲明：以上例子僅供參考之用，並不應被視為中銀人壽向任何人士推廣、建議或邀請購買任何中銀人壽的保險產品或服務。
Disclaimer: The above example is for illustrative purposes only and should not be regarded as provision of advice, recommendations or invitations to any parties to purchase any insurance products or services from BOC Life.

我可以從此計劃得到甚麼保障？

本計劃為您提供終身人壽保障，一旦受保人不幸身故或被診斷患上末期疾病[5]，我們將向受益人支付身故及/或末期疾病賠償，詳情如下：

1. 身故賠償

<table>
<tr><th rowspan="2"></th><th colspan="3">核保等級</th></tr>
<tr><th>盛世傳承萬用人壽保險計劃II — 精選 / 優越 / 卓越</th><th colspan="2">盛世傳承萬用人壽保險計劃II — 簡易</th></tr>
<tr><td>受保人於第2個保單週年日或之前身故</td><td rowspan="2">以下列較高者為準[6]：
(i) 投保額；或
(ii) 戶口價值</td><td><u>非意外身故：</u>
以下列較低者為準[6]：
(i) 已繳保費減去提取部分款項；或
(ii) 投保額或戶口價值的較高者</td><td><u>意外身故：</u>
以下列較高者為準[6]：
(i) 投保額；或
(ii) 戶口價值</td></tr>
<tr><td>緊接受保人120歲生日後的保單週年日前身故</td><td colspan="2">以下列較高者為準[6]：
(i) 投保額；或
(ii) 戶口價值</td></tr>
<tr><td>緊接受保人120歲生日後的保單週年日或之後身故</td><td colspan="3">戶口價值[6]</td></tr>
</table>

2. 末期疾病賠償

- 若被診斷患上末期疾病[5]，身故賠償金額將會被預先支付，並以2,000,000美元 / 人民幣12,500,000元為上限(按每位受保人於中銀人壽繕發的所有末期疾病[5]保障的保單計算)[6]，投保額將相應減低2,000,000美元 / 人民幣12,500,000元。
- 若風險保額[7]等於或少於2,000,000美元 / 人民幣12,500,000元，則支付身故賠償的全額，而保單在支付賠償後將會被終止。
- 如投保盛世傳承萬用人壽保險計劃II — 簡易，此賠償只適用於第2個保單週年日或以後患上之末期疾病[5]。



What protection can I enjoy from the Plan?

The Plan provides you with lifetime protection. If the Insured passes away or is Diagnosed to be suffering from a Terminal Illness[5], we will pay the Beneficiary(ies) Death Benefit and/or Terminal Illness Benefit, details as follows:

1. Death Benefit

<table>
<tr><th rowspan="2"></th><th colspan="3">Underwriting Classes</th></tr>
<tr><th>Forever Glorious ULife Insurance Plan II - Select / Prime / Prime Plus</th><th colspan="2">Forever Glorious ULife Insurance Plan II - Simplified "Forever Glorious ULife Insurance Plan II - Simp"</th></tr>
<tr><td>Death on or before the 2nd Policy Anniversary</td><td rowspan="2">The higher of[6]:
(i) Sum Insured ; or
(ii) Account Value</td><td><u>Other than Accidental Death:</u>
The lower of[6]:
(i) Total premiums paid minus Partial Withdrawal Amount; or
(ii) The Sum Insured or the Account Value (whichever is higher)</td><td><u>Accidental Death:</u>
The higher of[6]:
(i) Sum Insured ; or
(ii) Account Value</td></tr>
<tr><td>Before the Policy Anniversary immediately following the Insured's 120th birthday</td><td colspan="2">The higher of[6]:
(i) Sum Insured ; or
(ii) Account Value</td></tr>
<tr><td>On or after the Policy Anniversary immediately following the Insured's 120th birthday</td><td colspan="3">Account Value[6]</td></tr>
</table>

2. Terminal Illness Benefit

- Death Benefit will be payable in advance upon Diagnosis of Terminal Illness[5] subject to a maximum of USD2,000,000 / RMB12,500,000 (for all policies providing Terminal Illness Benefit[5] issued by BOC Life for the Insured)[6]. Sum Insured will be reduced by USD2,000,000 / RMB12,500,000 accordingly.
- If the Sum At Risk[7] is equal to or less than USD2,000,000 / RMB12,500,000, full amount of Death Benefit will be payable and the policy will be terminated upon payment of the benefit.
- If Forever Glorious ULife Insurance Plan II - Simp is applied, this benefit is only applicable to Terminal Illness[5] suffered on or after the 2nd Policy Anniversary.





投保本計劃需要進行體檢嗎？

我們明白客戶有不同的保障需要，亦希望縮短投保申請時間，因此本計劃提供多種核保等級。而體檢要求則視乎您所投保計劃的核保等級釐定。

客戶可選擇投保以下核保等級，可豁免體檢，申請手續方便省時：

1. 投保盛世傳承萬用人壽保險計劃II — 精選，並符合指定投保條件。有關核保要求的詳情，請向主要保險代理機構分行職員查詢。
2. 符合以下承保要求亦可選擇投保盛世傳承萬用人壽保險計劃II — 簡易，以簡易程序核保：
   (i) 受保人投保年齡：40歲至65歲；及
   (ii) 最高投保額*：3,000,000美元 / 人民幣18,000,000元。

   *有關個人最高投保金額上限，請向主要保險代理機構分行職員查詢。

有甚麼保單貨幣可供選擇？

本計劃設有美元及人民幣兩種保單貨幣。您可按個人需要，選擇合適的貨幣投保。

本計劃有甚麼供款期可供選擇？

本計劃提供躉繳、5年及10年供款期選擇。

如我的財務狀況有所變動，可以在保單期內更改投保額嗎？

您可於第3個保單年度起更改投保額：

- 如增加投保額，增加的部分必須通過核保要求#，您亦需要提交有效之可受保證明。
- 您亦可減少投保額，惟須符合部分退保的相關要求[4,11]。

詳情請參閱保單條款。
有關核保要求的詳情，請向主要保險代理機構分行職員查詢。

我可以在保單期內更改受保人嗎？

您可選擇更改受保人[8]以延續保單，讓保單價值繼續滾存，更讓您的財富傳承至後代，代代相傳。

派息率[2]如何釐定？

實際派息率[2]乃根據中銀人壽政策內所指定的方法所決定，而相關政策則建基於多種因素，包括但並不限於市場狀況、過往實際投資回報及對未來投資回報的長期展望。將來之派息率[2]於保單年期內可不時調整，惟不會低於保單條款、批註及/或修訂中標示之最低派息率[2]。實際派息率[2]由中銀人壽的委任精算師根據上述公司政策作出建議並得中銀人壽董事會審批後為準。

基於以上因素的影響，派息率[2]並非保證及可能會較銷售時所提供之保單利益說明內所演示的較高或較低，但將不少於最低派息率[2]。

派息率[2]是否保證？

現時的派息率[2]並非保證，但將不少於最低派息率[2]。本計劃保證首5個保單年度的最低派息率[2]為現時的派息率[2]，為您提供可預期的回報，實現理財目標。

Is medical examination required for applying for the Plan?

We understand customers may have different protection needs and wish to shorten the application time, so the Plan offers various underwriting classes. Medical examination requirement depends on the underwriting class of your insured plan.

You may enjoy waiver of medical examination, if you apply for the Plan with below underwriting classes, which is convenient and time saving.

1. Apply for Forever Glorious ULife Insurance Plan II - Select and fulfil the designated requirements. Please contact the branch staff of the major insurance agency for the details of the underwriting requirements.
2. You may also apply for Forever Glorious ULife Insurance Plan II - Simp in order to simplify the underwriting process, provided that the below insured requirements are met:
   (i) Issue age of the Insured: age 40 to age 65; and
   (ii) Maximum Sum Insured*: USD3,000,000 / RMB18,000,000.

   * For the maximum Sum Insured amount limit per life, please contact the branch staff of the major insurance agency.

What options of policy currency are available?

The Plan offers 2 policy currencies: USD or RMB for selection. You can choose the currency that is suitable for your needs when applying for the Plan.

Which premium payment periods can I choose from?

The Plan offers single-pay, 5-year and 10-year premium payment period.

If there is change on my financial situation, can I adjust the Sum Insured during the policy term?

You may adjust the Sum Insured from the 3rd Policy Year onwards:

- For any increase in the Sum Insured, underwriting# is required on the increased portion and you will have to provide satisfactory evidence of insurability.
- A decrease in the Sum Insured is also possible, but need to fulfil the corresponding requirement of partial surrender[4,11].

Please refer to the policy provisions for more details.

For details of the underwriting requirement, please contact the branch staff of the major insurance agency.

Can I change the Insured during the policy term?

You can choose to change the Insured[8] to continue the coverage and to further accumulate the policy value, ensuring your wealth can be inherited from generation to generation.

How is the Crediting Interest Rate[2] determined?

The actual Crediting Interest Rate[2] is determined by the stipulated approach in BOC Life's policy, which is based on a number of factors, including but not limited to, market conditions, actual investment return in the past and long-term expectation of investment return in the future. Future Crediting Interest Rate[2] may vary from time to time over the policy term, but will not be less than the Minimum Crediting Interest Rate[2] as specified in the policy provisions, endorsements and/or amendments. The actual Crediting Interest Rate[2] is recommended by our Appointed Actuary according to the aforementioned BOC Life's policy and approved by the Board of Directors of BOC Life.

In light of the above factors, Crediting Interest Rate[2] is not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale, but will not be less than the Minimum Crediting Interest Rate[2].

Is the Crediting Interest Rate[2] guaranteed?

The Crediting Interest Rate[2] currently applicable is not guaranteed but will not be less than the Minimum Crediting Interest Rate[2].

The Minimum Crediting Interest Rate[2] is guaranteed to be equal to the current Crediting Interest Rate[2] for 5 years under the Plan, which provides you with predictable return to achieve your financial objectives.





如我需要現金周轉，我可從本計劃提取現金嗎？

您可以申請由保單提取部分款項[4]，惟每個保單年度可作提取部分款項1次，詳情如下：

	保單年度	最低提取金額	最高提取金額	提取部分款項後對投保額的影響
提取部分款項[4]（每年1次）	第1至10個保單年度	1,500美元／人民幣10,000元	不得超過當時退保價值[8]的20%	按提取金額扣減[11]
	第11個保單年度起		不超過或等於當時戶口價值的5%	毋須扣減
			超過當時戶口價值的5%	扣減提取金額超過當時戶口價值5%之部分[11]

另外，您亦可向中銀人壽申請保單貸款，令資金周轉更靈活。

若取消本計劃的保單，我可以取回多少金額？

本計劃為萬用人壽保險計劃。如退保將取回退保價值[9]，保單亦會隨之而終止，而取回的退保價值[9]或會低於已繳總保費。

如保單價值不足以繳付保單的費用及收費[1]，保單會否受到影響？

當戶口價值不足以支付保險成本及保單費用，保單將於中銀人壽訂明之寬限期完結後終止。餘額可能大幅少於已繳總保費及/或可能為零。

如我的財務狀況有所變動，我可以隨時停止繳交保費嗎？我的保障會否受到影響？

您可以向中銀人壽書面申請保費假期。於保費假期期間，您不需繳交每期保費而基本計劃將仍然生效，而保險成本及保單費用(如適用)將繼續從戶口價值中扣除。

另外，於首次繳付保費後，如果所需每期保費於有關到期日仍未被繳付，而保單當時仍然有效，則保費假期將會自動生效。

我可如何監察本計劃的進度表現？

您會每年收到由中銀人壽寄發的週年通知書，列明本計劃的最新保單資料。您亦可與主要保險代理機構分行職員查詢有關資料。

Can I withdraw from the Plan if I need cash flow?

You can apply Partial Withdrawal[4], which is limited to once per Policy Year. Details are as follows:

	Policy Year	Minimum Withdrawal Amount	Maximum Withdrawal Amount	Effect to the Sum Insured After Partial Withdrawal
Partial Withdrawal[4] (once per Policy Year)	1 - 10	USD1,500 / RMB10,000	Must not exceed 20% of the Surrender Value[8] at that time	Reduced by the withdrawal amount[11]
	11 onwards		⩽ 5% of the Account Value at that time	No reduction
			> 5% of the Account Value at that time	Reduced by the withdrawal amount in excess of 5% of Account Value[11] at that time

Moreover, you can apply Policy Loan which makes your financial arrangement more flexible.

How much can I get back if I surrender the Plan?

The Plan is a universal life insurance plan. If you surrender your policy, you will receive the Surrender Value[9], and the policy will be terminated thereafter. The Surrender Value[9] may be less than the total premiums paid.

What would happen to the policy if the Account Value is insufficient to pay the policy's fees and charges[1]?

When the Account Value becomes insufficient to pay the Cost of Insurance and the Policy Fee, the policy will lapse after the end of the Grace Period as prescribed by BOC Life. The residual amount may be significantly less than the total premiums paid and/or may be zero.

If there is change in my financial situation, can I stop paying premium at any time? Will this affect my benefits?

You may make a written request to BOC Life for Premium Holiday. During the Premium Holiday, you are not required to pay Modal Premium, whilst the Basic Plan will remain in force. The Cost of Insurance and Policy Fee (if applicable) will be continued to be deducted from the Account Value.

Moreover, after the first payment of premium, if Modal Premiums are not paid by the relevant Due Date(s) and the policy is in force at the relevant time, the Premium Holiday will automatically take effect.

How can I keep track of my Plan?

You will receive an annual statement from BOC Life showing the latest policy information of the Plan. You may also contact the branch staff of the major insurance agency.



計劃概覽

<table>
<tr><th colspan="6">投保要求</th></tr>
<tr><td>投保年齡</td><td colspan="5">18歲至75歲；40歲至65歲(只適用於盛世傳承萬用人壽保險計劃II — 簡易)</td></tr>
<tr><td>保障期</td><td colspan="5">終身</td></tr>
<tr><td>保費繳費年期</td><td colspan="5">躉繳 / 5年 / 10年</td></tr>
<tr><td>繳費模式</td><td colspan="5">躉繳 / 年繳 / 月繳</td></tr>
<tr><td>保單貨幣</td><td colspan="5">美元 / 人民幣</td></tr>
<tr><td>繳費貨幣</td><td colspan="5">港元 / 美元 / 人民幣</td></tr>
<tr><td>最低投保額</td><td colspan="5">400,000美元 / 人民幣3,000,000元</td></tr>
<tr><td>最低非定期
額外保費[3]</td><td colspan="5">15,000美元 / 人民幣100,000元(非定期額外保費[3]只適用於躉繳保單。如保單權益人繳付任何非定期額外保費[3]，中銀人壽將修改退保費用及/或部分退保費用)</td></tr>
<tr><th colspan="6">保障</th></tr>
<tr><td rowspan="4">身故賠償</td><td></td><td colspan="4">核保等級</td></tr>
<tr><td></td><td>盛世傳承萬用人壽保險計劃II
— 精選/優越/卓越</td><td colspan="2">盛世傳承萬用人壽保險計劃II
— 簡易</td></tr>
<tr><td>受保人於第2個保單週年日或之前身故</td><td rowspan="2">以下列較高者為準[6]：
(i) 投保額；或
(ii) 戶口價值</td><td>非意外身故：
以下列較低者為準[6]：
(i) 已繳保費減去提取部分款項；或
(ii) 投保額或戶口價值的較高者</td><td>意外身故：
以下列較高者為準[6]：
(i) 投保額；或
(ii) 戶口價值</td></tr>
<tr><td>緊接受保人120歲生日後的保單週年日前身故</td><td colspan="2">以下列較高者為準[6]：
(i) 投保額；或(ii) 戶口價值</td></tr>
<tr><td colspan="2">緊接受保人120歲生日後的保單週年日或之後身故</td><td colspan="3">戶口價值[6]</td></tr>
<tr><td>末期疾病賠償</td><td colspan="5">• 若被診斷患上末期疾病[5]，身故賠償金額將會被預先支付，並以2,000,000美元 / 人民幣12,500,000元為上限(按每位受保人於中銀人壽繕發的所有末期疾病[5]保障的保單計算)，及需扣除任何未償還之欠款、費用及收費(如有)，投保額將相應減低2,000,000美元 / 人民幣12,500,000元
• 若風險保額[7]等於或少於2,000,000美元 / 人民幣12,500,000元，則支付身故賠償的全額，而保單在支付賠償後將會被終止
• 此賠償只適用於第2個保單週年日或以後患上之末期疾病[5](適用於盛世傳承萬用人壽保險計劃II — 簡易)</td></tr>
<tr><td>24小時全球緊急
救援服務[10]</td><td colspan="5">提供緊急醫療支援及轉介</td></tr>
<tr><th colspan="6">派息率[2]</th></tr>
<tr><td>最低派息率[2]
(保證)</td><td colspan="5">• 第1至5個保單年度按保單簽發時的派息率
• 由第6個保單年度開始為年利率2.00%</td></tr>
<tr><th colspan="6">提取部分款項[4]及更改投保額</th></tr>
<tr><td rowspan="4">提取部分款項[4]
(每年1次)</td><td>保單年度</td><td>最低提取金額</td><td>最高提取金額</td><td colspan="2">部分提取後對投保額的影響</td></tr>
<tr><td>第1至10個保單年度</td><td rowspan="3">1,500美元 /
人民幣10,000元</td><td>不得超過當時退保價值[9]的20%</td><td colspan="2">按提取金額扣減[11]</td></tr>
<tr><td rowspan="2">第11個保單年度起</td><td>不超過或等於當時戶口價值的5%</td><td colspan="2">毋須扣減</td></tr>
<tr><td>超過當時戶口價值的5%</td><td colspan="2">扣減提取金額超過當時戶口價值5%之部分[11]</td></tr>
<tr><td>更改投保額</td><td colspan="5">第3個保單年度起可增加或減少投保額[11]，惟增加投保額須通過核保要求</td></tr>
<tr><th colspan="6">費用及收費[1]</th></tr>
<tr><td>保費費用</td><td colspan="5">所有保費的6%</td></tr>
<tr><td>保單費用[12]</td><td colspan="5">於首15個保單年度每月從戶口價值中扣除</td></tr>
<tr><td>保險成本[12]</td><td colspan="5">每月從戶口價值中扣除</td></tr>
<tr><td>退保費用[12] /
部分退保費用[12]</td><td colspan="5">從戶口價值中扣除</td></tr>
</table>

At a glance

Eligibility	
Issue Age	Age 18 to age 75; Age 40 to age 65 (Applicable to Forever Glorious ULife Insurance Plan II - Simp only)
Benefit Term	Whole life
Premium Payment Period	Single-Pay / 5 Years / 10 Years
Premium Payment Mode	Single-Pay / Annual / Monthly
Policy Currency	USD / RMB
Premium Payment Currency	HKD / USD / RMB
Minimum Sum Insured	USD400,000 / RMB3,000,000
Minimum Unscheduled Top-Up Premium[3]	USD15,000 / RMB100,000 (Unscheduled Top-Up Premium[3] is applicable to single-pay policy only. If policy owner pays any Unscheduled Top-up Premium[3], Surrender Charge and/or Partial Surrender Charge will be adjusted by BOC Life)

Benefits				
Death Benefit		**Underwriting classes**		
		Forever Glorious ULife Insurance Plan II - Select / Prime / Prime Plus	**Forever Glorious ULife Insurance Plan II - Simp**	
	Death on or before the 2nd Policy Anniversary	The higher of[6]: (i) Sum Insured ; or (ii) Account Value	<u>Other than Accidental Death:</u> The lower of[6]: (i) Total premiums paid minus Partial Withdrawal Amount; or (ii) The Sum Insured or the Account Value (whichever is higher)	<u>Accidental Death:</u> The higher of[6]: (i) Sum Insured ; or (ii) Account Value
	Before the Policy Anniversary immediately following the Insured's 120th birthday		The higher of[6]: Sum Insured or Account Value	
	On or after the Policy Anniversary immediately following the Insured's 120th birthday	Account Value[6]		
Terminal Illness Benefit	• Death Benefit will be payable in advance upon Diagnosis of Terminal Illness[5] subject to a maximum of USD2,000,000 / RMB12,500,000 (for all policies providing Terminal Illness Benefit[5] issued by BOC Life for the Insured), and less any Indebtedness, fees and charges (if any). Sum Insured will be reduced by USD2,000,000 / RMB12,500,000 accordingly • If the Sum At Risk[7] is equal to or less than USD2,000,000 / RMB12,500,000, full amount of Death Benefit will be payable and the policy will be terminated upon payment of the benefit • This benefit is only applicable to Terminal Illness[5] suffered on or after the 2nd Policy Anniversary (Applicable to Forever Glorious ULife Insurance Plan II - Simp)			
24-Hour Worldwide Emergency Assistance Service[10]	Covering emergency medical assistance and referral services			

Crediting Interest Rates[2]	
Minimum Crediting Interest Rate[2] (guaranteed)	• For the 1st to 5th Policy Years, the Crediting Interest Rate at policy issuance applies • From the 6th Policy Year onwards, the interest rate will be 2.00% p.a.

Partial Withdrawal[4] and Change of Sum Insured				
Partial Withdrawal[4] (once per Policy Year)	**Policy Year**	**Minimum Withdrawal Amount**	**Maximum Withdrawal Amount**	**Effect to the Sum Insured after Partial Withdrawal**
	1-10	USD1,500 / RMB10,000	Must not exceed 20% of the Surrender Value[9] at that time	Reduced by the withdrawal amount[11]
	11 onwards		⩽ 5% of the Account Value at that time	No reduction
			> 5% of the Account Value at that time	Reduced by the withdrawal amount in excess of 5% of Account Value[11] at that time
Change of Sum Insured	Sum Insured can be increased or decreased from the 3rd Policy Year onwards[11] subject to underwriting in case of increasing Sum Insured			

Fees and Charges[1]	
Premium Charge	6% of all premiums
Policy Fee[12]	Deducted monthly from Account Value during the first 15 Policy Years
Cost of Insurance[12]	Deducted monthly from Account Value
Surrender Charge[12] / Partial Surrender Charge[12]	Deducted from Account Value

立即行動！

如有任何查詢，請親臨以下主要保險代理機構任何一家分行：

中國銀行(香港)有限公司　(852) 3988 2388　www.bochk.com

註： 保單權益人須承受中銀人壽的信貸風險。若保單權益人於保單初期終止此計劃及／或退保，其取回的收益金額可能遠低於已繳付的保費；本文所列舉的過往、現時、預計及／或潛在收益及／或回報(例如獎金、紅利、利息等)並非保證和僅作説明用途。將來實際所得收益及／或回報，可能低於或高於現時列出的收益及／或回報。



Act now!

For enquiry, please visit any branch of the following major insurance agency:

Bank of China (Hong Kong) Limited　(852) 3988 2388　www.bochk.com

Notes: The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and/or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and/or potential benefits and/or returns (e.g. bonuses, dividends, interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and/or returns may be lower than or higher than the currently quoted benefits and/or returns.

投資策略、派息率釐定方針及過往派息率資料：

中銀人壽投資於全球不同類別的資產，以獲得多元化投資組合的優勢。本計劃下保單的資產主要包括以下資產：

	比例
固定收益工具或有息證券	80% - 100%
增長型資產	0% - 20%

固定收益工具或有息證券包括但不限於政府及企業債券等。

- 中銀人壽主要投資於投資級別債券，並加入小部分高收益債券及新興市場債券以提高收益。
- 在一般情況下，中銀人壽所投資的主要市場為北美、中國內地、中國香港及其他亞洲已發展國家。

增長型資產包括但不限於上市股票、私募股權、互惠基金、物業投資等。中銀人壽投資於多元增長型資產，旨在爭取高於固定收益投資的長線回報。

以實現長遠投資目標為目的，中銀人壽在其絕對酌情權下，保留權利在市場前景及狀況顯著變化時調整前述資產分佈，或進行包括但不限於再保險安排等其他財務安排。中銀人壽以投資於以保單貨幣計值的資產為目標。如資產用以計值的貨幣與保單貨幣不相同，中銀人壽有機會利用衍生工具管理匯率風險的影響。

有關最新的投資策略，請參閱中銀人壽網頁 www.boclife.com.hk。

過往派息率：

萬用壽險業務資產組合的構成一般以支持保單的派息率為目的，並讓保單持有人藉收取派息的形式，分享中銀人壽萬用壽險業務的部分利潤。為達至以上目的，中銀人壽會投資於多種經中銀人壽審慎挑選的資產組合，以平衡風險。資產組合一般以固定收益投資及股權類投資為主。

實際派息率乃根據中銀人壽政策內所指定的方法所決定，而相關政策則建基於多種因素，包括但並不限於市場狀況、過往實際投資回報及對未來投資回報的長期展望。將來之派息率於保單年期內可不時調整，惟不會低於保單條款、批註及/或修訂中標示之最低派息率。實際派息率由中銀人壽的委任精算師根據上述公司政策作出建議並得中銀人壽董事會審批後為準。

基於以上因素的影響，派息率並非保證及可能會較銷售時所提供之保單利益說明內所演示的較高或較低。

若閣下希望知道中銀人壽過往派息率的資料作參考用途，可瀏覽以下網址 www.boclife.com.hk/ps。請注意，網址上所顯示的過往派息率並未扣除相關保單收費(如保費費用、保險成本、保單費用等)。請留意過往派息率表現並非未來表現的指標。

人民幣及美元保險的風險聲明：

人民幣及美元保單涉及匯率風險。人民幣或美元兌港元匯率可升可跌，故若以港元計算，人民幣或美元保單的保費、費用及收費(如適用)、戶口價值 / 退保價值及其他利益將隨匯率而改變。人民幣或美元兌換港元匯率以中銀人壽不時選定的以市場為基礎的兌換率為準，可能與銀行的牌價不同。客戶如選擇以港元繳付人民幣或美元保單的保費，或要求承保機構以港元支付人民幣或美元保單的戶口價值 / 退保價值或其他利益，可能會因匯率的變動而蒙受損失。**人民幣兌換限制風險** —人民幣保險受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

Investment Strategy, Philosophy in Deciding Crediting Interest Rates and Historical Crediting Interest Rates:

BOC Life invests globally in various types of assets, in order to achieve the advantages of diversification in investment portfolio. The assets supporting the policies under the Plan mainly consist of the following:

	Mix
Fixed income instruments or interest-bearing securities	80% - 100%
Growth asset	0% - 20%

Fixed income instruments or interest-bearing securities include but not limited to government and corporate bonds, etc.

- BOC Life primarily invests in investment-grade bonds, together with a small portion of high-yield bonds and emerging-market bonds to further improve yield.
- Under normal circumstances, the major markets invested by BOC Life are North America, the Chinese Mainland, Hong Kong China and other Asian developed countries.

Growth assets include but not limited to listed equity, private equity, mutual funds, properties investment, etc. BOC Life invests in diversified growth assets, which aims to achieve a higher long-term return over fixed income investments.

With the aim of achieving our long-term investment target, BOC Life, at our sole discretion, reserves the right to adjust the aforementioned asset allocation when there are material changes in market outlook and condition, or engage in other financial arrangements including but not limited to reinsurance arrangement. BOC Life aims at investing in assets denominated in policy's currency. If the currency of which the assets are denominated is not the same as policy currency, BOC Life may use derivatives to manage the impact of currency risk.

For the latest Investment Strategy, please refer to BOC Life website www.boclife.com.hk.

Historical Crediting Interest Rates:

For universal life insurance business, the asset portfolio is constructed to support the crediting interest rate for the policy. It also allows policy owners to receive a share of profits attributable to the universal life insurance business of our company by means of crediting of interest. To accomplish the purpose, we invest in a wide range of asset portfolios that are prudently chosen by BOC Life to balance the risk. In general, the asset portfolios mainly consist of fixed income investment securities and equity investments.

The actual crediting interest rate is determined by the stipulated approach in BOC Life's policy, which is based on a number of factors, including but not limited to, market conditions, actual investment return in the past and long-term expectation of investment return in the future. Future crediting interest rate may vary from time to time over the policy term, but will not be less than the minimum crediting interest rate as specified in the policy provisions, endorsements and/or amendments. The actual crediting interest rate is recommended by our Appointed Actuary according to the aforementioned BOC Life's policy and approved by the Board of Directors of BOC Life.

In light of the above factors, crediting interest rate is not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale.

You may browse the following website, www.boclife.com.hk/ps, to understand BOC Life's Historical Crediting Interest Rates for reference purposes. Please be reminded that the Historical Crediting Interest Rates shown on the website are before the deduction of any relevant policy charges (e.g. Premium Charge, Cost of Insurance, Policy Fee, etc.). Please note that past performance of Historical Crediting Interest Rates is not an indicator for its future performance.

Risk Disclosure of RMB and USD Insurance:

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk** - RMB Insurance is subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

其他主要風險：

- 主要除外事項：

  因以下任何一項而直接或間接引起、與其有關、導致或產生(全部或部分)的末期疾病，中銀人壽不予理賠：

  (a) 對於以下時間首次出現或顯現有關病徵或狀況或任何首次確診的任何非末期疾病，將不獲任何賠償：

  (i) 於首兩個保單週年日內(只適用於盛世傳承萬用人壽保險計劃II — 簡易)或保單簽發日期起計首90日等候期內或恢復生效日期起計首90日等候期內(以較後者為準)；或

  (ii) 任何增加投保額的生效日起計首90日等候期內。

  (b) 任何已存在的醫療狀況，除非保單權益人 / 受保人在投保書，或在恢復生效的申請，或在增加投保額的申請上，向中銀人壽作出聲明而中銀人壽同意接納該申請；

  (c) 若受保人末期疾病的診斷是因為愛滋病或因為人類免疫力缺乏病毒(HIV)感染直接或間接引起的。若血液或其他相關測試顯示人類免疫力缺乏病毒(HIV)或其抗體的存在，則會被視作受保人已經受到感染。於本計劃下，愛滋病的定義將根據世界衛生組織於1987年所採用及其後不時調整之定義；

  (d) 自殺、任何蓄意自致之行為，不論神智是否正常及不論是否昏醉；

  (e) 先天畸形或異常；

  (f) 職業運動、任何比賽、借助呼吸器具水中活動、空中活動(包括高空彈繩跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘)但作為機員或購票乘客乘搭具有正式牌照商業固定航班的載客飛機則除外、或任何危險活動或運動，除非得到特別批單同意的除外。

- 本計劃在投保時的應付保費及保單生效時的費用及收費是根據以下之因素(如適用)而釐定，包括但不限於：投保額、性別、投保年齡、已屆年齡、吸煙習慣、保費繳費年期、核保等級、風險類別及居住地而釐定。本計劃在續保時的應付保費將保證不變。除保單文件另外註明，部分費用及收費，包括保費費用、保單費用及保險成本(如適用)並非保證，中銀人壽有權不時調整該等費用及收費，調整原因包括但不限於實際經驗與現時期望出現的落差。

- 保單權益人應在保費繳費年期內按時繳交保費。如所需金額(如保費)未能於中銀人壽指定之寬限期(如適用)完結前繳交，保單有可能終止或失效。如因未能繳付保費導致保單被終止或失效，保單權益人可領取的退保價值可能低於已繳總保費及失去保單所提供的保障。

- 在以下任何一種情況發生時，中銀人壽有可能在保單到達期滿日前終止保單：

  (i) 受保人身故；或

  (ii) 中銀人壽批准保單權益人書面要求退保；或

  (iii) 於寬限期屆滿前，保單權益人未能繳付中銀人壽所要求支付的金額；或

  (iv) 中銀人壽作出末期疾病賠償(如適用)。

- 實際的通脹率有機會較預期高，因此，您所獲發金額之實際價值可能會較低。

- 當戶口價值跌至零或負數時，保單或會失效。

備註：

1. 保費費用、保單費用及保險成本並非保證，惟該等費用在任何情況下不得超過承保表上載明適用之最高費率。如保費費用及保單費用有所變更將會預先通知。

2. 本計劃保單戶口價值以中銀人壽不時宣佈的派息率(非保證)衍生利息。於特定保證期內的最低派息率為保單簽發時的派息率，於保證期內將固定不變。保證期過後，將以不低於最低派息率派發利息。最低派息率為年利率2.00%。有關更多派息率資料，請參閱保單利益說明或向主要保險代理機構分行職員查詢。

3. 在本保單有效期間及在受保人120歲生日後的保單週年日前，保單權益人可呈交書面請求，繳付非定期額外保費，惟中銀人壽保留權利退還、拒絕或限制任何非定期額外保費；指定任何最高或最低金額；及修訂本保單的任何條款及條件，包括及並不限於增加或修改退保費用 / 部分退保費用。

Other Key Risks:

- Key exclusion:

  No Terminal Illness Benefit will be payable resulting (directly or indirectly) from, or related to, or caused by or contributed (in whole or in part) by any of the following:

  (a) If the symptoms or conditions of which or the Diagnosis of which first appeared or occurred:

  (i) within the first two Policy Anniversary (applicable to Forever Glorious ULife Insurance Plan II - Simp only), within a waiting period of 90 days immediately following the Policy Issue Date, or within a waiting period of 90 days immediately following the Reinstatement Date, whichever is later; or

  (ii) within a waiting period of 90 days immediately following the effective date of any increase in the Sum Insured.

  (b) Any Pre-existing Conditions unless the Policy Owner / Insured makes a declaration in the Application of this Policy, or in the application of reinstatement of this Policy or in the application of increasing the Sum Insured, and such application is specifically accepted by BOC Life;

  (c) Where the Diagnosis of Terminal Illness of the Insured was directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV). Infection shall be deemed to have occurred where blood or other relevant tests indicate either presence of HIV or antibodies to HIV. Under the Plan, the definition of AIDS shall be that used by the World Health Organization in 1987, as may be revised by the World Health Organization from time to time;

  (d) Attempted suicide or any self-inflicted act, while sane or insane, and while intoxicated or not;

  (e) Congenital deformities or anomalies;

  (f) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.

- The premium payable of the Plan at the time of application, and fees and charges while the policy is inforce are calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained age, smoking habit, premium payment term, underwriting class, risk class and residency . The premium payable of the Plan at the time of renewal are guaranteed unchanged. Unless otherwise stated in the policy documents, some fees and charges, including Premium Charges, Policy Fee, and Cost of Insurance (if applicable), are not guaranteed. BOC Life has the discretion to adjust such fees and charges from time to time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.

- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.

- BOC Life may terminate the policy before the maturity date if any one of the following events occurs:

  (i) the death of the Insured; or

  (ii) BOC Life approves the Policy Owner's written request for surrender; or

  (iii) the Policy Owner fails to pay the required amount by BOC Life before expiry of the grace period; or

  (iv) payment of the Terminal Illness Benefit (if applicable) by BOC Life.

- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

- The policy may lapse when the account value falls to zero or negative.

Remarks:

1. Premium Charge, Policy Fee and Cost of Insurance are not guaranteed but shall under no circumstances exceed the applicable maximum rate as specified in the Policy Specifications. Advance notice will be given if any change has been made on the Premium Charge and Policy Fee.

2. The Account Value of the Plan accrues interest at the Crediting Interest Rate (non-guaranteed) declared by BOC Life from time to time. During the specific guaranteed period, the Minimum Crediting Interest Rate is the Crediting Interest Rate at policy issuance; such rate will be fixed during the said guaranteed period. After the guaranteed period, interest paid will not be less than the Minimum Crediting Interest Rate. The Minimum Crediting Interest Rate is 2.00% p.a.. For more details of Crediting Interest Rate, please refer to benefit illustration or contact the branch staff of the major insurance agency.

3. The Policy Owner may submit a written request to pay the Unscheduled Top-up Premiums at any time before the Policy Anniversary immediately following the Insured's 120th birthday and while the policy is in force. BOC Life reserves the right to refund, reject or limit any Unscheduled Top-Up Premiums at any time; specify any maximum or minimum amounts; and revise any terms and conditions of the policy including but not limited to increasing or amending the Surrender Charge/ Partial Surrender Charge.

4. 提取部分款項或會導致投保額減低，因而或須繳付部分退保費用。倘若提取部分款項一旦生效會使退保價值減少至低於30,000美元 / 人民幣200,000元的最低退保價值，或使投保額減少至低於400,000美元 / 人民幣3,000,000元的最低投保額，有關提取部分款項將不被允許。

5. 末期疾病指受保人患上之疾病經明確診斷後，預期其壽命不超過十二(12)個月。診斷必須由中銀人壽指定醫生證實。

6. 需扣除任何未償還之保單欠款、費用及收費(如有)。

7. 風險保額指超過戶口價值部分之投保額金額。風險保額之金額不會低於零(0)。

8. 在原有及新受保人在生期間，於保單有效時及末期疾病賠償尚未給付或可給付的條件下，您可於任何保單週年日前後的31天內提交更改受保人申請。新受保人須符合中銀人壽核保要求。更改受保人申請獲批准後，多項保單條款須予更改。詳情請參閱更改受保人之申請獲批准後簽發之批註樣本。更改受保人須符合中銀人壽通行之規定及條件。有關更多更改受保人詳情，請致電2860 0688聯絡中銀人壽。

9. 退保價值即扣除任何適用的退保費用及任何欠款後的戶口價值。

10. 24小時全球緊急救援服務由「國際救援(香港)有限公司」提供，須按「人壽保險附加海外緊急救援服務條款」辦理，此服務不作續保保證及中銀人壽保留取消或修改上述服務及保障的權利。

11. 減少投保額或須繳付部分退保費用。如適用於投保額減少部分所涉及的部分退保費用將由戶口價值中扣除。

12. 保單費用及退保費用 / 部分退保費用按投保額、保單年度、性別、投保年齡、風險類別及居住地而釐訂(如保單權益人繳付任何非定期額外保費，中銀人壽將要求修改退保費用及/或部分退保費用)；而保險成本則按風險保額、性別、已屆年齡、風險類別及居住地而釐訂。

不得異議：

(i) 任何人不得在保單自保單簽發日期或恢復生效日期(以較後者為準)起持續生效超過兩(2)年後，及於受保人在生期間，對保單的有效性提出異議；惟有關欺詐的異議則屬例外。

(ii) 任何人不得在根據基本條款的投保額條款增加之投保額持續生效超過兩(2)年後，及於受保人在生期間，對增加之投保額的有效性提出異議；惟有關欺詐的異議則屬例外。

此不得異議條款不適用於任何附加利益保障，除非有關附加利益保障另有訂明。

年齡及/或性別的錯誤陳述：

保單是依據承保表上所載有關受保人的年齡、性別或其他與受保人相關的事實而繕發。除了中銀人壽在被欺詐的情況下擁有之權利外，若受保人的年齡、性別及/或其他與受保人相關的事實被誤報，則保單上須支付的金額及賦予的所有利益，將按照已付的保費與受保人的確實年齡、性別及相關的事實原可購買的利益所計算。中銀人壽會由保單日期起重新計算戶口價值以調整應付的數額。若中銀人壽知悉受保人的確實年齡、性別及/或其他與受保人相關的事實，而受保人原應不符合受保資格，中銀人壽可行使絕對酌情權終止保單，而中銀人壽的責任僅限於退回已繳保費(不含利息)，減去任何提取部份款項金額及欠款。

索償通知及證明：

索償人必須於切實可行的範圍內盡快向中銀人壽遞交書面通知及為中銀人壽滿意之書面索償申請。遞交身故賠償索償申請時，必須同時遞交以下證明：

(i) 可以證明受保人死亡日期的文件的認證真本，包括但並不限於正式的死亡證明書；及

(ii) 領取身故賠償的資格證明包括但並不限於索償人的身份證明文件、受保人與索償人的關係證明文件；及

(iii) 保單；及

(iv) 其他中銀人壽不時規定之所需資料。

索償人須支付所有中銀人壽要求提供的資料及證明之有關費用。本索償通知及證明條款受一般條款內的第三者權利條款所限。

4. Partial Withdrawal may lead to reduction in Sum Insured, therefore Partial Surrender Charge may be incurred. No Partial Withdrawal is allowed if the Partial Withdrawal, once effective, will reduce the Surrender Value to a level below the Minimum Surrender Value of USD30,000 / RMB200,000 or will reduce the Sum Insured to a level below the Minimum Sum Insured of USD400,000 / RMB3,000,000.

5. Terminal Illness means the conclusive Diagnosis of an illness that is expected to result in the death of the Insured within twelve (12) months. This Diagnosis must be confirmed by BOC Life's appointed doctor.

6. Deduction of any Indebtedness, fees and charges (if any) are required.

7. Sum At Risk means the amount by which the Sum Insured exceeds the Account Value. The amount of Sum At Risk will not be lower than zero (0).

8. During the lifetime of both of the existing and new Insured, while the Plan is in force and provided that the Terminal Illness Benefit is not paid or payable, you may make an application for change of Insured 31 days before or after any Policy Anniversary. The new Insured is subject to underwriting rules of BOC Life. Various terms of the policy will be revised upon the approval of the application for change of Insured. For details, please refer to the sample of endorsement to be issued after approval of the application. Change of Insured is subject to the prevailing rules and conditions of BOC Life. For more details regarding change of Insured, please contact BOC Life on 2860 0688.

9. Surrender Value means the Account Value less any applicable Surrender Charge and Indebtedness.

10. 24-Hour Worldwide Emergency Assistance Services are provided by Europ Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". The services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion.

11. Payment of Partial Surrender Charge may be required in case of decreasing the Sum Insured. Partial Surrender Charge applicable to any decrease in the Sum Insured will be deducted from the Account Value.

12. Policy Fee and Surrender Charge / Partial Surrender Charge are determined by the Sum Insured, Policy Year, gender, issue age, risk class and residency (if Policy Owner pays any Unscheduled Top-up Premium, Surrender Charge and/or Partial Surrender Charge will be adjusted by BOC Life); while the Cost of Insurance is determined by the Sum At Risk, gender, attained age, risk class and residency.

Incontestability:

(i) The validity of the policy shall not be contestable after the policy has been in force for two (2) years from the Policy Issue Date or Reinstatement Date, whichever is later, during the lifetime of the Insured except for fraud.

(ii) The validity of any increase in the Sum Insured subject to the Clause of Sum Insured under the Basic Provisions shall not be contestable after it has been in force during the lifetime of the Insured for two (2) years from the effective date of such increase except for fraud.

This Clause of Incontestability shall not apply to any riders unless otherwise specified in the relevant riders.

Misstatement of Age and/or Sex:

The policy is issued in accordance with the Insured's age, sex or other facts relating to the Insured as shown in the Policy Specifications. Subject to BOC Life's rights in the case of fraud, if the Insured's age, sex and/or other relevant facts has/have been mis-stated, the amount payable and every benefit accruing under the policy shall be such as the premiums paid would have purchased on the basis of the Insured's correct age, sex and facts relating to the Insured. BOC Life will adjust the amount payable by recalculating the Account Value from the Policy Date. If the Insured's correct age, sex and/or other correct facts relating to the Insured had been known to BOC Life, and the Insured would not have been eligible for the policy, BOC Life may in its absolute discretion, terminate the policy and its liability will be limited to a refund of the premiums paid (without interest) less any Partial Withdrawal amount and Indebtedness.

Notice and Proof of Claim:

The Claimant must give written notification and satisfactory proof of claim to BOC Life as soon as practicable. The following must be submitted to BOC Life as proof of claim for a Death Benefit:

(i) certified true copies of documentary proof of the date of death of the Insured, including but not limited to the official death certificate; and

(ii) evidence of entitlement to receive payment of a Death Benefit including but not limited to proof of identity of the Claimant, proof of relationship between the Insured and Claimant; and

(iii) the Policy; and

(iv) other required information which may be prescribed by BOC Life from time to time.

All information and evidence required by BOC Life shall be furnished at the expense of the Claimant. This Clause of notice and proof of claim is subject to the Clause of third party rights under the General Provisions.

(只適用於末期疾病賠償)

受保人必須於保單有效期間，並在獲悉患上末期疾病當日起計九十(90)日內提出索償。除非證明無法在此期間內提出索償，並已在合理的情況下儘早提出索償，否則，中銀人壽無須對逾期作出的末期疾病索償負責。在中銀人壽接獲索償通知後六個月內，保單權益人必須呈交索償證明文件，包括所需資料、文件及由中銀人壽接納的醫生簽署的醫療證明及報告，有關支出由保單權益人負責。中銀人壽保留權利要求受保人由中銀人壽指定之醫生進行檢查或其他合理及有關檢驗以確定有關末期疾病的存在。若就末期疾病的發生及其診斷出現爭論或意見不同時，中銀人壽有權在該醫學界選擇一位獨立的公認專家對受保人或達致此診斷之證據作出審查。該專家之判斷將對受保人、保單權益人及中銀人壽具約束力。

欺詐、失實陳述或沒有披露重大事實：

保單權益人應盡所知所信，提供完全屬實及真確無訛的陳述及答案。若投保書中(如有)，或保單所依據的聲明，或關於影響保單或中銀人壽的風險的任何其他事項，或根據保單作出的任何索償有任何欺詐、失實陳述或沒有披露重大事實的情況，中銀人壽有完全和絕對酌情權使保單無效，而保單之下的任何索償將被取消。除非有欺詐情況，否則在該等情況下保單權益人已繳付的任何保費將被退回給保單權益人。

冷靜期內取消保單權益及退還保費及徵費：

保單權益人有權以書面通知要求中銀人壽取消保單 / 投保申請書並獲退還扣除因匯率浮動而造成的任何差額(如適用)後的所有已繳保費及中銀人壽代保險業監管局按相關規定(已)收取的徵費。保單權益人明白為行使這項權利，該取消保單 / 投保申請書的通知必須由保單權益人簽署，並由中銀人壽位於香港太古城英皇道1111號13樓之總辦事處於冷靜期內直接收到。保單權益人明白冷靜期為緊接保單或冷靜期通知書交付保單權益人或保單權益人的指定代表之日起計的**21個曆日**的期間(以較先者為準)。保單權益人明白中銀人壽會於冷靜期通知書及電話短訊(如適用)內註明冷靜期的最後一日，若於冷靜期通知書及電話短訊(如適用)內註明之冷靜期的最後一日並非工作日，則冷靜期將包括隨後的工作日的一天在內。保單權益人明白冷靜期通知書是由中銀人壽在交付保單時致予保單權益人或保單權益人的指定代表的一份通知書，以就冷靜期一事通知保單權益人。此外，保單權益人明白若保單權益人曾經就本保單提出索償並獲得賠償，則不會獲退還保費及徵費。

取消保單：

冷靜期過後，於保單有效期間，保單權益人可以書面通知向中銀人壽要求將保單退保。有關退保將於中銀人壽收到該通知後，以中銀人壽所指定的日期生效。退保必須受中銀人壽在收到保單權益人的退保通知當日的條款及細則所規管。在戶口價值中扣除退保費用後，中銀人壽將向保單權益人支付相當於退保價值扣除任何欠款後之金額。退保價值在扣除任何欠款後通常會於中銀人壽收到為其滿意的退保要求後的三十(30)天內支付給保單權益人(「退保支付到期日」)。在任何情況下，退保價值金額將於中銀人壽收到並核實退保要求後九十(90)天內支付給保單權益人。對於在退保支付到期日仍未支付給保單權益人的退保價值金額(在扣除任何欠款後)，中銀人壽將從退保支付到期日起，按派息率計算支付利息直至支付該款項予保單權益人當日為止。

關於收取保費徵費的安排：

保險業監管局按規定透過保險公司向保單持有人收取保費徵費。為方便閣下，每當中銀人壽向閣下收取保費時，將以收取保費的相同途徑(包括自動保費貸款(如適用))一併收取保費徵費。

(Only applicable to Terminal Illness Benefit)

A claim must be made whilst the policy is in force and within ninety (90) days of the Insured becoming aware that he is suffering from a Terminal Illness. If the claim is not made within that period, BOC Life will not be liable to pay the Terminal Illness Benefit unless it is shown that it was not reasonably possible to make such a claim, and that the claim was made as soon as was reasonably possible. Written proof of loss, such as the necessary information, documents, medical evidence and reports signed by a Physician approved by BOC Life, which it requires the Policy Owner to provide at his expense, must be received by BOC Life within six months after it receives the written notice of claim. BOC Life reserves the right to require the Insured to undergo an examination or other reasonable and appropriate tests conducted by a Physician selected by BOC Life to confirm the occurrence of the Terminal Illness. In the event of any disputes or disagreement regarding the Diagnosis of and the occurrence of Terminal Illness, BOC Life shall have the right to call for an examination, of either the Insured or of the evidence used in arriving at such Diagnosis, by an independently acknowledged expert in the field of medicine concerned selected by BOC Life and the opinion of such expert as to such Diagnosis shall be binding on both the Insured, the Policy Owner and BOC Life.

Fraud, Misrepresentation or Material Non-disclosure:

Policy Owner should declare to the best of the knowledge and belief that all the statements and answers are full, complete and true. In case of any fraud, misrepresentation or non-disclosure of any material fact in the Application (if any) or declaration on which the policy is based or in relation to any other matter affecting the policy or BOC Life's risk or in connection with the making of any claim under the policy, BOC Life shall have the sole and absolute discretion to render the policy null and void and all claims hereunder shall be forfeited. Unless there is fraud, any premiums paid by the Policy Owner shall be refundable to him in such circumstances.

Cancellation Rights and Refund of Premium(s) and Levy within Cooling-off Period:

Policy Owner has the right to cancel the policy/application form and obtain a refund of any premium(s) and the levy paid, which are collected by BOC Life on behalf of the Insurance Authority according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving a written notice to BOC Life. Policy Owner understands that to exercise this right, the notice of cancellation must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. Policy Owner understands that the Cooling-off Period is the period of **21 calendar days** immediately following either the day of the delivery of the policy or the Cooling-off Notice to the Policy Owner or the representative nominated by the Policy Owner (whichever is the earlier). Policy Owner understands that BOC Life will indicate the last day of the Cooling-off period in the Cooling-off Notice and text message issued to the Policy Owner (if applicable), if the last day of the Cooling-off Period as indicated in the Cooling-off Notice and the text message (if applicable) is not a working day, the period shall include the next working day. Policy Owner understands that the Cooling-off Notice is a notice that will be sent to the Policy Owner or the nominated representative of the Policy Owner by BOC Life to notify the Policy Owner of the Cooling-off Period around the time the policy is delivered. In addition, the Policy Owner understands that no refund of premium(s) and the levy can be made if a claim payment under the policy has been made to the Policy Owner prior to the request for the cancellation.

Cancellation of Policy:

After the cooling-off period, while the policy is in force, the Policy Owner may surrender the policy by giving a written notice to BOC Life and such surrender shall take effect on a date specified by BOC Life after BOC Life's receipt of such notice. The surrender is subject to BOC Life's prevailing terms and conditions on the day it accepts the Policy Owner's notice of surrender. After deducting the Surrender Charge from the Account Value, BOC Life shall pay the Policy Owner an amount equal to the Surrender Value less any Indebtedness to the Policy Owner. The Surrender Value amount, after deducting any Indebtedness therefrom, will normally be paid to the Policy Owner within thirty (30) days of BOC Life's receipt of the surrender request to its satisfaction ("Surrender Payment Due Date") and in any case no later than ninety (90) days after BOC Life has received and verified the surrender request. In respect of the Surrender Value (after deducting any Indebtedness therefrom) not paid to the Policy Owner by the Surrender Payment Due Date, interest shall be payable by BOC Life from the Surrender Payment Due Date until the date of payment at the Crediting Interest Rate.

Levy Collection Arrangement:

Insurance companies collect levies from policy owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

重要事項：

- 本計劃及附加利益保障(如有)由中銀人壽承保。中銀香港為中銀人壽委任的主要保險代理機構。
- 中銀人壽已獲保險業監管局授權及監管，於中華人民共和國香港特別行政區(「香港」)經營長期業務。
- 中銀香港已獲香港保險業監管局根據《保險業條例》(香港法例第41章)發出保險代理機構牌照。(中銀香港的保險代理機構牌照號碼為FA2855)
- 中銀人壽保留根據擬受保人及申請人於投保時所提供的資料而決定是否接受或拒絕有關投保本計劃及附加利益保障(如有)申請的權利。
- 本計劃及附加利益保障(如有)受中銀人壽繕發的正式保單文件及條款所限制。各項保障項目及承保範圍、條款及除外事項，請參閱相關保單文件及條款。
- 中銀香港以中銀人壽之委任保險代理機構身份分銷人壽保險產品，有關人壽保險產品為中銀人壽之產品，而非中銀香港之產品。
- 對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款的任何爭議，應由中銀人壽與客戶直接解決。
- 中銀人壽保留隨時修訂、暫停或終止本計劃，更改有關條款及細則的權利。如有任何爭議，以中銀人壽決定為準。

若本宣傳品的中、英版本有歧異，概以英文版本為準。

重要提示：

<u>本計劃是獨立的人壽保險產品並同時提供末期疾病保障，您可選擇無須捆綁式地與其他種類的保險產品一併購買。</u>

<u>產品資料並不包含保單的完整條款，而有關完整條款載於保單文件中。</u>

本宣傳品僅供參考，並只在香港以內派發，不能詮釋為在香港以外提供或出售或游說購買中銀人壽的任何產品的要約、招攬及建議。有關本計劃及附加利益保障(如有)詳情(包括但不限於各項保障項目及承保範圍、詳盡條款、主要風險、細則、除外事項、保單費用及收費)，請參閱中銀人壽繕發的銷售文件，包括產品小冊子、保險利益說明及保單文件及條款。如有任何查詢，請聯絡主要保險代理機構分行職員。

本宣傳品由中銀人壽刊發。

Important Notes:

- The Plan and the supplementary rider(s) (if any) are underwritten by BOC Life. BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted insurance agency licences under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. of BOCHK is FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between BOC Life and the customer.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English version of this promotion material, the English version shall prevail.

Important Notice:

<u>You have an option to purchase the Plan as a standalone life insurance plan with terminal illness coverage, instead of bundling with other type(s) of insurance product.</u>

<u>The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.</u>

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sales or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agency.

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