



「息」享年年儲蓄保 2

Well Save Annual Coupon Plan 2

累積財富創造豐盛未來
Accumulate Wealth to Secure Prosperous Future

立橋人壽保險有限公司
Well Link Life Insurance Company Limited
立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

 立橋人壽
Well Link Life

「息」享年年儲蓄保 2

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立橋人壽「息」享年年儲蓄保 2（「本計劃」）提供人壽保障、每年保證現金及非保證紅利，助您累積財富，創造豐盛未來。

Well Link Life's Well Save Annual Coupon Plan 2 (the 'Plan') provides life protection, annual guaranteed cash coupon and non-guaranteed dividends to help you accumulate wealth and achieve a prosperous future.

計劃特點 Key Features

20\$

靈活保費期 穩享高達每年 2% 可支取保證現金至期滿

Guaranteed cash coupon up to 2% return every year till maturity with flexible premium payment term

您只要繳付整付保費或五年保費，即可由第一個保單週年日起並於每個保單週年日以現金方式收取可支取保證現金，共20個保單週年，您亦可以將可支取保證現金保留在本公司積存生息（積存利率並非保證及由本公司不時決定）。

You just pay single premium or annual premium for 5 years and receive annual guaranteed cash coupon in cash for 20 years, starting from the first policy anniversary and thereafter on each policy anniversary. You may also choose to leave the guaranteed cash coupons with the Company for accumulation with interest (accumulation interest rate is not guaranteed and may be determined by the Company from time to time).

保單年度終結時可支取保證現金 Guaranteed Cash Coupon payable at end of policy year	整付保費 Single Premium	整付保費的 2.00% of Single Premium
	5年年繳保費 5-year Annual Premium	已繳保費的 2.00% of total premiums paid
	5年月繳保費 5-year Monthly Premium	已繳保費的 1.89%* of total premiums paid

*百分比四捨五入至2個小數位。The percentage is rounded to 2 decimal places.



提供週年紅利及終期紅利 長遠累積財富

Provides annual dividend and terminal dividend for long term wealth accumulation

本計劃為分紅保單，由第一個保單週年日起每年派發週年紅利，週年紅利並非保證，並由本公司每年酌情釐訂。您可以選擇以現金方式收取週年紅利（如有）或選擇保留在本公司積存生息（積存利率並非保證及由本公司不時決定）。

除週年紅利，本計劃於第六個保單週年日起在保單退保、保單滿期或受保人身故時（以情況最早發生為準）提供一次性終期紅利。終期紅利並非保證，並由本公司每年酌情釐訂。

The Plan is a participating policy and offers annual dividend starting from the first policy anniversary. Annual dividend is not guaranteed and is determined by the Company at its discretion. You may choose to cash out the annual dividends (if any) or leave with the Company for accumulation with interest (accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.).

Starting from the 6th policy anniversary, a one-off Terminal Dividend will be payable upon policy surrender, policy maturity or death of life insured (whichever earlier). Terminal dividend is not guaranteed and is determined by the Company at its discretion.



人壽保障守護家人

Life protection for your loved ones

若受保人不幸身故，受益人將可獲得身故賠償，金額相等於當時已繳總保費 102%¹ 或保證現金價值（以較高者為準）；及積存可支取保證現金連利息（如有）；及積存週年紅利連利息（如有）和終期紅利（如有）；惟需扣除保單的任何欠款。

In the unfortunate event of the life insured's passing, the beneficiary(ies) will receive a death benefit equivalent to 102% total premium paid¹ or the guaranteed cash value (whichever is higher) plus the accumulated guaranteed cash coupon with interest (if any) plus accumulated annual dividends with interest (if any) and terminal dividend (if any). Any indebtedness to the Plan would be deducted from the benefit payment.

1. 如受保人受保於一份或多份立橋人壽的「儲蓄保障計劃系列」（有關產品名單請參閱本公司網頁 www.wli.com.hk）保單，每名受保人於「儲蓄保障計劃系列」下的所有保單的已繳總保費 102% 之總金額上限為受保人身故日已繳總保費 100% 加 12,500 美元（如多份保單同時以美元、港元及人民幣為保單貨幣，則以較高者為準）。
If life insured is covered by one or more policies under the Well Link Life's Endowment Plan Series (Please refer to the Company's website www.wli.com.hk for the product list.), the total amount of 102% total premium paid of all policies under the Endowment Plan Series for each life insured should not exceed 100% of total premium paid as at the date of life insured's death plus USD12,500 (or the higher thereof in case of a combination of USD-, HKD- and RMB-denominated policies).



申請簡易 毋須體檢

Hassle-free application without medical examination

您只需通過簡單審批流程，毋須體檢及健康申報，即可啟動儲蓄計劃。

You can kick start your saving plan right after the completion of the simple assessment process with no medical examination and health declaration required.

例子說明 Illustrative Example :

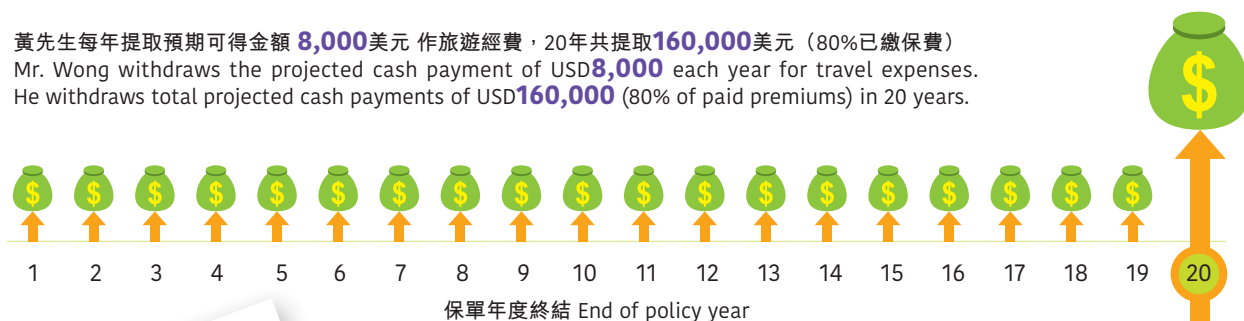
黃先生今年45歲，他投保了「息」享年年儲蓄保 2，為自己建立退休儲備。

Mr. Wong purchased Well Save Annual Coupon Plan 2 at age 45 to prepare his retirement fund.



黃先生，45 歲 Mr. Wong, age 45			
保費繳費年期 Premium payment term	整付保費 Single	每年可支取保證現金 Annual guaranteed cash coupon	USD 4,000 美元
整付保費 Single premium	USD 200,000 美元	非保證週年紅利 Non-guaranteed annual dividend	USD 4,000 美元

黃先生每年提取預期可得金額 **8,000** 美元 作旅遊經費，20 年共提取 **160,000** 美元（80% 已繳保費）
Mr. Wong withdraws the projected cash payment of **USD 8,000** each year for travel expenses.
He withdraws total projected cash payments of **USD 160,000** (80% of paid premiums) in 20 years.



黃先生於保單期滿時（65歲）可得預期非保證終期紅利 **44,874** 美元及保證現金價值 **200,000** 美元共 **244,874** 美元作退休後的生活費。
Mr. Wong will receive **USD 244,874** (projected non-guaranteed terminal dividend USD **44,874** plus guaranteed cash value USD **200,000**) at maturity (at age 65) for his retirement life.

整個保單年期，黃先生共得預期總金額 **404,874** 美元

Mr. Wong will receive total projected amount of **USD 404,874** during the full policy term.

- 相等於已繳總保費 **202%** of total premiums paid
- 平均每年總回報率 Average annual total rate of return **4.70%** p.a.

註 Remarks:

- 以上例子說明僅供參考，並假設所有應繳保費已全數如期繳付及並沒有提早退保或任何欠款。
The above examples are for illustration and reference only and assume all premiums are paid and no early surrender nor indebtedness.
- 例子說明中假設每年可支取保證現金及預期週年紅利（如有）以現金提取。保單持有人可以選擇將該金額保留在本公司積存生息，現時年利率為 4.25%，利率並非保證及可不時調整。
Illustrative Example assumes that annual guaranteed cash coupon and projected annual dividends (if any) are withdrawn and paid in cash. Policyowner can choose to accumulate such payments with the Company with interest. Current accumulation interest rate is 4.25% p.a., which is not guaranteed and subject to change.
- 除可支取保證現金及保證現金價值外，以上預計之數字並非保證及並不等於將來可收取的實際金額，實際紅利派發及積存利率並非保證，其金額由立構人壽全權決定。
Except guaranteed cash coupon and guaranteed cash value, the above projected figures are neither guaranteed nor actual benefits receivable in the future. Actual dividends and accumulation interest are not guaranteed and are declared at Well Link Life's discretion.
- 以上例子內的預計數字並不包括保費徵費。
The amount of total premiums illustrated in the above example does not include levy.
- 以上例子中的金額及百分比或會因為四捨五入而有輕微分別。
The figures and percentages in the example may differ slightly due to rounding.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan	
投保年齡 Issue Age	Age 0 歲 (15 日 days) 至 to Age 70 歲	
保費繳費年期 Premium Payment Term	整付保費 Single premium / 5 年 Years	
保障年期 Benefit Term	20 年 Years	
保單貨幣 Policy Currency	美元 USD	
最低保費金額 Minimum Premium Amount	整付保費 Single premium	USD12,500 美元
	5 年年繳保費 5-year annual premium	USD2,500 美元
	5 年月繳保費 5-year monthly premium	USD220 美元
保費繳費模式 Premium Payment Mode	整付保費 Single / 年繳 Annual / 月繳 Monthly	

於保單生效期內，可支取保證現金將由第一個保單週年日起每年支付。
While the policy is in force, Guaranteed Cash Coupon will be payable annually from the 1st Policy Anniversary.

保單年度終結時可支取保證現金 Guaranteed cash coupon payable at end of policy year	
整付保費 Single Premium	整付保費的 2.00% of Single Premium
5 年年繳保費 5-year Annual Premium	已繳保費的 2.00% of total premiums paid
5 年月繳保費 5-year Monthly Premium	已繳保費的 1.89%* of total premiums paid

*百分比四捨五入至2個小數位。The percentage is rounded to 2 decimal places.

可支取保證現金 Guaranteed Cash Coupon

您可選取下列其中一項方式領取可支取保證現金：

選項一： 提取現金

選項二： 保留在本公司積存生息，積存利率並非保證及由本公司不時決定

You may elect to receive the Guaranteed Cash Coupon by one of the following options:

Option 1: paid in cash

Option 2: leave with the Company for accumulation with interest where the accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.

產品概覽 Product Summary (續 Continued)

週年紅利 Annual Dividend

於保單生效期內，週年紅利（如有）將由第一個保單週年日起每年支付。週年紅利並非保證，您可選取下列其中一項方式領取：

選項一： 提取現金

選項二： 保留在本公司積存生息，積存利率並非保證及由本公司不時決定

While the policy is in force, annual dividends (if any) will be payable annually from the 1st policy anniversary. Annual dividends are not guaranteed. You may elect to receive the annual dividends (if any) by one of the following dividend options:

Option 1: paid in cash

Option 2: leave with the Company for interest accumulation where the accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.

終期紅利 Terminal Dividend

終期紅利（如有）於第六個保單週年日或之後及在下列任何一種情況最早發生時支付：

- (i) 受保人身故；或
- (ii) 退保；或
- (iii) 保單期滿。

終期紅利只支付一次，並非保證金額，並由本公司按酌情權釐訂。

Terminal dividend (if any) shall be payable on or after the sixth policy anniversary upon the first occurrence of any of the following events:

- (i) the death of the life insured; or
- (ii) the surrender of this policy; or
- (iii) the policy maturity.

Terminal dividend is paid once only and is not guaranteed. It shall be determined by the Company in its discretion.

身故賠償
Death Benefit

身故賠償應等於：

(i) 以較高者為準：

(a) 受保人身故日已繳總保費的 102%，如受保人受保於一份或多份立橋人壽的「儲蓄保障計劃系列」（有關產品名單請參閱本公司網頁 www.wli.com.hk）保單，每名受保人於「儲蓄保障計劃系列」下的所有保單的已繳總保費 102% 之總金額上限為受保人身故日已繳總保費 100% 加 12,500 美元（如多份保單同時以美元、港元及人民幣為保單貨幣，則以較高者為準）；或

(b) 受保人身故日時的保證現金價值；

加

(ii) 積存可支取保證現金及利息，如有；加

(iii) 積存週年紅利及利息，如有；加

(iv) 終期紅利，如有；減

(v) 任何欠款。

Death benefit shall equal to:

(i) The higher of:

(a) 102% of the total premiums paid at the date of life insured's death, provided that if life insured is covered by one or more policies under the Well Link Life's Endowment Plan Series (Please refer to the Company's website www.wli.com.hk for the product list.), the total amount of 102% total premium paid of all policies under the Endowment Plan Series for each life insured should not exceed 100% of total premiums paid as at the date of life insured's death plus USD12,500 (or the higher thereof in case of a combination of USD-, HKD- and RMB-denominated policies).; or

(b) the guaranteed cash value at the date of life insured's death

plus

(ii) accumulated guaranteed cash coupon and interest, if any; plus

(iii) accumulated annual dividend and interest, if any; plus

(iv) terminal dividend, if any; less

(v) any indebtedness.

退保保障 / 期滿保障
Surrender Benefit /
Maturity Benefit

退保或期滿日時的保證現金價值；加

(i) 積存可支取保證現金及利息，如有；加

(ii) 積存週年紅利及利息，如有；加

(iii) 終期紅利，如有；減

(iv) 任何欠款。

Guaranteed cash value at time of surrender or on maturity date plus;

(i) accumulated guaranteed cash coupon and interest, if any; plus

(ii) accumulated annual dividend and interest, if any; plus

(iii) terminal dividend, if any; less

(iv) any indebtedness.

重要資訊 Important Information

產品性質 Nature of the Product

本保單是一份具有儲蓄成分的中長期分紅人壽保單，部分保費用以支付保險及相關費用。本保單適合有能力於保費繳費期繳付全期保費的客戶。因此，您應預備足夠的資金以繳付未來的保費，並為長期持有本保單作好準備，以達至儲蓄目標。

This policy is a medium to long term participating life insurance policy with a savings element. Part of the premium pays for the insurance and related costs. The policy is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to reserve enough money to cover the premiums in the future. You should be prepared to hold this plan for the medium to long term to achieve the savings target.

紅利理念 Dividend Philosophy

我們發出分紅保險計劃，為保單權益人提供非保證紅利。這些保險計劃乃專為長期持有人而設，您所繳交的保費將按照我們的投資策略投資於不同投資組合，而保單保障或開支費用將適當地從保費或資產中扣除。您的保單可以分享相關產品組別之盈餘（如有），而產品組別將由我們釐定。我們致力確保保單權益人和股東之間得到合理的利潤分配；以及不同組別的保單權益人之間，得以公平的方式分配利潤。

我們將至少每年檢視和釐定一次紅利，當中會考慮到每個因素的過往經驗和未來展望，包括但不限於以下因素：

投資回報：包括產品相關資產的利息收入和市場價值之任何變化。視乎產品的資產分配，投資回報可能受到利息收入波動（利息收入和利率前景）和各種市場風險的影響，包括信貸息差和違約風險，股票類資產價格波動；和相關資產對應於保單貨幣的外匯波動。

退保：包括保單退保、部分退保或保單失效；以及其對相關產品資產的影響。

索償：包括就產品提供身故賠償和其他保障利益的成本。

費用：包括與保單直接相關的費用（例如佣金、承保費、繕發和保費繳交的費用）；和分配至產品組別之間接開支（例如一般行政費用）。

未來的投資表現無法預測。為了緩和投資表現的波動及提供更穩定的紅利，我們可能只會將某特定週年的部份利潤或虧損分配予保單權益人，以抵銷短期內的投資波動對紅利的影響。實際公佈的紅利及分紅可能與現有產品資訊中所提供的說明不同（例如保單建議書）。如實際紅利與建議書說明有所不同，或預測紅利 / 分紅表現有所修訂，將於保單週年通知書中列明。

由委任精算師審閱及認可的建議紅利 / 分紅將由公司董事會（包括一個或以上獨立非執行董事）審議批准。董事會及委任精算師會善用每位成員的知識、經驗和觀點去管理潛在利益衝突，確保保單權益人和股東，及不同組別之保單權益人都得到公平待遇。

您可瀏覽網址<https://www.wli.com.hk/tc/dividend>，了解本公司過往派發紅利的資料作參考用途。請留意過往紅利資料或表現並不能作為未來表現的指標。

We issue participating insurance plans, which offer the policyowners with non-guaranteed dividends/bonus. These insurance plans are designed to be held long term. Your premiums will be invested in an investment portfolio to support those policies according to our investment strategy, with the cost of policy benefits and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related products determined by us. We aim to ensure a fair way of sharing profits between policyowners and shareholders, and among different groups of policyowners.

The Company will review and determine the dividend / bonus at least once a year, taking into consideration both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the products' backing asset. Depending on the asset allocation of the products, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity-like asset prices and currency fluctuation of the backing asset against the policy currency.

Surrenders: include policy surrender, partial surrenders and policy lapse; and the corresponding impact on investment backing the products.

Claims: include the cost of providing the death benefit and other insured benefits under the product.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable dividend / bonus payments. To stabilize the dividend / bonus, we may distribute a proportion of the financial performance in a particular year attributable to the policyowners, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the policy term. The actual dividends and bonuses declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in the actual dividends / bonuses against the illustration or in the projected future dividends / bonuses, such changes will be reflected in the policy anniversary statement.

The dividend / bonus recommendation, which is reviewed and endorsed by the Appointed Actuary, will be approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors. The Board and Appointed Actuary will utilise the knowledge, experience, and perspectives of each individual member to manage the risk of conflict of interests, in order to ensure fair treatment between Policyowners and Shareholders, and among different groups of Policyowners.

You may visit <https://www.wli.com.hk/en/dividend> to understand the Company's dividend history for reference purpose. Please note that past performance of dividend is not an indicator for its future performance.

投資理念、政策及策略 Investment Philosophy, Policy and Strategy

我們的投資理念是追求穩定的投資回報以支持產品，以向保單持有人提供長期價值保證利益，同時符合立橋人壽的業務及財務目標。

我們的投資政策旨在實現長遠投資目標，同時減少投資回報的波動；並致力控制和分散風險，維持充足的流動性，並按負債狀況管理資產。

在一般情況下，本計劃下保單的資產主要包括：

目標資產類別	資產組合 (%)
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）	50% - 70%
股票類資產（包括但不限於股權類投資、互惠基金、物業投資等）	30% - 50%

我們目前的長期投資策略是將資產因應產品的負債分配到固定收益工具或股票類資產。我們的目標資產組合致力提供在可接受的範圍內地域性及行業的多元化。特別是：

- 固定收益工具主要包括政府、超國家機構、金融機構和企業發行的債券和債務證券，主要投資於香港、中國、北美、歐洲和亞太區。
- 股票類資產包括普通股、優先股，交易所買賣基金以及房地產投資等。這些股票類資產主要投資於香港、中國、北美、歐洲和亞太區。

此外，我們可能會通過衍生工具和其他金融協議來優化我們的投資策略，以實現高效和有效的風險管理。

在最大努力的基礎上，我們主要透過配對資產投資與負債的貨幣以降低貨幣風險。視乎市場供應，可能會投資於貨幣掉期交易等衍生工具以降低貨幣風險。

資產投資組合是由投資專業人士密切管理。投資策略可能會根據市場狀況和經濟前景而變動。如果投資策略發生任何重大變更，我們會告知保單權益人相關變更、原因以及對保單的潛在影響。

Our investment philosophy is to deliver stable returns which are in line with the product, therefore to provide long-term values and meet guaranteed benefits committed to our policyowners, as well as the Company's business strategy and financial objectives.

Our investment policy aims to achieve long-term target investment returns while minimize the corresponding volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Under normal circumstances, the assets supporting the policies under this plan mainly consist of the following:

Asset Class	Asset Mix (%)
Fixed income instrument or interest-bearing securities (including but not limited to government and corporate bonds, etc.)	50% - 70%
Equity-like assets (including but not limited to equity investment, mutual funds, properties investment, etc.)	30% - 50%

Our current long-term target strategy is to allocate assets attributed to the liability of our products into fixed income instruments or equity-like assets. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. In particular:

- The fixed income instruments predominantly include bonds and debts securities issued by governments, supranational, financial institutions and corporates. They are mainly invested in the geographic region of Hong Kong, China, North America, Europe and Asia-Pacific.
- Equity-like assets may include common stocks, preferred shares, exchange traded funds, and other alternative investments such as real estate investments. These equity-like assets are mainly invested in Hong Kong, China, North America, Europe and Asia Pacific.

In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to achieve an efficient and effective risk management.

We mitigate currency risk by primarily matching the currency of asset investments to the underlying liabilities denomination at best effort. Derivatives such as currency swap might be used to mitigate currency risk, subject to market availability.

The asset portfolio is actively managed by investment professionals to closely monitor the investment performance. The investment strategy may be subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policyowners of the changes, with underlying reasons and potential impacts to the policies.

重要資訊 Important Information (續 Continued)

保費繳費年期及欠繳保費 Premium Payment Term and Non-payment of Premium

本計劃之保費繳費期為一筆過整付或五年繳費期。如選擇五年繳費期，您需預留足夠資金，並於指定保費繳費年期繳交全期保費。若您在保費繳費年期完結前停止繳交保費，您可選擇不能廢除選項以為保單退保。若有任何保費在寬限期屆滿時仍未繳付，亦沒有作出不能廢除選項，且如果：

1. 不能作廢價值等於或多於未付的保費及就其累計的利息時，本公司將會就未付的保費提供自動保費貸款，使本保單繼續生效；或；
2. 不能作廢價值少於未付的保費及就其累計的利息時，本保單將自動按比例繼續有效至沒有剩下不能作廢價值時止，屆時本保單將自動終止。

在本保單因此而被終止時，您可能會失去全部其他權益。

The premium payment term of the Plan is either single premium payment or five years payment. If the 5-year payment term is chosen, it is important for you to reserve sufficient funds to pay all the premiums within the required premium payment term. If you stop paying the premium before the completion of premium payment term, you may elect the non-forfeiture option to surrender the policy. If any premium remains unpaid at the end of the grace period (i.e. 31 days from the premium due date) and no non-forfeiture option has been elected and if the:

1. Non-forfeiture value is equal to or greater than the outstanding premium and any interest accrued, the Company will advance an automatic premium loan for the outstanding premium to keep this policy in force; or
2. Non-forfeiture value is less than the outstanding premium and any interest accrued, this policy automatically continues on a pro-rata basis until no non-forfeiture value remains, after which this policy automatically terminates.

Please note that once the policy is terminated on this basis, you will lose all of your other benefits.

稅務及匯報 Tax and Reporting

立橋人壽須遵守《稅務條例》(第112章)內以下的要求，以便稅務局實施《稅務條例》規定的自動交換某些財務帳戶資料的安排：

- (i) 辨識某些帳戶為非除外「財務帳戶」(「非除外財務帳戶」)；
- (ii) 為稅務目的辨識非除外財務帳戶持有人及某些非除外財務帳戶持有實體居留的司法管轄區；
- (iii) 界定某些非除外財務帳戶持有實體的地位為「被動非財務實體」，並為稅務目的辨識其「控權人」居留的司法管轄區；
- (iv) 收集非除外財務帳戶的某些資料(「所需資料」)；及
- (v) 將某些所需資料交予稅務局(統稱為「自動交換資料要求」)。

為遵守「自動交換資料要求」，立橋人壽會要求您提供相關資料。如您有任何疑問，可尋求獨立的專業意見。

Well Link Life must comply with the following requirements of the Inland Revenue Ordinance (Cap. 112) to facilitate the Inland Revenue Department (IRD) automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as non-excluded 'financial accounts' ('NEFAs');
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as 'passive NFEs' and identify the jurisdiction(s) in which their 'controlling persons' reside for tax purposes;
- (iv) to collect certain information on NEFAs ('Required Information'); and
- (v) to furnish certain Required Information to the IRD (collectively, the 'AEOI requirements').

Well Link Life will request you to provide certain information to comply with the AEOI requirements. You should seek independent professional advice if you have any doubt.

自殺 Suicide

若受保人於下列日期起計 12 個月內自殺身亡，無論自殺時神志清醒與否，本公司的責任只限於退還有關日期起計已繳付的基本計劃保費(不含利息)減除任何欠款：

- (i) 保單簽發日期或恢復生效日(以較遲者為準)；或
- (ii) 任何增加保費的生效日期(只適用於該次新增的保費)。

If the Life Insured commits suicide, while sane or insane at the material time, within 12 months from the following date, the liability of the Company shall be limited to a refund of Premium paid for the Basic Plan since the relevant date, without interest, less any Indebtedness:

- (i) Policy Issue Date or date of any reinstatement, whichever is later; or
- (ii) The effective date of any increase in premium (applicable to that particular increase in premium only).

終止 Termination Conditions

保單於保單簽發日期生效，於以下任何一種情況最早發生時終止：

- 受保人身故；或
- 保單期滿；或
- 欠款金額包括累計利息達致保證現金價值的100%或以上；或
- 保單退保；或
- 保單寬限期屆滿而仍未繳付所需保費(如適用)。

The policy becomes effective on the policy issue date and will terminate upon the first occurrence of any one of the following events:

- The death of the life insured; or
- Maturity of the policy; or
- Outstanding loan including accrued interest reaches 100% of guaranteed cash value or more; or
- Surrender of the policy; or
- Required premium remains unpaid at the end of the grace period (if applicable).

保單冷靜期 Cooling-off Period

如保單未能滿足您的要求，而您並未根據保單提出任何索償，您有權在冷靜期內向本公司發出書面通知要求取消保單並獲退還所有已繳保費。冷靜期為緊接本公司向您或您的指定代表交付 (1) 保單；或 (2) 《冷靜期通知書》之日起計21個曆日的期間，以較早者為準。《冷靜期通知書》是在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。該取消保單的通知必須由您簽署及註明地址為「香港上環干諾道中168-200號信德中心招商局大廈11樓1116-1118室立橋人壽保險有限公司」，並由本公司在上述地址於冷靜期內直接收到。本公司在收受書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the Cooling-off Notice, to you or your nominated representative, whichever is the earlier. The Cooling-off Notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to "Well Link Life Insurance Company Limited at Units 16-18, 11/F., China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong." and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

主要產品風險 Key Product Risks

保單權益人有以下的風險：

Policyowners are subject to the following risks:

流動資金風險 Liquidity Risk

本計劃是為中期至長期保險而設。保單權益人可於保單生效期間申請保單貸款，惟此舉會減少身故賠償金額。如保單權益人於保單期滿前提早退保，只能收取扣除保單所有欠款後的退保利益，而該款項或會遠低於已繳交之保費總額。

The Plan is designed for medium to long term purpose. Policyowners may choose to apply for a policy loan while the policy is in force. But this may reduce the death benefit. If policyowners surrender the policy before the maturity of the policy, they may only receive the surrender benefit with all the indebtedness of the policy deducted which may be significantly less than the total amount of premiums paid.

信貸風險 Credit Risk

本產品為本公司總發的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部分，所以保單權益人受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The product is an insurance policy issued by the Company. Policyowners are subject to the credit risk of the Company. Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。如本計劃的貨幣為非本地貨幣，或若您選擇以本保單貨幣以外的貨幣支付保費或收取利益（包括退保，提取預繳保費或身故賠償），您所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

If the Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit (including surrender, withdrawal of prepayment of premium or death benefits) in currencies other than the policy currency(ies), the actual amount paid or received by you will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local / payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

通脹風險 Inflation Risk

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人現時預備之保障有可能無法應付未來的需求。

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

重要資訊 Important Information (續 Continued)

保費徵費 Premium Levy

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單權益人須支付徵費以避免任何法律後果。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyowners must pay the levy in order to avoid any legal consequences. For details, please visit our website at www.wli.com.hk.

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Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

立橋人壽保險有限公司 Well Link Life Insurance Company Limited

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