

承保機構：



中銀人壽  
BOC LIFE

人壽保險  
Life Insurance



中銀集團人壽保險有限公司  
BOC Group Life Assurance Company Limited  
盛世傳承萬用壽險計劃  
Forever Glorious ULife Plan

主要保險代理銀行：



中國銀行(香港)  
BANK OF CHINA (HONG KONG)



集友銀行  
Chiyu Banking Corporation Ltd.

## 愛·傳承

### A Legacy of Love

生命本是無窮無盡的旅程，四季周而復始循環不息。人生變幻無常、起伏不定；必須目標清晰、計劃周詳，才可實現理想。

旅程不會隨著我們的人生而終止，反而周詳的計劃因我們的愛世代傳承。

因為愛，所以計劃未來。

因為愛我們所愛，所以恆久傳承。

Life is an endless journey, a cycle of seasons that brings both joyous memories and stormy challenges. Life is unpredictable, with countless highs and lows, and careful planning is important to living well. When we have a clear vision of our financial target and a well-defined strategy to achieve it, we can build the life we've always dreamed of.

Our lives don't end with ourselves. With careful planning, our legacy will pass on from generations to generations through the ones we love.

We plan the future for those we love.

For our loved ones, we build a legacy for our future generations.



# 盛世創富 世代傳承

## A Legacy of Prosperity

精明睿智的您，擁有清晰目標，目光遠大，能處處為自己和家人籌謀，事事預先計劃周詳，務求盡享人生。所以，為自己建立退休儲備以安享晚年，而同時為子孫預留遺產，自然任重道遠。

可是人生無常，驟雨驟晴。一個周全而有效的人壽保險計劃，可助您達成退休及遺產策劃的理財目標，讓您安心，無懼風雨。古語有云：「春生夏長，秋收冬藏」，以壽險計劃作財富管理的循環過程就有如《**人生四季·生生不息**》：「一年之計在於春、夏日生機蓬勃時、秋至豐盛保收成、冬來福到慶團年。」

一份合適妥貼的人壽保障計劃，不僅能切合您對終身保障需要，還能提供增值機遇，助您爭取最有利的潛在回報。**盛世傳承萬用壽險計劃**（「本計劃」）是一個兼備終身人壽保障及財富累積的保險計劃，助您達致理財目標。本計劃以人民幣或美元作為保單貨幣，提供彈性的供款及提取選擇，不但讓您從容地準備退休生活，同時亦可為您摯愛的家人和子孫建立豐裕而恆久的資產。

本計劃由中銀集團人壽保險有限公司（「中銀人壽」）承保。中銀人壽為香港享負盛名的人壽保險公司之一，致力提供全面保障，讓您和摯愛安心無憂，是您最理想的保險及財富管理伙伴。

Those who possess wisdom, clear objectives, and foresight are able to plan ahead so that they and their loved ones can enjoy a fulfilling life. Hence, planning for a comfortable retirement and building a lasting legacy for future generations become an undeniable responsibility.

Our lives are unpredictable and can be changed at a moment's notice, but a comprehensive and dependable life insurance plan can allow you to take control and achieve your financial goals for both retirement and estate planning. We like to think of the cycle of wealth management by way of life insurance plan as the "**Four Seasons of Life**": *Planning and Planting in **Spring**, Growing and Accumulating in **Summer**, Harvesting and Preserving in **Autumn**, then Celebrating and Sharing in **Winter**.*

A right life insurance plan offers more than just tailored lifelong protection, it can also maximise your potential gains by leveraging promising financial opportunities. The **Forever Glorious ULife Plan** ("the Plan") offers you not only whole life protection, but also an insurance plan that helps you to accumulate your wealth and fulfil your financial goals. The Plan is a plan denominated in RMB or USD to ensure great flexibility for payments and withdrawals. The plan makes it easier to have a comfortable retirement and to establish a long-lasting legacy for your family, both today and in generations to come.

The Plan is underwritten by BOC Group Life Assurance Company Limited ("BOC Life"), one of the renowned life insurance companies in Hong Kong. As your ideal partner for insurance protection and wealth management, BOC Life is committed to providing you and your loved ones with total peace of mind.





一年之計在於春

SPRING

Planning and Planting

財富管理乃終生的承擔，必須小心策劃，方可達成目標。然而建立豐裕而恆久的資產，首先需要播下種籽，還要訂下堅碩計劃和明確理財目標。所以，由專業及富有經驗的理財專家提供的完善及度身訂造的計劃是成功致富的關鍵。

### 今日播種 他朝收成

本計劃是一個全面而具彈性的財富承傳的計劃。您可按現時的資金流動性和預算金額，計算出您可負擔的供款額；並能勾畫出凝聚潛在豐盈資產的藍圖。

無論您正處於事業如日方中的階段，抑或是已安享優越退休生活，無需即時將預計遺產的目標全額作為儲備，仍然可以享有極大彈性，用作個人或事業發展或理財讓您繼續享受優裕的生活（請參考「遺產繼承：本計劃如何滿足您的長遠需要」部分）。



Wealth management is a lifelong commitment and careful planning is essential to achieve your financial goals. Although it's true that creating a legacy starts with sowing a single seed, the reality is that building long-term wealth and an enduring legacy requires solid estate planning and a clear vision of your financial needs. A holistic and personalised plan drawn up by an experienced financial expert is essential in this regard.

### A seed today, a tree tomorrow

The Plan is a comprehensive and flexible plan for wealth succession. You may calculate an affordable premium with reference to your current liquidity and budget, so as to create a roadmap for potential growth of a substantial legacy.

Since you don't need to put aside the full amount of your intended legacy, you can enjoy significantly greater financial flexibility. This means you still have the liquidity necessary for your personal and professional aspirations or for wealth management. Most importantly, it means you can maintain an affluent lifestyle whether you choose to stay active in business or retire (please refer to the section of this brochure entitled "Estate Planning: How The Plan Can Serve Your Lifelong Needs").

# 夏

夏日生機蓬勃時

## SUMMER

Growing and Accumulating



人生旅程不免起伏滿途，財富管理之路上亦然。把辛勤賺來的金錢儲蓄起來不過是第一步，逐步令財富增值以抵銷因市場波動、通貨膨脹以及其他因素令財富受到侵蝕則更重要。

### 增值財富 加速達標

本計劃分別提供躉繳、五年及十年三種供款期，全面配合您的中期理財計劃；並設有非定期額外保費選項（只適用於躉繳保單），讓您把握理財機遇，以便加速累積財富，盡早達致理財目標。

Inevitably, one's journey through life includes ups and downs, and the same is often true of wealth management. Safely storing away your hard-earned money is just the first step. It is essential to progressively grow your wealth to offset the impact of market fluctuations, inflation and other wealth-eroding factors.

### Added-values for your wealth

To best serve your medium-term financial planning, the Plan offers 3 payment terms: single-pay, 5-year or 10-year plans. With the flexibility of our Unscheduled Top-up Premium (applicable to Single-Pay policy only), you can utilize this additional premium payment facility to optimise your evolving financial situation and help your wealth accumulation as you progress towards your financial goals.







憑藉努力累積財富並悉心保存，您已累積一份財富作為恆久的遺產，與您的摯愛分享，讓他們現在以至未來都能安享美好的人生。

### 累積財富 代代相傳

本計劃下保單的戶口價值以中銀人壽不時宣佈的派息率衍生利息，同時設最低派息率保證，讓您的戶口價值獲得潛在增長，累積財富。

此外，當您因為追求理想或因任何突發事故而需要流動資金周轉，您可選擇於每個保單年度提取部份款項一次，以應一時之需。

After working hard for growing and protecting your wealth, you will have an enduring financial legacy to share with your loved ones both today and long into the future.

### Wealth accumulation for future generations

Account value of policy under the Plan will accrue interest at a Crediting Interest Rate declared by BOC Life from time to time, which is subject to guaranteed Minimum Crediting Interest Rate(s), to help you accumulate potential wealth in the policy account.

Moreover, you can also exercise the Partial Withdrawal option to withdraw funds from your account once per policy year - ideal for those unexpected moments or when you need extra liquidity to pursue your goals.



冬來福到慶團年

WINTER

Celebrating and Sharing

當您經歷多年辛勞，必然想與摯愛分享您努力不懈得來的成果。要確保收成豐裕恆久，易於留傳給摯愛，必須透過建立一個可靠的策略，能有效保障並傳承已累積的財富。

### 摯愛繼承 恆久傳頌

作為一個強大的遺產策劃工具，本計劃是致勝要素。計劃既可將供款金額累積起來轉化為潛在財富，承傳予您的受益人，也因為派息率而助您累積財富。

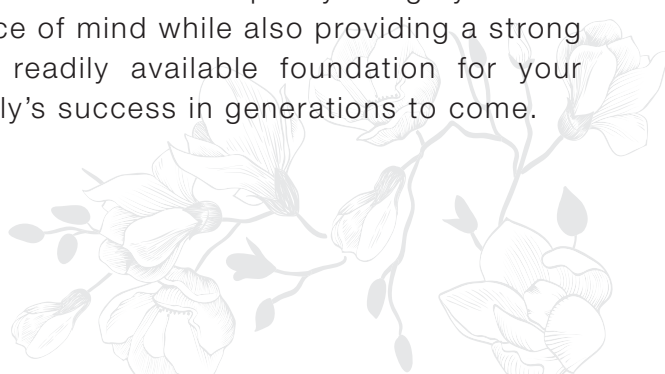
更重要的是，您可透過本計劃預先分配部份資產，簡化日後的處理程序，無須如其他遺產規劃方案需要經過冗長的法律程序，讓您的摯愛能夠盡早享用這筆豐裕而恆久的遺產，令您安心，全無後顧之憂。

After many years of hard work, you naturally want to celebrate your success and enjoy the fruits of your labours with your loved ones. To ensure your financial harvest is enduring and is always there for your family, it is equally important to protect your legacy and establish a reliable strategy for passing it on when the time comes.

### An enduring legacy for your loved ones

The Plan is a powerful tool for estate planning that has key advantages. Potential wealth accumulation creates inheritance for your beneficiaries, and the Crediting Interest Rate helps in wealth accumulation.

More importantly, the Plan makes it simple for you to allocate part of your assets in advance, unlike other estate planning strategies that require lengthy legal procedures. This simplicity brings you total peace of mind while also providing a strong and readily available foundation for your family's success in generations to come.





## 遺產繼承： 本計劃如何滿足您的長遠需要

陳先生已婚並育有一對子女，現時的資產總值為人民幣1億3,000萬。為了平衡遺產策劃、個人投資及退休儲備的需要，陳先生選擇將人民幣5,000萬撥作遺產，餘下(人民幣8,000萬)的資金為作其他用途。

### 加強保障

或者，陳先生更可靈活運用其資產，以人民幣1,500萬一筆過供款投保一份投保額達人民幣5,000萬的本計劃保單。萬一不幸離世，其家人可望承繼一份相等於人民幣5,000萬的遺產。

### 增加流動資金

這樣，陳先生除了可透過本計劃保單，穩妥預備充裕的遺產之餘，用作其他用途的資產及可動用資金亦由原本的人民幣8,000萬增加至人民幣1億1,500萬。由於他備有更多資金作財富管理用途，因此可望進一步提昇資產及財富，將來為家人準備更多遺產。

## Estate Planning: How The Plan Can Serve Your Lifelong Needs

Mr Chan is married with two children. He currently has assets worth RMB130 million. To balance his needs for estate planning, personal investment and retirement funds, Mr Chan chooses to set aside RMB50 million as a legacy for his beneficiaries while using the rest (RMB80 million) for other purposes.

### Strengthening Protection

Mr Chan can even utilise his wealth more flexibly. He can spend a single premium of RMB15 million to take out a policy of the Plan with a Sum Insured of RMB50 million. In the unfortunate event of his death, his family can expect to receive an inheritance of RMB50 million.

### Enhancing Liquidity

By using the Plan in this way, Mr Chan has now enhanced his portfolio and liquidity from RMB80 million to RMB115 million, while still securing his desired legacy for his beneficiaries. Since he now has more available funds for other wealth management opportunities, it is possible that he may yet further increase his assets and wealth, enabling him to create an even larger legacy for his family in the future.

原有遺產及退休計劃  
Original estate and retirement planning

人民幣8,000萬  
退休生活開支及其他用途  
RMB80 million Retirement funds  
and other purposes

現金 Cash:  
人民幣500萬 RMB5 million

物業 Property:  
人民幣3,500萬 RMB35 million

投資 Investment:  
人民幣2,000萬 RMB20 million

業務發展 Business development:  
人民幣2,000萬 RMB20 million

人民幣5,000萬撥作遺產  
Setting aside RMB50 million  
for inheritance

透過本計劃保單增加流動資金及轉移遺產  
Enhance liquidity and transfer of inheritance with the Plan

人民幣1億1,500萬  
退休生活開支及其他用途  
RMB115 million Retirement funds  
and other purposes

現金 Cash:  
人民幣500萬 RMB5 million

物業 Property:  
人民幣3,500萬 RMB35 million

投資 Investment:  
人民幣2,000萬 RMB20 million

業務發展 Business development:  
人民幣2,000萬 RMB20 million

人民幣3,500萬資金作其他用途  
RMB35 million for other purposes

人民幣1,500萬作為本計劃  
保單的保費  
Premium of RMB15 million for  
the Plan



人民幣5,000萬遺產留予家人  
(本計劃投保額)  
Inheritance of RMB50 million  
(Sum Insured of the Plan)

免責聲明：以上例子只僅供參考之用，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 illustration 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.





## 常見問題

假如我所投保本計劃之保單貨幣為人民幣，而我想以港元或美元繳付保費及收取利益，保費和利益金額將如何釐定？

您可以港元或美元繳付保費，惟匯率須按繳付保費時由中銀人壽釐定的匯率而釐定。同樣，如利益是以非保單貨幣結算及支付，所支付的利益金額亦須按支付利益時由中銀人壽釐定的匯率而釐定。請注意，匯率價格可能隨時有顯著變化，並會影響以非保單貨幣支付的保費或利益金額。有關人民幣及美元保險的風險聲明，請參閱「人民幣及美元保險的風險聲明」之部份。

### 甚麼是派息率？

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。

### 派息率是否保證？

現時的派息率並非保證，但將不少於最低派息率。

### 保單期內可更改投保額嗎？

您可在第3個保單年度起，更改投保額：

1. 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。
  2. 減少投保額亦可，但可能須繳付部份退保費用。
- 詳情請參閱保單條款。

### 提取部份款項須符合任何要求嗎？

所有提取部份款項申請，必須符合以下條款：

1. 每個保單年度可作提取部份款項1次。
2. 最低提取金額為人民幣10,000 / 美元1,500。
3. 於首10個保單年度內作出之任何提取部份款項不得超過其退保價值的20%。投保額及戶口價值會按提取部份款項金額相應減低。
4. 由第10個保單年度之後開始，任何提取部份款項從戶口價值減去，及：
  - i) 若提取部份款項金額不超過其戶口價值的5.0%，則投保額將不會因提取部份款項而減低；並無須支付部份退保費用。
  - ii) 若提取部份款項金額超過其戶口價值的5.0%，則投保額將因應超過戶口價值5.0%的部份而減低。
5. 適用於投保額減少部份所涉及的部份退保費用將由戶口價值中扣除。
6. 倘若提取部份款項（一旦生效）會使退保價值減少至低於人民幣200,000 / 美元30,000，或使投保額減少至低於人民幣3,000,000 / 美元400,000，中銀人壽有權拒絕有關提取部份款項的申請。

### 若取消本計劃的保單，我可以取回多少金額？

本計劃為萬用壽險計劃。如退保將取回退保價值，即戶口價值扣除任何適用的退保費用，保單亦會隨之而終止，而取回的退保價值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，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。

### 如何提出申請保費假期？在保費假期期間，保單會否受到影響？

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。您亦可與中國銀行（香港）有限公司（「中銀香港」）或集友銀行有限公司分行職員查詢有關資料。

## Frequently Asked Questions

**If the Plan that I've enrolled is denominated in RMB, how are the premium and benefit amounts determined if I wish to pay my premium or receive the benefit in HKD or USD?**

You can pay the premium in HKD or USD, subject to the prevailing exchange rate as determined by BOC Life at the time of premium payment. Likewise, the benefit amount payable is also subject to the prevailing exchange rate as determined by BOC Life at the time of benefits payment if it is calculated and payable by non-policy currency. Please be reminded that the prevailing exchange rate can vary significantly over time and may affect the premium or benefit amount payable by non-policy currency. Please refer to the section "Risk Disclosure of RMB and USD Insurance" for information about the risk disclosure of RMB and USD Insurance.

### **What is the Crediting Interest Rate?**

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.

### **Is the Crediting Interest Rate guaranteed?**

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

### **Can I adjust the Sum Insured during the policy term?**

You may adjust the Sum Insured from the 3<sup>rd</sup> Policy Year onwards:

1. For any increase in the Sum Insured, underwriting is required on the increased portion and you will have to provide satisfactory evidence of insurability.
2. A decrease in the Sum Insured is also possible, but may be subject to a Partial Surrender Charge.

Please refer to the Policy Provisions for more details.

### **Are there any requirements for Partial Withdrawal?**

All requests for Partial Withdrawal are subject to the following terms:

1. Partial Withdrawal is allowed once in each Policy Year.
2. Minimum withdrawal amount is RMB10,000 / USD1,500.
3. Any Partial Withdrawal made during the first 10 Policy Years must not exceed 20% of the Surrender Value. The Sum Insured and Account Value will be reduced by the amount of Partial Withdrawal.
4. Any Partial Withdrawal during any one Policy Year after the first 10 Policy Years will be deducted from the Account Value and:
  - i) if the amount of Partial Withdrawal does not exceed 5.0% of the Account Value, there will be no reduction in the Sum Insured. No Partial Surrender Charge will be deducted from the Account Value.
  - ii) if the amount of Partial Withdrawal exceeds 5.0% of the Account Value, the Sum Insured will be reduced by the amount exceeding 5.0% of the Account Value.
5. Partial Surrender Charge applicable to any decrease in the Sum Insured will be deducted from the Account Value.
6. BOC Life may refuse the application of Partial Withdrawal if the Partial Withdrawal, once effective, will reduce the Surrender Value to less than RMB200,000 / USD30,000 or will reduce the Sum Insured to less than RMB3,000,000 / USD400,000.

### **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, which is equal to the Account Value less any applicable Surrender Charge, and the policy will be terminated thereafter. The Surrender Value may be less than the total premium paid.

### **What happen to the policy in case the Account Value is insufficient to pay the policy's fees and charges?**

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 premium paid and / or may be zero.

### **How to apply for Premium Holiday? Will the policy be affected during Premium Holiday?**

You may make a written request to BOC Life for Premium Holiday. During the Premium Holiday, you are not required to pay modal premium, 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 Bank of China (Hong Kong) Limited ("BOCHK") or Chiyu Banking Corporation Limited.