



BOC Group Life Assurance Company Limited Leisure 5 Years Insurance Plan Series



Building up a prosperous future

Do you want to reap an ideal reward and enjoy comprehensive life protection at the same time? BOC Group Life Assurance Company Limited ("BOC Life") presents to you the **Leisure 5 Years Insurance Plan Series** (the "Plan"). With one-time premium payment, you can have an opportunity to build up your wealth and enjoy comprehensive protection throughout the coverage period so as to build up a prosperous future.

Flexible Financial Planning Solutions

You can enjoy a 5-year life protection with only a single premium payment. Guaranteed Cash Coupon is payable on each policy anniversary, helping you to achieve your financial goals with ease. In addition, you may choose to withdraw the Annual Dividend¹ (non-guaranteed) from the policy to meet your immediate needs.

Maturity Payment²

You will receive Maturity Payment² at the maturity of the policy, helping you to accumulate your wealth much easier.

Comprehensive Life Protection with Additional Accidental Death Benefit³

The Plan offers comprehensive life protection coverage, giving you and your beloved total peace of minds. In the event of the Insured's death, a Death Benefit⁴, which is equal to 102% of the single premium paid, plus accumulated Guaranteed Cash Coupon (if any) together with interest accrued thereon (if any), plus accumulated Annual Dividends (if any) together with interest accrued thereon (if any) and less all indebtedness (if any), will be payable to the policy beneficiary. The Plan also comes with an Additional Accidental Death Benefit³ for the first three policy years to further secure the life protection for you.

24-hour Worldwide Emergency Assistance Services⁵

The Plan offers an easy access to 24-hour Worldwide Emergency Assistance Services⁵ which enables you to enjoy a round-the-clock protection. The services cover emergency medical assistance and referral services, and other assistance services.

Basic Eligibility Requirement

| | |
|----------------------|-------------------------------------|
| Plan Currency | HKD / USD |
| Issue Age | From 15 days after birth to aged 70 |
| Minimum Sum Insured | HKD60,000 / USD7,500 |
| Premium Payment Mode | Single Payment |
| Coverage Period | 5 years |

Grasp this opportunity. Enrol Now!

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

Bank of China (Hong Kong) Limited ☎ (852) 3988 2388 🌐 www.bochk.com
Chiyu Banking Corporation Limited ☎ (852) 2843 2773 🌐 www.chiyubank.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.

Investment Strategy, Philosophy in Deciding Dividends and Fulfillment Ratio of Dividends:

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

| | Mix |
|---|----------|
| Fixed income instrument or interest-bearing securities | 85%-100% |
| Growth asset (including but not limited to equity investment, mutual funds, properties investment, etc) | 0%-15% |

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. When appropriate, BOC Life may use derivatives to manage our risk exposure such as currency risk.

Major Insurance Agent Banks:



中國銀行(香港)
BANK OF CHINA (HONG KONG)



集友銀行
Chiyu Banking Corporation Ltd.

Philosophy in Deciding Dividends:

Participating insurance plans provide policy owners an opportunity to receive a share of profits attributable to the participating life insurance business of BOC Life by means of dividends, with the potential prospect of long-term rates of return. 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 securities and equity investments.

The actual amount of dividends is determined by the stipulated surplus sharing approach in BOC Life's policy, which is based on the past experience of BOC Life and the long-term expectation of the participating life insurance business in the future. Dividends amount mainly depends on the overall performance of the participating life insurance business of BOC Life, taking into account factors including investment returns, claim experience, persistency and operating expense. The actual amount of dividends payable is recommended by our Appointed Actuary according to the aforementioned company's policy and approved by the Board of Directors of BOC Life.

Annual dividends paid can be left with BOC Life and accumulate with interest. The interest rate (Dividends Accumulation Rate) is determined based on market conditions and expected investment return of BOC Life.

In light of the above factors, dividends and Dividend Accumulation Rate are 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, <http://www.boclif.com.hk/ps>, to understand BOC Life's philosophy in deciding dividends as well as dividend history for reference purposes. Please note that past performance of dividend is not an indicator for its future performance.

Risk Disclosure of USD Insurance:

USD policies are subject to exchange rate risk. The exchange rate between 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 USD policy will vary with the exchange rate. The exchange rate between 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 USD policy.

Other Key Risks:

- BOC Life shall not be liable to pay any Additional Accidental Death Benefit in respect of death of the Insured that is a direct or indirect result or consequence of, or directly or indirectly attributable to, any of the following:
 - (i) assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this clause shall not apply provided that the Insured has not committed or attempted to commit the acts stated in this clause;
 - (ii) war whether declared or undeclared or any act thereof, invasion or any warlike operations;
 - (iii) suicide or self-inflicted injuries while sane or insane;
 - (iv) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
 - (v) engaging in or taking part in (a) driving or riding in any kind of race; (b) professional sports; (c) underwater activities involving the use of breathing apparatus; or (d) flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
 - (vi) accident occurring while or because the Insured is affected by alcohol or any drug;
 - (vii) poison, gas or fumes whether voluntarily or involuntarily taken;
 - (viii) disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof; or
 - (ix) childbirth, pregnancy, miscarriage or abortion.
- 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 lapses after the end of the grace period; or
 - (iv) the non-forfeiture value is less than zero (if applicable); or
 - (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

Remarks:

1. The Policy Owner may elect to withdraw any portion or all of the accumulated Annual Dividends (if any) together with interest accrued thereon (if any) during the coverage period. Such withdrawal amount will no longer be counted as part of the total Cash Value of the policy and Death Benefit. The Cash Value, the surrender value and the total Death Benefit of the policy will be reduced accordingly. For details, please refer to the policy documents and provisions issued by BOC Life.
2. The Maturity Payment includes the Cash Value plus dividend accumulations (if any) plus Guaranteed Cash Coupon accumulations (if any) together with interest accrued thereon (if any) and less all indebtedness (if any). The accumulation rates for Guaranteed Cash Coupon and Annual Dividend are declared by BOC Life. They are not guaranteed and may be changed from time to time. The accumulation rates for Guaranteed Cash Coupon and Annual Dividend (where applicable), as well as any projected amounts of the accumulated Guaranteed Cash Coupon (if any) and Annual Dividend (if any) as shown in any policy documents issued by BOC Life are not guaranteed and are not estimates for future years. The actual amounts received may be higher or lower than such projected estimated amounts.
3. Insured at the ages between 18 and 60 at the policy effective date can enjoy Additional Accidental Death Benefit for the first 3 policy years. If the Insured died in an accident within the first 3 policy years, 30% of the single premium paid (subject to a maximum amount of HKD200,000 or USD25,000) will be payable as the Additional Accidental Death Benefit. If the Insured is covered by more than one policy under the Plan, then: (i) the total maximum amount of the Additional Accidental Death Benefit payable by BOC Life under all such policies shall be equal to HKD200,000 or USD25,000; and (ii) BOC Life shall only be required to pay the amount in (i) once for all such policies.
4. The said "102% of the single premium paid" in the Death Benefit is subject to a maximum amount of up to 100% of the single premium paid plus either HKD80,000 or USD10,000. If the Insured is covered by more than one policy under the Plan, then: (i) the total maximum amount of the Death Benefit payable by BOC Life under all such policies shall be equal to 100% of the total single premiums paid of all such policies plus HKD80,000 / USD10,000, plus Guaranteed Cash Coupon accumulations (if any) together with interest accrued thereon (if any), plus accumulated dividends (if any) together with interest accrued thereon (if any) under all such policies, and less all indebtedness (if any) under all such policies; and (ii) BOC Life shall only be required to pay the amount in (i) once for all such policies. The Sum Insured is used for projecting the premiums, dividends and other policy values only, the Death Benefit amount payable upon the Insured's death may be more or less than the Sum Insured.

5. The relevant services are provided by Inter Partner Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". These services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion.

Important Notes:

- The Plan is underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") and Chiyu Banking Corporation Limited are the major insurance agent banks appointed by BOC Life.
- BOC Life is authorised and regulated by Office of the Commissioner of Insurance to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is 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 and Chiyu Banking Corporation Limited are the appointed agents of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK and Chiyu Banking Corporation Limited.
- 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 or Chiyu Banking Corporation Limited and the customer out of the selling process or processing of the related transaction, BOCHK or Chiyu Banking Corporation Limited 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 between directly BOC Life and the customer.

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

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 sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff of the major insurance agent banks.

This promotion material is published by BOC Life.