

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

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.



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.





秋至豐盛保收成

AUTUMN

Harvesting and Preserving

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」）、南洋商業銀行有限公司（「南商」）或集友銀行有限公司（「集友銀行」）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 3rd 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"), Nanyang Commercial Bank, Limited ("NCB") or Chiyu Banking Corporation Limited ("Chiyu Bank").

計劃概覽

本計劃是以人民幣 / 美元為保單貨幣的萬用壽險計劃。在收到保費後，保費費用將從保費中扣除，餘額將存入保單以累積價值，其餘下述的收費及費用將於保單生效期間每月從戶口價值中扣除。

投保要求	
投保年齡	18歲至75歲； 45歲至65歲(只適用於盛世傳承萬用壽險計劃 — 簡易)
保障期	終身
保費繳費年期	躉繳 / 5年 / 10年
繳費模式	躉繳 / 年繳 / 月繳
保單貨幣	人民幣 / 美元
繳費貨幣	港元 / 美元 / 人民幣
最低投保額	人民幣3,000,000 / 美元400,000
最高投保額	人民幣11,000,000 / 美元1,750,000(只適用於盛世傳承萬用壽險計劃 — 簡易)
最低非定期額外保費	人民幣100,000 / 美元15,000(非定期額外保費只適用於躉繳保單。如保單權益人繳付任何非定期額外保費，中銀人壽將要求修改退保費用及 / 或部份退保費用)
保障	
身故賠償	<ul style="list-style-type: none"> 在緊接受保人120歲生日後的保單週年日前身故：相等於投保額或戶口價值(以較高者為準)，並需扣除任何未償還之欠款、費用及收費(如有) 緊接受保人120歲生日後的保單週年日或之後身故：相等於戶口價值，並需扣除任何未償還之欠款、費用及收費(如有) <p>以下只適用於盛世傳承萬用壽險計劃 — 簡易</p> <ul style="list-style-type: none"> 受保人於第二個保單週年日或之前身故(意外身故除外)：相等於1)和2)的較低者，並需扣除任何未償還之欠款、費用及收費(如有)： <ol style="list-style-type: none"> 已繳保費減去提取部分款項；或 投保額或戶口價值的較高者 受保人於第二個保單週年日或以前意外身故，或受保人於第二個保單週年日之後及緊接其120歲生日後的保單週年日之前身故：相等於投保額或戶口價值(以較高者為準)，並需扣除任何未償還之欠款、費用及收費(如有) 在緊接受保人120歲生日後的保單週年日或之後身故：相等於戶口價值，並需扣除任何未償還之欠款、費用及收費(如有)
末期疾病賠償	<ul style="list-style-type: none"> 若被診斷患上末期疾病¹，身故賠償金額將會被預先支付，並以人民幣12,500,000 / 美元2,000,000為上限(按每位受保人於中銀人壽續發的所有末期疾病保障的保單計算)，及需扣除任何未償還之欠款、費用及收費(如有)，投保額將相應減低人民幣12,500,000 / 美元2,000,000 若風險保額²等於或少於人民幣12,500,000 / 美元2,000,000，則支付身故賠償的全額，而保單在支付賠償後將會被終止 此賠償只適用於第二個保單週年日或以後患上之末期疾病(適用於盛世傳承萬用壽險計劃 — 簡易)
24小時全球緊急救援服務 ³	提供緊急醫療支援及轉介

At a glance

The Plan is a universal life insurance plan denominated in RMB / USD. Upon receiving of premium, the Premium Charge will be deducted from the premium, and the remaining amount will be contributed to the policy for accumulating values. The fees and charges stated below will be deducted monthly from the Account Value while the policy is in force.

Eligibility	
Issue Age	Age 18 to age 75; Age 45 to age 65 (Applicable to Forever Glorious ULife Plan — Simplified only)
Coverage Period	Whole life
Premium Payment Period	Single-Pay / 5 Years / 10 Years
Payment Mode	Single-Pay / Annual / Monthly
Policy Currency	RMB / USD
Payment Currency	HKD / USD / RMB
Minimum Sum Insured	RMB3,000,000 / USD400,000
Maximum Sum Insured	RMB11,000,000 / USD1,750,000 (Applicable to Forever Glorious ULife Plan — Simplified only)
Minimum Unscheduled Top-Up Premium	RMB100,000 / USD15,000 (Unscheduled Top-Up Premium is applicable to Single-Pay policy only. If policy owner pays any Unscheduled Top-up Premium, Surrender Charge and / or Partial Surrender Charge will be adjusted by BOC Life)
Benefits	
Death Benefit	<ul style="list-style-type: none"> For death before the Policy Anniversary immediately following the Insured's 120th birthday: Equals to the Sum Insured or Account Value, whichever is higher, and less any indebtedness, fees and charges (if any) For death on or after the Policy Anniversary immediately following the Insured's 120th birthday: Equals to the Account Value, and less any indebtedness, fees and charges (if any) <p>The following is applicable to Forever Glorious ULife Plan — Simplified only</p> <ul style="list-style-type: none"> For death on or before the 2nd Policy Anniversary (other than Accidental Death): Equals to the lower of 1) and 2), less any indebtedness, fees and charges (if any): <ol style="list-style-type: none"> Total premium paid minus Partial Withdrawal Amount; or The Sum Insured or the Account Value (whichever is higher) Accidental Death of the Insured occurs on or before the 2nd Policy Anniversary, or for death after the 2nd Policy Anniversary, and before the Policy Anniversary immediately following the Insured's 120th birthday: Equals to the Sum Insured or the Account Value, whichever is higher, and less any indebtedness, fees and charges (if any) For death on or after the Policy Anniversary immediately following the Insured's 120th birthday: Equals to the Account Value, and less any indebtedness, fees and charges (if any)
Terminal Illness Benefit	<ul style="list-style-type: none"> Death Benefit will be payable in advance upon diagnosis of Terminal Illness¹ subject to a maximum of RMB12,500,000 / USD2,000,000 (for all policies providing terminal illness benefit issued by BOC Life for the Insured), and less any indebtedness, fees and charges (if any). Sum Insured will be reduced by RMB12,500,000 / USD2,000,000 accordingly If the Sum At Risk² is equal to or less than RMB12,500,000 / USD2,000,000, full amount of Death Benefit will be payable and the policy will be terminated upon payment of the benefit This benefit is only applicable for Terminal Illness suffered on or after the 2nd Policy Anniversary (Applicable to Forever Glorious ULife Plan — Simplified only)
24-Hour Worldwide Emergency Assistance Service ³	Covering emergency medical assistance and referral services

派息率	
現時派息率(非保證)	年利率4.00%(人民幣保單) / 年利率3.90%(美元保單)
最低派息率(保證)	第1至2個保單年度按保單簽發時的派息率；由第3個保單年度開始為年利率2.25%(人民幣保單) / 年利率2.25%(美元保單)
提取部份款項及更改投保額	
提取部份款項 ⁴ (每年1次)	最低提取金額為人民幣10,000 / 美元1,500。由第1至10個保單年度的提取金額不得超過當時退保價值 ⁵ 的20%，投保額及戶口價值將按提取金額相應減低 ⁶ ；由第11個保單年度起，如提取金額不超過或等於當時戶口價值的5%，將毋須減低投保額。否則，投保額將須扣減提取金額超過當時戶口價值5%之部份 ⁶
更改投保額	第3個保單年度起可增加或減少投保額，惟增加投保額須通過核保要求，而減少投保額或須繳付部份退保費用
費用及收費 ⁷	
保費費用	所有保費的6%
保單費用 ⁸	於首15個保單年度每月從戶口價值中扣除
保險成本 ⁸	每月從戶口價值中扣除
退保費用 ⁸ / 部份退保費用 ⁸	從戶口價值中扣除

Crediting Interest Rates	
Current Crediting Interest Rate (non-guaranteed)	4.00% p.a. (RMB policy) / 3.90% p.a. (USD policy)
Minimum Crediting Interest Rate (guaranteed)	On the 1 st and 2 nd policy years, the Crediting Interest Rate at policy issuance applies; from the 3 rd policy years onwards, the rate will be 2.25% p.a. (RMB policy) / 2.25% p.a. (USD policy)
Partial Withdrawal and Change of Sum Insured	
Partial Withdrawal ⁴ (once per policy year)	Minimum withdrawal amount is RMB10,000 / USD1,500. From the 1 st to 10 th policy years, the withdrawal amount must not exceed 20% of the Surrender Value ⁵ at that time, and the Sum Insured and the Account Value will be reduced ⁶ accordingly. From the 11 th policy year onwards, there will be no reduction on Sum Insured if the withdrawal amount does not exceed or equal to 5% of the Account Value at that time; otherwise the Sum Insured will be reduced by the withdrawal amount ⁶ in excess of 5% of the Account Value at that time
Change of Sum Insured	Sum Insured can be increased or decreased from the 3 rd policy year onwards subject to underwriting in case of increasing Sum Insured, and possible payment of Partial Surrender Charge in case of decreasing Sum Insured
Fees and Charges ⁷	
Premium Charge	6% of all premiums
Policy Fee ⁸	Deducted monthly from Account Value during the first 15 policy years
Cost of Insurance ⁸	Deducted monthly from Account Value
Surrender Charge ⁸ / Partial Surrender Charge ⁸	Deducted from Account Value

註：保單權益人須承受中銀人壽的信貨風險。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)並非保證和僅作說明用途。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。

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.

如有任何查詢，請親臨以下主要保險代理銀行任何一家分行。

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

**中國銀行(香港)有限公司
Bank of China (Hong Kong) Limited**

 **(852) 3988 2388**

 **www.bochk.com**

**南洋商業銀行有限公司
Nanyang Commercial Bank, Limited**

 **(852) 2622 2633**

 **www.ncb.com.hk**

**集友銀行有限公司
Chiyu Banking Corporation Limited**

 **(852) 2843 2773**

 **www.chiyubank.com**

投資策略、派息率釐定方針及過往派息率資料：

在一般情況下，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(包括但不限於股權類投資、互惠基金、物業投資等)	0%-20%

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。在適當時候，中銀人壽有機會利用衍生工具管理中銀人壽如匯率風險等之風險暴露。

萬用壽險派息率：

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份利潤。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.boclif.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:

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

	Mix
Fixed income instrument or interest-bearing securities	80%-100%
Growth asset (including but not limited to equity investment, mutual funds, properties investment, etc)	0%-20%

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.

Crediting Interest Rate of Universal Life Policies:

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.boclif.com.hk/ps, to understand BOC Life's crediting interest rate history for reference purposes. Please be reminded that the 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 crediting interest rate 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 are 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，本公司不予理賠：
 - (a) 對於以下時間首次出現或顯現有關於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壽險計劃一簡易)或保單簽發日期起計首90日內或恢復生效日期起計首90日內(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，向本公司作出聲明而本公司同意接納該申請；
 - (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。
- 本計劃及/或附加利益保障(如有)在投保及續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，並非保證不變。除保單文件另外註明，部份費用及收費，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。中銀人壽保留權利隨時檢討及調整應付保費、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。

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 Plan-Simplified only), within 90 days immediately following the Policy Issue Date, or within 90 days immediately following the Reinstatement Date, whichever is later; or
 - (ii) within 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 the Company;
 - (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 and / or the Rider (if any) at the time of application and renewal, and fees and charges while the policy is in force 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 and is not guaranteed. 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. BOC Life reserves the right to review and adjust the premium payable, fees and charges at any 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.

備註：

1. 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。
2. 風險保額指超過戶口價值部份之投保額金額。風險保額之金額不會低於零(0)。
3. 24小時全球緊急救援服務由「國際救援(亞洲)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。
4. 倘若提取部份款項一旦生效會使退保價值⁵減少至低於人民幣200,000 / 美元30,000的最低退保價值，或使投保額減少至低於人民幣3,000,000 / 美元400,000的最低投保額，有關提取部份款項將不被允許。
5. 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。
6. 減少投保額或須繳付部份退保費用。
7. 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。如上述收費及費用有所變更將會預先通知。
8. 保單費用及退保費用 / 部份退保費用按投保額、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 / 或部份退保費用)；而保險成本則按風險保額²、性別、已屆年齡、風險類別及居住地而釐訂。

重要事項：

- 本計劃由中銀人壽承保。中銀香港、南商及集友銀行為中銀人壽委任的主要保險代理銀行。
- 中銀人壽已獲保險業監理處授權及監管，於中華人民共和國香港特別行政區經營長期業務。
- 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申請的權利。
- 本計劃受中銀人壽發出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、南商及集友銀行以中銀人壽之委任保險代理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、南商及集友銀行之產品。
- 對於中銀香港、南商或集友銀行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、南商或集友銀行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。

若本宣傳品之中、英版本有歧異，概以英文版本為準。

本宣傳品僅供參考，並只在香港派發，不能詮釋為在香港境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。有關本計劃詳情(包括詳盡條款、細則、除外事項、保單費用及收費)，請參閱中銀人壽發出的保單文件及條款。如有任何查詢，請聯絡主要保險代理銀行分行職員。

本宣傳品由中銀人壽刊發。

Remarks:

1. 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.
2. 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).
3. 24-Hour Worldwide Emergency Assistance 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". The services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion.
4. No Partial Withdrawal is allowed if the Partial Withdrawal, once effective, will reduce the Surrender Value⁵ to a level below the Minimum Surrender Value of RMB200,000 / USD30,000 or will reduce the Sum Insured to a level below the Minimum Sum Insured of RMB3,000,000 / USD400,000.
5. Surrender Value means the Account Value less any applicable Surrender Charge and indebtedness.
6. Payment of Partial Surrender Charge may be required in case of reduction of Sum Insured.
7. 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 above fees and charges.
8. 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 Risk², gender, attained age, risk class and residency.

Important Notes:

- The Plan is underwritten by BOC Life. BOCHK, NCB and Chiyu Bank 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, NCB and Chiyu Bank 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, NCB and Chiyu Bank.
- 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, NCB or Chiyu Bank and the customer out of the selling process or processing of the related transaction, BOCHK, NCB or Chiyu Bank 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 version 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 sales 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.

