

承保机构：



中银人寿  
BOC LIFE

人寿保险  
Life Insurance



中银集团人寿保险有限公司  
BOC Group Life Assurance Company Limited  
盛世传承万用寿险计划  
Forever Glorious ULife Plan



## 爱·传承

### A Legacy of Love

生命本是无穷无尽的旅程，四季周而复始循环不息。  
人生变幻无常、起伏不定；必须目标清晰、计划周详，才可实现理想。

旅程不会随著我们的人生而终止，反而周详的计划因我们的爱世代传承。

因为爱，所以计划未来。

因为爱我们所爱，所以恒久传承。

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.

# 盛世创富 世代传承

## A Legacy of Prosperity

精明睿智的您，拥有清晰目标，目光远大，能处处为自己和家人筹谋，事事预先计划周详，务求尽享人生。所以，为自己建立退休储备以安享晚年，而同时为子孙预留遗产，自然任重道远。

可是人生无常，骤雨骤晴。一个周全而有效的人寿保险计划，可助您达成退休及遗产策划的理财目标，让您安心，无惧风雨。古语有云：「春生夏长，秋收冬藏」，以寿险计划作财富管理的循环过程就有如《**人生四季·生生不息**》：「一年之计在于春、夏日生机蓬勃时、秋至丰盛保收成、冬来福到庆团年。」

一份合适妥贴的人寿保障计划，不仅能切合您对终身保障需要，还能提供增值机遇，助您争取最有利的潜在回报。**盛世传承万用寿险计划**（「本计划」）是一个兼备终身人寿保障及财富累积的保险计划，助您达致理财目标。本计划以人民币或美元作为保单货币，提供弹性的供款及提取选择，不但让您从容地准备退休生活，同时亦可为您挚爱的家人和子孙建立丰裕而恒久的资产。

本计划由中银集团人寿保险有限公司（「中银人寿」）承保。中银人寿为香港享负盛名的人寿保险公司之一，致力提供全面保障，让您和挚爱安心无忧，是您最理想的保险及财富管理伙伴。

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.





一年之计在于春

SPRING

Planning and Planting

财富管理乃终生的承担，必须小心策划，方可达成目标。然而建立丰裕而恒久的资产，首先需要播下种籽，还要订下坚韧计划和明确理财目标。所以，由专业及富有经验的理财专家提供的完善及度身订造的计划是成功致富的关键。

### 今日播种 他朝收成

本计划是一个全面而具弹性的财富承传的计划。您可按现时的资金流动性和预算金额，计算出您可负担的供款额；并能勾画出凝聚潜在丰盈资产的蓝图。

无论您正处于事业如日方中的阶段，抑或是已安享优越退休生活，无需即时将预计遗产的目标全额作为储备，仍然可以享有极大弹性，用作个人或事业发展或理财让您继续享受优裕的生活（请参考「遗产继承：本计划如何满足您的长远需要」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

夏日生机蓬勃时

# SUMMER

Growing and Accumulating

人生旅程不免起伏满途，财富管理之路上亦然。把辛勤赚来的金钱储蓄起来不过是第一步，逐步令财富增值以抵销因市场波动、通货膨胀以及其他因素令财富受到侵蚀则更重要。

## 增值财富 加速达标

本计划分别提供趸缴、五年及十年三种供款期，全面配合您的中期理财计划；并设有非定期额外保费选项（只适用于趸缴保单），让您把握理财机遇，以便加速累积财富，尽早达致理财目标。

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 utilise this additional premium payment facility to optimise your evolving financial situation and help your wealth accumulation as you progress towards your financial goals.







凭藉努力累积财富并悉心保存，您已累积一份财富作为恒久的遗产，与您的挚爱分享，让他们现在以至未来都能安享美好的人生。

### 累积财富 代代相传

本计划下保单的户口价值以中银人寿不时宣布的派息率衍生利息，同时设最低派息率保证，让您的户口价值获得潜在增长，累积财富。

此外，当您因为追求理想或因任何突发事故而需要流动资金周转，您可选择于每个保单年度提取部分款项一次，以应一时之需。

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 来福到庆团年

WINTER

Celebrating and Sharing

当您经历多年辛劳，必然想与挚爱分享您努力不懈得来的成果。要确保收成丰裕恒久，易于留传给挚爱，必须透过建立一个可靠的策略，能有效保障并传承已累积的财富。

### 挚爱继承 恒久传颂

作为一个强大的遗产策划工具，本计划是致胜要素。计划既可将供款金额累积起来转化为潜在财富，承传予您的受益人，也因为派息率而助您累积财富。

更重要的是，您可透过本计划预先分配部分资产，简化日后的处理程序，无须如其他遗产规划方案需要经过冗长的法律程序，让您的挚爱能够尽早享用这笔丰裕而恒久的遗产，令您安心，全无后顾之忧。

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.



## 遗产继承： 本计划如何满足您的长远需要

陈先生已婚并育有一对子女，现时的资产总值为人民币1亿3,000万。为了平衡遗产策划、个人投资及退休储备的需要，陈先生选择将人民币5,000万拨作遗产，余下(人民币8,000万)的资金为作其他用途。

### 加强保障

或者，陈先生更可灵活运用其资产，以人民币1,500万一笔过供款投保一份投保额达人民币5,000万的本计划保单。万一不幸离世，其家人可望承继一份相等于人民币5,000万的遗产。

### 增加流动资金

这样，陈先生除了可透过本计划保单，稳妥预备充裕的遗产之余，用作其他用途的资金及可动用资金亦由原本的人民币8,000万增加至人民币1亿1,500万。由于他备有更多资金作财富管理用途，因此可望进一步提升资产及财富，将来为家人准备更多遗产。

## 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.

原有遗产及退休计划  
Original estate and retirement planning

人民币8,000万  
退休生活开支及其他用途  
RMB80 million Retirement funds  
and other purposes

现金 Cash:  
人民币500万 RMB5 million

物业 Property:  
人民币3,500万 RMB35 million

投资 Investment:  
人民币2,000万 RMB20 million

业务发展 Business development:  
人民币2,000万 RMB20 million

人民币5,000万拨作遗产  
Setting aside RMB50 million  
for inheritance

透过本计划保单增加流动资金及转移遗产  
Enhance liquidity and transfer of inheritance with the Plan

人民币1亿1,500万  
退休生活开支及其他用途  
RMB115 million Retirement funds  
and other purposes

现金 Cash:  
人民币500万 RMB5 million

物业 Property:  
人民币3,500万 RMB35 million

投资 Investment:  
人民币2,000万 RMB20 million

业务发展 Business development:  
人民币2,000万 RMB20 million

人民币3,500万资金作其他用途  
RMB35 million for other purposes

人民币1,500万作为本计划  
保单的保费  
Premium of RMB15 million for  
the Plan



人民币5,000万遗产留予家人  
(本计划投保额)  
Inheritance of RMB50 million  
(Sum Insured of the Plan)

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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.





## 常见问题

**假如我所投保本计划之保单货币为人民币，而我想以港元或美元缴付保费及收取利益，保费和利益金额将如何厘定？**

您可以港元或美元缴付保费，惟汇率须按缴付保费时由中银人寿厘定的汇率而厘定。同样，如利益是以非保单货币结算及支付，所支付的利益金额亦须按支付利益时由中银人寿厘定的汇率而厘定。请注意，汇率价格可能随时有显著变化，并会影响以非保单货币支付的保费或利益金额。有关人民币及美元保险的风险声明，请参阅「人民币及美元保险的风险声明」之部分。

**什么是派息率？**

实际派息率乃根据中银人寿政策内所指定的方法所决定，而相关政策则建基于多种因素，包括但不限于市场状况、过往实际投资回报及对未来投资回报的长期展望。将来之派息率于保单年期内可不时调整，惟不会低于保单条款、批注及／或修订中标示之最低派息率。实际派息率由中银人寿的委任精算师根据上述公司政策作出建议并得中银人寿董事会审批后为准。

基于以上因素的影响，派息率并非保证及可能会较销售时所提供之保单利益说明内所演示的较高或较低。

**派息率是否保证？**

现时的派息率并非保证，但将不少于最低派息率。

**保单期内可更改投保额吗？**

您可在第3个保单年度起，更改投保额：

1. 如增加投保额，增加的部分必须通过核保要求，您亦需要提交有效之可受保证证明。
  2. 减少投保额亦可，但可能须缴付部分退保费用。
- 详情请参阅保单条款。

**提取部分款项须符合任何要求吗？**

所有提取部分款项申请，必须符合以下条款：

1. 每个保单年度可作提取部分款项1次。
2. 最低提取金额为人民币10,000／美元1,500。
3. 于首10个保单年度内作出之任何提取部分款项不得超过其退保价值的20%。投保额及户口价值会按提取部分款项金额相应减低。
4. 由第10个保单年度之后开始，任何提取部分款项从户口价值减去，及：
  - i) 若提取部分款项金额不超过其户口价值的5.0%，则投保额将不会因提取部分款项而减低；并无须支付部分退保费用。
  - ii) 若提取部分款项金额超过其户口价值的5.0%，则投保额将因应超过户口价值5.0%的部分而减低。
5. 适用于投保额减少部分所涉及的部分退保费用将由户口价值中扣除。
6. 倘若提取部分款项（一旦生效）会使退保价值减少至低于人民币200,000／美元30,000，或使投保额减少至低于人民币3,000,000／美元400,000，中银人寿有权拒绝有关提取部分款项的申请。

**若取消本计划的保单，我可以取回多少金额？**

本计划为万用寿险计划。如退保将取回退保价值，即户口价值扣除任何适用的退保费用，保单亦会随之而终止，而取回的退保价值或会低于已缴总保费。

**如保单价值不足以缴付保单的费用及收费，保单会否受到影响？**

当户口价值不足以支付保险成本及保单费用，保单将于中银人寿订明之宽限期完结后终止。余额可能大幅少于已缴总保费及／或可能为零。

**如何提出申请保费假期？在保费假期期间，保单会否受到影响？**

您可以向中银人寿书面申请保费假期。于保费假期期间，您无需缴交每期保费而基本计划将仍然生效，而保险成本及保单费用（如适用）将继续从户口价值中扣除。

另外，于首次缴付保费后，如果所需每期保费于有关到期日仍未被缴付，而保单当时仍然有效，则保费假期将会自动生效。

**我可如何监察计划的进度表现？**

您会每年收到由中银人寿寄发的周年通知书，列明本计划的最新保单资料。您亦可与中国银行（香港）有限公司（「中银香港」）、南洋商业银行业务有限公司（「南商」）或集友银行有限公司（「集友银行」）分行职员查询有关资料。

## 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"), Nanyang Commercial Bank, Limited ("NCB") or Chiyu Banking Corporation Limited ("Chiyu Bank").

## 计划概览

本计划是以人民币／美元为保单货币的万用寿险计划。在收到保费后，保费费用将从保费中扣除，余额将存入保单以累积价值，其余下述的收费及费用将于保单生效期间每月从户口价值中扣除。

投保要求	
投保年龄	18岁至75岁； 45岁至65岁（只适用于盛世传承万用寿险计划 — 简易）
保障期	终身
保费缴费年期	趸缴／5年／10年
缴费模式	趸缴／年缴／月缴
保单货币	人民币／美元
缴费货币	港元／美元／人民币
最低投保额	人民币3,000,000／美元400,000
最高投保额	人民币11,000,000／美元1,750,000（只适用于盛世传承万用寿险计划 — 简易）
最低非定期额外保费	人民币100,000／美元15,000（非定期额外保费只适用于趸缴保单。如保单权益人缴付任何非定期额外保费，中银人寿将要求修改退保费用及／或部分退保费用）
保障	
身故赔偿	<ul style="list-style-type: none"><li>在紧接受保人120岁生日后的保单周年日前身故：相等于投保额或户口价值（以较高者为准），并需扣除任何未偿还之欠款、费用及收费（如有）</li><li>紧接受保人120岁生日后的保单周年日或之后身故：相等于户口价值，并需扣除任何未偿还之欠款、费用及收费（如有）</li></ul> <p>以下只适用于盛世传承万用寿险计划 — 简易</p> <ul style="list-style-type: none"><li>受保人于第二个保单周年日或之前身故（意外身故除外）：相等于1)和2)的较低者，并需扣除任何未偿还之欠款、费用及收费（如有）： 1)已缴保费减去提取部分款项；或 2)投保额或户口价值的较高者</li><li>受保人于第二个保单周年日或以前意外身故，或受保人于第二个保单周年日之后及紧接其120岁生日后的保单周年日之前身故：相等于投保额或户口价值（以较高者为准），并需扣除任何未偿还之欠款、费用及收费（如有）</li><li>在紧接受保人120岁生日后的保单周年日或之后身故：相等于户口价值，并需扣除任何未偿还之欠款、费用及收费（如有）</li></ul>
末期疾病赔偿	<ul style="list-style-type: none"><li>若被诊断患上末期疾病<sup>1</sup>，身故赔偿金额将会被预先支付，并以人民币12,500,000／美元2,000,000为上限（按每位受保人于中银人寿续发的所有末期疾病保障的保单计算），及需扣除任何未偿还之欠款、费用及收费（如有），投保额将相应减低人民币12,500,000／美元2,000,000</li><li>若风险保额<sup>2</sup>等于或少于人民币12,500,000／美元2,000,000，则支付身故赔偿的全额，而保单在支付赔偿后将会被终止</li><li>此赔偿只适用于第二个保单周年日或以后患上之末期疾病（适用于盛世传承万用寿险计划 — 简易）</li></ul>
24小时全球紧急救援服务 <sup>3</sup>	提供紧急医疗支援及转介

## 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"><li>For death before the Policy Anniversary immediately following the Insured's 120<sup>th</sup> birthday: Equals to the Sum Insured or Account Value, whichever is higher, and less any indebtedness, fees and charges (if any)</li><li>For death on or after the Policy Anniversary immediately following the Insured's 120<sup>th</sup> birthday: Equals to the Account Value, and less any indebtedness, fees and charges (if any)</li></ul> <p>The following is applicable to Forever Glorious ULife Plan — Simplified only</p> <ul style="list-style-type: none"><li>For death on or before the 2<sup>nd</sup> Policy Anniversary (other than Accidental Death): Equals to the lower of 1) and 2), less any indebtedness, fees and charges (if any): 1) Total premium paid minus Partial Withdrawal Amount; or 2) The Sum Insured or the Account Value (whichever is higher)</li><li>Accidental Death of the Insured occurs on or before the 2<sup>nd</sup> Policy Anniversary, or for death after the 2<sup>nd</sup> Policy Anniversary, and before the Policy Anniversary immediately following the Insured's 120<sup>th</sup> birthday: Equals to the Sum Insured or the Account Value, whichever is higher, and less any indebtedness, fees and charges (if any)</li><li>For death on or after the Policy Anniversary immediately following the Insured's 120<sup>th</sup> birthday: Equals to the Account Value, and less any indebtedness, fees and charges (if any)</li></ul>
Terminal Illness Benefit	<ul style="list-style-type: none"><li>Death Benefit will be payable in advance upon diagnosis of Terminal Illness<sup>1</sup> 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</li><li>If the Sum At Risk<sup>2</sup> 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</li><li>This benefit is only applicable for Terminal Illness suffered on or after the 2<sup>nd</sup> Policy Anniversary (Applicable to Forever Glorious ULife Plan — Simplified only)</li></ul>
24-Hour Worldwide Emergency Assistance Service <sup>3</sup>	Covering emergency medical assistance and referral services



派息率	
现时派息率(非保证)	年利率4.00%(人民币保单)／年利率3.90%(美元保单)
最低派息率(保证)	第1至2个保单年度按保单签发时的派息率；由第3个保单年度开始为年利率2.25%(人民币保单)／年利率2.25%(美元保单)
提取部分款项及更改投保额	
提取部分款项 <sup>4</sup> (每年1次)	最低提取金额为人民币10,000／美元1,500。由第1至10个保单年度的提取金额不得超过当时退保价值 <sup>5</sup> 的20%，投保额及户口价值将按提取金额相应减低 <sup>6</sup> ；由第11个保单年度起，如提取金额不超过或等于当时户口价值的5%，将毋须减低投保额。否则，投保额将须扣减提取金额超过当时户口价值5%之部分 <sup>6</sup>
更改投保额	第3个保单年度起可增加或减少投保额，惟增加投保额须通过核保要求，而减少投保额或须缴付部分退保费用
费用及收费 <sup>7</sup>	
保费费用	所有保费的6%
保单费用 <sup>8</sup>	于首15个保单年度每月从户口价值中扣除
保险成本 <sup>8</sup>	每月从户口价值中扣除
退保费用 <sup>8</sup> ／部分退保费用 <sup>8</sup>	从户口价值中扣除

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 <sup>st</sup> and 2 <sup>nd</sup> policy years, the Crediting Interest Rate at policy issuance applies; from the 3 <sup>rd</sup> 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 <sup>4</sup> (once per policy year)	Minimum withdrawal amount is RMB10,000 / USD1,500. From the 1 <sup>st</sup> to 10 <sup>th</sup> policy years, the withdrawal amount must not exceed 20% of the Surrender Value <sup>5</sup> at that time, and the Sum Insured and the Account Value will be reduced <sup>6</sup> accordingly. From the 11 <sup>th</sup> 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 <sup>6</sup> 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 <sup>rd</sup> 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 <sup>7</sup>	
Premium Charge	6% of all premiums
Policy Fee <sup>8</sup>	Deducted monthly from Account Value during the first 15 policy years
Cost of Insurance <sup>8</sup>	Deducted monthly from Account Value
Surrender Charge <sup>8</sup> / Partial Surrender Charge <sup>8</sup>	Deducted from Account Value

**注：**保单权益人须承受中银人寿的信贷风险。若保单权益人于保单初期终止此计划及／或退保，其取回的收益金额可能远低于已缴付的保费；本文所列举的过往、现时、预计及／或潜在收益及／或回报（例如奖金、红利、利息等）并非保证和仅作参考用途。将来实际所得收益及／或回报，可能低于或高于现时列出的收益及／或回报。

**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.

**如有任何查询，请亲临以下主要保险代理银行任何一家分行。**

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

**中国银行(香港)有限公司**  
**Bank of China (Hong Kong) Limited**

 **(852) 3988 2388**

 **www.bochk.com**

**南洋商业银行有限公司**  
**Nanyang Commercial Bank, Limited**

 **(852) 2622 2633**

 **www.ncb.com.hk**

**集友银行有限公司**  
**Chiyu Banking Corporation Limited**

 **(852) 2843 2773**

 **www.chiyubank.com**

## 投资策略、派息率厘定方针及过往派息率资料：

在一般情况下，中银人寿所投资的主要市场包括(但不限于)北美、欧洲及亚洲市场。本计划下保单的资产主要包括以下资产：

	比例
固定收益工具或有息证券(包括但不限于政府及企业债券等)	80%-100%
增长型资产(包括但不限于股权类投资、互惠基金、物业投资等)	0%-20%

以实现长远投资目标为目的，中银人寿在其绝对酌情权下，保留权利在市场前景及状况显著变化时调整前述资产分布，或进行包括但不限于再保险安排等其他财务安排。中银人寿以投资于以保单货币计值的资产为目标。如资产用以计值的货币与保单货币不同，中银人寿有机会利用衍生工具管理汇率风险的影响。

有关最新的投资策略，请参阅中银人寿网页 [www.boclif.com.hk](http://www.boclif.com.hk)。

### 万用寿险派息率：

万用寿险业务资产组合的构成一般以支持保单的派息率为目的，并让保单持有人藉收取派息的形式，分享中银人寿万用寿险业务的部分利润。为达至以上目的，中银人寿会投资于多种经中银人寿审慎挑选的资产组合，以平衡风险。资产组合一般以固定收益投资及股权类投资为主。

实际派息率乃根据中银人寿政策内所指定的方法所决定，而相关政策则建基于多种因素，包括但不限于市场状况、过往实际投资回报及对未来投资回报的长期展望。将来之派息率于保单年期内可不时调整，惟不会低于保单条款、批注及／或修订中标示之最低派息率。实际派息率由中银人寿的委任精算师根据上述公司政策作出建议并得中银人寿董事会审批后为准。

基于以上因素的影响，派息率并非保证及可能会较销售时所提供之保单利益说明内所演示的较高或较低。

若阁下希望知道中银人寿过往派息率的资料作参考用途，可浏览以下网址 [www.boclif.com.hk/ps](http://www.boclif.com.hk/ps)。请注意，网址上所显示的过往派息率并未扣除相关保单收费(如保费费用、保险成本、保单费用等)。请留意过往派息率表现并非未来表现的指标。

### 人民币及美元保险的风险声明：

人民币及美元保单涉及汇率风险。人民币或美元兑港元汇率可升可跌，故若以港元计算，人民币或美元保单的保费、费用及收费(如适用)、户口价值／退保价值及其他利益将随汇率而改变。人民币或美元兑港元汇率以中银人寿不时选定的以市场为基础的兑换率为准，可能与银行的牌价不同。客户如选择以港元缴付人民币或美元保单的保费，或要求承保机构以港元支付人民币或美元保单的户口价值／退保价值或其他利益，可能会因汇率的变动而蒙受损失。**人民币兑换限制风险** - 人民币保险受汇率波动的影响而可能产生获利机会及亏损风险。客户如将人民币兑换为港币或其他外币时，可能受人民币汇率的变动而蒙受亏损。(只适用于个人客户)目前人民币并非完全可自由兑换，个人客户可以通过银行账户进行人民币兑换的汇率是人民币(离岸)汇率，是否可以全部或即时办理，须视乎当时银行的人民币头寸情况及其商业考虑。客户应事先考虑及了解因此在人民币资金方面可能受到的影响。(只适用于企业客户)目前人民币并非完全可自由兑换，企业客户通过银行进行人民币兑换是否可以全部或即时办理，须视乎当时银行的人民币头寸情况及其商业考虑。客户应事先考虑及了解因此在人民币资金方面可能受到的影响。

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

Under normal circumstances, the major markets invested by BOC Life include, but not limited to, North America, Europe and Asia markets. The assets supporting the policies under the Plan mainly consist of the following:

	Mix
Fixed income instrument or interest-bearing securities (including but not limited to government and corporate bonds, etc.)	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. BOC Life aims at investing in assets denominated in policy's currency. If the currency of which the assets are denominated is not the same as policy currency, BOC Life may use derivatives to manage the impact of currency risk.

For the latest Investment Strategy, please refer to BOC Life website [www.boclif.com.hk](http://www.boclif.com.hk).

### 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](http://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.



## 其他主要风险：

- 主要除外事项：因以下任何一项而直接或间接引起、与其有关、导致或产生(全部或部分)的末期疾病，本公司不予理赔：
  - (a) 对于以下时间首次出现或显现有关病徵或状况或任何首次确诊的任何非末期疾病，将不获任何赔偿：
    - (i) 于首两个保单周年日内(只适用于盛世传承万用寿险计划—简易)或保单签发日期起计首90日内或恢复生效日期起计首90日内(以较后者为准)；或
    - (ii) 任何增加投保额的生效日起计首90日内。
  - (b) 任何已存在的医疗状况，除非保单权益人／受保人在投保书，或在恢复生效的申请，或在增加投保额的申请上，向本公司作出声明而本公司同意接纳该申请；
  - (c) 若受保人末期疾病的诊断是因为爱滋病或因为人类免疫力缺乏病毒(HIV)感染直接或间接引起的。若血液或其他相关测试显示人类免疫力缺乏病毒(HIV)或其抗体的存在，则会被视作受保人已经受到感染。于本计划下，爱滋病的定义将根据世界卫生组织于1987年所采用及其后不时调整之定义；
  - (d) 自杀、任何蓄意自致之行为，不论神智是否正常及不论是否昏醉；
  - (e) 先天畸形或异常；
  - (f) 职业运动、任何比赛、借助呼吸器具水中活动、空中活动(包括高空弹绳跳、悬挂式滑翔、热气球飞行、跳伞及特技跳伞)但作为机员或购票乘客搭乘具有正式牌照商业固定航班的载客飞机则除外、或任何危险活动或运动，除非得到特别批单同意的除外。
- 本计划及／或附加利益保障(如有)在投保及续保时的应付保费及保单生效时的费用及收费是根据以下之因素(如适用)而厘定，包括但不限于：投保额、性别、投保年龄、已届年龄、吸烟习惯、保费缴费年期、核保等级、风险类别及居住地而厘定，并非保证不变。除保单文件另外注明，部分费用及收费，包括保费费用、保单费用及保险成本(如适用)并非保证，中银人寿有权不时调整该等费用及收费。中银人寿保留权利随时检讨及调整应付保费、费用及收费，调整原因包括但不限于实际经验与现时期望出现的落差。
- 保单权益人应在保费缴费年期内按时缴交保费。如所需金额(如保费)未能于中银人寿指定之宽限期(如适用)完结前缴交，保单有可能终止或失效。如因未能缴付保费导致保单被终止或失效，保单权益人可领取的退保价值可能低于已缴总保费及失去保单所提供的保障。
- 在以下任何一种情况发生时，中银人寿有可能在保单到达期满日前终止保单：
  - (i) 受保人身故；或
  - (ii) 中银人寿批准保单权益人书面要求退保；或
  - (iii) 于宽限期届满前，保单权益人未能缴付中银人寿所要求支付的金额；或
  - (iv) 中银人寿作出末期疾病赔偿(如适用)。
- 实际的通胀率有机会较预期高，因此，您所获发金额之实际价值可能会较低。
- 当户口价值跌至零或负数时，保单或会失效。

## 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.

## 备注：

1. 末期疾病指投保人患上之疾病经明确诊断后，预期其寿命不超过十二(12)个月。诊断必须由中银人寿指定医生证实。
2. 风险保额指超过户口价值部分之投保金额。风险保额之金额不会低于零(0)。
3. 24小时全球紧急救援服务由「国际救援(亚洲)公司」提供，须按「人寿保险附加海外紧急救援服务条款」办理，此服务不作续保保证及中银人寿保留取消或修改上述服务及保障的权利。
4. 倘若提取部分款项一旦生效会使退保价值<sup>5</sup>减少至低于人民币200,000/美元30,000的最低退保价值，或使投保额减少至低于人民币3,000,000/美元400,000的最低投保额，有关提取部分款项将不被允许。
5. 退保价值即扣除任何适用的退保费用及任何欠款后的户口价值。
6. 减少投保额或须缴付部分退保费用。
7. 保费费用、保单费用及保险成本并非保证，惟该等费用在任何情况下不得超过承保表上载明适用之最高费率。如上述收费及费用有所变更将会预先通知。
8. 保单费用及退保费用/部分退保费用按投保额、保单年度、性别、投保年龄、风险类别及居住地厘订(如保单权益人缴付任何非定期额外保费，中银人寿将要求修改退保费用及/或部分退保费用)；而保险成本则按风险保额<sup>2</sup>、性别、已届年龄、风险类别及居住地厘订。

## 重要事项：

- 本计划由中银人寿承保。中银香港、南商及集友银行为中银人寿委任的主要保险代理银行。
- 中银人寿已获保险业监管局授权及监管，于中华人民共和国香港特别行政区经营长期业务。
- 中银人寿保留根据拟受保人及申请人于投保时所提供的资料而决定是否接受或拒绝有关投保本计划申请的权利。
- 本计划受中银人寿缮发的正式保单文件及条款所限制。各项保障项目及承保范围、条款及除外事项，请参阅相关保单文件及条款。
- 中银香港、南商及集友银行以中银人寿之委任保险代理身份分销人寿保险产品，有关人寿保险产品为中银人寿之产品，而非中银香港、南商及集友银行之产品。
- 对于中银香港、南商或集友银行与客户之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心职权范围)，中银香港、南商或集友银行须与客户进行金融纠纷调解计划程序；而有关保险产品的合约条款的任何争议，应由中银人寿与客户直接解决。

若本宣传品中、英版本有歧异，概以英文版本为准。

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本宣传品由中银人寿刊发。

## 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 Value<sup>5</sup> 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 Risk<sup>2</sup>, 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 Insurance Authority 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.

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