BOC Group Life Assurance Company Limited
BestCare-Pro Critical Illness Plan

Comprehensive protection
to safeguard your future
BOC Group Life Assurance Company Limited (“BOC Life”) offers the “BestCare-Pro Critical Illness Plan” (“the Plan”), with more than 100 types of illnesses including Major Illnesses, Minor Illnesses and Juvenile Illnesses covered. Common critical illnesses such as cancer, stroke and heart related illnesses are covered under the Plan. The Plan may help to reduce the impact of unpredictable critical illnesses and eases the financial worry of high medical expenditure. Among its highlights, the Plan provides multiple coverage, for Juvenile Illness Benefit and Minor Illness Benefit which may be claimed more than once with a maximum total payment equivalent to 80% of initial Sum Insured.

Overview of BestCare-Pro Critical Illness Plan

- More than 100 types of illnesses including Major Illnesses, Minor Illnesses and Juvenile Illnesses covered
- Attaching with BestCare CI Multiple Claims Rider for up to 5 extra claims on Major Illness Benefit
- 3 options of Premium Payment Period as short as 10 years
- Life Protection
- Second Medical Opinion Services and 24-Hour Worldwide Emergency Assistance Services
- 3 options of policy currency including RMB, HKD & USD

Major Illness Benefit

The Plan provides comprehensive major illness coverage with 55 Major Illnesses covered until the Insured reaches the age of 100. If the Insured is diagnosed by a Physician to be suffering from any one of the covered Major Illnesses during the coverage period, the Plan will pay the Major Illness Benefit which is equivalent to the Sum Insured at the time of claim plus accumulated Annual Dividend (non-guaranteed) (if any) and interest accrued thereon (if any) and Terminal Dividend (non-guaranteed) (if any), less any indebtedness (if any) and any outstanding premiums (if any). For details and definitions of the Major Illnesses, please contact the branch staff of the major insurance agent banks or refer to the policy documents and provisions issued by BOC Life.

Minor Illness Benefit

The Plan protects you against 39 Minor Illnesses under Minor Illness Benefit. If the Insured is diagnosed by a Physician to be suffering from any one of the covered Minor Illnesses during the coverage period, the Plan will pay the Minor Illness Benefit which shall be limited to maximum of two payments for Carcinoma-in-situ occurring in different covered organs and one payment for each of the other Minor Illnesses, and the maximum benefit amount for Juvenile Illness Benefit and/or Minor Illness Benefit in total is 80% of the initial Sum Insured. In any case, the maximum benefit amount (per illness per life) for all claims for Carcinoma-in-situ in aggregate or Minor Interventions for Coronary Artery Disease respectively is RMB300,000 (RMB policy) / HKD360,000 (HKD policy) / USD45,000 (USD policy); and the maximum benefit amount (per illness per life) for other Minor Illnesses is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Minor Illness paid or payable under any policies issued by BOC Life on the life of the Insured). Any indebtedness (if any) and any outstanding premiums (if any) will be deducted upon the payment of Minor Illness Benefit. For details and definitions of the Minor Illnesses, please contact the branch staff of the major insurance agent banks or refer to the policy documents and provisions issued by BOC Life.
Juvenile Illness Benefit

The Plan covers 9 Juvenile Illnesses under Juvenile Illness Benefit. If the Insured is diagnosed by a Physician to be suffering from any one of the covered Juvenile Illnesses on or before attaining the age of 18, the Plan will pay the Juvenile Illness Benefit which is equivalent to 20% of the initial Sum Insured. There are multiple claims allowed for Juvenile Illness Benefit limited to one payment for each Juvenile Illness, and the maximum benefit amount for Juvenile Illness Benefit and/or Minor Illness Benefit in total is 80% of the initial Sum Insured. In any case, the maximum benefit amount (per illness per life) is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Juvenile Illness paid or payable under any policies issued by BOC Life on the life of the Insured). Any indebtedness (if any) and any outstanding premiums (if any) will be deducted upon the payment of Juvenile Illness Benefit. For details and definitions of the Juvenile Illnesses, please contact the branch staff of the major insurance agent banks or refer to the policy documents and provisions issued by BOC Life.

Supplementary Riders for Comprehensive Planning

To ensure further protection for you and your beloved ones, you may attach various types of supplementary riders to meet your needs. BestCare CI Multiple Claims Rider is an optional supplementary rider specially designed for the Plan. With this optional supplementary rider, the Insured can have multiple coverage of Major Illness Benefit against 52 Major Illnesses until the age of 88, enjoying the peace of mind.

- **Waiver of future premium of BestCare CI Multiple Claims Rider**

  Once the Major Illness Benefit under the Plan is paid, all future premiums of BestCare CI Multiple Claims Rider will be waived from the premium due date immediately following the date of the diagnosis until the termination of this supplementary rider. Thus, the Insured can have less financial burden and focus on treatment.

- **A maximum of six payments under Major Illness Benefit with up to three Cancer claims**

  Under BestCare CI Multiple Claims Rider, the Insured is entitled to a maximum of five extra payments under Major Illness Benefit which shall equal 100% of the initial Sum Insured of BestCare CI Multiple Claims Rider for each claim. Together with the claim allowed under the Plan, the Insured can claim up to six times for Major Illness Benefit.

  Among the six payments for Major Illness Benefit under the Plan and BestCare CI Multiple Claims Rider, the Insured can receive up to a maximum of three payments under Major Illness Benefits for the Cancer group. After the first payment of the Major Illness Benefit for the Cancer group, no matter whether a different Cancer is diagnosed or the same Cancer recurs during the coverage period, the Insured can still be entitled to the second and third payments of Major Illness Benefit for the Cancer group under BestCare CI Multiple Claims Rider, subject to the formal policy documents and provisions issued by BOC Life.

For details of all relevant supplementary riders, please contact the branch staff of the major insurance agent banks.

Terminal Dividend

Terminal Dividend (if any) may be payable in any of the following situations which happens on or after the tenth Policy Anniversary: upon death of the Insured or upon surrender of the policy or upon payment of Maturity Benefit (if any) by BOC Life or upon payment of the Major Illness Benefit by BOC Life (whichever is earlier). Terminal Dividend (if any) is non-guaranteed and may be changed from time to time by BOC Life. For details, please contact the branch staff of the major insurance agent banks.

3 Options of Premium Payment Period

The Plan offers 3 options of premium payment period of 10 years, 15 years and 20 years to fulfill your financial need.
Covered illnesses at a glance

6 Groups of Major Illnesses

1. Cancer
   1.1 Cancer

2. Heart Related Illnesses
   2.1 Cardiomyopathy
   2.2 Coronary Artery Disease Surgery
   2.3 Heart Attack
   2.4 Heart Valve Surgery
   2.5 Primary Pulmonary Arterial Hypertension
   2.6 Surgery to Aorta
   2.7 Infective Endocarditis
   2.8 Eisenmenger’s Syndrome

3. Nervous System Related Illnesses
   3.1 Alzheimer’s Disease
   3.2 Apallic Syndrome
   3.3 Bacterial Meningitis
   3.4 Benign Brain Tumour
   3.5 Coma
   3.6 Encephalitis
   3.7 Major Head Trauma
   3.8 Motor Neurone Disease
   3.9 Multiple Sclerosis
   3.10 Muscular Dystrophy
   3.11 Necrotising Fasciitis
   3.12 Paralysis
   3.13 Parkinson’s Disease
   3.14 Poliomyelitis
   3.15 Stroke
   3.16 Amyotrophic Lateral Sclerosis
   3.17 Creutzfeldt-Jacob Disease
   3.18 Progressive Muscular Atrophy
   3.19 Progressive Bulbar Palsy
   3.20 Progressive Supranuclear Palsy
   3.21 Severe Myasthenia Gravis

4. Major Organs Related Illnesses
   4.1 Chronic Liver Disease
   4.2 End Stage Lung Disease
   4.3 Fulminant Hepatitis
   4.4 Kidney Failure
   4.5 Major Organ Transplantation (on waiting list)
   4.6 Medullary Cystic Disease
   4.7 Chronic Relapsing Pancreatitis
   4.8 Systemic Lupus Erythematosus with Lupus Nephritis

5. Disability Related Illnesses
   5.1 Blindness
   5.2 Loss of Hearing
   5.3 Loss of Limbs
   5.4 Loss of Speech
   5.5 Loss of Independent Existence
      (Coverage will cease after the Insured attains 65 years old)
      (Not applicable to BestCare CI Multiple Claims Rider)
   5.6 Total and Permanent Disability
      (Coverage will start after the Insured attains 18 years old)
      (Not applicable to BestCare CI Multiple Claims Rider)

6. Other Major Illnesses
   6.1 Aplastic Anaemia
   6.2 HIV due to Blood Transfusion
   6.3 Major Burns
   6.4 Occupationally Acquired HIV
   6.5 Severe Rheumatoid Arthritis
   6.6 Crohn’s Disease
   6.7 Ebola Hemorrhagic Fever
   6.8 Elephantiasis
   6.9 Systemic Sclerosis
   6.10 Chronic Adrenal Insufficiency
   6.11 Terminal Illness
      (Not applicable to BestCare CI Multiple Claims Rider)
Covered illnesses at a glance

6 Groups of Minor Illnesses (Only applicable to BestCare-Pro Critical Illness Plan)

1. Cancer
   1.1 Carcinoma-in-situ (Breast, Cervix Uteri, Uterus, Fallopian Tube, Vagina, Testes, Colon or rectum, Lung, Stomach or oesophagus, Urinary tract, Penis, Nasopharynx, Liver, Pancreas)
   1.2 Early Stage Cancer (Ovary, Prostate, Thyroid)

2. Heart Related Illnesses
   2.1 Minor Interventions for Coronary Artery Disease
   2.2 Insertion of Cardiac Defibrillator
   2.3 Insertion of Cardiac Pacemaker
   2.4 Insertion of Vena-Cava Filter
   2.5 Less Severe Cardiomyopathy
   2.6 Percutaneous Heart Valve Surgery
   2.7 Pericardectomy

3. Nervous System Related Illnesses
   3.1 Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries
   3.2 Cerebral Shunt Insertion
   3.3 Early Stage Dementia including Early Stage Alzheimer’s Disease
   3.4 Endovascular Treatment for Cerebral Aneurysm
   3.5 Less Severe Bacterial Meningitis
   3.6 Less Severe Coma
   3.7 Surgical removal of Pituitary Tumour
   3.8 Less Severe Viral Encephalitis
   3.9 Surgery for Subdural Haematoma

4. Major Organs Related Illnesses
   4.1 Biliary Tract Reconstruction Surgery
   4.2 Chronic Lung Disease
   4.3 Endovascular Treatment of Peripheral Arterial Disease
   4.4 Hepatitis with Cirrhosis
   4.5 Less Severe Kidney Disease
   4.6 Less Severe Systemic Lupus Erythematosus
   4.7 Liver Surgery

5. Disability Related Illnesses
   5.1 Facial Reconstructive Surgery for Injury and Burns due to Accident
   5.2 Loss of Hearing in One Ear
   5.3 Loss of Sight of One Eye
   5.4 Loss of One Limb

6. Other Minor Illnesses
   6.1 Cochlear Implant Surgery
   6.2 Diabetic Retinopathy
   6.3 Osteoporosis with Fractures (Coverage will cease after the Insured attains 70 years of age)
   6.4 Surgical removal of one lung
   6.5 Less Severe Burns to Body due to Accident
   6.6 Surgical Removal of One Kidney
   6.7 Severe Polyarticular Gouty Arthritis
   6.8 Severe Endometriosis with surgical treatment
   6.9 Severe Sleep Apnea
   6.10 Less Severe Aplastic Anaemia
Covered illnesses at a glance

Juvenile Illnesses (Only applicable to BestCare-Pro Critical Illness Plan)

1. Kawasaki Disease
2. Rheumatic Fever with Valvular Impairment
3. Juvenile Severe Epilepsy
4. Dengue Haemorrhagic Fever
5. Intellectual Impairment due to Sickness and/or Accidental Bodily Injury
6. Severe Asthma
7. Severe Haemophilia
8. Systemic Juvenile Rheumatoid Arthritis
9. Insulin Dependent Diabetes Mellitus

Basic Eligibility Requirements

| Coverage Period       | BestCare-Pro Critical Illness Plan | BestCare CI Multiple Claims Rider |
|----------------------|-----------------------------------|----------------------------------|---------------------------------|
|                      | Up to age 100 of the Insured      | Up to age 88\(^1\) of the Insured|
| Premium Payment Period\(^{a}\) | 10 years\(^*\)                     | 15 years                         | 20 years                        |
| Issue Age            | Age 0 (starting from 15 days after birth) to age 65 | Age 0 (starting from 15 days after birth) to age 60 | Age 0 (starting from 15 days after birth) to age 55 |
| Minimum Sum Insured  | RMB65,000 (RMB policy) / HKD78,000 (HKD policy) / USD10,000 (USD policy) | |
| Policy Currency      | RMB / HKD / USD                   |                                 |                                 |
| Premium Payment Mode | Annual / Semi-annual / Quarterly / Monthly |                                 |                                 |

* Premium Deposit Account\(^{13}\) is only applicable to the policy with premium payment period of 10 years and premium payable made in annual mode.

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
Nanyang Commercial Bank, Limited  (852)2622 2633  www.ncb.com.hk
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 Fulfilment Ratio of Dividends:
Under normal circumstances, the assets supporting the policies under the Plan mainly consist of the following:

<table>
<thead>
<tr>
<th>Investment Category</th>
<th>Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed income instrument or interest-bearing securities</td>
<td>60%-80%</td>
</tr>
<tr>
<td>Growth asset (including but not limited to equity investment, mutual funds, properties investment, etc.)</td>
<td>20%-40%</td>
</tr>
</tbody>
</table>

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 finanacial arrangements and dealings but not limited to reinsurance arrangement. When appropriate, BOC Life may use derivatives to manage our risk exposure such as currency risk.

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 philosophy. The fluctuation of dividends rate 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 the company and accumulate with interest. The interest rate (Dividends Accumulation Rate) is determined based on our current assumption and expected 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 can browse the BOC Life website, www.boclife.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 RMB and USD Insurance:
RMB and USD policies are subject to exchange risks. 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 at the time the transaction is made.

In light of the above factors, the exchange rate fluctuations 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 any other foreign currencies. (Only applicable to Individual 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 limitation of the banks and their commercial decisions at that moment.

Other Key Risks:

- **Key Exclusions:**
  - **No Major Illness Benefit:** Minor Illness Benefit or Juvenile Illness Benefit will be payable under the Plan, and no Major Illness Benefit will be payable under the BestCare CI Multiple Claims Rider (as the case may be) for any Major Illness, Minor Illness or Juvenile Illness unless the Insured(s) is/are subject to issue age.
  - **Exclusions:**
    - Any Pre-existing Condition;
    - Congenital deformities or anomalies, infertility or sterilization;
    - Drug-taking, other than under prescription of a Physician, abuse of alcohol or the taking of poison;
    - Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutation, derivations or variations thereof, except HIV due to Blood Transfusion or Occupationally Acquired HIV as defined under the Plan.

- **Remarks:**
  1. The BestCare CI Multiple Claims Rider will be terminated on the Policy Anniversary on or immediately following the Insured’s 88th birthday or upon the fifth payment of the Major Illness Benefit under the BestCare CI Multiple Claims Rider (whichever is earlier). Please refer to the policy documents and provisions issued by BOC Life for other situations leading to termination of the BestCare CI Multiple Claims Rider.
  2. If the Insured is diagnosed with a Major Illness, the first payment of the Major Illness Benefit under the Plan, BOC Life will replace the remaining amount that is subject to issue age. The Insured is entitled to make claims for the conditions listed in the definitions of Major Illness Benefits under the Plan.

- **Claim Processing:**
  - **Claim Submission:** For claims processed by BOC Life, the Insured shall be notified of the claim decision by BOC Life.
  - **Time Limit:** The Insured must submit the claim form and all relevant documents within one year of the date of diagnosis of the condition to be claimed.

- **Discontinued Business:** BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary rider(s) (if any) and will be kept in force and premium is payable when due, unless the Insured further claims for Major Illness Benefit for Cancer, then the Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Death Benefit and Total Major Illness Benefit are not guaranteed and may be changed from time to time. The interests rate of the prepaid premium for HKD, USD and RMB policies are not guaranteed and may be changed from time to time. vi) If the Insured (1) passes away, (2) the Insured(s) is/are subject to issue age, (3) the Insured(s) is/are diagnosed with a Major Illness Benefit under the Plan or the BestCare CI Multiple Claims Rider, the rider together with the Plan shall be terminated as of the date of first Diagnosis of the Major Illness; no Benefit will be payable under the Plan, and no Major Illness Benefit will be payable under the Plan or the BestCare CI Multiple Claims Rider; no Benefit will be payable under any Major Illness Benefit rider(s) attached to the Plan, except “Waiver of Premium Rider” if applicable, or “Payor’s Death or Disability Rider” if applicable, have been terminated.

- **Disclaimer:**
  - The Insured is entitled to apply for the Plan and the BestCare CI Multiple Claims Rider subject to all the following conditions:
    - All Major Illness Benefits paid under the Plan and the BestCare CI Multiple Claims Rider shall fall within different Major Illness groups (Except Cancer group).
    - The Insured is free to choose any Major Illness Benefit(s) from the following list: (a) Nuclear fission, nuclear fusion, ionization radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or from any nuclear material; (b) War or hostilities (whether war be declared or not), civil commotion, rebellion, revolution, riot, strikes, terrorism or warlike activities; (c) Participation in any armed force or peace keeping activities; (d) An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means; (e) Intentional self-inflicted act; (f) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or (g) 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) and any other kind of dare-devil practices. The Insured is subject to such risk, including any increase in the premium payable before the end of the grace period 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 any) prescribed by BOC Life. The Insured is subject to automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapse 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.
(c) If Major Illness Benefit under the Plan has been paid for Total and Permanent Disability, and if the Insured further claims for Major Illness Benefit, the date of first diagnosis of the subsequent Major Illness must be at least five years after the diagnosis of Total and Permanent Disability for which Major Illness Benefit has been paid, and

d) If at least one Major Illness Benefit under the Plan or the BestCare CI Multiple Claims Rider has been paid for Cancer, and if the Insured further claims for Major Illness Benefit for Cancer, then the date of first diagnosis of such Cancer must be after a 5-year Cure Period from the immediately preceding Cancer; and

(e) If at least one Major Illness Benefit under the Plan or the BestCare CI Multiple Claims Rider has been paid for Cancer, and if the Insured claims for Major Illness Benefit for the below Major Illness, the date of first diagnosis of such Major Illness must be at least five years after the date of first diagnosis of the immediately preceding Cancer:

(i) Any Major Illness from the Major Organ Risks listed; or

(ii) Certain specific Major Illnesses, for which additional waiting periods may apply.

(f) For each claim, the Insured must have survived for at least 30 days from the date of first diagnosis of the relevant Illness.

For details and definitions of the above-mentioned Major Illnesses, Major Illness groups and 5-year Cancer-free Period, please refer to the policy documents and provisions issued by BOC Life.

3. Upon approval of a claim for the Major Illness Benefit, the Sum Insured and Guaranteed Cash Value of the Plan will be reduced to zero as of the date of first diagnosis of the Major Illness, and all other benefits of the Plan will be terminated as of the date of first diagnosis of the Major Illness; no further Annual Dividend shall be payable to the policy as of the date of first diagnosis of the Major Illness; and the cash value of the policy will be reduced to zero on its next due date. Other supplementary riders (if any) will be kept in force and premium is payable when due, except the following categories:

(i) Waiver of Premium Rider (if any) is the only remaining supplementary rider attached to the Plan, the rider together with the Plan will be terminated, (ii) The premium payable for BestCare CI Multiple Claims Rider (if any) paid under its own benefit. Please refer to the policy documents and provisions issued by BOC Life for other situations leading to termination of the Plan.

4. In the event the insurance is diagnosed by a Physician to be suffering from one of the covered Major Illnesses at the age before 180 days, the benefit amount payable in respect of the Death Benefit or Major Illness Benefit (as the case may be) shall be paid as set out in the following table less any indebtedness (if any) and any outstanding premiums (if any):

<table>
<thead>
<tr>
<th>Age at Diagnosis / Death</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 180 days</td>
<td>20% of the Sum Insured at the time of claim or total premiums paid (whichever is higher)</td>
</tr>
<tr>
<td>180 days or above</td>
<td>100% of the Sum Insured at the time of claim</td>
</tr>
</tbody>
</table>

5. The policy will be terminated if the Policy Owner cannot pay the premium payable before the end of the grace period during the premium payment period. Nevertheless, it is subject to the automatic premium loan (BOC Life will advance the premium loan due from the non-forfeiture value of the automatic premium loan) and non-forfeiture provisions. For details of the provisions, please refer to the policy documents and provisions issued by BOC Life. If the policy is terminated or surrendered, the policy value received by the Policy Owner may be less than the premium deposit withdrawal amount.

6. The Death Benefit of the Plan is equivalent to the Sum Insured at the time of claim plus accumulated Annual Dividend (non-guaranteed) (if any) and interest accrued on the Terminal Dividend (non-guaranteed) (if any), less all indebtedness and any outstanding premium (if any). The Plan will be terminated upon the payment of the Death Benefit.

7. Second Medical Opinion Services and 24-Hour Worldwide Emergency Assistance for Doctor (if any). Terminal Dividend is not applicable to payment of Major Illness Benefit under BestCare CI Multiple Claims Rider (if any). For details, please refer to the illustrations summaries of the proposal and contact the branch staff of the major insurance agents bank.

8. The Plan is underwritten by BOC Life. Nevertheless, Annual Dividend (if any) and its annual interest rate for dividend accumulation and Terminal Dividend (if any) are not guaranteed and may be changed from time to time. Past performance of the Annual Dividend is not indicative of future performance. The actual amount received may be higher or lower than the estimated amount. BOC Life reserves the right to change them from time to time. If Policy Owner chooses to withdraw Annual Dividend (if any) and/ or interest accrued on the Terminal Dividend (if any), less any indebtedness (if any) withdrawn will no longer be accumulated as a part of the Total Cash Value, Total Death Benefit and Total Major Illness Benefit. The Maturity Benefit, Guaranteed Cash Value, Death Benefit and Death Benefit under the policy will be reduced accordingly. Annual Dividend accruing on the 1st Policy Anniversary (if any) shall be credited after the 2nd Policy Year’s premium has been paid in full. Terminal Dividend (if any) may be payable in any of the following situations which happen after the 10th Policy Anniversary: upon the death of the Insured or surrender of the policy or upon BOC Life’s payment of the Major Illness Benefit or upon BOC Life’s payment of Death Benefit, then the amount may be paid to the policy Beneficiary or (2) Policy Owner (as the case may be). vi) For details, please refer to the insurance proposal and policy provisions issued by BOC Life.

9. After the payment of the Minor Illness Benefit, the Sum Insured of the Plan will be reduced immediately by the amount of Minor Illness Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Cash Value and premium payable for the Plan thereafter will be adjusted according to the decrease in the Sum Insured.

10. After the payment of the Juvenile Illness Benefit, the Sum Insured of the Plan will be reduced immediately by the amount of Juvenile Illness Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Cash Value and premium payable for the Plan thereafter will be adjusted according to the decrease in the Sum Insured.

11. Supplementary riders are subject to issue age. Such premiums may be changed from time to time. For details, please contact the branch staff of the major insurance agent bank.

12. The aggregate number of Major Illness Benefit paid under the Plan and BestCare CI Multiple Claims Rider (if any) for Cancer shall be limited to a maximum of three times. Any eligible Cancer claims for Major Illness Benefit under BestCare CI Multiple Claims Rider shall be subject to satisfaction of all the conditions of Remark No.26(b)- (i). For details and definitions of Cancer and Cancer groups please refer to the policy documents and provisions issued by BOC Life.

13. i) Premium Deposit Account is applicable to the policy with premium payment period of 10 years and premium payable in annual mode and pre-payment must be made into a lump sum upon application whereas further pre-payment will not be accepted thereafter. Pre-payment of premium for policy with other premium payment period is not accepted. ii) If "Waiver of Premium Rider" or "Payor’s Death or Disability Rider" is attached to the policy, Premium Deposit Account is not applicable. iii) Annual premiums will be deducted automatically from the Premium Deposit Account on each Policy Anniversary when due. The Premium Deposit Account balance (if any) should be sufficient to pay the entire amount of annual premiums of the policy, and cannot be used for partial settlement of annual premiums. iv) Special accumulation interest rates of the premium deposit for some supplementary riders may be different. Prices are not the same, and this interest rate is non-guaranteed. BOC Life may change the special accumulation interest rate and the premiums for some supplementary riders (if applicable) from time to time. Therefore, the Premium Deposit Account balance is not guaranteed to be sufficient to cover all premiums for the whole premium payment term. When the Premium Deposit Account balance is insufficient to cover the annual premium payable, BOC Life will issue a premium notice to customer, and interest will not be accrued on the residual value. v) In the event of partial or full withdrawal of Premium Deposit Account balance or surrender of the policy, a withdrawal fee be paid will be deducted from the amount withdrawn from the Premium Deposit Account balance (if any). There is a minimum charge for the premium deposit withdrawal fee. The withdrawal fee and minimum requirement of the premium deposit withdrawal amount may be changed from time to time. vi) If the Insured (1) passes away or (2) is diagnosed (if any) for Cancer shall be subject to the Premium Deposit Account balance (if any) together with the (1) Death Benefit or (2) Major Illness Benefit (as the case may be) will be payable to the (1) policy Beneficiary or (2) Policy Owner (as the case may be). vi) For details, please refer to the insurance proposal and policy provisions issued by BOC Life.

Important Notes:

- The Plan and the supplementary rider(s) (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK"), Nanyang Commercial Bank, Limited ("Nanyang Commercial Bank") and Chiyu Bank Limited ("Chiyu Bank") are the major insurance agent banks appointed by BOC Life.

BOC Life is authorized 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 deny any application and the supplementary rider(s) (if any) are not guaranteed and may be changed from time to time. BOC Life is not liable to pay any amount due to the Insured in respect of any application for the supplementary rider(s) (if any) for Cancer shall be subject to the decrease in the Sum Insured.

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 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 offer or provide 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 and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agent bank.

This promotion material is published by BOC Life.