



## 喜盈於「息」五年紅利保 保費折扣優惠

5年儲蓄兼人壽保障  
幫你隱健增值財富，達成理財目標



於 2024 年 1 月 2 日至 2 月 29 日 (包括首尾兩天) 期間成功投保「喜盈於『息』五年紅利保」可享保費折扣！

整付保費 400,000 港元 / 50,000 美元或以上：

保費折扣 4%

保單貨幣	折扣後五年期滿時 保證每年回報 <sup>#</sup>	折扣後五年期滿時 預期每年總回報 <sup>**</sup>
港元	3.64%	5.11%
美元	3.84%	5.36%

整付保費少於 400,000 港元 / 50,000 美元保單：保費折扣 2.4%

保單貨幣	折扣後五年期滿時 保證每年回報 <sup>#</sup>	折扣後五年期滿時 預期每年總回報 <sup>**</sup>
港元	3.30%	4.76%
美元	3.50%	5.01%

立即投保，輕鬆增值財富！

有關以上優惠及計劃詳情，可透過以下方式索取或查詢：

- 立橋人壽財富管理中心
- 聯絡您的保險顧問
- 熱線電話：2830 7688

<sup>#</sup> 退保或提早終止保單可能會導致損失包括但不限於喪失保障及財務損失。

<sup>\*</sup> 預期每年總回報包括保證現金價值及非保證終期紅利。

請參閱背頁有關此優惠的條款及細則。

## 喜盈於「息」五年紅利保 保費折扣優惠

保費折扣優惠（「此優惠」）之條款及細則：

1. 此優惠只適用於2024年1月2日至2月29日下午5時30分期間（包括首尾兩天）（「優惠期」）成功完成投保及遞交至立橋人壽核保部的「喜盈於『息』五年紅利保」（下稱「合資格保單」）。
2. 受限於同時符合此優惠之條款及細則的情況下，此優惠將被視為保單的一部份。
3. 合資格保單的保單權益人如欲享有此優惠，合資格保單須符合以下所有要求：
  - (i) 合資格保單的投保申請須於優惠期內提交，而所需淨額保費（定義見下文第4點）亦已於優惠期內全數繳交；及
  - (ii) 合資格保單由立橋人壽於2024年3月31日或之前簽發
4. 保費折扣金額將會用於直接扣減合資格保單的整付保費，保單權益人只須繳付淨額保費，相等於整付保費減相應的保費折扣金額。
5. 保費徵費將根據此優惠的淨額保費計算。
6. 若在保單冷靜期內增加或減少合資格保單的保費，保費折扣金額將以最終已調整的保費計算。
7. 立橋人壽保留在不作任何事先通知的情況下暫停或取消此優惠、修改其條款及細則或修改運用保費折扣方式的權利。
8. 保費折扣金額將調整至最接近之小數點後兩位（以保單貨幣計）。有關保費折扣不可轉讓或兌換成現金。
9. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
10. 若中、英文版本有歧異，概以英文版本為準。

有關「喜盈於『息』五年紅利保」的更多資料，請參閱[產品網頁](#)。

備註：此廣告只載有一般資料，並不構成任何銷售保單建議。有關產品特點和重要資訊包括風險詳情和主要不保事項（如有），請參閱產品簡介冊。有關保障範圍、詳情及條款，請參閱保單文件。如果保單文件與此宣傳品內容不符，則以保單文件為準。此廣告旨在香港刊登，不能詮釋為在香港以外提供或出售或游說購買立橋人壽的任何產品的要約、招攬及建議。

「立橋人壽」、「本公司」或「我們」是指立橋人壽保險有限公司。



## Well Save 5-Year Bonus Plus Premium Discount Offer

Accumulate wealth in 5 years plus life protection.  
You can achieve your financial goal at ease.



From 2 January to 29 February 2024 (both dates inclusive), upon successful application of Well Save 5-Year Bonus Plus, customers can enjoy premium discount!

Single premium HKD400,000 / USD50,000 or above:

**Premium Discount 4%**

Policy Currency	Annual Guaranteed Return at Maturity after discount (end of 5 <sup>th</sup> policy year) #	Projected Total Annual Return at Maturity after discount (end of 5 <sup>th</sup> policy year) **
HKD	3.64%	5.11%
USD	3.84%	5.36%

All polices with Single premium below HKD400,000 / USD50,000:  
Premium Discount 2.4%

Policy Currency	Annual Guaranteed Return at Maturity after discount (end of 5 <sup>th</sup> policy year) #	Projected Total Annual Return at Maturity after discount (end of 5 <sup>th</sup> policy year) **
HKD	3.30%	4.76%
USD	3.50%	5.01%

Act now to accumulate your wealth at ease!

You can get more information of the above offer and the plan via

- Well Link Life Wealth Management Centre
- Your Insurance Consultant
- Customer Hotline: 2830 7688

# Surrender or early termination of the policy may result in losses including but not limited to loss of protection and financial losses.  
\* Projected total annual return includes guaranteed cash value plus non-guaranteed terminal dividend.

## Well Save 5-Year Bonus Plus Premium Discount Offer

Terms and conditions of the Offer (the 'Offer'):

1. The Offer is only applicable to applications for Well Link Life's Well Save 5-Year Bonus Plus that are completed and successfully submitted to Well Link Life Underwriting Department between 2 January 2024 and 5:30 pm on 29 February 2024 (both dates inclusive) (the 'Offer Period') (the 'Eligible Policy(ies)').
2. Subject to the fulfillment of the terms and conditions hereof, the Offer is considered as part of the policy.
3. Policyowners of the Eligible Policies can enjoy the Offer if the Eligible Policies fulfill all of the following requirements:
  - (i) applications for the Eligible Policies are submitted during the Offer Period, with the required net premium (as defined in Point 4 below) paid in full within the Offer Period; and
  - (ii) the Eligible Policies are issued by Well Link Life on or before 31 March 2024.
4. The premium discount amount will be used in offsetting the single premium of the Eligible Policy. Policyowner only needs to pay the net premium, which will be equal to the single premium minus the corresponding premium discount amount.
5. Premium levy will be calculated based on the net premium under the Offer.
6. If the premium of the Eligible Policy is increased or decreased during cooling-off period, the premium discount amount will be calculated based on the latest adjusted premium.
7. Well Link Life reserves the right to suspend or cancel the Offer, amend the terms and conditions or vary the method of applying the premium discount at any time without prior notice.
8. The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.
9. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
10. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

For more details of Well Save 5-Year Bonus Plus, please refer to [product webpage](#).

Note: This material contains general information for reference only. It does not constitute any offer to sell any policy. For more details of the product features and important information including the risk disclosure and key exclusions (if any), please refer to the product brochure. Please refer to the policy document for benefit coverage and exact terms and conditions. If there is any conflict between the policy document and this leaflet, the policy document shall prevail. This leaflet is intended to be distributed in Hong Kong only and is not and shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Life outside Hong Kong.

'Well Link Life', the 'Company', 'we', 'our' or 'us' herein refers to Well Link Life Insurance Company Limited

**Well Link Life Insurance Company Limited**

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