



享護一生壽險計劃 額外50%人壽保障

享護一生壽險計劃（「享護一生」）提供人壽保障至 100 歲，兼享長遠累積回報。

「享護一生」簡易核保

- 由即日起至 2024 年 3 月 31 日¹，投保人可透過簡易核保程序³投保「享護一生」，只需回答 3 條健康問題，即可完成投保申請。

免費額外50%人壽保障

- 客戶由即日起至 2024 年 3 月 31 日（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「享護一生」¹，首 5 年免費享有額外 50% 人壽保障額，更可將額外保障額轉換成一份新的終身壽險計劃，毋須健康核保⁵。

立即投保「享護一生」，給自己及摯愛家人周全保障！

有關以上優惠及計劃的詳情，請聯絡您的保險顧問或致電立橋人壽 2830 7500 查詢。

上述優惠（「此優惠」）之條款及細則：

1. 此優惠只適用於由2024年1月2日至2024年3月31日下午5時30分期間（包括首尾兩天）（「優惠期」）成功投保並由立橋人壽在2024年4月30日或以前簽發的「享護一生」保單（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，此優惠將被視為有關保單的一部份。
3. 簡易核保程序指受保人只需填妥人壽保險申請書及回答3條健康資料問題。簡易核保程序只適用於不超過以下投保額（以每一位受保人計算）的投保申請：

投保年齡	最高投保額（美元）
0 – 40	600,000
41 – 50	500,000
51 – 55	250,000
56 – 60	100,000
61 – 65	50,000

4. 假如合資格保單的受保人在保單首5個保單年度內不幸身故，立橋人壽將額外支付受保人身故時投保額的50%作為賠償。
5. 假如合資格保單沒有任何附加保費，在生效首5個保單年度內，受保人可於年滿65歲前申請將額外50%人壽保障額的部份或全部轉換成另一張終身壽險計劃，而毋須健康核保。新計劃的投保額必須符合最低投保額要求，而保費會根據新計劃的投保額、轉換時適用的保費率及受保人的年齡釐定。
6. 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、或修改其條款及細則而毋須另行通知的權利。
7. 保費徵費將根據此優惠的淨額保費計算。
8. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
9. 若中、英文版本有歧異，概以英文版本為準。

有關「享護一生」的更多資料，請瀏覽[產品網頁](#)。

備註：此單張只載有一般資料，僅供參考，並不構成任何銷售保單要約。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。如果保單文件與此單張內容不符，則以保單文件為準。此單張旨在香港派發，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 Protect Whole Life Insurance Plan Additional 50% Life Coverage

Well Protect Whole Life Insurance Plan ('Well Protect Whole Life') offers life insurance up to age 100 and accumulates wealth in the long-run.

Simplified underwriting for Well Protect Whole Life

- From now on until 31 March 2024¹, applicants for Well Protect Whole Life will enjoy simplified underwriting³. Simply complete the application by answering 3 health questions.

Free additional 50% life coverage

- From now on until 31 March 2024 (both dates inclusive) (the 'Offer Period')¹, all life insureds of Well Protect Whole Life policies which are successfully applied for in this period will enjoy free additional 50% life coverage in the first 5 years. This additional coverage can be converted to a new permanent life insurance plan without health underwriting⁵.

Act now to apply for Well Protect Whole Life and enjoy comprehensive protection with your family!

For more information of the above offers and the plan, please contact your insurance consultant or Well Link Life at 2830 7500.

Well Protect Whole Life Insurance Plan Additional 50% Life Coverage

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

1. The Offer is only applicable to successful applications for Well Protect Whole Life policy(ies) (the 'Eligible Policy(ies)') submitted between 2 January 2024 and 5:30pm on 31 March 2024(both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 30 April 2024.
2. Subject to the fulfillment of the terms and conditions hereof, the Offer is considered as part of the policy.
3. For the purpose of simplified underwriting, the life insured is only required to complete the life insurance application form and answer 3 health information questions. Simplified underwriting is only applicable to policy application with the sum insured not exceeding the amount (for each life insured) listed below:

Issue age	Maximum sum insured (US\$)
0 – 40	600,000
41 – 50	500,000
51 – 55	250,000
56 – 60	100,000
61 – 65	50,000

4. If the life insured passes away during the first 5 policy years of the Eligible Policy, an extra 50% of the sum insured at the time of the life insured's death will be paid by Well Link Life.
5. During the first 5 policy years of an Eligible Policy while it is in force and without any loading, a life insured can apply to convert all or part of the additional 50% life coverage into a permanent life insurance plan without health underwriting before his/her 65th birthday. The sum insured of the new plan must meet the minimum sum insured requirement, and the premium will be based on the sum insured of the new plan, its applicable premium rates and the life insured's attained age at the time of conversion.
6. Well Link Life reserves the right to suspend or cancel the Offer or amend its terms and conditions at any time without prior notice.
7. Premium levy will be calculated based on the net premium under the Offer.
8. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
9. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Well Protect Whole Life can be found at its own [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 also 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.