

「存」為未來 (優越) 延期年金計劃 2
10年或 20年保證每月年金
全期每年享保費折扣



合資格延期年金保單
Qualifying Deferred
Annuity Policy



由 2023 年 12月 1 日起至 2024 年 3月 31 日期間 (包括首尾兩天) 成功投保「存」為未來 (優越) 延期年金計劃 2，在整個保費繳費年期內每年可享保費折扣 (「此優惠」)^{1,2,3,4}，兼高達 60,000 港元的扣稅額*！

保費繳費年期	每年保費折扣
5 年	3%
10 年	1.5%

假設陳小姐，45歲，投保「存」為未來 (優越) 延期年金計劃 2：

投保年齡	45歲	保費繳費年期	5年
年繳保費	60,000港元		
保費折扣後每年年繳保費	60,000港元 x (100 - 3)% = 58,200 港元		

年金期	10 年	20 年
保證每月年金	3,131港元	1,794港元
年金期內收取保證每月年金總金額	375,720港元	430,560港元



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請參閱背頁有關此優惠的條款及細則。

- * 每名納稅人就合資格延期年金保費和可扣稅強積金自願性供款的合計金額於每個課稅年度的最高扣除額（兩項合計）為 60,000 港元。已繳付至「存」為未來（優越）延期年金計劃2的保費可獲得稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；請注意，此產品可售予在保費繳費期內可能計劃或已退休的65歲或以上之人士。在此情況下，您可能需要進一步審視您在保費繳費期內所繳交保費是否符合稅務扣除資格，及於適當時尋求獨立的稅務建議；而稅務局擁有絕對權力決定在保費繳費期間所繳付的保費之稅務扣除。有關稅務扣減詳情，請參閱稅務局網頁。

此優惠之條款及細則：

1. 此優惠只適用於成功投保的立橋人壽保險有限公司（「立橋人壽」）「存」為未來（優越）延期年金計劃 2 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，此優惠將被視為保單的一部份。
3. 此優惠只適用於由 2023年12月1日至2024年3月31日期間（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日或以前簽發的合資格保單。
4. 此優惠的保費折扣金額將會用於扣減合資格保單到期的保費。保單權益人只須繳付淨額保費。
採用年繳模式的合資格保單
保單權益人只須繳付每年淨額保費，相等於每年保費減保費折扣金額。5年保費繳費年期的保單的保費折扣金額為每年保費的 3%。10年保費繳費年期的保單的保費折扣金額為每年保費的 1.5%。
採用月繳模式的合資格保單
保單權益人只須繳付每月淨額保費，相等於每月保費減保費折扣金額。5年保費繳費年期的保單的保費折扣金額為每月保費的 3%。10年保費繳費年期的保單的保費折扣金額為每月保費的 1.5%。
5. 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。
6. 若在保單年度內增加或減少合資格保單的年繳保費或月繳保費，保費折扣金額將以最近期已調整的保費計算。
7. 根據此優惠的保費折扣金額不會被視作已繳保費而計算在扣稅限額內。
8. 保費徵費將根據此優惠的淨額保費計算。
9. 此優惠不可與「存」為未來（優越）延期年金計劃 2 其他優惠一起使用。
10. 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。
11. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
12. 若中、英文版本有歧異，概以英文版本為準。

有關「存」為未來（優越）延期年金計劃 2 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 Enjoy Deferred Annuity Plan (Supreme) 2

10/20-year Guaranteed Monthly Annuity Annual Premium Discount



合資格延期年金保單
Qualifying Deferred Annuity Policy



If you successfully apply for **Well Enjoy Deferred Annuity Plan (Supreme) 2** between 1st December 2023 and 31st March 2024 (both dates inclusive), you may enjoy **annual premium discount** over the entire premium payment period (the "Offer")^{1,2,3,4} and a tax deduction up to HKD60,000*!

Premium Payment Period	Annual Premium Discount
5-Year	3%
10-Year	1.5%

Assumes Ms Chan, aged 45 taking up Well Enjoy Deferred Annuity Plan (Supreme) 2:

Issue age	45	Premium payment term	5 years
Annual premium	HKD60,000		
First year premium with the Offer	HKD60,000 x (100 - 3)% = HKD58,200		

Annuity period	10 years	20 years
Guaranteed monthly annuity	HKD3,131	HKD1,794
Total guaranteed monthly annuity in annuity period	HKD375,720	HKD430,560



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Link 2 Shop



Please read the terms and conditions of the Offer on the next page.

- * Each taxpayer can claim a tax deduction up to HKD60,000 for the aggregate amount of both qualifying deferred annuity premiums and Tax Deductible Voluntary Contributions under MPF System per assessment year. Any tax deduction under the salaries tax and personal assessment with Inland Revenue Department for premiums paid under Well Enjoy Deferred Annuity Plan (Supreme) 2 shall be subject to your individual circumstances. Please note that the plan may be sold to the person(s) aged 65 or above, who may have plan to retire or retired during the premium payment period of the Plan. In this case, you may wish to further visit your eligibility of tax deduction for your premiums paid during the premium payment period and seek your independent tax advice as appropriate. It is also at Inland Revenue Department's discretion on tax deduction when your premiums are paid over the premium payment period. For details of tax deductions, please visit the website of Inland Revenue Department.

Terms and conditions of the Offer:

1. The Offer is only applicable to the successful applications for Well Enjoy Deferred Annuity Plan (Supreme) 2 policies (the 'Eligible Policy(ies)') of Well Link Life Insurance Company Limited ('Well Link Life').
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 are submitted between 1 December 2023 and 31 March 2024 (both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 30 April 2024.
4. The premium discount amount under the Offer will be used in offsetting the premium of an Eligible Policy when it falls due.

For an Eligible Policy using annual payment mode

The policyowner only needs to pay the annual net premium, which will be equal to the annual premium minus the premium discount amount. For 5-year premium payment period, The premium discount amount will be 3% of the annual premium. For 10-year premium payment period, The premium discount amount will be 1.5% of the annual premium.

For an Eligible Policy using monthly payment mode

The policyowner only needs to pay the monthly net premium, which will be equal to the monthly premium minus the premium discount amount. For 5-year premium payment period, The premium discount amount will be 3% of the monthly premium. For 10-year premium payment period, The premium discount amount will be 1.5% of the monthly premium.

5. 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.
6. If the annual premium or monthly premium of the Eligible Policy(ies) is increased or decreased, the premium discount amount will be calculated based on the latest adjusted premium.
7. The premium discount amount(s) under the Offer will not be regarded as premiums paid for the purpose of calculating the tax deductible amount.
8. Premium levy will be calculated based on the net premium under the Offer.
9. The Offer cannot be used in conjunction with any other promotion(s) of Well Enjoy Deferred Annuity Plan (Supreme) 2.
10. 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.
11. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
12. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Well Enjoy (Supreme) 2 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.

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