

喜盈於「息」
5年紅利保



喜盈於「息」五年紅利保

Well Save 5-Year Bonus Plus

立橋人壽保險有限公司
Well Link Life Insurance Company Limited
立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

 立橋人壽
Well Link Life

喜盈於「息」五年紅利保

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立橋人壽喜盈於「息」五年紅利保（「本計劃」）提供保證現金價值、非保證終期紅利及身故保障，您可於五年保障期內享有平均每年預期總回報率高達4.5%。

Well Link Life's Well Save 5-Year Bonus Plus (the 'Plan') provides guaranteed cash values, non-guaranteed terminal dividend and life protection. You can enjoy a total projected return up to 4.5% p.a. in 5 years.

計劃特點 Key Features



每年預期總回報率高達4.5% 穩健增值財富

Accumulate Wealth with total projected return up to 4.5% per annum

本計劃提供港元、人民幣及美元保單貨幣選項，您只需要繳付一次保費，可於第五年期滿日獲享保證現金價值及非保證終期紅利，每年預期總回報率最高可達4.25%（適用於港元保單）、3.58%（適用於人民幣保單）及4.50%（適用於美元保單）。

The Plan provides you with choices of policy currency in Hong Kong Dollar, Renminbi and US Dollar. You just need to pay a single premium and will receive guaranteed cash value and non-guaranteed terminal dividend at the maturity date in the 5th year. The total projected return is up to 4.25% per annum (applicable to HKD-denominated policies), 3.58% per annum (applicable to RMB-denominated policies) and 4.50% per annum (applicable to USD-denominated policies).

退保時之每年回報率* Annual Rate of Return Upon Surrender*

港元保單 Policy with currency of HKD

於以下保單年度終結時退保* Upon surrender* at the end of the policy year	每年保證回報率 Annual Guaranteed Rate of Return	每年預期總回報率 Projected Total Annual Rate of Return
3	2.08%	3.28%
4	2.38%	3.78%
5	2.80%	4.25%

人民幣保單 Policy with currency of RMB

於以下保單年度終結時退保* Upon surrender* at the end of the policy year	每年保證回報率 Annual Guaranteed Rate of Return	每年預期總回報率 Projected Total Annual Rate of Return
3	1.88%	2.88%
4	2.18%	3.28%
5	2.45%	3.58%

美元保單 Policy with currency of USD

於以下保單年度終結時退保* Upon surrender* at the end of the policy year	每年保證回報率 Annual Guaranteed Rate of Return	每年預期總回報率 Projected Total Annual Rate of Return
3	2.48%	3.58%
4	2.78%	4.08%
5	3.00%	4.50%

* 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。保單權益人可能會因為退保保障低於所繳付的保費而蒙受重大財務損失。

Surrender or early termination of the policy may result in losses including but not limited to loss of protection and financial losses. Policyowners may suffer significant financial losses due to the surrender value being lower than the premium paid.



提供終期紅利 長遠累積財富

Provides terminal dividend for long term wealth accumulation

本計劃為分紅保單，於第三個保單週年日起在保單退保、保單滿期或受保人身故時（以情況最早發生為準）提供一次性終期紅利。終期紅利並非保證，並由本公司每年酌情釐訂。

The Plan is a participating policy. Starting from the 3rd policy anniversary, a one-off terminal dividend will be payable upon policy surrender, policy maturity or death of life insured (whichever earlier). Terminal dividend is not guaranteed and is determined by the Company at its discretion.



自由選擇期滿保障支付方法，配合理財需要

Options available for maturity benefit settlement to meet your financial need

於第五年保單期滿日，您可獲享保證現金價值及終期紅利（如有）。您可以選擇一筆過支付期滿保障金額或於八年期內以每年年金方式支付，靈活配合不同的理財目標。

You will receive a guaranteed cash value and terminal dividend (if any) at the maturity date in the 5th year. To help you achieve different financial goals, you can choose to receive the maturity benefit value in a lump sum or by annual annuity payments for 8 years.



為摯愛家人增添保障

Extra protection for your loved ones

若受保人不幸過身，受益人將可獲得身故賠償，金額相等於受保人身故日已繳總保費 102%¹ 或保證現金價值（以較高者為準）加終期紅利（如有）。

In the unfortunate event of the life insured's passing, the beneficiary(ies) will receive a death benefit equivalent to 102% total premiums paid¹ or the guaranteed cash value at the time of the life insured's death (whichever is higher) and terminal dividend (if any).

1. 如受保人受保於一份或多份立橋人壽的「儲蓄保障計劃系列」（有關產品名單請參閱本公司網頁 www.wli.com.hk）保單，每名受保人於「儲蓄保障計劃系列」下的所有保單的已繳總保費 102% 之總金額上限為受保人身故日已繳總保費 100% 加 100,000 港元 / 100,000 人民幣 / 12,500 美元（如多份保單同時以港元、人民幣及美元為保單貨幣，則以較高者為準）。

If life insured is covered by one or more policies under the Well Link Life's Endowment Plan Series (Please refer to the Company's website www.wli.com.hk for the product list), the total amount of 102% total premiums paid of all policies under the Endowment Plan Series for each life insured should not exceed 100% of total premiums paid as at the date of life insured's death plus HKD100,000 / RMB100,000 / USD12,500 (or the higher thereof in case of a combination of HKD-, RMB- and USD-denominated policies).



申請簡易 毋須體檢

Hassle-free application without medical examination

您只需通過簡單審批流程，毋須體檢及健康申報，即可啟動儲蓄計劃。

You can kick start your saving plan right after the completion of the simple assessment process with no medical examination and health declaration required.

例子說明 Illustrative Example

1) 保單貨幣：港元 Policy currency: HKD 整付保費 (Single premium): HKD 100,000 港元

保單年度終結 End of Policy Year	保證現金價值 (港元) Guaranteed Cash Value (HKD)	預期非保證終期紅利 (港元) Projected Non-Guaranteed Terminal Dividend (HKD)	預期總退保價值 (港元) Projected Total Surrender Value (HKD)
1	96,545	0	96,545
2	98,966	0	98,966
3	106,380 [#]	3,790	110,170
4	109,870	6,130	116,000
5	114,810 為已繳保費 114.81% Equivalent to 114.81% of paid premium	8,330	123,140 為已繳保費 123.14% Equivalent to 123.14% of paid premium

[#] 保證回本期短至 3 年。Guaranteed breakeven period is as short as 3 years.

2) 保單貨幣：人民幣 Policy currency: RMB 整付保費 (Single premium): RMB 100,000 人民幣

保單年度終結 End of Policy Year	保證現金價值 (人民幣) Guaranteed Cash Value (RMB)	預期非保證終期紅利 (人民幣) Projected Non-Guaranteed Terminal Dividend (RMB)	預期總退保價值 (人民幣) Projected Total Surrender Value (RMB)
1	96,545	0	96,545
2	98,966	0	98,966
3	105,750 [#]	3,150	108,900
4	109,010	4,770	113,780
5	112,870 為已繳保費 112.87% Equivalent to 112.87% of paid premium	6,360	119,230 為已繳保費 119.23% Equivalent to 119.23% of paid premium

[#] 保證回本期短至 3 年。Guaranteed breakeven period is as short as 3 years.

3) 保單貨幣：美元 Policy currency: USD 整付保費 (Single premium): USD 10,000 美元

保單年度終結 End of Policy Year	保證現金價值 (美元) Guaranteed Cash Value (USD)	預期非保證終期紅利 (美元) Projected Non-Guaranteed Terminal Dividend (USD)	預期總退保價值 (美元) Projected Total Surrender Value (USD)
1	9,655	0	9,655
2	9,897	0	9,897
3	10,763 [#]	350	11,113
4	11,160	575	11,735
5	11,593 為已繳保費 115.93% Equivalent to 115.93% of paid premium	869	12,462 為已繳保費 124.62% Equivalent to 124.62% of paid premium

[#] 保證回本期短至 3 年。Guaranteed breakeven period is as short as 3 years.

以上例子假設所有應繳保費已全數如期繳付及並沒有提早退保或任何欠款。除保證現金價值外，以上預計之數字並非保證及並不等於將來可收取的實際金額，實際紅利派發並非保證，其金額由立橋人壽全權決定。以上例子並不包括保費徵費。以上例子中的金額及百分比或會因為四捨五入而有輕微分別。如人民幣保單或美元保單的保單權益人選擇以本地貨幣支付保費，保單權益人所支付的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。

The above example assumes all premiums are paid when due and no early surrender nor indebtedness. Except guaranteed cash value, the above projected figures are neither guaranteed nor actual benefits receivable in the future. Actual dividends are not guaranteed and are declared at Well Link Life's discretion. Levy on insurance premium is excluded in the example. The figures and percentages in the examples may differ slightly due to rounding. If policyowners of RMB-denominated or USD-denominated policies choose to pay premium in local currency other than the policy currency(ies), the actual amount paid by policyowners will be subject to the prevailing exchange rate between the policy currency and the local currency as determined by the Company from time to time.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan	
投保年齡 (以上一個生日計算) Issue Age (on last birthday)	Age 0 歲 (15 日 days) 至 to Age 80 歲	
保費繳費年期 Premium Payment Term	整付保費 Single premium	
保障年期 Benefit Term	5 年 Years	
保單貨幣 Policy Currency	港元 HKD / 人民幣 RMB / 美元 USD	
最低整付保費金額 Minimum Single Premium Amount	HKD6,000 港元 / RMB6,000 人民幣 / USD800 美元	
最高整付保費金額 Maximum Single Premium Amount	Age 0 歲 (15 日 days) 至 to Age 70 歲 HKD 6,000,000 港元 / RMB 6,000,000 人民幣 / USD750,000 美元	Age 71 歲 至 to Age 80 歲 HKD 1,500,000 港元 / RMB 1,500,000 人民幣 / USD 188,000 美元
保費繳費模式 Premium Payment Mode	整付 Single	
終期紅利 (非保證) Terminal Dividend (Non-guaranteed)	<p>終期紅利 (如有) 於第三個保單週年日或之後及在下列任何一種情況最早發生時支付:</p> <p>(i) 受保人身故; 或</p> <p>(ii) 退保; 或</p> <p>(iii) 保單期滿。</p> <p>終期紅利只支付一次, 並非保證金額, 並由本公司按酌情權釐訂。</p> <p>Terminal dividend (if any) shall be payable on or after the third policy anniversary upon the first occurrence of any of the following events:</p> <p>(i) the death of the life insured; or</p> <p>(ii) the surrender of this policy; or</p> <p>(iii) the policy maturity.</p> <p>Terminal dividend is paid once only and is not guaranteed. It shall be determined by the Company in its discretion.</p>	
身故賠償 Death Benefit	<p>相等於已繳總保費的 102%¹ 或受保人身故日的保證現金價值 (以較高者為準); 加 受保人身故日的終期紅利 (如有); 減 任何欠款</p> <p>Equivalent to 102% of total premiums paid¹ or the guaranteed cash value at date of life insured's death (whichever is higher); plus terminal dividend at date of life insured's death (if any); less any indebtedness</p>	
退保保障 / 期滿保障 Surrender Benefit / Maturity Benefit	<p>退保或期滿日時的保證現金價值加終期紅利 (如有) 減任何欠款</p> <p>Guaranteed cash value and terminal dividend (if any) at time of surrender or on maturity date less any indebtedness</p>	
期滿保障支付選項 Settlement option for Maturity Benefit	<p>您可以選擇一筆過支付期滿保障金額或於八年期內以每年年金方式² 支付</p> <p>Policyowner can choose to receive maturity benefit in a lump sum or by annual annuity payments² for 8 years</p>	

1. 如受保人受保於一份或多份立構人壽的「儲蓄保障計劃系列」(有關產品名單請參閱本公司網頁 www.wli.com.hk) 保單, 每名受保人於「儲蓄保障計劃系列」下的所有保單的已繳總保費 102% 之總金額上限為受保人於受保人身故日已繳總保費 100% 加 100,000 港元 / 100,000 人民幣 / 12,500 美元 (如多份保單同時以港元、人民幣及美元為保單貨幣, 則以較高者為準)。

If life insured is covered by one or more policies under the Well Link Life's Endowment Plan Series (Please refer to the Company's website www.wli.com.hk for the product list.), the total amount of 102% total premiums paid of all policies under the Endowment Plan Series for each life insured should not exceed 100% of total premiums paid as at the date of life insured's death plus HKD100,000 / RMB100,000 / USD12,500 (or the higher thereof in case of a combination of HKD-, RMB- and USD-denominated policies).

2. 年金轉換率並非保證, 由本公司按絕對酌情權於期滿時決定。一經於期滿時決定, 年金轉換率將不再變更。

Annuity rate is not guaranteed and shall be determined by the Company in its absolute discretion at the time of maturity of this Policy. Once the annuity rate is determined at the time of maturity, it becomes guaranteed.

重要資訊 Important Information

本產品簡冊僅供參考，並非保單文件的一部分及不包含保單的完整條款。有關此計劃的完整條款及細則以及定義，請參閱保單文件。本產品簡冊應與其他相關文件一併閱讀，包括但不限於保單利益說明（如有）、其他市場推廣資料、保單條款和其他保單文件（應要求提供）；並在需要時，諮詢獨立的專業意見。This brochure is for reference only. It is not part of the policy and does not contain the full policy's terms. Please refer to the policy documents for the full terms and conditions of this plan as well as the complete definitions of the capitalized terms. You should read this brochure along with other relevant materials which cover additional information about this product, including but not limited to benefit illustration (if any), other marketing materials, policy provisions and other policy documents, which are available upon request. You may seek independent professional advice if necessary.

產品性質 Nature of the Product

本計劃是一份保障期五年的分紅人壽保險產品，部分保費用以支付保險及相關費用。本計劃在整個保單期內提供保證現金價值及人壽保障，並在第三個保單週年日或之後提供非保證終期紅利（如有）。

The Plan is a 5-year participating life insurance product with a savings element. Part of the premium pays for the insurance and related costs. The Plan provides guaranteed cash values and life protection throughout the policy period, plus non-guaranteed terminal dividend (if any) on or after the third policy anniversary.

紅利理念 Dividend Philosophy

我們發出分紅保險計劃，為保單權益人提供非保證紅利。這些保險計劃乃專為長期持有人而設，您所繳交的保費將按照我們的投資策略投資於不同投資組合，而保單保障或開支費用將適當地從保費或資產中扣除。您的保單可以分享相關產品組別之盈餘（如有），而產品組別將由我們釐定。我們致力確保保單權益人和股東之間得到合理的利潤分配；以及不同組別之保單權益人之間，得以公平的方式分配利潤。

我們將至少每年檢視和釐定一次紅利，當中會考慮到每個因素的過往經驗和未來展望，包括但不限於以下因素：

投資回報：包括產品相關資產的利息收入和市場價值之任何變化。視乎產品的資產分配，投資回報可能受到利息收入波動（利息收入和利率前景）和各種市場風險的影響，包括信貸息差和違約風險，股票類資產價格波動；和相關資產對應於保單貨幣的外匯波動。

退保：包括保單退保、部分退保或保單失效；以及其對相關產品資產的影響。

索償：包括就產品提供身故賠償和其他保障利益的成本。

費用：包括與保單直接相關的費用（例如佣金、承保費、繕發和保費繳交的費用）；和分配至產品組別之間接開支（例如一般行政費用）。

未來的投資表現無法預測。為了緩和投資表現的波動及提供更穩定的紅利，我們可能只會將某特定週年的部份利潤或虧損分配予保單權益人，以抵銷短期內的投資波動對紅利的影響。實際公佈的紅利及分紅可能與現有產品資訊中所提供的說明不同（例如保單建議書）。如實際紅利與建議書說明有所不同，或預測紅利/分紅表現有所修訂，將於保單週年通知書中列明。

由委任精算師審閱及認可的建議紅利/分紅將由公司董事會（包括一個或以上獨立非執行董事）審議批准。董事會及委任精算師會善用每位成員的知識、經驗和觀點去管理潛在利益衝突，確保保單權益人和股東，及不同組別之保單權益人都得到公平待遇。

您可瀏覽網址 <https://www.wli.com.hk/tc/dividend>，了解本公司過往派發紅利的資料作參考用途。請留意過往紅利資料或表現並不能作為未來表現的指標。

We issue participating insurance plans, which offer the policyowners with non-guaranteed dividends/bonus. These insurance plans are designed to be held long term. Your premiums will be invested in an investment portfolio to support those policies according to our investment strategy, with the cost of policy benefits and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related products determined by us. We aim to ensure a fair way of sharing profits between policyowners and shareholders, and among different groups of policyowners.

The Company will review and determine the dividend / bonus at least once a year, taking into consideration both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the products' backing asset. Depending on the asset allocation of the products, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity-like asset prices and currency fluctuation of the backing asset against the policy currency.

Surrenders: include policy surrender, partial surrenders and policy lapse; and the corresponding impact on investment backing the products.

Claims: include the cost of providing the death benefit and other insured benefits under the product.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable dividend / bonus payments. To stabilize the dividend / bonus, we may distribute a proportion of the financial performance in a particular year attributable to the policyowners, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the policy term. The actual dividends and bonuses declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in the actual dividends / bonuses against the illustration or in the projected future dividends / bonuses, such changes will be reflected in the policy anniversary statement.

The dividend / bonus recommendation, which is reviewed and endorsed by the Appointed Actuary, will be approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors. The Board and Appointed Actuary will utilise the knowledge, experience, and perspectives of each individual member to manage the risk of conflict of interests, in order to ensure fair treatment between Policyowners and Shareholders, and among different groups of Policyowners.

You may visit <https://www.wli.com.hk/en/dividend> to understand the Company's dividend history for reference purpose. Please note that past performance of dividend is not an indicator for its future performance.

投資理念、政策及策略 Investment Philosophy, Policy and Strategy

我們的投資理念是追求穩定的投資回報以支持產品，以向保單持有人提供長期價值保證利益，同時符合立構人壽的業務及財務目標。

我們的投資政策旨在實現長遠投資目標，同時減少投資回報的波動；並致力控制和分散風險，維持充足的流動性，並按負債狀況管理資產。

在一般情況下，本計劃下保單的資產主要包括：

目標資產類別	資產組合 (%)
固定收益工具或有息證券（包括但不限於政府及企業債券等）	55% - 75%
股票類資產（包括但不限於股權類投資、互惠基金、物業投資等）	25% - 45%

我們目前的長期投資策略是將資產因應產品的負債分配到固定收益工具或股票類資產。我們的目標資產組合致力提供在可接受的範圍內地域性及行業的多元化。特別是：

- 固定收益工具主要包括政府、超國家機構、金融機構和企業發行的債券和債務證券，主要投資於香港、中國、北美、歐洲和亞太區。
- 股票類資產包括普通股、優先股，交易所買賣基金以及房地產投資等。這些股票類資產主要投資於香港、中國、北美、歐洲和亞太區。

此外，我們可能會通過衍生工具和其他金融協議來優化我們的投資策略，以實現高效和有效的風險管理。

在最大努力的基礎上，我們主要透過配對資產投資與負債的貨幣以降低貨幣風險。視乎市場供應，可能會投資於貨幣掉期交易等衍生工具以降低貨幣風險。資產投資組合是由投資專業人士密切管理。投資策略可能會根據市場狀況和經濟前景而變動。如果投資策略發生任何重大變更，我們會告知保單權益人相關變更、原因以及對保單的潛在影響。

Our investment philosophy is to deliver stable returns which are in line with the product, therefore to provide long-term values and meet guaranteed benefits committed to our policyowners, as well as the Company's business strategy and financial objectives.

Our investment policy aims to achieve long-term target investment returns while minimize the corresponding volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Under normal circumstances, the assets supporting the policies under this plan mainly consist of the following:

Asset Class	Asset Mix (%)
Fixed income instrument or interest-bearing securities (including but not limited to government and corporate bonds, etc.)	55% - 75%
Equity-like assets (including but not limited to equity investment, mutual funds, properties investment, etc.)	25% - 45%

重要資訊 Important Information (續 Continued)

Our current long-term target strategy is to allocate assets attributed to the liability of our products into fixed income instruments or equity-like assets. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. In particular:

- The fixed income instruments predominantly include bonds and debts securities issued by governments, supranational, financial institutions and corporates. They are mainly invested in the geographic region of Hong Kong, China, North America, Europe and Asia-Pacific.
- Equity-like assets may include common stocks, preferred shares, exchange traded funds, and other alternative investments such as real estate investments. These equity-like assets are mainly invested in Hong Kong, China, North America, Europe and Asia Pacific.

In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to achieve an efficient and effective risk management.

We mitigate currency risk by primarily matching the currency of asset investments to the underlying liabilities denomination at best effort. Derivatives such as currency swap might be used to mitigate currency risk, subject to market availability.

The asset portfolio is actively managed by investment professionals to closely monitor the investment performance. The investment strategy may be subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policyowners of the changes, with underlying reasons and potential impacts to the policies.

稅務及匯報 Tax and Reporting

立構人壽須遵守《稅務條例》(第 112 章)內以下的要求，以便稅務局實施《稅務條例》規定的自動交換某些財務帳戶資料的安排：

- (i) 辨識某些帳戶為非除外「財務帳戶」(「非除外財務帳戶」)；
- (ii) 為稅務目的辨識非除外財務帳戶持有人及某些非除外財務帳戶持有實體居留的司法管轄區；
- (iii) 界定某些非除外財務帳戶持有實體的地位為「被動非財務實體」，並為稅務目的辨識其「控權人」居留的司法管轄區；
- (iv) 收集非除外財務帳戶的某些資料(「所需資料」)；及
- (v) 將某些所需資料交予稅務局(統稱為「自動交換資料要求」)。

為遵守「自動交換資料要求」，立構人壽會要求您提供相關資料。如您有任何疑問，可尋求獨立的專業意見。

Well Link Life must comply with the following requirements of the Inland Revenue Ordinance (Cap. 112) to facilitate the Inland Revenue Department (‘IRD’) automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as non-excluded ‘financial accounts’ (‘NEFAs’);
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as ‘passive NFEs’ and identify the jurisdiction(s) in which their ‘controlling persons’ reside for tax purposes;
- (iv) to collect certain information on NEFAs (‘Required Information’); and
- (v) to furnish certain Required Information to the IRD (collectively, the ‘AEOI requirements’).

Well Link Life will request you to provide certain information to comply with the AEOI requirements. You should seek independent professional advice if you have any doubt.

自殺 Suicide

若受保人於下列日期起計 12 個月內自殺身亡，無論自殺時神志清醒與否，本公司的責任只限於退還有關日期起計已繳付的基本計劃保費(不含利息)減除任何欠款：

- (i) 保單簽發日期；或
- (ii) 任何增加保費的生效日期(只適用於該次新增的保費)。

If the life insured commits suicide, while sane or insane at the material time, within 12 months from the following date, the liability of the Company shall be limited to a refund of premium paid for the basic plan since the relevant date, without interest, less any Indebtedness:

- (i) Policy issue date; or
- (ii) The effective date of any increase in premium (applicable to that particular increase in premium only).

終止 Termination Conditions

保單於保單簽發日期生效，於以下任何一種情況最早發生時終止：

- (i) 受保人身故；
- (ii) 本公司批准保單權益人書面要求退保；
- (iii) 保單到達期滿日；
- (iv) 不能作廢價值(即保證現金價值減去任何欠款後的金額)等於或少於零。

The Policy becomes effective on the Policy issue date and will terminate upon the first occurrence of any one of the following events:

- (i) Death of the life insured;
- (ii) The Company approves the written request of the policyowner for surrender;
- (iii) This policy reaches the maturity date; or
- (iv) The non-forfeiture value is equal to or less than zero.

保單冷靜期 Cooling-off Period

如保單未能滿足您的要求，而您並未根據保單提出任何索償，您有權在冷靜期內向本公司發出書面通知要求取消保單並獲退還所有已繳保費。冷靜期為緊接本公司向您或您的指定代表交付(1)保單；或(2)《冷靜期通知書》之日起計 21 個曆日的期間，以較早者為準。《冷靜期通知書》是在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。該取消保單的通知必須由您簽署及註明地址為「香港上環干諾道中 168-200 號信德中心招商局大廈 11 樓 1116-1118 室立構人壽保險有限公司」，並由本公司在上述地址於冷靜期內直接收到。本公司在收受書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the cooling-off notice, to you or your nominated representative, whichever is the earlier. The cooling-off notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to “Well Link Life Insurance Company Limited at Units 16-18, 11/F, China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong” and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

主要產品風險 Key Product Risks

保單權益人有以下的風險：

Policyowners are subject to the following risks:

流動資金風險 Liquidity Risk

保單權益人可於保單生效期間申請保單貸款，惟此舉會減少嚴重疾病、身故及意外身故賠償金額。如保單權益人於保單期滿前提早退保，保單權益人只能收取扣除保單所有欠款後的退保利益，而該款項或會遠低於已繳交之保費總額。

Policyowners may choose to apply for a policy loan while the policy is in force. But this may reduce the critical illness benefit, death benefit and accidental death benefit. If Policyowners surrender the policy before maturity, they may only receive the surrender benefit with all the indebtedness of the Policy deducted which may be significantly less than the total amount of premiums paid.

信貸風險 Credit Risk

本計劃為本公司發行的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部分，所以保單權益人受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The Plan is an insurance policy issued by the Company. Policyowners are subject to the credit risk of the Company. Any premiums you paid would become part of the Company's assets and so you will be exposed to the Company's credit risk. Financial strength of the Company may affect the Company's ability to meet the ongoing obligations under the insurance policy.

保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。如您選擇本計劃的貨幣為非本地貨幣，或若您選擇以本保單貨幣以外的貨幣支付保費或收取利益（包括退保或身故賠償），您所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

Policy currency risk is borne by policyowners. If the Plan you choose is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit (including surrender or death benefits) in currencies other than the policy currency(ies), the actual amount paid or received by you will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local / payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

通脹風險 Inflation Risk

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人現時預備之保障有可能無法應付未來的需求。

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

保費徵費 Premium Levy

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單權益人須支付徵費以避免任何法律後果。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyowners must pay the levy in order to avoid any legal consequences. For details, please visit our website at www.wli.com.hk.

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5. 若中、英文版本有歧異，概以英文版本為準。Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

立橋人壽保險有限公司 Well Link Life Insurance Company Limited

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