

期滿客戶獨家優惠 成功投保送購物禮券



特選期滿客戶¹於其保單期滿日前後一個月內成功投保任何新的立橋人壽保險計劃並達指定累計保費，可獲得購物禮券^{2, 3}！

首年 / 整付保費 10,000 – 99,999 港元或等值	200 港元 超市購物禮券
首年 / 整付保費 100,000 港元或以上 或等值	500 港元 超市購物禮券



短期儲蓄精選計劃

8月投保優惠*

喜盈於「息」三年儲蓄守護保 2	期滿額外獎賞，每年保證回報高達 4.34%	詳情及投保
喜盈於「息」五年儲蓄守護保 2	保費折扣，每年保證回報高達 4.70%	詳情及投保



長線增值財富方案

8月投保優惠*

「息」享年年儲蓄保 3 • 每年保證入息，自製被動收入	保費折扣及 首 5 年保證週年紅利	詳情
「存」為未來 (優越) 延期年金計劃 2 • 100%全保證每月年金，已繳保費享稅務扣除#	每年保費折扣	詳情及投保

有關以上獨家優惠及計劃的詳情，請聯絡您的保險顧問。

* 7月投保優惠受條款及細則約束，有關詳情請參閱產品簡介冊及宣傳單張。

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。

請參閱背頁的條款及細則。

此獎賞之條款及細則：

1. 此獎賞只適用於持有2024年7月至2025年1月期間保單期滿的期滿客戶（下稱「合資格客戶」），此優惠不得轉讓。
2. 合資格客戶於其保單期滿日前後一個月內（「優惠期」）成功投保任何立橋人壽保險計劃並達指定累計保費（折扣前，如有）（下稱「合資格保單」），可獲購物禮券。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，而所需整付保費或首期保費亦已於優惠期內全數繳交；
 - ii. 合資格保單由立橋人壽於保單投保遞交後一個月內簽發；及
 - iii. 合資格保單自簽發後至購物禮券發出前持續生效。
3. 無論合資格客戶投保一張或多張保單，每位合資格客戶只可以享有此獎賞一次。
4. 保費徵費不包括在指定累計保費內。
5. 合資格保單的保單權益人將於合資格保單簽發後的第3個月收到由本公司發出購物禮券換領通知信。客戶須於換領期內領取購物禮券。如有遺失或購物禮券過期，立橋人壽恕不補發。
6. 購物禮券由第三方供應商提供並完全獨立於立橋人壽，如禮品缺貨，立橋人壽有權以其認為相等價值的另一禮品取代。立橋人壽僅負責禮品換領，如對供應商提供之禮品包括其品質、質量、產地來源及其條款及細則等有任何問題或爭議，立橋人壽恕不負責。
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獎賞、修改其條款及細則的權利。
8. 就此獎賞有任何爭議，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。

備註：

此單張只載有一般資料，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。



Exclusive Offer for Maturity Customer Free Shopping Coupon upon Successful Application !

Selected maturity customer¹ can enjoy free shopping coupon^{2,3} upon successful new applications of any Well Link Life's insurance plans with designated accumulated premium one month before or after the policy's maturity date!

First year / single premium
HKD10,000 – HKD99,999
or equivalent value

HKD 200
Supermarket Voucher

First year / single
premium HKD100,000 or
above or equivalent

HKD 500
Supermarket Voucher



Short-term Savings Plan

August Offer *

Well Save 3-Year Endowment Pro 2	Extra bonus at maturity. Average guaranteed return up to 4.34% p.a.	Details and application
Well Save 5-Year Endowment Pro 2	Premium discount. Average guaranteed return up to 4.70% p.a.	Details and application



Long-term Wealth Generation

August Offer *

Well Save Annual Coupon Plan 3 • Annual guaranteed cash coupon for stable income	Premium discount plus guaranteed annual dividend for the first 5 years	Details
Well Enjoy Deferred Annuity Plan Supreme 2 • 100% guaranteed monthly annuity. Tax deduction [#] for premium paid	Annual premium discount	Details and application

For more information of the above offer and the plan, please contact your Insurance Consultant.

* July offer is subject to terms and conditions. Please refer to the product brochures and campaign leaflets for details.

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.

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

Terms and conditions of the free shopping coupon (the 'Incentive') :

1. The Incentive is only applicable to customer who has policies matured between July 2024 and January 2025 (the "Eligible Customer"). The incentive is non-transferrable.
2. Eligible Customer will receive shopping coupon upon successful application of any Well Link Life's insurance plans with designated accumulated premium (before discount if any) one month before or after his/her policy's maturity date (the "Promotion Period") (the 'Eligible Policy(ies)'). Eligible Policies must fulfill following requirements:
 - i. applications for the Eligible Policies are submitted during the Promotion Period, with the required single premium or initial premium paid in full within the Promotion Period;
 - ii. the Eligible Policies are issued by Well Link Life within one month from the application submission date; and
 - iii. the Eligible Policies remain in force from policy issue date till the fulfillment of shopping coupon.
3. Each Eligible Customer can enjoy this Incentive once only, regardless Eligible Customer apply one or more policies.
4. Premium levy is excluded in the designated accumulated premium.
5. Eligible Customer will receive shopping coupon redemption letter at the third month after the Eligible Polic(ies) issued. Eligible Customer should redeem the shopping coupon within redemption period. Well Link Life will not re-issue the shopping coupon in case of any loss or expired.
6. Shopping coupon is provided by third-party suppliers which is independent from Well Link Life. Well Link Life has the absolute discretion to offer substitute which in its opinion is of the same value when the gift is out of stock. Well Link Life is only responsible for the gift redemption and is not responsible for any problems or disputes regarding the gifts provided by the suppliers including their quality, quantity and origins and terms and conditions, etc..
7. Well Link Life reserves the right to suspend or cancel the Incentive, amend the terms and conditions at any time without prior notice.
8. Should there be any dispute over the Incentive, 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.

Note:

This material contains general information for reference only. It does not constitute any offer to sell any policy. The product information does not contain the full terms of the policy. The benefit coverage and full terms can be found in the policy document. 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. 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.