



「息」享年年儲蓄保 3 長達30年保證入息

新

於 2024 年 9 月 1 日至 10 月 31 日 (包括首尾兩天) 期間成功投保「息」享年年儲蓄保 3，立即送你「雙重優惠」^{1,2,3,4}！

優惠 (1)：保費折扣³；及

繳費年期	整付保費	經電子銷售系統 (ePOS) 投保	經其他方式投保
整付	100,000 美元以下； 800,000 港元 / 人民幣以下	5% 保費折扣	4% 保費折扣
	100,000 美元或以上； 800,000 港元 / 人民幣或以上	6% 保費折扣	5% 保費折扣

繳費年期	年度化繳費 ⁵	經電子銷售系統 (ePOS) 投保	經其他方式投保
五年	20,000 美元以下； 160,000 港元 / 人民幣以下	首年保費 5% 折扣	首年保費 4% 折扣
	20,000 美元或以上； 160,000 港元 / 人民幣或以上	首年保費 6% 折扣	首年保費 5% 折扣

優惠 (2)：保證派發首 5 年的週年紅利⁴

例子：「息」享年年儲蓄保 3

經電子銷售系統 (ePOS) 投保整付保費 100,000 美元 (20 年期) → 折扣後淨繳保費 94,000 美元

保單週年	優惠前 保證派發現金 [^] ：整付保費的 2%	優惠期內成功投保 首 5 年保證派發現金 [^] ：整付保費的 4% 第 6 – 20 年保證派發現金 [^] ：整付保費的 2%
	累積保證派發現金 [^] 總額	累積保證派發現金 [^] 總額
1	2,000	4,000
2	4,000	8,000
3	6,000	12,000
4	8,000	16,000
5	10,000	20,000
10	20,000	30,000
15	30,000	40,000
20	40,000	50,000

**首5年保證回報
100% 提升**

整付保費美元保單的預期平均每年總回報率達 **5.25%*** (回報率包括保費折扣)，輕鬆累積財富！

有關以上優惠及計劃的詳情，請聯絡您的保險顧問，到立橋人壽財富管理中心或致電熱線電話：2830 7688

* 假設經電子銷售系統ePOS投保整付保單 (20年期)，總保費100,000美元，折扣後淨繳保費94,000美元，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。假設每年預期可提取金額包括可支取保證現金及預期非保證週年紅利 (如有) 以現金提取，整個保單期內 (20年) 平均每年預期總回報為5.25%。

[^] 保證派發現金包括可支取保證現金及已派發週年紅利 (如有)。

請參閱專頁有關此優惠的條款及細則。

此優惠之條款及細則：

1. 此優惠只適用於由 2024 年 9 月 1 日至 2024 年 10 月 31 日期間 (包括首尾兩天) 成功完成投保及遞交至立橋人壽核保部的「『息』享年年儲蓄保 3」的保單，並由立橋人壽保險有限公司 (「立橋人壽」) 在 2024 年 11 月 30 日或以前簽發 (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. 保費折扣金額將會用於扣減合資格保單的保費，保單權益人只須繳付淨額保費，相等於整付或首年保費減保費折扣金額。保費徵費將根據此優惠的淨額保費計算。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。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。

4. 美元及港元保單：

合資格的整付保費保單及5年繳費期保單 (年繳) 可享有首5個保單年度內保證回報 4% (包括相等於已繳保費 2%的可支取保證現金及相等於已繳保費 2%的保證派發週年紅利)；合資格的5年繳費期保單 (月繳) 可享有首5個保單年度內保證回報3.79% (包括相等於已繳保費1.89%的可支取保證現金及相等於已繳保費 1.89% 的保證派發週年紅利)。

人民幣保單：

合資格的整付保費保單及5年繳費期保單 (年繳) 可享有首5個保單年度內保證回報 3% (包括相等於已繳保費 1.5%的可支取保證現金及相等於已繳保費 1.5% 的保證派發週年紅利)；合資格的5年繳費期保單 (月繳) 可享有首5個保單年度內保證回報2.84% (包括相等於已繳保費1.42%的可支取保證現金及相等於已繳保費 1.42% 的保證派發週年紅利)。

請留意此優惠只將首5年非保證週年紅利轉變為保證週年紅利，整個保單期內的預期總回報並不會因為此優惠而改變。若在保單冷靜期內增加或減少合資格保單的保費，或在其後生效期間減少保費，可支取保證現金及週年紅利將以最終已調整的保費計算。

5. 採用月繳模式的保單，年度化保費計算為月繳保費乘以12。採用年繳模式的保單，年度化保費相等於年繳保費。
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. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
8. 若中、英文版本有歧異，概以英文版本為準。

有關「『息』享年年儲蓄保 3」的更多資料，請參閱[產品網頁](#)。

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。



Well Save Annual Coupon Plan 3

Up to 30-years Guarantee Income Period

Customers can enjoy Dual Offers ('the Offer') ^{1,2,3,4} upon successful application of **Well Save Annual Coupon Plan 3** between 1 September 2024 and 31 October 2024!

Offer (1): Premium discount ³; and

Premium payment period	Single Premium	Application submitted via Electronic Sales System (ePOS)	Application submitted via other means
Single Payment	Below USD100,000; Below HKD / RMB800,000	5% Premium Discount	4% Premium Discount
	USD100,000 or above; HKD / RMB800,000 or above	6% Premium Discount	5% Premium Discount

Premium payment period	Annualized Payment ⁵	Application submitted via Electronic Sales System (ePOS)	Application submitted via other means
5-year	Below USD 20,000; Below HKD / RMB160,000	5% First Year Premium Discount	4% First Year Premium Discount
	USD 20,000 or above; HKD / RMB160,000 or above	6% First Year Premium Discount	5% First Year Premium Discount

Offer (2): Guaranteed annual dividend for the first 5 years ⁴

Example: Well Save Annual Coupon Plan 3

Successful Electronic Sales System ePOS application with Single Premium USD100,000 (20 years)

→ Discounted Single Premium USD94,000

Policy Year	Without Offer Guaranteed Cash Payment [^] : 2% of Single Premium	With Offer Guaranteed Cash Payment [^] : First 5 years: 4% of Single Premium 6 th to 20 th years: 2% of Single Premium
	Accumulated Guaranteed Cash Payment [^] Total Amount	Accumulated Guaranteed Cash Payment [^] Total Amount
1	2,000	4,000
2	4,000	8,000
3	6,000	12,000
4	8,000	16,000
5	10,000	20,000
10	20,000	30,000
15	30,000	40,000
20	40,000	50,000

100% increase of guaranteed return for first 5 years

Projected average annual total rate of return up to **5.25%*** (Premium discounts are included in rate of return) for single premium USD policy. Act now to accumulate your wealth at ease!

For more information of the above offer and the plan, please contact your Insurance Consultant, visit Well Link Life Wealth Management Centre or contact hotline at 2830 7688.

* Applicable to application via Electronic Sales System ePOS, the projected average of annual return of the whole policy term (20 years) is 5.25%, which is calculated based on policy with single premium US\$100,000 (Discounted Single Premium to be USD94,000), premium is paid in full and no early surrender nor indebtedness, annual guaranteed cash coupons and projected non-guaranteed annual dividends (if any) are withdrawn every year.

^ Guaranteed cash payment includes guaranteed cash coupon and payment of annual dividends (if any).

Terms and conditions of the Offer :

1. The Offer is only applicable to the successful applications for Well Save Annual Coupon Plan 3 policies submitted between 1 September 2024 and 31 October 2024 (both dates inclusive) and issued by Well Link Life Insurance Company Limited ('Well Link Life') on or before 30 November 2024 (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. The premium discount amount under the Offer will be used in offsetting the premium of the Eligible Policy(ies) when it falls due. The policyowner only needs to pay the net premium, which will be equal to the single premium or first year annual premium minus the premium discount amount. Premium levy will be calculated based on the net premium under the Offer. 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. 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.
4. **Policy Currency in USD and HKD:**
For single premium policy and annual payment mode of 5-year premium payment policy, the guaranteed return for the first 5 years of Eligible Policy(ies) is 4% (including the guaranteed cash coupon equivalent to 2% of paid premium and guaranteed payments of annual dividend equivalent to 2% of paid premium); For monthly payment mode of 5-year premium payment policy, the guaranteed return for the first 5 years of Eligible Policy(ies) is 3.79% (including the guaranteed cash coupon equivalent to 1.89% of paid premium and guaranteed payments of annual dividend equivalent to 1.89% of paid premium)

Policy Currency in RMB:

For single premium policy and annual payment mode of 5-year premium payment policy, the guaranteed return for the first 5 years of Eligible Policy(ies) is 3% (including the guaranteed cash coupon equivalent to 1.5% of paid premium and guaranteed payments of annual dividend equivalent to 1.5% of paid premium); For monthly payment mode of 5-year premium payment policy, the guaranteed return for the first 5 years of Eligible Policy(ies) is 2.84% (including the guaranteed cash coupon equivalent to 1.42% of paid premium and guaranteed payments of annual dividend equivalent to 1.42% of paid premium)

Please note that the Offer only guarantees the payment of annual dividend for the first 5 years, which are non-guaranteed without the Offer. The total projected return during the policy years will not be changed due to the Offer. If the premium of the Eligible Policy is increased or decreased during cooling-off period or decreased during subsequent period while the Eligible Policy(ies) is enforced, the guaranteed cash coupon and annual dividend will be calculated based on the latest adjusted premium.

5. For monthly payment mode policies, the annualized premium equals to monthly premium times 12. For annual payment mode policies, the annualized premium equivalent to annual premium.
6. Well Link Life reserves the right to suspend or cancel the Offer, amend the terms and conditions at any time without prior notice.
7. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
8. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Well Save Annual Coupon Plan 3 please refer to [product webpage](#).

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.