

HKD

RMB

USD



## 喜盈於「息」五年儲蓄守護保 3

Well Save 5-Year Endowment Pro 3

(只限網上投保 Online applicable only)

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



# 喜盈於「息」五年儲蓄守護保 3

## Well Save 5-Year Endowment Pro 3

立橋人壽喜盈於「息」五年儲蓄守護保 3（「本計劃」）提供保證現金價值、危疾保障、身故及意外身故保障，您可於五年保障期內享有平均每年保證回報率高達3.63%。

Well Link Life's Well Save 5-Year Endowment Pro 3 (the 'Plan') provides guaranteed cash values and protections on critical illness, death and accidental death. You can enjoy a guaranteed return up to 3.63% p.a. in 5 years.

### 計劃特點 Key Features



每年保證回報率高達3.63% 穩健增值財富

Accumulate wealth with guaranteed return up to 3.63% 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，每年保證回報率最高可達3.33%（適用於港元保單）、2.41%（適用於人民幣保單）及3.63%（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 a guaranteed cash value at the maturity date in the 5<sup>th</sup> year. The return of the guaranteed cash value is up to 3.33% per annum (applicable to HKD-denominated policies), 2.41% per annum (applicable to RMB-denominated policies) and 3.63% per annum (applicable to USD-denominated policies).

退保時之平均每年保證回報率\*

Average Annual Guaranteed Rate of Return Upon Surrender\*

於以下保單年度終結時退保* Upon surrender* at the end of the policy year	港元HKD	人民幣RMB	美元 USD
3	1.39%	0.46%	1.68%
4	2.09%	1.16%	2.38%
<b>5</b>	<b>3.33%</b>	<b>2.41%</b>	<b>3.63%</b>

\* 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.



### 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。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 at the maturity date in the 5<sup>th</sup> 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.



### 嚴重疾病保障

#### Critical Illness Protection

假如受保人經診斷患上受保的62種嚴重疾病其中之一，本計劃將一筆過支付相等於已繳總保費的102%<sup>1</sup>或診斷時的保證現金價值（以較高者為準），助您對抗疾病。

有關受保疾病列表，請參閱此計劃簡介冊的相關部份。

If the life insured is diagnosed with any one of the covered 62 critical illnesses, a critical illness benefit equivalent to 102% of total premiums paid<sup>1</sup> or the guaranteed cash value at time of diagnosis (whichever is higher) to support you to fight against illness.

Please refer to the full list of covered illnesses in the corresponding section in this product brochure.

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](http://www.wli.com.hk)）保單，每名受保人於「儲蓄保障計劃系列」下所有提供嚴重疾病賠償的保單的已繳總保費102%之總金額上限為受保人於診斷嚴重疾病時已繳總保費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](http://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 under such plans that provide critical illness benefit as at the time of diagnosis with critical illness of life insured plus HKD100,000 / RMB100,000 / USD12,500 (or the higher thereof in case of a combination of HKD-, RMB- and USD-denominated policies).

## 計劃特點 Key Features (續 Continued)



### 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%<sup>2</sup> 或保證現金價值（以較高者為準）。

In the unfortunate event of the life insured's passing, the beneficiary(ies) will receive a death benefit equivalent to 102% total premiums paid<sup>2</sup> or the guaranteed cash value at the time of the life insured's death (whichever is higher).

2. 如受保人受保於一份或多份立儲人壽的「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](http://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](http://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).



### 額外意外保障

#### Additional accidental protection

若受保人於保單生效期間因意外導致不幸身故，受益人可額外獲得意外身故賠償相等於意外事件發生時已繳總保費的 30%<sup>3</sup>，幫助家人渡過困難時刻。

If the life insured unfortunately passes away as a result of an accident while the policy is in force, the beneficiary(ies) will receive an additional accidental death benefit equivalent to 30% of total premiums paid<sup>3</sup> at the time of the accident to support the family to get through the difficult time.

3. 如受保人受保於一份或多份立儲人壽的「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](http://www.wli.com.hk)）保單，每名受保人於「儲蓄保障計劃系列」下所有提供意外身故賠償的保單的已繳總保費 30% 之總金額上限為 500,000 港元 / 500,000 人民幣 / 62,500 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](http://www.wli.com.hk) for the product list.), the total amount of 30% total premiums paid of all policies under the Endowment Plan Series that provide accidental death benefit for each life insured should not exceed HKD500,000 / RMB500,000 / USD62,500 (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)	身故賠償 (港元) Death Benefit (HKD)
1	94,774	102,000
2	100,098 <sup>#</sup>	102,000
3	104,221	104,221
4	108,615	108,615
5	117,824 為已繳保費 <b>117.82%</b> Equivalent to <b>117.82%</b> of paid premium	117,824

<sup>#</sup> 保證回本期短至 2 年。Guaranteed breakeven period is as short as 2 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)	身故賠償 (人民幣) Death Benefit (RMB)
1	93,915	102,000
2	96,686	102,000
3	101,384 <sup>#</sup>	102,000
4	104,718	104,718
5	112,626 為已繳保費 <b>112.63%</b> Equivalent to <b>112.63%</b> of paid premium	112,626

<sup>#</sup> 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)	身故賠償 (美元) Death Benefit (USD)
1	9,498	10,200
2	10,092 <sup>#</sup>	10,200
3	10,513	10,513
4	10,987	10,987
5	11,950 為已繳保費 <b>119.50%</b> Equivalent to <b>119.50%</b> of paid premium	11,950

<sup>#</sup> 保證回本期短至 2 年。Guaranteed breakeven period is as short as 2 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。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. 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 18 歲至 to Age 70 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	HKD3,600,000 港元 / RMB3,600,000 人民幣 / USD450,000 美元
保費繳費模式 Premium Payment Mode	整付 Single
嚴重疾病賠償 Critical Illness Benefit	相等於已繳總保費的 102% <sup>1</sup> 或受保人診斷嚴重疾病時的保證現金價值 (以較高者為準) 減任何欠款 Equivalent to 102% of total premiums paid <sup>1</sup> or the guaranteed cash value at time of diagnosis with critical illness (whichever is higher) less any indebtedness
身故賠償 Death Benefit	相等於已繳總保費的 102% <sup>2</sup> 或受保人身故日的保證現金價值 (以較高者為準) 減任何欠款 Equivalent to 102% of total premiums paid <sup>2</sup> or the guaranteed cash value at date of life insured's death (whichever is higher) less any indebtedness
意外身故賠償 Accidental Death Benefit	若受保人不幸因意外事件身故，可額外獲得意外身故賠償相等於意外事件發生時已繳總保費的 30% <sup>3</sup> 減任何欠款 If the life insured dies as a result of an accident, an extra accidental death benefit will be paid, which is equivalent to 30% of total premiums paid <sup>3</sup> at the time of the accident less any indebtedness
退保保障 / 期滿保障 Surrender Benefit / Maturity Benefit	退保或期滿日時的保證現金價值減任何欠款 Guaranteed cash value at time of surrender or on maturity date less any indebtedness
期滿保障支付選項 Settlement option for Maturity Benefit	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 <sup>4</sup> 支付 Policyowner can choose to receive maturity benefit in a lump sum or by annual annuity payments <sup>4</sup> for 8 years

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](http://www.wli.com.hk)）保單，每名受保人於「儲蓄保障計劃系列」下所有提供嚴重疾病賠償的保單的已繳總保費 102% 之總金額上限為受保人於診斷嚴重疾病時已繳總保費 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](http://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 under such plans that provide critical illness benefit as at the time of diagnosis with critical illness plus HKD100,000 / RMB100,000 / USD12,500 (or the higher thereof in case of a combination of HKD-, RMB- and USD-denominated policies).
2. 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](http://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](http://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).
3. 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](http://www.wli.com.hk)）保單，每名受保人於「儲蓄保障計劃系列」下所有提供意外身故賠償的保單的已繳總保費 30% 之總金額上限為 500,000 港元 / 500,000 人民幣 / 62,500 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](http://www.wli.com.hk) for the product list.), the total amount of 30% total premiums paid of all policies under the Endowment Plan Series that provide accidental death benefit or each life insured should not exceed HKD500,000 / RMB500,000 / USD62,500 (or the higher thereof in case of a combination of HKD-, RMB- and USD-denominated policies).
4. 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。  
Annuitization 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 annuitization rate is determined at the time of maturity, it becomes guaranteed.

# 受保嚴重疾病一覽表 Overview of the Critical Illnesses Covered

## 癌症 Cancer

1. 癌症 Cancer

## 與心臟相關疾病 Illnesses related to Heart

2. 心肌病 Cardiomyopathy
3. 冠狀動脈手術 Coronary Artery Surgery
4. 心臟病發 Heart Attack
5. 心瓣置換及修補 Heart Valve Replacement and Repair
6. 傳染性心內膜炎 Infective Endocarditis
7. 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease
8. 原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension
9. 主動脈手術 Surgery to Aorta

## 與神經系統相關疾病 Illnesses related to Nervous System

10. 阿爾茨海默氏症 / 不可還原之器質性腦退化疾病  
Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11. 植物人 Apallic Syndrome
12. 細菌性腦膜炎 Bacterial Meningitis
13. 良性腦腫瘤 Benign Brain Tumour
14. 昏迷 Coma
15. 腦炎 Encephalitis
16. 偏癱 Hemiplegia
17. 嚴重頭部創傷 Major Head Trauma
18. 結核性腦膜炎 Meningeal Tuberculosis
19. 脊髓性肌肉萎縮症 Spinal Muscular Atrophy
20. 漸進性延髓麻痺症 Progressive Bulbar Palsy
21. 肌萎縮性脊髓側索硬化症 Amyotrophic Lateral Sclerosis
22. 原發性側索硬化症 Primary Lateral Sclerosis
23. 多發性硬化症 Multiple Sclerosis
24. 肌肉營養不良症 Muscular Dystrophy
25. 癱瘓 Paralysis
26. 帕金森症 Parkinson's Disease
27. 脊髓灰質炎 Poliomyelitis
28. 進行性核上神經麻痺症 Progressive Supranuclear Palsy
29. 嚴重重症肌無力 Severe Myasthenia Gravis
30. 中風 Stroke

## 與主要器官或功能相關疾病 Illnesses related to Major Organs or Functions

31. 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis
32. 再生障礙性貧血 Aplastic Anaemia
33. 慢性肝病 Chronic Liver Disease
34. 慢性復發性胰臟炎 Chronic Relapsing Pancreatitis
35. 末期肺病 End Stage Lung Disease
36. 爆發性肝炎 Fulminant Viral Hepatitis
37. 腎衰竭 Kidney Failure
38. 重要器官移植 Major Organ Transplantation
39. 腎髓質囊腫病 Medullary Cystic Disease
40. 系統性紅斑狼瘡性腎炎  
Systemic Lupus Erythematosus with Lupus Nephritis
41. 系統性硬皮病 Systemic Scleroderma

## 其他嚴重疾病 Other Critical Illnesses

42. 失明 Blindness
43. 慢性腎上腺功能不全 (阿狄森氏病)  
Chronic Adrenal Insufficiency (Addison's Disease)
44. 庫賈氏病 Creutzfeldt-Jakob Disease
45. 克隆氏病 Crohn's Disease
46. 伊波拉 Ebola
47. 象皮病 Elephantiasis
48. 因輸血感染人類免疫力缺乏病毒 (HIV) HIV due to Blood Transfusion
49. 失聰 Loss of Hearing
50. 失去一肢及一眼 Loss of One Limb and One Eye
51. 喪失語言能力 Loss of Speech
52. 失去兩肢 Loss of Two Limbs
53. 嚴重燒傷 Major Burns
54. 因醫療感染人類免疫力缺乏病毒 (HIV)  
Medically Acquired HIV Infection
55. 壞死性筋膜炎 Necrotising Fasciitis
56. 因職業感染人類免疫力缺乏病毒 (HIV) Occupationally Acquired HIV
57. 嗜鉻細胞瘤 Pheochromocytoma
58. 嚴重類風濕關節炎 Severe Rheumatoid Arthritis
59. 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis

## 末期疾病及傷殘 Terminal Illness and Disability

60. 不能獨立生活<sup>1</sup> Loss of Independent Existence<sup>1</sup> (18-64 歲 Age 18-64)
61. 完全及永久傷殘<sup>1</sup> Total and Permanent Disability<sup>1</sup> (18-64 歲 Age 18-64)
62. 末期疾病 Terminal Illness

### 註釋 Remarks

1. 「不能獨立生活」及「完全及永久傷殘」的保障年齡為 18 歲至 64 歲。

The coverage age for 'Loss of Independent Existence' and 'Total and Permanent Disability' is between attained ages of 18 and 64.

2. 如嚴重疾病的病徵、狀況或診斷於保單簽發日起 60 天內出現或發生，則不獲本計劃下的嚴重疾病保障賠償（由意外事件導致的嚴重疾病則不適用）。  
No critical illness benefit under this Policy will be payable if the symptoms, conditions or diagnosis of the critical illness commences or occurs within 60 days after the Policy issue date, except for critical illness caused by an accident.



## 重要資訊 Important Information

本產品簡介冊僅供參考，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。本產品簡介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無分紅保險產品，故保單權益人不會享有分享本公司的利潤或盈餘的權利。本計劃在整個保單期內提供保證現金價值、人壽保障及非償款性質危疾保障。

The Plan is a 5-year non-participating insurance product and does not entitle the policyowner to participate in the profits or surplus of the Company. The Plan provides guaranteed cash values, as well as life protection and critical illness benefit of non-indemnity nature throughout the policy period.

### 稅務及匯報 Tax and Reporting

立橋人壽須遵守《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」，立橋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 24 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 24 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) 作出嚴重疾病賠償；
- (iii) 本公司批准保單權益人書面要求退保；
- (iv) 保單到達期滿日；
- (v) 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) Payment of the critical illness benefit;
- (iii) The Company approves the written request of the policyowner for surrender;
- (iv) This policy reaches the maturity date; or
- (v) The non-forfeiture value is equal to or less than zero.

## 重要資訊 Important Information (續 Continued)

### 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 室立橋人壽保險有限公司」並由本公司在上述地址於冷靜期內直接收到。本公司在收妥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.

### 主要除外事項 Key Exclusions

倘若因以下任何一項或多項因素而直接或間接、完全或部份導致受保人身故，將不獲發本保單下的意外身故賠償：

- (i) 任何已存在醫療狀況；
- (ii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (iii) 任何類型的疾病，或細菌或病毒性的感染，但因意外割傷或傷口引致細菌感染者除外；
- (iv) 任何人類免疫力缺乏病毒 (HIV) 的疾病或感染及 / 或其任何相關的疾病，包括後天免疫力缺乏症 (即愛滋病) 及 / 或其引發的任何突變、衍生或變異；
- (v) 核分裂、核溶合、任何核燃料或燃燒核燃料或核子武器物料後的核廢料放射性所產生的電離輻射或污染；
- (vi) 戰爭或敵對行為 (不論是否已宣戰)、民眾騷動、叛變、革命、暴動、罷工、恐怖份子或類似戰爭的行動；
- (vii) 參與任何軍事或維持和平活動；
- (viii) 任何人士為自己或代表任何團體或組織或與任何團體或組織有關，以恐怖主義、謀殺或企圖謀殺、綁架或企圖綁架、攻擊、襲擊或其他暴力手段 行影響任何團體、法團或政府；
- (ix) 自殺或任何蓄意自殘行為，無論當時神智清醒與否；
- (x) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；
- (xi) 美容或整形手術、或任何非必要的手術、或先天性異常，但因意外事件引致受傷而需重建手術則除外；
- (xii) 分娩、流產、墮胎、懷孕或其任何併發症，無論事故是否由受傷引發或因受傷而加劇；或
- (xiii) 職業運動、任何比賽、涉及使用呼吸器具的水底活動、空中飛行活動 (包括高空彈跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘)，但作為機組人員或購票乘客乘搭具有正式牌照的商業定期航班的載客飛機則除外，或任何危險活動或運動，除非得到本公司特別批註同意。

因以下任何一項或多項而直接或間接、完全或部份引起、與其有關、導致或產生的任何嚴重疾病，將不在本保單的嚴重疾病賠償的受保範圍內：

- (i) 任何已存在醫療狀況；
- (ii) 先天畸形或異常、不育或絕育；
- (iii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (iv) 任何人類免疫力缺乏病毒 (HIV) 的疾病或感染及 / 或其任何相關的疾病，包括後天免疫力缺乏症 (即愛滋病) 及 / 或其引發的任何突變、衍生或變異，於上述第 2.4 條所指因輸血感染人類免疫力缺乏病毒 (HIV) 因醫療感染人類免疫力缺乏病毒 (HIV) 及因職業感染人類免疫力缺乏病毒 (HIV) 則除外；
- (v) 核分裂、核溶合、任何核燃料或燃燒核燃料或核子武器物料後的核廢料放射性所產生的電離輻射或污染；
- (vi) 戰爭或敵對行為 (不論是否已宣戰)、民眾騷動、叛變、革命、暴動、罷工、恐怖份子或類似戰爭的行動；
- (vii) 參與任何軍事或維持和平活動；
- (viii) 任何人士為自己或代表任何團體或組織或與任何團體或組織有關，以恐怖主義、綁架或企圖綁架、攻擊、襲擊或其他暴力手段 行影響任何團體、法團或政府；
- (ix) 任何蓄意自殘行為；
- (x) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；或
- (xi) 職業運動、任何比賽、涉及使用呼吸器具的水底活動、空中飛行活動 (包括高空彈繩跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘)，但作為機組人員或購票乘客乘搭具有正式牌照的商業定期航班的載客飛機則除外，或任何危險活動或運動，除非得到本公司特別批註同意。

在本保單中，對於在保單簽發日期或加簽批註日期 (以較遲者為準) 起計首 60 天內，首次出現或顯現有關的病徵或狀況，或患上首次診斷的嚴重疾病，將不獲任何嚴重疾病賠償賠償。本條款不適用於由意外事件導致的嚴重疾病。

No accidental death benefit shall be payable under this policy if the life insured's death is caused directly or indirectly, wholly or partly, by any one or more of the following:

- (i) Any pre-existing condition;
- (ii) Taking of drugs other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
- (iii) Any kind of sickness or disease, or bacterial or viral infection except bacteria infection resulting from an accidental cut or wound;
- (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof;
- (v) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
- (vi) War or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vii) Participation in any armed force or peace keeping activities;
- (viii) An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force, any group, corporation or government by terrorism, murder or attempted murder, kidnapping or attempted kidnapping, attack, assault or any other violent means;

- (ix) Suicide or an intentional self-inflicted act while sane or insane;
- (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (xi) Cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by Injury caused by an Accident;
- (xii) Childbirth, miscarriage, abortion, pregnancy and any complications thereof, notwithstanding that such event may have been accelerated or induced by Injury; or
- (xiii) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.

No critical illness benefit will be payable under this policy for any Critical Illness resulting from, or related to, or caused or contributed directly or indirectly, wholly or partly, by any of the following:

- (i) Any Pre-existing condition;
- (ii) Congenital deformities or anomalies, infertility or sterilization;
- (iii) Drug taking other than under the prescription or direction of a Physician, abuse of alcohol or the taking of poison;
- (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof, except HIV due to Blood Transfusion, Medically Acquired HIV or Occupationally Acquired HIV as defined under Clause 2.4 above.
- (v) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
- (vi) War or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vii) Participation in any armed force or peace keeping activities;
- (viii) An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force, any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault or any other violent means;
- (ix) An intentional self-inflicted act;
- (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or
- (xi) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.

No Critical illness benefit will be payable under this policy for any critical illness, if the symptoms or conditions of which or the diagnosis of which first appeared or occurred within 60 days immediately following the policy issue date or the date of endorsement, whichever is the later. This shall not apply to any critical illness caused by an accident.

## 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

本計劃為本公司繕發的保單，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.

## 索償 Claims

嚴重疾病賠償索償必須在受保人獲悉患上嚴重疾病起計 90 天內以本公司制定的索償表格提出，並在本公司接獲索償書面通知後六個月內，呈交診斷的書面證明連同認可的醫療證明和報告及其他文件證明。

意外身故賠償索償必須在導致身故的意外事件發生後 30 天內以本公司制定的索償表格提出，並在有關事件發生後 90 天內呈交證明文件。

請致電本公司的理賠熱線 +852 2830 7600 索取索償表格。

For critical illness benefit, claims must be made in the Company's prescribed claims form within 90 days of the life insured becoming aware that he/she is suffering from a critical illness. Written proof of the diagnosis supported by medical evidence and other relevant evidence must be received by the Company within six months after it receives the written notice of claim.

For accidental death benefit, claims must be made in the Company's prescribed claims form within 30 days after the date of the accident causing the relevant death. Satisfactory proof and any supporting evidence must be given to the Company within 90 days after the date of such injury or death.

You can call the Company's Claims Hotline at +852 2830 7600 for the appropriate claim form.

## 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](http://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](http://www.wli.com.hk).

## 注意 Notes

1. 本產品簡介冊由立橋人壽保險有限公司（「立橋人壽」或「本公司」）發行，立橋人壽對本產品簡介冊所載資料的準確性承擔一切責任。本產品簡介冊只提供計劃的一般資料，只供參考之用，並非保單的一部份並只在香港以內派發，及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。有關保障範圍、詳情及條款，請參閱保單文件。如有查詢，歡迎與本公司的保險顧問聯絡，或致電客戶服務熱線：+852 2830 7500。

This product brochure is issued by Well Link Life Insurance Company Limited ('Well Link Life' or 'the Company'). Well Link Life accepts full responsibility for the accuracy of the information contained in this product brochure. This product brochure contains general information for reference only and does not form part of the policy. It is intended to be distributed in Hong Kong only and is not and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Life outside Hong Kong. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our Insurance Consultants, or call our Customer Service Hotline at +852 2830 7500.

2. 本計劃由立橋人壽承保。立橋人壽已獲保險業監管局授權及監管，於香港特別行政區經營長期業務。  
This Plan is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region.
3. 本計劃是一項保險產品。繳付之保費並非銀行存款或定期存款，本產品不受香港特別行政區存款保障計劃所保障。  
This Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This Plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
4. 本計劃為限額發售產品，供應期有限並由立橋人壽酌情決定，立橋人壽保留不接受客戶保單申請之權利，並全數退回已繳交保費及不會支付任何利息。  
The offer of this Plan is limited and its availability is at the discretion of Well Link Life. Well Link Life reserves the right to decline applications for this Plan with a full refund of any premium paid without interest.
5. 本計劃之保單條款受香港特別行政區的法律所規管。  
The policy provision of this Plan is governed by the laws of the Hong Kong Special Administrative Region.
6. 若中、英文版有歧異，概以英文版為準。  
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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