



「立智保」
自主保障計劃
首年72%保費折扣

立橋人壽「立智保」涵蓋「人壽、危疾、醫療、意外」保障，隨時上網即可投保。自己保障自己揀，100萬定期人壽保障保費低至每日0.9港元*！

由2024年10月1日起至2024年12月31日期間（包括首尾兩天）（「優惠期」）成功完成投保及遞交至立橋人壽核保部的「立智保」，可享全期保單年度保費折扣，立即行動！

首個保單年度	保費折扣72%
第二個保單年度起 至保單期滿	每年保費折扣12%

網上投保
尊享優惠

網上即時報價及投保



查詢以上優惠及計劃，請致電客戶服務熱線 2830 7688。

*假設受保人為女性18歲非吸煙，職業為辦公室工作，投保「立智保」定期人壽保障額1,000,000港元，年繳保費為310港元。

請參閱背頁有關此優惠的條款及細則。

「立智保」 全期保單年度保費折扣

此保費折扣優惠（「此優惠」）條款及細則：

1. 此優惠只適用於由 2024年10月1日至2024年12月31日期間（包括首尾兩天）（「優惠期」）成功完成投保及遞交至立橋人壽核保部的「立智保」保單（下稱「合資格保單」）並由立橋人壽在 2025年1月31日或以前簽發的合資格保單。
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. 此優惠的保費折扣金額將會用於扣減合資格保單到期的保費。
採用年繳模式的合資格保單
保費折扣金額將會用於直接扣減合資格保單的保費，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。首個保單年度保費折扣金額為每年保費的 72%，第二個保單年度起的保費折扣金額為每年保費的 12%。
採用月繳模式的合資格保單
保費折扣金額將會用於直接扣減合資格保單的保費，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。首個保單年度保費折扣金額為每月保費的 72%，第二個保單年度起的保費折扣金額為每月保費的 12%。
4. 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。
5. 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。
6. 保費徵費將根據此優惠的淨額保費計算。
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優惠、修改其條款及細則或修改運用保費折扣方式的權利。
8. 就此優惠有任何爭議，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。

有關「立智保」的更多資料，請參閱[產品網頁](#)。

備註：此單張只載有一般資料，僅供參考，並不包含保單的完整條款及不構成任何銷售保單要約，有關保障範圍、詳情及保單的完整條款，請參閱保單文件。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。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 SmartPro
Your own Term life
72% First Year Premium Discount



Well SmartPro, allow you to choose your own protection from 'Life, Critical Illness, Medical and Accident'. Term life coverage of HK\$1 million comes at an affordable premium as low as HK\$0.9 per day*! Choose your own protection now.

If you successfully apply for Well SmartPro between 1 October and 31 December 2024 (both dates inclusive), you may enjoy premium discount over the entire period (the "Offer")

First policy year	72% premium discount
2nd Policy year till Maturity date	12% premium discount

Fabulous Offer for Online Application

[Instant Quote at Link 2 Shop](#)



For enquiry of the above offer and the plan, please contact us at 28307688.

* Assuming that the life insured is a non-smoking female aged 18 working in an office, and she takes out a Well SmartPro term life plan with a sum insured of HK\$1,000,000, the annual premium will be HK\$310.

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

Well SmartPro Premium Discount Offer

Terms and Conditions of the Premium Discount Offer (the "Offer"):

1. The Offer is only applicable to successful applications for Well Link Life's Well SmartPro policy(ies) (the 'Eligible Policy(ies)') submitted between 1 October and 31 December 2024 (both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 31 January 2025.
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 an Eligible Policy when it falls due.

For an Eligible Policy using annual payment mode

The premium discount amount will be used in offsetting the premium of the Eligible Policy. Policyowner only needs to pay the net first-year premium, which will be equal to the first-year premium minus the premium discount amount. The premium discount amount will be 72% of the first-year premium. The premium discount amount will be 12% of the second-year premium..

For an Eligible Policy using monthly payment mode

The premium discount amount will be used in offsetting the premium of the Eligible Policy. Policyowner only needs to pay the net first-year monthly premium, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be 72% of the monthly premium. The premium discount amount will be 12% of the second-year monthly premium.

4. 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.
5. 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.
6. Premium levy will be calculated based on the net premium under the Offer.
7. 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.
8. Should there be any dispute over the Offer, 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

More details of Well SmartPro, please refer to [product webpage](#).

Note:

This material contains general information for reference only and 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.

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