



# 百分百 全保證

## 「存」為未來（優越）延期年金計劃 2 Well Enjoy Deferred Annuity Plan (Supreme) 2

精彩的退休生活，由您掌握  
A fabulous retirement life in your hand

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合資格延期年金保單  
Qualifying Deferred  
Annuity Policy

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



# 「存」為未來（優越）延期年金計劃 2

## Well Enjoy Deferred Annuity Plan (Supreme) 2

想享有精彩的退休生活？立橋人壽「存」為未來（優越）延期年金計劃 2（「本計劃」）為您提供連續10年或20年每月年金。提早實現退休夢想，絕非難事。

Looking for a fabulous retirement life? Well Enjoy Deferred Annuity Plan (Supreme) 2 (the 'Plan') provides you with monthly annuities for 10 years or 20 years. With the Plan, early retirement is no longer a fantasy.

### 計劃特點 Key Features

- 5年或10年供款獲享10年或20年每月年金收入  
Receive monthly annuity for 10 years or 20 years with 5-year or 10-year premium payment
- 保證年金助您樂享安穩退休生活  
Enjoy your retirement with a guaranteed annuity
- 身故賠償為家人增添保障  
Be covered by a death benefit to better protect your beloved family
- 投保程序簡易，毋須提供健康資料  
Relax with a simple application process; with no health information needed
- 保費可享稅務扣除  
Realize tax deduction for premiums paid

### 保障概覽 Benefit Highlights



10年或20年每月年金收入，可以選擇港元、人民幣或美元作為保單貨幣，月月有糧出。  
Receive monthly annuity for 10 years or 20 years. The Plan provides you with choices of policy currency in Hong Kong Dollar, Renminbi and US Dollar.

您可選擇以5年或10年繳付保費：

#### 5年繳費期：

- 投保年齡18至44歲 – 您可以於50歲\*開始收取每月年金
- 投保年齡45至70歲 – 您可以於第6個保單年度起收取每月年金

#### 10年繳費期：

- 投保年齡18至39歲 – 您可以於50歲\*開始收取每月年金
- 投保年齡40至65歲 – 您可以於第11個保單年度起收取每月年金

You can choose between 5-year or 10-year premium payment term:

#### 5-year premium payment term:

- Issue age between 18 and 44 – Start to receive your monthly annuities when you reach age 50\*.
- Issue age between 45 and 70 – Start to receive your monthly annuities from the 6<sup>th</sup> policy year.

#### 10-year premium payment term:

- Issue age between 18 and 39 – Start to receive your monthly annuities when you reach age 50\*.
- Issue age between 40 and 65 – Start to receive your monthly annuities from the 11<sup>th</sup> policy year.

\* 首次年金於緊接年金領取人50歲生日當天或之後的保單週年日發放  
First annuity payable on the policy anniversary immediately following the annuitant reaching age 50.



## 保證年金助您樂享安穩退休生活 Enjoy your retirement with a guaranteed annuity

本計劃提供保證年金，助您準確計劃退休生活。

您可選擇以現金提取每月年金；或將年金保留在本公司積存生息，利率由本公司不時宣佈決定。

保單的任何欠款會於保障金額中扣除。

The Plan offers peace of mind by providing a guaranteed annuity that will enable you to accurately plan ahead your retirement budget.

You may choose to receive the monthly annuities in cash; or leave them with us to accumulate at an interest rate as may be declared by the Company from time to time.

Any indebtedness under the policy would be deducted from the benefit payment.



## 身故賠償為家人增添保障 A death benefit to better protect your loved ones

人生總會出現意外，若年金領取人於保單生效期間不幸身故，本計劃提供身故賠償，金額不少於已繳總保費的 105%。有關詳情請參閱產品概覽部份。

This benefit covers life's uncertainties. If the annuitant unfortunately passes away while the policy is in force, a death benefit of an amount not less than 105% of total premiums paid will be provided to support the beneficiary(ies). Please refer to Product Summary for details.



## 投保程序簡易，毋須提供健康資料 Simple application process with no health information needed

本計劃的申請程序簡易，您毋須提供任何健康資料\*。

The application process for this Plan is simple. You do not need to provide any health information\*.

\* 只適用於同一年金領取人在保費繳費期間需繳交之總保費少於或等於 \$2,000,000 港元 / \$2,000,000 人民幣 / \$250,000 美元。若超過此限額，立橋人壽將因應核保需求要求健康資料。

Only applicable if total premiums to be paid over the premium payment period are equal to or below HKD 2,000,000 / RMB 2,000,000 / USD250,000 for the same annuitant. If such limit is exceeded, Well Link Life may require your health information for underwriting purpose.



## 保費可享稅務扣除 Tax deduction for premium payments

您於本計劃繳付的保費更可向稅務局申請薪俸稅及個人入息稅之稅務扣除，每名納稅人於每個課稅年度最高扣除額為 \$60,000 港元\*。

You can apply for annual tax deductions under the salaries tax and personal assessment with Inland Revenue Department for your premiums paid with a maximum deduction of HKD60,000 per taxpayer for each assessment year\*.

\* 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保費之稅務扣除。有關主要風險因素的詳情，請參閱「合資格延期年金保單的稅務定義」部份，或向稅務局 [www.ird.gov.hk](http://www.ird.gov.hk) 查詢或尋求獨立的稅務建議。

Any tax deduction under the salaries tax and personal assessment with Inland Revenue Department for premiums paid under the 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. Please refer to the 'Tax Implication of Qualifying Deferred Annuity Insurance Policy' section for details regarding key risk factors. For more information, please contact the Inland Revenue Department [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.



## 例子說明 Case Illustration

### 以「存」為未來（優越）延期年金計劃 2 籌劃退休

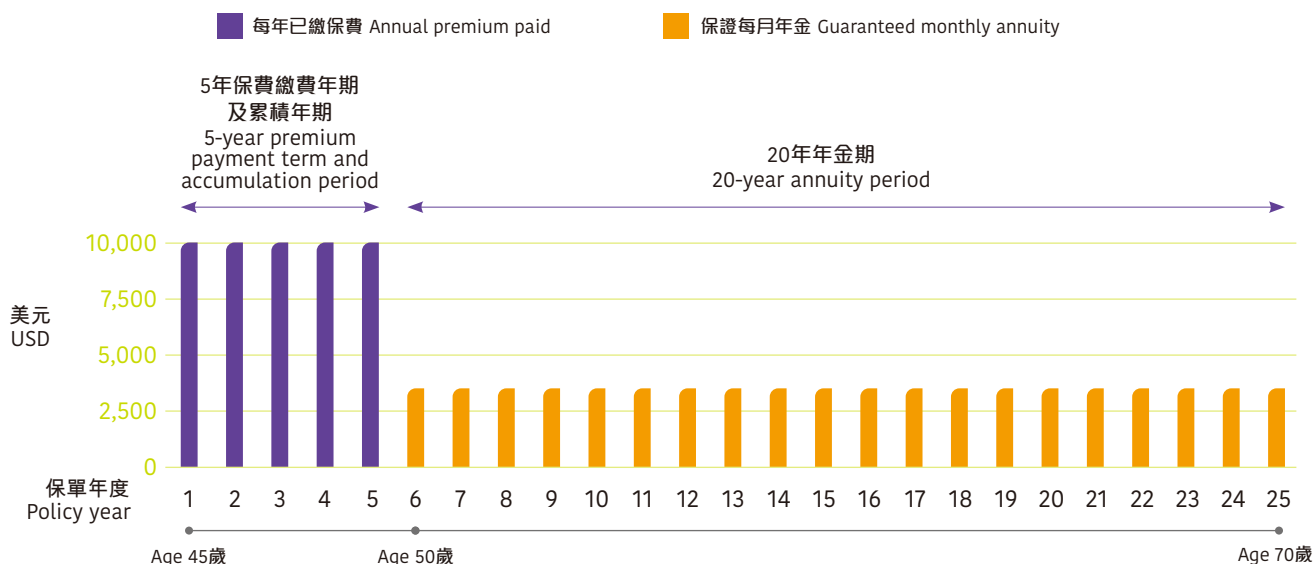
### Enjoying retirement with the Well Enjoy Deferred Annuity Plan (Supreme) 2

趙先生現年45歲，投保「存」為未來（優越）延期年金計劃 2，期望為5年後開始的退休生活留有更多儲蓄，讓生活質素有保障。

Mr. Peter Chiu, age 45, enrolls in the **Well Enjoy Deferred Annuity Plan (Supreme) 2** to set aside additional savings for a quality retirement life that he would like to begin in five years.



趙先生，45 歲 Mr. Peter Chiu, age 45			
保費繳費年期 Premium payment term	5 年 Years	累積年期 Accumulation period	5 年 Years
每年保費 Annual premium	USD 10,000 美元	年金期 Annuity period	20 年 Years
5 年已繳總保費 Total premiums paid in 5 years	USD 50,000 美元	保證每月年金 Guaranteed monthly annuity	USD 304 美元



20年年金期內所收取總保證每月年金 Total guaranteed monthly annuity in 20 years annuity period  
= USD **72,960** 美元 = 相等於 Equivalent to **146%** 已繳總保費 of total premium paid

保證內部回報率  
Guaranteed Internal Rate of Return 每年 **3.07%** p.a.

總內部回報率  
Total Internal Rate of Return 每年 **3.07%** p.a.

以上例子乃假設作舉例說明之用，如欲了解詳情，請參閱「產品概覽」部份。保證內部回報率及總內部回報率之計算並不包括您就保費所繳付的保費徵費，所有數值均以四捨五入方式調整至最接近的兩個小數位以便參考。

The above case illustration is for illustration only. Please refer to Product Summary section for details. The calculation of guaranteed Internal Rate of Return (IRR) and total IRR does not include the effect of the levy(ies) on your premiums collected and we have rounded the figures to two decimal places for easy reference.

假設 Assumption :

- 以年繳形式繳付保費，所有的保費在保費繳費年期到期前全數繳付。  
Annual premium and all premiums are paid in full when due throughout the premium payment term.
- 沒有任何保單貸款。  
No policy loan has been taken out.
- 在年金期間，以現金形式收取所有每月年金。  
During the annuity period, all monthly annuity payments will be received in cash.

於第一個保單年度終結時，退保價值相對於已繳保費之比率：  
Surrender value to premium paid ratio at the end of the first policy year:

	退保價值相對於已繳保費之比率 Surrender value to premium paid ratio	
	年繳保費模式 Annual premium mode	月繳保費模式 Monthly premium mode
5 年繳費期 5-year premium payment	55%	52.08%
10 年繳費期 10-year premium payment	25%	23.67%

以上顯示的價值按不同保費繳費年期及模式計算，並且假設整個保單年期內沒有任何現金提取或保單貸款。第一個保單年度終結時的退保價值相對於已繳保費之比率不受投保年齡、性別、年金期及保單貨幣影響。

The value illustrated is calculated across different premium payment term and mode under the assumptions that no cash withdrawal or policy loans are taken throughout the term of the policy. Surrender value to premium paid ratio at the end of the first policy year is not dependent on issue age, gender, annuity period and policy currency.

以5年年繳保單為例，若您於首個保單年度終結時退保，所繳付之每 10,000保費，可獲的退保價值為5,500。

Take policies with 5-year premium payment and annual premium mode as example, if you surrender the policy at the end of the first policy year, you will receive the surrender value of 5,500 of each 10,000 premium paid.

## 產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan	
投保年齡 Issue Age	5 年繳費期 5-year premium payment	10 年繳費期 10-year premium payment
	18 歲至 70 歲 Age 18 to age 70	18 歲至 65 歲 Age 18 to age 65
保費繳費模式 Premium Payment Mode	年繳 / 月繳 Annual / Monthly	
保單貨幣單位 Policy Currency	港元 HKD / 人民幣 RMB / 美元 USD	
保費繳費年期 Premium Payment Term	5 年 years / 10 年 years	
最低保費金額 Minimum Premium Amount	5 年繳費期 5-year premium payment	10 年繳費期 10-year premium payment
	年繳 Annual : 每年 38,000 港元 / 38,000 人民幣 / 4,900 美元 HKD38,000 / RMB38,000 / USD4,900 per year 月繳 Monthly : 每月 3,344 港元 / 3,344 人民幣 / 432 美元 HKD3,344 / RMB3,344 / USD432 per month	年繳 Annual : 每年 20,000 港元 / 20,000 人民幣 / 2,500 美元 HKD20,000 / RMB20,000 / USD2,500 per year 月繳 Monthly : 每月 1,760 港元 / 1,760 人民幣 / 220 美元 HKD1,760 / RMB1,760 / USD220 per month
累積年期 Accumulation Period	5 年繳費期 5-year premium payment	10 年繳費期 10-year premium payment
	投保年齡 Issue Age 18 歲至 to Age 44 歲 : 至年金領取人 Till annuitant's age 50 歲 投保年齡 Issue Age 45 歲至 to Age 70 歲 : 5 年 years	投保年齡 Issue Age 18 歲至 to Age 39 歲 : 至年金領取人 Till annuitant's age 50 歲 投保年齡 Issue Age 40 歲至 to Age 65 歲 : 10 年 years
年金期 Annuity Period	10 年 Years / 20 年 Years	
年金 Annuity	每月年金金額應等於保證年金金額。 Monthly annuity amount shall equal to the guaranteed annuity amount.	
年金給付方式 Annuity Options	兩種給付方式可供選擇： 選項一：提取現金 選項二：保留在本公司積存生息，利率為非保證，並由本公司不時宣佈決定 若沒有選擇任何方式，選項一將自動被採用。您可更改有關給付方式，而毋須繳付任何費用。 Two options for selection: Option 1: Paid in cash Option 2: Leave with the Company to accumulate at a non-guaranteed interest rate as may be declared by the Company from time to time If no option is elected, Option 1 will be applied automatically. You can change your annuity option without any charges.	

內部回報率  
Internal Rate of Return  
(IRR)

以下內部回報率 ^ 只供參考：  
IRR^ below is for illustration only:

投保年齡 Issue Age		Age 45 歲	
保費繳費年期 Premium payment term		5 年 years	
累積年期 Accumulation period		5 年 years	
年金期 Annuity period		20 年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 2.57% - 2.93% p.a.
		總內部回報率 Total IRR	每年 2.57% - 2.93% p.a.
	人民幣 RMB	保證內部回報率 Guaranteed IRR	每年 2.81% - 3.17% p.a.
		總內部回報率 Total IRR	每年 2.81% - 3.17% p.a.
	美元 USD	保證內部回報率 Guaranteed IRR	每年 2.71% - 3.07% p.a.
		總內部回報率 Total IRR	每年 2.71% - 3.07% p.a.

投保年齡 Issue Age		Age 45 歲	
保費繳費年期 Premium payment term		5 年 years	
累積年期 Accumulation period		5 年 years	
年金期 Annuity period		10 年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 2.32% - 2.90% p.a.
		總內部回報率 Total IRR	每年 2.32% - 2.90% p.a.
	人民幣 RMB	保證內部回報率 Guaranteed IRR	每年 2.58% - 3.15% p.a.
		總內部回報率 Total IRR	每年 2.58% - 3.15% p.a.
	美元 USD	保證內部回報率 Guaranteed IRR	每年 2.43% - 3.00% p.a.
		總內部回報率 Total IRR	每年 2.43% - 3.00% p.a.

## 產品概覽 Product Summary (續 Continued)

### 內部回報率 Internal Rate of Return (IRR)

投保年齡 Issue Age		Age 45 歲	
保費繳費年期 Premium payment term		10 年 years	
累積年期 Accumulation period		10 年 years	
年金期 Annuity period		20 年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 2.79% - 3.09% p.a
		總內部回報率 Total IRR	每年 2.79% - 3.09% p.a
	人民幣 RMB	保證內部回報率 Guaranteed IRR	每年 2.99% - 3.27% p.a
		總內部回報率 Total IRR	每年 2.99% - 3.27% p.a
	美元 USD	保證內部回報率 Guaranteed IRR	每年 2.88% - 3.17%p.a
		總內部回報率 Total IRR	每年 2.88% - 3.17%p.a

投保年齡 Issue Age		Age 45 歲	
保費繳費年期 Premium payment term		10 年 years	
累積年期 Accumulation period		10 年 years	
年金期 Annuity period		10 年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 2.63% - 3.05% p.a
		總內部回報率 Total IRR	每年 2.63% - 3.05% p.a
	人民幣 RMB	保證內部回報率 Guaranteed IRR	每年 2.85% - 3.26% p.a
		總內部回報率 Total IRR	每年 2.85% - 3.26% p.a
	美元 USD	保證內部回報率 Guaranteed IRR	每年 2.74% - 3.15% p.a
		總內部回報率 Total IRR	每年 2.74% - 3.15% p.a



## 產品概覽 Product Summary (續 Continued)

<p><b>身故賠償</b> <b>Death Benefit</b></p>	<p>於累積年內： 以較高者為準： (a) 年金領取人身故日已繳總保費的105%；或 (b) 保證現金價值 任何欠款將於身故賠償中扣除。 During accumulation period: the higher of: (a) 105% of the total premium paid at date of death of the annuitant; or (b) guaranteed cash value Any indebtedness will be deducted from death benefit payment.</p>	<p>於年金期內： (i) 以較高者為準： (a) 年金領取人身故日已繳總保費的105%減已發放的總年金金額；或 (b) 保證現金價值；加 (ii) 在年金領取人身故時於本公司積存的年金* 任何欠款將於身故賠償中扣除。 During annuity period: (i) the higher of: (a) 105% of the total premium paid at date of death of the annuitant less the total annuity distributed; or (b) guaranteed cash value; plus (ii) any annuity* left with the Company for accumulation as at the date of death of the annuitant Any indebtedness will be deducted from death benefit payment.</p>
<p><b>退保保障</b> <b>Surrender Benefit</b></p>	<p>於累積年內： (i) 保證現金價值；減 (ii) 任何欠款 During accumulation period: (i) guaranteed cash value; less (ii) any indebtedness</p>	<p>於年金期內： (i) 保證現金價值；加 (ii) 在退保生效日於公司積存的年金* 任何欠款將於退保保障中扣除。 During annuity period: (i) guaranteed cash value; plus (ii) any annuity* left with the Company for accumulation as at the effective date of surrender Any indebtedness will be deducted from surrender benefit payment.</p>
<p><b>期滿保障</b> <b>Maturity Benefit</b></p>	<p>應等於： (i) 於本公司積存的年金*；減 (ii) 任何欠款 Shall equal to: (i) any annuity* left with the Company for accumulation; less (ii) any indebtedness</p>	

\* 連利息，利率為非保證，並由本公司不時宣佈決定。

With interest at a non-guaranteed interest rate as may be declared by the Company from time to time.

^ 內部回報率因應年金領取人的投保年齡、您所選擇的保單貨幣、保費繳費年期、年金期及保費繳付模式而有所不同。上述顯示月繳及年繳保費繳付模式的保證內部回報率及總內部回報率的範圍。

The internal rate of return (IRR) is subject to the Annuitant's issue age, your chosen policy currency, premium payment term, annuity period and premium payment mode. The above shows the range for guaranteed internal rate of return and total internal rate of return for monthly and annual premium payment modes.

## 重要資訊 Important Information

### 產品性質 Nature of the Product

本計劃乃一項含有儲蓄成份的壽險產品。儘管本計劃的推銷文件 / 產品簡介冊或本計劃的銷售文件沒有費用與收費表 / 費用與收費部份或沒有保費以外之額外收費，保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內。

This plan is a life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure/ leaflet and/ or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.

### 終止 Termination Conditions

本保單於保單簽發日期生效，直至以下任何一種情況最早發生時終止：

- 年金領取人身故；或
- 保單退保；或
- 保單期滿；或
- 欠款金額包括累計利息達致或超出保證現金價值；或
- 寬限期屆滿而仍未繳付所需保費

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

- Death of annuitant; or
- Surrender of the policy; or
- Maturity of policy; or
- Outstanding loan including accrued interest equals to or exceeds the guaranteed cash value; or
- Required premium not paid upon expiration of the grace period

### 自殺 Suicide

若年金領取人於下列日期起計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下列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) 保單簽發日期或恢復生效日（以較遲者為準）；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 annuitant commits suicide, while sane or insane, 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) the policy issue date or date of any reinstatement, whichever is later, or (ii) the effective date of any increase in premium (applicable to that particular increase in premium only).

### 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.

### 保費繳費年期及欠繳保費 Premium Payment Term and Non-payment of Premium

您應按所選的保費繳費年期準時繳交保費。若您在保費繳費年期完結前停止繳交保費，您可選擇任何一項既有現金價值選擇以為保單退保。若有 任何保費在寬限期屆滿時（即保費到期日起計31天）仍未繳付，亦沒有作出上述選擇以為保單退保，且如果：

- (i) 不能作廢價值等於或多於未付的保費及就其累計的利息時，本公司將會就未付的保費提供自動保費貸款，使本保單繼續生效；或
- (ii) 不能作廢價值少於未付的保費及就其累計的利息時，本保單將自動按比例繼續有效至沒有剩下不能作廢價值時止，屆時本保單將自動終止。

如果您提前終止本計劃或提前停止支付保費，您可能會蒙受重大損失，包括但不限於喪失保障、支付退保費用及財務損失。

You should pay premium(s) on time and according to the selected premium payment term. If you stop paying the premium before the completion of premium payment term, you may elect the non-forfeiture option to surrender the policy. If any premium remains unpaid at the end of the grace period (i.e. 31 days from premium due date) and no non-forfeiture option has been elected and if the:

- (i) Non-forfeiture value is equal to or greater than the outstanding premium and any interest accrued, the Company will advance an automatic premium loan for the outstanding premium to keep this policy in force; or
- (ii) Non-forfeiture value is less than the outstanding premium and any interest accrued, this policy automatically continues on a pro-rata basis until no non-forfeiture value remains, after which this policy automatically terminates.

Should you terminate this plan early or cease paying premiums early, you may suffer a significant loss, including but not limited to loss of coverage, surrender charge and financial loss.

### 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，可尋求獨立的專業建議。

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. You should seek independent professional advice if you have any doubt to comply with the AEOI requirements.

## 合資格延期年金保單的稅務定義 Tax implication of Qualifying Deferred Annuity Policy

「存」為未來（優越）延期年金計劃 2是合資格的延期年金保單，但並不保證您已繳的保費將符合稅務扣除資格。

本計劃的資格認證是保監局根據其產品特點而定，與您的個人狀況無關。於申請稅務扣除前，您必須符合稅務條例規定下之所有條件及遵從香港特別行政局稅務局發出的指引。請注意，此產品可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。

一般稅務資訊只供參考，您不應單憑此資訊作任何稅務決策。本保單可獲得的實際稅務優惠將取決於您的個人稅務狀況。如您須於相關評稅年度繳納薪俸稅及個人入息稅，您將不能享有稅務扣除優惠。如您有任何疑問，請諮詢專業稅務顧問。

所有稅務條款、法規及 / 或其詮釋均可能被修改，而影響有關的稅務優惠包括稅務扣除資格。本公司沒有責任通知您相關法律、法規及 / 或其詮釋的修改、及其可能對您產生的影響。如想了解更多有關合資格延期年金的稅務扣除資訊，請瀏覽保監局網頁[www.ia.org.hk](http://www.ia.org.hk)。

The Qualifying Deferred Annuity Policy ('QDAP') status of Well Enjoy Deferred Annuity Plan (Supreme) 2 does not necessarily mean that you will be eligible for a tax deduction for QDAP premiums you have paid.

Well Enjoy Deferred Annuity Plan (Supreme) 2's QDAP status is based on the features of the product as well as its certification by the Insurance Authority (IA) and not the facts of your own situation. You must meet all eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong SAR before you can claim these tax deductions. 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.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. Please note that the actual tax benefits of this policy would depend on your personal tax position and there will not be tax deduction benefits if you are not subject to salaries tax and personal assessment in the relevant year of assessment. You should always consult with a professional tax advisor if you have any questions or doubts.

Please note that the tax law, regulations and/or interpretations are subject to change and may affect any related tax benefits including the eligibility criteria for a tax deduction. The Company is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you. Further information regarding tax concessions applicable to QDAP may be found at the website of the IA: [www.ia.org.hk](http://www.ia.org.hk).

## 合資格延期年金保單的認證 Certification of Qualifying Deferred Annuity Policy

保監局的認證不代表對保單的推介或認可，亦不保證本保單的商業價值或表現，更不代表保監局認許本保單適合所有個別保單權益人或任何類別的保單權益人。

本保單已獲保監局認證，但不構成官方建議。保監局對此產品簡介冊內容包括其準確性或完整性概不負責，並明確表示，不會承擔因此產品簡介冊全部或任何內容而引致的損失。

Please note that the IA's certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyowners nor is it an endorsement of its suitability for any particular policyowner or class of policyowners.

The policy has been certified by the Insurance Authority but such certification does not imply official recommendation. The Insurance Authority does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.

## 主要產品風險 Key Product Risks

### 信貸風險 Credit Risk

本產品為本公司發行的保單，您會受本公司的信貸風險影響。您支付的保費將成為本公司資產的一部分，所以您會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 product is an insurance policy issued by the Company. You are subject to the credit risk of the Company. Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

### 流動資金風險 Liquidity Risk

本產品乃因應長期持有而設。您可於保單生效期間申請保單貸款，惟此舉會減少身故賠償。如您於保單期滿前提早退保，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。建議書上列載的退保利益總額只供參考之用。

This product is designed for long-term purpose. You may choose to apply for a policy loan while the policy is effective. But this may reduce the death benefit. If you surrender the policy before the maturity of the policy, you may only receive the surrender benefit with all the indebtedness of the policy deducted which may be considerably less than the total amount of premiums paid. The total amount of surrender value as set out in the illustrations of the plan is for reference only.

## 重要資訊 Important Information (續 Continued)

### 保單貨幣風險 Currency Risk

若您選擇以本保單貨幣以外的貨幣支付保費或收取利益，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。

If you choose to pay premium or receive benefit in currencies other than the policy currency, 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

您應留意通脹會導致未來的生活成本增加。因此，您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](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

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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. 本計劃之保單條款受香港特別行政區的法律所規管。  
The policy provision of this product is governed by the laws of the Hong Kong Special Administrative Region.
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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