

智選儲蓄保 保費折扣優惠

➤ 長達**25年**儲蓄保障期助你實現財務目標

➤ 預期平均每年總回報率高達 **5.32%***

(回報率已包括保費折扣，平均每年保證回報率為 **2.36%**)

於2025年11月1日至12月31日(包括首尾兩天)期間經電子銷售系統(ePOS)成功投保「智選儲蓄保」可享保費折扣！

保單貨幣	整付保費	保費折扣 (只限經電子銷售系統(ePOS)投保)
美元	少於100,000 美元	4%
	等於及多於100,000 美元 及少於250,000 美元	5%
	等於及多於 250,000 美元	6%
港元	少於800,000 港元	1%
	等於及多於800,000 港元 及少於2,000,000 港元	2%
	等於及多於 2,000,000 港元	3%

有關以上優惠及計劃的詳情，請聯絡您的保險顧問。

* 假設經電子銷售系統ePOS投保整付保單(25年期)，整付保費250,000美元，折扣後淨繳保費235,000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，整個保單期內(25年)平均每年保證回報率為2.36%，預期平均每年總回報率為5.32%。

請參閱背頁有關此優惠的條款及細則。

此優惠之條款及細則：

1. 優惠只適用於由 2025 年 11 月 1 日至 2025 年 12 月 31 日期間（包括首尾兩天）經電子銷售系統（ePOS）成功完成投保「智選儲蓄保」的保單，並由立橋人壽保險有限公司（「立橋人壽」）在 2026 年 1 月 31 日或以前簽發（下稱「合資格保單」）。所有非經電子銷售系統（ePOS）投保的保單均不會享有此優惠。
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，相等於整付保費減相應的保費折扣金額。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. 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。
5. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
6. 若中、英文版本有歧異，概以英文版本為準。

有關「智選儲蓄保」的更多資料，請參閱產品簡介冊。

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。

Target Saving Pro Premium Discount Offer

- Savings and protection up to 25-years to realize your financial goal
- Projected average annual total rate of return up to **5.32%***
(Premium discounts are included in rate of return. Average guaranteed annual rate of return is 2.36%.)

From 1 November to 31 December 2025 (both dates inclusive), customers can enjoy premium discount upon successful applications via Electronic Sales System (ePOS) of Target Saving Pro.

Policy Currency	Single Premium	Premium Discount (Only applicable for submission via Electronic Sales System (ePOS))
USD	Less than USD100,000	4%
	USD100,000 or above and less than USD250,000	5%
	USD250,000 or above	6%
HKD	Less than HKD800,000	1%
	HKD800,000 or above and less than HKD2,000,000	2%
	HKD2,000,000 or above	3%

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

* Calculated based on application of 25-year benefit term with single premium USD250,000 submitted via Electronic Sales System (ePOS). Discounted single premium is USD235,000. The average guaranteed annual rate of return of the whole policy term (25 years) is 2.36% and the projected average of annual total return of the whole policy term (25 years) is 5.32% assumed premium is paid in full and no early surrender nor indebtedness.

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

Terms and conditions of the Offer :

1. Offer is only applicable to successful applications for Target Saving Pro policies (single premium) submitted via Electronic Sales System (ePOS) between 1 November 2025 and 31 December 2025 (both dates inclusive) and issued by Well Link Life Insurance Company Limited ('Well Link Life') on or before 31 January 2026 (the 'Eligible Policy(ies)'). Policy is not eligible for this Offer if the application is not submitted via Electronic Sales System (ePOS).
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 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 corresponding 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. Well Link Life reserves the right to suspend or cancel the Offer, amend the terms and conditions at any time without prior notice.
5. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
6. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Target Saving Pro, please refer to product brochure.

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.