

# 立安心危疾 保障產品系列

## 保費折扣優惠

立橋人壽保險有限公司（「立橋人壽」）的立安心危疾保障產品系列（包括立安心危疾保障計劃及立安心危疾簡易保），提供全面的危疾保障，同時累積現金價值。

### 多達2個月保費折扣優惠

客戶由即日起至2026年3月31日下午5時30分（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安心危疾保障產品系列，即可按所選保費繳費年期，由第13個月開始獲享多達2個月保費折扣。

保費繳費年期	保費折扣
5年	0.5個月
10年	1個月
15年	1.5個月
20年	2個月

有關以上優惠及計劃的詳情，請聯絡您的保險顧問。

**保費折扣優惠（「此優惠」）之條款及細則：**

1. 此優惠只適用於成功投保立橋人壽「立安心危疾保障計劃」或「立安心危疾簡易保」；亦適用於與其一併續發的附加保障計劃（如有）（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. 此優惠只適用於由 2026年1月1日至2026年3月31日下午5時30分期間（包括首尾兩天）（「優惠期」）成功投保並由立橋人壽在 2026年4月30日或以前簽發的合資格保單。
4. 有關保費折扣金額將由第13個月開始的保費到期日用以扣減保費，直至保費折扣金額的結餘為零為止。假如尚未用於扣減保費的保費折扣金額餘額不足以扣減全數到期保費，該餘額將首先用於扣減保費，而保單權益人須支付餘下尚未繳交的到期保費。
5. 若在首個保單年度內增加或減少保單的投保額，導致首年保費有所調整，保費折扣金額將以最近期已調整的保費計算。
6. 此優惠的保費折扣金額將以下列方法計算：

**採用年繳模式的合資格保單**

保費折扣	折扣金額相等於	折扣金額扣減保費的時間
0.5 個月	最近期首年年繳保費 ÷ 24	第 13 個月
1 個月	最近期首年年繳保費 ÷ 12	第 13 個月
1.5 個月	最近期首年年繳保費 ÷ 8	第 13 個月
2 個月	最近期首年年繳保費 ÷ 6	第 13 個月

**採用月繳模式的合資格保單**

保費折扣	折扣金額相等於	折扣金額扣減保費的時間
0.5 個月	最近期首年月繳保費 x 0.5	第 13 個月
1 個月	最近期首年月繳保費 x 1	第 13 個月
1.5 個月	最近期首年月繳保費 x 1.5	第 13 個月及第 14 個月
2 個月	最近期首年月繳保費 x 2	第 13 個月及第 14 個月

7. 保費徵費將根據此優惠的淨額保費計算。
8. 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。
9. 合資格保單必須於保費折扣時仍然生效，而立橋人壽亦已收妥合資格保單的首年保費，方可獲享此優惠。
10. 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）。有關保費折扣將不可轉讓或兌換成現金。
11. 就此優惠如有任何爭議，立橋人壽有最終決定權。
12. 若中、英文版本有歧異，概以英文版本為準。

有關立安心危疾保障計劃的更多資料，請瀏覽[產品網頁](#)。

有關立安心危疾簡易保的更多資料，請瀏覽[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 Protect Critical Illness Series

## Premium Discount Offer

Well Protect Critical Illness Series (including Well Protect Critical Illness Insurance Plan and Well Protect Critical Illness SimPro) of Well Link Life Insurance Company Limited ('Well Link Life') offers comprehensive coverage for critical illnesses and cash value for accumulation.

### Up to 2 months' premium discount

From now till 5:30 pm on 31 March 2026 (both dates inclusive) (the 'Offer Period'), you may enjoy premium discount amount up to 2 months on specific premium payment term, starting from the 13<sup>th</sup> month.

Premium Payment Term	Premium Discount
5 years	0.5 month
10 years	1 month
15 years	1.5 months
20 years	2 months

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

## Well Protect Critical Illness Series Premium Discount Offer

### Terms and conditions of the Premium Discount Offer (the 'Offer'):

1. The Offer is only applicable to the successful applications for Well Link Life's Well Protect Critical Illness Insurance Plan or Well Protect Critical Illness SimPro, and their attached Supplementary Benefit, if any, at policy issuance ('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 Offer is only applicable to the successful applications submitted between 1 January 2026 and 5:30pm on 31 March 2026 (both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 30 April 2026.
4. The Premium Discount amount will be used for premium settlement on the premium due date(s) starting from the 13<sup>th</sup> month of the Eligible Policy(cies) until the Premium Discount amount becomes zero. If the remaining unused Premium Discount amount is inadequate to meet the full amount of premium that falls due, this remaining amount will first be used in premium settlement, and the Policyowner must settle the outstanding balance due.
5. If the first-year premium of the Eligible Policy(cies) is adjusted after an increase or decrease of the sum insured during the first policy year, the Premium Discount amount will be calculated based on the latest adjusted premium.
6. The premium discount amount under the Offer will be calculated as follows:

For an Eligible Policy using annual payment mode

Premium Discount	Discounted Premium Equals To	Time to Use Discounted Premium for Premium Settlement
0.5 month	Latest annual premium of the first policy year ÷ 24	The 13 <sup>th</sup> month
1 month	Latest annual premium of the first policy year ÷ 12	The 13 <sup>th</sup> month
1.5 months	Latest annual premium of the first policy year ÷ 8	The 13 <sup>th</sup> month
2 months	Latest annual premium of the first policy year ÷ 6	The 13 <sup>th</sup> month

For an Eligible Policy using monthly payment mode

Premium Discount	Discounted Premium Equals To	Time to Use Discounted Premium for Premium Settlement
0.5 month	Latest monthly premium of the first policy year x 0.5	The 13 <sup>th</sup> month
1 month	Latest monthly premium of the first policy year x 1	The 13 <sup>th</sup> month
1.5 months	Latest monthly premium of the first policy year x 1.5	The 13 <sup>th</sup> and the 14 <sup>th</sup> months
2 months	Latest monthly premium of the first policy year x 2	The 13 <sup>th</sup> and the 14 <sup>th</sup> months

7. Premium levy will be calculated based on the net premium under the Offer.
8. 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 any prior notice.
9. The Premium Discount will only be applied after all premiums for the first policy year of the Eligible Policy(ies) are received by Well Link Life and the Eligible Policy(ies) are in force when the Premium Discount is applied for premium settlement.
10. The amount of Premium Discount will be rounded to the nearest two decimal places in the policy currency. The Premium Discount cannot be transferred or redeemed for cash.
11. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
12. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Well Protect Critical Illness Insurance Plan, please refer to [product webpage](#).  
More details of Well Protect Critical Illness SimPro, 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', 'us' or 'our/ours' means Well Link Life Insurance Company Limited.

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