

喜盈於「息」五年儲蓄守護保 1月限時優惠

限額
發售

- 5年儲蓄，兼享危疾及意外保障
- 期滿時每年保證回報高達 4.45%

於 2023 年 1 月 1 日至 1 月 31 日 (包括首尾兩天) 成功投保喜盈於「息」五年儲蓄守護保港元或美元保單可享**雙重優惠**：**(1) 保費折扣 + (2) 期滿時額外獎賞**！

整付保費	(1) 保費折扣	(2) 期滿時額外獎賞	五年期滿時每年保證回報 [#]	
			港元保單	美元保單
港元 60,000 – 299,999 美元 7,500 – 37,999	1%	4% 整付保費	3.91%	4.03%
港元 300,000 – 999,999 美元 38,000 – 124,999	2%	4% 整付保費	4.12%	4.24%
港元 1,000,000 或以上 美元 125,000 或以上	3%	4% 整付保費	4.33%	4.45%

立即投保，輕鬆累積財富！

有關以上優惠及計劃的詳情，請聯絡您的保險顧問。

[按此投保](#)



喜盈於「息」五年儲蓄守護保 1月限時優惠

此優惠之條款及細則：

1. 此優惠只適用於2023年1月1日至1月31日期間（包括首尾兩天）（「優惠期」）成功完成投保喜盈於『息』五年儲蓄守護保的港元或美元保單及達到指定整付保費金額（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. 合資格保單的保單權益人如欲享有此優惠，合資格保單須符合以下所有要求：
 - i) 合資格保單的投保申請須於優惠期內提交，而所需淨額保費（定義見下文第5點）亦已於優惠期內全數繳交；
 - ii) 合資格保單由立橋人壽於2023年2月28日或之前簽發；及
 - iii) 原保費達到相關保費折扣優惠的指定金額。
4. 合資格保單於保單期滿時可享有整付保費4%為額外獎賞。
5. 若合資格保單在冷靜期內增加或減少保費，或在其後生效期間減少保費，額外獎賞將以期滿時的保費計算。
6. 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淨額保費，相等於整付保費減保費折扣金額，保費折扣金額為整付保費乘以保費折扣率。
7. 保費徵費將根據此優惠的淨額保費計算。
8. 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。
9. 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。
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）。有關保費折扣不可轉讓或兌換成現金。
11. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
12. 若中、英文版本有歧異，概以英文版本為準。

有關「喜盈於『息』五年儲蓄守護保」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，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 Save 5-Year Endowment Pro January Limited Offer

Limited
Quota



- 5-year guaranteed savings plus critical illness and accident protection
- Guaranteed return up to 4.45% p.a. at maturity

From 1 January to 31 January 2023(both dates inclusive), customers will enjoy premium discount upon successful application of **Well Save 5-Year Endowment Pro** HKD or USD policy, customers can enjoy following dual offer:

(1) Premium discount + (2) Extra bonus at maturity.

Single Premium	(1) Premium Discount	(2) Extra Bonus at Maturity	Annual Guaranteed Return at Maturity (end of 5 th policy year) #	
			HKD Policy	USD Policy
HKD 60,000 – 299,999 USD 7,500 – 37,999	1%	4% of single premium	3.91%	4.03%
HKD 300,000 – 999,999 USD 38,000 – 124,999	2%	4% of single premium	4.12%	4.24%
HKD 1,000,000 or above USD 125,000 or above	3%	4% of single premium	4.33%	4.45%

Act now to accumulate your wealth at ease!

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

[Click to quote and apply](#)



Surrender or early termination of the policy may result in losses including but not limited to loss of protection and financial losses.

Well Save 5-Year Endowment Pro January Limited Offer

Terms and conditions of the Offer (the 'Offer'):

1. The Offer is only applicable to successful applications for Well Link Life's Well Save 5-Year Endowment Pro HKD or USD policy(ies) submitted between 1 January and 31 January 2023 (both dates inclusive) (the 'Offer Period') and reach the designated single premium amount (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. Policyowners of the Eligible Policies can enjoy the Offer if the Eligible Policies fulfill all of the following requirements:
 - i) applications for the Eligible Policies are submitted during the Offer Period, with the required net premium (as defined in Point 5 below) paid in full within the Offer Period;
 - ii) the Eligible Policies are issued by Well Link Life on or before 28 February 2023; and
 - iii) the original premium reaches the designated amount for the relevant premium discount offer.
4. The Eligible Policy will enjoy extra 4% of single premium as extra bonus at maturity.
5. If the premium of the Eligible Policy is increased or decreased during cooling-off period or decreased during subsequent period while the Eligible Policy is in force, the extra bonus will be calculated based on the premium at maturity.
6. The premium discount amount will be used in offsetting the single premium of the Eligible Policy. Policyowner only needs to pay the net premium, which will be equal to the single premium minus the premium discount amount. The premium discount amount will be the single premium multiplied by the premium discount rate.
7. Premium levy will be calculated based on the net premium under the Offer.
8. 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.
9. 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.
10. 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.
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 Save 5-Year Endowment 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

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