

立橋人壽「安坐家中」 投保「扣稅孖保」 兼享個人稅務扣除高達 68,000港元*！



配合保險業監管局早前推出臨時便利措施，大家於3月31日或以前只要安坐家中就可以投保立橋人壽「扣稅孖保」，透過電話或電郵等電子方式便可以獲得我們保險顧問的專業意見及投保服務。既可減低感染病毒的風險，又可以購買心儀的合資格延期年金計劃及自願醫保計劃，享有2019/20課稅年度扣稅額外，更有保費折扣優惠！

立橋人壽與您同心抗疫，所有「扣稅孖保」的客戶均免費獲享額外「新型冠狀病毒」保障，立即[網上登記](#)或致電 2830 7500聯絡我們！



- ❖ [網上登記](#)或致電 2830 7500 聯絡立橋人壽
- ❖ 保險顧問將會透過電話講解保險計劃保障詳情及條款細則
- ❖ 以電子方式填寫及遞交投保申請文件，簡易投保即可完成！



- ❖ 2020年3月31日或以前成功投保「合資格延期年金」及「自願醫保」，可享有2019/20課稅年度稅務扣除額度68,000港元，最高可節省11,560港元稅款*！
 - ✓ 香港政府認可自願醫保計劃，已繳交保費可申請稅務扣除最高每名合資格受保人 8,000 港元#
 - ✓ 合資格延期年金，已繳交保費可申請稅務扣除最高每名納稅人60,000港元#

扣稅案例



- ❖ 2020年3月31日或以前成功投保「扣稅孖保」，可享保費折扣優惠**！
 - 立安心自願醫保產品系列 - 首2年、**每年20%的保費折扣** ([優惠詳情](#))
 - 「存」為未來(精選)延期年金計劃 - 整個五年保費繳費年期內**每年享有 4% 保費折扣** ([優惠詳情](#))



- ❖ 「扣稅孖保」所有客戶於4月30日或以前可**免費**享有額外「**新型冠狀病毒**」保障，與您同心抗疫 ([保障詳情](#))！
 - 每日**800**港元的額外住院現金保障 (最多45日)
 - **4,000**港元隔離賠償
 - 全數賠償肺部X光檢測或肺/胸腔電腦掃描

- * 每名納稅人於每個課稅年度就自願醫保計劃已繳保費的最高保費扣除額為每名合資格受保人8,000港元及每名納稅人就合資格延期年金保費和可扣稅強積金自願性供款的合計金額於2019/20及其後課稅年度的最高扣除額(兩項合計)為60,000港元。若以2019/20課稅年度最高稅率17%計算，納稅人可節省11,560港元稅款。以上例子僅供參考之用，實際可節省之稅款以稅務局實際評稅結果為準。
- # 已繳付至立安心自願醫保產品系列及「存」為未來(精選)延期年金計劃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；而稅務局擁有絕對權力決定在保費繳費期間所繳付的保費之稅務扣除。

有關產品詳情，請參閱產品簡介冊：

立安心自願醫保標準計劃：<https://bit.ly/37ESmCc>

立安心自願醫保靈活計劃：<https://bit.ly/2vDyCBp>

「存」為未來(精選)延期年金計劃：<https://bit.ly/2uQJrjx>

**此保費折扣優惠之主要條款及細則：

1. 此優惠只適用於由指定特選客戶成功投保立橋人壽「扣稅孖保」—「立安心自願醫保標準計劃」、「立安心自願醫保靈活計劃」及「存」為未來(精選)延期年金計劃的保單(下稱「合資格保單」)。
2. 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要求：
 - i. 合資格保單的投保申請須於2020年2月28日至2020年3月31日期間(包括首尾兩天) («優惠期»)內提交，而所需首期淨額保費亦已於優惠期內全數繳交；及
 - ii. 合資格保單由立橋人壽於2020年4月30日或之前簽發。
3. 保費徵費將根據此優惠的淨額保費計算。
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、修改其條款及細則或修改運用保費折扣方式的權利。
5. 有關保費折扣不可轉讓或兌換成現金。
6. 此優惠不可與「存」為未來(精選)延期年金計劃其他優惠一起使用。
7. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
8. 若中、英文版本有歧異，概以英文版本為準。

有關此優惠的詳細條款及細則，請按上面「優惠詳情」。

本宣傳單張旨在香港以內傳閱，及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。有關保障範圍、詳情及條款，請參閱保單文件。如有查詢，歡迎與本公司的保險顧問聯絡，或致電客戶服務熱線：+852 2830 7500。

「立橋人壽」、「本公司」或「我們」是指立橋人壽保險有限公司。

Easy Application of Tax Deductible Products at Home

Personal Salaries Tax Deduction up to HK\$68,000*!



In light of the temporary facilitative measures introduced by Insurance Authority to reduce the risk of infection during sales process, you can stay home and easily apply for Well Link Life's **Tax Deductible Products** on or before 31 March. Just contact our insurance consultants via phone call, email or other electronic means for professional service and application. You can apply tax deduction for the premiums paid for Qualifying Deferred Annuity Policy ("QDAP") and Voluntary Health Insurance Scheme ("VHIS") for the 2019/20 assessment year and enjoy premium discount at the same time.

Now all customers of Tax Deductible Products can enjoy Free 'Novel Coronavirus' Additional Benefits. Act now to [register online](#) or call us at 2830 7500!



- ❖ [Register Online](#) or call **2830 7500**
- ❖ Insurance consultant will explain the insurance plan coverage details and terms and conditions via phone call
- ❖ Submit the application documents via electronic means for application.



- ❖ You can apply for tax deductions for the premiums paid for policies of QDAP and VHIS which are successfully issued on or before 31 March 2020. The tax deduction for 2019/20 assessment year is up to HK\$68,000 and you may enjoy tax savings up to HK\$11,560*!
- ✓ Tax deduction up to **HK\$8,000** per insured person for premiums paid for VHIS#
- ✓ Tax deduction up to **HK\$60,000** per each taxpayer for premiums paid for QDAP#

Tax Savings
Case Studies



- ❖ Enjoy premium discount** for successful applications of **Tax Deductible Products** on or before 31 March 2020!
 - Well Protect VHIS Series – **Annual 20% premium discount** for first 2 years ([Offer details](#))
 - Well Enjoy Deferred Annuity Plan (Select) – **Annual 4% premium discount** over the entire 5-year premium payment period ([Offer details](#))



- ❖ From now till 30 April 2020, customers of Tax Deductible Products policies can enjoy **FREE 'Novel Coronavirus Additional Benefits'** ([Details](#)) !
 - Daily Hospital Cash of **HK\$800** per day during hospital stay of up to 45 days
 - Quarantine Benefit of **HK\$4,000**
 - Full reimbursement of expense of chest X-ray or lung / chest computed tomography ('CT' scan)

- * Each taxpayer can claim a tax deduction up to HK\$8,000 per insured person for premiums paid for Voluntary Health Insurance Scheme, and up to HK\$60,000 for the aggregate amount of both qualifying deferred annuity premiums and Tax Deductible Voluntary Contributions per year from the 2019/20 assessment year. Based on the highest tax rate 17% for the 2019/20 assessment year, taxpayer can enjoy tax savings up to HK\$11,560. The above examples are for reference only. The actual amount of tax saved is subject to the actual assessment results of the Inland Revenue Department (“IRD”).
- # Any tax deduction under the salaries tax and personal assessment with Inland Revenue Department for premiums paid under Well Protect VHIS Series and Well Enjoy Deferred Annuity Plan (Select) shall be subject to your individual circumstances. It is also at Inland Revenue Department’s discretion on tax deduction when your premiums are paid over the premium payment period.

For more details of the product features, please refer to the product brochure:

Well Protect Voluntary Health Insurance Scheme (Standard): <https://bit.ly/2lbnDIU>

Well Protect Voluntary Health Insurance Scheme (Flexi): <https://bit.ly/3ahKfNI>

Well Enjoy Deferred Annuity Plan (Select): <https://bit.ly/32Gi34i>

**Major terms and conditions of the Premium Discount Offer:

1. The Offer is only applicable to the successful applications for Well Link Life’s Tax Deductible Products: Well Protect Voluntary Health Insurance Scheme (Standard), Well Protect Voluntary Health Insurance Scheme (Flexi) and Well Enjoy Deferred Annuity Plan (Select) policies (the ‘Eligible Policy(ies)’) of designated selected customers.
2. Policyowners of the Eligible Policies can enjoy the Offer if the Eligible Policies fulfill the following requirements:
 - (i) application for the Eligible Policies are submitted between 28 February 2020 and 31 March 2020 (both dates inclusive) (the ‘Offer Period’), with the required initial net premium paid in full within the Offer Period; and
 - (ii) the Eligible Policies are issued by Well Link Life on or before 30 April 2020.
3. Premium levy will be calculated based on the net premium under the Offer.
4. 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.
5. The premium discount cannot be transferred or redeemed for cash.
6. The Offer cannot be used in conjunction with any other promotion(s) of Well Enjoy Deferred Annuity Plan (Select).
7. Should there be any dispute over the Offer, Well Link Life’s decision shall be final and conclusive.
8. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

Please click ‘Offer details’ above for more details of the terms and conditions of the offer.

This leaflet is intended to be circulated in Hong Kong only and is not and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Life outside Hong Kong. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our Insurance Consultants, or call our Customer Service Hotline at +852 2830 7500.

“Well Link Life”, “the Company”, “we”, “our” or “us” herein refers to Well Link Life Insurance Company Limited.

Well Link Life Insurance Company Limited

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