

立安心108保費回贈住院入息保 首年20%保費折扣



假若因意外受傷或疾病而需要住院治療，可能因暫時不能工作引致收入減少。立橋人壽的立安心108保費回贈住院入息保（「立安心住院入息保」）為您提供住院現金保障，只需繳付8年保費，即享有10年住院入息保障，期滿更可獲108%保費回贈。

由即日起至 2024 年 12 月 31 日期間（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住院入息保，可享有首年 20% 保費折扣（「此優惠」）^{1,2,3,4}，而期滿保障及退保價值將繼續以折扣前保費計算⁷！

例子

陳先生於45歲時投保計劃 1，每年年繳保費為 9,964 港元，期滿時他可以取回的期滿保障相等於：

	保費折扣前	保費折扣後
年繳保費 -- (A)	9,964 港元	9,964 港元
首年保費 -- (B)	9,964 港元	9,964 港元 x (1-20%) = 7,971 港元
8 年總已繳保費 -- (C)	(A) x 8 = 79,712 港元	(B) + (A) x 7 = 77,719 港元
期滿保障 -- (D)	(A) x 8 x 108% = 86,089 港元	(A) x 8 x 108% = 86,089 港元
期滿保障相等於 總已繳保費	(D) / (C) = 108%	(D) / (C) = 110.8%

有關以上優惠及計劃的詳情，請聯絡您的保險顧問。



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此優惠之條款及細則：

1. 此優惠只適用於成功投保的立橋人壽保險有限公司（「立橋人壽」）立安心住院入息保單（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要求：
 - (i) 合資格保單的投保申請須於 2024 年 10 月 1 日至 12 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（請參閱下文第 4 點）亦已於優惠期內全數繳交；及
 - (ii) 合資格保單由立橋人壽於 2025 年 1 月 31 日或之前簽發。
4. 此優惠的保費折扣金額將會用於扣減合資格保單到期的首年保費。

採用年繳模式的合資格保單
保單權益人只須繳付首年淨額保費，相等於首年保費減保費折扣金額。保費折扣金額為首年保費的 20%。

採用月繳模式的合資格保單
保單權益人只須繳付首年每月淨額保費，相等於首年每月保費減保費折扣金額。保費折扣金額為首年每月保費的 20%。
5. 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。
6. 保費徵費將根據此優惠的淨額保費計算。
7. 期滿保障及退保價值將以折扣前之保費計算，有關保費回贈詳情請參閱產品簡介冊。
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. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
10. 若中、英文版本有歧異，概以英文版本為準。

有關立安心住院入息保的更多資料，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 108 Refundable Hospital Income Insurance Plan

20% First-year Premium Discount



Hospitalization caused by accidental injuries or sickness may cause loss of income while you are unable to work. Well Link Life's **Well Protect 108 Refundable Hospital Income Insurance Plan** ('Well Protect Hospital Income Plan') provides you benefit of hospital income. You only pay 8-year premium and enjoy 10-year coverage plus refund of 108% of total premiums paid at policy maturity.

If you successfully apply for Well Protect Hospital Income Plan from now on until 31 December 2024 (both dates inclusive) (the 'Offer Period'), you may enjoy a 20% first-year premium discount (the 'Offer')^{1,2,3,4}. Maturity value and surrender value will be calculated based on the premiums before discount⁷!

Example

Mr. Chan enrolls in Plan 1 at age 45. Annual premium is HKD9,964. Mr. Chan will receive a maturity benefit equals to:

	Before Premium Discount	After Premium Discount
Annual Premium -- (A)	HKD9,964	HKD9,964
First Year Premium -- (B)	HKD9,964	HKD9,964 x (1-20%) = HKD7,971
Total Annual Premiums Paid in 8 Years -- (C)	(A) x 8 = HKD79,712	(B) + (A) x 7 = HKD77,719
Maturity Benefit -- (D)	(A) x 8 x 108% = HKD86,089	(A) x 8 x 108% = HKD86,089
Maturity Benefit equivalent to Total Annual Premiums Paid	(D) / (C) = 108%	(D) / (C) = 110.8%

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



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

Well Protect 108 Refundable Hospital Insurance Plan 20% First-year Premium Discount

Terms and conditions of the Offer:

1. The Offer is only applicable to the successful applications for Well Protect Hospital Income Plan policies (the 'Eligible Policy(ies)') of Well Link Life Insurance Company Limited ('Well Link Life').
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 the following requirements:
4. (i) application for the Eligible Policies are submitted between 1 October 2024 and 31 December 2024 (both dates inclusive) (the 'Offer Period'), with the required initial net premium (please refer to Point 4 below) paid in full within the Offer Period; and
(ii) the Eligible Policies are issued by Well Link Life on or before 31 January 2025.
5. The premium discount amount under the Offer will be used in offsetting the first-year premium of an Eligible Policy when it falls due.

For an Eligible Policy using annual payment mode

The policyowner only needs to pay the net first-year premium, which equals the first-year premium minus the premium discount amount. The premium discount amount will be 20% of the first-year premium.

For an Eligible Policy using monthly payment mode

The policyowner only needs to pay the net first-year monthly premium, which equals the first-year monthly premium minus the premium discount amount. The premium discount amount will be 20% of the first-year monthly premium.

6. 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.
7. Premium levy will be calculated based on the net premium under the Offer.
8. Maturity benefit and surrender value will be calculated based on premium before discount. Please refer to product brochure for details of premium refund.
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. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
11. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Well Protect Hospital Income Plan, 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', 'our' or 'us' herein refers to Well Link Life Insurance Company Limited

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