

「息」享年年儲蓄保2 保費折扣優惠



無論您想旅遊享樂、為子女預備教育基金或是提早退休，「息」享年年儲蓄保2 都可以助你實踐理想人生。計劃提供 20 年可支取保證現金、非保證週年紅利及終期紅利，幫您累積財富，兼享人壽保障。

於 2022 年 10 月 1 日至 12 月 31 日 (包括首尾兩天) 期間成功投保「息」享年年儲蓄保2 可享保費折扣 (「此優惠」) ^{1,2,3,4} !

保費繳費期	保費	保費折扣率
整付保費	12,500美元– 124,999美元	2% 保費折扣
	125,000 美元或以上	3% 保費折扣
5年保費繳費期	--	首年10% 保費折扣

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。

請參閱背頁有關此優惠的條款及細則。

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的立橋人壽保險有限公司（「立橋人壽」）「『息』享年年儲蓄保 2」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. 此優惠只適用於由 2022年10月1日至2022年12月31日期間（包括首尾兩天）（「優惠期」）成功投保並由立橋人壽在 2023年1月31日或以前簽發的合資格保單。如選擇整付保費，原保費須達到相關保費折扣優惠的指定金額。
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或整付保費。
採用年繳模式的合資格保單
保單權益人只須於首年繳付淨額保費，相等於首年保費減保費折扣金額。
採用月繳模式的合資格保單
保單權益人只須於首年繳付每月淨額保費，相等於每月保費減保費折扣金額。
採用整付保費模式的合資格保單
保單權益人只須繳付淨額整付保費，相等於整付保費減保費折扣金額。
5. 保費徵費將根據此優惠的淨額保費計算。
6. 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。
7. 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。
8. 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。
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「『息』享年年儲蓄保 2」的更多資料，請參閱[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 Save Annual Coupon Plan 2 Premium Discount Offer



Whether you are saving for travels, building children's education fund or preparing for early retirement, **Well Save Annual Coupon Plan 2** helps you achieve your life goals. The plan provides annual guaranteed cash coupon for 20 years, non-guaranteed annual dividends and terminal dividend. It helps you accumulate wealth and provides life protection at the same time.

From 1 October 2022 to 31 December 2022 (both dates inclusive), customers will enjoy premium discount^{1,2,3,4} upon successful application of **Well Save Annual Coupon Plan 2**.

Premium Payment Term	Premium	Premium Discount %
Single Premium	USD12,500 – 124,999	2% premium discount
	USD125,000 or above	3% premium discount
5-Year Premium Payment Term	--	First year 10% premium discount

Act now to accumulate your wealth at ease!

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

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

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

1. The Offer is only applicable to the successful applications for Well Save Annual Coupon Plan 2 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 are submitted between 1 October 2022 and 31 December 2022 (both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 31 January 2023. For policy of single payment mode, the original premium should reach the designated amount for the relevant premium discount offer.
4. The premium discount amount under the Offer will be used in offsetting the first year premium or single premium of an Eligible Policy when it falls due.
For an Eligible Policy under annual payment mode
In the first policy year, policyowner only needs to pay the net annual premium, which will be equal to the annual premium minus the premium discount amount.
For an Eligible Policy under monthly payment mode
In the first policy year, policyowner only needs to pay the net monthly premium, which will be equal to the monthly premium minus the premium discount amount.
For an Eligible Policy under single payment mode
The policyowner only needs to pay the net single premium, which will be equal to the single premium minus the premium discount amount.
5. Premium levy will be calculated based on the net premium under the Offer.
6. 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.
7. 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.
8. 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.
9. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
10. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

More details of Well Save Annual Coupon Plan 2 please refer to [product webpage](#).

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.

Well Link Life Insurance Company Limited

A member of Well Link Insurance Group Holdings Limited

Units 16-18, 11/F., China Merchants Tower,
Shun Tak Centre, 168-200 Connaught Road
Central, Sheung Wan, Hong Kong

+852 2830 7500

lifeservice@wli.comhk

www.wli.com.hk

