




立橋人壽網上投保 'Link 2 Shop'

「人壽 | 儲蓄 | 年金 | 醫療」隨時上網即可投保！自己保障自己揀，立即行動，網上投保優惠至 2023 年 12 月 31 日！

- ❖ 「喜盈於『息』三年儲蓄守護保 2」，整付保費，3年期滿，兼享人壽、末期疾病及意外保障
 - 平均每年保證回報率最高可達3.28% (適用於人民幣保單)、3.68% (適用於港元保單)及3.88% (適用於美元保單)
- ❖ 「存」為未來 (優越) 延期年金計劃 2，5年或10年供款，享10年或20年保證每月年金
 - 提供港元，人民幣及美元保單貨幣選項
 - 保費可享稅務扣除高達60,000港元[^]
- ❖ 「立安心108保費回贈住院入息保」，提供每日住院入息高達1,200港元
 - 深切治療雙倍賠償、身故賠償、額外意外身故賠償
 - 8年保費，10年保障，108%期滿保費回贈
- ❖ 「立安心108保費回贈住院個人意外保」，全面意外保障
 - 每日意外住院入息、意外傷殘及斷肢保障、意外身故賠償等
 - 8年保費，10年保障，108%期滿保費回贈
- ❖ 「立智保」一張保單有齊人壽、危疾及意外保障
 - 保費相宜，100萬定期人壽保障保費低至每日0.9港元*
 - 只需作4項健康申報，無需驗身，即可享高達4百萬港元人壽、危疾保障
- ❖ 「立安心自願醫保產品系列」，標準計劃或靈活計劃以切合個人保障需要
 - 保證續保至100歲
 - 享每年稅務扣除高達8,000港元[^]

❖ 2023 年 12 月 31 日或以前成功上網投保，尊享保費折扣優惠³ 

網上投保 尊享優惠 **	
• 「存」為未來 (優越) 延期年金計劃 2	首年 8% 保費折扣優惠
• 立安心108保費回贈住院入息保 • 立安心108保費回贈個人意外保	首年 20% 保費折扣優惠
• 立智保	首年保費 28 折及其後每年 88 折
• 立安心自願醫保標準計劃 • 立安心自願醫保靈活計劃	「一生發發」保費折扣 所有保單年度均享88折 (優惠碼：1388)

進入 Link 2 Shop
即時報價 

* 假設受保人為女性 18 歲非吸煙，職業為辦公室工作，投保「立智保」定期人壽保障額1,000,000港元，年繳保費為310港元。

^ 如欲了解有關稅務扣減詳情，請向稅務局 www.ird.gov.hk 查詢或尋求獨立的稅務建議。

有關產品詳情，請參閱產品網頁：

「『存』為未來（優越）延期年金計劃 2」：<http://bit.ly/3UPULDj>

「立安心108保費回贈住院入息保」：<https://bit.ly/3nRkKK9>

「立安心108保費回贈住院個人意外保」：<https://bit.ly/3rWQGip>

「喜盈於『息』三年儲蓄守護保 2」：<http://bit.ly/40vTwN1>

「立智保」：<https://bit.ly/2S5RHEm>

立安心自願醫保標準計劃：<https://bit.ly/342TeAJ>

立安心自願醫保靈活計劃：<https://bit.ly/342TeAJ>

** 此保費折扣優惠條款及細則：

1. 此優惠只適用於成功投保「立安心108保費回贈住院入息保」、「立安心108保費回贈住院個人意外保」、「立智保」、「立安心自願醫保標準計劃」及「立安心自願醫保靈活計劃」的保單（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，此優惠將被視為有關保單的一部份。
3. 此優惠只適用於由 2023年10月1日至2023年12月31日期間（包括首尾兩天）（「優惠期」）成功上網投保並由立橋人壽在 2024年1月31日或以前簽發的合資格保單。
4. 此優惠的保費折扣金額將會用於扣減此優惠適用的合資格保單的保單年度到期保費。

採用年繳模式的合資格保單

- 「立安心108保費回贈住院入息保」、「立安心108保費回贈住院個人意外保」：
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乘以保費折扣率。
- 「立智保」、「立安心自願醫保標準計劃」及「立安心自願醫保靈活計劃」：
保單權益人只須繳付每年淨額保費，相等於每年保費減保費折扣金額。保費折扣金額為每年保費乘以保費折扣率。

採用月繳模式的合資格保單

- 「立安心108保費回贈住院入息保」、「立安心108保費回贈住院個人意外保」：
保單權益人只須繳付首年每月淨額保費，相等於每月保費減保費折扣金額。保費折扣金額為每月費乘以保費折扣率。
 - 「立智保」、「立安心自願醫保標準計劃」及「立安心自願醫保靈活計劃」：
保單權益人只須繳付每月淨額保費，相等於每月保費減保費折扣金額。保費折扣金額為每月保費乘以保費折扣率。
5. 根據此優惠的保費折扣總金額不會被視作已繳保費而計算在扣稅限額內（如適用）。
 6. 保費徵費將根據此優惠的淨額保費計算。
 7. 若在此優惠適用的保單年度內增加或減少合資格保單的年繳保費或月繳保費，保費折扣金額將以最近期已調整的保費計算。
 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. 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。
 10. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
 11. 若中、英文版本有歧異，概以英文版本為準。

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，有關保障範圍、詳情及保單的完整條款，請參閱保單文件。如果保單文件與此產品簡介冊內容不符，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 Link Life's 'Link 2 Shop'

You can choose your own protection **'Life, Savings, Annuity, Medical'** anytime and enjoy premium discount offer at 'Link 2 Shop' on or before 31 December 2023!

- ❖ Well Save 3-Year Endowment Pro 2 - Single premium for 3 years savings, life, terminal illness and accident protection
 - Average guaranteed return up to 3.28% per annum (RMB policy), 3.68% p.a. (HKD policy) and 3.88% p.a. (USD policy)
- ❖ Well Enjoy Deferred Annuity Plan (Supreme) 2 – 5-year / 10-year premium payment for 10-years / 20-years guarantee monthly annuity
 - Choices of policy currency in Hong Kong Dollar, Renminbi and US Dollar
 - Realize tax deduction up to HKD60,000[^] for premiums paid
- ❖ Well Protect 108 Refundable Hospital Income Insurance Plan provides daily hospital income up to HK\$1,200 per day
 - Double benefit on intensive care; death benefit; additional accidental death benefit
 - 8-year premium payment; 10-year coverage; 108% refund of premium at maturity
- ❖ Well Protect 108 Refundable Personal Accident Insurance Plan provides comprehensive accident protection
 - Daily accidental hospital income, Accidental disability and dismemberment benefit, Accidental death benefit
 - 8-year premium payment; 10-year coverage; 108% refund of premium at maturity
- ❖ Well SmartPro provides all-in-one solution of life, critical illness and accident protection
 - Affordable premium as low as HK\$0.9 per day* for term life protection coverage of HK\$1 million
 - You can enjoy up to HK\$4 million of life and critical illness coverage by answering only 4 health questions. No medical examination required
- ❖ Well Protect VHIS Series – Standard Plan or Flexi Plans to meet your need
 - Guaranteed renewability up to age 100
 - Enjoy annual tax deduction up to HK\$8,000[^]
- ❖ Premium discount offer on or before 31 December 2023³



Fabulous Offer for Online Application**

• Well Enjoy Deferred Annuity Plan (Supreme) 2	8% first-year premium discount
• Well Protect 108 Refundable Hospital Income Insurance Plan	20% first-year premium discount
• Well Protect 108 Refundable Personal Accident Insurance Plan	
• Well SmartPro	72% First-year premium discount 12% subsequent years premium discount
• Well Protect Voluntary Health Insurance Scheme (Standard)	12% premium discount for all policy years (Promo Code: 1388)
• Well Protect Voluntary Health Insurance Scheme (Flexi)	

Instant Quote at
Link 2 Shop



- * Assuming that the life insured is a non-smoking female office worker aged 18, and she takes out a Well SmartPro term life plan with a sum insured of HK\$1,000,000, the annual premium will be HK\$310.
- ^ For more information on tax deduction, please contact the Inland Revenue Department www.ird.gov.hk or seek independent tax advice.

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

Well Enjoy Deferred Annuity Plan (Supreme) 2: <http://bit.ly/3AAI9sE>

Well Protect 108 Refundable Hospital Income Insurance Plan: <https://bit.ly/34MAzu4>

Well Protect 108 Refundable Personal Accident Insurance Plan: <https://bit.ly/3vSbOsX>

Well Save 3-Year Endowment Pro 2: <http://bit.ly/3iqECtd>

Well SmartPro: <https://bit.ly/33gAkXj>

Well Protect Voluntary Health Insurance Scheme (Standard): <https://bit.ly/30gC15j>

Well Protect Voluntary Health Insurance Scheme (Flexi): <https://bit.ly/30gC15j>

****Terms and Conditions of the Premium Discount Offer (the "Offer"):**

1. The Offer is only applicable to successful applications for Well Protect 108 Refundable Hospital Income Insurance Plan, Well SmartPro, Well Protect Voluntary Health Insurance Scheme (Standard) and Well Protect Voluntary Health Insurance Scheme (Flexi) (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 online application for the Eligible Policy(ies) successfully submitted between 1 October and 31 December 2023 (both dates inclusive) (the 'Offer Period'), and issued by Well Link Life on or before 31 January 2024.
4. The premium discount amount for each year under the Offer will be used in offsetting the premium of the policy year(s) which the Offer applies when the premium falls due.

For an Eligible Policy using annual payment mode

- Well Protect 108 Refundable Hospital Income Insurance Plan, Well Protect 108 Refundable Personal Accident Insurance Plan :
The policyowner only needs to pay the net first-year premium, which will be equal to the first-year premium minus the premium discount amount. The premium discount amount will be the first-year premium multiplied by the discount rate.
- Well SmartPro, Well Protect Voluntary Health Insurance Scheme (Standard) and Well Protect Voluntary Health Insurance Scheme (Flexi):
The policyowner only needs to pay the annual net premium, which will be equal to the annual premium minus the premium discount amount. The premium discount amount will be the annual premium multiplied by the discount rate.

For an Eligible Policy using monthly payment mode

- Well Protect 108 Refundable Hospital Income Insurance Plan, Well Protect 108 Refundable Personal Accident Insurance Plan :
The policyowner only needs to pay the monthly net premium for the first policy year, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be the monthly premium multiplied by the discount rate.
 - Well SmartPro, Well Protect Voluntary Health Insurance Scheme (Standard) and Well Protect Voluntary Health Insurance Scheme (Flexi):
The policyowner only needs to pay the monthly net premium, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be the monthly premium multiplied by the discount rate.
5. The premium discount amount(s) under the Offer will not be regarded as premiums paid for the purposes of calculating the tax deductible amount (if applicable).
 6. Premium levy will be calculated based on the net premium under the Offer.
 7. If the annual premium or monthly premium of the Eligible Policy is increased or decreased during the policy year(s) which the Offer applies, the premium discount amount will be calculated based on the latest adjusted premium.
 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 prior notice.
 9. 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.
 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.

Note: This material contains general information for reference only. 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. 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.com.hk

www.wli.com.hk

