立安心五年定期壽險計劃
Well Protect 5-Year Renewable Term Life Plan

無論是置業、成家立室、甚至創業等等，您不斷為自己與摯愛的夢想努力奮鬥。然而人生總是變幻無常，所以您更應及早在財政上做好準備，令摯愛不會因為您遭逢不幸時頓失依靠。立橋人壽的**立安心五年定期壽險計劃**(「本計劃」)，提供不可或缺的基本人壽保障，不但保費相宜，更保證續保至85歲，配合您與摯愛在不同人生階段的保障需要。

You have worked so hard for the dreams of you and your loved ones – from buying a property, starting a family to even setting up your own business, and more. However, life is always full of unpredictable things, and you need to make sure your loved ones have enough protection to keep going on when the unfortunate happens to you. Well Link Life's **Well Protect 5-Year Renewable Term Life Plan** (the "Plan") provides the essential life cover at affordable premiums, with guaranteed renewability up to age 85. It meets the protection needs that you and your loved ones have at different life stages.

不可或缺的人壽保障　保費相宜
Affordable premiums for essential life protection

本計劃以相宜的保費，為受保人提供不可或缺的人壽保險。假如受保人離世，受益人將獲支付相等於投保額的身故賠償(扣除任何欠款)，協助摯愛渡過財政難關，不會頓失依靠。

Coming at affordable premiums, the Plan provides an essential life protection. If the life insured passes away, the beneficiary will receive a death benefit equivalent to the sum insured (less any indebtedness). The Plan ensures your loved ones are taken care of should the unfortunate occurs.

每5年續保　保證續保至85歲
Renewable every 5 years, with guaranteed renewability up to age 85

本計劃的保障年期為5年，每5年續保一次，並保證續保至受保人85歲。

The Plan has a benefit term of 5 years, and is renewable every 5 years, with guaranteed renewability up to age 85 of the life insured.

可轉換至終身壽險計劃
Convertibility to whole life insurance plan

在受保人70歲前，您可以選擇將部份或全部的投保額轉換[1]至另一張終身壽險計劃[2]，而無需遞交任何可受保證明。

At any time before the life insured's 70th birthday, you may convert[1] all or part of the sum insured of the Plan to a permanent life insurance plan[2] without any evidence of insurability.

立橋人壽保險有限公司
Well Link Life Insurance Company Limited
立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

立橋人壽
Well Link Life

自選附加利益保障讓您加倍安心
Supplementary benefits available for extra protection

你可以選擇於本計劃加上附加利益保障，確保於不幸事件發生時，避免影響摯愛家人的保障。附加利益保障涉及額外保費、核保、條款及條件。若本計劃的保障終止，附加利益保障所提供的保障亦會隨即終止。

To provide even more protection for your loved ones in the event of unfortunate circumstances, you can choose to add supplementary benefits to ensure the continuous protection under the basic plan. Supplementary benefits are subject to additional premiums, underwriting and terms and conditions. All benefits under the supplementary benefits will end when the Plan is terminated.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan
投保年齡 Issue Age	Age 18 歲 至 to Age 70 歲
保障年期 Benefit Term	每5年續保，保證續保至受保人85歲 Renewable every 5 years, with guaranteed renewability up to age 85 of the life insured
保費繳費模式 Premium Payment Mode	年繳 Annual / 月繳 monthly
保單貨幣單位 Policy Currency	港元 HKD / 美元 USD
最低投保額 Minimum Sum Insured	HKD400,000港元 / USD50,000美元
最高投保額 Maximum Sum Insured	視乎核保決定 Subject to underwriting decision
身故賠償 Death Benefit	相等於 Equals to： (a) 受保人身故日的投保額；減 sum insured at time of life insured's death; less (b) 任何欠款 any indebtedness

註釋 Remarks

1 此壽險轉換權益：This conversion option:
(a) 只適用於沒有任何附加保費的本計劃保單，並不適用於任何附加於該保單的附加利益保障；及
(b) 須符合轉換權益當時適用的指定條件及本公司的行政規則（包括本公司不時指定可供轉換的終身壽險計劃及最低投保額）。
(a) only applies to a policy of the Plan without any loading. It does not apply to any supplementary benefits attached to such policy; and
(b) is subject to the specified conditions as well as administrative rules (including the permanent life insurance plan available for conversion as specified by the Company from time to time and the minimum sum insured limit) of the Company at the time of conversion.

2 新終身壽險計劃的投保總額（包括任何額外保障額）不得超過本計劃的投保額。
The total sum insured (including any additional coverage) of the new permanent life insurance plan cannot exceed the sum insured of the Plan.

重要資訊 Important Information

產品性質 Nature of the product

本產品乃無分紅保單，故保單權益人不會享有分享本公司的利潤或盈餘的權利。本產品旨在為希望獲得本產品簡介冊所述的人壽保障、而同時有能力繳付保費的客戶而設。因此，本公司建議客戶需預留充足儲備應付未來的保費金額。

This product is a non-participating policy and does not entitle the policyowner to participate in the profits or surplus of the Company. The product is aimed at customers who are looking for life protection as described in this product brochure, and can pay the premium as long as they want the protection. As a result, customers are advised to save enough money to cover the premiums in the future.

終止 Termination Conditions

本計劃的保單於保單簽發日期生效，直至以下任何一種情況最早發生時終止：

- 受保人身故；或
- 本公司批准保單權益人書面要求退保；或
- 保單到達期滿日；或
- 保單於寬限期後失效；或
- 保單轉至一張終身壽險保單。

The policy of this Plan becomes effective on the policy issue date and will terminate upon the first occurrence of any one of the following events:

- Death of the life insured; or
- The Company approves the written request of the policyowner for surrender; or
- The policy reaches the maturity date; or
- The policy lapses after the end of the grace period; or
- The policy is converted to a permanent life insurance plan.

自殺 Suicide

倘若受保人於下列日期起計12個月內自殺身亡，無論自殺時神志清醒與否，本公司的責任只限於退還下列有關日期起計已繳付的基本計劃保費（不含利息）減除任何欠款：保單簽發日期或恢復生效日（以較遲者為準）；或任何增加投保額的生效日期（只適用於該次新增的投保額）。

If the life insured commits suicide, while sane or insane at the material time, within 12 months from the following date, the liability of the Company shall be limited to a refund of premium paid for the basic plan since the relevant date without interest, less any indebtedness: the policy issue date or date of any reinstatement, whichever is later; or the effective date of any increase in sum insured (applicable to that particular increase in sum insured only).

保單冷靜期 Cooling-off Period

如保單未能滿足您的要求，而您並未根據保單提出任何索償，您有權在冷靜期內向本公司發出書面通知要求取消保單並獲退還所有已繳保費。冷靜期為緊接本公司向您或您的指定代表交付(1)保單；或(2)《冷靜期通知書》之日起計21個曆日的期間，以較早者為準。《冷靜期通知書》是在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。該取消保單的通知必須由您簽署及註明地址為「香港上環干諾道中168-200號信德中心招商局大廈11樓1116-1118室」，並由本公司在上述地址於冷靜期內直接收到。本公司在收妥書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the Cooling-off Notice, to you or your nominated representative, whichever is the earlier. The Cooling-off Notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to "Units 16-18, 11/F., China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong " and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

保費調整 Premium Adjustment

保費將根據受保人之風險級別（包括但不限於年齡、性別及吸煙習慣）釐定。我們保留權利在每第5個保單年度的保單週年日根據過去的經驗和該風險類別的索賠發生的普遍趨勢檢討和調整特定風險級別的保費率。除非我們於保單週年日前向您發出通知，否則保費將不會調整。

Premiums are determined based on the risk class (including but not limited to age, sex and smoking habit) of the life insured. We reserve the right to review and adjust the premium rates for particular risk classes, based on the past experience and prevailing trend of claim occurrence of that risk class, on the policy anniversary of every 5 policy years. We will not adjust the premium unless we notify you prior to the policy's anniversary.

續保 Renewal

除保單的所有條款及條件另有規定外，保單權益人可於每5個保單年度的保單週年日，按續保時受保人的年齡所定的保費率持續繳付保費，從而享有保證續保本保單隨後5個保單年度的權利，而無論任何情況下都不會超過受保人年滿85歲後的保單週年日。儘管有上述的規定，本公司保留權利就受保人的類別（例如年齡、性別及吸煙習慣）而在每第5個保單年度的保單週年調整保費。

在不限制本條文的應用下，如受保人有任何失實陳述、未有披露或欺詐行為，本公司有權終止本保單或修訂本保單的條款及條件。若本公司或本公司的代理人在本保單終止後收到或接受任何保費，將不會對本公司構成任何責任（退回該保費除外）。

Subject to all the terms and conditions of the policy, the policyowner has a guaranteed right to renew the policy on the policy anniversary of every 5 policy years for a further 5 policy years by continued payment of premium at such premium rates as based on the age of the life insured at the time of renewal provided that the benefit term shall in no event extend beyond the policy anniversary following the life insured's age of 85. Notwithstanding the foregoing, the Company reserves the right to adjust premium on the policy anniversary of every 5 policy years in respect of like categories of the life insured, such as age, sex and smoking habit.

Without limiting the application of this clause, if there is any misrepresentation, non-disclosure or fraud on the part of the life insured, the Company shall have the right to terminate the policy, or to revise the terms and conditions of the policy. The payment to or acceptance by the Company or the Company's agent of any premium subsequent to the termination of the policy will not create any liability on the Company's part except that of a refund of any such premium.

中斷 Discontinuance

若中斷本保單，將不獲得退保價值。

No surrender value shall be allowed on the discontinuance of this policy.

保費繳費年期及欠繳保費 Premium Payment Term and Non-payment of Premium

所有應繳保費及保費徵費應在到期日或之前繳付本公司的香港辦事處或交予任何其授權代理人。

繳付保費的方式可予變更，惟必須事先提交本公司滿意的書面通知，並須受到可不時修訂的本公司通行規則所制約，亦須符合本公司最低保費金額的要求。任何逾期未繳的保費將在應付的保障額中扣除。

每次保費到期日起計有31天寬限期，本保單下的保障在寬限期內繼續生效。若寬限期過後仍未繳足保費，本保單會自動失效及沒有任何價值，並失去保單保障。

All premiums shall be paid on or before their respective due dates to the Hong Kong office or through an authorized representative of the Company.

The mode of premium payment may be changed in advance by filing a written notice satisfactory to the Company subject to the Company's minimum premium requirements and prevailing rules which may be amended from time to time. Any due and unpaid premium shall be deducted from a benefit otherwise payable.

A grace period of 31 days is allowed from the due date of each premium. Coverage under this policy shall continue during the grace period. If you fail to pay the premium after the end of the grace period, this policy shall lapse immediately and have no further value, and you will lose the coverage under the policy.

主要產品風險 Key Product Risks

保單權益人有以下的風險：

Policyowners are subject to the following risks:

信貸風險 Credit Risk

本產品為本公司繕發的保單，您會受本公司的信貸風險影響。您支付的保費將成為本公司資產的一部分，所以您會受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The product is an insurance policy issued by the Company. You are subject to the credit risk of the Company. Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。若您選擇以本保單貨幣以外的貨幣支付保費或收取利益，您所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

If you choose to pay premium or receive benefit in currencies other than the policy currency, the actual amount paid or received by you will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local/ payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

通脹風險 Inflation Risk

您應留意通脹會導致未來的生活成本增加。因此，您現時預備之保障有可能無法應付未來的需求。

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

保費徵費 Premium Levy

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單權益人須支付徵費以避免任何法律後果。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyowners must pay the levy in order to avoid any legal consequences. For details, please visit our website at www.wli.com.hk.

注意 Notes

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   This plan is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in Hong Kong Special Administrative Region.
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   Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.

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