享護一生壽險計劃
Well Protect Whole Life Insurance Plan

以相宜保費獲享百歲壽險保障
Affordable life-long protection

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

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享護一生壽險計劃
Well Protect Whole Life Insurance Plan

立橋人壽享護一生壽險計劃（「本計劃」）保障您與摯愛家人，輕鬆共渡每個人生階段。您只需繳付相宜保費，便可獲享終身壽險保障直至100歲，兼享累積回報，從容應付每個重要時刻。

Enjoy worry free protection for you and your loved ones throughout all life stages with Well Link Life's **Well Protect Whole Life Insurance Plan** ('the Plan'). Savour your well-earned peace of mind regardless of life-changing events with the Plan, which provides coverage up to age 100, while offering an accumulated return with a competitive premium.

計劃特點 Key Features

壽險保障至 100 歲
Life Insurance Coverage to Age 100

長線儲蓄獲享終身保障
Accumulating Wealth for Life-long Protection

4個保費繳費年期以供選擇
4 Premium Payment Terms for Selection

自選附加利益保障讓您加倍安心
Supplementary Benefits Available for Extra Protection

保障概覽 Benefit Highlights

壽險保障至 100 歲
Life Insurance Coverage to Age 100

本計劃提供人壽保障，直至受保人100歲。若受保人於保單生效期間不幸身故，保單受益人可獲身故賠償，金額相等於投保額100%及任何非保證累積週年紅利連利息及非保證終期紅利的總和，扣減任何欠款（如有）。

The Plan provides life insurance coverage for the Life Insured up to the age of 100. Should the Life Insured pass away unfortunately while the Plan is in force, the beneficiary(ies) shall receive a Death Benefit that equals to 100% of the Sum Insured plus any non-guaranteed accumulated Annual Dividend with interest and a non-guaranteed Terminal Dividend, less any indebtedness, if any, under the policy.

長線儲蓄獲享終身保障
Accumulating Wealth for Life-long Protection

本計劃提供保證現金價值、非保證週年紅利及非保證終期紅利（如有），讓您累積財富，為自己及摯愛家人創造長遠的全面保障。

- 週年紅利（如有）為非保證紅利，於第二個保單週年日開始每年派發。您可選擇將週年紅利（如有）保留於本公司積存生息，利率並非保證及由本公司不時決定。
- 終期紅利（如有）為非保證紅利，於第五個保單週年日或之後，於以下任何一種情況最早發生時派發一次：
  1) 提早退保；或
  2) 保單期滿；或
  3) 受保人身故。

The Plan offers guaranteed cash value, non-guaranteed Annual Dividends and non-guaranteed Terminal Dividend (if any). This allows you to accumulate wealth and provides life-long comprehensive protection to you and your loved ones.

- Annual Dividends (if any) are non-guaranteed dividends to be distributed annually from the 2^{nd} policy anniversary date. You may choose to leave the Annual Dividends (if any) with us for accumulation to earn interest at a non-guaranteed interest rate as may be determined by the Company from time to time.
- Terminal Dividend (if any) is a non-guaranteed dividend to be payable once on or after the 5^{th} policy anniversary upon the first occurrence of any of the following events:
  1) Early surrender of the policy; or
  2) Policy maturity; or
  3) The death of the Life Insured.

4個保費繳費年期以供選擇
4 Premium Payment Terms for Selection

每個人的財務狀況各有不同，有見及此，我們希望盡力協助您輕鬆保障摯愛家人，提供多種保費繳費年期以供選擇，您可選擇以每月或每年方式繳付 5 年、10 年、15 年或 20 年保費，並可以書面通知本公司，選擇更改繳費方式。

Everyone's financial situation is unique. We want to make protecting your dependents as easy as possible. You can choose to pay either on a monthly or annual basis over 5, 10, 15 or 20 years. You can also choose to change your payment mode by filing written notice with us.

自選附加利益保障讓您加倍安心
Supplementary Benefits Available for Extra Protection

您可以選擇於基本保障加上附加利益保障，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。若基本計劃的保障終止，附加利益保障所提供的保障亦會隨之終止。

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 continuity of 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 your basic plan is terminated.

產品概覽 Product Summary

產品種類 Product Type	基本保障 Basic plan	
保費繳費年期及投保年齡 Premium Payment Term and Issue Age	5 年 years	0 歲（15 日）至 65 歲 Age 0 (15 Days) to age 65
	10 年 years	0 歲（15 日）至 60 歲 Age 0 (15 Days) to age 60
	15 年 years	0 歲（15 日）至 55 歲 Age 0 (15 Days) to age 55
	20 年 years	0 歲（15 日）至 50 歲 Age 0 (15 Days) to age 50
最低投保額 Minimum Sum Insured	US$30,000 美元	
保障年期 Benefit Term	至 To age 100 歲	
保費繳費模式 Premium Payment Mode	月繳 / 年繳 Monthly / Annual	
保單貨幣單位 Policy Currency	美元 USD	

週年紅利（非保證） Annual Dividend (Non-guaranteed)	本保單為分紅保單，可分享本公司的可分配盈餘。於保單生效期內，週年紅利（如有）將由第二個保單週年日起每年支付。週年紅利並非保證，您可選取下列其中一項方式領取週年紅利（如有）： 選項一：提取現金 選項二：保留在本公司積存生息，利率由本公司不時決定。 This policy is a participating policy and is entitled to share in the divisible surplus of the Company. While the policy is in force, Annual Dividend (if any) will be payable annually from the 2nd Policy Anniversary. Annual Dividends are not guaranteed. You may elect to receive the Annual Dividends (if any), by one of the following dividend options: Option 1: paid in cash Option 2: left with the Company to accumulate at interest rate as may be determined by the Company from time to time.
終期紅利（非保證） Terminal Dividend (Non-guaranteed)	於第 5 個保單週年日或之後及在下列任何一種情況最早發生時，給付終期紅利（如有）： (i) 受保人身故時；或 (ii) 退保時；或 (iii) 保單到了期滿日 終期紅利（如有）只支付一次，並由本公司酌情決定，並非保證金額及可能是零。 Terminal Dividend, if any, shall be payable on or after the 5th Policy Anniversary upon the first occurrence of any of the following events: (i) the death of the Life Insured; or (ii) the surrender of the policy; or (iii) the policy reaches the maturity date Terminal Dividend, if any, is paid once only and shall be determined by the Company in its discretion. It is not guaranteed and may be zero.
身故賠償 Death Benefit	應等於： (i) 受保人身故日的投保額；加 (ii) 積存週年紅利連利息，如有；加 (iii) 終期紅利，如有；減 (iv) 任何欠款。 Shall equal to: (i) Sum Insured at time of Life Insured's death; plus (ii) accumulated Annual Dividend with interest, if any; plus (iii) Terminal Dividend, if any; less (iv) any indebtedness.
期滿保障/ 退保保障 Maturity Benefit/ Surrender Benefit	應等於： (i) 保證現金價值；加 (ii) 積存週年紅利連利息，如有；加 (iii) 終期紅利，如有；減 (iv) 任何欠款。 Shall equal to: (i) guaranteed cash value; plus (ii) accumulated Annual Dividend with interest, if any; plus (iii) Terminal Dividend, if any; less (iv) any indebtedness.

個案 — 靈活運用百歲保障
Sample Scenario – Flexible Life Protection

馬先生希望為太太及三歲的兒子預備更充足的保障。他一方面期望財富穩定增長，保證將來有可用儲備，應付兒子的教育開支，甚至自己的退休生活；另一方面，即使自己遭遇不測，也毋懼影響家人。於是，馬先生投保**享護一生壽險計劃**，以相宜保費累積財富，讓資產穩健累積，兼享百歲壽險保障。

Mr. Alvin Ma is committed to providing dependable protection for his wife and his 3-year-old son. He is seeking stable growth for his savings and would like to avoid being affected by a volatile investment environment. Alvin would like to have the option of providing for his son's education or for his own retirement, while also ensuring that, should an unfortunate event happen to him, his family would not be affected. Thus, he purchased **Well Protect Whole Life Insurance Plan**. By paying an affordable premium, Alvin can enjoy wealth accumulation as well as life-long insurance protection.

▶ 保單權益人及受保人 Policyowner and Life Insured	馬先生（38歲、非吸煙者） Mr. Alvin Ma (Age 38, non-smoker)
▶ 投保額 Sum Insured	US$400,000 美元
▶ 年供保費 Annual Premium	US$16,236 美元
▶ 10年共付 10-Year Total Premium	US$162,360美元*

Age 38 歲

馬先生 38 歲開始繳付保費，選擇 10 年保費繳費年期
Alvin selects a 10-year payment term and starts his premium payment at age 38

Age 53 歲

若馬先生於兒子 18歲時退保，可以運用保單的預期退保價值（非保證）支持兒子於海外升學
If Alvin surrenders the policy when his son reaches age 18, he could use the projected surrender value (non-guaranteed) to support his son's overseas studies

保證現金價值 Guaranteed cash value	US$166,784 美元
預期週年紅利及累積利息(非保證) Projected Annual Dividends with accumulated interest (non-guaranteed)	US$3,030 美元
預期終期紅利(非保證) Projected Terminal Dividend (non-guaranteed)	US$30,622 美元
預期退保價值總額 Projected total surrender value	US$200,436 美元
相等於已繳總保費 Percentage of total premium paid	123%

Age 65 歲

若馬先生於65歲時退休並退保，保單的預期退保價值（非保證）可以作為生活費，與太太共享美好時光

If Alvin retires at age 65, he could surrender the policy and use the projected surrender value (non-guaranteed) to support his retirement life with his wife

保證現金價值 Guaranteed cash value	US$193,116 美元
預期週年紅利及累積利息(非保證) Projected Annual Dividends with accumulated interest (non-guaranteed)	US$10,402 美元
預期終期紅利(非保證) Projected Terminal Dividend (non-guaranteed)	US$176,296 美元
預期退保價值總額 Projected total surrender value	US$379,813 美元
相等於已繳總保費 Percentage of total premium paid	234%

Age 80 歲

若馬先生選擇讓保單一直滾存至80歲，保單的預期退保價值（非保證）可以作為給孫兒的禮物

If Alvin surrenders the policy at age 80, he could pass the projected surrender value (non-guaranteed) to his grandson as a gift.

保證現金價值 Guaranteed cash value	US$275,736 美元
預期週年紅利及累積利息(非保證) Projected Annual Dividends with accumulated interest (non-guaranteed)	US$28,718 美元
預期終期紅利(非保證) Projected Terminal Dividend (non-guaranteed)	US$440,626 美元
預期退保價值總額 Projected total surrender value	US$745,081 美元
相等於已繳總保費 Percentage of total premium paid	459%

* 保費金額或會因為四捨五入而與年供保費十年的總金額有輕微分別。
The figures may differ slightly from the total sum of 10-year annual premium payment due to rounding differences.

- 以上個案乃假設並只作舉例說明之用，實際紅利派發連利息並非保證，其金額由立橋人壽全權決定。
The above example is hypothetical and for illustrative purposes only. Actual dividends with interest are not guaranteed and are declared at Well Link Life's sole discretion.
- 以上累積金額包含其以現時年利率 4.25% 計算的累積利息。有關利率並非保證及可不時調整。該金額亦假設於保障年期內所有應繳保費全數如期繳付及並無作出保單貸款或提取週年紅利（如有）。若以上的週年紅利（如有）曾被提取，退保價值及期滿價值（視乎情況而定）將會減少。除保證現金價值外，以上預計之數字並非保證及不可作為將來之價值預測。以上例子所列的總保費並不包括保費徵費及附加利益保費（如有）。
The above accumulated amount includes interest accrued at current interest rate of 4.25% per annum, which is not guaranteed and may be changed from time to time. It is based on the assumption that all premiums are paid in full when due with no policy loans taken out and no withdrawals of Annual Dividends, if any, during the benefit term. The surrender value and the maturity value (as the case may be) will be reduced if the above Annual Dividends, if any, have been withdrawn. Except guaranteed cash value, the above projected figures are neither guaranteed nor estimated values for future. The amount of total premium(s) illustrated in the above example does not include levy and Supplementary Benefits premium, if any.

重要資訊 Important Information

紅利理念 Dividend Philosophy

我們發出分紅保險計劃，為保單權益人提供非保證紅利。這些保險計劃乃專為長期持有人士而設，您所繳交的保費將按照我們的投資策略投資於不同投資組合，而保單保障或開支費用將適當地從保費或資產中扣除。您的保單可以分享相關產品組別之盈餘（如有），而產品組別將由我們釐定。我們致力確保保單權益人和股東之間得到合理的利潤分配；以及不同組別的保單權益人之間，得以公平的方式分配利潤。

我們將至少每年檢視和釐定一次紅利，當中會考慮到每個因素的過往經驗和未來展望，包括但不限於以下因素：

投資回報：包括產品相關資產的利息收入和市場價值之任何變化。視乎產品的資產分配，投資回報可能受到利息收入波動（利息收入和利率前景）和各種市場風險的影響，包括信貸息差和違約風險，股票類資產價格波動；和相關資產對應於保單貨幣的外匯波動。

退保：包括保單退保及保單失效；以及其對相關產品資產的影響。

索償：包括就產品提供身故賠償和其他保障利益的成本。

費用：包括與保單直接相關的費用（例如佣金、承保費、繕發和保費繳交的費用）；和分配至產品組別的間接開支（例如一般行政費用）。

未來的投資表現無法預測。為了緩和投資表現的波動及提供更穩定的紅利，我們可能只會將某特定週年的部份利潤或虧損分配予保單權益人，以抵銷短期內的投資波動對紅利的影響。實際公佈的紅利及分紅可能與現有產品資訊中所提供的說明不同（例如保單建議書）。如實際紅利與建議書說明有所不同，或預測紅利/分紅表現有所修訂，將於保單週年通知書中列明。

由委任精算師審閱及認可的建議紅利/分紅將由公司董事會（包括一個或以上獨立非執行董事）審議批准。

您可瀏覽網址 www.wli.com.hk，了解本公司過往派發紅利的資料作參考用途。請留意過往紅利資料或表現並不能作為未來表現的指標。

We issue participating insurance plans, which offer the Policyowners with non-guaranteed dividends/bonus. These insurance plans are designed to be held long term. Your premiums will be invested in an investment portfolio to support those policies according to our investment strategy, with the cost of policy benefits and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related products determined by us. We aim to ensure a fair way of sharing profits between Policyowners and Shareholders, and among different groups of Policyowners.

The Company will review and determine the dividend / bonus at least once a year, taking into consideration both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the products' backing asset. Depending on the asset allocation of the products, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity-like asset prices and currency fluctuation of the backing asset against the policy currency.

Surrenders: include policy surrender and lapse; and the corresponding impact on investment backing the products.

Claims: include the cost of providing the death benefit and other insured benefits under the product.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable dividend / bonus payments. To stabilize the dividend / bonus, we may distribute a proportion of the financial performance in a particular year attributable to the Policyowners, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the policy term. The actual dividends and bonuses declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in the actual dividends/bonuses against the illustration or in the projected future dividends/bonuses, such changes will be reflected in the policy anniversary statement.

The dividend / bonus recommendation, which is reviewed and endorsed by the Appointed Actuary, will be approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

You may visit www.wli.com.hk to understand the Company's dividend history for reference purpose. Please note that past performance of dividend is not an indicator for its future performance.

投資理念、政策及策略 Investment Philosophy, Policy and Strategy

我們的投資理念是追求穩定的投資回報以支持產品，以向保單持有人提供長期價值和保證利益，同時符合立橋人壽的業務及財務目標。

我們的投資政策旨在實現長遠投資目標，同時減少投資回報的波動；並致力控制和分散風險，維持充足的流動性，並按負債狀況管理資產。

在一般情況下，本計劃下保單的資產主要包括：

目標資產類別	資產組合（%）
固定收益工具或有息證券（包括但不限於政府及企業債券等）	65% - 100%
股票類資產（包括但不限於股權類投資、互惠基金、物業投資等）	0% - 35%

我們目前的長期投資策略是將資產因應產品的負債分配到固定收益工具或股票類資產。我們的目標資產組合致力提供在可接受的範圍內地域性及行業的多元化。特別是：

- 固定收益工具主要包括政府、超國家機構、金融機構和企業發行的債券和債務證券，主要投資於香港、中國、北美、歐洲和亞太區。
- 股票類資產包括普通股、優先股，交易所買賣基金以及房地產投資等。這些股票類資產主要投資於香港、中國、北美、歐洲和亞太區。

此外，我們可能會通過衍生工具和其他金融協議來優化我們的投資策略，以實現高效和有效的風險管理。

在最大努力的基礎上，我們主要透過配對資產投資與負債的貨幣以降低貨幣風險。視乎市場供應，可能會投資於貨幣掉期交易等衍生工具以降低貨幣風險。

資產投資組合是由投資專業人士密切管理。投資策略可能會根據市場狀況和經濟前景而變動。如果投資策略發生任何重大變更，我們會告知保單權益人相關變更、原因以及對保單的潛在影響。

Our investment philosophy is to deliver stable returns which are in line with the product, therefore to provide long-term values and meet guaranteed benefits committed to our Policyowners, as well as the Company's business strategy and financial objectives.

Our investment policy aims to achieve long-term target investment returns while minimize the corresponding volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Under normal circumstances, the assets supporting the policies under this plan mainly consist of the following:

Asset Class	Asset Mix (%)
Fixed income instrument or interest-bearing securities (including but not limited to government and corporate bonds, etc)	65% - 100%
Equity-like asset (including but not limited to equity investment, mutual funds, properties investment, etc)	0% - 35%

Our current long-term target strategy is to allocate assets attributed to the liability of our products into fixed income instruments or equity-like assets. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. In particular:

- The fixed income instruments predominantly include bonds and debts securities issued by governments, supranational, financial institutions and corporates. They are mainly invested in the geographic region of Hong Kong, China, North America, Europe and Asia-Pacific.
- Equity-like assets may include common stocks, preferred shares, exchange traded funds, and other alternative investments such as real estate investments. These equity-like assets are mainly invested in Hong Kong, China, North America, Europe and Asia Pacific.

In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to achieve an efficient and effective risk management.

We mitigate currency risk by primarily matching the currency of asset investments to the underlying liabilities denomination at best effort. Derivatives such as currency swap might be used to mitigate currency risk, subject to market availability.

The asset portfolio is actively managed by investment professionals to closely monitor the investment performance. The investment strategy may be subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform Policyowners of the changes, with underlying reasons and potential impacts to the policies.

產品性質 Nature of the Product

本保單是一份具有儲蓄成分的長期分紅人壽保單，部分保費用以支付保險及相關費用。本保單適合有能力於保費繳付期繳付全期保費的客戶，因此，您應預備足夠的資金以繳付未來的保費，並為長期持有本保單作好準備，以達至儲蓄目標。

This Policy is a long-term participating life-insurance policy with a savings element. Part of the premium pays for the insurance and related costs. The Policy is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. You should be prepared to hold this product for the long term to achieve the savings target.

終止 Termination Conditions

本保單於保單簽發日期生效，並於以下任何一種情況最早發生時終止：

- 受保人身故；或
- 保單期滿；或
- 欠款金額包括累計利息達致保證現金價值的 100%；或
- 保單退保；或
- 保費寬限期屆滿而仍未繳付所需保費

This Policy becomes effective on the Policy Issue Date and terminates upon the first occurrence of any one of the following events:

- Death of the Life Insured; or
- Maturity of the Policy; or
- Outstanding loan including accrued interest reaches 100% of Guaranteed Cash Value; or
- Surrender of the Policy; or
- Required premium remains unpaid at the end of the grace period

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：

(i) 保單簽發日期或恢復生效日（以較遲者為準）；或

(ii) 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:

(i) Policy Issue Date or date of any reinstatement, whichever is later; or

(ii) 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 室立橋人壽保險有限公司」，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 "Well Link Life Insurance Company Limited at 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.

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

您應按所選的保費繳付年期準時繳交保費。若您在保費繳付期完結前停止繳交保費，您可選擇任何一項既有不能作廢選項以為保單退保。若有任何保費在寬限期（即保費到期日起計 31 天）屆滿時仍未繳付，亦沒有作出不能廢除選項，且如果：

(i) 不能作廢價值等於或多於未付的保費及就其累計的利息時，本公司將會就未付的保費提供自動保費貸款，使本保單繼續生效；或

(ii) 不能作廢價值少於未付的保費及就其累計的利息時，本保單將自動按比例繼續有效至沒有剩下不能作廢價值時止，屆時本保單將自動終止。

如果您提前終止本計劃或提前停止支付保費，您可能會蒙受重大損失，包括但不限於喪失保障、支付退保費用及財務損失。

You should pay premium(s) on time and according to the selected premium payment term. If you stop paying the premium before the completion of the premium payment term, you may elect the non-forfeiture option to surrender the policy. If any premium remains unpaid at the end of the Grace Period (i.e. 31 days from premium due date) and no non-forfeiture option has been elected and if the:

(i) Non-forfeiture value is equal to or greater than the outstanding premium and any interest accrued, the Company will advance an automatic premium loan for the outstanding premium to keep this policy in force; or

(ii) Non-forfeiture value is less than the outstanding premium and any interest accrued, this policy automatically continues on a pro-rata basis until no non-forfeiture value remains, after which this policy automatically terminates.

Should you terminate this plan early or cease paying premiums early, you may suffer a significant loss, including but not limited to, loss of coverage, surrender charge and financial loss.

稅務及滙報 Tax and Reporting

立橋人壽須遵守《稅務條例》（第112章）內以下的要求，以便稅務局實施《稅務條例》規定的自動交換某些財務帳戶資料的安排：

(i) 辨識某些帳戶為非除外「財務帳戶」（「非除外財務帳戶」）；

(ii) 為稅務目的辨識非除外財務帳戶持有人及某些非除外財務帳戶持有實體居留的司法管轄區；

(iii) 界定某些非除外財務帳戶持有實體的地位為「被動非財務實體」，並為稅務目的辨識其「控權人」居留的司法管轄區；

(iv) 收集非除外財務帳戶的某些資料（「所需資料」）；及

(v) 將某些所需資料交予稅務局（統稱為「自動交換資料要求」）。

為遵守「自動交換資料要求」，立橋人壽會要求您提供相關資料。如您有任何疑問，可尋求獨立的專業意見。

Well Link Life must comply with the following requirements of the Inland Revenue Ordinance (Cap. 112) to facilitate the Inland Revenue Department ('IRD') automatically exchanging certain financial account information as provided for thereunder:

(i) to identify certain accounts as non-excluded 'financial accounts' ('NEFAs');

(ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;

(iii) to determine the status of certain NEFA-holding entities as 'passive NFEs' and identify the jurisdiction(s) in which their 'controlling persons' reside for tax purposes;

(iv) to collect certain information on NEFAs ('Required Information'); and

(v) to furnish certain Required Information to the IRD (collectively, the 'AEOI requirements').

Well Link life will request you to provide certain information. You should seek independent professional advice if you have any doubt to comply with the AEOI requirements.

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:

<u>流動資金風險 Liquidity Risk</u>

本計劃乃因應長期持有而設。保單權益人可於保單生效期間申請保單貸款，惟此舉會減少身故賠償金額。如保單權益人於保單期滿前提早退保，只能收取扣除保單所有欠款後的退保利益，而該款項或會遠低於已繳交的保費總額。建議書上列載的退保利益總額只供參考之用。

This Policy is designed for long-term purpose. Policyowners may choose to apply for a policy loan while the policy is effective. But this may reduce the Death Benefit. If Policyowners surrender the Policy before the maturity of the Policy, they may only receive the surrender benefit with all the indebtedness of the Policy deducted which may be considerably less than the total amount of premiums paid. The total amount of surrender value as set out in the illustrations of the Plan is for reference only.

<u>信貸風險 Credit Risk</u>

本產品為本公司繕發的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部分，所以保單權益人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. Policyowners 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.

<u>保單貨幣風險 Policy Currency Risk</u>

保單權益人須承擔保單貨幣風險。本計劃的貨幣為非本地貨幣，若保單權益人選擇以本保單貨幣以外的貨幣支付保費或收取利益，保單權益人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。

The Plan is denominated in currencies other than local currency. If Policyowners choose to pay premium or receive benefit in currencies other than the policy currency, the actual amount paid or received by Policyowners 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.

<u>通脹風險 Inflation Risk</u>

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人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 www.wli.com.hk.

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立橋人壽保險有限公司 Well Link Life Insurance Company Limited

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