



## 「息」享未來儲蓄保 Well Save Future Coupon Plan

及早開始儲蓄，實踐未來夢想生活  
Start your savings early to realize your dream future

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



## 「息」享未來儲蓄保 Well Save Future Coupon Plan

想實踐未來夢想生活，今日就開始建立您的儲蓄計劃。立橋人壽「息」享未來儲蓄保（「本計劃」）於受保人60歲後提供每月可支取保證現金及非保證紅利至期滿。助您長遠累積財富，未來樂享生活。

Start your savings today to realize your dream future. Well Save Future Coupon Plan (the 'Plan') provides you with monthly guaranteed cash coupon and non-guaranteed dividend till maturity. The Plan helps you accumulate long term wealth for a better future.

### 計劃特點 Key Features



- 於受保人 60 歲生日當天或之後的保單週年日起每月發放可支取保證現金及非保證紅利，安享穩定現金流  
You will enjoy stable cash flow with the monthly payment of guaranteed cash coupon and non-guaranteed dividend starting from the policy anniversary on or following the life insured's 60<sup>th</sup> birthday.



- 多種保費年期選擇  
Choices on premium payment terms



- 多項保費暫緩或豁免保障，為您分憂  
Various types of premium defer or waiver to relieve your pressure



- 身故賠償為家人增添保障  
A death benefit to better protect your loved ones



- 申請簡易 毋須體檢  
Hassle-free application without medical examination

## 保障概覽 Benefit Highlights



### 每月可支取保證現金 Monthly guaranteed cash coupons

本計劃會於受保人60歲後的保單週年日起每月發放可支取保證現金直至期滿。按您所需，您可以選擇提取已發放的金額，或保留在本公司積存生息（積存利率並非保證及由本公司不時決定）。

Starting from the policy anniversary following life insured's 60<sup>th</sup> birthday till maturity, the Plan provides guaranteed cash coupons on monthly basis. To best suit your needs, you can choose to receive guaranteed cash coupons in cash or leave with the Company for accumulation with interest (accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.).



### 每月非保證紅利 Monthly non-guaranteed dividends

本計劃會於受保人60歲後的保單週年日起每月發放非保證紅利直至期滿。紅利並非保證，並由本公司每年酌情釐訂。跟可支取保證現金一樣，您可以選擇提取已發放的金額，或保留在本公司積存生息（積存利率並非保證及由本公司不時決定）。

Starting from the policy anniversary following life insured's 60<sup>th</sup> birthday till maturity, the Plan provides non-guaranteed dividends on monthly basis.

Dividends are not guaranteed and are determined by the Company at its discretion. Same as guaranteed cash coupons, you can choose to receive dividends in cash or leave with the Company for accumulation with interest (accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.).



### 多種保費年期 Choices on premium payment terms

本計劃備有5個保費繳費年期可供選擇：5 / 10 / 15 / 20 / 25年。若選擇5年繳費年期，你亦可選擇以一筆過預繳所有保費。

There are 5 options of premium payment terms for your selection: 5 / 10 / 15 / 20 / 25 years. If you select 5-year premium payment period, you can prepay all premiums in a lump sum payment.



### 豁免繳付保費 Premium waiver

若受保人於18歲至60歲期間不幸因意外事件蒙受完全及永久傷殘，本計劃的到期應繳保費在受保人康復前將被豁免。

During life insured age 18 to 60, premiums of the Plan falling due before recovery will be waived in the event of the life insured sustaining total and permanent disability as a result of accident.



### 延長寬限期保障至 365 日 Grace period extension up to 365 days

若保單持有人於第二個保單年度起不幸被裁員或解僱，可申請延長寬限期至最多365日，幫助客戶渡過難關。

We are always here to support you. Starting from the 2<sup>nd</sup> policy year, if the policyowner is made redundant or laid off, he/she can apply for an extension of grace period up to a maximum of 365 days.



### 身故賠償為家人增添保障 A death benefit to better protect your loved ones

若受保人於保單生效期間內不幸身故，身故賠償將包括：

- 以較高者為準：
  - 受保人身故日已繳總保費的 120% 減已發放的總可支取保證現金金額；或
  - 受保人身故日時的保證現金價值
- 積存可支取保證現金及利息（如有）
- 積存紅利及利息（如有）

減去任何欠款

If the life insured unfortunately passes away while the policy is in force, death benefit of the Plan will include:

- the higher of:
  - 120% of the total premiums paid at date of death of the life insured less the total guaranteed cash coupon amount paid; or
  - the guaranteed cash value at the date of life insured's death;
- accumulated guaranteed cash coupon and interest (if any)
- accumulated dividend and interest (if any)

Less any Indebtedness



### 申請簡易 毋須體檢 Hassle-free application without medical examination

您只需通過簡單審批流程，毋須體檢及健康申報，即可啟動儲蓄計劃。

You can start your saving plan with simple assessment process with no medical examination and health declaration required.

## 例子說明 Case Illustration

### 例子 1：自製長糧

#### Case 1: Long term income stream

陳先生50歲，希望為退休生活儲備財富。他投保「息」享未來儲蓄保，基本金額300,000美元，5年保費繳付期，並選擇一次過預繳保費。

Mr Chan is at age 50. He is planning for his future retirement life. He enrolls Well Save Future Coupon Plan with principal amount of USD 300,000 under 5-year premium term and chooses to prepay premium in a lump sum.



陳先生選擇一次過預繳所有保費（包括保費徵費）

Mr. Chan prepays all premiums in a lump sum payment (including levy)

預繳保費 Prepay premium

USD 276,667 美元

陳先生選擇提取所有可支取保證現金及非保證紅利作生活消費

Mr Chan chooses to cash out all guaranteed cash coupons and non-guaranteed dividends for daily expense.

#### 每月可得金額 Monthly amount

	可支取保證現金 Guaranteed Cash Coupons	紅利 Dividends	總額 Total
61-70 歲 Between age 61 and age 70 (共 120 月 Total 120 months)	USD 1,074 美元	USD 975 美元	USD 2,049 美元
71 歲及以後 From age 71 and onwards (71 至 92 歲共 264 月 Total 264 months between age 71 and age 92)	USD 1,074 美元	USD 489 美元	USD 1,563 美元

陳先生不幸於 92 歲身故

At age 92, Mr Chan unfortunately passes away.

身故賠償 Death benefit

USD 69,600 美元

整個保單年期預期共獲得  
Total projected benefit received during the policy term

USD 728,112 美元  
相等於預繳保費 263%  
of prepaid premium

註 Remarks:

- 以上例子說明僅供參考，並假設所有應繳保費已全數如期繳付及並沒有提早退保或任何欠款。  
The above example is for illustration and reference only and assume all premiums are paid and no early surrender nor indebtedness
- 除可支取保證現金及身故賠償外，以上預計之數字並非保證及並不等於將來可收取的實際金額，實際紅利派發及積存利率並非保證，其金額由立構人壽全權決定。  
Except guaranteed cash coupon and death benefit, the above projected figures are neither guaranteed nor actual benefits receivable in the future. Actual dividends and accumulation interest are not guaranteed and are declared at Well Link Life's discretion.
- 金額及百分比或會因為四捨五入而有輕微分別。  
The figures and percentages in the example may differ slightly due to rounding.



例子 2：積少成多，及早養成儲蓄習慣  
Case 2: Save early to accumulate wealth

李先生25歲，剛進入社會工作數年，透過固定儲蓄累積財富。他投保「息」享未來儲蓄保，基本金額1,200,000港元，25年保費繳付期（月繳）。

Mr Lee is at age 25. He has just started working for a few years and is planning to accumulate wealth by regular savings. He enrolls Well Save Future Coupon Plan with principal amount of HKD 1,200,000 under 25-year premium payment period (monthly payment).

李先生選擇提取所有可支取保證現金及非保證紅利

Mr. Lee chooses to cash out all guaranteed cash coupons and non-guaranteed dividends.

每月保費 Monthly premium		HKD4,097 港元	
每月可得金額 Monthly amount			
	可支取保證現金 Guaranteed Cash Coupons	紅利 Dividends	總額 Total
61-70 歲 Between age 61 and age 70 (共 120 月 Total 120 months)	HKD 6,480 港元	HKD 14,616 港元	HKD 21,096 港元 相等於每月保費 515% of monthly premium
71 歲及以後 From age 71 and onwards (共 360 月 Total 360 months)	HKD 6,480 港元	HKD 7,308 港元	HKD 13,788 港元 相等於每月保費 337% of monthly premium

李先生 100 歲時預期共獲得  
Mr. Lee receives total projected benefit at age 100

HKD 7,495,200 港元  
相等於已繳總保費 610% of total  
premium paid

註 Remarks:

- 以上例子說明僅供參考，並假設所有應繳保費已全數如期繳付及並沒有提早退保或任何欠款。  
The above example is for illustration and reference only and assume all premiums are paid and no early surrender nor indebtedness
- 除可支取保證現金外，以上預計之數字並非保證及並不等於將來可收取的實際金額，實際紅利派發及積存利率並非保證，其金額由立構人壽全權決定。  
Except guaranteed cash coupon, the above projected figures are neither guaranteed nor actual benefits receivable in the future. Actual dividends and accumulation interest are not guaranteed and are declared at Well Link Life's discretion.
- 以上例子中金額及百分比或會因為四捨五入而有輕微分別。  
The figures and percentages in the example may differ slightly due to rounding.

## 產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan	
保費繳付年期及投保年齡 (以上一個生日計算) Premium Payment Term and Issue Age (on last birthday)	5 年 years	18 歲至 50 歲 Age 18 to age 50
	10 年 years	18 歲至 50 歲 Age 18 to age 50
	15 年 years	18 歲至 45 歲 Age 18 to age 45
	20 年 years	18 歲至 40 歲 Age 18 to age 40
	25 年 years	18 歲至 35 歲 Age 18 to age 35
保障年期 Benefit Term	至 To Age 100 歲	
保單貨幣 Policy Currency	港元 HKD / 美元 USD	
最低基本金額 <sup>1</sup> Minimum Principal Amount <sup>1</sup>	HKD100,000 港元 / USD 12,500 美元	
最高基本金額 <sup>1</sup> Maximum Principal Amount <sup>1</sup>	HKD2,500,000 港元 / USD 312,500 美元	
保費繳費模式 Premium Payment Mode	年繳 Annual / 月繳 monthly / 預繳 <sup>2</sup> Annual with Prepayment <sup>2</sup>	
可支取保證現金 Guaranteed Cash Coupon	<ul style="list-style-type: none"><li>於受保人 60 歲生日當天或之後的保單週年日起開始發放至期滿 Payable starting from the policy anniversary on or following life insured's 60<sup>th</sup> birthday till maturity</li><li>每月發放 Payable on monthly basis</li><li>可選取下列其中一項方式領取： 選項一：提取現金 選項二：保留在本公司積存生息，積存利率並非保證及由本公司不時決定 You may elect to receive by one of the following options: Option 1: paid in cash Option 2: leave with the Company for interest accumulation where the accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.</li></ul>	



紅利  
Dividends

- 非保證，並由本公司每年酌情釐訂  
Non-guaranteed and are determined by the Company at its discretion
- 於受保人 60 歲生日當天或之後的保單週年日起開始發放至期滿  
Payable starting from the policy anniversary on or following life insured's 60<sup>th</sup> birthday till maturity
- 每月發放  
Payable on monthly basis
- 可選取下列其中一項方式領取：  
選項一：提取現金  
選項二：保留在本公司積存生息，積存利率並非保證及由本公司不時決定  
You may elect to receive by one of the following options:  
Option 1: paid in cash  
Option 2: leave with the Company for interest accumulation where the accumulation interest rate is non-guaranteed and may be determined by the Company from time to time.

身故賠償  
Death Benefit

若受保人身故，身故賠償將包括：

1. 以較高者為準：
  - a. 受保人身故日已繳總保費的 120% 減已發放的總可支取保證現金金額；  
或
  - b. 受保人身故日時的保證現金價值
2. 積存可支取保證現金及利息（如有）
3. 積存紅利及利息（如有）

減去任何欠款

If the life insured dies, the death benefit will include:

1. the higher of:
  - a. 120% of the total premiums paid at date of death of the life insured less the total guaranteed cash coupon amount paid; or
  - b. the guaranteed cash value at the date of Life Insured's death;
2. accumulated guaranteed cash coupon and interest (if any)
3. accumulated dividend and interest (if any)

Less any Indebtedness

## 產品概覽 Product Summary (續 Continued)

### 退保保障 Surrender Benefit

- (i) 退保時的保證現金價值；加
  - (ii) 積存可支取保證現金及利息（如有）；加
  - (iii) 積存紅利及利息（如有）；減
  - (iv) 任何欠款。
- (i) Guaranteed cash value at time of surrender; plus
- (ii) accumulated guaranteed cash coupon and interest (if any); plus
- (iii) accumulated dividend and interest (if any); less
- (iv) any indebtedness.

### 豁免繳付保費 Premium Waiver Benefit

若受保人於 18 歲至 60 歲期間不幸因意外事件蒙受完全及永久傷殘，本計劃的到期應繳保費在受保人康復前將被豁免。

During life insured age 18 to 60, premiums of the Plan falling due before recovery will be waived in the event of the life insured sustaining total and permanent disability as a result of accident.

### 延長寬限期保障 Extended Grace Period Benefit

若保單權益人於本計劃生效一年以上後不幸被裁員或解僱，可申請延長寬限期至最多 365 日<sup>3</sup>。本保單僅接受一次延長寬限期保障的申請。

If the policyowner is made redundant or laid off after the Plan has been in effect for more than one year, he/she can apply for an extension of grace period to a maximum of 365 days<sup>3</sup>. The extended grace period benefit can be claimed once only under this Policy.

1. 基本金額為參考數字用作計算本計劃的保障，並不等於身故賠償  
Principal Amount is a reference figure used in benefit calculation of the Plan. It does not equal to death benefit
2. 只適用於五年保費繳付期，並需於投保時一筆過預繳基本計劃的所有期繳保費及徵費。預繳費用將以年利率 3.0%（港元保單）/ 3.2%（美元保單）計算，由於利率並非保證及可不時調整，而且徵費率及其上限並非固定及可能隨時更改，因此預繳費用並不保證可足夠繳付整個保費繳費年期的所有保費及徵費。  
Applicable to 5-year premium term only and require full prepayment of all future premium dues and corresponding levy under the Plan at policy issue. The prepayment amount is calculated at annual interest rate of 3.0% (HKD policies) / 3.2% (USD policies). Since prepayment interest rate is not guaranteed and levy rate and its upper limit are not fixed, which are subject to change, the prepayment amount may not be sufficient to fully cover all future premium dues and corresponding levy.
3. 正常寬限期為 31 日。  
Standard grace period is 31 days.

## 重要資訊 Important Information

### 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費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 reserve enough money to cover the premiums in the future. You should be prepared to hold this plan for the medium to long term to achieve the savings target.

### 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、部分退保或保單失效；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）；和分配至產品組別之間接開支（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。董事會及委任精算師會善用每位成員的知識、經驗和觀點去管理潛在利益衝突，確保保單權益人和股東，及不同組別之保單權益人都得到公平待遇。

您可瀏覽網址 <https://www.wli.com.hk/tc/dividend>，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, partial surrenders and policy 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. The Board and Appointed Actuary will utilise the knowledge, experience, and perspectives of each individual member to manage the risk of conflict of interests, in order to ensure fair treatment between Policyowners and Shareholders, and among different groups of Policyowners.

You may visit <https://www.wli.com.hk/en/dividend> 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）	50% - 70%
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）	30% - 50%

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.)	50% - 70%
Equity-like assets (including but not limited to equity investment, mutual funds, properties investment, etc.)	30% - 50%

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.

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

本計劃之保費繳費年期為5 / 10 / 15 / 20 / 25年。您需預留足夠資金並按指定保費繳費年期繳交全期保費。若您希望於保費繳費年期前停止繳交保費，您可主動申請退保或在已於全數繳付80%保費繳費年期內的應繳保費後申請減額付清選項。在減額付清選項生效後，所有保單保障及紅利亦會按比例相應降低。若您沒有申請以上選項並於寬限期後仍未繳付保費，且如果：

1. 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；
2. 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。

在本保單因此而被終止時，您可能會失去全部其他權益。

The premium payment term of the Plan is 5 / 10 / 15 / 20 / 25 years payment. You should pay premium(s) on time and according to the selected premium term. If you stop paying the premium before the completion of the premium payment term, you may elect to surrender the policy or apply for reduced paid-up option which is available upon full payment of 80% of the total Premium payable under this policy within the premium payment term. All benefits and the dividend of the Plan after the effective date of Reduced Paid-Up Option shall be reduced proportionately. If any premium remains unpaid at the end of the Grace Period and if the:

1. non-forfeiture value is equal to or greater than the outstanding Premium and any interest accrued thereon, the Company will advance an automatic premium loan for the outstanding Premium to keep this policy in force; or
2. 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 automatic terminates.

Please note that once the policy is terminated on this basis, you will lose all of your other benefits.

## 稅務及匯報 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 to comply with the AEOI requirements. You should seek independent professional advice if you have any doubt.

## 自殺 Suicide

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) 任何增加保費的生效日期(只適用於該次新增的保費)。

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 premium (applicable to that particular increase in premium only).

## 終止 Termination Conditions

保單於保單簽發日期生效,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%或以上;或
- 保單退保;或
- 保單寬限期屆滿而仍未繳付所需保費(如適用)。

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

- The death of the life insured; or
- Maturity of the policy; or
- Outstanding loan including accrued interest reaches 100% of guaranteed cash value or more; or
- Surrender of the policy; or
- Required premium remains unpaid at the end of the grace period (if applicable).

## 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。本公司在收受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.

## 主要除外事項 Key Exclusions

豁免繳付保費並不適用於因以下任何一項或多項因素而直接或間接、完全或部份導致受保人完全及永久傷殘：

- (i) 任何已存在醫療狀況；
- (ii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (iii) 任何類型的疾病，或細菌或病毒性的感染，但因意外割傷或傷口引致細菌感染者除外；
- (iv) 任何人類免疫力缺乏病毒 (HIV) 的疾病或感染及/或其任何相關的疾病，包括後天免疫力缺乏症（即愛滋病）及/或其引發的任何突變、衍生或變異；
- (v) 核分裂、核溶合、任何核燃料或燃燒核燃料或核子武器物料後的核廢料放射性所產生的電離輻射或污染；
- (vi) 戰爭或敵對行為（不論是否已宣戰）、民眾騷動、叛變、革命、暴動、罷工、恐怖份子或類似戰爭的行動；
- (vii) 參與任何軍事或維持和平活動；
- (viii) 任何人士為自己或代表任何團體或組織或與任何團體或組織有關，以恐怖主義、謀殺或企圖謀殺、綁架或企圖綁架、攻擊、襲擊或其他暴力手段行影響任何團體、法團或政府；
- (ix) 自殺或任何蓄意自殘行為，無論當時神智清醒與否；
- (x) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；
- (xi) 美容或整形手術、或任何非必要的手術、或先天性異常，但因意外事件引致受傷而需重建手術則除外；
- (xii) 分娩、流產、墮胎、懷孕或其任何併發症，無論事故是否由受傷引發或因受傷而加劇；或
- (xiii) 職業運動、任何比賽、涉及使用呼吸器具的水底活動、空中飛行活動（包括高空彈跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘），但作為機組人員或購票乘客乘搭具有正式牌照的商業定期航班的載客飛機則除外，或任何危險活動或運動，除非得到本公司特別批註同意。

Premium waiver shall not apply if the life Insured's total and permanent disability is caused directly or indirectly, wholly or partly, by any one or more of the following:

- (i) Any pre-existing condition;
- (ii) Taking of drugs other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
- (iii) Any kind of sickness or disease, or bacterial or viral infection except bacteria infection resulting from an accidental cut or wound;
- (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof;
- (v) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
- (vi) War or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vii) Participation in any armed force or peace keeping activities;
- (viii) An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force, any group, corporation or government by terrorism, murder or attempted murder, kidnapping or attempted kidnapping, attack, assault or any other violent means;
- (ix) Suicide or an intentional self-inflicted act while sane or insane;
- (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (xi) Cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by Injury caused by an Accident;
- (xii) Childbirth, miscarriage, abortion, pregnancy and any complications thereof, notwithstanding that such event may have been accelerated or induced by Injury; or
- (xiii) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.

## 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:

### 流動資金風險 Liquidity Risk

本計劃是為中期至長期保險而設。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之保費總額。

The Plan is designed for medium to long term purpose. Policyowners may choose to apply for a policy loan while the policy is in force. 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 significantly less than the total amount of premiums paid.

### 信貸風險 Credit Risk

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.

#### 保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。如本計劃的貨幣為非本地貨幣，或若您選擇以本保單貨幣以外的貨幣支付保費或收取利益（包括退保，提取預繳保費或身故賠償），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 the Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit (including surrender, withdrawal of prepayment of premium or death benefits) in currencies other than the policy currency(ies), 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

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](http://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](http://www.wli.com.hk).

#### 注意 Notes

1. 本產品簡介冊由立橋人壽保險有限公司（「立橋人壽」）發行，立橋人壽對本產品簡介冊所載資料的準確性承擔一切責任。本產品簡介冊只提供計劃的一般資料，只供參考之用，並非保單的一部份，並只在香港以內派發，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。有關保障範圍、詳情及條款，請參閱保單文件。如有查詢，歡迎與本公司的保險顧問聯絡，或致電客戶服務熱線：+852 2830 7500。  
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2. 本計劃由立橋人壽承保。立橋人壽已獲保險業監管局授權及監管，於香港特別行政區經營長期業務。  
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 the Hong Kong Special Administrative Region.
3. 本計劃是一項保險產品。繳付之保費並非銀行存款或定期存款，本產品不受香港特別行政區存款保障計劃所保障。  
This plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
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The policy provision of this product is governed by the laws of the Hong Kong Special Administrative Region.
5. 若中、英文版本有歧異，概以英文版本為準。  
Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

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



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