



「存」為未來（豐裕）延期年金計劃

Well Enjoy Deferred Annuity Plan (Enrich)

未來理想生活 自主財務自由
Enjoy the Future Life as You Wish with Financial Freedom

(2026年1月版 Printed in January 2026)



合資格延期年金保單
Qualifying Deferred
Annuity Policy

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



「存」為未來（豐裕）延期年金計劃

Well Enjoy Deferred Annuity Plan (Enrich)

立橋人壽「存」為未來（豐裕）延期年金計劃（「本計劃」）給你連續10年或20年每月年金，穩定增值財富，未來理想生活輕鬆可得。

Well Link Life's Well Enjoy Deferred Annuity Plan (Enrich) (the 'Plan') provides you with monthly annuities for 10 or 20 consecutive years. With stable growing wealth, you can enjoy the future life as you wish.

計劃特點 Plan Features

- 5年或10年繳費期；10年或20年每月年金
5-year or 10-year premium payment term; 10-year or 20-year monthly annuity
- 潛在回報增值財富
Potential return to grow your wealth
- 身故賠償為家人增添保障
Death benefit to protect your beloved family
- 投保程序簡易，毋須提供健康資料
Hassle-free application with no health information needed
- 保費可享稅務扣除(如適用)
Realize tax deduction for premiums paid (if applicable)

保障概覽 Benefit Overview

20\$

長達20年每月年金收入，財務安排靈活自主

Up to 20-year monthly annuity incomes with flexible financial arrangement

只需繳付5年或10年保費，享有10年或20年每月年金收入。您可選擇以現金提取每月年金；或將年金保留在本公司積存生息，利率由本公司不時宣佈決定。

You only need to pay 5 or 10-year premium and will receive monthly annuity for 10 years or 20 years. You may choose to receive the monthly annuities in cash; or leave them with us to accumulate at an interest rate as may be declared by the Company from time to time.

- 投保年齡18至39歲 — 適用於任何本計劃下可選擇的保單貨幣(港元/美元)、保費繳費年期(5/10年)、年金期(10/20年)及保費繳費模式(年繳/月繳)。您可以於50歲*開始收取每月年金。

Issue age between 18 and 39 – Applicable for all available options of policy currency (HKD/USD), premium payment term (5/10 years), annuity period (10/20 years) and premium payment mode (annual/monthly) under the Plan. Start to receive your monthly annuities when you reach age 50*.

- 投保年齡40至65歲 — 任何本計劃下可選擇的保單貨幣(港元/美元)、保費繳費年期(5/10年)、年金期(10/20年)及保費繳費模式(年繳/月繳)，累積年期均為10年，您可以於第11個保單年度起收取每月年金。

Issue age between 40 and 65 – Accumulation period is 10 years under all available options of policy currency (HKD/USD), premium payment term (5/10 years), annuity period (10/20 years) and premium payment mode (annual/monthly) under the Plan. Start to receive your monthly annuities from the 11th policy year.

* 首次年金於緊接年金領取人50歲生日當天或之後的保單週年日發放。

First annuity payable on the policy anniversary immediately following the annuitant reaching age 50.



潛在回報增值財富

Potential return to grow your wealth

本計劃為分紅保單，每月年金包括保證金額及非保證金額，於保證年金收入外兼具潛在收入回報。非保證年金金額並非保證，並由本公司酌情不時釐訂。

The Plan is a participating policy. Monthly annuity consists of a guaranteed amount and a non-guaranteed amount. It provides potential return on top of the guaranteed annuity income. Non-guaranteed annuity amount is not guaranteed and is determined by the Company in its absolute discretion from time to time.



身故賠償為家人增添保障

A death benefit to better protect your loved ones

人生總會出現意外，若年金領取人於保單生效期間不幸身故，本計劃提供身故賠償，金額不少於已繳總保費的105%。有關詳情請參閱產品概覽部份。

Life is full of surprises. If the annuitant unfortunately passes away while the policy is in force, a death benefit of an amount not less than 105% of total premiums paid will be provided in this plan. Please refer to Product Summary for details.



投保程序簡易，毋須提供健康資料

Hassle-free application process with no health information needed

本計劃的申請程序簡易，您毋須提供任何健康資料[#]。

The application process is simple. You do not need to provide any health information[#].

[#] 只適用於同一年金領取人在保費繳費期期間需繳交之總保費少於或等於\$2,000,000港元/\$250,000美元。若超過此限額，立橋人壽將因應核保需求要求健康資料。

Only applicable if total premiums to be paid over the premium payment period are equal to or below HKD2,000,000 / USD250,000 for the same annuitant. If such limit is exceeded, Well Link Life may require your health information for underwriting purpose.



保費可享稅務扣除 (如適用)

Tax deduction for premium payments (if applicable)

您於本計劃繳付的保費更可向稅務局申請薪俸稅及個人入息稅之稅務扣除，每名納稅人於每個課稅年度最高扣除額為\$60,000港元[^]。

You can apply for tax deductions under the salaries tax and personal assessment with Inland Revenue Department for your premiums paid for this plan with a maximum deduction of HKD60,000 per taxpayer for each assessment year[^].

[^] 已繳付至「存」為未來（豐裕）延期年金計劃的保費可獲得稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；請注意，此產品可售予在保費繳費期內可能計劃或已退休的65歲或以上之人士。在此情況下，你可能需要進一步審視你在保費繳費期內所繳交保費是否符合稅務扣除資格，及於適當時尋求獨立的稅務建議；而稅務局擁有絕對權力決定在保費繳費期間所繳付保費之稅務扣除。有關主要風險因素的詳情，請參閱「合資格延期年金保單的稅務定義」部份，或向稅務局 www.ird.gov.hk 查詢或尋求獨立的稅務建議。

Any tax deduction under the salaries tax and personal assessment with Inland Revenue Department for premiums paid under the Well Enjoy Deferred Annuity Plan (Enrich) shall be subject to your individual circumstances. Please note that the Plan may be sold to the person(s) aged 65 or above, who may have plan to retire or retired during the premium payment period of the Plan. In this case, you may wish to further visit your eligibility of tax deduction for your premiums paid during the premium payment period and seek your independent tax advice as appropriate. It is also at Inland Revenue Department's discretion on tax deduction when your premiums are paid over the premium payment period. Please refer to the 'Tax Implication of Qualifying Deferred Annuity Insurance Policy' section for details regarding key risk factors. For more information, please contact the Inland Revenue Department www.ird.gov.hk or seek independent tax advice.

例子說明1 — 簽訂退休儲備

Case Illustration 1 – Retirement fund planning

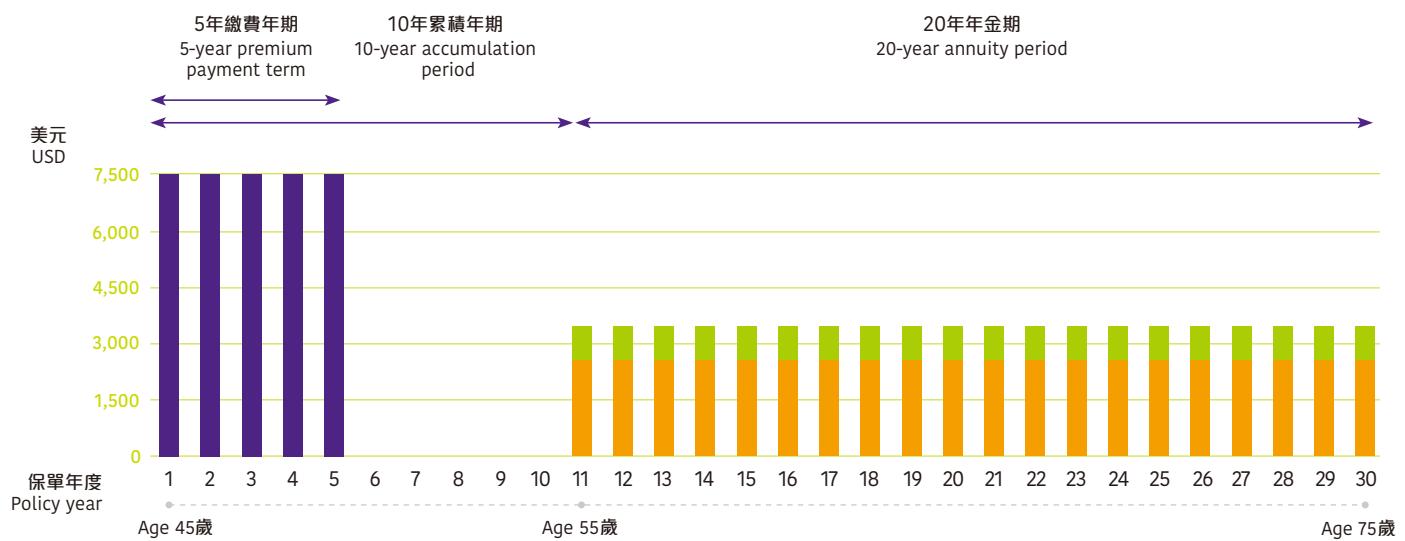
李先生現年45歲，投保「存」篇未來（豐裕）延期年金計劃，及早規劃退休儲備，保證未來生活質素。年金將於李先生55歲生日後的首個保單周年日開始發放。

Mr. Lee, age 45, starts to build his retirement fund with **Well Enjoy Deferred Annuity Plan (Enrich)** for a quality life after retirement in future. Annuity payment begins at the first policy anniversary following Mr. Lee 55th birthday.



李先生，45歲 Mr. Lee, age 45			
保費繳費年期 Premium payment term	5 年 Years	年金期 Annuity period	20 年 Years
累積年期 Accumulation period	10 年 Years	每月保證年金 Monthly guaranteed annuity	USD 214 美元
每年保費 Annual premium	USD 7,500 美元	每月非保證年金 Monthly non-guaranteed annuity	USD 75 美元
5年已繳總保費 Total premiums paid in 5 years	USD 37,500 美元	總預期每月年金 Total projected monthly annuity	USD 289 美元

■ 每年已繳保費 Annual premium paid ■ 每月保證年金 Monthly guaranteed annuity ■ 每月非保證年金 Monthly non-guaranteed annuity



20年年金期內所收取總預期年金金額 Total projected annuity amounts in 20 years annuity period
= USD **69,374** 美元 = 相等於 Equivalent to **185%** 已繳總保費 of total premiums paid

保證內部回報率
Guaranteed Internal Rate of Return

每年 **1.80%** p.a.

預期總內部回報率
Projected Total Internal Rate of Return

每年 **3.60%** p.a.

例子說明2 — 實現提早退休目標

Case Illustration 2 – Prepare for early retirement

陳小姐現年39歲，希望可以提早退休享受人生，所以投保「存」為未來（豐裕）**延期年金計劃**，早日享有穩定年金收入。年金將於陳小姐50歲生日後的首個保單周年日開始發放。

Ms. Chan, age 39, aims to retire early and enjoy life. She purchases **Well Enjoy Deferred Annuity Plan (Enrich)** for future stable annuity income. Annuity payment begins at the first policy anniversary following Ms. Chan 50th birthday.



陳小姐，39歲 Ms. Chan, age 39			
保費繳費年期 Premium payment term	10 年 Years	年金期 Annuity period	10 年 Years
累積年期 Accumulation period	11 年 Years	每月保證年金 Monthly guaranteed annuity	HKD 5,948 港元
每年保費 Annual premium	HKD 60,000 港元	每月非保證年金 Monthly non-guaranteed annuity	HKD 1,268 港元
10年已繳總保費 Total premiums paid in 10 years	HKD 600,000 港元	總預期每月年金 Total projected monthly annuity	HKD 7,216 港元



10年年金期內所收取總預期年金金額 Total projected annuity amounts in 10 years annuity period

= HKD **865,860** 港元 = 相等於 Equivalent to **144%** 已繳總保費 of total premiums paid

保證內部回報率 Guaranteed Internal Rate of Return	每年 1.53% p.a.	預期總內部回報率 Projected Total Internal Rate of Return	每年 3.25% p.a.
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以上例子乃假設作舉例說明之用，如欲了解詳情，請參閱「產品概覽」部份。保證內部回報率及預期總內部回報率之計算並不包括您就保費所繳付的保費徵費，所有數值均以四捨五入方式調整至最接近的兩個小數位以便參考。

The above example is for illustration only. Please refer to Product Summary section for details. The calculation of guaranteed Internal Rate of Return (IRR) and projected total IRR does not include the effect of the levy(ies) on your premiums collected and we have rounded the figures to two decimal places for easy reference.

每月非保證年金金額根據現行經濟環境及公司的分紅政策釐定，由本公司按絕對酌情權不時決定，並為非保證。實際每月非保證年金金額或會於年金期內調整，甚至可能為零。

Monthly non-guaranteed annuity amount is derived from current economic situation and company's dividend policy. It shall be determined by the Company in its absolute discretion from time to time and is non-guaranteed. The actual amount of monthly non-guaranteed annuity may vary during the Annuity Period and may even be zero.

假設 Assumption :

1. 以年繳形式繳付保費，所有的保費在保費繳費年期到期前全數繳付。
Annual premium and all premiums are paid in full when due throughout the premium payment term.
2. 沒有任何保單貸款。
No policy loan has been taken out.
3. 在年金期間，以現金形式收取所有每月年金。
During the annuity period, all monthly annuity payments will be received in cash.

於第一個保單年度終結時，退保價值相對於已繳保費之比率：

Surrender value to premium paid ratio at the end of the first policy year:

保單貨幣：美元 Policy Currency: USD

	退保價值相對已繳保費之比率 Surrender value to premium paid ratio	
	年繳保費模式 Annual premium mode	月繳保費模式 Monthly premium mode
5年繳費期 5-year premium payment term	35.00%	33.14%
10年繳費期 10-year premium payment term	30.00%	28.41%

保單貨幣：港元 Policy Currency: HKD

	退保價值相對已繳保費之比率 Surrender value to premium paid ratio	
	年繳保費模式 Annual premium mode	月繳保費模式 Monthly premium mode
5年繳費期 5-year premium payment term	30.00%	28.41%
10年繳費期 10-year premium payment term	25.00%	23.67%

以上顯示的價值按不同保單貨幣、保費繳費年期及模式計算，並且假設整個保單年期內沒有任何現金提取或保單貸款。第一個保單年度終結時的退保價值相對於已繳保費之比率不受投保年齡、性別及年金期影響。

The value illustrated above is calculated across different policy currency, premium payment term and mode under the assumptions that no cash withdrawal or policy loans are taken throughout the term of the policy. Surrender value to premium paid ratio at the end of the first policy year is not dependent on issue age, gender and annuity period.

以5年年繳保單為例，若您於首個保單年度終結時退保，所繳付之每10,000保費，可獲的退保價值為3,500(適用於美元保單)或3,000(適用於港元保單)。

Take policies with 5-year premium payment and annual premium mode as example, if you surrender the policy at the end of the first policy year, you will receive the surrender value of 3,500 (applicable to USD-denominated policy) or 3,000 (applicable to HKD-denominated policy) of each 10,000 premium paid.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan	
投保年齡 Issue Age	18歲至65歲 Age 18 to age 65	
保單貨幣單位 Policy Currency	港元 HKD /美元 USD	
保費繳費年期 Premium Payment Term	5年 years / 10年 years	
年金期 Annuity Period	10年 years / 20年 years	
累積年期 Accumulation Period	<p>投保年齡 Issue Age 18歲至 to Age 39歲 : 至年金領取人 Till annuitant's age 50歲 投保年齡 Issue Age 40歲至 to Age 65歲 : 10年 years</p> <p>累積年期由保單生效日起至上述終止日期止，此段時間內並無年金發放以累積已繳保費 Accumulation period starts from policy effective date to the end date stated above. It refers to a period without annuity payment to allow for accumulation of premium paid.</p>	
最低保費金額 Minimum Premium Amount	<p>5年繳費期 5-year premium payment term</p> <p>年繳 Annual pay: 每年42,000港元 / 5,400美元 HKD42,000 / USD5,400 per year</p> <p>月繳 Monthly pay: 每月3,696港元 / 476美元 HKD3,696 / USD476 per month</p>	<p>10年繳費期 10-year premium payment term</p> <p>年繳 Annual pay: 每年21,000港元 / 2,700美元 HKD21,000 / USD2,700 per year</p> <p>月繳 Monthly pay: 每月1,848港元 / 238美元 HKD1,848 / USD238 per month</p>
年金 Annuity	<p>每月年金金額應等於保證年金金額及非保證年金金額(如有)之和。非保證年金金額並非保證，並由本公司酌情不時釐訂。</p> <p>Monthly annuity amount equal to the sum of guaranteed annuity amount and non-guaranteed annuity amount (if any). Non-guaranteed annuity amount is not guaranteed and is determined by the Company in its absolute discretion from time to time.</p>	
年金給付開始時間 Annuity Payment Start Time	<p>投保年齡18至39歲 — 適用於任何本計劃下可選擇的保單貨幣（港元/美元）、保費繳費年期（5/10年）、年金期（10/20年）及保費繳費模式（年繳/月繳）。您可以於50歲[#]開始收取每月年金。</p> <p>Issue age between 18 and 39 – Applicable for all available options of policy currency (HKD/USD), premium payment term (5/10 years), annuity period (10/20 years) and premium payment mode (annual/monthly) under the Plan. Start to receive your monthly annuities when you reach age 50[#].</p> <p>投保年齡40至65歲 — 任何本計劃下可選擇的保單貨幣（港元/美元）、保費繳費年期（5/10年）、年金期（10/20年）及保費繳費模式（年繳/月繳），累積年期均為10年。您可以於第11個保單年度起收取每月年金。</p> <p>Issue age between 40 and 65 – Accumulation period is 10 years under all available options of policy currency (HKD/USD), premium payment term (5/10 years), annuity period (10/20 years) and premium payment mode (annual/monthly) under the Plan. Start to receive your monthly annuities from the 11th policy year.</p>	

產品概覽 Product Summary (續 Continued)

年金給付方式 Annuity Options

兩種給付方式可供選擇：

選項一：提取現金 (預設選項)

選項二：保留在本公司積存生息，利率為非保證，並由本公司不時宣佈決定
若沒有選擇任何方式，選項一將自動被採用。您可更改有關給付方式，而毋須繳付
任何費用。

Two options for selection:

Option 1: Paid in cash (Default option)

Option 2: Leave with the Company to accumulate at a non-guaranteed interest rate
as may be declared by the Company from time to time

If no option is elected, Option 1 will be applied automatically. You can change your
annuity option without any charges.

內部回報率^ Internal Rate of Return (IRR)^

以下內部回報率^只供參考：

IRR^ below is for illustration only:

投保年齡 Issue age		Age 45歲	
保費繳費年期 Premium payment term		5年 years	
累積年期 Accumulation period		10年 years	
年金期 Annuity period		20年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 1.32% - 1.60% p.a.
		總內部回報率 Total IRR	每年 3.16% - 3.40% p.a.
	美元 USD	保證內部回報率 Guaranteed IRR	每年 1.52% - 1.80% p.a.
		總內部回報率 Total IRR	每年 3.36% - 3.60% p.a.

投保年齡 Issue age		Age 45歲	
保費繳費年期 Premium payment term		5年 years	
累積年期 Accumulation period		10年 years	
年金期 Annuity period		10年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 1.00% - 1.40% p.a.
		總內部回報率 Total IRR	每年 2.87% - 3.20% p.a.
	美元 USD	保證內部回報率 Guaranteed IRR	每年 1.22% - 1.60% p.a.
		總內部回報率 Total IRR	每年 3.07% - 3.40% p.a.

內部回報率[^]
Internal Rate of Return
(IRR)[^]

投保年齡 Issue age		Age 45歲	
保費繳費年期 Premium payment term		10年 years	
累積年期 Accumulation period		10年 years	
年金期 Annuity period		20年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 1.33% - 1.65% p.a.
		總內部回報率 Total IRR	每年 3.17% - 3.45% p.a.
	美元 USD	保證內部回報率 Guaranteed IRR	每年 1.53% - 1.85% p.a.
		總內部回報率 Total IRR	每年 3.37% - 3.65% p.a.

投保年齡 Issue age		Age 45歲	
保費繳費年期 Premium payment term		10年 years	
累積年期 Accumulation period		10年 years	
年金期 Annuity period		10年 years	
保單貨幣 Policy currency	港元 HKD	保證內部回報率 Guaranteed IRR	每年 0.96% - 1.45% p.a.
		總內部回報率 Total IRR	每年 2.81% - 3.22% p.a.
	美元 USD	保證內部回報率 Guaranteed IRR	每年 1.18% - 1.65% p.a.
		總內部回報率 Total IRR	每年 3.03% - 3.43% p.a.

產品概覽 Product Summary (續 Continued)

<p>身故賠償 Death Benefit</p>	<p>於累積年期內： 以較高者為準： (a) 年金領取人身故日已繳總保費的 105%；或 (b) 保證現金價值 任何欠款將於身故賠償中扣除。 During accumulation period: the higher of: (a) 105% of the total premium paid at date of death of the annuitant; or (b) guaranteed cash value Any indebtedness will be deducted from death benefit payment.</p>	<p>於年金期內： (i) 以較高者為準： (a) 年金領取人身故日已繳總保費的 105%減已發放的總保證年金金額；或 (b) 保證現金價值；加 (ii) 在年金領取人身故時於本公司積存的年金及利息（如有）* 任何欠款將於身故賠償中扣除。 During annuity period: (i) the higher of: (a) 105% of the total premium paid at date of death of the annuitant less total guaranteed annuity distributed; or (b) guaranteed cash value; plus (ii) any annuity* left with the Company for accumulation and interest (if any) as at the date of death of the annuitant Any indebtedness will be deducted from death benefit payment.</p>
<p>退保保障 Surrender Benefit</p>	<p>於累積年期內： (i) 保證現金價值；減 (ii) 任何欠款 During accumulation period: (i) guaranteed cash value; less (ii) any indebtedness</p>	<p>於年金期內： (i) 保證現金價值；加 (ii) 在退保生效日於公司積存的年金* 及利息（如有） 任何欠款將於退保保障中扣除。 During annuity period: (i) guaranteed cash value; plus (ii) any annuity* left with the Company for accumulation and interest (if any) as at the effective date of surrender Any indebtedness will be deducted from surrender benefit payment.</p>
<p>期滿保障 Maturity Benefit</p>	<p>應等於： (i) 於本公司積存的年金*及利息（如有）；減 (ii) 任何欠款 Shall equal to: (i) any annuity* left with the Company for accumulation and interest (if any); less (ii) any indebtedness</p>	

* 首次年金於緊接年金領取人50歲生日當天或之後的保單週年日發放。

First annuity payable on the policy anniversary immediately following the annuitant reaching age 50.

^ 內部回報率因應年金領取人的投保年齡、您所選擇的保單貨幣、保費繳費年期、年金期及保費繳付模式而有所不同。上述顯示月繳及年繳保費繳付模式的期滿保證內部回報率及總內部回報率的範圍。

The internal rate of return (IRR) is subject to the Annuitant's issue age, your chosen policy currency, premium payment term, annuity period and premium payment mode. The above shows the range for guaranteed internal rate of return and total internal rate of return at maturity for monthly and annual premium payment modes.

* 連利息，利率為非保證，並由本公司不時宣佈決定。

With interest at a non-guaranteed interest rate as may be declared by the Company from time to time.

重要資訊 Important Information

產品性質 Nature of the Product

本計劃乃一項含有儲蓄成份的長期分紅人壽保單。儘管本計劃的推銷文件 / 產品簡介冊或本計劃的銷售文件沒有費用與收費表 / 費用與收費部份或沒有保費以外之額外收費，保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內。

This plan is a long-term participating life-insurance policy with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure/ leaflet and/ or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.

紅利理念 Dividend Philosophy

適用本產品的非保證年金 applicable to non-guaranteed annuity for this product

我們發出分紅保險計劃，為保單權益人提供非保證紅利/分紅/年金。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非保證紅利/分紅/年金，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/分紅/年金，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/分紅/年金的影響。實際公佈的紅利、分紅及年金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/分紅/年金與建議書說明有所不同，或預測紅利/分紅/年金表現有所修訂，將於保單週年通知書上列明。

由委任精算師審閱及認可的建議紅利/分紅/年金將由公司董事會（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/sitemapDividendPhilosophy.jhtml>，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 policyholders with non-guaranteed dividends/bonuses/annuities. 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 policyholders and shareholders, and among different groups of policyholders.

The Company will review and determine the non-guaranteed dividend / bonus / annuity 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 /annuity payments. To stabilize the dividend / bonus / annuity, we may distribute a proportion of the financial performance in a particular year attributable to the policyholders, with an aim to smooth out the short-term volatility of dividend / bonus / annuity rate over the course of the policy term. The actual dividends, bonuses and annuities 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 / annuities against the illustration or in the projected future dividends / bonuses / annuities, such changes will be reflected in the policy anniversary statement.

The dividend / bonus / annuity 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 Policyholders and Shareholders, and among different groups of Policyholders.

You may visit <https://www.wli.com.hk/en/sitemapDividendPhilosophy.jhtml> 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.

重要資訊 Important Information (續 Continued)

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）	55% - 75%
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）	25% - 45%

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 policyholders, 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.)	55% - 75%
Equity-like assets (including but not limited to equity investment, mutual funds, properties investment, etc.)	25% - 45%

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 policyholders of the changes, with underlying reasons and potential impacts to the policies.

終止 Termination Conditions

本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：

- 年金領取人身故；或
- 保單退保；或
- 保單期滿；或
- 欠款金額包括累計利息達致或超出保證現金價值；或
- 寬限期屆滿而仍未繳付所需保費

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

- Death of annuitant; or
- Surrender of the policy; or
- Maturity of the policy; or
- Outstanding loan including accrued interest equals to or exceeds the guaranteed cash value; or
- Required premium not paid upon expiration of the grace period

自殺 Suicide

若年金領取人於下列日期起計24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：(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 annuitant commits suicide, while sane or insane, within 24 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) the 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).

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.

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

您應按所選的保費繳費年期準時繳交保費。若您在保費繳費年期完結前停止繳交保費，您可選擇任何一項既有現金價值選擇以為保單退保。若有任何保費在寬限期屆滿時（即保費到期日起計31天）仍未繳付，亦沒有作出上述選擇以為保單退保，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 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) 辨識某些帳戶以為非除外「財務帳戶」（「非除外財務帳戶」）；
- (ii) 以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以為「被動非財務實體」，並以為稅務目的辨識其「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（統稱以為「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，可尋求獨立的專業建議。

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.

重要資訊 Important Information (續 Continued)

合資格延期年金保單的稅務定義 Tax implication of Qualifying Deferred Annuity Policy

「存」為未來（豐裕）延期年金計劃是合資格的延期年金保單，但並不保證您已繳的保費將符合稅務扣除資格。

本計劃的資格認證是保監局根據其產品特點而定，與您的個人狀況無關。於申請稅務扣除前，您必須符合稅務條例規定下之所有條件及遵從香港特別行政局稅務局發出的指引。請注意，此產品可售予在保費繳費期內可能計劃或已退休的65歲或以上之人士。在此情況下，你可能需要進一步審視你在保費繳費期內所繳交保費是否符合稅務扣除資格，及於適當時尋求獨立的稅務建議。

一般稅務資訊只供參考，您不應單憑此資訊作任何稅務決策。本保單可獲得的實際稅務優惠將取決於您的個人稅務狀況。如您毋須於相關評稅年度繳納薪俸稅及個人入息稅，您將不能享有稅務扣除優惠。如您有任何疑問，請諮詢專業稅務顧問。

所有稅務條款、法規及 / 或其詮釋均可能被修改，而影響有關的稅務優惠包括稅務扣除資格。本公司沒有責任通知您相關法律、法規及 / 或其詮釋的修改、及其可能對您產生的影響。如想了解更多有關合資格延期年金的稅務扣除資訊，請瀏覽保監局網頁 www.ia.org.hk。

The Qualifying Deferred Annuity Policy ('QDAP') status of Well Enjoy Deferred Annuity Plan (Enrich) does not necessarily mean that you will be eligible for a tax deduction for QDAP premiums you have paid.

Well Enjoy Deferred Annuity Plan (Enrich)'s QDAP status is based on the features of the product as well as its certification by the Insurance Authority (IA) and not the facts of your own situation. You must meet all eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong SAR before you can claim these tax deductions. Please note that the Plan may be sold to the person(s) aged 65 or above, who may have plan to retire or retired during the premium payment period of the Plan. In this case, you may wish to further visit your eligibility of tax deduction for your premiums paid during the premium payment period and seek your independent tax advice as appropriate.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. Please note that the actual tax benefits of this policy would depend on your personal tax position and there will not be tax deduction benefits if you are not subject to salaries tax and personal assessment in the relevant year of assessment. You should always consult with a professional tax advisor if you have any questions or doubts.

Please note that the tax law, regulations and/or interpretations are subject to change and may affect any related tax benefits including the eligibility criteria for a tax deduction. The Company is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you. Further information regarding tax concessions applicable to QDAP may be found at the website of the IA: www.ia.org.hk.

合資格延期年金保單的認證 Certification of Qualifying Deferred Annuity Policy

保監局的認證不代表對保單的推介或認可，亦不保證本保單的商業價值或表現，更不代表保監局認許本保單適合所有個別保單權益人或任何類別的保單權益人。

本保單已獲保監局認證，但不構成官方建議。保監局對此產品簡介冊內容包括其準確性或完整性概不負責，並明確表示，不會承擔因此產品簡介冊全部或任何內容而引致的損失。

Please note that the IA's certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyowners nor is it an endorsement of its suitability for any particular policyowner or class of policyowners.

The policy has been certified by the Insurance Authority but such certification does not imply official recommendation. The Insurance Authority does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.

主要產品風險 Key Product 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.

流動資金風險 Liquidity Risk

本產品乃因應長期持有而設。您可於保單生效期間申請保單貸款，惟此舉會減少身故賠償。如您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。建議書上列載的退保利益總額只供參考之用。

This product is designed for long-term purpose. You may choose to apply for a policy loan while the policy is effective. But this may reduce the death benefit. If you surrender the policy before the maturity of the policy, you 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.

保單貨幣風險 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，包括但不限於保費、保費徵費及利益金額。

Currency risk is borne by policyowner. 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.

非保證利益風險 Non-guaranteed Benefit Risk

此計劃的非保證年金金額為非保證利益，並由本公司酌情不時釐訂。每月非保證年金金額可能會在年金期內浮動。有關本公司在決定每月非保證年金金額時所考慮的因素，請參閱本產品簡介冊的紅利理念部分。

Non-guaranteed annuity amount is the non-guaranteed benefit of this plan and is determined by the Company in its absolute discretion from time to time. The monthly non-guaranteed annuity payments may fluctuate during the annuity period. Please refer to the Dividend Philosophy section of this product brochure for the factors which the Company considers when determining the monthly non-guaranteed annuity amount.

投資及提早退保風險 Investment and Early Surrender Risk

視乎本產品的資產分配，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。請參閱本產品簡介冊披露的資產組合，此組合將影響每月非保證年金金額（如有）。此保單設計為作長期持有。如果閣下提早終止本保單或提前停止支付保費，閣下可能會蒙受重大損失，這包括但不限於喪失保障及財務損失。

Depending on the asset allocation of this plan, investment return 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. Please refer to the asset mix disclosed in this product brochure, which will affect the monthly non-guaranteed annuity amount (if any). The policy is designed to be held for a long term period. Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss, including but not limited to, loss of coverage and financial loss.

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

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，及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.

4. 本計劃之保單條款受香港特別行政區的法律所規管。

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.

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