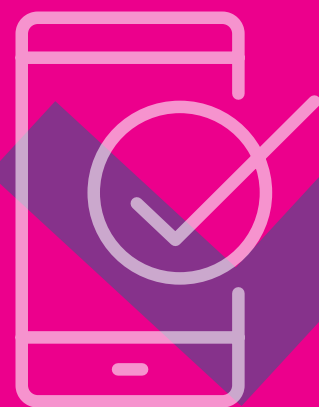


健康 是非精研社

中銀人壽全力支持





The outbreak of the COVID-19 pandemic awakens the public to live a healthier life. BOC Group Life Assurance Company Limited ("BOC Life") is always by your side and put our support into action by partnering with Quality HealthCare Medical Services Limited ("QHMS"), one of the well-known private healthcare corporations in Hong Kong, to jointly launch the "QHMS Wellness eShop". Customers may be rewarded with Wellness Dollars upon successful application to designated life insurance plans underwritten by BOC Life ("the Designated Plan(s)"), with which, customers may redeem, at a privileged price, a series of healthcare products and services^ and customize their desired combination in the "QHMS Wellness eShop", so as to set up the first line of defense in health for themselves and their families.



From 16 November 2020 until 31 December 2020 (both dates inclusive) ("the Promotion Period"), Wellness Dollars may be rewarded upon successful application to the Designated Plan(s). Furthermore, customers may enjoy First Year Premium Discount and extra Wellness Dollars ("the Offer") by fulfilling the First Year Premium* and relevant premium payment terms requirements (if applicable) of the basic plan(s) as illustrated below. The maximum total value of Wellness Dollars rewarded by the Offer may reach up to HKD6,000! Details are as follows:

BOC Life Deferred Annuity (Lifetime) [#]							
Upon successful application	If fulfill the First Year Premium* requirement for Basic Plan as specified below, you may enjoy in addition:			If fulfill the First Year Premium* requirement for Basic Plan as specified below, you may enjoy First Year Premium* Discount:		First Year Premium* Discount Rate for the basic plan and the supplementary rider(s) attached (if any)	
						Premium Payment Term	
Wellness Dollars	HKD/RMB	USD	Wellness Dollars	HKD/RMB	USD	5 years	10 years
\$500	70,000 to below 140,000	8,750 to below 17,500	\$2,500	20,000 to below 40,000	2,700 to below 5,300	N.A.	8.33%
	140,000 or above	17,500 or above	\$4,500	40,000 to below 100,000	5,300 to below 13,500	4.17%	
				100,000 or above	13,500 or above	8.33%	12.50%

Forever Wellbeing Whole Life Plan							
Upon successful application	If fulfill the First Year Premium* requirement for Basic Plan as specified below, you may enjoy in addition:			The First Year Premium* of Basic Plan reaches HKD20,000/ USD2,500/ RMB16,000 or above, and subject to different premium payment terms, you may enjoy First Year Premium* Discount:			
Wellness Dollars	HKD/RMB	USD	Wellness Dollars	Premium Payment Term	2 years	5 years	10 years
\$500	70,000 to below 140,000	8,750 to below 17,500	\$2,500	First Year Premium* Discount Rate for the basic plan and the supplementary rider(s) attached (if any)	2.00%	4.17%	8.33%
	140,000 or above	17,500 or above	\$4,500				

SmartGuard Critical Illness Plan						
Upon successful application	The First Year Premium* of Basic Plan reaches HKD20,000/ USD2,500/ RMB16,000 or above, you may enjoy in addition:		The First Year Premium* of Basic Plan reaches HKD20,000/ USD2,500/ RMB16,000 or above, you may enjoy First Year Premium* Discount:			
Wellness Dollars	Wellness Dollars		Premium Payment Term	10 years	15 years	20 years
\$500		\$1,500	 First Year Premium* Discount Rate for the basic plan and the supplementary rider(s) attached (if any)	8.33%		

Other Life Insurance Plans	
Upon successful application of below Designated Plans	Wellness Dollars
Forever Glorious ULife Plan II Luminous Prime ULife Plan Forever Legacy Whole Life Plan	\$6,000

Remarks:

Wellness Dollars have no monetary or cash value but the Wellness Dollar can be used for redemption of healthcare products and services provided by QHMS in "QHMS Wellness eShop" at a conversion rate of \$1 Wellness Dollar to HKD1. For the details of using Wellness Dollars, please see the section "Wellness Dollars Terms and Conditions" in this flyer.

[^] The healthcare services and products in "QHMS Wellness eShop" are provided by QHMS, for which BOC Life shall assume no responsibility.

^{*} "First Year Premium" is based on the Initial Annual Premium in the proposal. First Year Premium does not include Levy, pre-paid premium(s) and the extra loading to the premium determined by health condition.

[#] The deducted premium amount under the Offer will not be regarded as premiums paid for the purpose of calculating the tax deductible amount.

How to use Wellness Dollars?

Enter “Healthy Viva Platform” official website fully supported by BOC Life, activate your Wellness Dollars Account* and login “QHMS Wellness eShop”. By using the Wellness Dollars rewarded to you in full or combining Wellness Dollars with additional top-up payment, you may redeem a series of healthcare products and services provided by QHMS at a privileged price!

“QHMS Wellness eShop” provides over 100 healthcare products and services to customers of BOC Life, which fit the needs of different age groups. Customers can freely pick the combination most suitable for themselves and their family, including various kinds of health screening packages, various kinds of adult and child vaccines, eye examination, dental care, traditional Chinese Medicine, dietetic service, COVID-19 test and healthcare products, etc.

Example:

Flexible combination to fit your needs, you can redeem the healthcare services below at privileged price:

\$3,000 Wellness Dollars can redeem:

- 1. Healthy Viva Basic Check up (x1)**
Including physical examination, visual acuity, hearing assessment, blood analysis, liver and kidney function tests, hepatitis screening, gout and diabetes screening blood lipids, stool test, ECG and chest x-ray etc.
- 2. Comprehensive Eye Examination** (Administered by Ophthalmologist) - Drs. Anderson and Partners
- 3. Quadrivalent Influenza Vaccine** (Aged 13 or above)

\$6,000 Wellness Dollars can redeem:

- 1. Men / Women 30+ Check up (x1)**
Including blood lipids, diabetes and cardiovascular risk assessments, liver and kidney function tests, hepatitis screening, gout screening, chest x-ray etc.
- 2. Diabetes Risk Screening**
- 3. COVID-19 RT-PCR Test**
- 4. Dental Care Package**
- 5. Quadrivalent Influenza Vaccine** (Aged 13 or above)
- 6. Upper Arm Types Blood Pressure Monitor** [Delivery product]~
- 7. Portable Neck Massager** [Delivery product]~

The above examples are for reference only. Please refer to “QHMS Wellness eShop” for exact prices.

*Eligible Customers must perform this activation upon each policy application or within two months upon issuance of each Eligible Policy.

~Please refer to the terms and conditions in the “QHMS Wellness eShop” for pick up/ delivery products.

Reservation method of “QHMS Wellness eShop”:



Health screening

QHMS will call the customers during office hours within 3 working days after confirmation of redemption to book for making appointment for the check up time and venue. Customers can also call QHMS physical check-up hotline at 8102 8068 for appointment.



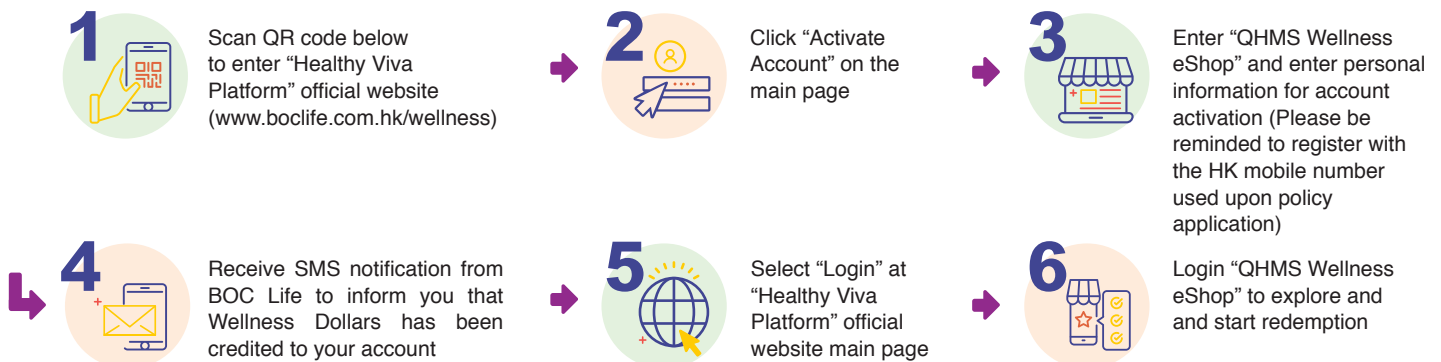
Other products and services

details refer to product terms and conditions.



Customers must present their identity cards and QR code in the redemption email on the day of appointment to verify their identity.

How to activate QHMS Wellness Dollars Account?



More highlights from “Healthy Viva Platform”!

- Health Tips Videos – short video clips on selected COVID-19 related topics revealed by registered doctors in person will be broadcasted on “Healthy Viva Platform” official website and social media platforms, exploring misconceptions on health and providing correct information in a relaxed and interesting manner.
- Read articles in “Keep Learning” to explore various health issues, play “Keep Focusing” to train up your brain, and work out together throughout all seasons with “Keep Moving” to stretch your body.

Activate your Wellness Dollars Account Now!



Healthy Viva Platform



Quick Guide on Activation



Quick Guide on Redemption

Act now!

The Offer is bound by the following terms and conditions. For enquiry, please call BOC Life Customer Service Hotline or visit any branch of the following major insurance agencies.

BOC Life Customer Service Hotline	(852) 2862 9811
Bank of China (Hong Kong) Limited	(852) 3988 2388 www.bochk.com
Nanyang Commercial Bank, Limited	(852) 2622 2633 www.ncb.com.hk
Chiyu Banking Corporation Limited	(852) 2843 2773 www.chiyubank.com

Notes:

The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the Designated Plan(s) in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. bonuses, dividends, interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

Risk Disclosure of RMB and USD Insurance:

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk** - RMB Insurance are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Certification by the Insurance Authority:

The mere fact that BOC Life Deferred Annuity (Lifetime) ("the Deferred Annuity Plan") has been certified by IA does not mean that the premiums paid for policies under the Deferred Annuity Plan are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the policy of the Deferred Annuity Plan nor does it guarantee the commercial merits of the policy of the Deferred Annuity Plan or its performance. It does not mean the policy of the Deferred Annuity Plan is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The policy of the Deferred Annuity Plan has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy of the Deferred Annuity Plan, 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 of the Deferred Annuity Plan.

General Terms and Conditions:

- Promotion Period refers to the period between 16 November 2020 and 31 December 2020 (both dates inclusive) ("the Promotion Period").
- To be eligible for the Offer, applicant(s) must fulfill all of the following requirements:
 - the application(s) must fulfill the First Year Premium requirement for basic plan of the Designated Plan(s) as specified above (if applicable);
 - the application form(s) must be duly completed and signed during the Promotion Period, and the application documents must be delivered to BOC Life by the time as designated below (in accordance to the time when BOC Life received the application documents);
 - [Only applicable to BOC Life Deferred Annuity (Lifetime)] the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 8 January 2021;
 - [Only applicable to Forever Wellbeing Whole Life Plan, SmartGuard Critical Illness Plan, Forever Glorious ULife Plan II, Luminous Prime ULife Plan & Forever Legacy Whole Life Plan] the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 29 January 2021;
 - the print date of insurance proposal(s) of the Designated Plan(s) must fall within the Promotion Period;
 - [Only applicable to BOC Life Deferred Annuity (Lifetime)] the initial premium must be settled on or before 29 January 2021; and
 - the application(s) must be accepted by BOC Life.

Policy(ies) that fulfill the abovementioned requirements (i) to (vii) as "Eligible Policy(ies)".

- For prepayment cases, premium discount is only applicable to the First Year Premium.
- For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first 3 months. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account during the 4th to 12th months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- First Year Premium Discount is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), while the first year premium discount rate and the amount of Wellness Dollars rewarded is in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
- The Offer will be applicable to the Designated Plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting results) on the number of policies of the Designated Plan(s) that an applicant could apply for. However, if the same customer is the Policy Owner of more than one Eligible Policy in respect of the same Designated Plan during the Promotion Period, under any circumstances, the said customer can only be entitled to Wellness Dollars once for all such Eligible Policy(ies) in respect of the same Designated Plan issued for the same Insured. (In such cases, entitlement to Wellness Dollars will be conferred upon the Eligible Policy with the earliest policy issue date)
- The Eligible Policy(ies) must be in force and the notional amount, sum insured amount, the level of benefits or Guaranteed Monthly Annuity Income amount (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged or not less than the premium requirement of the basic plan as specified above when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and/or reduce the eligible premium discount amount proportionally.
- In case the Policy Owner reduces the Notional Amount, Sum Insured, level of benefits (where applicable) or Guaranteed Monthly Annuity Income amount (if any), the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer.
- [Only applicable to BOC Life Deferred Annuity (Lifetime)] In case the Eligible Policy is lapsed or surrendered before any premium for the second policy year is duly paid, the premium discounted amount will be deducted from the refunded value to the Policy Owner. For the avoidance of doubt, any prepaid premium in Premium Deposit Account will not be taken as premium paid for the second policy year until it is deducted from the Premium Deposit Account when due.
- The Offer cannot be changed, transferred, returned, exchanged for other gifts (except for redemption of products or services with Wellness Dollars in accordance with terms and conditions as specified by QHMS) or redeemed for cash.
- In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
- Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion
- In case of any dispute, the decision of BOC Life shall be final.
- This promotion material is only related to the Offer. For details of the Designated Plan(s), please refer to the relevant product brochure, benefit illustration and provisions.
- BOC Life reserves the right to change the Designated Plan(s) applicable to the Offer at any time at its sole discretion without prior notice.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
- These General Terms and Conditions shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
- "QHMS Wellness eShop" is a third party website. The usage term of "QHMS Wellness eShop" is subject to such service providers' terms and conditions. Bank of China (Hong Kong) Limited ("BOCHK") and / or BOC Life is not the merchant supplier of "QHMS Wellness eShop". BOCHK and/or BOC Life makes no guarantee to the relevant goods and / or services or shall not be held liable for the consequence of using relevant goods and / or services. Any enquiry, opinion, claims, complaint or dispute in respect of the goods and / or the services provided in "QHMS Wellness eShop" should be directed to the supplier. BOCHK and / or BOC Life makes no guarantee to the website or services provided by the supplier, or shall not accept any liability for any consequence suffered arising from or in connection with the use of website and/or services provided by the supplier.
- Customers are responsible for the data charges of using the website imposed by their service providers.

21. BOCHK and/or BOC Life has not reviewed or verified the information in the third party website or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that you may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at the third party website. BOCHK and/or BOC Life does not or does not mean to endorse or recommend any information, materials, products or services posted or offered at the third party website. Nor shall BOCHK and/or BOC Life be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third party website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third party website.

Wellness Dollars Terms and Conditions:

1. The Policy Owner(s) (applicable to individual policy) and/or the Insured (applicable to company policy) of the abovementioned Eligible Policy(ies) are collectively named as "Eligible Customer(s)".
2. BOC Life will assign the Wellness Dollars in accordance with the first year standard premium of Eligible Policy(ies).
3. Eligible Customers must follow the procedures below in order to receive and use the Wellness Dollars:
 - (i) Eligible Customers may activate a Wellness Dollars Account at "QHMS Wellness eShop" via the QR code stated on this promotion leaflet (or issued together with policy documents). **Eligible Customers must perform this activation upon each policy application or within two months upon issuance of each Eligible Policy. BOC Life will assign Wellness Dollars to each of the Eligible Policy(ies) in aggregate to the same Wellness Dollars Account of the Eligible Customer. If the Eligible Customer fails to activate Wellness Dollars Account within two months upon issuance of Eligible Policy(ies), the Wellness Dollars entitled maybe deemed forfeited.**
 - (ii) After successful activation of the Wellness Dollars Account, Eligible Customers will receive SMS from BOC Life after cooling-off period (21 calendar days after the delivery of the Eligible Policy or issue of a notice of cooling-off period, whichever is the earlier) to be notified of the successful assignment of Wellness Dollars. Eligible Customers are required to follow the instructions and login, and start the redemption of healthcare products and services.
4. Eligible customers must provide a valid Hong Kong mobile number upon application, and using the same Hong Kong mobile number for activation of Wellness Dollars account. Otherwise, Wellness Dollars account may not be able to be activated or Wellness Dollars may not be able to assigned successfully.
5. BOC Life's record on Wellness Dollars Account activation and redemption shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure or damage of submitted information, or Eligible Customer(s) being unable to receive the Wellness Dollars, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
6. Eligible Customers may only enjoy BOC Life's privileged price to redeem healthcare services and products in "QHMS Wellness eShop". Each transaction should use no less than \$100 Wellness Dollars. If the balance of Wellness Dollars in the Wellness Dollars Account is less than \$100, customer must use up all Wellness Dollars at once. QHMS reserves right to specify and vary the terms and conditions of transactions including but not limited to the minimum payment threshold for transacting on "QHMS Wellness eShop" from time to time at their sole discretion without prior notice. Please refer to "QHMS Wellness eShop" for the latest terms and conditions.
7. **The validity of Wellness Dollars is 12 months from the end of cooling-off period of the Eligible Policy ("the Validity Period"). Wellness Dollars must be used within the Validity Period, and shall be forfeited thereafter.**
8. If the Wellness Dollars have been used up within the Validity Period, Eligible Customers can no longer redeem healthcare services and products at BOC Life's privileged price, instead, customers can still purchase healthcare services and products at "member price" and paid at their own cost and subject to the terms and conditions as determined by QHMS. Please refer to "QHMS Wellness eShop" for detailed terms and conditions.
9. Customers may be charged a delivery fee for redemption of healthcare products using Wellness Dollars. Delivery fees cannot be offset by Wellness Dollars. Please refer to "QHMS Wellness eShop" for detailed terms and conditions.
10. BOC Life will neither extend activation period of Wellness Dollars Account nor reissue or extend Validity Period of any expired and unused Wellness Dollars, and shall not take any responsibility therefor.

11. If Wellness Dollars cannot be offered for any reasons, BOC Life reserves the right to grant an alternative gift without prior notice as a replacement which may not have the same value as the entitled amount of Wellness Dollars.
12. Wellness Dollars (or, as the case may be, the alternative gift(s) cannot be changed, transferred, returned, exchanged for other gifts (with the exception of the healthcare products and services redeemable by Wellness Dollars in "QHMS Wellness eShop") or redeemed for cash.
13. The healthcare services and products in "QHMS Wellness eShop" are provided by QHMS. The use of Wellness Dollars is subject to the terms and conditions as specified by QHMS. BOC Life is not the merchant supplier of the goods and/or services provided by QHMS and shall not be held liable for the quality of the goods and/or services provided by QHMS. Any enquiry or complaint in respect of the goods and/or the services provided by QHMS should be directed to QHMS. BOC Life makes no guarantee to the quality of the goods and/or services provided by QHMS, and shall not accept any liability for any loss or damage or consequence suffered arising from or in connection with the use of the goods and/or services provided by the QHMS.
14. All products, services and information related to the redemption of Wellness Dollars are sold and supplied by QHMS, and subject to the terms and conditions as determined by QHMS, and QHMS shall be solely responsible for all related obligations and liabilities. Please refer to "QHMS Wellness eShop" for the latest terms and conditions.
15. If you breach or we have reasonable grounds to believe that you have breached the above General Terms and Conditions and/or Wellness Dollar Terms and Conditions, we may suspend or terminate your Wellness Dollars Account and seek to recover any damages that your breach may have caused to BOC Life.
16. These Wellness Dollars Terms and Conditions shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Important Notes:

- The Designated Plan(s) and the supplementary rider(s) (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK"), Nanyang Commercial Bank, Limited ("NCB") and Chiyu Banking Corporation Limited ("Chiyu Bank") are the major insurance agencies appointed for BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK, NCB and Chiyu Bank are granted insurance agency licences under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. of BOCHK is FA2855; insurance agency licence no. of NCB is FA3003; insurance agency licence no. of Chiyu Bank is FA2899)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Designated Plan(s) and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Designated Plan(s) and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK, NCB and Chiyu Bank are the appointed insurance agencies of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK, NCB and Chiyu Bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK, NCB or Chiyu Bank and the customer out of the selling process or processing of the related transaction, BOCHK, NCB or Chiyu Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between BOC Life and the customer.

You have an option to purchase Forever Wellbeing Whole Life Plan and SmartGuard Critical Illness Plan as a stand alone critical illness insurance plan instead of bundling with other type(s) of insurance product. For product details please refer to marketing materials including product brochure, including benefit illustration and provisions.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the product brochure, policy documents, provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, Investment Strategy, Philosophy in Deciding Dividends and Fulfillment Ratio of Dividends, exclusions, policy costs and fees) of the Designated Plan(s) and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agencies.

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