

Forever Fortune Whole Life Insurance Plan

Plan today  
Plan for the future



中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER

Everyone has the right to decide how to live in his own way. To live a wonderful life, you must have a comprehensive wealth planning. BOC Group Life Assurance Company Limited ("BOC Life") offers you the **"Forever Fortune Whole Life Insurance Plan"** ("the Plan") that provides flexible financial planning which allows you to establish your financial pool and enables you to pass on your legacy. Eventually, you and your beloved family members can face the many uncertainties and potential changes in the future with ease.

## Pass on Your Legacy



### Potential Returns Help You to Grow Your Assets

Apart from the Guaranteed Cash Value, Annual Dividend<sup>1</sup> (if any) will also be distributed in every Policy Anniversary. You may choose to cash out the Annual Dividend<sup>1</sup> (if any) or leave them with BOC Life for interest accumulation<sup>1</sup>. In addition, Terminal Dividend<sup>1</sup> (if any) may be payable upon the death of the Insured<sup>2</sup> (if applicable) or surrender of the policy.

### Flexible Financial Arrangement to Grow Your Assets

Starting from the 20<sup>th</sup> Policy Anniversary, if you choose to withdraw the full amount of cash value<sup>3</sup> from the policy, you may cash it out in a lump sum or opt to have a new arrangement<sup>3</sup> with BOC Life, leaving the entire or part of the cash value with BOC Life for interest accumulation<sup>3</sup> during the Insured's lifetime, with the possibility to grow your assets continuously in a flexible and prudent manner.

### Change of Insured Option

You can choose to change the Insured<sup>4</sup> to continue the coverage and to further accumulate the policy value, ensuring your wealth can be inherited from generation to generation.

### Survivorship Option<sup>5</sup> Available to Pass Your Love On

The Policy Owner may also choose the Survivorship Option<sup>5</sup> to better protect your beloved ones. Whilst the Insured is alive, the Policy Owner may request in writing to have the Death Benefit payable under the policy to be left with BOC Life to accumulate with interest at such non-guaranteed interest rate<sup>5</sup> as may be declared by BOC Life from time to time and be paid to the Beneficiary in the form of annuity payments<sup>5</sup> in the occurrence of the death of the Insured on or after the 1<sup>st</sup> Policy Anniversary, provided that the Policy Owner has only assigned one Beneficiary. The Policy Owner may request the period of annuity payments<sup>5</sup> while subject to the approval of BOC Life.





## Comprehensive Protection for Your Loved Ones

### Increasing Life Protection

The Plan provides whole life protection<sup>2</sup> for the Insured. If the Insured dies while the policy is in force, the Plan will pay Death Benefit<sup>2</sup> to the policy Beneficiary. The guaranteed amount of the Death Benefit<sup>2</sup> equals to the higher of the followings: (i) 100% of the Guaranteed Cash Value; or (ii) a designated percentage of the total premiums paid, such percentage will be 100% during the 1<sup>st</sup> Policy Year and increased by 3.8% on each Policy Anniversary up to a maximum of 138% at the 10<sup>th</sup> Policy Anniversary which will remain unchanged thereafter.

### Additional Accidental Death Benefit<sup>6</sup>

Within the first 5 Policy Years or on or before the Policy Anniversary on or immediately following the Insured's 60<sup>th</sup> birthday (whichever is earlier), in the event that the Insured has an accident and dies within 180 days thereafter as a result of that accident, an Additional Accidental Death Benefit<sup>6</sup> will be payable which is equivalent to 10% of the Total Premiums Paid as at the date of the Insured's death and subject to a maximum amount of HKD100,000 / USD12,500 / RMB100,000<sup>6</sup>.

### Accidental ICU Benefit<sup>7</sup>

Within the first 5 Policy Years or on or before the Policy Anniversary on or immediately following the Insured's 60<sup>th</sup> birthday (whichever is earlier), the Plan covers any life-threatening medical condition which is caused by accident that requires admission to intensive care unit<sup>7</sup> for at least 24 consecutive hours. An Accidental ICU Benefit<sup>7</sup> will be payable which is equivalent to 10% of the Total Premiums Paid as at the date of the Insured's accident and subject to a maximum amount of HKD100,000 / USD12,500 / RMB100,000<sup>7</sup>.

### Supplementary Riders<sup>8</sup> for Comprehensive Planning

You may enhance your coverage by attaching a wide range of supplementary riders<sup>8</sup> to the policy. For details, please contact your Financial Consultants.

# Simple Underwriting and Flexible Use of Your Funds

## Multiple Options of Premium Payment Term and Premium Remains Unchanged

The Plan offers premium payment of 2 years, 5 years or 10 years for your selection. Once the premium amount is determined, it will remain unchanged throughout the premium payment term.

## No Medical Examination<sup>9</sup>

No medical examination<sup>9</sup> is required, which is convenient and time saving.



## Basic Eligibility Requirements

Premium Payment Term*	2 years	5 years	10 years
Issue Age	From 15 days after birth to age 70		From 15 days after birth to age 65
Policy Currencies	RMB / HKD / USD		
Coverage Period	Whole Life		
Minimum Notional Amount	RMB60,000 (RMB policy) / HKD72,000 (HKD policy) / USD10,000 (USD policy)		
Premium Payment Mode	Annual/Semi-annual/Quarterly/Monthly		

\*Premium Deposit Account<sup>10</sup> is applicable to 2 years premium payment term and with annual premium payment mode.

## Illustrative Example 1

# Extra Early Protection for Uncertainties

Policy Owner and Insured: **Jamie**  
**Age 55, male, non-smoker**  
 Occupation: Senior management of a technology company  
 Family status: Married, with a 33-year-old son and a 1-year-old grandson

Jamie wishes to accumulate wealth for retirement while securing whole life protection and additional accident protection through a comprehensive product. He wants his family to be financially supported no matter what misfortune strikes him. Jamie therefore decides to take out a policy of **Forever Fortune Whole Life Insurance Plan**.

### Scenario 1



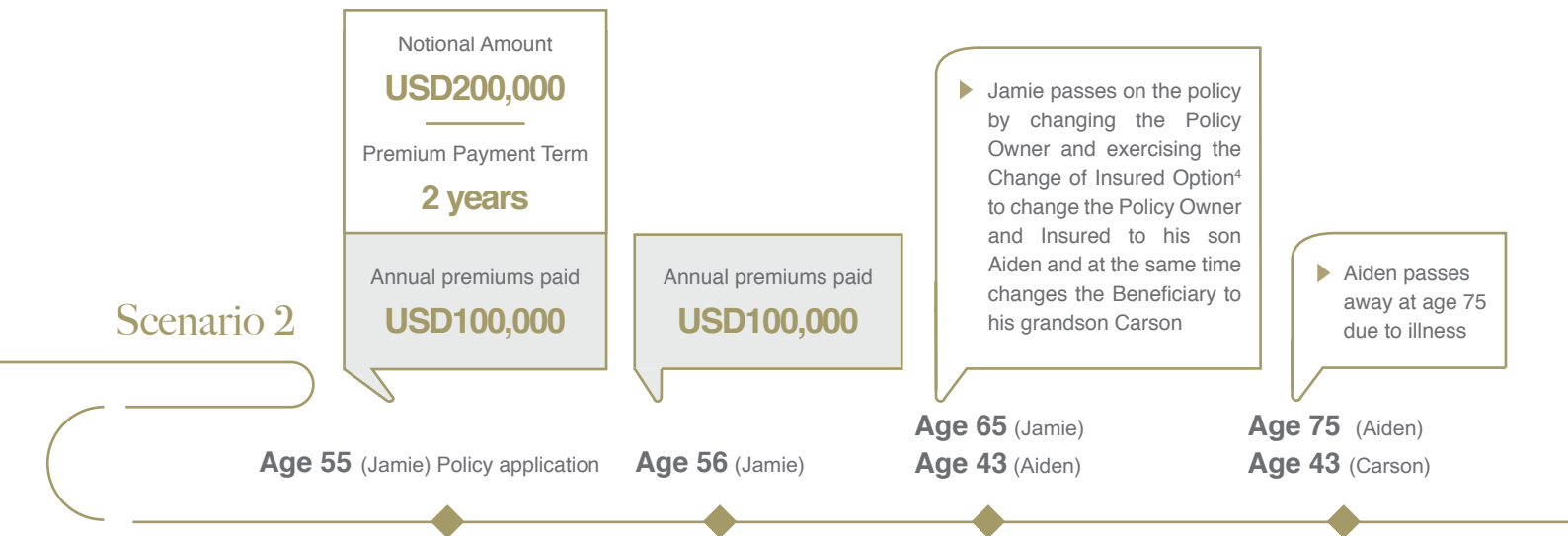
### The plan pays:

<b>Accidental ICU Benefit<sup>7</sup>:</b>	+	<b>Additional Accidental Death Benefit<sup>2,6</sup>:</b>	+	<b>Death Benefit<sup>2</sup>:</b>
<b>USD12,500</b>		<b>USD12,500</b>		<b>USD215,220</b>
				<small>(not include Additional Accidental Death Benefit<sup>6</sup>)</small>

**= Total benefit paid: USD240,220**  
**(120% of total premiums paid)**

<sup>#</sup> Please refer to the policy provisions for detailed terms, conditions and exclusions of relevant Accidental ICU Benefit.

# Wealth Accumulation for Future Generations



Aiden has chosen the Survivorship Option<sup>5</sup> when he is alive. Therefore, assuming the Death Benefit is left at BOC Life for interest accumulation at a non-guaranteed interest rate of 3% which remains unchanged throughout the period, Carson receives the Death Benefit<sup>2</sup> by annuity payments for 20 years, in the sum of USD125,527 every year.

**The plan pays:**

**Death Benefit<sup>2</sup>:**

**USD1,923,550**

**(962% of total premiums paid)**



## Illustrative Example 2

# Potential Returns for Worry-free Retirement

Policy Owner and Insured: **Jack**  
**Age 40, male, non-smoker**  
 Occupation: Engineer  
 Family status: Married, with a  
 5-year-old daughter

Jack is an engineer and has a stable career. He would like to prepare for his retirement life early. Therefore, Jack takes out a policy of **Forever Fortune Whole Life Insurance Plan**, an insurance plan that offers him wealth accumulation and life protection. This does not only protect the present needs for himself and his family, but also helps him prepare for his retirement.

Notional Amount <b>USD200,000</b>	Annual premium <b>USD100,000</b>
Premium Payment Term <b>2 years-Prepay</b>	Total Pre-paid premiums <b>USD197,087</b>

► Jack surrenders the policy and leaves the entire or part of the cash value with BOC Life for interest accumulation<sup>3</sup> during the Insured's lifetime

Total surrender value  
**USD959,748<sup>1</sup>**  
 (487% of total premiums paid)

Age 40 Policy application

Age 70

Note: In the above examples, the Death Benefit<sup>2</sup> and total surrender value includes the projected Terminal Dividend (if any), the projected accumulated Annual Dividend (if any) and interest accrued thereon at current interest rate of 4.25% per annum (if any). The projected dividends are based on BOC Life's dividend scales determined under current assumed investment return and are not guaranteed. The actual return may be higher or lower than the amount quoted in the examples. The percentages of Death Benefit<sup>2</sup> and total surrender value over total premiums of the policy in the above examples are rounded up to the nearest whole number and are for illustrative purposes only. Please refer to the illustration summaries of the proposal for details. The above figures are subject to the Insured's age, policy currency, premium payment term and premium payment mode. The figures in the illustrative examples do not include levy and premium discount (if any). The above examples assume that all premiums have been paid in full during the premium payment term (with no premium prepayment for illustrative example 1 and with premium prepayment for illustrative example 2), and no withdrawal of cash value or Annual Dividend (if any) has been made, and no policy loan has been applied during the policy term.

**Act now!** Please contact your Financial Consultants for details of the Plan.

☎ (852) 2860 0688

🌐 [www.boclif.com.hk](http://www.boclif.com.hk)

### Investment Strategy, Philosophy in Deciding Dividends and Fulfilment Ratio of Dividends:

BOC Life invests globally in various types of assets, in order to achieve the advantages of diversification in investment portfolio. The assets supporting the policies under the Plan mainly consist of the following:

	Mix
Fixed income instruments or interest-bearing securities	35% – 55%
Growth assets	45% – 65%

Fixed income instruments or interest-bearing securities include but not limited to government and corporate bonds, etc.

- BOC Life primarily invests in investment-grade bonds, together with a small portion of high-yield bonds and emerging-market bonds to further improve yield.
- Under normal circumstances, the major markets invested by BOC Life are North America, the Chinese mainland, Hong Kong China and other Asian developed countries.

Growth assets include but not limited to listed equity, private equity, mutual funds, properties investment, etc. BOC Life invests in diversified growth assets, which aims to achieve a higher long term return over fixed income investments.

With the aim of achieving our long term investment target, BOC Life, at our sole discretion, reserves the right to adjust the aforementioned asset allocation when there are material changes in market outlook and condition, or engage in other financial arrangements including but not limited to reinsurance arrangement. BOC Life aims at investing in assets denominated in policy's currency. If the currency by which the assets are denominated is not the same as policy currency, BOC Life may use derivatives to manage the impact of currency risk.

For the latest Investment Strategy, please refer to BOC Life website [www.boclif.com.hk](http://www.boclif.com.hk).

### Philosophy in Deciding Dividends:

Participating insurance plans provide policy owners an opportunity to receive a share of profits attributable to the participating life insurance business of BOC Life by means of dividends, with the potential prospect of long-term rates of return. To accomplish the purpose, we invest in a wide range of asset portfolios that are prudently chosen by BOC Life to balance the risk. In general, the asset portfolios mainly consist of fixed income securities and equity investments.

The actual amount of dividends is determined by the stipulated surplus sharing approach in BOC Life's policy, which is based on the past experience of BOC Life and the long-term expectation of the participating life insurance business in the future. Dividends amount mainly depends on the overall performance of the participating life insurance business of BOC Life, taking into account factors including investment returns, claim experience, persistency and operating expense. The actual amount of dividends payable is recommended by our Appointed Actuary according to the aforementioned company's policy and approved by the Board of Directors of BOC Life.

Annual dividends paid can be left with BOC Life and accumulate with interest. The interest rate (Dividends Accumulation Rate) is determined based on market conditions and expected investment return of BOC Life.

In light of the above factors, dividends and Dividend Accumulation Rate are not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale.

You may browse the following website, [www.boclif.com.hk/ps](http://www.boclif.com.hk/ps), to understand BOC Life's philosophy in deciding dividends as well as dividend history for reference purposes. Please note that past performance of dividend is not an indicator for its future performance.

### 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.

### Other Key Risks:

- Key Exclusions for Additional Accidental Death Benefit:  
BOC Life shall not be liable to pay any Additional Accidental Death Benefit in respect of death of the Insured that is a direct or indirect result or consequence of, or directly or indirectly attributable to, any of the followings:
  - assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this clause shall not apply provided that the Insured has not committed or attempted to commit the acts stated in this clause;
  - war whether declared or undeclared or any act thereof, invasion or any warlike operations;
  - suicide or self-inflicted injuries while sane or insane;
  - violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - engaging in or taking part in driving or riding in any kind of race, professional sports, underwater activities involving the use of breathing apparatus, or flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
  - accident occurring while or because the Insured is affected by alcohol or any drug;
  - poison, gas or fumes whether voluntarily or involuntarily taken;
  - disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof; or
  - childbirth, pregnancy, miscarriage or abortion.
- Key Exclusions for Accidental ICU Benefit:  
BOC Life shall not be liable to pay any Accidental ICU Benefit in respect of accident of the Insured that is a direct or indirect result or consequence of, or directly or indirectly attributable to, any of the following under the below clause (i) to (viii); or any admission to ICU resulting from, or related to, or caused or contributed directly or indirectly, wholly or partly, by any of the following under the below clause (ix) to (xii):
  - assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this clause shall not apply provided that the Insured has not committed or attempted to commit the acts stated in this clause;
  - war whether declared or undeclared or any act thereof, invasion or any warlike operations;
  - suicide or self-inflicted injuries while sane or insane;



- (iv) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (v) engaging in or taking part in driving or riding in any kind of race, professional sports, underwater activities involving the use of breathing apparatus, or flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
  - (vi) accident occurring while or because the Insured is affected by alcohol or any drug;
  - (vii) poison, gas or fumes whether voluntarily or involuntarily taken;
  - (viii) disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof; or
  - (ix) any treatment or surgical procedure for congenital abnormalities or deformities including hereditary and developmental conditions;
  - (x) childbirth (including surgical delivery), pregnancy and complications thereof, miscarriage, abortion, infertility, sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility;
  - (xi) elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experiment, investigation or surgery of research nature; or
  - (xii) psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological psychosomatic manifestations).
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.
  - BOC Life may terminate the policy before the maturity date if any one of the following events occurs:
    - (i) the death of the Insured; or
    - (ii) BOC Life approves the Policy Owner's written request for surrender; or
    - (iii) the policy lapses after the end of the grace period; or
    - (iv) the non-forfeiture value is less than zero (if applicable); or
    - (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
  - The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

#### Remarks:

1. The Plan is a participating policy. Nevertheless, Annual Dividend (if any) and the annual interest rate for dividend accumulation, and Terminal Dividend (if any) are not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount received may be higher or lower than the estimated amount. BOC Life reserves the right to change them from time to time. If the Policy Owner chooses to withdraw the Annual Dividend (if any) and/or interest accumulated (if any), the Annual Dividend (if any) and/or accumulated interest (if any) withdrawn will no longer be accumulated as part of the total cash value and the total Death Benefit of the policy. The total cash value, the surrender value and the total Death Benefit of the policy will be reduced accordingly. Annual Dividend accruing on the 1<sup>st</sup> Policy Anniversary (if any) shall be credited after the 2<sup>nd</sup> Policy Year's premium has been paid in full. Terminal Dividend (if any) may be payable upon the death of the Insured (if applicable) or surrender of the policy. Nevertheless, no Terminal Dividend will not be payable if the Death Benefit reaches the upper limit in the

event of death of the Insured. For details, please refer to policy documents and provisions issued by BOC Life.

#### 2. The Death Benefit is equal to:

- (a) The higher of:
  - (i) 100% of Guaranteed Cash Value plus Terminal Dividend (if any) applicable as at the date of death; or
  - (ii) 100% of Total Premiums Paid as at the date of death where such percentage will be 100% during the 1<sup>st</sup> Policy Year and increased by 3.8% on each Policy Anniversary up to a maximum of 138% at the 10<sup>th</sup> Policy Anniversary which will remain unchanged thereafter (subject to the maximum amount of 100% of the Total Premiums Paid plus RMB2,375,000 / HKD3,040,000 / USD380,000); plus
- (b) the Additional Accidental Death Benefit payable (if applicable); plus
- (c) dividend accumulations (if any); less
- (d) indebtedness (if any) and outstanding premiums (if any).

"Total Premiums Paid" means the total premiums paid for the Basic Plan. Any Premium Deposit Account balance or rider premiums (if applicable) shall be excluded. Premium discount (if any) will not be taken into account when calculating the Death Benefit. If the Insured is covered by more than one policy under the Plan issued by BOC Life, please refer to the policy documents and provisions issued by BOC Life for details regarding the maximum amount of the Death Benefit payable. Indebtedness shall include but not limited to any policy loan that has been taken by the Policy Owner and its interest (if any). Whilst the policy is in force, the Policy Owner can apply for a policy loan against Guaranteed Cash Value of the policy subject to the policy loan provision. Upon the termination of policy, if the policy loan and its interest (if any) have not been settled in full, they will be deducted from the total cash value or Death Benefit (as the case may be) thereupon. Once the Policy Owner is unable to repay the policy loan and interest, where the total amount of indebtedness is equal to or higher than Guaranteed Cash Value, the policy will lapse, and the life protection and supplementary riders (if any) will be terminated without providing any surrender value, and the Policy Owner may sustain a substantial loss. For details, please refer to the policy provisions issued by BOC Life. The Notional Amount of the Plan is used for projecting the premiums, dividends, and other policy values only, the Death Benefit amount payable upon the Insured's death may be less than the Notional Amount.

3. Upon encashment of total cash value, the policy and corresponding protection including life protection will be terminated, and the total cash value received may be lower than the amount of premium paid. Once the policy is terminated, customer may opt to have a new arrangement with BOC Life, having part or all of the cash value of the policy left with BOC Life for interest accumulation. Such arrangement (including but not limited to the death benefit of the new arrangement) can only be exercised subject to the conditions imposed by BOC Life and upon approval by BOC Life in writing, and shall be subject to the formal policy documents and provisions issued by BOC Life. In addition, the interest rate for the accumulated account of such new arrangement is not guaranteed. BOC Life reserves the right to amend at any time at its sole discretion.
4. During the lifetime of both of the existing and new Insured and while the Plan is in force, you may make an application for change of Insured 31 days before or after any Policy Anniversary. The new Insured is subject to underwriting rules of BOC Life. Various terms of the policy will be revised upon the approval of the application for change of Insured. For details, please refer to the sample of endorsement to be issued after approval of the application. Change of Insured is subject to the prevailing rules and conditions of BOC Life. For more details regarding change of Insured, please contact BOC Life on 2860 0688.
5. The Policy Owner can only assign one Beneficiary and the annuity payments period must be not less than 2 years and not more than 20 years. The Survivorship Option shall only be exercised subject to the conditions to be imposed by BOC Life and must be approved and endorsed by BOC Life in writing prior to the death of the Insured. The Beneficiary, at all times, does not have the right to change this Survivorship Option or any part thereof, including but not limited to the payment method once approved by BOC Life. For the avoidance of doubt, the claims for Death Benefit and Survivorship Option are mutually exclusive. If Survivorship Option has not been elected or exercised, BOC Life will pay the Death Benefit in a lump sum. For details, please refer to provisions issued by BOC Life.

6. Additional Accidental Death Benefit applies to the Insured whose issue age is between 18 and 60. The Additional Accidental Death Benefit of the Plan is applicable to the Insured who has an accident during the first 5 policy years or on or before the Policy Anniversary on or immediately following the Insured's sixtieth (60<sup>th</sup>) birthday (whichever is earlier). Such accident should be direct, independent and the sole cause of, and should result in the death of the Insured within 180 days after the accident and before termination of coverage under the relevant policy. If the Insured is covered by more than one policy under the Plan issued by BOC Life, the total maximum amount of the Additional Accidental Death Benefit of all these policies shall be equal to 10% of the Total Premiums Paid under all such policies as at the date of the Insured's death (subject to a maximum amount of HKD100,000 / USD12,500 / RMB100,000). BOC Life shall only pay the said total maximum amount once for all such policies. For details, please refer to policy documents and provisions issued by BOC Life.
7. Accidental ICU Benefit applies to the Insured whose issue age is between 18 and 60. The Accidental ICU Benefit of the Plan is applicable to the Insured who has an accident during the first 5 policy years or on or before the Policy Anniversary on or immediately following the Insured's sixtieth (60<sup>th</sup>) birthday (whichever is earlier). The Insured is admitted for at least twenty-four (24) consecutive hours into an Intensive Care Unit (ICU), and has been treated with life supporting medical devices, certified to be Medically Necessary by a Physician who is a specialist of the relevant field due to a life-threatening medical condition; and the Insured is admitted to the ICU within fourteen (14) days after the accident and before termination of coverage under the policy. The Accidental ICU Benefit will only be paid once under all policies of the Plan covering the same Insured during the Insured's lifetime irrespective of the number of admissions to ICU. If the Insured is covered by more than one policy under the Plan issued by BOC Life, the total maximum amount of the Accidental ICU Benefit of all these policies shall be equal to 10% of the Total Premiums Paid under all such policies as at the date of the Insured's accident (subject to a maximum amount of HKD100,000 / USD12,500 / RMB100,000). BOC Life shall only pay the said total maximum amount once for all such policies. As regards admission to ICU in the PRC and Macau, if the hospital is not on the prevailing "List of Specified Hospitals in the PRC and Macau" maintained by BOC Life and uploaded to the website of BOC Life at the time of admission to the hospital, then such admission to ICU is not covered by the policy. For details, please refer to policy documents and provisions issued by BOC Life.
8. Supplementary riders are subject to underwriting and corresponding issue age eligibilities. Premiums of such may be changed from time to time. For details, please contact your Financial Consultants.
9. Normal underwriting is required if the policy is attached with "Payor's Death Or Disability Rider" or "Waiver Of Premium Rider".
- 10.i) Premium Deposit Account is only applicable to policy with designated premium payment term and payment method. Also, the premium payable has to be made in annual mode and pre-payment must be made in lump sum upon application whereas further pre-payment will not be accepted thereafter. ii) If "Waiver Of Premium Rider" or "Payor's Death Or Disability Rider" is attached to the policy, Premium Deposit Account is not applicable. iii) Annual premiums will be deducted automatically from the Premium Deposit Account on each Policy Anniversary when due. The Premium Deposit Account balance (if any) should be sufficient to pay the entire amount of annual premiums of the policy, and cannot be used for partial settlement of annual premiums. iv) The Premium Deposit Account balance of Basic Plan (if any) is accumulated with BOC Life at a guaranteed accumulation interest rate. And the Premium Deposit Account balance of supplementary benefits (if any) is accumulated at a special accumulation interest rate determined by BOC Life from time to time. The accumulation interest rates of the prepaid premium for HKD, RMB and USD policies may not be the same. Since the special accumulation interest rate of the Premium Deposit Account of supplementary benefits and premiums for some supplementary benefits (if applicable) are not guaranteed and may be changed from time to time by BOC Life, the Premium Deposit Account balance (if any) is not guaranteed to be sufficient to cover all premiums for the whole premium payment period. When the Premium Deposit Account balance is insufficient to pay the annual premium payable, BOC Life will issue a payment notice to customer, and interest will not be accrued on the residual value. v) In the event of partial or full

withdrawal of Premium Deposit Account balance or surrender of the policy, a premium deposit withdrawal fee will be deducted from the amount withdrawn from the Premium Deposit Account balance (if any). There is a minimum charge for the premium deposit withdrawal fee. The calculation of premium deposit withdrawal fee and minimum requirement of the premium deposit withdrawal amount may be changed from time to time. vi) If the Insured passes away, the Premium Deposit Account balance (if any) together with the Death Benefit will be payable to the policy Beneficiary. vii) For details, please refer to proposal and provisions issued by BOC Life.

#### Levy collection arrangement:

Insurance companies collect levies from policy owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

#### Important Notes:

- The Plan and the supplementary riders (if any) are underwritten by 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").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan 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 Plan 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.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

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 sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact your Financial Consultants.

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