

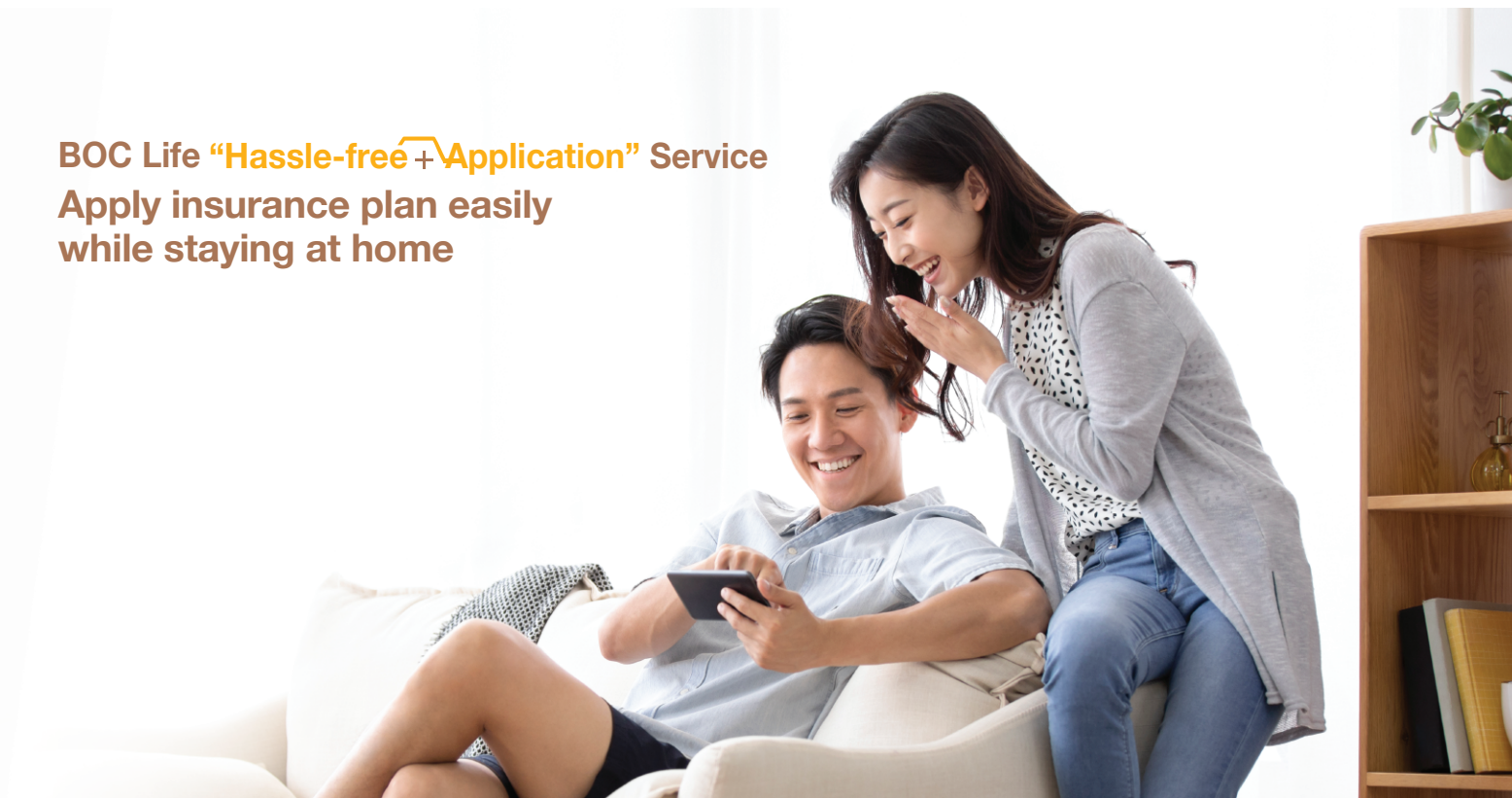
Insurer:



Life Insurance
BOC Group Life Assurance Company Limited

BOC Life “Hassle-free+Application” Service

Apply insurance plan easily
while staying at home



While the impact of Novel Coronavirus continues, BOC Group Life Assurance Company Limited (“BOC Life”) has introduced **“Hassle-free Application” Service¹** in alignment with the temporary facilitative measures announced by the Insurance Authority (“IA”). From now until 30 September 2022, you can simply submit insurance application while staying at home¹.

“Hassle-free Application” Service¹

BOC Life Financial Consultants will, according to your individual needs, explain the objectives, type and nature, basic eligibility requirements, risk disclosure, important notes, applicant’s declaration and etc. of the insurance plans which can be applied for by using “Hassle-free Application” Service¹ through phone conversation.

You can simply submit your application documents via email or post afterwards, quick and convenient!



Multiple Insurance Plans Can Be Applied via “Hassle-free Application” Service¹

You can make application on the following insurance plans by using “Hassle-free Application” Service while staying home:

1. BOC Life Deferred Annuity (Fixed Term) and / or BOC Life Deferred Annuity (Lifetime) (collectively named as “BOC Life Deferred Annuity Plans”)
2. SmartViva Flexi VHIS **New**
3. BOC Life Standard VHIS **New**
4. ProtectU Insurance Plan (Only applicable to Tied Agency channel) **New**
5. Refundable Hospital Cash Plan (Only applicable to Tied Agency channel) **New**
6. Easy-Plug Insurance Plan (Only applicable to Tied Agency channel) **New**

The above 1 – 6 are collectively named as “Applicable Insurance Plans”.



Eligible for Tax Deduction



BOC Life Deferred Annuity Plans are certified as “Qualifying Deferred Annuity Policy²” by the IA. You may claim a tax deduction³ for qualifying annuity premiums of the said policy.

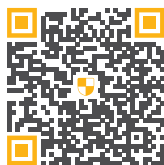
Each taxpayer can enjoy an aggregate tax deductible limit of up to HKD60,000³ each assessment year, while a married person and his / her spouse can enjoy an annual tax deductible limit up to HKD120,000³ in total.

SmartViva Flexi VHIS and BOC Life Standard VHIS are certified plans under VHIS⁴ under which you may apply for tax deduction on qualifying premiums⁵.

The maximum deduction for qualifying premiums paid for each Insured Person is HKD8,000 for each assessment year⁵.

First Year Premium Discount Offer:

Please refer to the relevant promotion flyer for details:



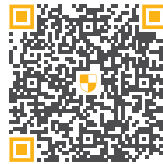
or Please click here

**BOC Life Deferred Annuity (Fixed Term)
Product Brochure:**



or Please click here

**BOC Life Deferred Annuity (Lifetime)
Product Brochure:**



or Please click here

**SmartViva Flexi VHIS
Product Brochure:**



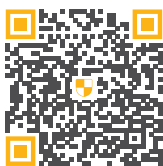
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**BOC Life Standard VHIS
Product Brochure:**



or Please click here

**ProtectU Insurance Plan
Product Brochure:**



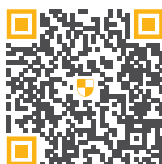
or Please click here

**Refundable Hospital Cash Plan
Product Brochure:**



or Please click here

**Easy-Plug Insurance Plan
Product Brochure:**



or Please click here

For enquiry, please contact your Financial Consultants.

Enquiry Hotline: (852) 2860 0688



[Applicable to BOC Life Deferred Annuity Plans, SmartViva Flexi VHIS and BOC Life Standard VHIS]

Taxation Risk:

There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment.

Other Notes:

[Applicable to BOC Life Deferred Annuity (Lifetime) only] Supplementary riders are not part of QDAP and the premium paid for such will not be eligible for tax deduction. Supplementary riders are subject to underwriting and corresponding issue age eligibilities. Premiums of such may be changed from time to time.

Please refer to the sales documents, including but not limited to product brochure and product factsheet of the Applicable Insurance Plans for details of product information, relevant risk disclosures and terms and conditions.

Remarks:

1. “Hassle-free Application” Service is applicable to Applicable Insurance Plans only, including BOC Life Deferred Annuity (Fixed Term), BOC Life Deferred Annuity (Lifetime), SmartViva Flexi VHIS, BOC Life Standard VHIS, ProtectU Insurance Plan, Refundable Hospital Cash Plan and Easy-Plug Insurance Plan.
2. **Certification by the IA :**

The mere fact that BOC Life Deferred Annuity Plans have been certified by IA does not mean that the premiums paid for policies under BOC Life Deferred Annuity Plans are eligible for tax deductions. Certification by IA is only an indication that the products comply with the criteria set out by IA. IA’s certification is not a recommendation or endorsement of BOC Life Deferred Annuity Plans nor does it guarantee the commercial merits of BOC Life Deferred Annuity Plans or their performance. It does not mean BOC Life Deferred Annuity Plans are suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. BOC Life Deferred Annuity Plans have 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 brochures of BOC Life Deferred Annuity Plans, 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 brochures of BOC Life Deferred Annuity Plans.

3. The aggregate annual tax deductible limit for both the qualifying annuity premiums and tax-deductible MPF voluntary contributions is HKD60,000 for each taxpayer, while the aggregate annual tax deductible limit for both the qualifying annuity premiums and tax-deductible MPF voluntary contributions for a married person and his / her spouse who both have income chargeable to tax is HKD120,000.

Please note that the Qualifying Deferred Annuity Policy (“QDAP”) status of BOC Life Deferred Annuity Plans does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. BOC Life Deferred Annuity Plans’ QDAP status is based on the features of the products as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk.

4. SmartViva Flexi VHIS and BOC Life Standard VHIS are certified plans that have been registered under VHIS and have fulfilled the requirement imposed by Food and Health Bureau towards VHIS’s Flexi Plan and Standard Plan respectively. SmartViva Flexi VHIS and BOC Life Standard VHIS do not include any guaranteed cash value, dividend or maturity benefit. The benefits will only be paid according to insured event when the Insured Person suffers from insured event. No premium and levy will be refunded whenever the policy is surrendered or coverage ends. Insurance coverage under SmartViva Flexi VHIS and BOC Life Standard VHIS shall come into force on the Policy Effective Date. For the details of the Policy Effective Date, please refer to the Policy Schedule. For the avoidance of doubt, the eligible expenses incurred for medical services received before the Policy Effective Date would not be covered.
5. SmartViva Flexi VHIS and BOC Life Standard VHIS are certified plans under VHIS. Policy Holders can apply SmartViva Flexi VHIS and / or BOC Life Standard VHIS for themselves or their specified relatives. Specified relatives include spouse, child, Policy Holder’s or Policy Holder’s spouse’s parents, grandparents or siblings, but they must be the holders of Hong Kong Identity Card and meet the designated age requirements in order to be eligible for tax deduction. For detailed definition, please refer to “Inland Revenue Ordinance” (Cap.112 of the Laws of Hong Kong). If you need any tax advice, please consult your tax consultant. The Policy Holder and the Insured Person must meet the insurable interest requirements set by BOC Life and complete the “Insurable Interest Declaration Form” at the time of application (if applicable). For details, please contact your Financial Consultants. If the Policy Holder is a taxpayer in Hong Kong and fulfils the requirements set under the Inland Revenue Ordinance announced by the Hong Kong Special Administrative

Region Government, the Policy Holder can apply for deduction concerning salaries tax or tax under personal assessment on paid qualifying premiums (excluding premium levy) of the certified plan policies. The maximum deduction for qualifying premiums paid for each Insured Person is HKD8,000 for each assessment year. There is no upper limit on the number of specified relatives that are eligible for deduction. For details of tax deductions, please refer to the relevant information published on the website of VHIS or website of Inland Revenue Department of HKSAR.

Important Notes :

- Customers should understand that specific supervisory requirements aimed to protect their interests have been varied under non-face-to-face distribution of Applicable Insurance Plans due to the current circumstances. Customers should seek independent professional advice where necessary.
- For policy applications of Applicable Insurance Plans made via non-face-to-face distribution, such customers will be entitled to a longer cooling-off period.
- For vulnerable customers (means persons (A) who are over 65 years old; (B) whose education level is primary level or below; or (C) who have no regular income), BOC Life shall make post-sales confirmation call to such customers, even if their applications are successful.
- Applicable Insurance Plans and the supplementary rider(s) (if any) are underwritten by BOC Life. BOC Life is authorised and regulated by the IA to carry on long term business in the Hong Kong Special Administrative Region of the People’s Republic of China.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for Applicable Insurance Plans and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- Applicable Insurance Plans 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.

Important Notice:

You have an option to purchase SmartViva Flexi VHIS as a standalone certified plan under the VHIS without bundling with other type(s) of insurance product.

The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.

SmartViva Flexi VHIS (VHIS certification number: F00057) is underwritten by BOC Life (VHIS provider registration number: 00022).

BOC Life Standard VHIS is a standalone certified plan under the VHIS.

The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.

BOC Life Standard VHIS (VHIS certification number: S00022) is underwritten by BOC Life (VHIS provider registration number: 00022).

You have an option to purchase ProtectU Insurance Plan as a standalone plan base on your personal need to choose life protection solely or include additional critical illness coverage instead of bundling with other type(s) of insurance product.

The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.

You have an option to purchase Refundable Hospital Cash Plan as a standalone hospital cash insurance plan instead of bundling with other type(s) of insurance product.

The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.

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, Investment Strategy, Philosophy in Deciding Dividends and Fulfilment Ratio of Dividends, exclusions, policy costs and fees) of BOC Life Deferred Annuity Plans and the supplementary riders (if any). For enquiry, please contact your Financial Consultants.

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