

Glamorous Glow Whole Life Insurance Plan

The stems of legacies
sprout from
the seeds of love

Prepay Premiums to Enjoy High Interest Rate^{1,2}!

Product Features



Glamorous Glow
Whole Life Insurance Plan
Product Webpage

- ◆ Prepay 2 years or 3 years premiums¹ to enjoy a guaranteed interest rate up to a **maximum of 6.00%**² per annum for Premium Deposit Account balance of basic plan
- ◆ Applicable to both HKD and USD policy(ies)
- ◆ Waive premium deposit withdrawal fee

Premium Payment Term	2 years	3 years
Premium Payment Method	Annual mode	
Notional Amount	USD200,000	USD300,000
Total Prepaid Premiums Amount*	USD194,339.62	USD283,336.43

* Total Prepaid Premiums Amount does not include levy and premium discount (if any).

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.

Remarks:

- (i) Premium Deposit Account is only applicable to policy with premium payment term of 2 years or 3 years and payment method in annual mode. Also, 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 accumulation interest rates of the prepaid premium for HKD, RMB and USD policies may not be the same. (v) If the Insured passes away, the Premium Deposit Account balance (if any) together with the Death Benefit will be payable to the Beneficiary. (vi) For details, please refer to proposal and provisions issued by BOC Group Life Assurance Company Limited ("BOC Life").
- Premium Deposit Account balance of basic plan (if any) is accumulated with BOC Life at a guaranteed interest rate of 6.00% per annum [applicable to USD / HKD policy(ies)] and 3.00% per annum [applicable to RMB policy(ies)] and the Premium Deposit Account balance of supplementary benefits (if any) is accumulated at a special accumulated interest rate (non-guaranteed) determined by BOC Life from time to time, the current interest rate of which is 3.00% per annum [applicable to USD / RMB policy(ies)] and 2.50% per annum [applicable to HKD policy(ies)]. 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. Since the special accumulated interest rate (non-guaranteed) 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 term. 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.

Important Notes:

- Glamorous Glow Whole Life Insurance Plan ("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 must be read in conjunction with the product brochure.

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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