

荟升万用寿险计划

灵活保障您想节奏



中銀人壽
BOC LIFE

您的終身伙伴
YOUR LIFE PARTNER

中银集团人寿保险有限公司(「中银人寿」)的**荟升万用寿险计划**(「本计划」)是一个兼备灵活理财及寿险功能的万用寿险计划。您只需供款两年，便可享人寿保障直至受保人100岁，让您灵活策划您的未来。



定期利息收益

本计划将向户口价值¹按派息率²孳生利息。派息率²可不时调整，最新派息率²可透过中银人寿网页(www.boclif.com.hk)或向您的专业理财顾问查询。



特别奖赏(非保证)⁷

在保单生效期间，于每十个保单年度完结后，中银人寿将以当时的宣布特别派息率⁷及户口价值¹计算特别奖赏(如有)，并将该特别奖赏(如有)存入户口价值¹内。



灵活理财方案

自第1个保单年度起，您可在每个保单年度从保单内提取部分款项³一次，以配合人生不同阶段的理财需要，惟身故赔偿的金额会因有关安排而受到影响。



毋须体检

本计划毋须体检，申请手续方便省时。



人寿保障

本计划只需供款2年^{4,5}，便提供人寿保障直至受保人100岁。于保单生效期间，若受保人不幸身故，身故赔偿相等于身故日的净已缴保费⁶的105%或户口价值¹的105%的较高者(上限为身故日的净已缴保费⁶的100%或户口价值¹的100%的较高者(视情况而定)加人民币8,500(人民币保单)/港元10,880(港元保单)/美元1,360(美元保单))，再扣除受保人身故前之任何欠款(如有)。



基本投保条件

投保年龄	0岁(出生后15天起)至70岁
保费缴付年期 ^{4,5}	2年
保障期	至受保人100岁
保单货币	人民币/港元/美元
最低目标保费	人民币100,000/港元100,000/ 美元12,500
保费缴付方式 ⁴	年缴
退保价值	退保时的户口价值 ¹ 扣除任何欠款(如有) 及任何退保费用 ⁸ (如有)

请即投保，尽握良机！

欢迎联络您的
专业理财顾问查询有关详情。

☎ 查询热线：(852) 2860 0688

🌐 网址：www.boclif.com.hk

投资策略、派息率厘定方针及过往派息率资料：

中银人寿投资于全球不同类别的资产，以获得多元化投资组合的优势。本计划下保单的资产主要包括以下资产：

	比例
固定收益工具或有息证券	80%-100%
增长型资产	0%-20%

固定收益工具或有息证券包括但不限于政府及企业债券等。

- 中银人寿主要投资于投资级别债券，并加入小部分高收益债券及新兴市场债券以提高收益。
- 在一般情况下，中银人寿所投资的主要市场为北美、中国内地、中国香港及其他亚洲已发展国家。

增长型资产包括但不限于上市股票、私募股权、互惠基金、物业投资等。中银人寿投资于多元增长型资产，旨在争取高于固定收益投资的长线回报。

以实现长远投资目标为目的，中银人寿在其绝对酌情权下，保留权利在市场前景及状况显著变化时调整前述资产分布，或进行包括但不限于再保险安排等其他财务安排。中银人寿以投资于以保单货币计值的资产为目标。如资产用以计值的货币与保单货币不相同，中银人寿有机会利用衍生工具管理汇率风险的影响。

有关最新的投资策略，请参阅中银人寿网页 www.boclife.com.hk。

万用寿险派息率：

万用寿险业务资产组合的构成一般以支持保单的派息率为目的，并让保单持有人藉收取派息的形式，分享中银人寿万用寿险业务的部分利润。为达至以上目的，中银人寿会投资于多种经中银人寿审慎挑选的资产组合，以平衡风险。资产组合一般以固定收益投资及股权类投资为主。

实际派息率乃根据中银人寿政策内所指定的方法所决定，而相关政策则建基于多种因素，包括但不限于市场状况、过往实际投资回报及对未来投资回报的长期展望。将来之派息率于保单年期内可不时调整，惟不会低于保单条款、批注及/或修订中标示之最低派息率。实际派息率由中银人寿的委任精算师根据上述公司政策作出建议并得中银人寿董事会审批后为准。

基于以上因素的影响，派息率并非保证及可能会较销售时所提供之保单利益说明内所演示的较高或较低。

若阁下希望知道中银人寿过往派息率的资料作参考用途，可浏览以下网址 www.boclife.com.hk/ps。请注意，网址上所显示的过往派息率并未扣除相关保单收费（如保费费用、保险成本、保单费用等）。请留意过往派息率表现并非未来表现的指标。

人民币及美元保险的风险声明：

人民币及美元保单涉及汇率风险。人民币或美元兑港元汇率可升可跌，故若以港元计算，人民币或美元保单的保费、费用及收费（如适用）、户口价值/退保价值及其他利益将随汇率而改变。人民币或美元兑换港元汇率以中银人寿不时选定的以市场为基础的兑换率为准，可能与银行的牌价不同。客户如选择以港元缴付人民币或美元保单的保费，或要求承保机构以港元支付人民币或美元保单的户口价值/退保价值或其他利益，可能会因汇率的变动而蒙受损失。**人民币兑换限制风险** - 人民币保险受汇率波动的影响而可能产生获利机会及亏损风险。客户如将人民币兑换为港币或其他外币时，可能受人民币汇率的变动而蒙受亏损。（只适用于个人客户）目前人民币并非完全可自由兑换，个人客户可以通过银行账户进行人民币兑换的汇率是人民币（离岸）汇率，是否可以全部或即时办理，须视乎当时银行的人民币头寸情况及其商业考虑。客户应事先考虑及了解因此在人民币资金方面可能受到的影响。（只适用于企业客户）目前人民币并非完全可自由兑换，企业客户通过银行进行人民币兑换是否可以全部或即时办理，须视乎当时银行的人民币头寸情况及其商业考虑。客户应事先考虑及了解因此在人民币资金方面可能受到的影响。

其他主要风险：

- 本计划及/或附加利益保障（如有）在投保及续保时的应付保费及保单生效时的费用及收费是根据以下之因素（如适用）而厘定，包括但不限于：投保额、性别、投保年龄、已届年龄、吸烟习惯、保费缴费年期、核保等级、风险类别及居住地而厘定，并非保证不变。除保单文件另外注明，部分费用及收费，包括保费费用、保单费用及保险成本（如适用）并非保证，中银人寿有权不时调整该等费用及收费。中银人寿保留权利随时检讨及调整应付保费、费用及收费，调整原因包括但不限于实际经验与现时期望出现的落差。
- 保单权益人应在保费缴费年期内按时缴交保费。如所需金额（如保费）未能于中银人寿指定之宽限期（如适用）完结前缴交，保单有可能终止或失效。如因未能缴付保费导致保单被终止或失效，保单权益人可领取的退保价值可能低于已缴总保费及失去保单所提供的保障。
- 在以下任何一种情况发生时，中银人寿有可能在保单到达期前终止保单：
 - (i) 受保人身故；或
 - (ii) 中银人寿批准保单权益人书面要求退保；或
 - (iii) 于宽限期届满前，保单权益人未能缴付中银人寿所要求支付的金额；或
 - (iv) 中银人寿作出末期疾病赔偿（如适用）。
- 实际的通胀率有机会较预期高，因此，您所获发金额之实际价值可能会较低。
- 当户口价值跌至零或负数时，保单或会失效。

备注：

1. 户口价值相等于所有已缴目标保费扣除保单费用、加上利息及特别奖赏（如有）、减去任何提取部分款项金额（包括任何适用的提取费用）（如有）。户口价值的每日利息（如有）以最低派息率计算。于每个保单年度完结后，中银人寿以当时的宣布派息率计算的利息及该保单年度内以最低派息率计算的利息计算利息差额，并将其利息差额存入户口价值内。
2. 派息率（非保证）为由中银人寿厘定及会不时更改的利率，并非以过往业绩为基础，亦不能被解释为对未来回报之推测或估计。派息率可升可跌，于保障期内可不时调整，惟不会少于保单文件中标示之最低派息率。中银人寿保留权利在给予保单权益人事先通知下在第20个保单周年日及其后每10个保单周年日不时对最低派息率作出修改。详情请参阅中银人寿缮发的保单文件及条款。
3. 提取部分款项于第1个保单年度起适用。您可于每个保单年度作出不多于一次的提取部分款项，并须符合每次最低提取金额（现时为人民币10,000/港元12,000/美元1,500）及提取部分款项后最低户口价值（现时为人民币50,000/港元60,000/美元7,500）的要求。提取费用之计算方法、不同保单年度之适用提取费用及其他详情，请参阅中银人寿缮发的保单文件及条款。
4. 本计划亦接受客户预缴目标保费。i) 预缴保费只能于投保时一笔过缴付，及后将不再接受任何预缴保费。ii) 预缴保费户口的余额（如有）将于第1个保单周年日自动从预缴保费户口全数扣除作缴付第二期目标保费。iii) 预缴保费户口的余额（如有）将保证以保单生效当日适用的首个保单年度派息率于中银人寿积存生息。人民币、港元及美元保单的预缴保费户口积存年利率并非相同。iv) 如受保人身故，预缴保费户口的任何余额（如有）将连同身故赔偿给付保单受益人。v) 不接受客户于预缴保费户口作出任何提取款项。vi) 任何预缴保费户口余额（如有）（再扣除任何预缴保费退回费用）将于退保时连同退保价值赔付。中银人寿可不时调整预缴保费退回费用。vii) 详情请参阅保险建议书及中银人寿缮发的保单文件及条款。
5. 如保单权益人在保费宽限期（第2个保单年度的目标保费缴费期起计31天或由中银人寿不时决定的期限）完结前仍未全数缴付第2个保单年度的应缴目标保费，中银人寿毋需通知保单权益人而保单将即时失效并视同退保处理，并将退回相等于有关保费到期日的退保价值扣除任何欠款后之金额予保单权益人。中银人寿将按第1个保单年度的退保费率计算所需退保费用。
6. 净已缴保费为中银人寿就本计划所收的所有保费（不包括任何尚未用作缴付第2个保单年度目标保费的预缴保费）减去任何提取部分款项（包括任何适用的提取费用）（如有）。
7. 中银人寿有独有及绝对酌情决定权于每第10个保单年度完结后决定及宣布特别奖赏（如有）及特别派息率。因此，特别奖赏（如有）及特别派息率并非保证及可能是零。
8. 退保费用将根据退保时的户口价值及保单年度适用的退保费率收取。相关退保费用及其他详情，请参阅保险建议书及中银人寿缮发的保单文件及条款。

关于收取保费收费的安排：

保险业监管局按规定透过保险公司向保单持有人收取保费收费。为方便阁下，每当中银人寿向阁下收取保费时，将以收取保费的相同途径（包括自动保费贷款（如适用））一并收取保费收费。

重要事项：

- 本计划由中银人寿承保。
- 中银人寿已获保险业监管局授权及监管，于中华人民共和国香港特别行政区经营长期业务。
- 中银人寿保留根据拟受保人及申请人于投保时所提供的资料而决定是否接受或拒绝有关投保本计划申请的权利。
- 本计划受中银人寿缮发的正式保单文件及条款所限制。各项保障项目及承保范围、条款及除外事项，请参阅相关保单文件及条款。
- 中银人寿保留随时修订、暂停或终止本计划，更改有关条款及细则的权利。如有任何争议，以中银人寿决定为准。

若本宣传品的中、英文版本有歧异，概以英文版本为准。

本宣传品仅供参考，并只在香港以内派发，不能诠释为在香港以外提供或出售或游说购买中银人寿的任何产品的要约、招揽及建议。有关本计划详情（包括但不限于各项保障项目及承保范围、详尽条款、主要风险、细则、除外事项、保单费用及收费），请参阅中银人寿缮发的保单文件及条款。如有任何查询，请联络您的专业理财顾问。

本宣传品由中银人寿刊发。

MaxiGrowth ULife Insurance Plan

Flexible protection creates your rhythm of life



中銀人壽
BOC LIFE

您的終身伙伴
YOUR LIFE PARTNER

BOC Group Life Assurance Company Limited (“BOC Life”) offers **MaxiGrowth ULife Insurance Plan** (“the Plan”) which is a universal life insurance plan that provides you with flexibility in financial planning and life protection. You can enjoy life protection coverage until the Insured reaches the age of 100 by paying premium for just 2 years and manage your future flexibly.



Regular Interest Income

Interest will accrue on the Account Value¹ according to the crediting interest rate². The crediting interest rate² may vary from time to time. The latest crediting interest rate² can be enquired via the website of BOC Life (www.boclif.com.hk) or your Financial Consultants.



Special Bonus (Non-Guaranteed)⁷

While the policy is in force, after the end of every 10th Policy Year, BOC Life shall calculate the amount of Special Bonus (if any) based on declared Special Crediting Interest Rate⁷ and the Account Value¹ at that time, and credit the same (if any) to the Account Value¹.



Flexible Financial Planning Solution

Starting from the 1st Policy Year, you can also make Partial Withdrawal³ from the policy once every Policy Year, to meet the financial needs at different life stages, which will however affect the Death Benefit amount.



No Medical Examination

No medical examination is required, which is convenient and time saving.



Life Protection

The Plan provides life protection coverage till the Insured reaches the age of 100 by paying premium for just 2 years^{4,5}. In the unfortunate event of the Insured’s death while the policy is in force, the Death Benefit is equivalent to the higher of 105% of Net Premiums Paid⁶ or 105% of Account Value¹ as at the date of death (subject to a maximum of the higher of 100% of Net Premiums Paid⁶ or 100% of Account Value¹ as at the date of death (as the case may be), plus RMB8,500 (for RMB policy) / HKD10,880 (for HKD policy) / USD1,360 (for USD policy)) less any Indebtedness (if any) up to the date of death of the Insured.



Basic Eligibility Requirements

Issue Age	Age 0 (starting from 15 days after birth) to age 70
Premium Payment Term ^{4,5}	2 years
Coverage Period	Up to age 100 of the Insured
Policy Currency	RMB / HKD / USD
Minimum Target Premium	RMB100,000 / HKD100,000 / USD12,500
Premium Payment Mode ⁴	Annual
Surrender Value	Account Value ¹ upon surrender less any Indebtedness (if any) and Surrender Charge ⁸ (if any)

**Grasp this opportunity!
Act Now!**

Please contact your Financial Consultants for details of the Plan.

Enquiry Hotline: (852) 2860 0688

Website: www.boclif.com.hk

Investment Strategy, Philosophy in Deciding Crediting Interest Rates and Historical Crediting Interest Rates:

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	80%-100%
Growth assets	0%-20%

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/or 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 of 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.

Crediting Interest Rate of Universal Life Policies:

For universal life insurance business, the asset portfolio is constructed to support the crediting interest rate for the policy. It also allows policy owners to receive a share of profits attributable to the universal life insurance business of our company by means of crediting of interest. 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 investment securities and equity investments.

The actual crediting interest rate is determined by the stipulated approach in BOC Life's policy, which is based on a number of factors, including but not limited to, market conditions, actual investment return in the past and long-term expectation of investment return in the future. Future crediting interest rate may vary from time to time over the policy term, but will not be less than the minimum crediting interest rate as specified in the policy provisions, endorsements and / or amendments. The actual crediting interest rate is recommended by our Appointed Actuary according to the aforementioned BOC Life's policy and approved by the Board of Directors of BOC Life.

In light of the above factors, crediting interest rate is 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, to understand BOC Life's crediting interest rate history for reference purposes. Please be reminded that the crediting interest rates shown on the website are before the deduction of any relevant policy charges (e.g. Premium Charge, Cost of Insurance, Policy Fee, etc.). Please note that past performance of crediting interest rate 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:

- The premium payable of the Plan and / or the Rider (if any) at the time of application and renewal, and fees and charges while the policy is in force are calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained age, smoking habit, premium payment term, underwriting class, risk class and residency and is not guaranteed. Unless otherwise stated in the policy documents, some fees and charges, including Premium Charges, Policy Fee, and Cost of Insurance (if applicable), are not guaranteed. BOC Life has the discretion to adjust such fees and charges from time to time. BOC Life reserves the right to review and adjust the premium payable, fees and charges at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.
- 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. 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 Owner fails to pay the required amount by BOC Life before expiry of the grace period; or
 - (iv) payment of the Terminal Illness Benefit (if applicable) by BOC Life.
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.
- The policy may lapse when the account value falls to zero or negative.

Remarks:

1. Account Value equals total Target Premiums paid minus Policy Fee, plus interest and Special Bonus (if any), less any Partial Withdrawal amount (including any withdrawal charge applicable) (if any). The daily interest (if any) to be credited to the Account Value is calculated based on the minimum crediting interest rate. After the end of each Policy Year, BOC Life shall calculate the amount of interest difference between interest calculated based on declared crediting interest rate at that time and interest calculated based on minimum crediting interest rate within that Policy Year and credit the amount of interest difference to the Account Value.
2. The crediting interest rate (non-guaranteed) is an interest rate determined by BOC Life and is subject to change from time to time, and not based on past performance, and shall in no way be interpreted as a projection or estimation of the future return. The crediting interest rate may rise as well as fall and is subject to change during the coverage period, but will not be less than the minimum crediting interest rate as stated on the policy documents. BOC Life reserves the right to revise the minimum crediting interest rate from time to time on the 20th Policy Anniversary and every 10th Policy Anniversary thereafter by giving prior notice to the Policy Owner. For details, please refer to the policy documents and provisions issued by BOC Life.
3. Partial Withdrawal is applicable starting from the 1st Policy Year. You can make Partial Withdrawal once in each Policy Year, however you are required to meet the minimum withdrawal amount (currently it is RMB10,000 / HKD12,000 / USD1,500) and the minimum Account Value (currently it is RMB50,000 / HKD60,000 / USD7,500) after withdrawal. For details of the calculation of withdrawal charge, the withdrawal charges applicable for different Policy Years and other details, please refer to the policy documents and provisions issued by BOC Life.
4. Pre-payment of Target Premium is also allowed in the Plan. i) Pre-payment must be made in lump sum upon application whereas further pre-payment of premium will not be accepted thereafter. ii) The Premium Deposit Account balance (if any) will be fully deducted automatically from the Premium Deposit Account on the first Policy Anniversary to pay the Target Premium of the 2nd Policy Year when due. iii) The Premium Deposit Account balance (if any) is accumulated with BOC Life at a guaranteed interest rate which equals the prevailing crediting interest rate for the 1st Policy Year upon effective date of the policy. Accumulation interest rates per annum of the Premium Deposit Account for RMB, HKD and USD policies are not the same. iv) In the event of the Insured's death, any Premium Deposit Account balance (if any) together with the Death Benefit will be payable to the policy Beneficiary. v) Partial Withdrawal from Premium Deposit Account is not allowed. vi) The balance of Premium Deposit Account (if any) (less any applicable Premium Deposit Withdrawal Fee) will be payable together with the Surrender Value upon surrender. BOC Life may change this Premium Deposit Withdrawal Fee from time to time. vii) For details, please refer to the policy documents and provisions issued by BOC Life.
5. If the Target Premium payable for the 2nd Policy Year is not fully paid before the end of the grace period (31 days from the due date of payment of the Target Premium for the 2nd Policy Year or such other period as determined by BOC Life from time to time), the policy will be terminated immediately and deemed surrender of the policy without notice to the Policy Owner and the amount equal to the Surrender Value less any indebtedness as of the relevant due date of the premium will be paid to the Policy Owner. BOC Life will calculate the Surrender Charge based on the first year Surrender Charge rate.
6. Net Premiums Paid means all premiums received by BOC Life in respect of the Plan (excluding any prepaid premiums which are not yet debited for payment of the Target Premium for the 2nd Policy Year) less any Partial Withdrawal amount (including any withdrawal charge applicable) (if any).
7. The Special Bonus (if any) and Special Crediting Interest Rate are to be determined and declared by BOC Life after the end of every 10th Policy Year at its sole and absolute discretion. Therefore, the Special Bonus (if any) and Special Crediting Interest Rate are not guaranteed and may even be zero.
8. Surrender Charge is charged based on Account Value and applicable rate upon surrender depending on the relevant Policy Year. For relevant Surrender Charge and other details, please refer to insurance proposals and policy documents 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 is 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.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is 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 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. For enquiry, please contact your Financial Consultants.

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