

薈昇萬用壽險計劃

靈活保障您想節奏



中銀人壽
BOC LIFE

您的終身伙伴
YOUR LIFE PARTNER

中銀集團人壽保險有限公司(「中銀人壽」)的**耆昇萬用壽險計劃**(「本計劃」)是一個兼備靈活理財及壽險功能的萬用壽險計劃。您只需供款兩年，便可享人壽保障直至受保人100歲，讓您靈活策劃您的未來。



定期利息收益

本計劃將向戶口價值¹按派息率²孳生利息。派息率²可不時調整，最新派息率²可透過中銀人壽網頁(www.boclif.com.hk)或向您的專業理財顧問查詢。



特別獎賞(非保證)⁷

在保單生效期間，於每十個保單年度完結後，中銀人壽將以當時的宣佈特別派息率⁷及戶口價值¹計算特別獎賞(如有)，並將該特別獎賞(如有)存入戶口價值¹內。



靈活理財方案

自第1個保單年度起，您可在每個保單年度從保單內提取部分款項³一次，以配合人生不同階段的理財需要，惟身故賠償的金額會因有關安排而受到影響。



毋須體檢

本計劃毋須體檢，申請手續方便省時。



人壽保障

本計劃只需供款2年^{4,5}，便提供人壽保障直至受保人100歲。於保單生效期間，若受保人不幸身故，身故賠償相等於身故日的淨已繳保費⁶的105%或戶口價值¹的105%的較高者(上限為身故日的淨已繳保費⁶的100%或戶口價值¹的100%的較高者(視情況而定)加人民幣8,500(人民幣保單)/港元10,880(港元保單)/美元1,360(美元保單))，再扣除受保人身故前之任何欠款(如有)。



基本投保條件

投保年齡	0歲(出生後15天起)至70歲
保費繳付年期 ^{4,5}	2年
保障期	至受保人100歲
保單貨幣	人民幣/港元/美元
最低目標保費	人民幣100,000/港元100,000/ 美元12,500
保費繳付方式 ⁴	年繳
退保價值	退保時的戶口價值 ¹ 扣除任何欠款(如有) 及任何退保費用 ⁸ (如有)

請即投保，盡握良機！

歡迎聯絡您的
專業理財顧問查詢有關詳情。

查詢熱線：(852) 2860 0688

網址：www.boclif.com.hk

投資策略、派息率釐定方針及過往派息率資料：

中銀人壽投資於全球不同類別的資產，以獲得多元化投資組合的優勢。本計劃下保單的資產主要包括以下資產：

	比例
固定收益工具或有息證券	80%-100%
增長型資產	0%-20%

固定收益工具或有息證券包括但不限於政府及企業債券等。

• 中銀人壽主要投資於投資級別債券，並加入小部分高收益債券及新興市場債券以提高收益。

• 在一般情況下，中銀人壽所投資的主要市場為北美、中國內地、中國香港及其他亞洲已發展國家。

增長型資產包括但不限於上市股票、私募股權、互惠基金、物業投資等。中銀人壽投資於多元增長型資產，旨在爭取高於固定收益投資的長線回報。

以實現長遠投資目標為目的，中銀人壽在其絕對酌情權下，保留權利在市場前景及狀況顯著變化時調整前述資產分佈，或進行包括但不限於再保險安排等其他財務安排。中銀人壽以投資於以保單貨幣計值的資產為目標。如資產用以計值的貨幣與保單貨幣不相同，中銀人壽有機會利用衍生工具管理匯率風險的影響。

有關最新的投資策略，請參閱中銀人壽網頁 www.boclife.com.hk。

萬用壽險派息率：

萬用壽險業務資產組合的構成一般以支持保單的派息率為目的，並讓保單持有人藉收取派息的形式，分享中銀人壽萬用壽險業務的部分利潤。為達至以上目的，中銀人壽會投資於多種經中銀人壽審慎挑選的資產組合，以平衡風險。資產組合一般以固定收益投資及股權類投資為主。

實際派息率乃根據中銀人壽政策內所指定的方法所決定，而相關政策則建基於多種因素，包括但並不限於市場狀況、過往實際投資回報及對未來投資回報的長期展望。將來之派息率於保單年內可不時調整，惟不會低於保單條款、批註及/或修訂中標示之最低派息率。實際派息率由中銀人壽的委任精算師根據上述公司政策作出建議並得中銀人壽董事會審批後為準。

基於以上因素的影響，派息率並非保證及可能會較銷售時所提供之保單利益說明內所演示的較高或較低。

若閣下希望知道中銀人壽過往派息率的資料作參考用途，可瀏覽以下網址 www.boclife.com.hk/ps。請注意，網址上所顯示的過往派息率並未扣除相關保單收費(如保費費用、保險成本、保單費用等)。請留意過往派息率表現並非未來表現的指標。

人民幣及美元保單的風險聲明：

人民幣及美元保單涉及匯率風險。人民幣或美元兌港元匯率可升可跌，故若以港元計算，人民幣或美元保單的保費、費用及收費(如適用)、戶口價值/退保價值及其他利益將隨匯率而改變。人民幣或美元兌換港元匯率以中銀人壽不時選定的以市場為基礎的兌換率為準，可能與銀行的牌價不同。客戶如選擇以港元繳付人民幣或美元保單的保費，或要求承保機構以港元支付人民幣或美元保單的戶口價值/退保價值或其他利益，可能會因匯率的變動而蒙受損失。**人民幣兌換限制風險** - 人民幣保險受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

其他主要風險：

- 本計劃及/或附加利益保障(如有)在投保及續保時的應付保費及保單生效時的費用及收費是根據以下之因素(如適用)而釐定，包括但不限於：投保額、性別、投保年齡、已屆年齡、吸煙習慣、保費繳費年期、核保等級、風險類別及居住地而釐定，並非保證不變。除保單文件另外註明，部分費用及收費，包括保費費用、保單費用及保險成本(如適用)並非保證，中銀人壽有不時調整該等費用及收費。中銀人壽保留權利隨時檢討及調整應付保費、費用及收費，調整原因包括但不限於實際經驗與現時期望出現的落差。
- 保單權益人應在保費繳費年內按時繳交保費。如所需金額(如保費)未能於中銀人壽指定之寬限期(如適用)完結前繳交，保單有可能終止或失效。如因未能繳付保費導致保單被終止或失效，保單權益人可領取的退保價值可能低於已繳總保費及失去保單所提供的保障。
- 在以下任何一種情況發生時，中銀人壽有可能在保單到達期滿日前終止保單：
 - (i) 受保人身故；或
 - (ii) 中銀人壽批准保單權益人書面要求退保；或
 - (iii) 於寬限期屆滿前，保單權益人未能繳付中銀人壽所要求支付的金額；或
 - (iv) 中銀人壽作出末期疾病賠償(如適用)。
- 實際的通脹率有機會較預期高，因此，您所獲發金額之實際價值可能會較低。
- 當戶口價值跌至零或負數時，保單或會失效。

備註：

1. 戶口價值相等於所有已繳目標保費扣除保單費用、加上利息及特別獎賞(如有)、減去任何提取部分款項金額(包括任何適用的提取費用)(如有)。戶口價值的每日利息(如有)以最低派息率計算。於每個保單年度完結後，中銀人壽以當時的宣佈派息率計算的利息及該保單年度內以最低派息率計算的利息計算利息差額，並將其利息差額存入戶口價值內。
2. 派息率(非保證)為由中銀人壽釐定及會不時更改的利率，並非以過往業績為基礎，亦不能被解釋為對未來回報之推測或估計。派息率可升可跌，於保障期內可不時調整，惟不會少於保單文件中標示之最低派息率。中銀人壽保留權利在給予保單權益人事先通知下在第20個保單週年日及其後每10個保單週年日不時對最低派息率作出修改。詳情請參閱中銀人壽續發的保單文件及條款。
3. 提取部分款項於第1個保單年度起適用。您可於每個保單年度作出不多於一次的提取部分款項，並須符合每次最低提取金額(現時為人民幣10,000/港元12,000/美元1,500)及提取部分款項後最低戶口價值(現時為人民幣50,000/港元60,000/美元7,500)的要求。提取費用之計算方法、不同保單年度之適用提取費用及其他詳情，請參閱中銀人壽續發的保單文件及條款。
4. 本計劃亦接受客戶預繳目標保費。i) 預繳保費只能於投保時一筆過繳付，及後將不再接受任何預繳保費。ii) 預繳保費戶口的餘額(如有)將於第1個保單週年日自動從預繳保費戶口全數扣除作繳付第二期目標保費。iii) 預繳保費戶口的餘額(如有)將保證以保單生效當日適用的首個保單年度派息率於中銀人壽積存生息。人民幣、港元及美元保單的預繳保費戶口積存年利率並非相同。iv) 如受保人身故，預繳保費戶口的任何餘額(如有)將連同身故賠償給付保單受益人。v) 不接受客戶於預繳保費戶口作出任何提取款項。vi) 任何預繳保費戶口餘額(如有)(再扣除任何預繳保費退回費用)將於退保時連同退保價值賠付。中銀人壽可不時調整預繳保費退回費用。vii) 詳情請參閱保險建議書及中銀人壽續發的保單文件及條款。
5. 如保單權益人在保費寬限期(第2個保單年度的目標保費繳費到期日起計31天或由中銀人壽不時決定的期限)完結前仍未全數繳付第2個保單年度的應繳目標保費，中銀人壽毋需通知保單權益人而保單將即時失效並視同退保處理，並將退回相等於有關保費到期日的退保價值扣除任何欠款後之金額予保單權益人。中銀人壽將按第1個保單年度的退保費率計算所需退保費用。
6. 淨已繳保費為中銀人壽就本計劃所收的所有保費(不包括任何尚未用作繳付第2個保單年度目標保費的預繳保費)減去任何提取部分款項(包括任何適用的提取費用)(如有)。
7. 中銀人壽有獨有及絕對酌情決定權於每第10個保單年度完結後決定及宣佈特別獎賞(如有)及特別派息率。因此，特別獎賞(如有)及特別派息率並非保證及可能是零。
8. 退保費用將根據退保時的戶口價值及保單年度適用的退保費率收取。相關退保費用及其他詳情，請參閱保險建議書及中銀人壽續發的保單文件及條款。

關於收取保費徵費的安排：

保險業監管局按規定透過保險公司向保單持有人收取保費徵費。為方便閣下，每當中銀人壽向閣下收取保費時，將以收取保費的相同途徑(包括自動保費貸款(如適用))一併收取保費徵費。

重要事項：

- 本計劃由中銀人壽承保。
- 中銀人壽已獲保險業監管局授權及監管，於中華人民共和國香港特別行政區經營長期業務。
- 中銀人壽保留根據擬受保人及申請人於投保時所提供的資料而決定是否接受或拒絕有關投保本計劃申請的權利。
- 本計劃受中銀人壽續發的正式保單文件及條款所限制。各項保障項目及承保範圍、條款及除外事項，請參閱相關保單文件及條款。
- 中銀人壽保留隨時修訂、暫停或終止本計劃，更改有關條款及細則的權利。如有任何爭議，以中銀人壽決定為準。

若本宣傳品中的、英文版本有歧異，概以英文版本為準。

本宣傳品僅供參考，並只在香港以內派發，不能詮釋為在香港以外提供或出售或遊說購買中銀人壽的任何產品的要約、招攬及建議。有關本計劃詳情(包括但不限於各項保障項目及承保範圍、詳盡條款、主要風險、細則、除外事項、保單費用及收費)，請參閱中銀人壽續發的保單文件及條款。如有任何查詢，請聯絡您的專業理財顧問。

本宣傳品由中銀人壽刊發。

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.



**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

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)

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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