

# 盛世傳承萬用壽險計劃II

Forever Glorious ULife Plan II



盛世之璽 傳承後裔

A seal of prosperity, a legacy for posterity



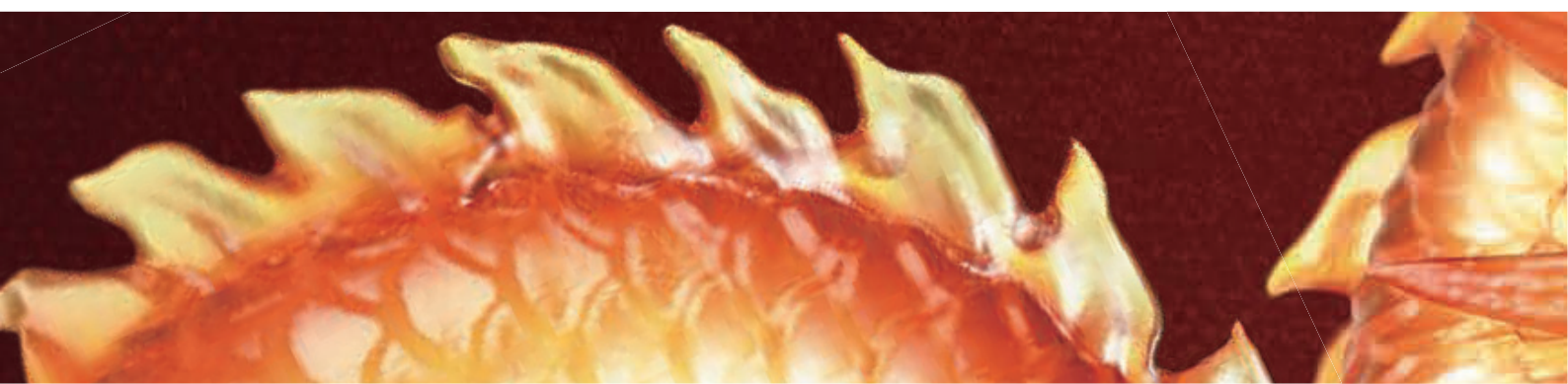
中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER









# 盛世之璽 傳承裔

A Seal of Prosperity  
A Legacy for Posterity



中銀集團人壽保險有限公司(「中銀人壽」)深明建立退休儲備以安享晚年，及為下一代建立豐裕而恆久的資產對您至關重要，因此為您精心策劃一個周全而有效的人壽保險計劃－**盛世傳承萬用壽險計劃II**(「本計劃」)，助您可享終身人壽保障同時達到財富增長的目標。本計劃更提供美元或人民幣作為保單貨幣，提供多種供款年期及彈性的提取選擇，為您的退休生活作好準備，更為您的摯愛籌謀將來。

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BOC Group Life Assurance Company Limited (“BOC Life”) understands the importance of wealth preservation for enjoying your twilight years and establishing an abundant, lasting legacy for your family, that is why we introduce a comprehensive and effective life insurance plan – Forever Glorious ULife Plan II (“the Plan”) to help achieve your financial goals while providing you with whole life protection. With the option to choose USD or RMB as the policy currency and various contributions periods and flexible withdrawals, the Plan not only helps plan for your retirement, but also plan ahead for the future of your loved ones.





# 本計劃如何運作？

## How does the Plan work?

當您繳交保費後，保費會累積成為戶口價值。繳交的保費減去用以維持保單的費用及收費<sup>1</sup>後，餘下的保費會在保單生效期間在保費戶口積存生息。本計劃保單戶口價值的利息將以中銀人壽不時宣佈的派息率<sup>2</sup>計息，同時設保證的最低派息率<sup>2</sup>，助您增值財富。您於投保時選擇以一筆過方式繳付保費，可享有終身人壽保障，安枕無憂。

本計劃亦提供靈活理財方案，保單權益人可按其理財需要，在符合保單條款的情況下選擇繳付非定期額外保費<sup>3</sup>，及從保單內提取部分款項<sup>4</sup>，以備不時之需。

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The premium paid will be accumulated as the Account Value. After deducting the fees and charges<sup>1</sup> which support the maintenance of the policy, the remaining premium will accrue interest in the policy account throughout the policy term. Account Value of policy under the Plan will accrue interest at Crediting Interest Rate<sup>2</sup> declared by BOC Life from time to time. The Plan also offers guaranteed Minimum Crediting Interest Rate<sup>2</sup>, which helps you accumulate potential wealth in the policy account. You may also rest assured and enjoy lifetime protection under the Plan by paying Single-Pay premium.

The Plan also provides flexibility that it allows Policy Owner to pay Unscheduled Top-up Premium<sup>3</sup>, subject to policy terms and conditions, and make Partial Withdrawal<sup>4</sup> for your contingency needs.



本計劃如何運作 ? (續)  
How does the Plan work? (cont.)

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(根據中銀人壽宣佈的派息率<sup>2</sup>孳  
Accrues interest at a Crediting In  
and guaranteed Minimum Cred

每期保費  
Modal Premium

非定期額外保費<sup>3</sup>  
Unscheduled Top-Up Premium<sup>3</sup>  
(只適用躉繳保單 Applicable to single pay policy)



保單  
Policy

保單費用及  
Policy Fee and C

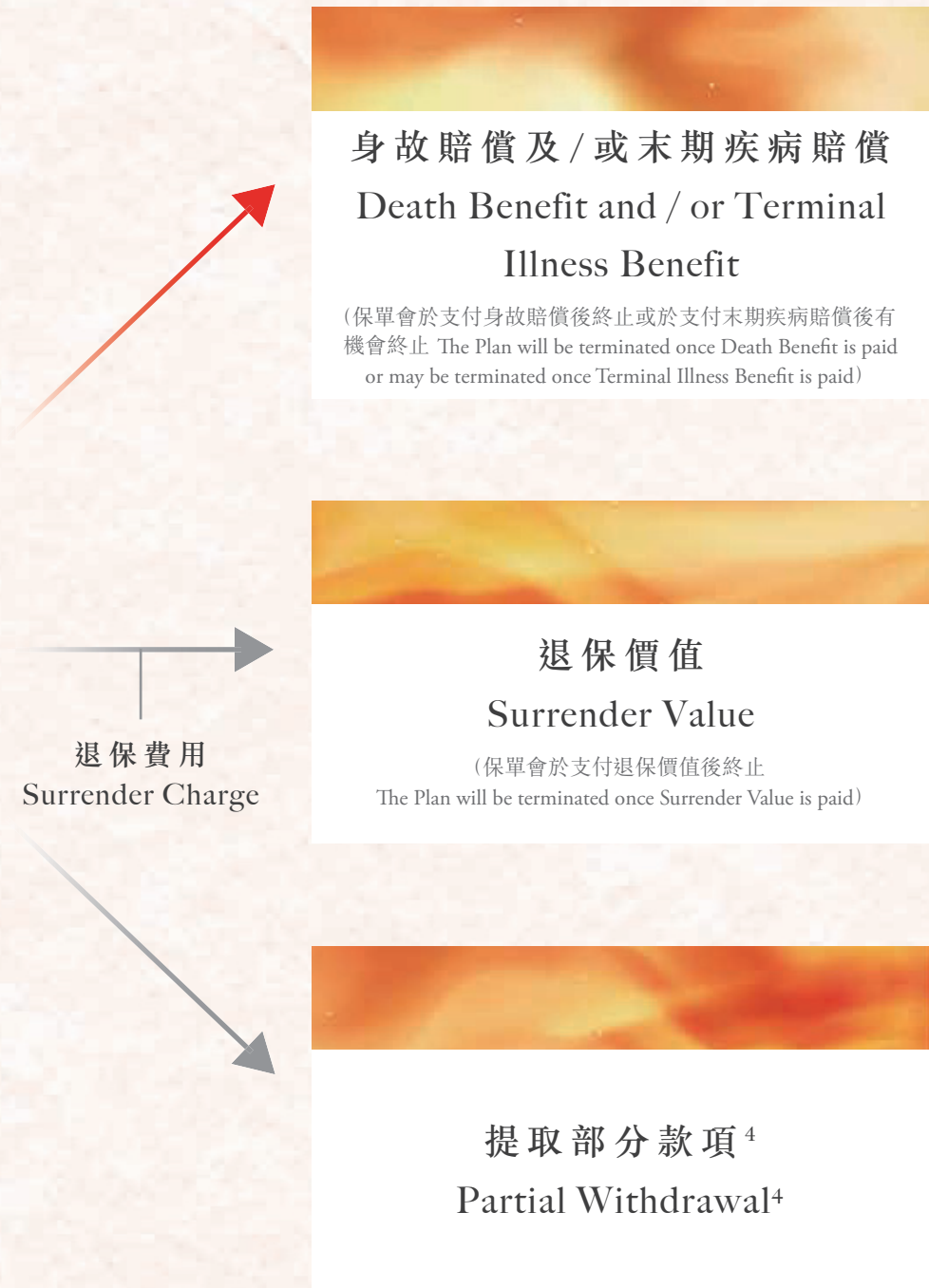


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rest

生利息及設有保證最低派息率<sup>2</sup>  
Interest Rate<sup>2</sup> declared by BOC Life  
(Acting Interest Rate<sup>2</sup> is available)

戶口  
account

保險成本<sup>1</sup>  
Cost of Insurance<sup>1</sup>



# 有效保障方案

Effective solution

## 本計劃如何滿足您的長遠需要？

陳先生現時47歲及擁有美元400萬資產（包括美元200萬作業務發展用途及美元200萬現金）。他以約美元60萬以躉繳方式購買一份投保額為美元200萬的本計劃保單後，可以善用購買了本計劃保單後餘下的美元340萬現金用作業務發展。

基於以上安排，陳先生用作業務發展的資金由美元200萬增加至美元340萬，因此可望進一步提升資產及留予家人可觀的遺產。陳先生的後人日後可繼承的遺產總值將提升至美元540萬（包括本計劃保單的投保額美元200萬及作業務發展的美元340萬），讓陳先生的愛繼續承傳至下一代。

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## How can the Plan serve your lifelong needs?

Mr. Chan is aged 47 and his assets are currently worth USD4 million (including USD2 million for business development purpose and cash of USD2 million). After spending a single premium of around USD600,000 to take out a policy of the Plan with a Sum Insured of USD2 million, he can utilise the remaining USD3.4 million for business development.

Based on the above arrangement, as the funds used by Mr. Chan for business development are increased from USD2 million to USD3.4 million, it is possible that Mr. Chan may yet further increase his assets and create sizeable legacy for his family in the future. Mr. Chan's total inheritable estate will be elevated to USD5.4 million (including Sum Insured USD2 million of the policy under the Plan and USD3.4 million for business development), allowing Mr. Chan to continue passing his love to the next generation.



沒有投保本計劃下可繼承的遺產總值：

Total inheritable estate without applying this Plan:



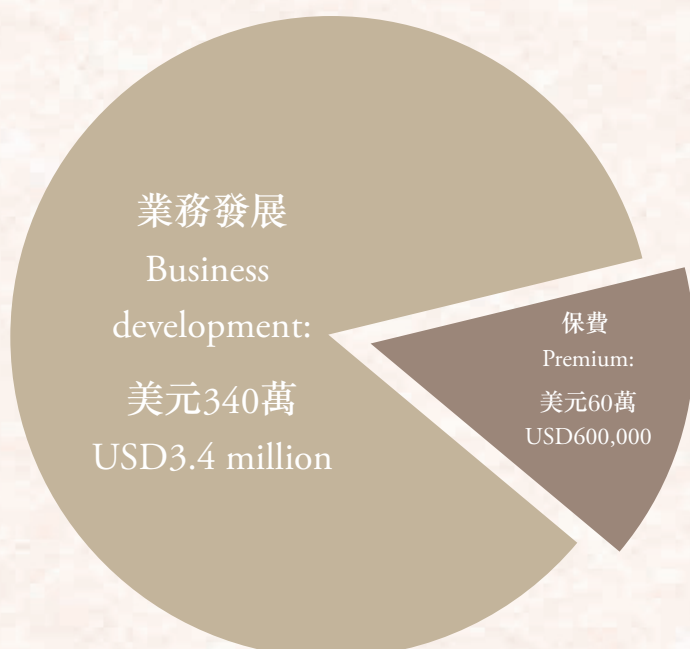
可繼承的遺產總值

Total inheritable estate:

美元400萬

USD4 million

以約美元60萬以躉繳方式投保本計劃，以增加流動資金及轉移遺產：  
Around USD600,000 to apply for this Plan with Single-Pay premium to enhance liquidity and transfer of inheritance with the Plan:



+



可繼承的遺產總值 Total inheritable estate:

美元540萬 USD5.4 million

免責聲明：以上例子只僅供參考之用，並不應被視為中銀人壽向任何人士推廣、建議或邀請購買任何中銀人壽的保險產品或服務。

Disclaimer: The above example is for illustrative purposes only and should not be regarded as provision of advice, recommendations or invitations to any parties to purchase any insurance products or services from BOC Life.

## 我可以從此計劃得到甚麼保障？

本計劃為您提供終身人壽保障，一旦受保人不幸身故或被診斷患上末期疾病<sup>5</sup>，我們將向受益人支付身故及/或末期疾病賠償，詳情如下：

### 1. 身故賠償

	核保等級	
	盛世傳承萬用壽險計劃II — 精選/優越/卓越	盛世傳承萬用壽險計劃II — 簡易
受保人於第2個保單週年日或之前身故	以下列較高者為準 <sup>6</sup> ： (i) 投保額；或 (ii) 戶口價值	<u>非意外身故：</u> 以下列較低者為準 <sup>6</sup> ： (i) 已繳保費減去提取部分款項；或 (ii) 投保額或戶口價值的較高者
緊接受保人120歲生日後的保單週年日前身故		<u>意外身故：</u> 以下列較高者為準 <sup>6</sup> ： (i) 投保額；或 (ii) 戶口價值
緊接受保人120歲生日後的保單週年日或之後身故	戶口價值 <sup>6</sup>	

### 2. 末期疾病賠償

- 若被診斷患上末期疾病<sup>5</sup>，身故賠償金額將會被預先支付，並以美元2,000,000/人民幣12,500,000為上限（按每位受保人於中銀人壽繕發的所有末期疾病<sup>5</sup>保障的保單計算）<sup>6</sup>，投保額將相應減低美元2,000,000/人民幣12,500,000。
- 若風險保額<sup>7</sup>等於或少於美元2,000,000/人民幣12,500,000，則支付身故賠償的全額，而保單在支付賠償後將會被終止。
- 如投保盛世傳承萬用壽險計劃II — 簡易，此賠償只適用於第2個保單週年日或以後患上之末期疾病<sup>5</sup>。



## What protection can I enjoy from this plan?

The Plan provides you with lifetime protection. If the Insured passes away or is Diagnosed to be suffering from a Terminal Illness<sup>5</sup>, we will pay the Beneficiary(ies) Death Benefit and / or Terminal Illness Benefit, details as follows:

### 1. Death Benefit

	Underwriting classes	
	Forever Glorious ULife Plan II - Select/Prime/Prime Plus	Forever Glorious ULife Plan II - Simplified ("Forever Glorious ULife Plan II - Simp")
Death on or before the 2 <sup>nd</sup> Policy Anniversary	The higher of <sup>6</sup> : (i) Sum Insured ; or (ii) Account Value	<u>Other than Accidental Death:</u> The lower of <sup>6</sup> : (i) Total premiums paid minus Partial Withdrawal Amount; or (ii) The Sum Insured or the Account Value (whichever is higher)
Before the Policy Anniversary immediately following the Insured's 120 <sup>th</sup> birthday		<u>Accidental Death:</u> The higher of <sup>6</sup> : (i) Sum Insured ; or (ii) Account Value
On or after the Policy Anniversary immediately following the Insured's 120 <sup>th</sup> birthday	Account Value <sup>6</sup>	

### 2. Terminal Illness Benefit

- Death Benefit will be payable in advance upon Diagnosis of Terminal Illness<sup>5</sup> subject to a maximum of USD2,000,000 / RMB12,500,000 (for all policies providing Terminal Illness Benefit<sup>3</sup> issued by BOC Life for the Insured)<sup>6</sup>. Sum Insured will be reduced by USD2,000,000 / RMB12,500,000 accordingly.
- If the Sum At Risk<sup>7</sup> is equal to or less than USD2,000,000 / RMB12,500,000, full amount of Death Benefit will be payable and the policy will be terminated upon payment of the benefit.
- If Forever Glorious ULife Plan II - Simp is applied, this benefit is only applicable to Terminal Illness<sup>5</sup> suffered on or after the 2<sup>nd</sup> Policy Anniversary.

## 投保本計劃需要進行體檢嗎？

我們明白客戶有不同的保障需要，亦希望縮短投保申請時間，因此本計劃提供多種核保等級。而體檢要求則視乎您所投保計劃的核保等級釐定。

客戶可選擇投保以下核保等級，可豁免體檢，申請手續方便省時：

1. 投保盛世傳承萬用壽險計劃II — 精選，並符合指定投保條件。有關核保要求的詳情，請向您的專業理財顧問查詢。
2. 符合以下承保要求亦可選擇投保盛世傳承萬用壽險計劃II — 簡易，以簡易核保程序：
  - (i) 受保人投保年齡：40歲至65歲；及
  - (ii) 最高投保額：美元3,000,000/人民幣18,000,000。

## 有甚麼保單貨幣可供選擇？

本計劃設有美元及人民幣兩種保單貨幣。您可按個人需要，選擇合適的貨幣投保。

## 本計劃有甚麼供款期可供選擇？

本計劃提供躉繳、5年及10年供款期選擇。

## 如我的財務狀況有所變動，可以在保單期內更改投保額嗎？

您可於第3個保單年度起更改投保額：

- 如增加投保額，增加的部分必須通過核保要求\*，您亦需要提交有效之可受保證明。
- 您亦可減少投保額，惟須符合部分退保的相關要求<sup>4,11</sup>。

詳情請參閱保單條款。

\*有關核保要求的詳情，請向您的專業理財顧問查詢。

## 我可以在保單期內更改受保人嗎？

您可選擇更改受保人<sup>8</sup>以延續保單，讓保單價值繼續滾存，更讓您的財富傳承至後代，代代相傳。

## 派息率<sup>2</sup>如何釐定？

實際派息率<sup>2</sup>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<sup>2</sup>於保單年期內可不時調整，惟不會低於保單條款、批註及/或修訂中標示之最低派息率<sup>2</sup>。實際派息率<sup>2</sup>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<sup>2</sup>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，但將不少於最低派息率<sup>2</sup>。

## 派息率<sup>2</sup>是否保證？

現時的派息率<sup>2</sup>並非保證，但將不少於最低派息率<sup>2</sup>。本計劃保證首5個保單年度的最低派息率<sup>2</sup>為現時的派息率<sup>2</sup>，為您提供可預期的回報，實現理財目標。



## Is medical examination required for applying for this Plan?

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We understand customers may have different protection needs and wish to shorten the application time, so the Plan offers various underwriting classes. Medical examination requirement depends on the underwriting class of your insured plan.

You may enjoy waiver of medical examination, if you apply for the plan with below underwriting classes, which is convenient and time saving.

1. Apply for Forever Glorious ULife Plan II - Select and fulfil the designed requirements. Please contact your Financial Consultants for the details of the underwriting requirements.
2. You may also apply for Forever Glorious ULife Plan II - Simp in order to simplify the underwriting process, provided that the below insured requirements are met:
  - (i) Issue age of the Insured: age 40 to age 65; and
  - (ii) Maximum Sum Insured: USD3,000,000 / RMB18,000,000.

## What options of policy currency are available?

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The Plan offers 2 policy currencies: USD or RMB for selection. You can choose the currency that is suitable for your needs when applying for the Plan.

## Which premium payment periods can I choose from?

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The Plan offers single-pay, 5-year and 10-year premium payment period.

## If there is change on my financial situation, can I adjust the Sum Insured during the policy term?

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You may adjust the Sum Insured from the 3<sup>rd</sup> Policy Year onwards:

- For any increase in the Sum Insured, underwriting\* is required on the increased portion and you will have to provide satisfactory evidence of insurability.
- A decrease in the Sum Insured is also possible, but need to fulfil the corresponding requirement of partial surrender<sup>4, 11</sup>.

Please refer to the policy provisions for more details.

\*For details of the underwriting requirement, please contact your Financial Consultants.

## Can I change the Insured during the policy term?

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You can choose to change the Insured<sup>8</sup> to continue the coverage and to further accumulate the policy value, ensuring your wealth can be inherited from generation to generation.

## How is the Crediting Interest Rate<sup>2</sup> determined?

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The actual Crediting Interest Rate<sup>2</sup> 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<sup>2</sup> may vary from time to time over the policy term, but will not be less than the Minimum Crediting Interest Rate<sup>2</sup> as specified in the policy provisions, endorsements and / or amendments. The actual Crediting Interest Rate<sup>2</sup> 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<sup>2</sup> is not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale, but will not be less than the Minimum Crediting Interest Rate<sup>2</sup>.

## Is the Crediting Interest Rate<sup>2</sup> guaranteed?

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The Crediting Interest Rate<sup>2</sup> currently applicable is not guaranteed but will not be less than the Minimum Crediting Interest Rate<sup>2</sup>.

The Minimum Crediting Interest Rate<sup>2</sup> is guaranteed to be equal to the current Crediting Interest Rate<sup>2</sup> for 5 years under the Plan, which provides you with predictable return to achieve your financial objectives.



## 如我需要現金周轉，我可從本計劃提取現金嗎？

您可以申請由保單提取部分款項<sup>4</sup>，惟每個保單年度可作提取部分款項1次，詳情如下：

提取部分款項 <sup>4</sup> (每年1次)	保單年度	最低提取金額	最高提取金額	提取部分款項後 對投保額的影響
	第1至10個保單年度	美元1,500/ 人民幣10,000	不得超過當時 退保價值 <sup>8</sup> 的20%	按提取金額扣減 <sup>11</sup>
	第11個保單年度起		不超過或等於當時 戶口價值的5%	毋須扣減
				超過當時 戶口價值的5%

另外，您亦可向本公司申請保單貸款，令資金周轉更靈活。

## 若取消本計劃的保單，我可以取回多少金額？

本計劃為萬用壽險計劃。如退保將取回退保價值<sup>8</sup>，保單亦會隨之而終止，而取回的退保價值<sup>8</sup>或會低於已繳總保費。

## 如保單價值不足以繳付保單的費用及收費<sup>1</sup>，保單會否受到影響？

當戶口價值不足以支付保險成本及保單費用，保單將於中銀人壽訂明之寬限期完結後終止。餘額可能大幅少於已繳總保費及/或可能為零。

## 如我的財務狀況有所變動，我可以隨時停止繳交保費嗎？ 我的保障會否受到影響？

您可以向中銀人壽書面申請保費假期。於保費假期期間，您不需繳交每期保費而基本計劃將仍然生效，而保險成本及保單費用(如適用)將繼續從戶口價值中扣除。

另外，於首次繳付保費後，如果所需每期保費於有關到期日仍未被繳付，而保單當時仍然有效，則保費假期將會自動生效。

## 我可如何監察本計劃的進度表現？

您會每年收到由中銀人壽寄發的週年通知書，列明本計劃的最新保單資料。您亦可致電2860 0688聯絡中銀人壽，查詢有關資料。



## Can I withdraw from the Plan if I need cash flow?

You can apply Partial Withdrawal<sup>4</sup>, which is limited to once per Policy Year. Details are as follows:

Partial Withdrawal <sup>4</sup> (once per Policy Year)	Policy Year	Minimum Withdrawal Amount	Maximum Withdrawal Amount	Effect to the Sum Insured after Partial Withdrawal
	1-10	USD1,500 / RMB10,000	Must not exceed 20% of the Surrender Value <sup>8</sup> at that time	Reduced by the withdrawal amount <sup>11</sup>
	11 onwards		≤ 5% of the Account Value at that time	No reduction
			> 5% of the Account Value at that time	Reduced by the withdrawal amount in excess of 5% of Account Value <sup>11</sup> at that time

Moreover, you can apply Policy Loan which makes your financial arrangement more flexible.

## How much can I get back if I surrender the Plan?

The Plan is a universal life insurance plan. If you surrender your policy, you will receive the Surrender Value<sup>8</sup>, and the policy will be terminated thereafter. The Surrender Value<sup>8</sup> may be less than the total premiums paid.

## What would happen to the policy if the Account Value is insufficient to pay the policy's fees and charges<sup>1</sup>?

When the Account Value becomes insufficient to pay the Cost of Insurance and the Policy Fee, the policy will lapse after the end of the Grace Period as prescribed by BOC Life. The residual amount may be significantly less than the total premiums paid and / or may be zero.

## If there is change in my financial situation, can I stop paying premium at any time? Will this affect my benefits?

You may make a written request to BOC Life for Premium Holiday. During the Premium Holiday, you are not required to pay Modal Premium, whilst the Basic Plan will remain in force. The Cost of Insurance and Policy Fee (if applicable) will be continued to be deducted from the Account Value.

Moreover, after the first payment of premium, if Modal Premiums are not paid by the relevant Due Date(s) and the policy is in force at the relevant time, the Premium Holiday will automatically take effect.

## How can I keep track of my Plan?

You will receive an annual statement from BOC Life showing the latest policy information of the Plan. For enquiry, please contact BOC Life on 2860 0688.



# 中銀集團人壽保險有限公司

## BOC Group Life Assurance Company Limited

中銀集團人壽保險有限公司(「中銀人壽」)於1998年正式開業，發展至今已成為香港最大的人壽保險公司之一，致力為客戶提供周全的財富管理、退休計劃、人壽及醫療保險服務。

中銀人壽51%股權由中銀香港(控股)有限公司持有，49%股權由中銀集團保險有限公司持有。中銀人壽透過專屬保險代理、經紀公司、電話直銷、電子渠道，以及中國銀行(香港)有限公司、南洋商業銀行和集友銀行屬下260多家分行專業的客戶經理，於本港銷售廣受歡迎的壽險產品，致力為客戶提供度身訂造的保險及財務策劃服務，滿足客戶不同的需要及個人理財目標。

此外，中銀人壽在北京設有代表處，以配合中國銀行在內地保險業務的發展。

### 財務實力雄厚

中銀人壽財務實力雄厚，榮獲國際評級機構標準普爾授予財政實力評級「A」級，以及穆迪投資服務確認財務實力評級「A2」級。

2017年，中銀人壽新造個人人壽業務總額達到港幣103億元\*。截至2017年12月31日，中銀人壽資產總值為港幣1,306億元\*。

### 產品設計嶄新

中銀人壽持續優化產品設計，給予客戶更佳保障和投保效益。產品種類齊全，包括終身壽險、萬用壽險、儲蓄保險、危疾保險及年金保險計劃等，並備有不同貨幣可供選擇。

### 人民幣保險 最當然選擇

作為本地人民幣保險的先驅，中銀人壽是香港首間推出人民幣壽險的保險公司，產品亦最多元化。在人民幣保險市場上，中銀人壽連續多年保持領導地位，截至2017年底，以新造人民幣標準保費計算，市佔率名列前茅\*。

Commenced in 1998, BOC Group Life Assurance Company Limited ("BOC Life") has grown to be one of the top life insurance companies in Hong Kong, with a commitment to offer comprehensive services in wealth management, retirement planning, life and medical insurance protection to customers.

BOC Life's shareholding is 51% owned by BOC Hong Kong (Holdings) Limited and 49% owned by Bank of China Group Insurance Company Limited. In addition to the channels of tied agency, brokerage, telemarketing and eChannel, BOC Life distributes its acclaimed life insurance products in Hong Kong via the professional relationship managers at more than 260 branches of Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited and Chiyu Banking Corporation Limited. BOC Life strives to provide its customers with tailored insurance and financial planning services that meet their unique protection needs and financial goals.

BOC Life has a representative office in Beijing to facilitate Bank of China's expansion of insurance business in the Mainland of China.

### Strong Financial Position

BOC Life's solid financial strength has been affirmed by international rating agencies, including financial strength rating of "A" by Standard & Poor's, and "A2" by Moody's respectively.

Total Individual Life New Business of BOC Life was HK\$10.3 billion\* in 2017 and its total assets amounted to HK\$130.6 billion as at 31 December 2017.

### Innovative Products

BOC Life continuously optimises the product design to offer better protection and values to customers. A full range of insurance products including whole life, universal life, endowment, critical illness and annuity insurance plans are available in different currencies for selection.

### RMB Insurance of Choice

BOC Life is the pioneer in Hong Kong's RMB insurance market, being the first to launch RMB life insurance products. We offer the most extensive range of products and enjoy the market leading position for years. As at the end of 2017, our market share ranked top in terms of new standard premium\*.

\*資料來源：保險業監管局 \*Sources: Insurance Authority

地址 Address:	電話 Telephone:	網址 Website:
香港太古城英皇道1111號太古城中心第1期13樓 13/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong	2860 0688	www.boclif.com.hk

除非另作說明，以上資料修訂截至2018年3月。 All the above information was updated as of March 2018, unless otherwise stated.



## 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.boclif.com.hk](http://www.boclif.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.boclif.com.hk/ps](http://www.boclif.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。

## 人民幣及美元保險的風險聲明：

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

## 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 asset	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 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](http://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](http://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.

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：

- 主要除外事項：  
因以下任何一項而直接或間接引起、與其有關、導致或產生(全部或部分)的末期疾病，本公司不予理賠：
  - (a) 對於以下時間首次出現或顯現有關病徵或狀況或任何首次確診的任何非末期疾病，將不獲任何賠償：
    - (i) 於首兩個保單週年日內(只適用於盛世傳承萬用壽險計劃II — 簡易)或保單簽發日期起計首90日內或恢復生效日期起計首90日內(以較後者為準)；或
    - (ii) 任何增加投保額的生效日起計首90日內。
  - (b) 任何已存在的醫療狀況，除非保單權益人/受保人在投保書，或在恢復生效的申請，或在增加投保額的申請上，向本公司作出聲明而本公司同意接納該申請；
  - (c) 若受保人末期疾病的診斷是因為愛滋病或因為人類免疫力缺乏病毒(HIV)感染直接或間接引起的。若血液或其他相關測試顯示人類免疫力缺乏病毒(HIV)或其抗體的存在，則會被視作受保人已經受到感染。於本計劃下，愛滋病的定義將根據世界衛生組織於1987年所採用及其後不時調整之定義。
  - (d) 自殺、任何蓄意自致之行為，不論神智是否正常及不論是否昏醉；
  - (e) 先天畸形或異常；
  - (f) 職業運動、任何比賽、借助呼吸器具水中活動、空中活動(包括高空彈繩跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘)但作為機員或購票乘客搭乘具有正式牌照商業固定航班的載客飛機則除外、或任何危險活動或運動，除非得到特別批單同意的除外。
- 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，中銀人壽有權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。

### 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 exclusion:  
No Terminal Illness Benefit will be payable resulting (directly or indirectly) from, or related to, or caused by or contributed (in whole or in part) by any of the following:
  - (a) If the symptoms or conditions of which or the Diagnosis of which first appeared or occurred:
    - (i) within the first two Policy Anniversary (Applicable to Forever Glorious ULife Plan II - Simp only), within 90 days immediately following the Policy Issue Date, or within 90 days immediately following the Reinstatement Date, whichever is later; or
    - (ii) within 90 days immediately following the effective date of any increase in the Sum Insured.
  - (b) Any Pre-existing Conditions unless the Policy Owner / Insured makes a declaration in the Application of this Policy, or in the application of reinstatement of this Policy or in the application of increasing the Sum Insured, and such application is specifically accepted by the Company;
  - (c) Where the Diagnosis of Terminal Illness of the Insured was directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV). Infection shall be deemed to have occurred where blood or other relevant tests indicate either presence of HIV or antibodies to HIV. Under the Plan, the definition of AIDS shall be that used by the World Health Organization in 1987, as may be revised by the World Health Organization from time to time;
  - (d) Attempted suicide or any self-inflicted act, while sane or insane, and while intoxicated or not;
  - (e) Congenital deformities or anomalies;
  - (f) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.



- 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. 保費費用、保單費用及保險成本並非保證,惟該等費用在任何情況下不得超過承保表上載明適用之最高費率。如保費費用及保單費用有所變更將會預先通知。
2. 本計劃保單戶口價值以中銀人壽不時宣佈的派息率(非保證)衍生利息。於特定保證期內的最低派息率為保單簽發時的派息率,於保證期內將固定不變。保證期過後,將以不低於最低派息率派發利息。最低派息率為年利率2.00%。有關更多派息率資料,請參閱保單利益說明或向您的專業理財顧問查詢。
3. 在本保單有效期間及在受保人120歲生日後的保單週年日前,保單權益人可呈交書面請求,繳付非定期額外保費,惟中銀人壽保留權利退還、拒絕或限制任何非定期額外保費;指定任何最高或最低金額;及修訂本保單的任何條款及條件,包括及並不限於增加或修改退保費用/部分退保費用。
4. 提取部分款項或會導致投保額減低,因而或須繳付部分退保費用。倘若提取部分款項一旦生效會使退保價值減少至低於美元30,000/人民幣200,000的最低退保價值,或使投保額減少至低於美元400,000/人民幣3,000,000的最低投保額,有關提取部分款項將不被允許。
5. 末期疾病指受保人患上之疾病經明確診斷後,預期其壽命不超過十二(12)個月。診斷必須由中銀人壽指定醫生證實。
6. 需扣除任何未償還之保單欠款、費用及收費(如有)。
7. 風險保額指超過戶口價值部分之投保額金額。風險保額之金額不會低於零(0)。

- 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. Premium Charge, Policy Fee and Cost of Insurance are not guaranteed but shall under no circumstances exceed the applicable maximum rate as specified in the Policy Specifications. Advance notice will be given if any change has been made on the Premium Charge and Policy Fee.
2. The Account Value of the Plan accrues interest at the Crediting Interest Rate (non-guaranteed) declared by BOC Life from time to time. During the specific guaranteed period, the Minimum Crediting Interest Rate is the Crediting Interest Rate at policy issuance; such rate will be fixed during the said guaranteed period. After the guaranteed period, interest paid will not be less than the Minimum Crediting Interest Rate. The Minimum Crediting Interest Rate is 2.00% p.a.. For more details of Crediting Interest Rate, please refer to benefit illustration or contact your Financial Consultants.
3. The Policy Owner may submit a written request to pay the Unscheduled Top-up Premiums at any time before the Policy Anniversary immediately following the Insured's 120<sup>th</sup> birthday and while the policy is in force. BOC Life reserves the right to refund, reject or limit any Unscheduled Top-Up Premiums at any time; specify any maximum or minimum amounts; and revise any terms and conditions of the policy including but not limited to increasing or amending the Surrender Charge / Partial Surrender Charge.
4. Partial Withdrawal may lead to reduction in Sum Insured, therefore Partial Surrender Charge may be incurred. No Partial Withdrawal is allowed if the Partial Withdrawal, once effective, will reduce the Surrender Value to a level below the Minimum Surrender Value of USD30,000 / RMB200,000 or will reduce the Sum Insured to a level below the Minimum Sum Insured of USD400,000 / RMB3,000,000.
5. Terminal Illness means the conclusive Diagnosis of an illness that is expected to result in the death of the Insured within twelve (12) months. This Diagnosis must be confirmed by BOC Life's appointed doctor.

8. 在原有及新受保人在生期間，於保單有效時及末期疾病賠償尚未給付或可給付的條件下，您可於任何保單週年日前後的31天內提交更改受保人申請。新受保人須符合中銀人壽核保要求。更改受保人申請獲批准後，多項保單條款須予更改。詳情請參閱更改受保人之申請獲批准後簽發之批註樣本。更改受保人須符合中銀人壽通行之規定及條件。有關更多更改受保人詳情，請聯絡您的專業理財顧問。
9. 退保價值即扣除任何適用的退保費用及任何欠款後的戶口價值。
10. 24小時全球緊急救援服務由「國際救援(亞洲)公司」提供，須按「人壽保險附加海外緊急救援服務條款」辦理，此服務不作續保保證及中銀人壽保留取消或修改上述服務及保障的權利。
11. 減少投保額或須繳付部分退保費用。如適用於投保額減少部分所涉及的部分退保費用將由戶口價值中扣除。
12. 保單費用及退保費用/部分退保費用按投保額、保單年度、性別、投保年齡、風險類別及居住地而釐訂(如保單權益人繳付任何非定期額外保費，中銀人壽將要求修改退保費用及/或部分退保費用)；而保險成本則按風險保額、性別、已屆年齡、風險類別及居住地而釐訂。

### 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：

- 本計劃及附加利益保障(如有)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及附加利益保障(如有)申請的權利。
- 本計劃及附加利益保障(如有)受中銀人壽簽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。

若本宣傳品之中、英版本有歧異，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游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)，請參閱中銀人壽簽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。

6. Deduction of any Indebtedness, fees and charges (if any) are required.
7. Sum At Risk means the amount by which the Sum Insured exceeds the Account Value. The amount of Sum At Risk will not be lower than zero (0).
8. During the lifetime of both of the existing and new Insured, while the Plan is in force and provided that the Terminal Illness Benefit is not paid or payable, 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 your Financial Consultants.
9. Surrender Value means the Account Value less any applicable Surrender Charge and Indebtedness.
10. 24-Hour Worldwide Emergency Assistance Services are provided by Inter Partner Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". The services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion.
11. Payment of Partial Surrender Charge may be required in case of decreasing the Sum Insured. Partial Surrender Charge applicable to any decrease in the Sum Insured will be deducted from the Account Value.
12. Policy Fee and Surrender Charge / Partial Surrender Charge are determined by the Sum Insured, Policy Year, gender, issue age, risk class and residency (if Policy Owner pays any Unscheduled Top-up Premium, Surrender Charge and / or Partial Surrender Charge will be adjusted by BOC Life); while the Cost of Insurance is determined by the Sum At Risk, gender, attained age, risk class and residency.

### 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.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary riders (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary riders (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 version 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 sales 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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