

SmartGuard Critical Illness Plan
A thoughtful plan is the true meaning of Guard

Guard

verb [T]

UK /gɑ:d/ US /gɑ:rd/

to protect someone against harm



中銀人壽
BOC LIFE

您的終身伙伴
YOUR LIFE PARTNER

SmartGuard Critical Illness Plan

We have different targets to achieve in our whole life.

Undoubtedly, we want to retire and enjoy the rest of our life with ease after fighting for years. Nevertheless, critical illnesses often strike without warning. Bad news dawning all of a sudden will derail your desirable plans and may even burden your beloved ones.



Cancer +



- In Hong Kong, 1 in 5 women and 1 in 4 men are at serious risk of contracting Cancer.
- Although the rate of contracting Cancer has increased, the survival rates have also increased substantially, as a result of the improved medical technology. However, cost for medical treatment can cost you a pretty penny.
- Currently not all the drugs used in Colorectal Cancer targeted therapies are under the Hospital Authority's Drug Formulary and are not subsidised. As a result, a 6-month-long Colorectal Cancer target therapy course can cost more than HKD100,000 which is difficult to afford for the general public.
- The survival years can be increased by 2.5 years after having received chemotherapy and targeted therapy treatments for Colorectal Cancer.



Heart Attack and Stroke+



- Heart Attack is the third most common cause of deaths in Hong Kong.



6000+3000

- According to the statistics of 2016 from the Department of Health, the Government of HKSAR, the total number of deaths due to Heart Attack is over 6,000; over 3,000 of death cases were due to Stroke and among those death cases, 51.7% of which were of men.

Provide you with comprehensive critical illnesses protection

Limited budget



With limited budget, how to keep a balance between having protection and assuring the quality of retirement life? BOC Group Life Assurance Company Limited ("BOC Life") offers **SmartGuard Critical Illness Plan** ("the Plan"). The Plan provides you with comprehensive critical illnesses protection when you need it. The wealth you have accumulated in the Plan, on the other hand, can help you maintain the desirable retirement life.

***Sources:**

1. Submission from Hong Kong Breast Cancer Foundation on "Cancer Strategy" for Legislative Council Panel on Health Services Special Meeting (Data collection date: June 2018) (<https://www.legco.gov.hk/yr17-18/english/panels/hs/papers/hs20180302cb2-937-2-e.pdf>) 2. Press release, The Patients and Healthcare Professionals Rights Association (Data collection date: June 2018) (<https://www.hkpopop.hku.hk/english/report/crcScreening/pr.pdf>) 3. 2017 Health Topics – Heart Diseases, Centre for Health Protection, Department of Health, The Government of HKSAR (<https://www.chp.gov.hk/en/healthtopics/content/25/57.html>) 4. The top 10 leading causes of death for both sexes in 2016, HealthyHK, Department of Health, The Government of HKSAR (https://www.healthyhk.gov.hk/phishweb/en/healthy_facts/disease_burden/major_causes_death/major_causes_death/) 5. Men's Health Line – Stroke, Centre for Health Protection, Department of Health, The Government of HKSAR (<https://www.chp.gov.hk/en/static/80060.html>)

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Apart from providing more than 100 types of illnesses coverage in total including Major Illnesses^{1, 2, 8}, Minor Illnesses³ and Juvenile Illnesses⁴, the Plan also provides Additional Cancer Benefit⁵, Additional Stroke Benefit⁶ and Additional Heart Attack Benefit⁷. Insured may enjoy Extra Protection⁸ during the first 10 Policy Years after the policy is in force. Moreover, the Plan provides Terminal Dividend⁹ (non-guaranteed) as a financial shield for you and your beloved ones.

Overview of the Plan

- More than 100 types of illnesses in total including Major Illnesses^{1, 2, 8}, Minor Illnesses³ and Juvenile Illnesses⁴ covered
- Additional Benefits: Additional Cancer Benefit⁵, Additional Stroke Benefit⁶ and Additional Heart Attack Benefit⁷
- Life protection^{2, 8, 10}
- Extra protection for the first 10 years⁸
- Provides Terminal Dividend⁹ (non-guaranteed)
- Multiple plan currencies and premium payment terms
- Provides various types of supplementary riders¹¹
- Second Medical Opinion Services and 24-Hour Worldwide Emergency Assistance Services¹²



Major Illness Benefit^{1, 2, 8}

The Plan provides comprehensive major illness coverage with 55 Major Illnesses covered until the Insured reaches the age of 100. If the Insured is Diagnosed by a Physician to be suffering from any one of the covered Major Illnesses during the coverage period, the Plan will pay the Major Illness Benefit^{1, 2, 8}, the amount of which is equivalent to the Sum Insured of the Basic Plan at the time of claim; Extra Protection⁸ of Major Illness Benefit (if applicable); plus Terminal Dividend⁹ (non-guaranteed) (if any) and Premium Deposit Account balance at claim (if any), less indebtedness (if any) and outstanding premiums (if any). All premiums paid or payable under the Basic Plan will be waived immediately following from the next premium due date after the first date of the Diagnosis of Major Illness. For details and definitions of the Major Illnesses, please contact your Financial Consultants or refer to the policy documents and provisions issued by BOC Life.

Minor Illness Benefit³

The Plan protects you against 39 Minor Illnesses under Minor Illness Benefit³. If the Insured is Diagnosed by a Physician to be suffering from any one of the covered Minor Illnesses during the coverage period, the Plan will pay the Minor Illness Benefit³, the amount of which is equivalent to 20% of the Initial Sum Insured. There are multiple claims allowed for Minor Illness Benefit³ which shall be limited to one payment for each of the Minor Illnesses and a maximum of 2 payments for Carcinoma-in-situ (which must occur in different covered organs each time). The maximum benefit amount for Juvenile Illness Benefit⁴ and / or Minor Illness Benefit³ in total is 80% of the Initial Sum Insured under each policy. In any case, the maximum benefit amount (per illness per life) for all claims for Carcinoma-in-situ in aggregate or Minor Interventions for Coronary Artery Disease respectively is RMB300,000 (RMB policy) / HKD360,000 (HKD policy) / USD45,000 (USD policy). The maximum benefit amount (per illness per life) for other Minor Illnesses is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Minor Illness paid or payable under any policies issued by BOC Life on the life of the Insured). Indebtedness (if any) and outstanding premiums (if any) will be deducted upon the payment of Minor Illness Benefit³. For details and definitions of the Minor Illnesses, please contact your Financial Consultants or refer to the policy documents and provisions issued by BOC Life.





Juvenile Illness Benefit⁴

The Plan covers 9 Juvenile Illnesses under Juvenile Illness Benefit⁴. If the Insured is Diagnosed by a Physician to be suffering from any one of the covered Juvenile Illnesses on or before attaining the age of 18, the Plan will pay the Juvenile Illness Benefit⁴, the amount of which is equivalent to 20% of the Initial Sum Insured. There are multiple claims allowed for Juvenile Illness Benefit⁴ which shall be limited to one payment for each Juvenile Illness, and the maximum benefit amount for Juvenile Illness Benefit⁴ and / or Minor Illness Benefit³ in total is 80% of the Initial Sum Insured. In any case, the maximum benefit amount (per illness per life) is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Juvenile Illness paid or payable under any policies issued by BOC Life on the life of the Insured). Indebtedness (if any) and outstanding premiums (if any) will be deducted upon the payment of Juvenile Illness Benefit⁴. For details and definitions of the Juvenile Illnesses, please contact your Financial Consultants or refer to the policy documents and provisions issued by BOC Life.

Additional Cancer Benefit⁵, Additional Stroke Benefit⁶ and Additional Heart Attack Benefit⁷

If the Insured suffers from Major Illness on a number of occasions during the coverage period on or before the age of 88, the Plan will provide a maximum of 4 payments as additional benefits, while the Plan will pay a maximum of 2 payments for subsequent Cancer. If the age of Insured is on or below 30 and the Policy Owner claims Major Illness Benefit^{1, 2, 8} during the first 10 Policy Years, the maximum amount of benefit in total may be up to 470%^{1, 2, 3, 4, 5, 6, 7, 8} of the Initial Sum Insured.

Additional Cancer Benefit⁵

- Once the Major Illness Benefit^{1, 2, 8} has been claimed successfully at the first time, the Plan will provide 2 extra payments for Cancer which is equivalent to 80% of the Initial Sum Insured each time under Cancer.
- After any immediately Preceding Cancer claim, any claim for Additional Cancer Benefit⁵ will be subject to a 3-year's waiting period regardless of whether the immediately subsequent Cancer is caused by a new cause or by the same cause of the Immediately Preceding Cancer.



Additional Stroke Benefit⁶ and Additional Heart Attack Benefit⁷



- Once the Major Illness Benefit^{1, 2, 8} has been claimed successfully at the first time, the Plan will provide 1 extra payment for Stroke and Heart Attack respectively. Nevertheless, the Major Illness Benefit^{1, 2, 8} claimed at the first time should neither be Stroke nor Heart Attack. The benefit amount will be 80% of the Initial Sum Insured for each claim.



Extra protection for the first 10 years⁸

If the Insured unfortunately dies or is Diagnosed by a Physician to be suffering from any one of the covered Major Illnesses within the first 10 Policy Years after the policy is in force, a maximum of Sum Insured of the Basic Plan plus 50%⁸ of the Initial Sum Insured will be payable to the Beneficiary or Policy Owner (as the case may be).



Terminal Dividend⁹ raises potential returns

Terminal Dividend⁹ (if any) may be payable by BOC Life in any of the following situations which happens on or after the third Policy Anniversary: upon death of the Insured or upon surrender of the policy or upon payment of Maturity Benefit (if any) by BOC Life or upon payment of the Major Illness Benefit^{1, 2, 8} by BOC Life (whichever is earlier). Terminal Dividend⁹ (if any) is non-guaranteed and may be changed from time to time by BOC Life. For details, please contact your Financial Consultants.



3 Options of Premium Payment Period

The Plan offers 3 options of premium payment period of 10 years¹³, 15 years and 20 years to fulfil your financial need.

Basic Eligibility Requirements			
Coverage Period	Up to age 100 of the Insured		
Premium Payment Period	10 years*	15 years	20 years
Issue Age	Age 0 (starting from 15 days after birth) to age 65	Age 0 (starting from 15 days after birth) to age 60	Age 0 (starting from 15 days after birth) to age 55
Minimum Sum Insured	RMB65,000 (RMB policy) / HKD78,000 (HKD policy) / USD10,000 (USD policy)		
Policy Currency	RMB / HKD / USD		
Premium Payment Mode	Annual / Semi-annual / Quarterly / Monthly		

*Premium Deposit Account¹³ is only applicable to policy with premium payment period of 10 years and annual premium payment.



Case Study 1

If the Insured suffers from covered Major Illnesses^{1, 2, 8} on a number of occasions, the maximum amount of the aggregate benefit amount can be up to **4.7 times**^{1, 2, 3, 4, 5, 6, 7, 8} of the Initial Sum Insured.

Policy Owner and Insured: Ms. Lee (non-smoker)

Age of the Insured at the time of application: 30 years old
Occupation: Manager of a trading firm
Family status: Married, with a daughter
Initial Sum Insured: HKD500,000
Premium payment period: 15 years
Annual premium: HKD17,310

After the Financial Needs Analysis, Ms. Lee decides to apply for the Plan. Unfortunately, she is diagnosed to be suffering from different covered Major Illnesses^{1, 2, 8} on a number of occasions when the policy is in force.

Systemic Lupus Erythematosus with Lupus Nephritis is diagnosed. Major Illness Benefit^{1, 2, 8} will be payable

Benefit amount:

100% of the Sum Insured of the Basic Plan at the time of claim, which is HKD500,000



An extra 50% of the Initial Sum Insured under extra protection for the first 10 policy years⁸, which is HKD250,000

Total benefit amount: HKD750,000, equivalent to 150% of the Initial Sum Insured

Bowel Cancer is diagnosed. Benefit will be payable under Additional Cancer Benefit⁵ for the first time

Benefit amount:

80% of the Initial Sum Insured, which is **HKD400,000**

Stroke is diagnosed. Benefit will be payable under Additional Stroke Benefit⁶ once. The Basic Plan will be terminated afterwards

Benefit amount:

80% of the Initial Sum Insured, which is **HKD400,000**

Liver cancer is diagnosed. Benefit will be payable under Additional Cancer Benefit⁵ for the second time

Benefit amount:

80% of the Initial Sum Insured, which is **HKD400,000**

Heart Attack⁷ is diagnosed. Benefit will be payable under Additional Heart Attack Benefit⁷ once

Benefit amount:

80% of the Initial Sum Insured, which is **HKD400,000**



The date of first claim for any Major Illness^{1, 2, 8}, Minor Illness³ or Juvenile Illness⁴ must be at least 90 days after the policy becomes effective

After Major Illness Benefit^{1, 2, 8} is paid under the policy, the date of first Diagnosis of a subsequent Heart Attack⁷ must be at least one year⁷ after the date of Diagnosis of the immediately Preceding Major Illness^{1, 2, 8}

After Additional Heart Attack⁷ Benefit is paid under the policy, the date of first Diagnosis of Cancer must be at least one year⁵ after the date of Diagnosis of the immediately Preceding Major Illness^{1, 2, 8}

After Additional Cancer Benefit⁵ is paid under the policy, the date of first Diagnosis of Stroke must be at least one year⁶ after the date of first Diagnosis of the immediately Preceding Cancer

No further premium payments for the Basic Plan are required after the first date of Diagnosis of Major Illness^{1, 2, 8}. The Basic Plan will remain effective

After the first time of Additional Cancer Benefit⁵ is paid under the policy, the date of Diagnosis of the subsequent Cancer must be at least 3 years⁵ after the date of Diagnosis of the immediately Preceding Cancer



Total premiums paid by Ms. Lee: HKD103,860 in total for 6 years
The total benefit amount paid to Ms. Lee: HKD2,350,000[^]

Equivalent to 4.7 times of the Sum Insured;
approximately equivalent to 22 times of the total premiums paid

[^] Non-guaranteed Terminal Dividend is not included in the above total benefit amount.



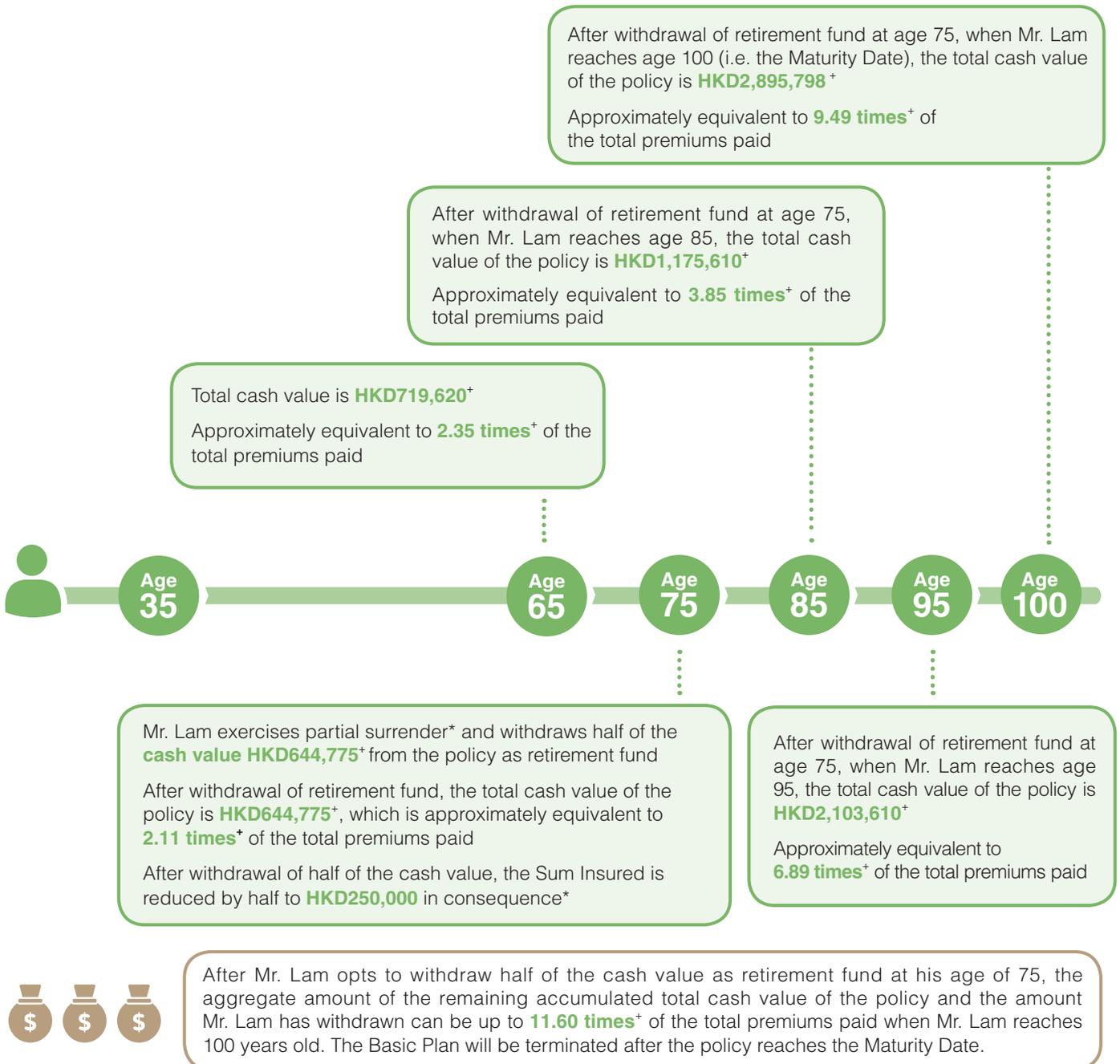
Case Study 2

If the Insured has never claimed under the policy, the accumulated wealth of the Plan can help the Policy Owner to realise his / her desirable retirement life.

Policy Owner and Insured: Mr. Lam (non-smoker)

Age of the Insured at the time of application: 35 years old
Occupation: Teacher
Family status: Married, with 2 sons
Initial Sum Insured: HKD500,000
Premium payment period: 15 years
Annual premium: HKD20,345

After the Financial Needs Analysis, Mr. Lam decides to apply for the Plan. Mr. Lam exercises partial surrender and withdraws part of the cash value from the policy as retirement fund. He has never claimed under the policy during the policy effective period.



⁺ Total cash value includes Guaranteed Cash Value and non-guaranteed Terminal Dividend. The above example assumes that (i) all premium are paid in full when due; (ii) no policy loans are taken out when the policy is in force; (iii) no benefits for any covered illnesses under this policy are claimed at all; and (iv) no premium deposit account balance. The total cash values as shown above are for reference only and the values are non-guaranteed.

* After exercised partial surrender, the Initial Sum Insured will be decreased. All of the eligible claims happen hereafter will be calculated by using the adjusted Initial Sum Insured.

The above examples are for illustrative purposes only. The suitability and affordability assessment of product and the Sum Insured are based on the result of the Financial Needs Analysis as well as the financial affordability of the customer.

Covered illnesses at a glance

6 Groups of Major Illnesses



1 Cancer

- 1.1 Cancer



3 Nervous System Related Illnesses

- 3.1 Alzheimer's Disease
- 3.2 Apallic Syndrome
- 3.3 Bacterial Meningitis
- 3.4 Benign Brain Tumour
- 3.5 Coma
- 3.6 Encephalitis
- 3.7 Major Head Trauma
- 3.8 Motor Neurone Disease
- 3.9 Multiple Sclerosis
- 3.10 Muscular Dystrophy
- 3.11 Necrotising Fasciitis
- 3.12 Paralysis
- 3.13 Parkinson's Disease
- 3.14 Poliomyelitis
- 3.15 Stroke
- 3.16 Amyotrophic Lateral Sclerosis
- 3.17 Creutzfeldt-Jacob Disease
- 3.18 Progressive Muscular Atrophy
- 3.19 Progressive Bulbar Palsy
- 3.20 Progressive Supranuclear Palsy
- 3.21 Severe Myasthenia Gravis



5 Disability Related Illnesses

- 5.1 Blindness
- 5.2 Loss of Hearing
- 5.3 Loss of Limbs
- 5.4 Loss of Speech
- 5.5 Loss of Independent Existence
(Coverage will cease after the Insured attains 65 years old)
- 5.6 Total and Permanent Disability
(Coverage will start after the Insured attains 18 years old)



2 Heart Related Illnesses

- 2.1 Cardiomyopathy
- 2.2 Coronary Artery Disease Surgery
- 2.3 Heart Attack
- 2.4 Heart Valve Surgery
- 2.5 Primary Pulmonary Arterial Hypertension
- 2.6 Surgery to Aorta
- 2.7 Infective Endocarditis
- 2.8 Eisenmenger's Syndrome



4 Major Organs Related Illnesses

- 4.1 Chronic Liver Disease
- 4.2 End Stage Lung Disease
- 4.3 Fulminant Hepatitis
- 4.4 Kidney Failure
- 4.5 Major Organ Transplantation (on waiting list)
- 4.6 Medullary Cystic Disease
- 4.7 Chronic Relapsing Pancreatitis
- 4.8 Systemic Lupus Erythematosus with Lupus Nephritis



6 Other Major Illnesses

- 6.1 Aplastic Anaemia
- 6.2 HIV due to Blood Transfusion
- 6.3 Major Burns
- 6.4 Occupationally Acquired HIV
- 6.5 Severe Rheumatoid Arthritis
- 6.6 Crohn's Disease
- 6.7 Ebola Hemorrhagic Fever
- 6.8 Elephantiasis
- 6.9 Systemic Sclerosis
- 6.10 Chronic Adrenal Insufficiency
- 6.11 Terminal Illness

6 Groups of Minor Illnesses



1 Cancer

- 1.1 Carcinoma-in-situ
Breast, Cervix Uteri, Uterus, Fallopian Tube, Vagina, Testes, Colon or rectum, Lung, Stomach or oesophagus, Urinary tract, Penis, Nasopharynx, Liver, Pancreas
- 1.2 Early Stage Cancer
Ovary, Prostate, Thyroid



3 Nervous System Related Illnesses

- 3.1 Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries
- 3.2 Cerebral Shunt Insertion
- 3.3 Early Stage Dementia including Early Stage Alzheimer's Disease
- 3.4 Endovascular Treatment for Cerebral Aneurysm
- 3.5 Less Severe Bacterial Meningitis
- 3.6 Less Severe Coma
- 3.7 Surgical removal of Pituitary Tumour
- 3.8 Less Severe Viral Encephalitis
- 3.9 Surgery for Subdural Haematoma



5 Disability Related Illnesses

- 5.1 Facial Reconstructive Surgery for Injury and Burns due to Accident
- 5.2 Loss of Hearing in One Ear
- 5.3 Loss of Sight of One Eye
- 5.4 Loss of One Limb



2 Heart Related Illnesses

- 2.1 Minor Interventions for Coronary Artery Disease
- 2.2 Insertion of Cardiac Defibrillator
- 2.3 Insertion of Cardiac Pacemaker
- 2.4 Insertion of Vena-Cava Filter
- 2.5 Less Severe Cardiomyopathy
- 2.6 Percutaneous Heart Valve Surgery
- 2.7 Pericardectomy



4 Major Organs Related Illnesses

- 4.1 Biliary Tract Reconstruction Surgery
- 4.2 Chronic Lung Disease
- 4.3 Endovascular Treatment of Peripheral Arterial Disease
- 4.4 Hepatitis with Cirrhosis
- 4.5 Less Severe Kidney Disease
- 4.6 Less Severe Systemic Lupus Erythematosus
- 4.7 Liver Surgery



6 Other Minor Illnesses

- 6.1 Cochlear Implant Surgery
- 6.2 Diabetic Retinopathy
- 6.3 Osteoporosis with Fractures
(Coverage will cease after the Insured attains 70 years of age)
- 6.4 Surgical removal of one lung
- 6.5 Less Severe Burns to Body due to Accident
- 6.6 Surgical Removal of One Kidney
- 6.7 Severe Polyarticular Gouty Arthritis
- 6.8 Severe Endometriosis with surgical treatment
- 6.9 Severe Sleep Apnea
- 6.10 Less Severe Aplastic Anaemia

Juvenile Illnesses



1. Kawasaki Disease
2. Rheumatic Fever with Valvular Impairment
3. Juvenile Severe Epilepsy
4. Dengue Haemorrhagic Fever
5. Intellectual Impairment due to Sickness and / or Accidental Bodily Injury
6. Severe Asthma
7. Severe Haemophilia
8. Systemic Juvenile Rheumatoid Arthritis
9. Insulin Dependent Diabetes Mellitus

Overview of Key Covered Illnesses Benefit

Type of Protection	Covered Illness	Benefit Term	Benefit of Basic Plan			
				Extra Protection for the First 10 Years ⁸		
55 Major Illness ^{1, 2, 8}	53 Major Illnesses ^{1, 2, 8}	Up to the Insured's age of 100 [^]	<ul style="list-style-type: none"> Sum Insured of the Basic Plan at the time of claim + Terminal Dividend⁹ (non-guaranteed) (if any) + Premium Deposit Account balance at claim (if any) - indebtedness (if any) - outstanding premiums (if any) All premiums paid or payable under the Basic Plan will be waived immediately following from the next premium due date after the first date of the Diagnosis of Major Illness^{1, 2, 8} 	Insured's Issue Age <= 30	Insured's Issue Age > 30	
	Loss of Independent Existence	Insured's age from 6 to 65				
	Total and Permanent Disability	Insured's age from 18 to 100		Additional 50% of the Initial Sum Insured of the Basic Plan	Additional 35% of the Initial Sum Insured of the Basic Plan	
39 Minor Illness ^{#, 3}	36 Minor Illnesses ³	Up to the Insured's age of 100 [^]	<ul style="list-style-type: none"> 20% of the Initial Sum Insured - indebtedness (if any) - outstanding premiums (if any) Multiple claim is allowed which shall be limited to one payment for each of the Minor Illnesses³ The maximum benefit amount (per illness per life) for each Minor Illness³ is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Minor Illness³ paid or payable under any policies issued by BOC Life on the life of the Insured) 	Not applicable	Not applicable	
	Osteoporosis with Fractures	Up to the Insured's age of 70				
	Carcinoma-in-situ	Up to the Insured's age of 100				<ul style="list-style-type: none"> 20% of the Initial Sum Insured - indebtedness (if any) - outstanding premiums (if any) Limited to a maximum of 2 claims payment occurring in two different organs The maximum benefit amount (per illness per life) for all claims for Carcinoma-in-situ in aggregate is RMB300,000 (RMB policy) / HKD360,000 (HKD policy) / USD45,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Minor Illness³ paid or payable under any policies issued by BOC Life on the life of the Insured)
	Minor Interventions for Coronary Artery Disease	Up to the Insured's age of 100				<ul style="list-style-type: none"> 20% of the Initial Sum Insured - indebtedness (if any) - outstanding premiums (if any) The maximum benefit amount (per illness per life) for the claim for Minor Interventions for Coronary Artery Disease is RMB300,000 (RMB policy) / HKD360,000 (HKD policy) / USD45,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Minor Illness³ paid or payable under any policies issued by BOC Life on the life of the Insured)
9 Juvenile Illness ^{#, 4}	9 Juvenile Illnesses ⁴	On or before attaining the age of 18 of the Insured	<ul style="list-style-type: none"> 20% of the Initial Sum Insured - indebtedness (if any) - outstanding premiums (if any) Multiple claim is allowed which shall be limited to one payment for each Juvenile Illness⁴ The maximum benefit amount (per illness per life) is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Juvenile Illness⁴ paid or payable under any policies issued by BOC Life on the life of the Insured) 			
Additional Cancer Benefit ⁵	Cancer		<ul style="list-style-type: none"> 80% of the Initial Sum Insured of the Basic Plan Once the Major Illness Benefit^{1, 2, 8} has been claimed, the Plan will provide maximum 2 Additional Cancer Benefits 			
Additional Stroke Benefit ⁶	Stroke	Up to the Insured's age of 88	<ul style="list-style-type: none"> 80% of the Initial Sum Insured of the Basic Plan Once the Major Illness Benefit^{1, 2, 8} has been claimed, the Plan will provide Additional Heart Attack Benefit⁷ and Additional Stroke Benefit⁶ once each 			
Additional Heart Attack Benefit ⁷	Heart Attack					

[#] The maximum benefit amount for Juvenile Illness Benefit⁴ and / or Minor Illness Benefit³ in total is 80% of the Initial Sum Insured under each policy.

[^] Benefit term of some illnesses starts from age 6 of the Insured, please refer to the policy provisions issued by BOC Life for details.

Grasp this opportunity. Enrol 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 Dividends and Fulfilment Ratio of Dividends:

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	50%-70%
Growth assets	30%-50%

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 by 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.

Philosophy in Deciding Dividends:

Participating insurance plans provide policy owners an opportunity to

receive a share of profits attributable to the participating life insurance business of BOC Life by means of dividends, with the potential prospect of long-term rates of return. 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 securities and equity investments.

The actual amount of dividends is determined by the stipulated surplus sharing approach in BOC Life's policy, which is based on the past experience of BOC Life and the long-term expectation of the participating life insurance business in the future. Dividends amount mainly depends on the overall performance of the participating life insurance business of BOC Life, taking into account factors including investment returns, claim experience, persistency and operating expense. The actual amount of dividends payable is recommended by our Appointed Actuary according to the aforementioned company's policy and approved by the Board of Directors of BOC Life.

In light of the above factors, dividends and Dividend Accumulation Rate are 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 philosophy in deciding dividends as well as dividend history for reference purposes. Please note that past performance of dividend 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:

■ Key Exclusions :

(a) No Major Illness Benefit, Minor Illness Benefit, Juvenile Illness Benefit, Additional Cancer Benefit, Additional Heart Attack Benefit or Additional Stroke Benefit will be payable under the Plan for any Major Illness, Minor Illness or Juvenile Illness resulting from, or related to, or caused or contributed directly or indirectly, wholly or partly, by any of the followings :

- (i) Any Pre-existing Condition;
- (ii) Congenital deformities or anomalies, infertility or sterilisation;
- (iii) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
- (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof, except HIV due to Blood Transfusion or Occupationally Acquired HIV as defined under the Plan. 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;
- (v) Nuclear fission, nuclear fusion, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
- (vi) War or hostilities (whether war be declared or not), civil commotion, rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vii) Participation in any armed force or peace keeping activities;
- (viii) An act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means;
- (ix) An intentional self-inflicted act;
- (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or
- (xi) 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.

(b) No Major Illness Benefit, Minor Illness Benefit or Juvenile Illness Benefit, Additional Cancer Benefit, Additional Heart Attack Benefit or Additional Stroke Benefit will be payable under the Plan for any Major Illness, Minor Illness or Juvenile Illness, the symptoms or conditions of which or the Diagnosis of which first appeared or occurred within 90 days immediately following the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest. This Clause (b) shall not apply to any Major Illness, Minor Illness or Juvenile Illness caused by an Accident.

■ The premium payable of the Plan and / or the supplementary rider (if any) at the time of application and renewal is 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, level of benefits, underwriting class, risk class and residency, and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable 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. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the Non-forfeiture Value as an automatic premium loan) and non-forfeiture provisions (if applicable). 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 lapses after the end of the Grace Period; or
- (iv) the Non-forfeiture Value is less than zero (if applicable); or
- (v) The Policy Anniversary on or immediately following the Insured's 88th birthday after Major Illness Benefit is paid; or
- (vi) BOC Life's number of payment(s) of the Major Illness Benefit, Additional Cancer Benefit, Additional Heart Attack Benefit and Additional Stroke Benefit under the policy reaches the Maximum Number of Major Illness Benefit, Maximum Number of Additional Cancer Benefit, Maximum Number of Additional Heart Attack Benefit and Maximum Number of Additional Stroke Benefit respectively as shown in the Policy Information Sheet of the policy.

■ The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

Remarks:

1. If the Insured is Diagnosed by a Physician to be suffering from a Major Illness, upon receipt of due proof and subject to the approval of BOC Life and provided that the policy is in force at the date of first Diagnosis of the Major Illness, BOC Life will pay to the Policy Owner a lump sum benefit equivalent to (i) Sum Insured of the Basic Plan at the time of claim; plus (ii) Extra Protection of Major Illness Benefit (if applicable); plus (iii) the Terminal Dividend applicable at that time (if any); less (iv) indebtedness (if any) and outstanding premiums (if any). Upon approval of a claim for the Major Illness Benefit:

- (i) the Guaranteed Cash Value and Sum Insured of the Basic Plan shall be reduced to zero;
- (ii) Juvenile Illness Benefit, Minor Illness Benefit, Major Illness Benefit, Death Benefit and Maturity Benefit shall be terminated, as of the date of first Diagnosis of the Major Illness, and the premium payable for this Basic Plan shall be reduced to zero on its next due date.

2. In the event that the Insured unfortunately passes away or is Diagnosed by a Physician to be suffering from one of the covered Major Illnesses at the age of less than 180 days, the benefit amount payable in respect of the Death Benefit or Major Illness Benefit (as the case may be) shall be paid as set out in the following table less indebtedness (if any) and outstanding premiums (if any):

Age at Diagnosis / Death	Benefit Amount
Below 180 days	20% of the Sum Insured at the time of claim or total premiums paid (whichever is higher) (Extra Protection of Death Benefit and Extra Protection of Major Illness Benefit are not applicable)

3. After the payment of the Minor Illness Benefit, the Sum Insured of the Basic Plan will be reduced immediately by the amount of Minor Illness Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Cash Value and premium payable for the Basic Plan thereafter will be adjusted according to the decrease in the Sum Insured.

4. After the payment of the Juvenile Illness Benefit, the Sum Insured of the Basic Plan will be reduced immediately by the amount of Juvenile Illness Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Cash Value and premium payable for the Basic Plan thereafter will be adjusted according to the decrease in the Sum Insured.

5. Following the payment of the Major Illness Benefit, the policy will continue to cover a multiple number of claims for subsequent Cancer but the number of claims will not exceed 2 times and shall be subject to the following conditions:

- (i) the Insured is Diagnosed by a Physician to be suffering from a subsequent Cancer, and the policy is in force at the date of Diagnosis of such subsequent Cancer;
- (ii) the date of first Diagnosis of such subsequent Cancer must be at least one year after the date of first Diagnosis of the Immediately Preceding Major Illness for which Major Illness Benefit (excluding Cancer) or Additional Heart Attack Benefit or Additional Stroke Benefit has been paid under the policy (as the case may be), and the Insured has survived for a period of at least 14 days from such date; and
- (iii) the date of Diagnosis confirming the existence, continuation, metastasis or recurrence of such subsequent Cancer must be at least 3 years after the date of Diagnosis of the Immediately Preceding Cancer for which the Major Illness Benefit or Additional Cancer Benefit has been paid under this Policy, and the Insured has survived for a period of at least 14 days from such date, no matter whether such subsequent Cancer is caused by a new cause or by the same cause of the Immediately Preceding Cancer.

Upon receipt of due proof in relation to the claim and subject to the approval of BOC Life, BOC Life will pay to the Policy Owner a lump sum benefit which is equivalent to 80% of the Initial Sum Insured.

The Additional Cancer Benefit will be terminated automatically upon the first occurrence of any of the followings :

- (i) the number of payments of Additional Cancer Benefit by BOC Life under the policy reaches 2 times and the receipt of such total number of payments of the Additional Cancer Benefit under the policy by the Policy Owner or by any person entitled to receive such benefit, or evidence that BOC Life's payment for the Additional Cancer Benefit under the policy has been deposited or cashed; or
 - (ii) the Policy Anniversary on or immediately following the Insured's 88th birthday.
6. Following the payment of the Major Illness Benefit, during its coverage period the policy will continue to cover a subsequent Stroke once provided that:
- (i) the Insured is Diagnosed by a Physician to be suffering from a subsequent Stroke, and the policy is in force at the date of first Diagnosis of the subsequent Stroke; and
 - (ii) the Insured has survived for a period of at least 14 days from the date of first Diagnosis of such subsequent Stroke; and
 - (iii) the date of first Diagnosis of such subsequent Stroke must be at least one year after the date of first Diagnosis of the Immediately Preceding Major Illness or Immediately Preceding Cancer for which Major Illness Benefit or Additional Cancer Benefit or Additional Heart Attack Benefit has been paid under the Plan (as the case may be); and
 - (iv) the Major Illness Benefit in respect of Stroke has not been claimed under the policy previously.

Upon receipt of due proof in relation to the claim and subject to the approval of BOC Life, BOC Life will pay to the Policy Owner a lump sum benefit equivalent to 80% of the Initial Sum Insured.

The Additional Stroke Benefit will be terminated automatically upon the first occurrence of any of the followings :

- (i) the receipt of the Additional Stroke Benefit under the policy is signed by the Policy Owner or by any person entitled to receive such Proceeds, or evidence that BOC Life's payment for the Additional Stroke Benefit has been deposited or cashed; or
 - (ii) the Policy Anniversary on or immediately following the Insured's 88th birthday.
7. Following the payment of the Major Illness Benefit, during its coverage period the policy will continue to cover a subsequent Heart Attack once provided that:
- (i) the Insured is Diagnosed by a Physician to be suffering from a subsequent Heart Attack, and the policy is in force at the date of first Diagnosis of such subsequent Heart Attack; and
 - (ii) the Insured has survived for a period of at least 14 days from the date of first Diagnosis of such subsequent Heart Attack; and
 - (iii) the date of first Diagnosis of such subsequent Heart Attack must be at least one year after the date of first Diagnosis of the Immediately Preceding Major Illness or Immediately Preceding Cancer for which Major Illness Benefit or Additional Cancer Benefit or Additional Stroke Benefit has been paid under the policy (as the case may be); and
 - (iv) the Major Illness Benefit in respect of Heart Attack has not been claimed under the policy previously.

Upon receipt of due proof and subject to the approval of BOC Life, BOC Life will pay to the Policy Owner a lump sum benefit equivalent to 80% of the Initial Sum Insured.

The Additional Heart Attack Benefit will be terminated automatically upon the first occurrence of any of the followings :

- (i) the receipt of the Additional Heart Attack Benefit under the policy is signed by the Policy Owner or by any person entitled to receive such Proceeds, or evidence that BOC Life's payment for the Additional Heart Attack Benefit has been deposited or cashed; or
 - (ii) the Policy Anniversary on or immediately following the Insured's 88th birthday.
8. If the Insured's Issue Age is equal to or lower than 30 and the Insured is Diagnosed by a Physician to be suffering from a Major Illness or dies before the 10th Policy Anniversary, the Basic Plan will pay extra Major Illness Benefit or Death Benefit equivalent to 50% of the Initial Sum Insured; if the Insured's Issue Age is higher than 30 and the Insured is Diagnosed by a Physician to be suffering from a Major Illness or dies before the 10th Policy Anniversary, the Basic Plan will pay extra Major Illness Benefit or Death Benefit equivalent to 35% of the Initial Sum Insured.
9. The Plan is a participating policy. Nevertheless, Terminal Dividend (if any) is not guaranteed and may even be zero, and may be changed from time to time. Terminal Dividend (if any) may be payable in any of the following situations which happen on or after the 3rd Policy Anniversary: upon the death of the Insured or surrender of the policy or upon BOC Life's payment of the Major Illness Benefit or upon BOC Life's payment of Maturity Benefit (if any). For details, please refer to the illustration summaries of the proposal and contact your Financial Consultants.
10. The Death Benefit of the Basic Plan is equivalent to the Sum Insured of the Basic Plan at the time of claim; plus Extra Protection of Death Benefit (if applicable); plus Terminal Dividend (non-guaranteed) (if any) and Premium Deposit Account balance at the time of claim (if any), less all indebtedness (if any) and outstanding premiums payable (if any).

11. Supplementary riders are subject to Issue Age. Such premiums may be changed from time to time. For details, please contact your Financial Consultants.
12. Second Medical Opinion Services and 24-Hour Worldwide Emergency Assistance Services are provided by Inter Partner Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Second Medical Opinion Services Endorsement" and "Life Insurance Supplementary Emergency Assistance Services and Benefits" respectively. These services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion. The Insured can use Second Medical Opinion Services in respect of Major Illness once under the Plan during the coverage period (on or before the insured's age of 100), no matter whether or not a supplementary rider is attached thereto.
13. (i) Premium Deposit Account is applicable to the policy with premium payment period of 10 years and annual premium payment mode and pre-payment must be made in lump sum upon application whereas further pre-payment will not be accepted thereafter. Pre-payment of premium for policy with other premium payment period is not accepted. (ii) Annual premiums and Levy (if any) 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. (iii) The Premium Deposit Account balance (if any) is accumulated with BOC Life at a non-guaranteed special accumulation interest rate. Special accumulation interest rates of the prepaid premium for HKD, USD and RMB policies are not the same. BOC Life may change the special accumulation interest rate and the premiums for some supplementary riders (if applicable) from time to time. Therefore, the Premium Deposit Account balance is not guaranteed to be sufficient to cover all premiums and Levy (if any) for the whole premium payment term. (iv) In any circumstances, when the Premium Deposit Account balance (if any) is insufficient to pay the annual premium payable and / or Levy (if any), BOC Life will issue a premium notice and / or levy reminder to customer, and interest will not be accrued on the residual value. (v) In the event of partial or full withdrawal of Premium Deposit Account balance or surrender of the policy, a premium deposit withdrawal fee will be deducted from the amount withdrawn from the Premium Deposit Account balance (if any). There is a minimum charge for the premium deposit withdrawal fee. The calculation of premium deposit withdrawal fee and minimum requirement of the premium deposit withdrawal amount may be changed from time to time. (vi) If the Insured (1) passes away or (2) is Diagnosed to suffer from Major Illness, the Premium Deposit Account balance (if any) together with the (1) Death Benefit or (2) Major Illness Benefit (as the case may be) will be payable to the (1) policy Beneficiary or (2) Policy Owner (as the case may be). (vii) For details, please refer to the insurance proposal and policy 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 and the supplementary rider(s) (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 rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- For details of the definitions of the Major Illnesses, Minor Illnesses and Juvenile Illnesses, please refer to the policy documents and provisions issued by BOC Life.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life.
- 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.

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