



# 盛世传承万用寿险计划II

## Forever Glorious ULife Plan II

盛世之玺 传承后裔

A seal of prosperity, a legacy for posterity



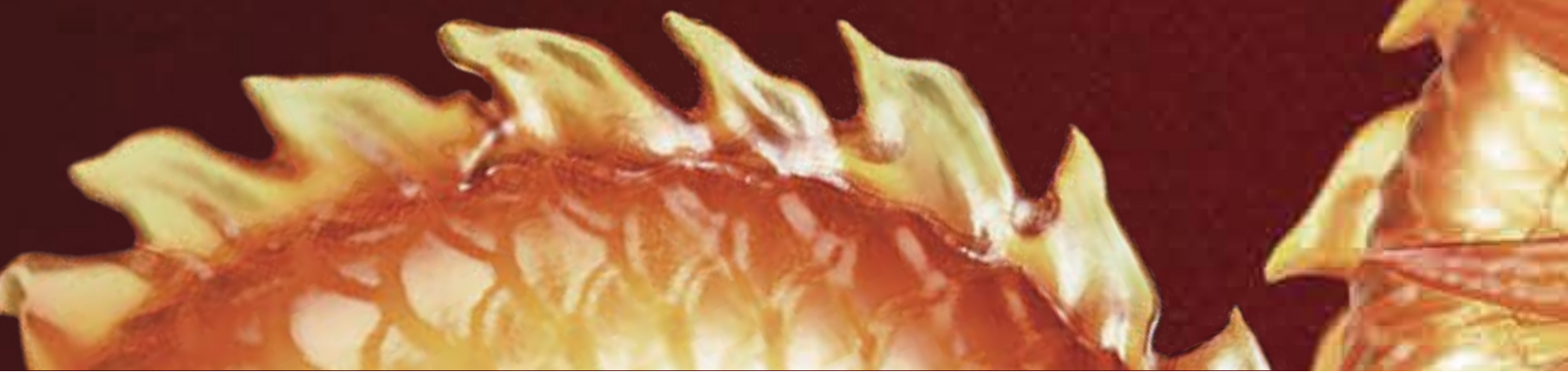
中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER









# 盛世之玺 传承后裔

A Seal of Prosperity  
A Legacy for Posterity



中银集团人寿保险有限公司(「中银人寿」)深明建立退休储备以安享晚年，及为下一代建立丰裕而恒久的资产对您至关重要，因此为您精心策划一个周全而有效的人寿保险计划－**盛世传承万用寿险计划II**(「本计划」)，助您可享终身人寿保障同时达到财富增长的目标，并提供末期疾病保障。当被诊断患上末期疾病时提供一笔过赔偿的非偿付性保险，为医疗需要作准备。本计划更提供美元或人民币作为保单货币，提供多种供款年期及弹性的提取选择，为您的退休生活作好准备，更为您的挚爱筹谋将来。

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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 and Terminal Illness coverage. A non-indemnity and lump-sum payment of benefit will be paid while Terminal Illness is diagnosed, in order to prepare for medical needs. 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 计 划 如 何 运 作 ？

## How does the Plan work?

当您缴交保费后，保费会累积成为户口价值。缴交的保费减去用以维持保单的费用及收费<sup>1</sup>后，余下的保费会在保单生效期间在保费户口积存生息。本计划保单户口价值的利息将以中银人寿不时宣布的派息率<sup>2</sup>计息，同时设保证的最低派息率<sup>2</sup>，助您增值财富。您于投保时选择以一笔过方式缴付保费，可享有终身人寿保障，安枕无忧。

本计划亦提供灵活理财方案，保单权益人可按其理财需要，在符合保单条款的情况下选择缴付非定期额外保费<sup>3</sup>，及从保单内提取部分款项<sup>4</sup>，以备不时之需。

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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.





本计划如何运作?(续)  
How does the Plan work? (cont.)

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(根据中银人寿宣布的派息率<sup>2</sup>孳  
Accrues interest at a Crediting In  
and guaranteed Minimum Cred

每期保费  
Modal Premium

非定期额外保费<sup>3</sup>  
Unscheduled Top-Up Premium<sup>3</sup>  
(只适用趸缴保单 Applicable to single pay policy)



保单  
Policy

保单费用及  
Policy Fee and C



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生利息及设有保证最低派息率<sup>2</sup>  
Interest Rate<sup>2</sup> declared by BOC Life  
guaranteed Minimum Payout Interest Rate<sup>2</sup> is available)

户 口

account

保险成本<sup>1</sup>

Cost of Insurance<sup>1</sup>



身故赔偿及／或末期疾病赔偿

Death Benefit and / or Terminal Illness Benefit

(保单会于支付身故赔偿后终止或于支付末期疾病赔偿后有机会终止 The Plan will be terminated once Death Benefit is paid or may be terminated once Terminal Illness Benefit is paid)

退保价值

Surrender Value

(保单会于支付退保价值后终止 The Plan will be terminated once Surrender Value is paid)

提取部分款项<sup>4</sup>

Partial Withdrawal<sup>4</sup>

# 有效保障方案

Effective solution

## 本计划如何满足您的长远需要？

陈先生现时47岁及拥有美元400万资产（包括美元200万作业务发展用途及美元200万现金）。他以约美元60万以趸缴方式购买一份投保额为美元200万的本计划保单后，可以善用购买了本计划保单后余下的美元340万现金用作业务发展。

基于以上安排，陈先生用作业务发展的资金由美元200万增加至美元340万，因此可望进一步提升资产及留予家人可观的遗产。陈先生的后人日后可继承的遗产总值将提升至美元540万（包括本计划保单的投保额美元200万及作业务发展的美元340万），让陈先生的爱继续承传至下一代。

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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.

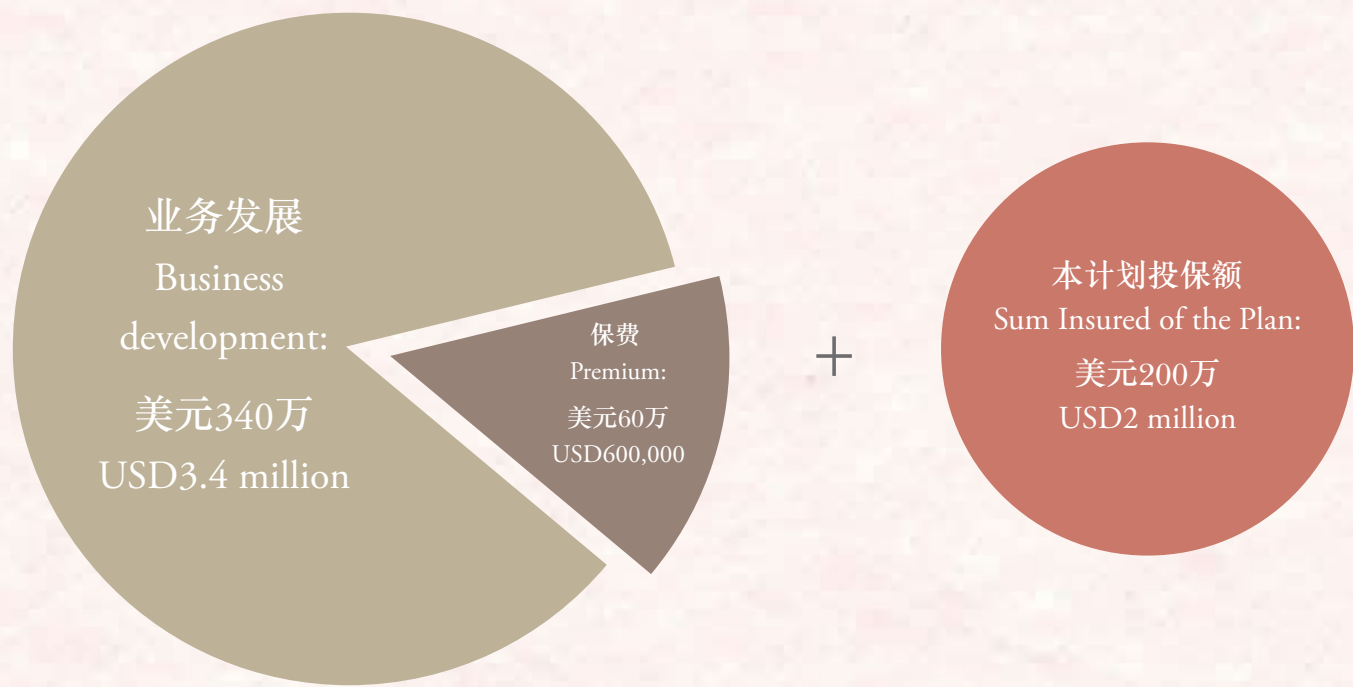


没有投保本计划下可继承的遗产总值：  
Total inheritable estate without applying this Plan:



可继承的遗产总值  
Total inheritable estate:  
美元400万  
USD4 million

以约美元60万以趸缴方式投保本计划，以增加流动资金及转移遗产：  
Around USD600,000 to apply for this Plan with Single-Pay premium to enhance liquidity and transfer of inheritance with the Plan:



可继承的遗产总值 Total inheritable estate:  
美元540万 USD5.4 million

免责声明：以上例子只仅供参考之用，并不应被视为中银人寿向任何人士推广、建议或邀请购买任何中银人寿的保险产品或服务。  
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.

# 我可以从此计划得到甚么保障？

本计划为您提供终身人寿保障，一旦受保人不幸身故或被诊断患上末期疾病<sup>5</sup>，我们将向受益人支付身故及／或末期疾病赔偿，详情如下：

## 1. 身故赔偿

	核保等级		
	盛世传承万用寿险计划Ⅱ — 精选／优越／卓越	盛世传承万用寿险计划Ⅱ — 简易	
受保人于第2个 保单周年日 或之前身故	以下列较高者为准 <sup>6</sup> ： (i) 投保额；或 (ii) 户口价值	非意外身故： 以下列较低者为准 <sup>6</sup> ： (i) 已缴保费减去提取 部分款项；或 (ii) 投保额或户口价值 的较高者	意外身故： 以下列较高者为准 <sup>6</sup> ： (i) 投保额；或 (ii) 户口价值
紧接受保人120岁 生日后的保单 周年日前身故		以下列较高者为准 <sup>6</sup> ： (i) 投保额；或 (ii) 户口价值	
紧接受保人120岁 生日后的保单 周年日或之后 身故	户口价值 <sup>6</sup>		

## 2. 末期疾病赔偿

- 若被诊断患上末期疾病<sup>5</sup>，身故赔偿金额将会被预先支付，并以美元2,000,000／人民币12,500,000为上限（按每位受保人于中银人寿缮发的所有末期疾病<sup>5</sup>保障的保单计算）<sup>6</sup>，投保额将相应减低美元2,000,000／人民币12,500,000。
- 若风险保额<sup>7</sup>等于或少于美元2,000,000／人民币12,500,000，则支付身故赔偿的全额，而保单在支付赔偿后将会被终止。
- 如投保盛世传承万用寿险计划II — 简易，此赔偿只适用于第2个保单周年日或以后患上之末期疾病<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)	<u>Accidental Death:</u> The higher of <sup>6</sup> : (i) Sum Insured; or (ii) Account Value
Before the Policy Anniversary immediately following the Insured's 120 <sup>th</sup> birthday		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>5</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.



## 投保本计划需要进行体检吗？

我们明白客户有不同的保障需要，亦希望缩短投保申请时间，因此本计划提供多种核保等级。而体检要求则视乎您所投保计划的核保等级厘定。

客户可选择投保以下核保等级，可豁免体检，申请手续方便省时：

1. 投保盛世传承万用寿险计划II — 精选，并符合指定投保条件。有关核保要求的详情，请向您的专业理财顾问查询。
2. 符合以下承保要求亦可选择投保盛世传承万用寿险计划II — 简易，以简易核保程序：

(i) 投保人投保年龄：40岁至65岁；及

(ii) 最高投保额\*：美元3,000,000／人民币18,000,000。

\* 有关个人最高投保金额上限，请向您的专业理财顾问查询。

## 有甚么保单货币可供选择？

本计划设有美元及人民币两种保单货币。您可按个人需要，选择合适的货币投保。

## 本计划有甚么供款期可供选择？

本计划提供趸缴、5年及10年供款期选择。

## 如我的财务状况有所变动，可以在保单期内更改投保额吗？

您可于第3个保单年度起更改投保额：

- 如增加投保额，增加的部分必须通过核保要求\*，您亦需要提交有效之可受保证明。
- 您亦可减少投保额，惟须符合部分退保的相关要求<sup>4,11</sup>。

详情请参阅保单条款。

\* 有关核保要求的详情，请向您的专业理财顾问查询。

## 我可以在保单期内更改受保人吗？

您可选择更改受保人<sup>8</sup>以延续保单，让保单价值继续滚存，更让您的财富传承至后代，代代相传。

## 派息率<sup>2</sup>如何厘定？

实际派息率<sup>2</sup>乃根据中银人寿政策内所指定的方法所决定，而相关政策则建基于多种因素，包括但不限于市场状况、过往实际投资回报及对未来投资回报的长期展望。将来之派息率<sup>2</sup>于保单年期内可不时调整，惟不会低于保单条款、批注及／或修订中标示之最低派息率<sup>2</sup>。实际派息率<sup>2</sup>由中银人寿的委任精算师根据上述公司政策作出建议并得中银人寿董事会审批后为准。

基于以上因素的影响，派息率<sup>2</sup>并非保证及可能会较销售时所提供之保单利益说明内所演示的较高或较低，但将不少于最低派息率<sup>2</sup>。

## 派息率<sup>2</sup>是否保证？

现时的派息率<sup>2</sup>并非保证，但将不少于最低派息率<sup>2</sup>。本计划保证首5个保单年度的最低派息率<sup>2</sup>为现时的派息率<sup>2</sup>，为您提供可预期的回报，实现理财目标。



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

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.

\* For the maximum Sum Insured amount limit per life, please contact your Financial Consultants.

## What options of policy currency are available?

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?

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?

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?

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?

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?

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.



## 如我需要现金周转，我可从本计划提取现金吗？

您可以申请由保单提取部分款项<sup>4</sup>，惟每个保单年度可作提取部分款项1次，详情如下：

提取部分款项 <sup>4</sup> (每年1次)	保单年度	最低提取金额	最高提取金额	提取部分款项后 对投保额的影响
	第1至10个保单年度	美元1,500／ 人民币10,000	不得超过当时 退保价值 <sup>8</sup> 的20%	按提取金额扣减 <sup>11</sup>
	第11个保单年度起		不超过或等于当时 户口价值的5%	毋须扣减
			超过当时 户口价值的5%	扣减提取金额超过当时 户口价值5%之部分 <sup>11</sup>

另外，您亦可向中银人寿申请保单贷款，令资金周转更灵活。

## 若取消本计划的保单，我可以取回多少金额？

本计划为万用寿险计划。如退保将取回退保价值<sup>8</sup>，保单亦会随之而终止，而取回的退保价值<sup>8</sup>或会低于已缴总保费。

## 如保单价值不足以缴付保单的费用及收费<sup>1</sup>，保单会否受到影响？

当户口价值不足以支付保险成本及保单费用，保单将于中银人寿订明之宽限期完结后终止。馀额可能大幅少于已缴总保费及／或可能为零。

## 如我的财务状况有所变动，我可以随时停止缴交保费吗？ 我的保障会否受到影响？

您可以向中银人寿书面申请保费假期。于保费假期期间，您不需缴交每期保费而基本计划将仍然生效，而保险成本及保单费用(如适用)将继续从户口价值中扣除。

另外，于首次缴付保费后，如果所需每期保费于有关到期日仍未被缴付，而保单当时仍然有效，则保费假期将会自动生效。

## 我可如何监察本计划的进度表现？

您会每年收到由中银人寿寄发的周年通知书，列明本计划的最新保单资料。您亦可致电2860 0688联络中银人寿，查询有关资料。



## 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.



# 中银集团人寿保险有限公司

## BOC Group Life Assurance Company Limited

中银集团人寿保险有限公司(「中银人寿」)于1998年正式开业，发展至今已成为香港最大的人寿保险公司之一，致力为客户提供周全的财富管理、退休计划、人寿及医疗保险服务。

中银人寿51%股权由中银香港(控股)有限公司持有，49%股权由中银集团保险有限公司持有。中银人寿透过专属保险代理、经纪公司、电话直销、电子渠道，以及中国银行(香港)有限公司、南洋商业银行和集友银行属下260多家分行专业的客户经理，于本港销售广受欢迎的寿险产品，致力为客户提供度身订造的保险及财务策划服务，满足客户不同的需要及个人理财目标。

此外，中银人寿在北京设有代表处，以配合中国银行在内地保险业务的发展。

### 财务实力雄厚

中银人寿财务实力雄厚，荣获国际评级机构标准普尔授予财政实力评级「A」级，以及穆迪投资服务确认财务实力评级「A2」级。

2017年，中银人寿新造个人人寿业务总额达到港币103亿元\*。截至2017年12月31日，中银人寿资产总值为港币1,306亿元\*。

### 产品设计崭新

中银人寿持续优化产品设计，给予客户更佳保障和投保效益。产品种类齐全，包括终身寿险、万用寿险、储蓄保险、危疾保险及年金保险计划等，并备有不同货币可供选择。

### 人民币保险 最当然选择

作为本地人民币保险的先驱，中银人寿是香港首间推出人民币寿险的保险公司，产品亦最多元化。在人民币保险市场上，中银人寿连续多年保持领导地位，截至2017年底，以新造人民币标准保费计算，市占率名列前茅\*。

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\*.

\* 资料来源：保险业监管局 \* Sources: Insurance Authority

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除非另作说明，以上资料修订截至2018年3月。 All the above information was updated as of March 2018, unless otherwise stated.



投资策略、派息率厘定方针及过往派息率资料：

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

	比例
固定收益工具或有息证券	80%-100%
增长型资产	0%-20%

固定收益工具或有息证券包括但不限于政府及企业债券等。

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

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

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

有关最新的投资策略，请参阅中银人寿网页[www.boclife.com.hk](http://www.boclife.com.hk)。

过往派息率：

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

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

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

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

人民币及美元保险的风险声明：

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

其他主要风险：

- 主要除外事项：

因以下任何一项而直接或间接引起、与其有关、导致或产生（全部或部分）的末期疾病，中银人寿不予理赔：

- (a) 对于以下时间首次出现或显现有关病徵或状况或任何首次确诊的任何非末期疾病，将不获任何赔偿：
  - (i) 于首两个保单周年日内（只适用于盛世传承万用寿险计划II — 简易）或保单签发日期起计首90日等候期内或恢复生效日期起计首90日等候期内（以较后者为准）；或
  - (ii) 任何增加投保额的生效日起计首90日等候期内。

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.boclife.com.hk](http://www.boclife.com.hk).

Historical Crediting Interest Rates:

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.boclife.com.hk/ps](http://www.boclife.com.hk/ps), to understand BOC Life's Historical Crediting Interest Rates for reference purposes. Please be reminded that the Historical 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 Historical Crediting Interest Rates 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 is 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:



- (b) 任何已存在的医疗状况，除非保单权益人／受保人在投保书，或在恢复生效的申请，或在增加投保额的申请上，向中银人寿作出声明而中银人寿同意接纳该申请；
- (c) 若受保人末期疾病的诊断是因为爱滋病或因为人类免疫力缺乏病毒(HIV)感染直接或间接引起的。若血液或其他相关测试显示人类免疫力缺乏病毒(HIV)或其抗体的存在，则会被视作受保人已经受到感染。于本计划下，爱滋病的定义将根据世界卫生组织于1987年所采用及其后不时调整之定义。
- (d) 自杀、任何蓄意自致之行为，不论神智是否正常及不论是否昏醉；
- (e) 先天畸形或异常；
- (f) 职业运动、任何比赛、借助呼吸器具水中活动、空中活动(包括高空弹绳跳、悬挂式滑翔、热气球飞行、跳伞及特技跳伞)但作为机员或购票乘客搭乘具有正式牌照商业固定航班的载客飞机则除外、或任何危险活动或运动，除非得到特别批单同意的除外。
- 本计划在投保时的应付保费及保单生效时的费用及收费是根据以下之因素(如适用)而厘定，包括但不限于：投保额、性别、投保年龄、已届年龄、吸烟习惯、保费缴费年期、核保等级、风险类别及居住地而厘定。本计划在续保时的应付保费将保证不变。除保单文件另外注明，部分费用及收费，包括保费费用、保单费用及保险成本(如适用)并非保证，中银人寿有权不时调整该等费用及收费，调整原因包括但不限于实际经验与现时期望出现的落差。
- 保单权益人应在保费缴费年期内按时缴交保费。如所需金额(如保费)未能于中银人寿指定之宽限期(如适用)完结前缴交，保单有可能终止或失效。如因未能缴付保费导致保单被终止或失效，保单权益人可领取的退保价值可能低于已缴总保费及失去保单所提供的保障。
- 在以下任何一种情况发生时，中银人寿有可能在保单到期满日前终止保单：
  - (i) 受保人身故；或
  - (ii) 中银人寿批准保单权益人书面要求退保；或
  - (iii) 于宽限期届满前，保单权益人未能缴付中银人寿所要求支付的金额；或
  - (iv) 中银人寿作出末期疾病赔偿(如适用)。
- 实际的通胀率有机会较预期高，因此，您所获发金额之实际价值可能会较低。
- 当户口价值跌至零或负数时，保单或会失效。

#### 备注：

1. 保费费用、保单费用及保险成本并非保证，惟该等费用在任何情况下不得超过承保表上载明适用之最高费率。如保费费用及保单费用有所变更将会预先通知。
2. 本计划保单户口价值以中银人寿不时宣布的派息率(非保证)衍生利息。于特定保证期内的最低派息率为保单签发时的派息率，于保证期内将固定不变。保证期过后，将以不低于最低派息率派发利息。最低派息率为年利率2.00%。有关更多派息率资料，请参阅保单利益说明或向您的专业理财顾问查询。
3. 在本保单有效期间及在受保人120岁生日后的保单周年日前，保单权益人可呈交书面请求，缴付非定期额外保费，惟中银人寿保留权利退还、拒绝或限制任何非定期额外保费；指定任何最高或最低金额；及修订本保单的任何条款及条件，包括及并不限于增加或修改退保费用／部分退保费用。
4. 提取部分款项或会导致投保额减低，因而或须缴付部分退保费用。倘若提取部分款项一旦生效会使退保价值减少至低于美元30,000／人民币200,000的最低退保价值，或使投保额减少至低于美元400,000／人民币3,000,000的最低投保额，有关提取部分款项将不被允许。
5. 末期疾病指受保人患上之疾病经明确诊断后，预期其寿命不超过十二(12)个月。诊断必须由中银人寿指定医生证实。
6. 需扣除任何未偿还之保单欠款、费用及收费(如有)。
7. 风险保额指超过户口价值部分之投保额金额。风险保额之金额不会低于零(0)。
8. 在原有及新受保人在生期间，于保单有效时及末期疾病赔偿尚未给付或可给付的条件下，您可于任何保单周年日后的31天内提交更改受保人申请。新受保人须符合中银人寿核保要求。更改受保人申请获批准后，多项保单条款须予更改。详情请参阅更改受保人之申请获批准后签发之批注样本。更改受保人须符合中银人寿通行之规定及条件。有关更多更改受保人详情，请联络您的专业理财顾问。

- (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 a waiting period of 90 days immediately following the Policy Issue Date, or within a waiting period of 90 days immediately following the Reinstatement Date, whichever is later; or
  - (ii) within a waiting period of 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 BOC Life;
- (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.
- The premium payable of the Plan at the time of application, 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. The premium payable of the Plan at the time of renewal are guaranteed unchanged. 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. 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.

9. 退保价值即扣除任何适用的退保费用及任何欠款后的户口价值。
10. 24小时全球紧急救援服务由「国际救援（香港）有限公司」提供，须按「人寿保险附加海外紧急救援服务条款」办理，此服务不作续保保证及中银人寿保留取消或修改上述服务及保障的权利。
11. 减少投保额或须缴付部分退保费用。如适用于投保额减少部分所涉及的部分退保费用将由户口价值中扣除。
12. 保单费用及退保费用／部分退保费用按投保额、保单年度、性别、投保年龄、风险类别及居住地厘订（如保单权益人缴付任何非定期额外保费，中银人寿将要求修改退保费用及／或部分退保费用）；而保险成本则按风险保额、性别、已届年龄、风险类别及居住地厘订。

**不得异议**

- (i) 任何人不得在保单自保单签发日期或恢复生效日期(以较后者为准)起持续生效超过两(2)年后，及于受保人在生期间，对保单的有效性提出异议；惟有关欺诈的异议则属例外。
- (ii) 任何人不得在根据基本条款的投保额条款增加之投保额持续生效超过两(2)年后，及于受保人在生期间，对增加之投保额的有效性提出异议；惟有关欺诈的异议则属例外。

此不得异议条款不适用于任何附加利益保障，除非有关附加利益保障另有订明。

**年龄及／或性别的错误陈述**

保单是依据承保表上所载有关受保人的年龄、性别或其他与受保人相关的事实而缮发。除了中银人寿在被欺诈的情况下拥有之权利外，若受保人的年龄、性别及／或其他与受保人相关的事实被误报，则保单上须支付的金额及赋予的所有利益，将按照已付的保费与受保人的确实年龄、性别及相关的事实原可购买的利益所计算。中银人寿会由保单日期起重新计算户口价值以调整应付的数额。若中银人寿知悉受保人的确实年龄、性别及／或其他与受保人相关的事实，而受保人原应不符合受保资格，中银人寿可行使绝对酌情权终止保单，而中银人寿的责任仅限于退回已缴保费(不含利息)，减去任何提取部份款项金额及欠款。

**索偿通知及证明**

索偿人必须于切实可行的范围内尽快向中银人寿递交书面通知及为中银人寿满意之书面索偿申请。递交身故赔偿索偿申请时，必须同时递交以下证明：

- (i) 可以证明受保人死亡日期的文件的认证真本，包括但不限于正式的死亡证明书；及
- (ii) 领取身故赔偿的资格证明包括但不限于索偿人的身份证明文件、受保人与索偿人的关系证明文件；及
- (iii) 保单；及
- (iv) 其他中银人寿不时规定之所需资料。

索偿人须支付所有中银人寿要求提供的资料及证明之有关费用。本索偿通知及证明条款受一般条款内的第三者权利条款所限。

(只适用于末期疾病赔偿)

受保人必须于保单有效期间，并在获悉患上末期疾病当日起计九十(90)日内提出索偿。除非证明无法在此期间内提出索偿，并已在合理的情况下尽早提出索偿，否则，中银人寿无须对逾期作出的末期疾病索偿负责。在中银人寿接获索偿通知后六个月内，保单权益人必须呈交索偿证明文件，包括所需资料、文件及由中银人寿接纳的医生签署的医疗证明及报告，有关支出由保单权益人负责。中银人寿保留权利要求受保人由中银人寿指定之医生进行检查或其他合理及有关检验以确定有关末期疾病的存在。若就末期疾病的发生及其诊断出现争论或意见不同时，中银人寿有权在该医学界选择一位独立的公认专家对受保人或达致此诊断之证据作出审查。该专家之判断将对受保人、保单权益人及中银人寿具约束力。

**欺诈、失实陈述或没有披露重大事实**

保单权益人应尽所知所信，提供完全属实及正确无讹的陈述及答案。若投保书中(如有)，或保单所依据的声明，或关于影响保单或中银人寿的风险的任何其他事项，或根据保单作出的任何索偿有任何欺诈、失实陈述或没有披露重大事实的情况，中银人寿有完全和绝对酌情权使保单无效，而保单之下的任何索偿将被取消。除非有欺诈情况，否则在该等情况下保单权益人已缴付的任何保费将被退回给保单权益人。

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 Europ 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.

**Incontestability**

- (i) The validity of the policy shall not be contestable after the policy has been in force for two (2) years from the Policy Issue Date or Reinstatement Date, whichever is later, during the lifetime of the Insured except for fraud.
- (ii) The validity of any increase in the Sum Insured subject to the Clause of Sum Insured under the Basic Provisions shall not be contestable after it has been in force during the lifetime of the Insured for two (2) years from the effective date of such increase except for fraud.

This Clause of Incontestability shall not apply to any riders unless otherwise specified in the relevant riders.

**Misstatement of age and / or sex**

The policy is issued in accordance with the Insured's age, sex or other facts relating to the Insured as shown in the Policy Specifications. Subject to BOC Life's rights in the case of fraud, if the Insured's age, sex and / or other relevant facts has / have been mis-stated, the amount payable and every benefit accruing under the policy shall be such as the premiums paid would have purchased on the basis of the Insured's correct age, sex and facts relating to the Insured. BOC Life will adjust the amount payable by recalculating the Account Value from the Policy Date. If the Insured's correct age, sex and / or other correct facts relating to the Insured had been known to BOC Life, and the Insured would not have been eligible for the policy, BOC Life may in its absolute discretion, terminate the policy and its liability will be limited to a refund of the premiums paid (without interest) less any Partial Withdrawal amount and Indebtedness.

**Notice and proof of claim**

The Claimant must give written notification and satisfactory proof of claim to BOC Life as soon as practicable. The following must be submitted to BOC Life as proof of claim for a Death Benefit:

- (i) certified true copies of documentary proof of the date of death of the Insured, including but not limited to the official death certificate; and
- (ii) evidence of entitlement to receive payment of a Death Benefit including but not limited to proof of identity of the Claimant, proof of relationship between the Insured and Claimant; and
- (iii) the Policy; and
- (iv) other required information which may be prescribed by BOC Life from time to time.

All information and evidence required by BOC Life shall be furnished at the expense of the Claimant. This Clause of notice and proof of claim is subject to the Clause of third party rights under the General Provisions.

(Only applicable to Terminal Illness Benefit)

A claim must be made whilst the policy is in force and within ninety (90) days of the Insured becoming aware that he is suffering from a Terminal Illness. If the claim is not made within that period, BOC Life will not be liable to pay the Terminal Illness Benefit unless it is shown that it was not reasonably possible to make such a claim, and that the claim was made as soon as was reasonably possible. Written proof of loss, such as the necessary information, documents, medical evidence and reports signed by a Physician approved by BOC Life, which it requires the Policy Owner to provide at his expense, must be received by BOC Life within six months after it receives the written notice of claim. BOC Life reserves the right to require the Insured to undergo an examination or other reasonable and appropriate tests conducted by a Physician selected by BOC Life to confirm the occurrence of the Terminal Illness. In the event of any disputes or disagreement regarding the Diagnosis of and the occurrence of Terminal Illness, BOC Life shall have the right to call for an examination, of either the Insured or of the evidence used in arriving at such Diagnosis, by an independently acknowledged expert in the field of medicine concerned selected by BOC Life and the opinion of such expert as to such Diagnosis shall be binding on both the Insured, the Policy Owner and BOC Life.



**冷静期内取消保单权益及退还保费及微费：**

保单权益人有权以书面通知要求中银人寿取消保单／投保申请书并获退还扣除因汇率浮动而造成的任何差额(如适用)后的所有已缴保费及中银人寿代保险业监管局按相关规定(已)收取的微费。保单权益人明白为行使这项权利，该取消保单／投保申请书的通知必须由保单权益人签署，并由中银人寿位于香港太古城英皇道1111号13楼的总办事处于冷静期内直接收到。保单权益人明白冷静期为紧接保单或冷静期通知书交付保单权益人或保单权益人的指定代表之日起计的**21个日历日**的期间(以较先者为准)。保单权益人明白中银人寿会于冷静期通知书及电话短讯(如适用)内注明冷静期的最后一日，若于冷静期通知书及电话短讯(如适用)内注明之冷静期的最后一日并非工作日，则冷静期将包括随后的工作日的一天在内。保单权益人明白冷静期通知书是由中银人寿在交付保单时致予保单权益人或保单权益人的指定代表的一份通知书，以就冷静期一事通知保单权益人。此外，保单权益人明白若保单权益人曾经就本保单提出索偿并获得赔偿，则不会获退还保费及微费。

**取消保单**

冷静期过后，于保单有效期间，保单权益人可以书面通知向中银人寿要求将保单退保。有关退保将于中银人寿收到该通知后，以中银人寿所指定的日期生效。退保必须受中银人寿在收到保单权益人的退保通知当日的条款及细则所规管。在户口价值中扣除退保费用后，中银人寿将向保单权益人支付相当于退保价值扣除任何欠款后之金额。退保价值在扣除任何欠款后通常会于中银人寿收到为其满意的退保要求后的三十(30)天内支付给保单权益人(「退保支付到期日」)。在任何情况下，退保价值金额将于中银人寿收到并核实退保要求后九十(90)天内支付给保单权益人。对于在退保支付到期日仍未支付给保单权益人的退保价值金额(在扣除任何欠款后)，中银人寿将从退保支付到期日起，按派息率计算支付利息直至支付该款项予保单权益人当日为止。

**关于收取保费微费的安排：**

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

**重要事项：**

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

若本宣传品之中、英版本有歧异，概以英文版本为准。

**重要提示：**

**本计划是独立的人寿保险产品并同时提供末期疾病保障，您可选择无须捆绑式地与其他种类的保险产品一并购买。**

**产品资料并不包含保单的完整条款，而有关完整条款载于保单文件中。**

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

本宣传品由中银人寿刊发。

**Fraud, misrepresentation or material non-disclosure:**

Policy Owner should declare to the best of the knowledge and belief that all the statements and answers are full, complete and true. In case of any fraud, misrepresentation or non-disclosure of any material fact in the Application (if any) or declaration on which the policy is based or in relation to any other matter affecting the policy or BOC Life's risk or in connection with the making of any claim under the policy, BOC Life shall have the sole and absolute discretion to render the policy null and void and all claims hereunder shall be forfeited. Unless there is fraud, any premiums paid by the Policy Owner shall be refundable to him in such circumstances.

**Cancellation rights and refund of premium(s) and levy within cooling-off period:**

Policy Owner has the right to cancel the policy / application form and obtain a refund of any premium(s) and the levy paid, which are collected by BOC Life on behalf of the Insurance Authority according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving a written notice to BOC Life. Policy Owner understands that to exercise this right, the notice of cancellation must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. Policy Owner understands that the Cooling-off Period is the period of **21 calendar days** immediately following either the day of the delivery of the policy or the Cooling-off Notice to the Policy Owner or the representative nominated by the Policy Owner (whichever is the earlier). Policy Owner understands that BOC Life will indicate the last day of the Cooling-off period in the Cooling-off Notice and text message issued to the Policy Owner (if applicable), if the last day of the Cooling-off Period as indicated in the Cooling-off Notice and the text message (if applicable) is not a working day, the period shall include the next working day. Policy Owner understands that the Cooling-off Notice is a notice that will be sent to the Policy Owner or the nominated representative of the Policy Owner by BOC Life to notify the Policy Owner of the Cooling-off Period around the time the policy is delivered. In addition, the Policy Owner understands that no refund of premium(s) and the levy can be made if a claim payment under the policy has been made to the Policy Owner prior to the request for the cancellation.

**Cancellation of policy:**

After the cooling-off period, while the policy is in force, the Policy Owner may surrender the policy by giving a written notice to BOC Life and such surrender shall take effect on a date specified by BOC Life after BOC Life's receipt of such notice. The surrender is subject to BOC Life's prevailing terms and conditions on the day it accepts the Policy Owner's notice of surrender. After deducting the Surrender Charge from the Account Value, BOC Life shall pay the Policy Owner an amount equal to the Surrender Value less any Indebtedness to the Policy Owner. The Surrender Value amount, after deducting any Indebtedness therefrom, will normally be paid to the Policy Owner within thirty (30) days of BOC Life's receipt of the surrender request to its satisfaction ("Surrender Payment Due Date") and in any case no later than ninety (90) days after BOC Life has received and verified the surrender request. In respect of the Surrender Value (after deducting any Indebtedness therefrom) not paid to the Policy Owner by the Surrender Payment Due Date, interest shall be payable by BOC Life from the Surrender Payment Due Date until the date of payment at the Crediting Interest Rate.

**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 ("Hong Kong").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English version of this promotion material, the English version shall prevail.

**Important Notice:**

**You have an option to purchase the Plan as a standalone life insurance plan with terminal illness coverage, instead of bundling with other type(s) of insurance product.**

**The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.**

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 sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact your Financial Consultants.

This promotion material is published by BOC Life.







# 盛世传承万用寿险计划 II

## 计划概览

投保要求				
投保年龄	18 岁至 75 岁；40 岁至 65 岁（只适用于盛世传承万用寿险计划 II — 简易）			
保障期	终身			
保费缴费年期	趸缴／5 年／10 年			
缴费模式	趸缴／年缴／月缴			
保单货币	美元／人民币			
缴费货币	港元／美元／人民币			
最低投保额	美元 400,000 ／人民币 3,000,000			
最低非定期额外保费 <sup>3</sup>	美元 15,000 ／人民币 100,000（非定期额外保费 <sup>3</sup> 只适用于趸缴保单。如保单权益人缴付任何非定期额外保费 <sup>3</sup> ，中银集团人寿保险有限公司（「中银人寿」）将修改退保费用及／或部分退保费用）			
保障				
身故赔偿			核保等级	
			盛世传承万用寿险计划 II — 精选／优越／卓越	盛世传承万用寿险计划 II — 简易
	受保人于第 2 个保单周年日或之前身故	以下列较高者为准 <sup>6</sup> ： (i) 投保额；或 (ii) 户口价值	非意外身故： 以下列较低者为准 <sup>6</sup> ： (i) 已缴保费减去提取部分款项；或 (ii) 投保额或户口价值的较高者	意外身故： 以下列较高者为准 <sup>6</sup> ： (i) 投保额；或 (ii) 户口价值
	紧接受保人 120 岁生日后的保单周年日前身故		以下列较高者为准 <sup>6</sup> ： (i) 投保额；或 (ii) 户口价值	
	紧接受保人 120 岁生日后的保单周年日或之后身故	户口价值 <sup>6</sup>		
末期疾病赔偿	<ul style="list-style-type: none"><li>若被诊断患上末期疾病<sup>5</sup>，身故赔偿金额将会被预先支付，并以美元 2,000,000 ／人民币 12,500,000 为上限（按每位受保人于中银人寿缮发的所有末期疾病<sup>5</sup> 保障的保单计算），及需扣除任何未偿还之欠款、费用及收费（如有），投保额将相应减低美元 2,000,000 ／人民币 12,500,000</li><li>若风险保额<sup>7</sup> 等于或少于美元 2,000,000 ／人民币 12,500,000，则支付身故赔偿的全额，而保单在支付赔偿后将会被终止</li><li>此赔偿只适用于第 2 个保单周年日或以后患上之末期疾病<sup>5</sup>（适用于盛世传承万用寿险计划 II — 简易）</li></ul>			
24 小时全球紧急救援服务 <sup>10</sup>	提供紧急医疗支援及转介			
派息率 <sup>2</sup>				
最低派息率 <sup>2</sup> （保证）	<ul style="list-style-type: none"><li>第 1 至 5 个保单年度按保单签发时的派息率</li><li>由第 6 个保单年度开始为年利率 2.00%</li></ul>			
提取部分款项 <sup>4</sup> 及更改投保额				
提取部分款项 <sup>4</sup> （每年 1 次）	保单年度	最低提取金额	最高提取金额	部分提取后对投保额的影响
	第 1 至 10 个保单年度	美元 1,500 ／人民币 10,000	不得超过当时退保价值 <sup>9</sup> 的 20%	按提取金额扣减 <sup>11</sup>
	第 11 个保单年度起		不超过或等於当时户口价值的 5%	毋须扣减
			超过当时户口价值的 5%	扣减提取金额超过当时户口价值 5% 之部分 <sup>11</sup>
更改投保额	第 3 个保单年度起可增加或减少投保额 <sup>11</sup> ，惟增加投保额须通过核保要求			
费用及收费 <sup>1</sup>				
保费费用	所有保费的 6%			
保单费用 <sup>12</sup>	于首 15 个保单年度每月从户口价值中扣除			
保险成本 <sup>12</sup>	每月从户口价值中扣除			
退保费用 <sup>12</sup> ／部分退保费用 <sup>12</sup>	从户口价值中扣除			



投资策略、派息率厘定方针及过往派息率资料：

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

	比例
固定收益工具或有息证券	80%-100%
增长型资产	0%-20%

固定收益工具或有息证券包括但不限于政府及企业债券等。

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

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

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

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

过往派息率：

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

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

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

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

其他主要风险：

- 主要除外事项：
  - 因以下任何一项而直接或间接引起、与其有关、导致或产生（全部或部分）的末期疾病，中银人寿不予理赔：
    - (a) 对于以下时间首次出现或显现有关病徵或状况或任何首次确诊的任何非末期疾病，将不获任何赔偿：
      - (i) 于首两个保单周年日内（只适用于盛世传承万用寿险计划II—简易）或保单签发日期起计首90日等候期内或恢复生效日期起计首90日等候期内（以较后者为准）；或
      - (ii) 任何增加投保额的生效日起计首90日等候期内。
    - (b) 任何已存在的医疗状况，除非保单权益人／受保人在投保书，或在恢复生效的申请，或在增加投保额的申请上，向中银人寿作出声明而中银人寿同意接纳该申请；
    - (c) 若受保人末期疾病的诊断是因为爱滋病或因为人类免疫力缺乏病毒（HIV）感染直接或间接引起的。若血液或其他相关测试显示人类免疫力缺乏病毒（HIV）或其抗体的存在，则会被视作受保人已经受到感染。于本计划下，爱滋病的定义将根据世界卫生组织于1987年所采用及其后不时调整之定义。
    - (d) 自杀、任何蓄意自致之行为，不论神智是否正常及不论是否昏醉；
    - (e) 先天畸形或异常；
    - (f) 职业运动、任何比赛、借助呼吸器具水中活动、空中活动（包括高空弹绳跳、悬挂式滑翔、热气球飞行、跳伞及特技跳伞）但作为机员或购票乘客乘搭具有正式牌照商业固定航班的载客飞机则除外、或任何危险活动或运动，除非得到特别批单同意的除外。
  - 本计划在投保时的应付保费及保单生效时的费用及收费是根据以下之因素（如适用）而厘定，包括但不限于：投保额、性别、投保年龄、已届年龄、吸烟习惯、保费缴费年期、核保等级、风险类别及居住地而厘定。本计划在续保时的应付保费将保证不变。除保单文件另外注明，部分费用及收费，包括保费费用、保单费用及保险成本（如适用）并非保证，中银人寿有权不时调整该等费用及收费，调整原因包括但不限于实际经验与现时期望出现的落差。

- 保单权益人应在保费缴费年期内按时缴交保费。如所需金额（如保费）未能于中银人寿指定之宽限期（如适用）完结前缴交，保单有可能终止或失效。如因未能缴付保费导致保单被终止或失效，保单权益人可领取的退保价值可能低于已缴总保费及失去保单所提供的保障。
- 在以下任何一种情况发生时，中银人寿有可能在保单到达期满日前终止保单：
  - (i) 受保人身故；或
  - (ii) 中银人寿批准保单权益人书面要求退保；或
  - (iii) 于宽限期届满前，保单权益人未能缴付中银人寿所要求支付的金额；或
  - (iv) 中银人寿作出末期疾病赔偿（如适用）。
- 实际的通胀率有机会较预期高，因此，您所获发金额之实际价值可能会较低。
- 当户口价值跌至零或负数时，保单或会失效。

备注：

1. 保费费用、保单费用及保险成本并非保证，惟该等费用在任何情况下不得超过承保表上载明适用之最高费率。如保费费用及保单费用有所变更将会预先通知。
2. 本计划保单户口价值以中银人寿不时宣布的派息率（非保证）衍生利息。于特定保证期内的最低派息率为保单签发时的派息率，于保证期内将固定不变。保证期过后，将以不低于最低派息率派发利息。最低派息率为年利率2.00%。有关更多派息率资料，请参阅保单利益说明或向您的专业理财顾问查询。
3. 在本保单有效期间及在受保人120岁生日后的保单周年日前，保单权益人可呈交书面请求，缴付非定期额外保费，惟中银人寿保留权利退还、拒绝或限制任何非定期额外保费；指定任何最高或最低金额；及修订本保单的任何条款及条件，包括及并不限于增加或修改退保费用／部分退保费用。
4. 提取部分款项或会导致投保额减低，因而或须缴付部分退保费用。倘若提取部分款项一旦生效会使退保价值减少至低于美元30,000／人民币200,000的最低退保价值，或使投保额减少至低于美元400,000／人民币3,000,000的最低投保额，有关提取部分款项将不被允许。
5. 末期疾病指受保人患上之疾病经明确诊断后，预期其寿命不超过十二（12）个月。诊断必须由中银人寿指定医生证实。
6. 需扣除任何未偿还之保单欠款、费用及收费（如有）。
7. 风险保额指超过户口价值部分之投保额金额。风险保额之金额不会低于零（0）。
8. 在原有及新受保人在生期间，于保单有效时及末期疾病赔偿尚未给付或可给付的条件下，您可用于任何保单周年日前后的31天内提交更改受保人申请。新受保人须符合中银人寿核保要求。更改受保人申请获批准后，多项保单条款须予更改。详情请参阅更改受保人之申请获批准后签发之批注样本。更改受保人须符合中银人寿通行之规定及条件。有关更多更改受保人详情，请联络您的专业理财顾问。
9. 退保价值即扣除任何适用的退保费用及任何欠款后的户口价值。
10. 24小时全球紧急救援服务由「国际救援（香港）有限公司」提供，须按「人寿保险附加海外紧急救援服务条款」办理，此服务不作续保保证及中银人寿保留取消或修改上述服务及保障的权利。
11. 减少投保额或须缴付部分退保费用。如适用于投保额减少部分所涉及的部分退保费用将由户口价值中扣除。
12. 保单费用及退保费用／部分退保费用按投保额、保单年度、性别、投保年龄、风险类别及居住地厘订（如保单权益人缴付任何非定期额外保费，中银人寿将要求修改退保费用及／或部分退保费用）；而保险成本则按风险保额、性别、已届年龄、风险类别及居住地厘订。

本计划的产品宣传刊物包括本产品概览及盛世传承万用寿险计划 II—产品刊物，这两份文件应一并阅读。

若本宣传品的中、英版本有歧异，概以英文版本为准。

重要提示：

**本计划是独立的人寿保险产品并同时提供末期疾病保障，您可选择无须捆绑式地与其他种类的保险产品一并购买。**

**产品资料并不包含保单的完整条款，而有关完整条款载于保单文件中。**

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

本宣传品由中银人寿刊发。

# Forever Glorious ULife Plan II

## At a glance

Eligibility				
Issue Age	Age 18 to age 75; Age 40 to age 65 (Applicable to Forever Glorious ULife Plan II - Simplified (“Forever Glorious ULife Plan II - Simp”) only)			
Benefit Term	Whole life			
Premium Payment Period	Single-Pay / 5 Years / 10 Years			
Premium Payment Mode	Single-Pay / Annual / Monthly			
Policy Currency	USD / RMB			
Premium Payment Currency	HKD / USD / RMB			
Minimum Sum Insured	USD400,000 / RMB3,000,000			
Minimum Unscheduled Top-Up Premium <sup>3</sup>	USD15,000 / RMB100,000 (Unscheduled Top-Up Premium <sup>3</sup> is applicable to Single-Pay policy only. If policy owner pays any Unscheduled Top-up Premium <sup>3</sup> , Surrender Charge and / or Partial Surrender Charge will be adjusted by BOC Group Life Assurance Company Limited (“BOC Life”))			
Benefits				
Death Benefit		Underwriting classes		
		Forever Glorious ULife Plan II - Select / Prime / Prime Plus	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)	<u>Accidental Death:</u> The higher of <sup>6</sup> : (i) Sum Insured; or (ii) Account Value
	Before the Policy Anniversary immediately following the Insured’s 120 <sup>th</sup> birthday		The higher of <sup>6</sup> : Sum Insured or Account Value	
	On or after the Policy Anniversary immediately following the Insured’s 120 <sup>th</sup> birthday	Account Value <sup>6</sup>		
Terminal Illness Benefit	<ul style="list-style-type: none"><li>• 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>5</sup> issued by BOC Life for the Insured), and less any Indebtedness, fees and charges (if any). Sum Insured will be reduced by USD2,000,000 / RMB12,500,000 accordingly</li><li>• 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</li><li>• This benefit is only applicable to Terminal Illness<sup>5</sup> suffered on or after the 2<sup>nd</sup> Policy Anniversary (Applicable to Forever Glorious ULife Plan II - Simp)</li></ul>			
24-Hour Worldwide Emergency Assistance Service <sup>10</sup>	Covering emergency medical assistance and referral services			
Crediting Interest Rates <sup>2</sup>				
Minimum Crediting Interest Rate <sup>2</sup> (guaranteed)	<ul style="list-style-type: none"><li>• For the 1<sup>st</sup> to 5<sup>th</sup> Policy Years, the Crediting Interest Rate at policy issuance applies</li><li>• From the 6<sup>th</sup> Policy Year onwards, the interest rate will be 2.00% p.a.</li></ul>			
Partial Withdrawal <sup>4</sup> and Change of Sum Insured				
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>9</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
Change of Sum Insured	Sum Insured can be increased or decreased from the 3 <sup>rd</sup> Policy Year onwards <sup>11</sup> subject to underwriting in case of increasing Sum Insured			
Fees and Charges <sup>1</sup>				
Premium Charge	6% of all premiums			
Policy Fee <sup>12</sup>	Deducted monthly from Account Value during the first 15 Policy Years			
Cost of Insurance <sup>12</sup>	Deducted monthly from Account Value			
Surrender Charge <sup>12</sup> / Partial Surrender Charge <sup>12</sup>	Deducted from Account Value			

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).

Historical Crediting Interest Rates:

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 Historical Crediting Interest Rates history for reference purposes. Please be reminded that the Historical 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 Historical Crediting Interest Rates is not an indicator for its future performance.

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 a waiting period of 90 days immediately following the Policy Issue Date, or within a waiting period of 90 days immediately following the Reinstatement Date, whichever is later; or
      - (ii) within a waiting period of 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 BOC Life;
    - (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.
  - The premium payable of the Plan at the time of application, 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. The premium payable of the Plan at the time of renewal are guaranteed unchanged. 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. 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.
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 Europ 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.

The product brochure of the Plan consists of this Product Factsheet and the Forever Glorious ULife Plan II – Product Brochure. Both documents should be read in conjunction with each other.

Should there be any discrepancy between the Chinese version and the English version of this promotion material, the English version shall prevail.

Important Notice:

**You have an option to purchase the Plan as a standalone life insurance plan with terminal illness coverage, instead of bundling with other type(s) of insurance product.**

**The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.**

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 sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact your Financial Consultants.

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