



# 「安年保」定期人寿保险计划

## Term Plan Term Life Insurance Plan

保障全面 安心自在

Worry-free Comprehensive Protection



中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER

人生变幻无常，您必须及早做好准备，确保不幸的事情不会影响您的挚爱的安稳生活。「安年保」定期人寿保险计划（「本计划」）为您及挚爱提供一个可配合预算的人寿保障，让您们无惧任何变化，安心迎接未来。



### 专注守护 配合预算<sup>1</sup>

保费在每个保障期间保证不会随投保人的年龄增长而增加，令您财政上更有预算。每当保单到期续保时，保费将以受保人续保当时的年龄计算。



### 身故赔偿 安枕无忧

如受保人在保障期间不幸身故，您的挚爱便可得到相等于投保额的身故赔偿，减轻沉重的财政负担。



### 转换权益<sup>2</sup> 灵活掌握

当您需要更长远的人寿保险时，您可于本计划生效期间，并于受保人70岁前的任何一个保费到期日，将本计划转换成另一份终身人寿保险计划<sup>2</sup>，而受保人无须验身，便可享有终身人寿保障，倍感安心。



### 保证续保 加倍安心

于每个保障期间结束时，受保人无须验身而保证获得续保，直到受保人75岁为止，继续享有人寿保障。



### 附加利益保障<sup>3</sup> 体贴需要

为了让您及您的挚爱得到更周全保障，可按个人需要选择多种附加利益保障。欢迎联络我们的财富管理经理查询有关详情。

## 请即投保！

欢迎联络我们的财富管理经理  
查询有关详情。

☎ 查询热线：(852) 2860 0688

### 基本投保条件

投保年龄	18岁至70岁
保单货币	港币/美元
保障期	一年期及五年期两种选择(保证续保至受保人75岁)
供款期	与保障期间相同
最低投保额	港元400,000或美元50,000
保费缴付方式	年缴



Life is an unpredictable journey and you need to be well prepared in case of any misfortune strikes, so that the lifestyle of your beloved ones can be sustained. Term Plan Term Life Insurance Plan ("the Plan") provides you and your beloved ones a life protection within budget. The Plan gives you and your beloved ones the peace of mind to cope with any future changes.



#### **Intensive Life Protection within Budget<sup>1</sup>**

Premium is guaranteed unchanged with the Insured's age within the coverage period for your easier budgeting. Upon policy renewal, premiums will be adjusted based on the attained age of the Insured.



#### **Death Benefit for Peace of Mind**

In the event of the Insured's death during the coverage period, your beloved ones will receive a Death Benefit in the amount equal to the Sum Insured that will reduce the financial burden.



#### **Convertible to Whole Life Insurance<sup>2</sup>**

To cope with your need for a life-long protection, you can convert the Plan to another whole life insurance plan<sup>2</sup> on any premium due date during the coverage period and before the Insured's age 70 without medical examinations of the Insured required.



#### **Guaranteed Renewable for Worry-free Life**

At the end of each coverage period, the policy is guaranteed renewable for a life protection up to the Insured's age 75 without medical examinations of the Insured required.



#### **Supplementary Rider<sup>3</sup> to Fulfill Various Needs**

To ensure further protection to you and your beloved ones, you may choose various types of rider to meet your needs. For details of each supplementary rider, you are welcome to enquire our Wealth Management Managers.

## Enrol now!

You are welcome to enquire  
our Wealth Management Managers  
for the details.

 Enquiry Hotline: (852) 2860 0688

### Basic Eligibility Requirements

Issue Age	Age 18 to 70
Policy Currency	HKD/USD
Coverage Period	Choices of 1 year or 5 years (Guaranteed renewable up to the Insured's age of 75)
Premium Payment Period	The same as coverage period
Minimum Sum Insured	HKD400,000/USD50,000
Premium Payment Mode	Annually

## 美元保险的风险声明：

美元保单存在汇率风险，此类保单受汇率波动的影响而产生获利机会及亏损风险。故若以港元计算，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。美元兑换港元汇率以中银人寿不时选定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美元保单的保费，或要求中银人寿以港元支付美元保单的户口价值／退保价值或其他利益，可能受汇率的变动而蒙受损失。

## 其他主要风险：

- 本计划及／或附加利益保障（如有）在投保及续保时的应付保费是根据以下之因素（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、计划等级、核保等级、风险类别及居住地而厘定，并非保证不变。中银人寿保留权利随时检讨及调整应付保费，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。惟须受自动保费贷款（如适用）（中银人寿将自动从不能作废价值内以贷款形式垫缴保费）及不能作废条款限制（如适用）。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) 于保费宽限期后保单失效；或
  - (iv) 不能作废价值少于零（如适用）；或
  - (v) 中银人寿已支付或将会支付的赔偿总额已经达至保单所有保障之赔偿上限（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。

## 冷静期内取消保单权益及退还保费及缴费：

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）收取的缴费。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楼之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缴费。

## 备注：

1. 如保单权益人未能在供款期内的保费宽限期完结前缴付应缴保费，保单将被终止。
2. 保单权益人可将本计划全部或部份保额转换为中银集团人寿保险有限公司（「中银人寿」）认可之终身寿险计划。惟此权益只适用至受保人年满七十岁后之首个保单周年日止，且保额不得少于转换日时中银人寿所定之最低保额要求。
3. 附加利益保障须受受保人投保年龄限制，有关之保费亦可能不时调整。

## 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、英文版本有歧异，概以英文版本为准。

此宣传品仅供参考，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。有关本计划及附加利益保障（如有）详情（包括详尽条款、细则、除外事项、保单成本及收费），请参阅中银人寿缮发的保单文件及条款。如有任何查询，请联络我们的财富管理经理。

本宣传品由中银人寿刊发。

2025年1月编印

## Risk Disclosure of USD Insurance:

USD policies are exposed to exchange rate risk. These policies are subject to exchange rate fluctuations which may provide both upside opportunities and downside risks. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under USD policy will vary with the exchange rate. The exchange rate between 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 USD policy.

## Other Key Risks：

- The premium payable of the Plan and / or the Rider(s) (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 aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

## 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.

## Remarks:

1. The policy will be terminated if the Policy Owner cannot pay the premium payable before the end of the grace period during the premium payment period.
2. The Policy Owner may convert all or part of the amount of coverage under the above mentioned plan to a whole life plan as defined by BOC Group Life Assurance Company Limited ("BOC Life"), but must not be less than the minimum issue limit set by BOC Life at the date of conversion, on any premium due date prior to the expiry date but not later than the policy anniversary on or immediately following the Insured's seventieth (70th) birthday.
3. Supplementary riders are subject to corresponding issue age eligibilities of the Insured. Premiums of such may be changed from time to time.

## 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 versions of this promotion material, the English version shall prevail.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact our Wealth Management Managers.

This promotion material is published by BOC Life.

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