



「安年保」定期人壽保險計劃

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

人生變幻無常，您必須及早做好準備，確保不幸的事情不會影響您的摯愛的安穩生活。「安年保」定期人壽保險計劃（「本計劃」）為您及摯愛提供一個可配合預算的人壽保障，讓您們無懼任何變化，安心迎接未來。



專注守護 配合預算¹

保費在每個保障期間保證不會隨投保人的年齡增長而增加，令您財政上更有預算。每當保單到期續保時，保費將以投保人續保當時的年齡計算。



身故賠償 安枕無憂

如投保人在保障期間不幸身故，您的摯愛便可得到相等於投保額的身故賠償，減輕沉重的財政負擔。



轉換權益² 靈活掌握

當您需要更長遠的人壽保險時，您可於本計劃生效期間，並於投保人70歲前的任何一個保費到期日，將本計劃轉換成另一份終身人壽保險計劃²，而投保人無須驗身，便可享有終身人壽保障，倍感安心。



保證續保 加倍安心

於每個保障期間結束時，投保人無須驗身而保證獲得續保，直到投保人75歲為止，繼續享有人壽保障。



附加利益保障³ 體貼需要

為了讓您及您的摯愛得到更周全保障，可按個人需要選擇多種附加利益保障。歡迎聯絡我們的財富管理經理查詢有關詳情。

請即投保！

歡迎聯絡我們的財富管理經理
查詢有關詳情。

☎ 查詢熱線：(852) 2860 0688

基本投保條件

投保年齡	18歲至70歲
保單貨幣	港幣/美元
保障期	一年期及五年期兩種選擇（保證續保至投保人75歲）
供款期	與保障期間相同
最低投保額	港元400,000或美元50,000
保費繳付方式	年繳

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 Budget¹

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 Insurance²

To cope with your need for a life-long protection, you can convert the Plan to another whole life insurance plan² 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 Rider³ 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

美元保險的風險聲明：

美元保單存在匯率風險，此類保單受匯率波動的影響而產生獲利機會及虧損風險。故若以港元計算，美元保單的保費、費用及收費(如適用)、戶口價值／退保價值及其他利益將隨匯率而改變。美元兌換港元匯率以中銀人壽不時選定以市場為基礎的兌換率為準，可能與銀行的牌價不同。客戶如選擇以港元繳付美元保單的保費，或要求中銀人壽以港元支付美元保單的戶口價值／退保價值或其他利益，可能受匯率的變動而蒙受損失。

其他主要風險：

- 本計劃及／或附加利益保障(如有)在投保及續保時的應付保費是根據以下之因素(如適用)而釐定，包括但不限於：投保額、性別、投保年齡、已屆年齡、吸煙習慣、保費繳費年期、計劃等級、核保等級、風險類別及居住地而釐定，並非保證不變。中銀人壽保留權利隨時檢討及調整應付保費，調整原因包括但不限於實際經驗與現時期望出現的落差。
- 保單權益人應在保費繳費年期內按時繳交保費。如所需金額(如保費)未能於中銀人壽指定之寬限期(如適用)完結前繳交，保單有可能終止或失效。惟須受自動保費貸款(如適用)(中銀人壽將自動從不能作廢價值內以貸款形式墊繳保費)及不能作廢條款限制(如適用)。如因未能繳付保費導致保單被終止或失效，保單權益人可領取的退保價值可能低於已繳總保費及失去保單所提供的保障。
- 在以下任何一種情況發生時，中銀人壽有可能在保單到達期滿日前終止保單：
 - (i) 受保人身故；或
 - (ii) 中銀人壽批准保單權益人書面要求退保；或
 - (iii) 於保費寬限期後保單失效；或
 - (iv) 不能作廢價值少於零(如適用)；或
 - (v) 中銀人壽已支付或將會支付的賠償總額已經達至保單所有保障之賠償上限(如適用)。
- 實際的通脹率有機會較預期高，因此，您所獲發金額之實際價值可能會較低。

冷靜期內取消保單權益及退還保費及徵費：

保單權益人有權以書面通知要求中銀人壽取消保單/投保申請書並獲退還扣除因匯率浮動而造成的任何差額(如適用)後的所有已繳保費及中銀人壽代保險業監管局按相關規定(已)收取的徵費。保單權益人明白為行使這項權利，該取消保單/投保申請書的通知必須由保單權益人簽署，並由中銀人壽位於香港太古城英皇道1111號13樓之總辦事處於冷靜期內直接收到。保單權益人明白冷靜期為緊接保單或冷靜期通知書交付保單權益人或保單權益人的指定代表之日起計的**21個曆日**的期間(以較先者為準)。保單權益人明白中銀人壽會於冷靜期通知書及電話短訊(如適用)內註明冷靜期的最後一日，若於冷靜期通知書及電話短訊(如適用)內註明之冷靜期的最後一日並非工作日，則冷靜期將包括隨後的工作日的一天在內。保單權益人明白冷靜期通知書是由中銀人壽在交付保單時致予保單權益人或保單權益人的指定代表的一份通知書，以就冷靜期一事通知保單權益人。此外，保單權益人明白若保單權益人曾經就本保單提出索償並獲得賠償，則不會獲退還保費及徵費。

備註：

1. 如保單權益人未能在供款期內的保費寬限期完結前繳付應繳保費，保單將被終止。
2. 保單權益人可將本計劃全部或部份保額轉換為中銀集團人壽保險有限公司(「中銀人壽」)認可之終身壽險計劃。惟此權益只適用至受保人年滿七十歲後之首個保單週年日止，且保額不得少於轉換日時中銀人壽所定之最低保額要求。
3. 附加利益保障須受受保人投保年齡限制，有關之保費亦可能不時調整。

重要事項：

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

若本宣傳品之中、英文版本有歧異，概以英文版本為準。

此宣傳品僅供參考，並只在香港以內派發，不能詮釋為在香港以外提供或出售或說購買中銀人壽的任何產品的要約、招攬及建議。有關本計劃及附加利益保障(如有)詳情(包括詳盡條款、細則、除外事項、保單成本及收費)，請參閱中銀人壽續發的保單文件及條款。如有任何查詢，請聯絡我們的財富管理經理。

本宣傳品由中銀人壽刊發。

2025年1月編印

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.

Printed in January 2025