

有關薪火傳承環球終身壽險計劃新增「智富長傳」預設保單指示及後備受益人選項之通知

親愛的保單權益人：

多謝您對我們一直的支持，並於較早前投保了本公司的薪火傳承環球終身壽險計劃（「您的保險計劃」）。我們欣然通知您，您的保險計劃現已為您提供(1)「智富長傳」預設保單指示（升級版受益人領取年金選擇）及(2)後備受益人選項，您可即時向我們提出相關申請，為您的財富傳承策劃提供更靈活的選擇。詳情如下：

(1) 「智富長傳」預設保單指示（升級版受益人領取年金選擇）

於受保人在生時，您可指定一名或多名受益人，並按各自的情況及需要，分別為每位受益人訂立身故賠償支付選項，確保您的摯親得到最周全的財務保障。

「智富長傳」預設保單指示（升級版受益人領取年金選擇）概覽：

	原版本（受益人領取年金選擇）	升級後（「智富長傳」預設保單指示）*
等候期	一年（即不適用於受保人於 <u>第一個保單週年日或之前身故</u> ）	沒有相關限制
指定受益人數量	限保單 <u>只有一名受益人</u> 的情況下申請	保單有 <u>一名或多名受益人</u> 的情況下均可申請 可按各受益人的情況及需要 <u>訂立不同的身故賠償支付選項</u>
身故賠償支付選項*	身故賠償款項只可以 <u>固定年金方式支付</u>	除將身故賠償款項以 <u>固定或遞增年金方式支付</u> 外，亦可將身故賠償款項分拆，先以 <u>一筆過形式支付部分款項</u> ，其餘款項再以 <u>年金方式支付</u>
起始支付日期	於身故賠償獲批後 <u>隨即支付</u>	可 <u>指定起始支付日期</u> ，可選擇於身故賠償獲批後隨即支付，或於 <u>保單權益人指定及獲本公司批核的日期起支付</u>
年金領取期	年金領取期最多 <u>20年</u>	年金領取期最多 <u>50年</u>

*「智富長傳」預設保單指示下亦可選擇以一筆過或延期一筆過形式支付身故賠償作為身故賠償支付選項。倘保單權益人沒有作出「智富長傳」預設保單指示，本公司將自動於批核身故索償後向所有受益人以一筆過形式支付身故賠償。

(2) 後備受保人選項

於保單生效期間，您可於現有受保人在生時指定一名後備受保人，當現有受保人不幸離世時，後備受保人可接任成為保單受保人，令保單得以延續。

後備受保人選項內容概覽：

	後備受保人選項	
	原版本	提升後
可指定後備受保人	不適用	可提名一位後備受保人
現有受保人身故對保單的影響	保單將就現有受保人身故並支付身故賠償後終止	如保單權益人於現有受保人在生期間曾作出提名後備受保人申請並獲本公司批核，保單權益人可於現有受保人身故的一年內作出更改受保人申請，以後備受保人取代已故現有受保人，令保單得以延續

新增的「智富長傳」預設保單指示及後備受保人選項的相關批註及所載條款將於有關其中一項或兩項申請獲本公司批核後才一併正式生效並附加於您的保單。

有關「智富長傳」預設保單指示及後備受保人選項的詳情，請參考隨函附上之批註。

除上述現可供您申請的保單新功能以外，您的保單之其他條款與細則及保費維持不變（包括但不限於保障內容及除外事項）。倘若您同意選用「智富長傳」預設保單指示及/或後備受保人選項，即表示已理解、同意及接受夾附之批註當中囊括該等新功能的全部條文。當本公司批核您的申請，該批註便正式附加於您的保單之中，並構成保單的一部份，請小心保管。此產品資料並不包含保單的完整條款，而有關完整條款載於您的保單文件中。如有任何疑問，歡迎致電客戶服務熱線(852) 2860 0688。感謝您一直以來對我們的信任，我們期待繼續為您提供優質服務。

若本通知函的中、英文版本有歧異，概以英文版本為準。

中銀集團人壽保險有限公司謹啟

Re: Notification of Addition of “Prosperity Wealth” Advance Policy Instruction and Contingent Insured Option of Glamorous Glow Global Whole Life Insurance Plan

Dear Policy Owner,

Thank you for your continuous support to our Company and application for our Company’s Glamorous Glow Global Whole Life Insurance Plan (“Your Insurance Plan”). We are pleased to inform you that (1) “Prosperity Wealth” Advance Policy Instruction (enhanced Survivorship Option) and (2) Contingent Insured Option are now available to Your Insurance Plan. You may submit your application now for the relevant features which may help you achieve greater flexibility in legacy planning. Please find the details below:

(1) “Prosperity Wealth” Advance Policy Instruction (Enhanced Survivorship Option)

During the lifetime of the insured, you may designate one or more beneficiary(ies) and specify the death benefit settlement option(s) based on the individual circumstances and requirements of each beneficiary, giving your beloved ones the most comprehensive financial protection.

Overview of “Prosperity Wealth” Advance Policy Instruction (Enhanced Survivorship Option):

	Original Version (Survivorship Option)	Enhanced Version (“Prosperity Wealth” Advance Policy Instruction)*
Waiting Period	One year (i.e. Not applicable if the insured <u>passes away on or before the first policy anniversary</u>)	No such restriction
Number of Designated Beneficiaries	Only applicable to the policies with <u>only one</u> beneficiary	Applicable to the policies with <u>one or more</u> beneficiary(ies) Allow customization of <u>different death benefit settlement options</u> based on the individual circumstances and requirements of each beneficiary
Death Benefit Settlement Option*	Death benefit shall be paid by <u>regular annuity payments only</u>	Apart from paying the death benefit through <u>regular or increasing annuity payments</u> , the death benefit can be split with a <u>designated portion to be paid in lump sum initially with the remaining balance to be paid by annuity payments</u> .
Payment Commencement Date	<u>Immediate</u> payments after the approval of death claim	The <u>commencement date of the first payment can be designated</u> . May opt for the death benefit to be paid immediately after the approval of death claim, <u>or on the date designated by the policy owner and approved by our Company</u> .
Annuity Payment Term	Up to <u>20 years</u>	Up to <u>50 years</u>

*Lump sum payment and deferred lump sum payment of death benefit are also available as death benefit settlement options under “Prosperity Wealth” Advance Policy Instruction. If no “Prosperity Wealth” Advance Policy Instruction is given by you, our Company will pay the death benefit in a lump sum to all beneficiary(ies) after the approval of the death claim by default.

(2) Contingent Insured Option

While the policy is in force, you may nominate a contingent insured during the lifetime of the current insured. In the event of the current insured's death, the contingent insured may become the new insured of the policy, allowing the continuation of the coverage of the policy.

Overview of Contingent Insured Option:

	Contingent Insured Option	
	Original Version	Enhanced Version
Nomination of Contingent Insured	Not applicable	May nominate <u>one</u> contingent insured
Impact on policy in the event of the current insured's death	The policy shall be terminated after the death benefit is paid in respect of the death of the current insured	If the policy owner has made an application to nominate a contingent insured during the lifetime of current insured which is duly approved by our Company, the policy owner may make an application for change of insured within one year after the death of the current insured to replace the current deceased insured with the contingent insured to continue the policy

The endorsement of new "Prosperity Wealth" Advance Policy Instruction and Contingent Insured Option and the terms therein shall only take effect altogether and be formally attached to your policy upon our Company's approval of any one or both application(s).

For more information on "Prosperity Wealth" Advance Policy Instruction and Contingent Insured Option, please refer to the endorsement attached to this letter.

Apart from the abovementioned new policy features that are now available for application, all terms and conditions and premium of your policy will remain unchanged (including but not limited to coverage and exclusions). Should you agree to opt for "Prosperity Wealth" Advance Policy Instruction and/or Contingent Insured Option, you understand, agree and accept all terms in the attached endorsement encompassing these new features. Upon our Company's approval of your application, the said endorsement will be formally attached to and form part of your policy. Please keep it securely. The above product information does not contain the full terms of the policy and the full terms can be found in the policy documents. Should you have any questions, please do not hesitate to contact our Customer Service Hotline at (852)2860-0688. Thank you for your trust in us all along and we look forward to continuing to provide you with high-quality services.

Should there be any discrepancy between the English and Chinese versions of this notification letter, the English version shall prevail.

Yours sincerely,

BOC Group Life Assurance Company Limited

批註

本批註附加於本保單及成為其中一部份。除非內文另有需要，本保單使用及/或定義的詞語在本批註具有相同的涵義。即使本保單中有任何抵觸的情況，各方一致理解並同意以下由本公司批核保單權益人於本保單下作出「智富長傳」預設保單指示及/或提名後備受益人的其中一項或兩項申請之日開始正式生效：

1. 緊接第 II 部份 - 基本條款內第 2.1 條釋義中「週年紅利」的釋義之後，新增以下定義:-

“後備受益人 指由保單權益人於本公司的指定表格所提名及由公司根據基本條款內第 2.6.1 條批准之人士，該人士可於原有受益人身故後，根據基本條款內第 2.6.2 條成為受益人。”

2. 緊接第 II 部份 - 基本條款內第 2.1 條釋義中「身故賠償」的釋義之後，新增以下定義:-

“「智富長傳」預設保單指示下的指定付款日期 指根據保障給付條款內第 4.1.3 條由保單權益人所選擇及獲本公司批核之相應的延期付款安排（如適用），向指定受益人支付身故賠償擬定份額的一筆過款項或首期年金款項或身故賠償擬定份額的指定百分比的首期一筆過款項的日期或起始日期（視情況而定）。若相關的指定日期並非工作日，或於任何月份沒有與相關的指定日期相同的日子，則以緊接該日子之後之工作日為「智富長傳」預設保單指示下的指定付款日期。

身故賠償擬定份額 指根據保障給付條款內第 4.1.1 條所付予之身故賠償乘以由保單權益人指定的各合資格受益人各自的應佔份額（若只有一名合資格的受益人，此應佔份額應等於身故賠償的 100%）。”

3. 緊接第 II 部份 - 基本條款內第 2.1 條釋義中「已繳總保費」的釋義之後，新增以下定義:-

“工作日 指香港持牌銀行營業的任何日子（星期六除外），但不包括《釋義及通則條例》（香港法例（第 1 章））第 71(2)條詮釋的任何烈風警告日或黑色暴雨警告日。”

4. 第 II 部份 - 基本條款內第 2.2 條將被全部刪除並由以下代替:-

“2.2 生效

本保單由保單簽發日期凌晨零時一分起生效直至本保單在下述任何一種情況最早發生便立即終止生效：

- (i) 受益人身故，如身故賠償根據第 4.1 條獲批；
- (ii) 本公司批准保單權益人書面要求退保；
- (iii) 本保單於保費寬限期後失效；或
- (iv) 不能作廢價值少於零。

即使本保單因任何原因終止，本保單各方各自的權利和義務（包括但不限於保障給付條款下的），倘若其性質在本保單終止後應該仍然有效的，在僅為該等權利和義務得以保持預期維護的必要範圍內，該等權利和義務將繼續根據本保單的條款全面有效，並且具有約束力及可執行性。”

5. 緊接第 II 部份 - 基本條款內第 2.5 條之後，新增以下第 2.6 條:-

“2.6 後備受益人

2.6.1 提名後備受益人之申請

在獲本保單受讓人及不可撤銷之受益人（如有）之書面同意、符合本公司通行之規定及條件、及所有適用之法律及法規之情況下，於本保單有效並於受益人在生期間，保單權益人可作出提名後備受益人申請，向本公司以書面形式指定另一人士，其可於現有受益人身故後成為本保單之受益人，惟須符合以下所有條件：

- (i) 提供符合要求並為本公司所接受之後備受益人的可保證明；
- (ii) 提供符合要求並為本公司所接受之保單權益人與後備受益人的可保利益證明；
- (iii) 提供符合要求並為本公司所接受之受益人與後備受益人的可保利益證明；
- (iv) 後備受益人在遞交提名後備受益人申請表當日之已屆年齡必須為十五（15）日至六十五（65）歲；
- (v) 後備受益人之已屆年齡必定不可比首名受益人（即本保單簽發時之受益人）之已屆年齡年長十（10）年或以上；
- (vi) 保單權益人、後備受益人、受讓人（如有）、不可撤銷之受益人（如有）及本公司不時要求之任何相關人士必須於本公司的後備受益人申請表上簽署；及
- (vii) 保單權益人須向本公司提供於處理提名後備受益人申請期間所要求之其他資料。

於獲本公司批准後，本公司會簽發確認書作記錄該後備受益人之提名。該提名必須獲本公司批准後，方為有效。為免誤解，後備受益人在第 2.6.2 條的程序妥為完成之前不會成為本保單的受益人。

2.6.2 更改後備受益人至受益人

若現有受益人身故，並有獲妥為提名的後備受益人，在獲本保單受讓人及不可撤銷之受益人（如有）之書面同意、符合本公司通行之規定及條件、及所有適用之法律及法規之情況下，於本保單有效期間及在已故現有受益人身故的一（1）年內，保單權益人可作出更改受益人申請，向本公司以書面形式申請更改以後備受益人取代已故現有受益人。本公司批核有關申請時將受限於下列的要求：

- (i) 後備受益人在已故現有受益人身故當日仍然在生；
- (ii) 本保單並未給付身故賠償；
- (iii) 提供符合要求並為本公司所接受之已故現有受益人的死亡證明；
- (iv) 提供符合要求並為本公司所接受之後備受益人的可保證明；
- (v) 提供符合要求並為本公司所接受之保單權益人與後備受益人的可保利益證明；
- (vi) 提供符合要求並為本公司所接受之受益人與後備受益人的可保利益證明；
- (vii) 在已故現有受益人身故當日，後備受益人的年齡必須為十五（15）日至六十五（65）歲；

- (viii) 保單權益人、後備受保人、受讓人（如有）、不可撤銷之受益人（如有）及本公司不時要求之任何相關人士必須於本公司的更改受保人申請表上簽署；及
- (ix) 保單權益人須向本公司提供於處理更改受保人申請期間所要求之其他資料。

是否接受保單權益人更改受保人至後備受保人之申請由本公司全權酌情決定，並須受本公司不時釐定的其他條款及細則所約束。如果更改受保人至後備受保人之申請獲本公司批准，本保單多項條款須予更改及本公司保留權利收取本公司就此申請不時釐定的費用。

在本公司批准保單權益人更改受保人至後備受保人之申請後，本公司將會簽發批註連同經修改後的承保表以記錄該更改受保人至後備受保人。該更改必須獲本公司批准，及在該批註及該經修改後的承保表作實後，方為有效。

如保單權益人未有於已故現有受保人身故的一（1）年內提交申請更改受保人至後備受保人，後備受保人之提名即自動失效。

2.6.3 對第 4.1 條的運作之影響

在本保單存在根據第 2.6.1 條被提名的後備受保人之情況下，本公司於已故現有受保人身故的一（1）年內將不會處理任何身故賠償之索償。如已故現有受保人身故的一（1）年內未有根據第 2.6.2 條所提交的更改受保人之申請，或該更改受保人之申請被拒，或該後備受保人被移除（以最早者為準），本公司方會處理已故現有受保人的身故賠償之索償。

為免存疑，如有根據第 2.6.1 條提名的後備受保人，而且該後備受保人根據第 2.6.2 條成功成為本保單的受保人，就已故現有受保人身故，將不予給付第 4.1 條下的身故賠償。”

6. 第 III 部份 - 紅利條款內第 3.3 條將被全部刪除並由以下代替:-

“3.3 終期紅利

本公司可支付終期紅利：

- (i) 當受保人身故，如身故賠償根據第 4.1 條獲批；或
- (ii) 當保單退保時。

惟若當上述 3.3(i) 的情況發生時奉行第 4.1.1(i)(b) 條，終期紅利將不獲給付。

終期紅利是一次性分享本公司進一步的盈餘(如有)，本公司有絕對酌情決定權決定。因此，終期紅利並非保證及可能是零。本公司可於任何時間更改或撤銷終期紅利。”

7. 第 IV 部份 - 保障給付條款內第 4.1.1 條將被全部刪除並由以下代替:-

“4.1.1 身故賠償

倘受保人在本保單生效期間身故，並受限於上述第 2.6.3 條的運作（如有後備受保人被提名），本公司應付的金額將按以下計算：

- (i) 以較高者為準：
 - (a) 身故日之保證現金價值及任何當時適用的終期紅利之總和；或
 - (b) 身故日之已繳總保費的 100%，隨該百分比由第一(1)個保單週年日起至第十(10)個保單週年日每年增加 3.8%，該金額最高會增至已繳總保費的 138%，上限為已繳總保費的 100% 加上 (I) 3,040,000 港幣(如承保表內保單貨幣為港幣)；或 (II) 380,000 美元(如承保表內保單貨幣為美元)；或 (III) 2,375,000 人民幣(如承保表內保單貨幣為人民幣)；或 (IV) 245,000 英鎊(如承保表內保單貨幣為英鎊)；或 (V) 420,000 澳元(如承保表內保單貨幣為澳元)；或 (VI) 420,000 加元(如承保表內保單貨幣為加元)；或 (VII) 300,000 歐羅(如承保表內保單貨幣為歐羅)；或 (VIII) 500,000 新加坡元(如承保表內保單貨幣為新加坡元)；加上
- (ii) 第 4.1.2.1 條應付的額外意外身故賠償（如適用）；加上
- (iii) 任何積存紅利；扣除
- (iv) 任何欠款及任何未繳的應付保費。

若受保人受保於超過一份代代傳承終身壽險計劃、薪火傳承環球終身壽險計劃、薪火傳承終身壽險計劃及/或薪火傳承環球系列內的任何計劃之保單，則每份保單的身故賠償仍按上述方式計算，惟：

- (A) 本公司根據所有這些保單給付身故賠償的總額須受限於以下最高金額：
 - (i) 以下較高者為準：
 - (a) 所有這些保單於身故日之保證現金價值及任何當時適用的終期紅利之總和；或
 - (b) 所有這些保單於身故日之已繳總保費的 100% 加上 (I) 3,040,000 港幣(如每一保單於其承保表內保單貨幣為港幣)；或 (II) 380,000 美元(如每一保單於其承保表內保單貨幣為美元)；或 (III) 2,375,000 人民幣(如每一保單於其承保表內保單貨幣為人民幣)；或 (IV) 245,000 英鎊(如每一保單於其承保表內保單貨幣為英鎊)；或 (V) 420,000 澳元(如每一保單於其承保表內保單貨幣為澳元)；或 (VI) 420,000 加元(如每一保單於其承保表內保單貨幣為加元)；或 (VII) 300,000 歐羅(如每一保單於其承保表內保單貨幣為歐羅)；或 (VIII) 500,000 新加坡元(如每一保單於其承保表內保單貨幣為新加坡元)或 (IX) 如受保人同時受保於港幣及/或美元及/或人民幣及/或英鎊及/或澳元及/或加元及/或歐羅及/或新加坡元面值保單，則 3,040,000 港幣或 380,000 美元或 2,375,000 人民幣或 245,000 英鎊或 420,000 澳元或 420,000 加元或 300,000 歐羅或 500,000 新加坡元的最高者（以有關保單所屬之保單貨幣最高者為準）；加上
 - (ii) 所有這些保單根據第 4.1.2.1 條應付的額外意外身故賠償（如適用）；加上
 - (iii) 所有這些保單之任何積存紅利；扣除
 - (iv) 所有這些保單之任何欠款及任何未繳的應付保費；

及

- (B) 本公司只需要就所有這些保單支付以上(A)的金額一次。”

8. 第IV部份 - 保障給付條款內第4.1.2.1條將被全部刪除並由以下代替:-

“4.1.2.1 額外意外身故賠償

若意外事件發生於首五(5)個保單年度內，或於受保人年滿六十(60)歲當日或緊接之後的保單週年日或之前（以較早者為準）導致受保人意外身故而本保單當時仍然生效，並受限於上述第2.6.3條的運作（如有後備受保人被提名），本公司將支付相等於保單資訊表內所載於死亡當日已繳總保費的百分比的額外意外身故賠償，最高金額為於保單資訊表內訂明的額外意外身故賠償最高賠償金額（以每受保人計）；惟若受保人受保於超過一份代代傳承終身壽險計劃、薪火傳承環球終身壽險計劃、薪火傳承終身壽險計劃及/或薪火傳承環球系列內的任何計劃之保單，(a)則本公司根據所有這些保單賠付額外意外身故賠償最高金額為上述於保單資訊表內訂明的額外意外身故賠償最高賠償金額（以每受保人計）；及(b)本公司只需就該等保單支付以上(a)的金額一次。

根據本第4.1.2.1條支付的額外意外身故賠償須符合以下規定：

- (i) 本公司須收到受保人意外身故之適當證明文件；
- (ii) 受保人在保單簽發日期之年齡不少於十八（18）歲，亦不超過六十（60）歲；
- (iii) 受保人的意外身故發生在導致其意外身故的意外事件後的一百八十（180）日之內及本保單保障終止前；及
- (iv) 沒有後備受保人根據上述第2.6條成功成為本保單之受保人。”

9. 第IV部份 - 保障給付條款內第4.1.2.3條將被全部刪除並由以下代替:-

“4.1.2.3 額外意外身故賠償的終止

保障給付條款內第4.1.2.1條授予的保障將在以下情況終止，以較早發生者為準：

- (i) 受保人身故，如身故賠償根據第4.1條獲批；或
- (ii) 第五(5)個保單週年日，或於受保人年滿六十(60)歲當日或緊接之後的保單週年日的翌日（以較早者為準）。”

10. 第IV部份 - 保障給付條款內第4.1.3條將被全部刪除並由以下代替:-

“4.1.3 身故賠償（「智富長傳」預設保單指示）

4.1.3.1 「智富長傳」預設保單指示

在獲本保單受讓人（如有）之書面同意、符合本公司通行之規定及條件、及所有適用之法律及法規之情況下，於本保單有效並於受保人在生期間，保單權益人可以書面要求於受保人身故時，根據由本公司全權酌情決定而提供的一項或多項給付選項及/或延期付款安排（「支付選項」），將上述第4.1.1條應付之身故賠償支付予受益人（「『智富長傳』預設保單指示」），惟身故賠償必須根據第4.1.1條獲批。

是否接受保單權益人之「智富長傳」預設保單指示申請由本公司全權酌情決定。「智富長傳」預設保單指示只可按本公司不時訂定之細則及必須在受保人身故前獲得本公司之書面批核方可行使。於任何時候，受益人沒有權利更改此「智富長傳」預設保單指示之安排或其任何部分，包括但不限於已獲本公司批核的支付選項及/或年金付款形式。

在本公司批核保單權益人之「智富長傳」預設保單指示申請後，本公司將會簽發批註以記錄該「智富長傳」預設保單指示的詳情，包括保單權益人所選擇的支付選項及該支付選項的執行方式。「智富長傳」預設保單指示必須獲本公司批核及在該批註作實後，方為有效。

在本公司批核身故索償後，將根據保單權益人所選擇的各指定受益人適用之支付選項向每位指定受益人支付按身故賠償擬定份額所計算的款項。若保單權益人所選擇之支付選項包括延期付款安排，本公司將於「智富長傳」預設保單指示下的指定付款日期或自「智富長傳」預設保單指示下的指定付款日期起（視情況而定）向指定受益人支付該款項。為免存疑，若「智富長傳」預設保單指示下的指定付款日期早於本公司批核身故索償的日期，則該延期付款安排將被視為取消，本公司將於批核身故索償後根據保單權益人所選擇的各指定受益人適用之支付選項下的給付選項支付款項予每位指定受益人。未支付的身故賠償擬定份額將以本公司不時宣佈的非保證利率積存生息，因此，款項金額並非保證。

本公司於本保單下按此「智富長傳」預設保單指示給付予受益人最後一期的款項將全部解除本公司於本保單下的進一步責任。

倘本保單為抵押轉讓保單，由保單權益人指定（並已獲取受讓人的同意）的「智富長傳」預設保單指示下應付的身故賠償款項金額，將受限於該抵押轉讓的條款及細則，及須按受讓人給予本公司的指示作處理。

於本保單有效並於受保人在生期間，當更改保單權益人、更改受保人、更改受益人或轉讓本保單（包括但不限於抵押轉讓或絕對轉讓）時，保單權益人較早前選定之「智富長傳」預設保單指示將會被撤銷，而身故賠償款項將以猶如保單權益人從未選定「智富長傳」預設保單指示而支付，直至另一個「智富長傳」預設保單指示要求被本公司接受並記錄。

本公司將根據不時決定的行政規定支付第4.1.3條下的款項予受益人。於此「智富長傳」預設保單指示下，本公司保留權利更改支付之日期及/或支付方式，並會就此更改向保單權益人及/或受益人作出事先通知。

倘保單權益人沒有作出「智富長傳」預設保單指示，本公司將於批核身故索償後向所有受益人以一筆過形式支付身故賠償擬定份額。

4.1.3.2 「智富長傳」預設保單指示下若受益人身故對執行第4.1.3條的影響

如「智富長傳」預設保單指示下只有一（1）個合資格受益人，而該受益人於此「智富長傳」預設保單指示的付款期間身故，本公司將於收到該已故受益人合理的死亡證明後，支付一筆相等於未支付的身故賠償加上直至此已故受益人身故日時積存利息（如有）的總和給付予該已故受益人的遺產承繼人，作為此已故受益人在此「智富長傳」預設保單指示及本保單下的全數及最終責任。

如「智富長傳」預設保單指示下有多個合資格受益人，而某一個或多個受益人於此「智富長傳」預設保單指示下適用於各個已故受益人的支付選項的付款期間身故，本公司將於收到該（該等）已故受益人合理的死亡證明後，支付一筆相等於該已故受益人應佔的身故賠償擬定份額的未支付部分，加上該已故受益人身故日時積存利息（如有）的總和（或視情況而定，相等於該等已故受益人各自應佔

的身故賠償擬定份額的未支付部分，加上該等已故受益人身故日時各自的積存利息(如有)的總和)，給付予該已故受益人的遺產承繼人或該等已故受益人各自的遺產承繼人(視情況而定)，作為該已故受益人或該等已故受益人各自(視情況而定)在此「智富長傳」預設保單指示下他/她/他們各自所適用的支付選項的全數及最終責任。其他尚存的受益人各自的權益及在此「智富長傳」預設保單指示下各自的支付選項皆不受上述計算影響，並將有權繼續根據由保單權益人選擇及獲本公司批核的就該(該等)尚存的受益人各自適用的支付選項領取他/她/他們各自的款項，而他/她/他們各自的款項按他/她/他們各自的身故賠償擬定份額所計算。

在所有情況下，任何於該(該等)已故受益人身故當日至本公司處理該(該等)已故受益人身故索償期間已派發予該(該等)已故受益人之任何金額(根據本公司最後之記錄)，將會於該一筆過賠償款項中扣除。”

11. **第 IV 部份 - 保障給付條款內第 4.2.1 條將被全部刪除並由以下代替:-**

“4.2.1 意外入住深切治療部賠償

在符合本保單的條款和條件以及以下要求，本公司將向保單權益人支付意外入住深切治療部賠償：

- (i) 在本保單仍然生效時，因意外事件發生於首五(5)個保單年度內，或於受保人年滿六十(60)歲當日或緊接之後的保單週年日或之前(以較早者為準)導致受保人由於危及生命的醫療狀況入住深切治療部至少連續二十四(24)小時，並且需要使用維持生命的醫療設備，並獲相關醫學範疇的專科醫生認為屬醫療必須；
- (ii) 受保人在該意外事件後的十四(14)日之內及本保單保障終止前入住深切治療部；
- (iii) 本公司須收到受保人因意外事件入住深切治療部之適當證明文件；及
- (iv) 受保人在保單簽發日期之年齡不少於十八(18)歲，亦不超過六十(60)歲。

不論入住深切治療部的次數，就同一受保人的代代傳承終身壽險計劃、薪火傳承環球終身壽險計劃、薪火傳承終身壽險計劃及/或薪火傳承環球系列內的任何計劃之每一份保單的意外入住深切治療部賠償只會支付一次。

就本第 4.2 條，深切治療部包括：

- (i) 高依賴性病房 (HDU)：提供更高水平的醫療護理和監測的病房；
- (ii) 重症監護病房/深切治療部 (ITU / ICU)：提供最高水平護理的病房；
- (iii) 冠心病監護病房 (CCU)：提供更高水平的心臟監護的病房；及
- (iv) 神經重症監護病房 (NCU)：提供更高水平的神經學監護的病房。

就入住處於內地和澳門深切治療部的情況而言，如果該醫院不在由本公司提供並上載於本公司網站及在入院時通行的「內地及澳門指定醫院名單」內，該入住深切治療部並不受本保單的保障。本公司保留不時修訂「內地及澳門指定醫院名單」(包括但不限於增加或減少任何內地和澳門指定醫院)的權利，即時生效而不作任何事先通知。

意外入住深切治療部賠償相等於保單資訊表內所載於意外事件當日已繳總保費的百分比，最高金額為於保單資訊表內訂明的意外入住深切治療部賠償最高賠償金額(以每受保人計)；惟若受保人受保於超過一(1)份代代傳承終身壽險計劃、薪火傳承環球終身壽險計劃、薪火傳承終身壽險計劃及/或薪火傳承環球系列內的任何計劃之保單，(a)則本公司根據所有這些保單賠付意外入住深切治療部賠償最高金額為上述於保單資訊表內訂明的意外入住深切治療部賠償最高賠償金額(以每受保人計)；及(b)本公司只需就該等保單支付以上(a)的金額一次。”

12. **第 IV 部份 - 保障給付條款內第 4.2.3 條將被全部刪除並由以下代替:-**

“4.2.3 意外入住深切治療部賠償的終止

本保單下保障給付條款內第 4.2.1 條授予的保障將在以下情況終止，以最早發生者為準：

- (i) 受保人身故，如身故賠償根據第 4.1 條獲批；
- (ii) 第五(5)個保單週年日，或於受保人年滿六十(60)歲當日或緊接之後的保單週年日的翌日；或
- (iii) 意外入住深切治療部賠償獲批核。”

13. **第 V 部份 - 貸款條款內第 5.2 條將被全部刪除並由以下代替:-**

“5.2 自動保費貸款

若有任何到期保費超逾寬限期仍未繳付，亦沒有作出不能作廢選擇，且當時的

- (i) 不能作廢價值等於或多於未付的保費及其利息時，本公司將自動從不能作廢價值內，以貸款形式墊繳保費，使本保單繼續有效；或
- (ii) 不能作廢價值少於未付的保費及其利息時，本保單將自動終止。”

14. **第 VIII 部份 - 保單分拆條款內第 8.1 條將被全部刪除並由以下代替:-**

“8.1 保單分拆選項

在獲本保單受讓人(如有)之書面同意、符合本公司通行之規定及條件、及所有適用之法律及法規之情況下，於本保單有效並於受保人在生期間，保單權益人可藉向本公司提交指定的保單分拆申請表，以書面形式申請將本保單的某部分保單價值轉移至另一張新保單或多張新保單(「分拆保單」)，而且無須提供任何可受保證明，惟須符合以下所有條件(「分拆」)：

- (i) 保單權益人只可以在基本計劃付清後或第三(3)個保單週年日起(以較後者為準)提交保單分拆申請表；
- (ii) 本保單下沒有逾期未付之保費或未償還的欠款；
- (iii) 本保單下沒有處理中的索償；
- (iv) 本保單及分拆保單各自的名義金額在分拆後必須不少於本公司在批准申請時所批准的最低名義金額；
- (v) 分拆申請一經提交便不可撤回、更改或還原；
- (vi) 本保單只可在同一個保單年度內分拆一次；及
- (vii) 保單權益人須向本公司提供於處理分拆申請期間所要求之其他資料。

是否接受任何保單權益人的分拆申請將由本公司全權酌情決定，並須受本公司不時釐定的其他條款及細則所約束。

就分拆申請獲本公司批准後，本公司將會轉移本保單的部分保單價值至分拆保單，而本保單的名義金額將會減少。分拆保單的所有條款及條件將會跟隨本保單，但在意外入住深切治療部賠償於本保單分拆前已經作出賠償的例外情況下，意外入住深切治療部賠償便將不適用於分拆保單及分拆後的本保單。分拆保單的保單日期與保單簽發日期將會跟隨本保單。就分拆保單計算保單年度、及不得異議條款和自殺身亡條款的運作而言，時間將不會重新開始計算。儘管如此，上述安排僅為計算分拆保單的保障及保單價值之用，為免誤會，分拆保單只在本公司批准分拆後才生效。

本公司將會按照已獲本公司所接受及批准的保單分拆申請表內的指示分別計算分拆後的本保單及分拆保單的新名義金額，並按照它們的新名義金額分別地計算分拆後的本保單及分拆保單之原有及將來的保證現金價值、積存紅利（如有）及終期紅利（如有）。本保單下的任何積存紅利亦會分別地按照分拆後的本保單及分拆保單的新名義金額分拆。分拆後的本保單及分拆保單的已繳總保費會分別地按照分拆後的本保單及分拆保單的新名義金額而調整，並會用以計算分拆後的本保單及分拆保單的身故賠償、額外意外身故賠償（如適用）、意外入住深切治療部賠償（如適用）及其他保障（如適用）。

在分拆申請獲本公司批准後，本公司將會簽發批註連同經修改後的承保表以記錄有關本保單的分拆。我們將會就每一份已獲本公司批准的分拆保單簽發一套全新的保單文件。該分拆必須獲本公司批准，及在該批註及該經修改後的承保表作實，及就每張分拆保單發出全新的保單文件後，方為有效。

若保單權益人於本保單下已選擇「智富長傳」預設保單指示，本保單的有關安排將會於分拆後的本保單內維持不變，而並不適用於分拆保單。若本保單下有獲妥為提名的後備受保人，本保單的有關後備受保人將會於分拆後的本保單內維持不變，而並不適用於分拆保單。所有附加利益保障（如有）將會於分拆後的本保單下繼續生效，而並不適用於分拆保單，並受限於本公司當時的規則。”

15. 本批註之中文譯本只作參考之用，如譯本與原英文文本有異，則以英文文本為準。

16. 除本批註作出的更改外，本保單及附加利益保障(如有)的所有其他條款及條件保持不變。

中銀集團人壽保險有限公司

Endorsement

This Endorsement is attached to and forms part of this Policy. The terms stated and/or defined in this Policy shall have the same meanings herein unless the context requires otherwise. Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that effective from the date on which the Company approves the Policy Owner's any one or both application(s) for "Prosperity Wealth" Advance Policy Instruction and/or nomination of Contingent Insured under this policy:-

1. The following new definition shall be added immediately following the definition of "Annual Dividend" under Clause 2.1 Definitions of Part II – Basic Provisions:-

"Contingent Insured"	means the person who is an individual nominated by the Policy Owner under the Company's prescribed form and approved by the Company pursuant to Clause 2.6.1 under the Basic Provisions, who may become the Insured pursuant to Clause 2.6.2 under the Basic Provisions when the current Insured dies."
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2. The following new definitions shall be added immediately following the definition of "Death Benefit" under Clause 2.1 Definitions of Part II – Basic Provisions:-

"Designated Date of Payment under "Prosperity Wealth" Advance Policy Instruction"	means the date on or commencing from (as the case may be) which the lump sum payment of the Determined Portion of Death Benefit or the initial annuity payment or initial lump sum payment of a specified percentage of the Determined Portion of Death Benefit shall be paid to the designated Beneficiary(ies) in accordance with the corresponding payment deferral arrangement(s) chosen by the Policy Owner (if applicable) and approved by the Company pursuant to Clause 4.1.3 under the Payment of Benefit Provisions. If the concerned designated date is not a Working Day or where there is no such day in any month coinciding with the concerned designated date, it shall mean the Working Day immediately following such day.
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Determined Portion of Death Benefit	means the Death Benefit payable pursuant to Clause 4.1.1 under the Payment of Benefits Provisions times the respective entitled portion of each of the eligible Beneficiary(ies) designated by the Policy Owner, which shall equal one hundred percent (100%) of the Death Benefit if there is only one (1) eligible Beneficiary."
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3. The following new definition shall be added immediately following the definition of "Total Premiums Paid" under Clause 2.1 Definitions of Part II – Basic Provisions:-

"Working Day"	means any day (other than a Saturday) on which licensed banks are open for business in Hong Kong but excluding any gale warning day or black rainstorm warning day within the meaning of section 71(2) of the Interpretation and General Clauses Ordinance (Cap. 1 of the Laws of Hong Kong)."
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4. Clause 2.2 of Part II – Basic Provisions shall be deleted in its entirety and replaced by the following:-

"2.2 IN FORCE

This Policy becomes effective at 00:01am on the Policy Issue Date and will remain in force until the first occurrence of any one of the following events:

- (i) The death of the Insured if the Death Benefit is approved in accordance with Clause 4.1;
- (ii) The Company approves the Policy Owner's written request for surrender;
- (iii) This Policy lapses after the end of the Grace Period; or
- (iv) The Non-forfeiture Value is less than zero.

Notwithstanding the termination of this Policy for any reason, the respective rights and obligations of the parties to this Policy which by their nature are intended to survive after the termination of this Policy (including but not limited to those under the Payment of Benefit Provisions) shall continue in full force and effect in accordance with the terms of this Policy, and remain binding and enforceable, to the extent necessary for the intended preservation of such rights and obligations."

5. The following new Clause 2.6 shall be added immediately following Clause 2.5 of Part II – Basic Provisions:

"2.6 CONTINGENT INSURED

2.6.1 Application for Nomination of Contingent Insured

Subject to the written consent of the assignee and irrevocable Beneficiary of this Policy (if any), the prevailing rules and conditions of the Company, and all applicable laws and regulations, while this Policy is in force and during the lifetime of the Insured, the Policy Owner may make an application to nominate a Contingent Insured by filing a written request to the Company to designate another individual who may become the Insured of this Policy when the current Insured dies, provided that all of the following conditions are met:

- (i) satisfactory proof of the insurability of the Contingent Insured is provided and accepted by the Company;
- (ii) satisfactory proof of the Policy Owner's insurable interest in the Contingent Insured is provided and accepted by the Company;
- (iii) satisfactory proof of the Beneficiary(ies)'s insurable interest in the Contingent Insured is provided and accepted by the Company;
- (iv) the attained Age of the Contingent Insured on the date of the submission of the Application for Nomination of Contingent Insured must be between fifteen (15) days and sixty-five (65);
- (v) the attained Age of the Contingent Insured must not exceed the attained Age of the first Insured (i.e. the Insured upon issuance of this Policy) for ten (10) years or more;
- (vi) the Policy Owner, Contingent Insured, assignee (if any), irrevocable Beneficiary (if any) and any relevant person(s) as may be requested by the Company must sign on the Company's prescribed Application for Contingent Insured; and
- (vii) the Policy Owner provides such other information as may be requested by the Company in processing the application for nomination of Contingent Insured.

Upon approval by the Company, a written confirmation will be issued to record such nomination of Contingent Insured. The nomination shall not be valid unless and until such nomination is approved by the Company. For the avoidance of misunderstanding, the Contingent Insured will not become the Insured of this Policy unless and until the procedures stipulated in Clause 2.6.2 are duly completed.

2.6.2 Changing the Contingent Insured as the Insured

If the current Insured dies and there is a Contingent Insured duly nominated, subject to the written consent of the assignee and irrevocable Beneficiary of this Policy (if any), the prevailing rules and conditions of the Company, and all applicable laws and regulations, while this Policy is in force and within one (1) year from the date of death of the current deceased Insured, the Policy Owner may make an application for change of Insured by filing a written request to the Company to apply for replacing the current deceased Insured with the Contingent Insured. Our approval of such application is subject to the following requirements:

- (i) the Contingent Insured is alive on the date of death of the current deceased Insured;
- (ii) Death Benefit is not paid under this Policy;
- (iii) satisfactory proof of death of the current deceased Insured is provided and accepted by the Company;
- (iv) satisfactory proof of the insurability of the Contingent Insured is provided and accepted by the Company;

- (v) satisfactory proof of the Policy Owner's insurable interest in the Contingent Insured is provided and accepted by the Company;
- (vi) satisfactory proof of the Beneficiary(ies)'s insurable interest in the Contingent Insured is provided and accepted by the Company;
- (vii) the attained Age of the Contingent Insured on the date of death of the current deceased Insured must be between fifteen (15) days and sixty-five (65);
- (viii) the Policy Owner, Contingent Insured, assignee (if any), irrevocable Beneficiary (if any) and any relevant person(s) as may be requested by the Company from time to time must sign on the Company's prescribed Application for Change of Insured; and
- (ix) the Policy Owner provides such other information as may be requested by the Company in processing the application for change of Insured.

The acceptance of Policy Owner's application for change of Insured to the Contingent Insured will be entirely at the Company's discretion, and subject to such other terms and conditions as the Company shall determine from time to time. If the application for change of Insured to the Contingent Insured is approved by the Company, various terms of this Policy will be revised and the Company reserves the right to impose a charge to be determined by the Company from time to time in relation to such request.

Upon approval of Policy Owner's application for change of Insured to the Contingent Insured by the Company, an endorsement together with a revised Policy Specifications will be issued to record such change of Insured to the Contingent Insured. The change shall not be valid unless and until such change is approved by the Company and evidenced by such endorsement and such revised Policy Specifications.

If the Policy Owner fails to make an application for change of Insured to the Contingent Insured within one (1) year from the date of death of the current deceased Insured, the nomination of Contingent Insured shall lapse automatically.

2.6.3 Effect on the Operation of Clause 4.1

In the event that there is a Contingent Insured nominated pursuant to Clause 2.6.1 under this Policy, the Company will not process any claim for Death Benefit within one (1) year from the date of death of the current deceased Insured. The Company will only process a claim for Death Benefit in respect of the current deceased Insured if there is no application for change of Insured submitted pursuant to Clause 2.6.2 within one (1) year from the date of death of the current deceased Insured, such application for change of Insured is rejected, or the Contingent Insured is removed, whichever is the earliest.

For the avoidance of doubt, if there is a Contingent Insured nominated pursuant to Clause 2.6.1 and such Contingent Insured has successfully become the Insured of this Policy pursuant to Clause 2.6.2, the Death Benefit under Clause 4.1 will not be payable for the death of the current deceased Insured."

6. Clause 3.3 of Part III – Dividend Provisions shall be deleted in its entirety and replaced by the following:-

"3.3 TERMINAL DIVIDEND

A Terminal Dividend may be payable:

- (i) upon the death of the Insured if the Death Benefit is approved in accordance with Clause 4.1; or
 - (ii) upon surrender of this Policy.
- provided that in the event of 3.3(i) above, no Terminal Dividend is payable if Clause 4.1.1(i)(b) prevails.

The Terminal Dividend is a once-only entitlement to a further surplus of the Company (if any), which is to be determined by the Company in its absolute discretion. Therefore, the Terminal Dividend is not guaranteed and may even be zero. It may also be altered or withdrawn at any time by the Company."

7. Clause 4.1.1 of Part IV – Payment of Benefit Provisions shall be deleted in its entirety and replaced by the following:-

"4.1.1 Death Benefit

If the Insured dies while this Policy is in force, subject to the operation of Clause 2.6.3 above in case a Contingent Insured has been nominated, the amount payable by the Company will be equal to:

- (i) the higher of:
 - (a) the sum of Guaranteed Cash Value and any Terminal Dividend applicable as at the date of death; or
 - (b) 100% of Total Premiums Paid as at the date of death and, by increasing the said percentage 3.8% every year from the first (1st) Policy Anniversary to the tenth (10th) Policy Anniversary, such amount will be increased to a maximum of 138% of the Total Premiums Paid, subject to the maximum amount of 100% of the Total Premiums Paid plus (I) HK\$3,040,000 if the policy currency is denominated in Hong Kong dollar in the Policy Specifications; or (II) US\$380,000 if the policy currency is denominated in United States dollar in the Policy Specifications; or (III) CNY2,375,000 if the policy currency is denominated in Chinese Yuan Renminbi in the Policy Specifications; or (IV) GBP245,000 if the policy currency is denominated in British Pound Sterling in the Policy Specifications; or (V) AUD420,000 if the policy currency is denominated in Australian dollar in the Policy Specifications; or (VI) CAD420,000 if the policy currency is denominated in Canadian dollar in the Policy Specifications; or (VII) EUR300,000 if the policy currency is denominated in Euro in the Policy Specifications; or (VIII) SGD500,000 if the policy currency is denominated in Singapore dollar in the Policy Specifications; plus
- (ii) the Additional Accidental Death Benefit payable under Clause 4.1.2.1 (if applicable); plus
- (iii) any dividend accumulations; less
- (iv) any Indebtedness and any outstanding premiums.

If the Insured is covered by more than one policy under Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, the Death Benefit of each policy shall be calculated based on the above formula provided that:

- (A) the total amount of the Death Benefit payable by the Company under all such policies shall be subject to a maximum amount equal to:
 - (i) the higher of:
 - (a) the sum of Guaranteed Cash Value and any Terminal Dividend applicable as at the date of death of all such policies; or
 - (b) 100% of the Total Premiums Paid as at the date of death of all such policies plus (I) HK\$3,040,000 if the policy currency of each such policy is denominated in Hong Kong dollar in the Policy Specifications; or (II) US\$380,000 if the policy currency of each such policy is denominated in United States dollar in the Policy Specifications; or (III) CNY2,375,000 if the policy currency of each such policy is denominated in Chinese Yuan Renminbi in the Policy Specifications; or (IV) GBP245,000 if the policy currency of each such policy is denominated in British Pound Sterling in the Policy Specifications; or (V) AUD420,000 if the policy currency of each such policy is denominated in Australian dollar in the Policy Specifications; or (VI) CAD420,000 if the policy currency of each such policy is denominated in Canadian dollar in the Policy Specifications; or (VII) EUR 300,000 if the policy currency of each such policy is denominated in Euro in the Policy Specifications; or (VIII) SGD500,000 if the policy currency of each such policy is denominated in Singapore dollar in the Policy Specifications; or (IX) if the Insured is covered by policies denominated in a combination of Hong Kong dollar and/or United States dollar and/or Chinese Yuan Renminbi and/or British Pound Sterling and/or Australian dollar and/or Canadian dollar and/or Euro and/or Singapore dollar, the highest of HK\$3,040,000, US\$380,000, CNY2,375,000, GBP245,000, AUD420,000, CAD420,000, EUR300,000 or SGD500,000 (adopting the highest of the stated amount in currency denomination as expressed in those of the relevant policies); plus
 - (ii) the Additional Accidental Death Benefit payable under Clause 4.1.2.1 (if applicable) under all such policies; plus
 - (iii) any dividend accumulations under all such policies; less

(iv) any Indebtedness and any outstanding premiums under all such policies;
And

(B) the Company shall only be required to pay the amount in (A) once for all such policies."

8. Clause 4.1.2.1 of Part IV – Payment of Benefit Provisions shall be deleted in its entirety and replaced by the following:-

"4.1.2.1 Additional Accidental Death Benefit

Where an Accident occurs during the first five (5) Policy Years, or on or before the Policy Anniversary on or immediately following the Insured's sixtieth (60th) birthday (whichever is earlier) causing Accidental Death of the Insured while this Policy is in force, subject to the operation of Clause 2.6.3 above in case a Contingent Insured has been nominated, the Company shall pay the Additional Accidental Death Benefit equivalent to the percentage as shown in the Policy Information Sheet of the Total Premiums Paid as at the date of death, subject to the maximum amount (per life) as shown in the Policy Information Sheet, provided that if the Insured is covered by more than one policy under Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, (a) the total maximum amount of the Additional Accidental Death Benefit payable by the Company under all such policies is the abovementioned maximum amount (per life) as shown in the Policy Information Sheet; and (b) the Company shall only be required to pay the amount in (a) once for all such policies.

The payment of the Additional Accidental Death Benefit under this Clause 4.1.2.1 shall be subject to the following requirements:

- (i) the Company receives due proof of the Accidental Death of the Insured;
- (ii) the Insured is not less than eighteen (18) years of Age and not more than sixty (60) years of Age at the Policy Issue Date;
- (iii) the Insured's Accidental Death occurs within one hundred and eighty (180) days after the Accident causing the Accidental Death of the Insured and before termination of coverage under this Policy; and
- (iv) no Contingent Insured has successfully become the Insured of this Policy in the circumstances described in Clause 2.6 above."

9. Clause 4.1.2.3 of Part IV – Payment of Benefit Provisions shall be deleted in its entirety and replaced by the following:-

"4.1.2.3 Termination of Additional Accidental Death Benefit

The coverage granted under Clause 4.1.2.1 under the Payment of Benefit Provisions shall terminate upon occurrence of the earlier of the following:

- (i) the death of the Insured if the Death Benefit is approved in accordance with Clause 4.1; or
- (ii) the fifth (5th) Policy Anniversary, or the next day after the Policy Anniversary on or immediately following the Insured's sixtieth (60th) birthday (whichever is earlier)."

10. Clause 4.1.3 of Part IV – Payment of Benefit Provisions shall be deleted in its entirety and replaced by the following:-

"4.1.3 Death Benefit ("Prosperity Wealth" Advance Policy Instruction)

4.1.3.1 "Prosperity Wealth" Advance Policy Instruction

Subject to the written consent of the assignee of this Policy (if any), the prevailing rules and conditions of the Company, and all applicable laws and regulations, while this Policy is in force and during the lifetime of the Insured, the Policy Owner may request in writing to have the Death Benefit payable under Clause 4.1.1 above be paid to the Beneficiary(ies) in the occurrence of the death of the Insured ("Prosperity Wealth" Advance Policy Instruction) in accordance with any one or more payment option(s) and/or payment deferral arrangement(s) offered at the Company's sole discretion ("Settlement Option(s)"), provided that the Death Benefit is approved in accordance with Clause 4.1.1 .

The acceptance of any Policy Owner's application for the "Prosperity Wealth" Advance Policy Instruction will be entirely at the Company's discretion. The "Prosperity Wealth" Advance Policy Instruction shall only be exercised subject to the conditions to be imposed by the Company from time to time and must be approved and endorsed by the Company in writing prior to the death of the Insured. The Beneficiary(ies), at all times, do(es) not have the right to change this "Prosperity Wealth" Advance Policy Instruction or any part thereof, including but not limited to the Settlement Option(s) and/or annuity payment mode(s) once approved by the Company.

Upon approval of the Policy Owner's application for "Prosperity Wealth" Advance Policy Instruction by the Company, an endorsement will be issued to record the details of the "Prosperity Wealth" Advance Policy Instruction including the Settlement Option(s) chosen by the Policy Owner and the manner in which such Settlement Option(s) shall be implemented. The "Prosperity Wealth" Advance Policy Instruction shall not be valid unless and until such "Prosperity Wealth" Advance Policy Instruction is approved by the Company and evidenced by such endorsement.

After our approval of the death claim, payments calculated by the Determined Portion of Death Benefit shall be paid to the designated Beneficiary(ies) in accordance with the Settlement Option(s) chosen by the Policy Owner which respectively apply(ies) to each of such designated Beneficiary(ies). If the Settlement Option(s) chosen by the Policy Owner include(s) payment deferral arrangement(s), such payments shall be paid to the designated Beneficiary(ies) on or commencing from (as the case may be) the Designated Date of Payment under "Prosperity Wealth" Advance Policy Instruction. For the avoidance of doubt, should the Designated Date of Payment under "Prosperity Wealth" Advance Policy Instruction fall before our approval of the death claim, such payment deferral arrangement(s) shall be deemed to be cancelled, and the payment(s) to each of the designated Beneficiaries shall be released in accordance with the payment option(s) under the Settlement Option(s) chosen by the Policy Owner which respectively apply(ies) to each of such designated Beneficiary(ies) after our approval of the death claim. A non-guaranteed interest rate declared by the Company from time to time will be applied to the unpaid Determined Portion of Death Benefit accumulated with the Company. The payments amount is therefore not guaranteed.

The last payment under this "Prosperity Wealth" Advance Policy Instruction to the Beneficiary(ies) under this Policy will fully discharge the Company from further liability under this Policy.

If this Policy is under collateral assignment, the amount of Death Benefit proceeds to be paid under the "Prosperity Wealth" Advance Policy Instruction as designated by the Policy Owner (where consent has been obtained from the assignee) is subject to the terms and conditions of such collateral assignment and the assignee's instructions to the Company.

While this Policy is in force and during the lifetime of the Insured, upon the change of the Policy Owner, the change of Insured, the change of Beneficiary or upon assignment of this Policy (including but not limited to collateral assignment or absolute assignment), the "Prosperity Wealth" Advance Policy Instruction selected by the Policy Owner will be revoked, and the Death Benefit proceeds will be paid as if the "Prosperity Wealth" Advance Policy Instruction has/have never been selected by the Policy Owner, until another "Prosperity Wealth" Advance Policy Instruction request is accepted and recorded by us.

Payments under Clause 4.1.3 shall be paid to the Beneficiary(ies), subject to any administrative rules as determined by the Company from time to time. The Company reserves the right to change the date and/or method of payments under this "Prosperity Wealth" Advance Policy Instruction with prior notification to the Policy Owner and/or Beneficiary(ies).

If no "Prosperity Wealth" Advance Policy Instruction is given by the Policy Owner, the Company will pay the Determined Portion of Death Benefit in a lump sum to

all Beneficiaries after the approval of the death claim.

4.1.3.2 Effect on the Operation of Clause 4.1.3 in the event of Death of Beneficiary(ies) under the "Prosperity Wealth" Advance Policy Instruction

If there is only one (1) eligible Beneficiary under the "Prosperity Wealth" Advance Policy Instruction and such Beneficiary dies during the payment period of this "Prosperity Wealth" Advance Policy Instruction, the Company shall, upon receipt of satisfactory proof of death of such deceased Beneficiary, pay to the estate of such deceased Beneficiary a lump sum payment in full and final satisfaction of its liability to such deceased Beneficiary under this "Prosperity Wealth" Advance Policy Instruction and hence this Policy, the amount of which is equivalent to the sum of unpaid Death Benefit plus the accrued interest (if any) up to the date of death of such deceased Beneficiary.

If there are multiple eligible Beneficiaries under the "Prosperity Wealth" Advance Policy Instruction, and one or more Beneficiaries die(s) during the payment period of the Settlement Option(s) under this "Prosperity Wealth" Advance Policy Instruction which respectively apply(ies) to each of such deceased Beneficiary(ies), the Company shall, upon receipt of satisfactory proof of death of such deceased Beneficiary(ies), pay to the estate of such deceased Beneficiary or the respective estates of such deceased Beneficiaries (as the case may be), a lump sum payment in full and final satisfaction of its liability towards such deceased Beneficiary or the respective deceased Beneficiaries (as the case may be) under his/her/their respective applicable Settlement Option(s) under this "Prosperity Wealth" Advance Policy Instruction, the amount of which is equivalent to the unpaid portion of Determined Portion of Death Benefit belonging to such deceased Beneficiary, plus the accrued interest (if any) up to the date of death of such deceased Beneficiary (or as the case may be, equivalent to the unpaid portions of Determined Portion of Death Benefit belonging to the respective deceased Beneficiaries, plus the accrued interest (if any) up to the date(s) of death of the respective deceased Beneficiaries). The respective entitlement of, and Settlement Option(s) under this "Prosperity Wealth" Advance Policy Instruction chosen in respect of the surviving Beneficiary(ies) shall not be affected by the above calculation, who shall be entitled to continue to receive his/her/their respective payments calculated based on his/her/their respective Determined Portion of Death Benefit and in accordance with the Settlement Option(s) chosen by the Policy Owner and approved by the Company which respectively apply(ies) to such surviving Beneficiary(ies).

In all cases, any sum paid to the deceased Beneficiary(ies) (according to the Company's latest record) during the time interval between the date of death of such deceased Beneficiary(ies) and the date on which the death claim of such deceased Beneficiary(ies) is processed by the Company shall be deducted from such lump sum payment."

11. Clause 4.2.1 of Part IV – Payment of Benefit Provisions shall be deleted in its entirety and replaced by the following:-

"4.2.1 Accidental ICU Benefit

The Company shall pay to the Policy Owner the Accidental ICU Benefit subject to the terms and conditions of this Policy and the following requirements:

- (i) as a result of an Accident occurring during the first five (5) Policy Years, or on or before the Policy Anniversary on or immediately following the Insured's sixtieth (60th) birthday (whichever is earlier) while this Policy is in force, the Insured is admitted for at least twenty-four (24) consecutive hours into an ICU, and has been treated with life supporting medical devices, certified to be Medically Necessary by a Physician who is a specialist of the relevant field due to a life threatening medical condition;
- (ii) the Insured is admitted to the ICU within fourteen (14) days after the Accident and before termination of coverage under this Policy;
- (iii) the Company receives due proof of the admission to ICU due to an Accident; and
- (iv) the Insured is not less than eighteen (18) years of Age and not more than sixty (60) years of Age at the Policy Issue Date.

The Accidental ICU Benefit will only be paid once under each policy of Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series covering the same Insured irrespective of the number of admissions to ICU.

For the purpose of this Clause 4.2, ICU shall include:

- (i) High Dependency Unit (HDU): A unit that provides a higher level of medical care and monitoring;
- (ii) Intensive Therapy Unit / Intensive Care Unit (ITU / ICU): A unit that provides the highest level of care;
- (iii) Coronary Care Unit (CCU): A unit that provides a higher level of cardiac monitoring; and
- (iv) Neuro Intensive Care Unit (NCU): A unit that provides a higher level of neurological monitoring.

As regards admission to ICU in Mainland and Macao, if the hospital is not on the prevailing "List of Specified Hospitals in Mainland and Macao" maintained by the Company and uploaded to the website of the Company at the time of admission to the hospital, then such admission to ICU is not covered by this Policy. The Company reserves the right to revise the "List of Specified Hospitals in Mainland and Macao" from time to time, including but not limited to the addition or removal of any specified hospital(s) in Mainland and Macao, with immediate effect without any prior notice.

The Accidental ICU Benefit is equivalent to the percentage as shown in the Policy Information Sheet of the Total Premiums Paid as at the date of the Accident, subject to the maximum amount (per life) as shown in the Policy Information Sheet, provided that if the Insured is covered by more than one (1) policy under Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, (a) the total maximum amount of the Accidental ICU Benefit payable by the Company under all such policies is the abovementioned maximum amount (per life) as shown in the Policy Information Sheet; and (b) the Company shall only be required to pay the amount in (a) once for all such policies."

12. Clause 4.2.3 of Part IV – Payment of Benefit Provisions shall be deleted in its entirety and replaced by the following:-

"4.2.3 Termination of Accidental ICU Benefit

The coverage granted under Clause 4.2.1 under the Payment of Benefit Provisions under this Policy shall terminate upon occurrence of the earliest of the following:

- (i) the death of the Insured if the Death Benefit is approved in accordance with Clause 4.1;
- (ii) the fifth (5th) Policy Anniversary, or the next day after the Policy Anniversary on or immediately following the Insured's sixtieth (60th) birthday (whichever is earlier); or
- (iii) upon approval of a claim for Accidental ICU Benefit."

13. Clause 5.2 of Part V – Loan Provisions shall be deleted in its entirety and replaced by the following:-

"5.2 AUTOMATIC PREMIUM LOAN

If any premiums remain unpaid after the end of the Grace Period and no non-forfeiture option has been elected, and there is

- (i) Non-forfeiture Value which is equal to or greater than the premium in default and any interest accrued thereon, the Company will advance the premium due as an automatic premium loan to keep this Policy in force; or
- (ii) Non-forfeiture Value which is less than the premium in default and any interest accrued thereon, this Policy will be automatically terminated."

14. Clause 8.1 of Part VIII – Policy Split Provisions shall be deleted in its entirety and replaced by the following:-

“8.1 POLICY SPLIT OPTION

Subject to the written consent of the assignee of this Policy (if any), the prevailing rules and conditions of the Company, and all applicable laws and regulations, while this Policy is in force and during the lifetime of the Insured, the Policy Owner may make an application by filing a written request to us in our prescribed Application for Policy Split to transfer certain policy values of this Policy to a separate new policy or multiple separate new policies (“Split Policy”), without providing any evidence of insurability, provided that all of the following conditions are met (“Split”):

- (i) the Application for Policy Split can only be submitted by the Policy Owner after the Basic Plan is paid-up or from the third (3rd) Policy Anniversary (whichever is later);
- (ii) there is no premium(s) in default or outstanding Indebtedness under this Policy;
- (iii) there is no claim in progress under this Policy;
- (iv) the respective Notional Amount of this Policy and the Split Policy following the Split must not be less than the minimum Notional Amount permitted at the time of the application;
- (v) the application for Split cannot be withdrawn, changed or reverted once made;
- (vi) this Policy can only be Split once during a Policy Year, and
- (vii) the Policy Owner provides such other information as may be requested by the Company in processing the application for Split.

The acceptance of any Policy Owner's application for Split will be entirely at the Company's discretion, and subject to such other terms and conditions as the Company shall determine from time to time.

Upon our approval of the application for Split, we will transfer certain policy values of this Policy to the Split Policy and the Notional Amount of this Policy will be reduced. All terms and conditions of the Split Policy will follow this Policy; save and except for the condition where the Accidental ICU Benefit has been paid under this Policy before Split, the Accidental ICU Benefit will not be applicable to the Split Policy and this Policy after Split. The Policy Date and Policy Issue Date of the Split Policy will be the same as this Policy. Time shall not run afresh in respect of the computation of Policy Years, and the operation of Incontestability clause and Suicide clause of the Split Policy. Nevertheless, the aforesaid arrangements are solely made for calculating the benefits and policy values of the Split Policy, and for the avoidance of doubt, the Split Policy only takes effect upon the approval of Split by the Company.

We will determine the new Notional Amount of this Policy after Split and the Split Policy respectively based on the instruction in the Application for Policy Split that we have accepted and approved, and determine the existing and future amounts of Guaranteed Cash Value, dividend accumulations (if any) and Terminal Dividend (if any) for both this Policy after Split and the Split Policy according to their respective new Notional Amounts. Any dividend accumulations of this Policy will be split according to the respective new Notional Amounts of this Policy after Split and the Split Policy. The Total Premiums Paid for both this Policy after Split and the Split Policy will be adjusted according to the respective new Notional Amounts of this Policy after Split and the Split Policy, and will become the basis for the calculation of Death Benefit, Additional Accidental Death Benefit (if applicable), Accidental ICU Benefit (if applicable) and other benefits (if applicable) under this Policy after Split and the Split Policy.

Upon our approval of the application for Split, an endorsement together with a revised Policy Specifications will be issued to record such Split for this Policy. A new set of policy document will be issued for each Split Policy that we have approved. The Split shall not be valid unless and until such change is approved by the Company and evidenced by such endorsement and such revised Policy Specifications, and the issuance of new policy document for each Split Policy.

In the event that the Policy Owner has elected “Prosperity Wealth” Advance Policy Instruction under this Policy, such arrangement in this Policy will remain unchanged under this Policy after Split but not under the Split Policy. In the event that there is a Contingent Insured duly nominated under this Policy, such record of Contingent Insured in this Policy will remain unchanged under this Policy after Split but not under the Split Policy. All Rider(s) (if any) will remain in force under this Policy after Split but not under the Split Policy, subject to prevailing rules.”

15. Chinese translation of this Endorsement is for reference only and in case of inconsistency of meaning the original English text shall prevail.

16. Except as varied by this Endorsement, all other terms and conditions of this Policy and the rider(s) (if any) remain unchanged.

BOC Group Life Assurance Company Ltd

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