

有關鑄富世代環球終身壽險計劃新增「智富長傳」預設保單指示之通知

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鑄富世代環球終身壽險計劃（「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「智富長傳」預設保單指示（升級版受益人領取年金選擇），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：

「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	保單有一名或多名受益人的情況下均可申請，惟所有受益人必須訂立 <u>相同的身故賠償支付選項</u>	保單有一名或多名受益人的情況下均可申請，並可按各受益人的情況及需要訂立 <u>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>	可指定 <u>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>

*「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。

新增的「智富長傳」預設保單指示的相關批註及所載條款將於有關申請獲本公司批核後才正式生效並附加於您的保單。

有關「智富長傳」預設保單指示的詳情，請參考隨函附上之批註樣本，該批註樣本僅供參考。

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）。您同意選用上列新功能，即表示已理解及接受夾附之批註的全部條文。當本公司批核您的申請，包含上述條文的正式批註將發送給你並正式附加於您的保單之中，構成保單的一部份，請您在收到上述批註後小心保管。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 of Eternal Fortune Global Whole Life Insurance Plan

Dear Policy Owner,

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

“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	Applicable to the policies with one or more beneficiary(ies), but <u>one single death benefit settlement option</u> shall be applied to all beneficiaries	Applicable to the policies with one or more beneficiary(ies), and customization of <u>different death benefit settlement options</u> based on the individual requirements of each beneficiary is allowed
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 <u>a 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>

*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.

The endorsement of new “Prosperity Wealth” Advance Policy Instruction and the terms therein shall only take effect and be formally attached to your policy upon our Company’s approval of your application.

For more information on “Prosperity Wealth” Advance Policy Instruction, please refer to the sample endorsement attached to this letter which is provided for your reference only.

Apart from the abovementioned new policy feature that is now available for application, all terms and conditions and premium of your policy will remain unchanged (including but not limited to coverage and exclusions). By agreeing to opt for the abovementioned feature, you understand and accept all terms in the attached endorsement. Upon our Company’s approval of your application, the formal endorsement incorporating the said terms will be sent to you and be formally attached to and form part of your policy. Please keep the said endorsement securely upon receipt. 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」預設保單指示的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「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%)。"

2. 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。"

3. 第 II 部份 - 基本條款中第 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) 受保人身故，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。"

4. 第 IV 部份 - 保障給付條款中第 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，及須接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。”

5. 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。
6. 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 application for "Prosperity Wealth" Advance Policy Instruction under this policy:-

1. 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.

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."

2. 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)."

3. 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."

4. 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."

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

6. 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