



# i. Enjoy2

## Well Prepare for Your Quality Retirement

Have you ever dreamed of having a self-reliant and quality retirement life? Stable and guaranteed income is an essential ingredient for a quality retirement life. **i.Enjoy2**, especially customized for those who cherish a relaxing life during retirement, offers a guaranteed income for 20 consecutive years together with a remarkable guaranteed maturity benefit. Now, to retire with handsome savings need not be an unrealistic dream. Plan ahead and you will definitely have a deluxe retirement.

### 5%<sup>1</sup> Annual Guaranteed Annuity Payable Quarterly

5% of the sum insured amount as an annual guaranteed annuity will be payable quarterly through autopay<sup>2</sup> for a period of 20 years.



### Guarantee At Least 180% Total Return at Maturity

In addition to the guaranteed annuity payable every quarter for a total of 20 years, a guaranteed maturity bonus equaling 80% of the sum insured and an extra handsome return of non-guaranteed bonus<sup>3</sup> will be paid at the maturity of the policy. In other words, you will be entitled to at least 180% total return on your policy maturity.



### Protection for Your Family

In addition to annuity and maturity benefits, the plan also provides life protection. In the unfortunate event of death, an amount which is equivalent to the sum insured and which shall be increased by 3% at every policy anniversary date, less any guaranteed annuity paid will be payable to your family to help them tackle any difficulties that may arise.

### Waiving of Medical Examination

The application procedure is simple and you do not need to undergo a medical examination, making a comfortable retirement even easier for you.

### Plan Information:

Minimum sum insured amount / Premium	US\$37,500
Currency	US\$
Insured age	19 - 75 (next birthday)
Premium payment method	One-off
Plan term	20 years
Quarterly guaranteed annuity	1.25% of the sum insured amount
Guaranteed maturity bonus	80% of the sum insured amount, payable at maturity
Non-guaranteed maturity bonus	Payable at maturity
Life protection	Equals to the sum insured and shall be increased by 3% at every policy anniversary date, less any guaranteed annuity paid.

<sup>1</sup> The guaranteed annuity is 1.25% of the sum insured per quarter, contributing to a total annual rate of 5%.

<sup>2</sup> Bank account information should be provided for the arrangement of autopay. The account provided by the applicant should be a Hong Kong Dollar savings/current/bank-in-one account at any bank in Hong Kong, and the applicant should be the sole account holder. The account holder should be the same person as the applicant.

<sup>3</sup> The actual payout of non-guaranteed maturity bonus is dependent on the market conditions, investment outlook and investment return and will vary from time to time, and may fall as well as rise.

#### Remarks:

- The quarterly guaranteed annuity will be exchanged from US dollar to HK dollar before being transferred through autopay, and the client is exposed to exchange rate fluctuations.
- The surrender value equals the sum insured amount less any guaranteed annuity paid and less any relevant costs and charges as determined by the Company at the time of surrender.
- This annuity plan is a long-term investment product. If the policy is terminated before the date of its maturity, the client may suffer a loss because the invested return amount is not guaranteed.

This description is for reference only. For a complete explanation of the terms and conditions, please refer to the policy.



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HB34 (Mar 09)

