



Attractive interest is perpetual

i.ULife Plus

i.ULife Plus is specially designed to accumulate savings and offer you the opportunity to enjoy attractive returns. This plan is an effective means to increase your capital while providing accidental death protection, with which you can rest assured that you are well protected.

Flexible financial management

In addition to increasing your account value through booster and regular contributions, you can withdraw¹ your accumulated account value at anytime in order to meet your personal needs. This offers you greater flexibility in premium payments and withdrawals than traditional life insurance.

Potential growth for interest

Interest² will be distributed each year by the Company to your account to accelerate the growth of your account value. With the potentially attractive return of the plan, your financial target can be achieved easily.

Variable premium payment options

In addition to booster contributions, you can choose to make regular contributions to your account or determine your premium amount as desired. During times of economic hardship, you can choose to have a premium holiday³ to suspend your premium payments, allowing easy financial management.

Additional cushion brings peace of mind

Besides a fixed basic life coverage⁴ of US\$125/HK\$1,000, an Accidental Death Benefit⁵ up to a maximum of US\$12,500/HK\$100,000 will be given in the first five policy years. You can rest assured that your family is well protected.

Simplified application with no medical examination

Application is simple and no medical examination is required, so you can start your savings plan without delay.

Plan Details:

This plan includes Basic Premiums, Regular Contributions and Booster Contributions:

- Basic Premiums: For fixed life protection
- Regular Contributions: For regular savings
- Booster Contributions: Deposit additional savings at anytime to accrue interest.

Once all administrative charges⁶ have been deducted, the premium received will be deposited into your policy account and credited interest.

Remark:

1. Withdrawal charges will apply if the withdrawal occurs within five years from the Policy Effective Date or within five policy years after the first contribution date of each Regular Contribution and Booster Contribution. (The Withdrawal Charge is 5% of the withdrawal amount and decreases by 1% each year.) The Company reserves the right to defer payment of surrender or withdraw benefits for a period of up to six months. Withdrawal is also subject to the Company's rule on number of withdrawal, maximum amount of partial withdrawal, minimum amount of partial withdrawal and minimum balance.
2. The rate is not guaranteed and is determined by the Company at its absolute discretion based on a series of factors including but not limited to market conditions, investment outlook and the Company's investment return from time to time.
3. During premium holiday, management charges, policy fee and cost of insurance will be deducted from account value. The policy shall automatically be terminated when the account value is less than zero.
4. Basic life coverage is equal to Sum Insured (fixed at US\$125/HK\$1,000), plus the account value at the time of death.
5. Please refer to the Benefits Provisions of the Policy Provisions for the circumstances under which the Accidental Death Benefit is not applicable.
6. Administrative charges include policy fee, cost of insurance and management charge; please refer to Policy Provisions for details.

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Insured Age	1-75												
Maximum Premium Payment Period	To age 100												
Currencies	USD/HKD												
Death Benefit	Sum Insured plus Account Value												
Accidental Death Benefit	Accidental Death Benefit in the first 5 years (an additional benefit of 10% of Account Value of the Policy Account, or US\$12,500 / HK\$100,000, whichever is smaller.)												
Fixed Sum Insured	US\$125 / HK\$1,000												
Minimum Booster Contribution (each deposit) - Compulsory irregular contribution	Plan 1: US\$12,500 / HK\$100,000 Plan 2: US\$25,000 / HK\$200,000												
Maximum Booster Contribution (each deposit)	Plan 1: US\$24,999 / HK\$199,999 Plan 2: US\$125,000 / HK\$1,000,000												
Maximum Regular Contribution	Plan 1: US\$6,250/HK\$50,000 each year US\$3,125/HK\$25,000 each six month US\$520/HK\$4,166 each month Plan 2: US\$12,500/HK\$100,000 each year US\$6,250/HK\$50,000 each six month US\$1,041/HK\$8,333 each month												
Cost of Insurance	Depends on gender, age and risk												
Policy Fee	US\$60 / HK\$480 each year US\$30 / HK\$240 each six-month US\$5 / HK\$40 each month												
Management Charge	Applicable to Basic Premium <table border="1"> <thead> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100</td> </tr> <tr> <td>2</td> <td>20</td> </tr> <tr> <td>3-7</td> <td>6</td> </tr> <tr> <td>8 years and thereafter</td> <td>3</td> </tr> </tbody> </table> Applicable to Regular and Booster Contribution Plan 1: 4.2% Plan 2: 3.5%	Year	%	1	100	2	20	3-7	6	8 years and thereafter	3		
Year	%												
1	100												
2	20												
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Withdrawal Charge (For withdrawal over Free Withdrawal Limit)	<table border="1"> <thead> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5</td> </tr> <tr> <td>2</td> <td>4</td> </tr> <tr> <td>3</td> <td>3</td> </tr> <tr> <td>4</td> <td>2</td> </tr> <tr> <td>5</td> <td>1</td> </tr> </tbody> </table>	Year	%	1	5	2	4	3	3	4	2	5	1
Year	%												
1	5												
2	4												
3	3												
4	2												
5	1												
Number of Deposit	3 times per policy year												
Number of Withdrawal	2 times per policy year												
Maximum amount of partial withdrawal	85% of the account value												
Minimum amount of partial withdrawal	US\$250 / HK\$2,000 (per policy)												
Minimum Balance	US\$500 / HK\$4,000 (per policy)												

The above information is for reference only and is indicative of the key features of this plan. For a complete explanation of the terms and conditions, please refer to the Policy Provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

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