



ETERNITY

一份心意，延續永恆

優財系列

WEALTH PROVIDER SERIES



「享一生」儲蓄壽險計劃

Eternity Savings Insurance Plan

穩定回報，盡享永恆安心

「享一生」儲蓄壽險計劃能讓您的財富擁有持續及穩定的增長；您及您的摯愛除可享有安枕無憂的生活，未來財政亦可獲得更大的保障，以滿足不同人生階段的需要。

Provide Steady and Assured Savings Accumulation

Eternity Savings Insurance Plan enables your wealth to grow steadily over time, giving you and your loved ones peace of mind, and providing you a more secure financial future to meet your needs at different stages of life.

第六年起，每三年派發保證現金票券 Eternal Assurance

由第六個保單週年起，每三年派發相等於投保額¹5.5%之保證現金票券，直至100歲。您可於保單生效期間提取此票券或儲存於保單內積存生息²。計劃以最實際的回報承諾，為人生各階段時刻送上貼心禮遇。

Starting from the 6th Policy anniversary, you will receive Guaranteed Cash Coupons equal to 5.5% of the Sum Insured¹ every three years until the age of 100. You can leave the Coupons in the Policy to accumulate a growth in interest² or withdraw the Coupons while the Policy is in force. Enjoy the most heartfelt reward at every stage of your life.

額外回報，滾存儲蓄財富 Eternal Returns

除定期之保證現金票券外，您更可由第六個保單週年起每年獲得相等於投保額¹0.5%之紅利³，直至100歲。當保單生效達5年或以上，特別獎賞³亦會於保單退保或期滿時派發。於穩定回報以外，此點滴積累的財富額外為您獻上窩心的暖意。

Besides the regular Guaranteed Cash Coupons, you are also entitled to receive Dividends³ equal to 0.5% of the Sum Insured¹ every year until the age of 100 starting from the 6th Policy anniversary. Moreover, a Special Bonus³ will be payable upon surrender or maturity of the Policy provided that the Policy has been in force for more than 5 years. These additions will steadily accumulate savings for you.

雙重保證，平衡保費及投保保證 Eternal Warranty

於限定供款年期內，保費一直保持平衡、不變，輕易掌握理財方針。而此計劃之投保申請，更是獲得保證；確保您的理財目標得以實踐。

Premium payments stay level and unchanged throughout the designated policy period, allowing you to plan your finances with ease. Also, the issuance of this plan is guaranteed, ensuring no delay in achieving your financial goals.

週全保障，照顧偶一不幸 Eternal Love

被保人一旦不幸身故，保單受益人將獲支付下列所定之身故權益，以較高者為準：

- 101%之總已繳保費⁴ + 積存保證現金票券 + 積存紅利³，或
- 保證現金價值 + 積存保證現金票券 + 積存紅利³ + 特別獎賞³

In the case of death of the Insured, the Beneficiary is entitled to Death Benefit equivalent to the higher of the following:

- 101% of total premiums paid⁴ + accumulated Guaranteed Cash Coupons + accumulated Dividends³, or
- Guaranteed Cash Value + accumulated Guaranteed Cash Coupons + accumulated Dividends³ + Special Bonus³

「享一生」儲蓄壽險計劃為您及您的摯愛提供源源不絕及長期的儲蓄滾存支持，開展穩定及實在的人生籌謀，美滿無憂一生。
Eternity Savings Insurance Plan will provide you and your loved ones with a steady and assured path to long-term savings accumulation, giving you the peace of mind to live in comfort.

「享一生」儲蓄壽險計劃 Eternity Savings Insurance Plan				
供款年期 Premium Payment Period	6 年 years	9 年 years	12 年 years	20 年 years
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	1 (15日) - 65 歲 Age 1 (15 days) - 65	1 (15日) - 60 歲 Age 1 (15 days) - 60	1 (15日) - 60 歲 Age 1 (15 days) - 60	1 (15日) - 55 歲 Age 1 (15 days) - 55
保單年期 Policy Term	至100歲 To age 100			
基本計劃保費 Premium Structure	平衡及保證 Level and Guaranteed			
貨幣 Currency	港幣 HK\$ / 美元 US\$			
最低投保額 ¹ Minimum Sum Insured ¹	港幣 HK\$120,000 / 美元 US\$15,000			
最高投保額 ¹ Maximum Sum Insured ¹	港幣 HK\$8,000,000 / 美元 US\$1,000,000			
繳費方式 Premium Payment Mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually			
保證現金票券 Guaranteed Cash Coupon	由第六個保單週年起，每三年派發相等於投保額 ¹ 5.5%之保證現金票券，直至100歲 (如保單仍然生效)。 Equal to 5.5% of the Sum Insured ¹ will be payable every 3 years starting from the 6th Policy anniversary up to age 100, provided that the Policy is in force.			
紅利 ³ (非保證) Dividend ³ (Non-guaranteed)	由第六個保單週年起，每年派發相等於投保額 ¹ 0.5%之紅利 ³ ，直至100歲 (如保單仍然生效)。 Equal to 0.5% of the Sum Insured ¹ will be payable every year starting from the 6th Policy anniversary up to age 100, provided that the Policy is in force.			
特別獎賞 ³ (非保證) Special Bonus ³ (Non-guaranteed)	當保單生效達5年或以上，特別獎賞 ³ 會於保單退保或期滿時派發。 Special Bonus ³ will be payable upon surrender or maturity of the Policy, provided that the Policy has been in force for more than 5 years.			
身故權益 Death Benefit	以身故時較高者為準：The higher of the following at the time of death:			
	101%之總已繳保費 ⁴ + 積存保證現金票券 (如有) + 積存紅利 ³ (如有) 101% of total premiums paid ⁴ + accumulated Guaranteed Cash Coupons (if any) + accumulated Dividends ³ (if any)		保證現金價值 + 積存保證現金票券 (如有) + 積存紅利 ³ (如有) + 特別獎賞 ³ (如有) Guaranteed Cash Value + accumulated Guaranteed Cash Coupons (if any) + accumulated Dividends ³ (if any) + Special Bonus ³ (if any)	
意外身故權益 (首3年) Accidental Death Benefit (First 3 years)	額外30%之總已繳保費 ⁴ 或港幣100,000 / 美元12,500 (以較低者為準) Additional 30% of total premiums paid ⁴ or HK\$100,000 / US\$12,500 (whichever is lower)			
退保權益 Surrender Benefit	保證現金價值 + 積存保證現金票券 (如有) + 積存紅利 ³ (如有) + 特別獎賞 ³ (如有) Guaranteed Cash Value + accumulated Guaranteed Cash Coupons (if any) + accumulated Dividends ³ (if any) + Special Bonus ³ (if any)			
期滿權益 Maturity Benefit	保證現金價值 + 積存保證現金票券 (如有) + 積存紅利 ³ (如有) + 特別獎賞 ³ (如有) Guaranteed Cash Value + accumulated Guaranteed Cash Coupons (if any) + accumulated Dividends ³ (if any) + Special Bonus ³ (if any)			
年金選擇 Annuity Option	客戶可於55歲或供款年期完結 (以較後者為準) 選擇15年 (適用於港幣或美元) 或20年 (只適用於美元) 年金。若客戶不幸在年金派發年期內身故，則由受益人繼續收取餘下年金，直至年金期終結為止。 An annuity of 15 years (available in HK\$ or US\$) or 20 years (available in US\$ only) is available after the end of the premium payment period or when you reach the age of 55 (whichever is later). For death within the annuity payment period, the designated Beneficiary will continue to receive the rest of the annuity payment until maturity of the annuity.			

註：

1. 投保額只用作計算保費、保證現金價值、保證現金票券、紅利及特別獎賞，與身故權益並無關係，本公司將不會於被保人身故時支付此投保額。若投保額被調低，以上所有權益之金額亦將被調低。有關身故權益詳情，請參閱保單條款。
 2. 存放積存保證現金票券或紅利於本公司所得之利息並非保證。本公司對有關息率有絕對酌情權不時釐定。
 3. 紅利及特別獎賞並非保證的，本公司有絕對酌情權不時作出覆核及調整。
 4. 於支付身故權益及意外身故權益時，倘若投保額於保單生效時被調低，本公司將以最新之加簽批註上所註明之投保額以計算「總已繳保費」。有關此權益及其不保事項之詳情，請參閱保單條款。
- 以上資料只供參考及旨在描述主要計劃特點，有關條款細則的詳細資料，請參閱保單條款。如本單張及保單條款內容於描述上有任何歧異，應以保單條款英文原義為準。本單張中英對照，如有任何歧異，概以英文原義為準。

Remarks:

1. Sum Insured is used to calculate premium, Guaranteed Cash Value, Guaranteed Cash Coupon, Dividend and Special Bonus. In case the Sum Insured is reduced while this Policy is in force, these benefits payable will also be reduced. Sum Insured is not related to Death Benefit and will not be paid upon the death of the Insured. For details of the Death Benefit, please refer to the Policy Provision.
2. The interest earned from accumulating Guaranteed Cash Coupons or Dividends with the Company is not guaranteed. The interest rate is determined by the Company from time to time at its absolute discretion.
3. Dividend and Special Bonus are non-guaranteed payments and are subject to review and adjustment by the Company from time to time at the Company's absolute discretion.
4. For Death Benefit and Accidental Death Benefit, in case the Sum Insured is reduced while this Policy is in force, "total premiums paid" will be calculated as determined by the Company based on the latest Sum Insured attached as an Endorsement thereto. For details on the benefits and exclusions under this Policy, please refer to the Policy Provision.

The above information is for reference only and is indicative of the key features of the 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.