

喜盈於「息」五年儲蓄保障計劃 2 Well Save 5-Year Endowment Plan 2



立橋人壽喜盈於「息」五年儲蓄保障計劃2(「本計劃」)能助您盡快累積財富，實現目標，只需繳付兩年保費，五年後便獲得保證回報，兼享人壽保障。

Well Link Life's Well Save 5-Year Endowment Plan 2 (the 'Plan') can assist you to accumulate wealth to realize your life goals earlier for just two years of premium payment and enjoy a guaranteed return in five years and life protection for this period.



每年保證回報率高達3.30% 短線儲蓄之選

Preferred choice of short-term saving with guaranteed return up to 3.30% per annum

本計劃提供港元及美元保單貨幣選項，您只需繳付兩年保費，第五年期滿日可獲享保證現金價值，每年保證回報率最高可達3.30%（適用於一筆過預繳保費的美元保單）及2.82%（適用於一筆過預繳保費的港元保單）。

The Plan provides you with choices of policy currency in Hong Kong Dollar and US Dollar. You just pay two years' premiums for a guaranteed cash value at the maturity date in the 5th year. The return of the guaranteed cash value is up to 3.30% per annum (applicable to USD-denominated policies with lump-sum premium prepayment) and 2.82% per annum (applicable to HKD-denominated policies with lump-sum premium prepayment).

保單貨幣 Policy Currency	期滿保證回報 Guaranteed Return at Maturity	
	一筆過預繳保費 Lump-sum premium prepayment	兩年保費繳付 2-year premium payment
美元 USD	每年 3.30% p.a.	每年 3.27% p.a.
港元 HKD	每年 2.82% p.a.	每年 2.80% p.a.



為摯愛家人增添保障

Extra protection for your loved ones

若受保人不幸過身，受益人將可獲得身故賠償，金額相等於到期及已繳總保費102%¹或保證現金價值（以較高者為準）；及退回預繳保費的總和（如有），並免收任何手續費，惟需扣除保單的任何欠款。

In the unfortunate event of the life insured's passing, the beneficiary(ies) will receive a death benefit equivalent to 102% total premium paid¹ or the guaranteed cash value (whichever is higher) and refund of advance premium paid (if any) with no charges. Any indebtedness to the Plan would be deducted from the benefit payment.

1. 如受保人受保於一份或多份喜盈於「息」五年儲蓄保障計劃系列(「喜盈於『息』系列」)下的保單，每名受保人於喜盈於「息」系列下的所有保單的已繳總保費102%之總金額上限為受保人身故日已繳總保費100%加12,500美元 / 100,000港元（如多份保單同時以美元及港幣為保單貨幣，則以較高者為準）。

If life insured is covered by one or more policies under the Well Save 5-Year Endowment Plan series ("Well Save Series"), the total amount of 102% total premium paid of all policies under Well Save Series for each life insured should not exceed 100% of total premium paid as at the date of life insured's death plus USD12,500 / HKD100,000 (or the higher thereof in case of a combination of USD and HKD denominated policies).



申請簡易 毋須體檢

Hassle-free application without medical examination

您只需通過簡單審批流程，毋須體檢及健康申報，即可啟動儲蓄計劃。

You can kick start your saving plan right after the completion of the simple assessment process with no medical examination and health declaration required.

例子說明 Illustrative Example:

- 1) 保單貨幣：美元 Policy currency: USD
 兩年繳付每年保費 Annual premium for 2-year payment: USD10,000 美元
 一筆過預繳保費 Lump-sum premium prepayment: USD19,653 美元

保單年度終結 End of Policy Year	保證現金價值 (美元) Guaranteed Cash Value (USD)	身故賠償 (美元) Death Benefit (USD)
1	9,200	10,200
2	19,660 [#]	20,400
3	20,700	20,700
4	21,900	21,900
5	23,118 為一筆過預繳保費 117.63% Equivalent to 117.63% of lump-sum premium prepayment	23,118

- 2) 保單貨幣：港元 Policy currency: HKD
 兩年繳付每年保費 Annual premium for 2-year payment: HKD100,000 港元
 一筆過預繳保費 Lump-sum premium prepayment: HKD197,087 港元

保單年度終結 End of Policy Year	保證現金價值 (港元) Guaranteed Cash Value (HKD)	身故賠償 (港元) Death Benefit (HKD)
1	92,000	202,000
2	197,100 [#]	204,000
3	207,000	207,000
4	216,800	216,800
5	226,500 為一筆過預繳保費 114.92% Equivalent to 114.92% of lump-sum premium prepayment	226,500

於第2個保單年度，保證現金價值等如一筆過預繳保費的100%，即回本期短至兩年。
 In the second policy year, guaranteed cash value equals 100% of lump-sum premium prepayment. The breakeven period is as short as 2 years.

以上例子假設所有應繳保費已全數如期繳付及並沒有提早退保或任何欠款。以上例子並不包括保費徵費。以上例子中的金額及百分比或會因為四捨五入而有輕微分別。如美元保單的保單權益人選擇以本地貨幣支付保費，保單權益人所支付的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。

The above example assumes all premiums are paid and no early surrender nor indebtedness. Levy on insurance premium is excluded in the example. The figures and percentages in the example may differ slightly due to rounding. If policyowners of USD-denominated policies choose to pay premium in local currency other than the policy currency(ies), the actual amount paid by policyowners will be subject to the prevailing exchange rate between the policy currency and the local currency as determined by the Company from time to time.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan
投保年齡 Issue Age	Age 18 歲 至 to Age 70 歲
保費繳費年期 Premium Payment Term	2年 Years
保障年期 Benefit Term	5年 Years
保單貨幣 Policy Currency	美元 USD / 港元 HKD
最低年繳保費金額 Minimum Annual Premium Amount	USD2,500美元 / HKD20,000港元
最高年繳保費金額 Maximum Annual Premium Amount	USD250,000美元 / HKD2,000,000港元
保費繳費模式 Premium Payment Mode	1. 年繳 Annual 2. 於投保時一筆過繳付本計劃的首年保費及預繳第二年保費，年繳保費將如期於保費繳費年期內每個保單週年日自動從預繳保費戶口扣除。預繳保費戶口的餘額(如有)將以保證年利率3.6% (美元保單) / 3.0% (港元保單) 於本公司積存生息。 Policyowner can pay the first year and prepay second year premiums at a lump-sum for the Plan at policy inception. Annual premiums will be deducted automatically from the premium deposit account on each policy anniversary when due during the premium payment term. The premium deposit account balance (if any) will be accumulated with the Company at a guaranteed interest rate of 3.6% (USD-denominated policies) / 3.0% (HKD-denominated policies) per annum.
退保保障 / 期滿保障 Surrender Benefit / Maturity Benefit	退保或期滿日時的保證現金價值減任何欠款 Guaranteed cash value at time of surrender or on maturity date less any indebtedness

重要資訊 Important Information

保費繳費年期及欠繳保費 Premium Payment Term and Non-payment of Premium

本計劃之保費繳費年期為兩年，保單權益人需預留足夠資金，並於指定保費繳費年期繳交全期保費。若保單權益人於保費到期日起計31天的寬限期後仍未繳付保費，立橋人壽有權強行退保本保單，自應繳而未繳保費到期日之日起失效，立橋人壽會支付保費到期日時的保證現金價值並扣除任何欠款，在本保單因此而被終止時，您可能會失去全部其他權益。

The premium payment term of the Plan is two years. It is, therefore, important for you to reserve sufficient funds to pay all the premiums within the required premium payment term. If a premium is still unpaid at the expiration of the Grace Period (31 days from the premium due date of premium), Well Link Life has the right to treat the Policy as surrendered effective from the date the unpaid premium was due. Well Link Life will pay the Policyowner the guaranteed cash value as at the premium due date less any indebtedness. Please note that once the Policy is terminated on this basis, you will lose all of your other benefits.

稅務及匯報 Tax and Reporting

立橋人壽須遵守《稅務條例》(第112章)內以下的要求，以便稅務局實施《稅務條例》規定的自動交換某些財務帳戶資料的安排：

- (i) 辨識某些帳戶為非除外「財務帳戶」(「非除外財務帳戶」)；
- (ii) 為稅務目的辨識非除外財務帳戶持有人及某些非除外財務帳戶持有實體居留的司法管轄區；
- (iii) 界定某些非除外財務帳戶持有實體的地位為「被動非財務實體」，並為稅務目的辨識其「控權人」居留的司法管轄區；
- (iv) 收集非除外財務帳戶的某些資料(「所需資料」)；及
- (v) 將某些所需資料交予稅務局(統稱為「自動交換資料要求」)。

為遵守「自動交換資料要求」，立橋人壽會要求您提供相關資料。如您有任何疑問，可尋求獨立的專業意見。

Well Link Life must comply with the following requirements of the Inland Revenue Ordinance (Cap. 112) to facilitate the Inland Revenue Department ('IRD') automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as non-excluded 'financial accounts' ('NEFAs');
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as 'passive NFEs' and identify the jurisdiction(s) in which their 'controlling persons' reside for tax purposes;
- (iv) to collect certain information on NEFAs ('Required Information'); and
- (v) to furnish certain Required Information to the IRD (collectively, the 'AEOI requirements').

Well Link Life will request you to provide certain information to comply with the AEOI requirements. You should seek independent professional advice if you have any doubt.

自殺 Suicide

若受保人於下列日期起計12個月內自殺身亡，無論自殺時神志清醒與否，本公司的責任只限於退還有關日期起計已繳付的基本計劃保費(不含利息)減除任何欠款：

- (i) 保單簽發日期或恢復生效日(以較遲者為準)；或
- (ii) 任何增加保費的生效日期(只適用於該次新增的保費)。

If the Life Insured commits suicide, while sane or insane at the material time, within 12 months from the following date, the liability of the Company shall be limited to a refund of Premium paid for the Basic Plan since the relevant date, without interest, less any Indebtedness:

- (i) Policy Issue Date or date of any reinstatement, whichever is later; or
- (ii) The effective date of any increase in premium (applicable to that particular increase in premium only).

終止 Termination Conditions

保單於保單簽發日期生效，於以下任何一種情況最早發生時終止：

- 受保人身故；或
- 保單期滿；或
- 欠款金額包括累計利息達致保證現金價值的100%或以上；或
- 保單退保；或
- 保單寬限期屆滿而仍未繳付所需保費。

The Policy becomes effective on the Policy Issue Date and will terminate upon the first occurrence of any one of the following events:

- The death of the Life Insured; or
- Maturity of the Policy; or
- Outstanding loan including accrued interest reaches 100% of guaranteed cash value or more; or
- Surrender of the Policy; or
- Required premium remains unpaid at the end of the grace period.

保單冷靜期 Cooling-off Period

如保單未能滿足您的要求，而您並未根據保單提出任何索償，您有權在冷靜期內向本公司發出書面通知要求取消保單並獲退還所有已繳保費。冷靜期為緊接本公司向您或您的指定代表交付(1)保單；或(2)《冷靜期通知書》之日起計21個曆日的期間，以較早者為準。《冷靜期通知書》是在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。該取消保單的通知必須由您簽署及註明地址為「香港太古城英皇道1111號太古城中心一座16樓立橋人壽保險有限公司」，並由本公司在上述地址於冷靜期內直接收到。本公司在收受書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the Cooling-off Notice, to you or your nominated representative, whichever is the earlier. The Cooling-off Notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to "Well Link Life Insurance Company Limited at 16/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong" and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

主要產品風險 Key Product Risks

保單權益人有以下的風險：

Policyowners are subject to the following risks:

預繳保費風險 Prepayment Risk

本公司只接納全數提取預繳保費結餘的要求。若於第一個保單年度內退保或全數提取預繳保費結餘，退保利益或提取金額將以保單貨幣退還予保單權益人，而該保單年度預繳保費結餘之利息將不會發放予保單權益人。

Only full withdrawal of the balance of the prepaid premium will be accepted by the Company. Upon policy surrender or full withdrawal of the balance of the prepaid premium in the first policy year, the surrender benefit or amount being withdrawn shall be returned to the Policyowner according to policy currency(ies), and any interest on the balance of the prepaid premium in that policy year will be forfeited.

流動資金風險 Liquidity Risk

保單權益人可於保單生效期間申請保單貸款，惟此舉會減少身故賠償金額。如保單權益人於保單期滿前提早退保，只能收取扣除保單所有欠款後的退保利益，而該款項或會遠低於已繳交之保費總額。

Policyowners may choose to apply for a policy loan while the policy is in force. But this may reduce the Death Benefit. If Policyowners surrender the Policy before the maturity of the Policy, they may only receive the surrender benefit with all the indebtedness of the Policy deducted which may be significantly less than the total amount of premiums paid.

信貸風險 Credit Risk

本產品為本公司發行的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部分，所以保單權益人受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The product is an insurance policy issued by the Company. Policyowners are subject to the credit risk of the Company. Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。如您選擇本計劃的貨幣為非本地貨幣，或若您選擇以本保單貨幣以外的貨幣支付保費或收取利益（包括退保，提取預繳保費或身故賠償），您所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

If the Plan you choose is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit (including surrender, withdrawal of prepayment of premium or death benefits) in currencies other than the policy currency(ies), the actual amount paid or received by you will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local / payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

通脹風險 Inflation Risk

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人現時預備之保障有可能無法應付未來的需求。

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

保費徵費 Premium Levy

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單權益人須支付徵費以避免任何法律後果。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyowners must pay the levy in order to avoid any legal consequences. For details, please visit our website at www.wli.com.hk.

注意 Notes

1. 本產品簡介冊由立橋人壽保險有限公司（「立橋人壽」）發行，立橋人壽對本產品簡介冊所載資料的準確性承擔一切責任。本產品簡介冊只提供計劃的一般資料，只供參考之用，並非保單的一部份，並只在香港以內派發，不能詮釋為在香港以外提供或出售或游說購買立橋人壽的任何產品的要約、招攬及建議。有關保障範圍、詳情及條款，請參閱保單文件。如有查詢，歡迎與本公司的保險顧問聯絡，或致電客戶服務熱線：+852 2830 7500。

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2. 本計劃由立橋人壽承保。立橋人壽已獲保險業監管局授權及監管，於香港特別行政區經營長期業務。
This plan is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region.
3. 本計劃為限額發售產品，供應期有限並由立橋人壽酌情決定，立橋人壽保留不接受客戶保單申請之權利，並全數退回已繳交保費及不會支付任何利息。
The offer of this plan is limited and its availability is at the discretion of Well Link Life. Well Link Life reserves the right to decline applications for this product with a full refund of any premium paid without interest.
4. 本計劃是一項保險產品。繳付之保費並非銀行存款或定期存款，本產品不受香港特別行政區存款保障計劃所保障。
This plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
5. 本計劃之保單條款受香港特別行政區的法律所規管。
The policy provision of this product is governed by the laws of the Hong Kong Special Administrative Region.
6. 若中、英文版本有歧異，概以英文版本為準。
Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

立橋人壽保險有限公司 Well Link Life Insurance Company Limited

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