

世紀創富保 LionTycoon



跨越世代 傳承更富裕未來

Excel through the times. Create your wealth and legacy.

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關於忠意香港

自1970年起，香港忠意保險一直守護著大家的生活和夢想，為未來人生提供周全保障。多年來，我們深入了解不同客戶的個別需求，致力提供迎合客戶真正需要的解決方案。擁有由保險經紀和中介組成的龐大分銷網絡，令我們對本地市場瞭如指掌，結合母公司忠意集團的全球網絡和豐富經驗，讓我們能設計出獨特、創新、簡單而靈活的理財方案，確保客戶獲得周全安心的保障。

關於忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2020年，集團的保費總收入超過707億歐元。現時，忠意集團擁有超過72,000位員工，為6,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。忠意矢志成為客戶的終身合作夥伴，透過我們的分銷網絡，為客戶提供創新和個性化的方案。

About Generali Hong Kong

Since the 1970s, Generali Hong Kong has enabled people to shape a safer future by caring for their lives and dreams. Over the years, we focus on understanding the specific and unique requirements of our customers. This serves as the core of our action in providing solutions to meet our customers changing needs. With our extensive distribution network and partnership with our intermediaries and a combination of our local knowledge with Generali Group's global network and experience, we develop unique, innovative, simple, and flexible financial solutions for our customers.

About Generali Group

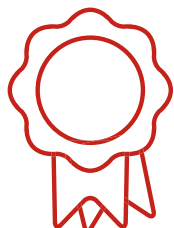
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than €70.7 billion in 2020. With nearly 72,000 employees serving 61 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

忠意集團 — 全球領先的保險公司

忠意香港的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong



A.M. Best 財務實力評級

A (截至2020年12月)

A.M. Best
Financial Strength Rating

A (as of Dec 2020)



2020年保費收入達

707億 歐元

(截至2020年12月)

70.7 billion Euro

in premiums
(as of Dec 2020)



全球50多個國家，擁有

72,000名員工

(截至2020年12月)

72,000 employees

in more than 50 countries
(as of Dec 2020)



在《財富》雜誌世界
500強中長期穩居

前100強

(截至2020年12月)

Consistently listed in the

Top 100

Fortune Global 500 Companies
(as of Dec 2020)



管理資產規模達

6,640億 歐元

(截至2020年12月)

664 billion Euro

of assets under management
(as of Dec 2020)



《福布斯》雜誌評為

**全球最佳
的保險集團**

(截至2019年9月)

Best global

insurance group
according to Forbes
(as of Sept 2019)

我們致力累積財富以實踐不同的人生里程碑，並希望能夠將自己的財產傳承至我們的摯愛。忠意人壽（香港）有限公司（「本公司」）的**世紀創富保**（「本計劃」）是一份長線分紅儲蓄及人壽計劃，旨在為您和您的摯愛創造財富，並同時提供周全保障。本計劃為您提供高額預期回報，以配合您的財務需要。根據自己不同人生階段的需要，鎖定回報以減低風險。您亦可把保單無限次傳承給後代，為摯愛添加財富。本計劃更提供不同的延伸保障，確保您和您的摯愛在最壞的情況下，仍能得到財務保障。

We work hard to build up wealth to reach different milestones in life and also allow us to pass the legacy on to our loved ones. **LionTycoon** (the “Plan”) from Generali Life (Hong Kong) Limited (the “Company”) is a long-term participating savings and life plan designed to create security and prosperity for yourself and the people you love. The Plan offers you high projected returns to match your financial needs. You could, according to the needs in your different life stages, opt to reduce the risks by locking-in the returns. You may also choose to create a legacy for your loved ones by passing your policy on to future generations infinitely. The Plan also offers various extended benefits to shelter you and your loved ones from financial difficulties should the worst happens.

4 大計劃特點 Plan highlights



財富保障及積累
Wealth protection and
accumulation



靈活管理財富，達至理財目標
Flexible access to your wealth
for realizing your financial goals



支援您應對財政狀況，
有需要時更可延長寬限期
Support you against financial
difficulties, extend the grace
period when needed



財富傳承，為摯愛作出規劃
Legacy planning for
your loved ones



財富保障及積累 Wealth protection and accumulation

本計劃以3種方式助您增值財富：

- i) **保證現金價值**
保單將會提供保證現金金額，助您保障財富。
- ii) **終期紅利¹**
終期紅利¹於保費繳付年期完結時之保單週年日開始提供，讓您更進一步增值財富。此紅利將於保單退保（不論完全或部分退保）、提早終止（如受保人身故或保單失效）或到期時支付。
- iii) **保障累積賬戶**
明白到您可能隨著人生不同階段而對穩定性追求增加，本計劃讓您可把終期紅利¹及/或部分退保金額²調撥至保障累積賬戶。當調撥完成後，該金額便為既得並可積存於賬戶內賺取非保證利息³。

The Plan helps you grow your wealth with 3 saving elements:

- i) **Guaranteed Cash Value**
A guaranteed amount of cash value will be provided under the policy to help secure your wealth.
- ii) **Terminal Dividend¹**
To help you further boost up your wealth, Terminal Dividend¹ will be available from the Policy Anniversary upon the end of the Premium Payment Term. It will be payable in the event of policy surrender (whether in full or part), early termination (e.g. death of the Insured or lapse of the policy) or expiration of the Policy.
- iii) **Benefit Accumulation Account**
Knowing you may want more certainty as you progress through life, the Plan allows you to allocate the Terminal Dividend¹ and/or partial surrender amount² to the Benefit Accumulation Account. Upon completion of the allocation, the amount will be vested and you may leave it in the account to earn non-guaranteed interest³.



財富傳承 Legacy planning



兒童教育基金 Children's education fund



退休 Retirement



實現人生大計 Achieve life aspirations



靈活管理財富，達至理財目標

Flexible access to your wealth for realizing your financial goals

本計劃提供高靈活度，讓您可以管理保單的財富及資金，配合您的個人需要。

The Plan offers you great flexibility for managing your savings in the policy and cash flow to suit your personal needs.

i) 靈活鎖定終期紅利⁴，穩握市場良機

您可以申請終期紅利鎖定選項⁴以掌管您於終期紅利¹的預期回報。受限於本公司的批准以及相關條款及細則，您可以選擇透過定期鎖定選項⁴自動鎖定終期紅利⁴或靈活鎖定選項⁴以自訂方式鎖定終期紅利⁴。當鎖定終期紅利⁴後，你可把終期紅利¹存放於保障累積賬戶內累積非保證利息³或提取現金作使用。

i) Flexibility to lock-in Terminal Dividend⁴ for securing market upside

You may apply for Terminal Dividend Lock-in Options⁴ to control over your projected return from Terminal Dividend¹. Subject to the Company's approval and the relevant terms and conditions, you may opt to lock-in the Terminal Dividend⁴ automatically through Regular Lock-in Option⁴ or manually through Flexi Lock-in Option⁴. After locked-in⁴, you may leave the Terminal Dividend¹ in the Benefit Accumulation Account for accumulating non-guaranteed interest³ or cash it out.

ii) 多項現金提取選擇

您可以選擇每年自動或自行部分退保²本保單；並可選擇以現金形式收取部分退保²之金額或把金額存放於保障累積賬戶內累積非保證利息³。

ii) Various cash withdrawal options

You may partial surrender² the Policy automatically on annual interval or manually, to cash out the amount received from partial surrender² from the policy or to accumulate it in the Benefit Accumulation Account for non-guaranteed interest³.

您可以隨時從保障累積賬戶中提取儲蓄金額⁵，從而應付您的財務需要。

Savings in the Benefit Accumulation Account can be flexibly withdrawn at any time⁵ to accommodate your financial needs.



支援您應對財政狀況，有需要時更可延長寬限期

Support you against financial difficulties, extend the grace period when needed

本計劃中的延伸保障可讓您在不同預期以外的情況下得到支援，使您和您的摯愛可以安心地享受生活。

With the extended benefits embedded in the Plan, you will always be supported under different unexpected circumstances, allowing you and your loved ones to sit back and enjoy life at ease.

意外身故保障⁶

如您不幸因意外身故，本公司將會支付身故保障以及額外支付高達200%已繳總保費⁷之意外身故保障⁶，助您的摯愛度過突如其來的困難時刻。

Accidental Death Benefit⁶

In the event of your unfortunate death due to an accident, the Company will pay the Death Benefit together with an additional Accidental Death Benefit⁶ of up to 200% of Total Premiums Paid⁷, helping your beloved overcome the sudden hardship.

延長寬限期選項⁸

萬一您遇到財務上的困難，您可以申請把繳付保費的寬限期由30日延長至180日助您解決燃眉之急，而無需擔心失去於本計劃下得到的保障。

Extended Grace Period Option⁸

In case of any urgencies related to financial difficulties, you may apply to extend the grace period of the premium payment from 30 days to 180 days for settling your pressing financial needs, without worrying about losing protection from your Policy.

保費假期選項⁹

本計劃提供長達2年的保費假期，令您的財務計劃更具彈性。於保費假期期間，您可以暫緩繳交保費，所有現金價值將會與保費假期前相同，然而，您仍可於本計劃下得到保障。

Premium Holiday Option⁹

The Plan offers Premium Holiday of up to 2 years to provide flexibility in your financial planning. During the premium holiday, the premium payment will be deferred and all cash values will remain the same as the date before the premium holiday, however, you will still be protected under the Plan.

自選附加保障，以享受更多保障

本計劃更提供不同的自選附加保障。您可以根據個人需要，選擇進一步增加您的保障，令保障覆蓋範圍更全面。請聯絡您的保險顧問或本公司的代表以了解更多。

Optional Supplementary Benefits for further protection

There are optional Supplementary Benefits offered by the Plan. You can always choose to further increase your protection by adding more comprehensive coverage based on your needs. Please contact your Insurance Advisers or the Company's Representatives to find out more.



財富傳承，為摯愛作出規劃 Legacy planning for your loved ones

身故保障

如您不幸於保障年期內身故，本公司將支付身故保障相等於：

- (I). (i) 已繳總保費⁷的100%；或 (ii) 保證現金價值及終期紅利¹（以較高者為準）+
- (II). 保障累積賬戶餘額（如有）-
- (III). 債項（如有）

您可以透過所選身故保障支付方式¹⁰支付身故保障、意外身故保障⁶（如有）及任何本保單附加保障之身故保障（「總身故款項」）。您可把該金額以一筆過形式傳承給受益人；或者以每月形式支付或部份形式逐步傳承，為摯愛賺取保證利息。

將保單傳承後代

本計劃下之傳承權益¹¹可讓您輕鬆地把您保單中的財富和保障無限次傳承至後代。行使此權益後，保障年期將會調整至新受保人的138歲，保單價值也會繼續累積。

Death Benefit

Upon your unfortunate death during the Benefit Term, the Company will pay a Death Benefit equivalent to:

- (I). The higher of (i) 100% of Total Premiums Paid⁷; or (ii) Guaranteed Cash Value and Terminal Dividend¹ +
- (II). Balance of Benefit Accumulation Account (if any) -
- (III). Indebtedness (if any)

You may choose how the Death Benefit together with the Accidental Death Benefit⁶ (if any) and any death payment from Supplementary Benefit(s) attached to the Policy ("Total Death Payment") will be paid according to your elected Death Benefit Option¹⁰. You may pass your accumulated legacy to Beneficiary through the form of a lump sum payment; or gradually through monthly installment payment or partial payment to earn guaranteed interest for your loved ones.

Pass on the Policy through generations

The Legacy Planning Option¹¹ under the Plan allows you to pass your wealth and protection of the Policy to your next generations infinitely and hassle free. Upon exercising this option, the coverage period will be adjusted to age 138 of the New Insured and the policy values will continue to grow over time.

計劃概覽 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan								
保障年期 Benefit Term	至138歲 To age 138								
保費繳付年期 / 簽發年齡 Premium Payment Term / Issue Age	<table border="1"> <thead> <tr> <th>保費繳付年期 Premium Payment Term</th> <th>簽發年齡 Issue Age</th> </tr> </thead> <tbody> <tr> <td>3年 3 years</td> <td rowspan="4">出生後15日 - 75歲 15 days after birth - age 75</td> </tr> <tr> <td>5年 5 years</td> </tr> <tr> <td>8年 8 years</td> </tr> <tr> <td>10年 10 years</td> </tr> </tbody> </table>	保費繳付年期 Premium Payment Term	簽發年齡 Issue Age	3年 3 years	出生後15日 - 75歲 15 days after birth - age 75	5年 5 years	8年 8 years	10年 10 years	
保費繳付年期 Premium Payment Term	簽發年齡 Issue Age								
3年 3 years	出生後15日 - 75歲 15 days after birth - age 75								
5年 5 years									
8年 8 years									
10年 10 years									
	您可以選擇預繳保費（只適用於以年繳模式繳付保費的保單）以賺取預存利息 ¹² 。 You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning deposit interest ¹² .								
保單貨幣 Policy Currency	美元 USD								
繳付模式 Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly								
最低名義金額 ¹³ （以每張保單計） Minimum Notional Amount ¹³ (per Policy)	10,000 美元 USD 10,000								

保單保障 Policy Benefits

<p>保證現金價值 Guaranteed Cash Value</p>	<ul style="list-style-type: none"> 於保單內提供保證金額。 Guaranteed amount provided under the Policy.
<p>保障累積賬戶 Benefit Accumulation Account</p>	<ul style="list-style-type: none"> 已鎖定的終期紅利⁴及/或部分退保²的金額可調撥至保障累積賬戶以累積非保證利息³。 您可以隨時⁵提取保障累積賬戶中的餘額。 The amount of Terminal Dividend locked-in⁴ and/or partial surrender² can be allocated into the Benefit Accumulation Account for accumulating non-guaranteed interest³. You may opt to withdraw the balance of the Benefit Accumulation Account at any time⁵.
<p>終期紅利¹ Terminal Dividend¹</p>	<ul style="list-style-type: none"> 非保證，本公司亦可隨時更改或撤銷。 由保費繳付年期完結時之保單週年日開始提供。 <p>終期紅利鎖定選項⁴: 由第15個保單週年日開始，您可以申請用以下方式鎖定部份終期紅利⁴並調撥至保障累積賬戶以累積非保證利息³，惟須受限於60%之最高總鎖定百分比：</p> <ol style="list-style-type: none"> 定期鎖定選項⁴ <ul style="list-style-type: none"> 您可以指定1%-5%當時之終期紅利¹，於指定之保單週年日起及其後之每個保單週年日自動調撥至保障累積賬戶。當達到最高總鎖定百分比時，此選項將會自動終止。 靈活鎖定選項⁴ <ul style="list-style-type: none"> 您可以把指定百分比之終期紅利¹以自訂方式調撥至保障累積賬戶。 <ul style="list-style-type: none"> Non-guaranteed, which may be altered or withdrawn by the Company at any time. Available from the Policy Anniversary upon the end of Premium Payment Term. <p>Terminal Dividend Lock-in Options⁴: Starting from the 15th Policy Anniversary, you may apply to lock-in a portion of Terminal Dividend⁴ and allocate it to the Benefit Accumulation Account for accumulating non-guaranteed interest³, subject to 60% of the maximum aggregated lock-in percentage with the following options:</p> <ol style="list-style-type: none"> Regular Lock-in Option⁴ <ul style="list-style-type: none"> You may specify 1%-5% of the prevailing Terminal Dividend¹ for allocating automatically to the Benefit Accumulation Account from the Policy Anniversary specified by you and every Policy Anniversary thereafter. Subject to the maximum aggregated lock-in percentage, this option will be ceased automatically. Flexi Lock-in Option⁴ <ul style="list-style-type: none"> You may designate a percentage of Terminal Dividend¹ for allocating to the Benefit Accumulation Account manually.

保單保障 Policy Benefits

退保保障
Surrender Benefit

於保單退保時，本公司將會支付：

- (I). 保證現金價值 +
- (II). 保障累積賬戶餘額（如有） +
- (III). 終期紅利¹（如有） -
- (IV). 債項（如有）

部分退保支取方式²：

- 現金提取；或
- 積存於保障累積賬戶。

您可以選擇以以下方式部分退保您的保單：

- 選項1 - 單次部份退保²
 - 您可以隨時根據個人需要，指定一筆金額作出部份退保。
- 選項2 - 定期部份退保²
 - 您的保單將會於您指定年期內之每個保單週年日按您指定的金額進行自動部分退保。

Upon policy surrender, the Company will pay:

- (I). Guaranteed Cash Value +
- (II). Balance of Benefit Accumulation Account (if any) +
- (III). Terminal Dividend¹ (if any) -
- (IV). Indebtedness (if any)

Payout options for partial surrender²:

- Cash out; or
- Accumulate in Benefit Accumulation Account.

You may select the following options to surrender your policy in partial:

- Option 1 - Single Partial Surrender²
 - You may partially surrender at your designate lump sum amount at any time based on your own needs.
- Option 2 - Regular Partial Surrender²
 - Your policy will be automatically partial surrendered on every Policy Anniversary within your specified period at your designated amount.

身故保障
Death Benefit

於您不幸身故時，本公司將會支付身故保障如下：

- (I). (i) 已繳總保費⁷的100%；或(ii) 保證現金價值及終期紅利¹（如有）（以較高者為準） +
- (II). 保障累積賬戶餘額（如有） -
- (III). 債項（如有）

於您不幸因意外身故時，本公司將會額外支付：

- (I). 意外身故保障⁶（相等於您身故日時200%之已繳總保費⁷）

身故保障支付方式¹⁰：

您可以選擇以以下其中一個選項支付總身故款項：

1. 一筆過形式支付
2. 每月形式支付
 - 受益人將會於5年、10年、20年、30年或其他經本公司同意的期限內每月收取固定比例的總身故款項。尚未領取的總身故款項亦可獲保證利息，利率將於開始支付每月總身故款項時由本公司釐定。
3. 部份形式支付
 - 一筆過形式向受益人支付部份總身故款項，剩餘的金額以每月形式支付。

Upon your unfortunate death during the Benefit Term, the Company will pay:

- (I). The higher of (i) 100% of Total Premiums Paid⁷; or (ii) Guaranteed Cash Value and Terminal Dividend¹ (if any) +
- (II). Balance of Benefit Accumulation Account (if any) -
- (III). Indebtedness (if any)

Upon your unfortunate death resulted in an accident, additionally, the Company will pay:

- (I). Accidental Death Benefit⁶ (equivalent to 200% Total Premiums Paid⁷ as of the date of your death)

保單保障 Policy Benefits

身故保障 Death Benefit	<p>Death Benefit Options¹⁰:</p> <p>You may choose to pay the Total Death Payment according to one of the following options:</p> <ol style="list-style-type: none"> 1. Lump Sum Payment 2. Monthly Installment Payment <ul style="list-style-type: none"> • A fixed portion of Total Death Payment will be paid to the Beneficiary on a monthly basis in either 5, 10, 20, 30 years or other periods agreed by the Company. Beneficiary can also earn guaranteed interest on the Total Death Payment which is yet to be paid, the interest rate will be determined by the Company upon the start of monthly installment of the Total Death Payment. 3. Partial Payment <ul style="list-style-type: none"> • Part of the Total Death Payment will be paid in a lump sum and the remaining amount will be paid in monthly installments.
期滿保障 Maturity Benefit	<p>於保單期滿時，本公司將會支付：</p> <p>(I). 保證現金價值 + (II). 保障累積賬戶餘額（如有）+ (III). 終期紅利¹（如有） - (IV). 債項（如有）</p> <p>Upon the expiration of the Policy, the Company will pay:</p> <p>(I). Guaranteed Cash Value + (II). Balance of Benefit Accumulation Account (if any) + (III). Terminal Dividend¹ (if any) - (IV). Indebtedness (if any)</p>

其他選項 Other Option

傳承權益 ¹¹ Legacy Planning Option ¹¹	<p>於第1個保單週年日後，您可以申請傳承權益¹¹更換受保人，惟當時受保人必須仍然在生及保單仍然生效。</p> <p>您可申請以下的選項:</p> <ol style="list-style-type: none"> 1. 更換受保人¹¹ <ul style="list-style-type: none"> • 您可以申請更換現時的受保人至新的受保人。 2. 保單延續¹¹ <ul style="list-style-type: none"> • 於受保人不幸身故後，1位受益人將會成為新的受保人及/或新的保單持有人。 <p>After the 1st Policy Anniversary, you may apply for the Legacy Planning Option¹¹ to change the Insured while the Insured is still alive and the Policy is still in force.</p> <p>You may apply for the following options:</p> <ol style="list-style-type: none"> 1. Change of Insured¹¹ <ul style="list-style-type: none"> • You can change the existing Insured to a New Insured. 2. Policy Continuation¹¹ <ul style="list-style-type: none"> • If the Insured dies, 1 Beneficiary will become the New Insured and/or the New Policyholder.
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其他保障 Other Benefits

延伸保障 Extended Benefits	<ul style="list-style-type: none"> • 意外身故保障⁶ Accidental Death Benefit⁶ • 延長寬限期選項⁸ Extended Grace Period Option⁸ • 保費假期選項⁹ Premium Holiday Option⁹
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個案分享 Case Study

滿足財務需求 Fulfill financial aspiration



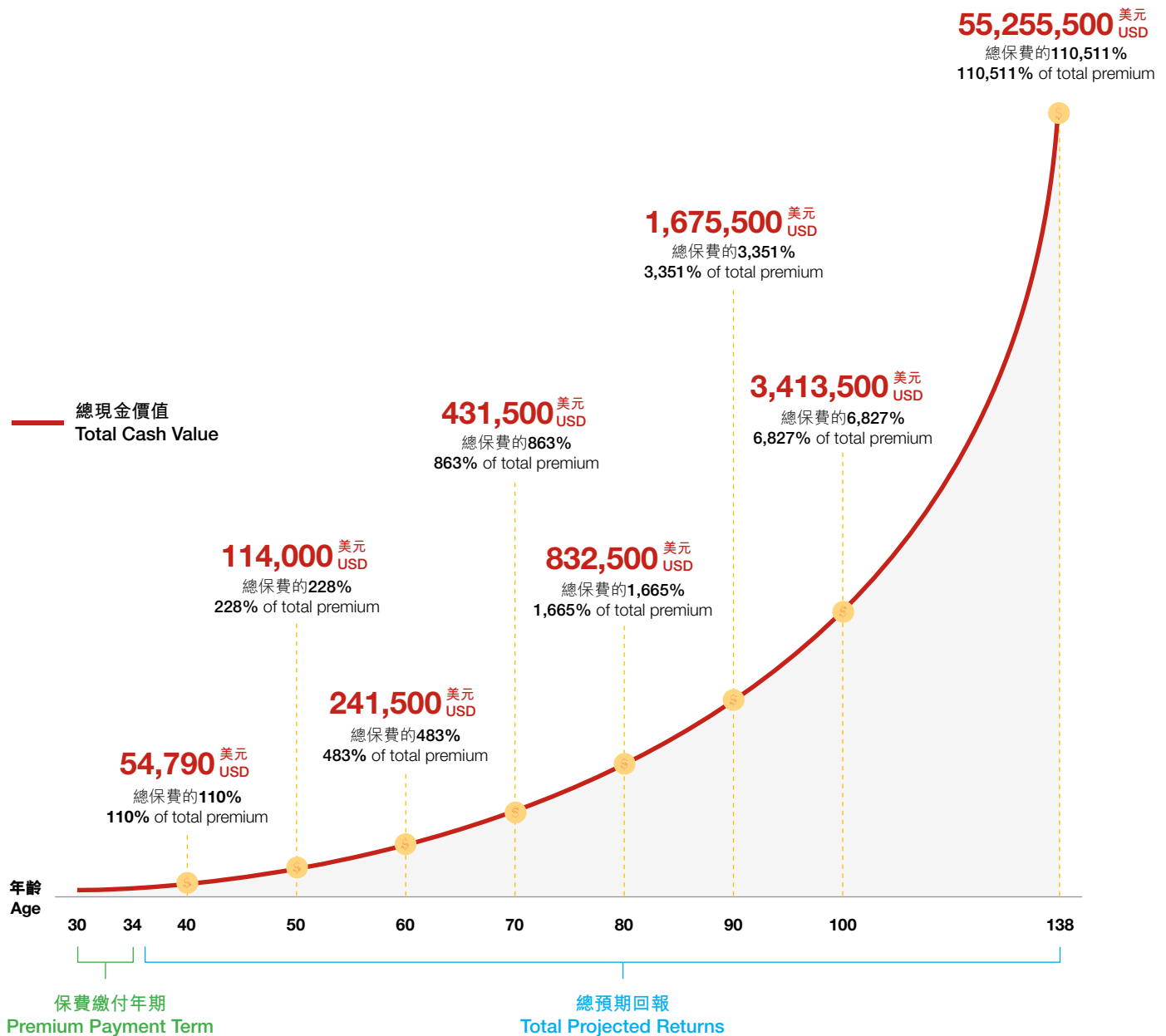
歐先生 Mr. Au

30歲 Age 30
 企業家 Entrepreneur
 已婚並育有一名初生兒子
 Married with a newborn son

歐先生投保了**世紀創富保**以滿足他的財務需求。本計劃可向歐先生提供高額預期回報，並確保他的家人在最壞的情況下，仍能得到財務保障。

Mr. Au applies **LionTycoon** to fulfill his financial aspiration. This Plan can offer Mr. Au with high projected returns and shelter his family from financial difficulties should the worst happens.

保費繳付年期 : **5** 年
 Premium Payment Term : **5** Years
 年繳保費 : **10,000** 美元
 Annual Premium : **10,000** USD
 總保費 : **50,000** 美元
 Total Premium : **50,000** USD



輕鬆進行財富傳承 Wealth transfer at ease



袁先生 Mr. Yuen

55歲 Age 55
退休人士 Retiree
7歲女兒的爸爸
Father of a daughter of age 7

袁先生投保了**世紀創富保**，以為其財富增值及把保單傳承至女兒(Kelly)，作為她的大學畢業禮物。

Mr. Yuen applies for **LionTycoon** to grow his savings as well as to pass the policy to his daughter (Kelly) later as a university graduation gift.

保費繳付年期 : **3** 年
Premium Payment Term : **3** Years

年繳保費 : **62,500** 美元
Annual Premium : **62,500** USD

總保費 : **187,500** 美元
Total Premium : **187,500** USD

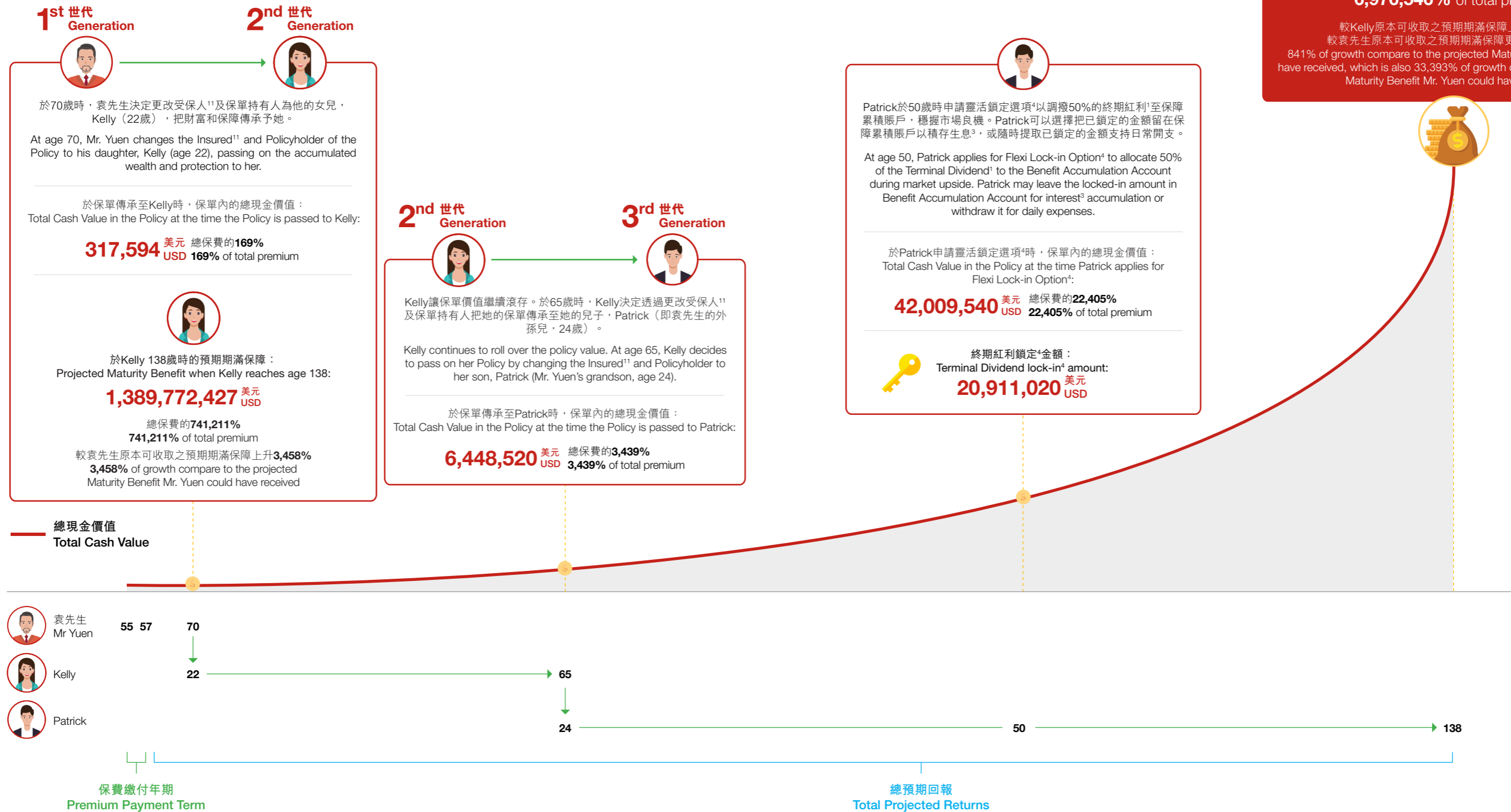
於袁先生138歲時的預期期滿保障 : **39,056,619** 美元
Projected Maturity Benefit when Mr. Yuen reaches age 138 : **39,056,619** USD
總保費的**20,830%**
20,830% of total premium



於Patrick 138歲時的預期期滿保障 :
Projected Maturity Benefit when Patrick reaches age 138:

13,081,043,742 美元
USD
總保費的**6,976,546%**
6,976,546% of total premium

較Kelly原本可收取之預期期滿保障上升841%，
較袁先生原本可收取之預期期滿保障更上升33,393%
841% of growth compare to the projected Maturity Benefit Kelly could have received, which is also 33,393% of growth compare to the projected Maturity Benefit Mr. Yuen could have received



保單的高額預期回報及遺產規劃特點可讓袁先生支持家人的需要，並成功把他的保單傳承至第3代。
With the high projected returns of the policy and the legacy planning feature, Mr. Yuen can support his family and successfully pass on his Policy to the 3rd generation.

退休規劃 Retirement planning



黃小姐 Miss. Wong

40歲 Age 40
會計師 Accountant
未婚 Single

黃小姐投保了世紀創富保，以賺取預期高額回報，以及在本計劃下得到保障。因此，她的退休生活便可得到充足的準備。

Miss. Wong applies for **LionTycoon** aiming to earn high projected returns while being protected under the Plan, so she can be well prepared for her retirement life.

保費繳付年期 : 8 年
Premium Payment Term : 8 Years

年繳保費 : 50,000 美元
Annual Premium : 50,000 USD

總保費 : 400,000 美元
Total Premium : 400,000 USD

黃小姐可獲支付之總現金價值:
The Total Cash Value that Miss. Wong receives:

79,249,036 美元
USD

總保費的 19,812%

19,812% of total premium



黃小姐為了擁有更有保證的儲蓄，她調撥保單內70%的總現金價值到保障累積賬戶。

Miss. Wong allocates 70% of the cash value from the policy to Benefit Accumulation Account for a more certain of saving.

總現金價值餘額: 1,845,493 美元 總保費的461%
Balance of Total Cash Value: 1,845,493 USD 461% of total premium

調撥至保障累積賬戶 : 1,291,845 美元
Allocation to Benefit Accumulation Account : 1,291,845 USD

黃小姐決定退休，並透過部分退保²提取50,000美元享受退休旅行。

Miss. Wong decides to retire and withdraw USD 50,000 through partial surrender² for a retirement trip.

總現金價值餘額:
Balance of Total Cash Value:
1,218,008 美元 總保費的305%
USD 305% of total premium

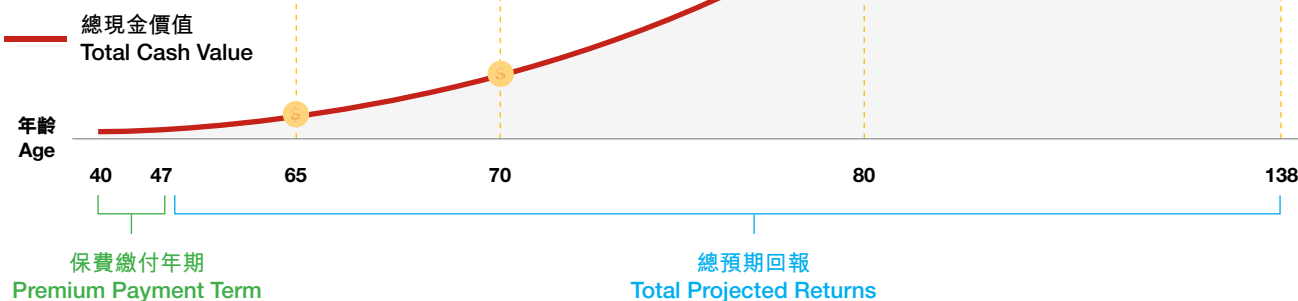
現金提取 : 50,000 美元
Cash Withdrawal : 50,000 USD

黃小姐決定從保障累積賬戶提取20,000美元以支持日常開支。

Miss. Wong decides to withdraw USD 20,000 from the Benefit Accumulation Account to support her daily expenses.

總現金價值餘額: 2,895,878 美元 總保費的724%
Balance of Total Cash Value: 2,895,878 USD 724% of total premium

現金提取 : 20,000 美元
Cash Withdrawal : 20,000 USD



註：

1. 總現金價值或期滿保障 = 保證現金價值 + 保障累積賬戶餘額 (如有) + 終期紅利¹ (如有)
2. 以上個案分享之應獲支付總額均四捨五入至最接近之整數，或會與實際應獲支付總額稍有出入。

Remarks:

1. Total Cash Value or Maturity Benefit = Guaranteed Cash Value + balance of Benefit Accumulation Account (if any) + Terminal Dividend¹ (if any)
2. The amounts illustrated in the case studies above are rounded to the nearest integer. The actual amount payable in the case studies above may differ slightly due to rounding differences.

註：

- 於保單開始提供終期紅利及保單仍然生效時，終期紅利（如有）將最少每年公佈一次。終期紅利的實際金額（如有）於行使終期紅利鎖定選項或應付時按本公司之絕對決定權而釐定。
- 所有保單價值，包括保證現金價值，終期紅利，以及用以計算保證身故保障和意外身故保障的已繳總保費將會於部分退保後按比例減少。

於第2個保單週年日後，受限於本公司批准及現行行政規則，您可以本公司指定的表格向本公司提交書面申請定期部份退保之選項，申請須於下一個保單週年日前2個月內提交並獲得本公司的批准。該申請於獲得本公司批准當日生效，而首次定期部份退保於緊接批准日當日之保單週年日開始進行。受限於本公司現行行政規則之保單最低名義金額要求，當總退保金額不足以支付指定之定期部份退保金額，定期部份退保將自動終止。
- 利率並非保證，有關最新的利率，請參閱建議書。
- 有關定期鎖定選項之申請須最少於下一個保單週年日前2個月提交並獲得本公司的批准。當該申請獲得本公司批准後即生效，而首次鎖定將於緊隨獲批准當日之保單週年日開始進行。定期鎖定選項及靈活鎖定選項之鎖定總百分比不得超過60%。當行使終期紅利鎖定選項後，本公司將根據已鎖定的終期紅利，相應地以本公司決定的比率來調整任何將來終期紅利的金額。申請獲批准後，不得更改或取消。有關終期紅利鎖定選項之條款及細則的詳情，請參閱保單條款。
- 受限於本公司批准及現行行政規則，您隨時可以本公司指定的表格向本公司提交書面申請於保障累積賬戶進行提取。
- 受保人的受保年齡為75歲以下方可享有意外身故保障。在受保人年齡達80歲的保單週年日前，若受保人因意外後180日內身故，每名受保人可獲支付之意外身故保障為受保人身故日時已繳總保費之200%或每名受保人最高300,000美元為上限（以較低者為準）。若本計劃之保單的受保人亦受保於本公司的其他保單，則所有有關保單的意外身故保障合計的最高賠償額應與本計劃之保單所支付有關保障的最高賠償額相同。
- 已繳總保費是到期及已繳付的保費，並不包括任何額外保費及任何附加保障的保費。
- 於第1個保單週年日後，及在保費繳付年期完結前而保單仍然生效期間，保單持有人可申請延長寬限期由30日至批准日當日或緊接其後之首次欠付保費日起計180日（「延長寬限期」）。於延長寬限期期間，保單仍然生效。然而，保費將會繼續累積，任何到期及未繳付之保費必須於延長寬限期結束後繳清。請注意，本選項不適用於任何選擇預繳為繳付年期之保單。
- 保單持有人可於第2個保單週年日及受保人年齡達70歲前，以本公司指定的表格於保費假期之開始首日（即下個保單年度的第1日）前1個月向本公司提交書面要求申請保費假期選項。任何債項必須於保費假期生效前繳清。保費假期開始時，所有保單之附加保障（如有）將會被終止。請注意，本選項只適用於任何選擇8年或10年保費繳付年期之保單。
- 身故保障的預設支付方式為一筆過形式支付。您可以在受保人身故前申請轉換支付方式，此選擇乃受公司當時的行政規定約束。詳情請參閱保單條款。

Remarks:

- Terminal Dividend will be declared (if any) at least once a year provided that it is available and the policy is still in force. The actual amount of Terminal Dividend (if any) will only be determined at the Company's absolute discretion when exercising Terminal Dividend Lock-in Option or when it is payable.
- All policy values, including Guaranteed Cash Value, Terminal Dividend and Total Premiums Paid for calculation of Guaranteed Death Benefit and Accidental Death Benefit will be reduced proportionately upon partial surrender.

After the 2nd Policy Anniversary, subject to the Company's approval and the prevailing administrative rules, you may apply for the option of Regular Partial Surrender by submitting written request to the Company on the Company's prescribed form and get the Company's approval with at least 2 months before the next Policy Anniversary. Regular Partial Surrender will be effective upon the Company's approval and the 1st Regular Partial Surrender will take place on the Policy Anniversary immediately after the approval date. Subject to the requirement of minimum Notional Amount of the Policy as per the Company's prevailing administrative rule, and if the total surrender amount is not enough to pay the requested regular partial surrender amount, Regular Partial Surrender will cease automatically.
- The interest rate is not guaranteed. For the latest interest rate, please refer to the illustration.
- For Regular Lock-in Option, you are required to apply and get the Company's approval at least 2 months before the next Policy Anniversary. It will be effective upon the Company's approval and the 1st lock-in will take place on the Policy Anniversary immediately after the approval date. The aggregated lock-in percentage of both Regular Lock-in Option and Flexi Lock-in Option shall not exceed 60%. After exercising Terminal Dividend Lock-in Options, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by the Company based on the Terminal Dividends which have been locked-in. Upon approval of the request, no change or cancellation of the option is allowed. Please refer to the terms and conditions in the Policy Provisions for details of the Terminal Dividend Lock-in Options.
- Subject to the Company's approval and the prevailing administrative rules, you may apply for withdrawal from the Benefit Accumulation Account at any time by submitting a written request to the Company on the Company's prescribed form.
- In order to be eligible for coverage under Accidental Death Benefit, the insurable age of the Insured must be aged below 75. Before the Policy Anniversary on which the Insured attains age of 80, if the Insured dies due to an Accident within 180 days, an Accidental Death Benefit equivalent to 200% of Total Premiums Paid as at the date of death of the Insured or USD 300,000 per Insured (whichever is lower). If the Insured's Policy under this Plan is also an Insured named under other policies issued by the Company, then the maximum aggregate amount of Accidental Death Benefit payable under all the said policies shall be the same corresponding maximum amount of benefit payable under the Policy of this Plan.
- Total Premiums Paid refers to due and paid premium, excluding any substandard premiums and premiums of any supplementary benefits.
- After the 1st Policy Anniversary, before the end of Premium Payment Term while the Policy is still in force, the Policyholder may apply to extend the grace period from 30 days to 180 days ("Extended Grace Period") from the due date of the first unpaid premium following on or immediately after the request approval date. During the Extended Grace Period, the Policy will remain effective. However, premium will continue to accrue and any due and unpaid premiums are required to be settled by the end of the Extended Grace Period. Please note, this option is not applicable to any policies that select prepayment for Premium Payment Term.
- From the 2nd Policy Anniversary and before age 70 of the Insured, Policyholder may apply for Premium Holiday Option by submitting written request to the Company on the Company's prescribed form at least 1 month before start date of the premium holiday, i.e. 1st day of the next Policy Year. Any Indebtedness must be repaid before the Premium Holiday is effective. Upon the start of the Premium Holiday, all supplementary benefit(s) (if any) attached to the Policy will be terminated. Please note, this option is only applicable to any policies that select 8 years or 10 years for Premium Payment Term.
- The default option for the Death Benefit Option is Lump Sum Payment. You can apply to change this option before the death of the Insured, subject to the prevailing administrative rules. Please refer to Policy Provisions for details.

11. 申請「更換受保人」選項必須符合當時的行政規定及以下條件：
- 新的受保人必須於行使傳承權益時仍然在世；
 - 新的受保人必須與保單持有人有可保利益關係；及
 - 新的受保人必須比現時的受保人年輕或年齡低於75歲。

申請「保單延續」選項必須符合當時的行政規定及以下條件：

- 於現時的受保人身故前只可以有1位受益人；
- 新的受保人必須於行使傳承權益時仍然在世；及
- 新的受保人必須比現時的受保人年輕或年齡低於75歲。

若現時的受保人及保單持有人為同一人，於現時的受保人不幸身故時，新的受保人將會同時成為新的保單持有人。

傳承權益之條款及細則的詳情請參閱保單條款。

12. 保費預存賬戶只適用於可預繳保費的保單。若預繳保費及徵費後導致保費預存賬戶餘額超出餘下保費繳付年期所需的保費及徵費總額，預繳款項將不獲接受。

年繳保費及相關所需之徵費將於到期時於保費繳付年期內的每個保單週年日自動從保費預存賬戶扣除。保費預存賬戶餘額將根據保費預存賬戶利率積存，本公司可不時更改此利率。

規定之徵費率由保險業監管局不時公佈並於將來或會更改。若保費預存賬戶餘額不足夠支付到期及應繳的年繳保費及/或徵費，您將須要繳付未繳付的保費及/或徵費。當保單的所有到期保費及/或徵費已被繳清，保費預存賬戶餘額包括利息（如有），將會給付保單持有人。

當保費預存賬戶餘額（如有）不足夠支付年繳保費及徵費時，本公司將向您發出繳費通知書。

如於保費預存賬戶作出提取、保單失效或保單被退保，均須收取提取費用。

如受保人身故，保費預存賬戶餘額（如有）將連同身故保障給付保單受益人。

詳情請參閱由本公司發出的說明文件及保單條款。

13. 名義金額將會用作計算保單的保費、保證現金價值及其他保單的相關金額。此金額並非等同此保單可支付的身故保障金額。

11. The application of "Change of Insured" option is subject to the prevailing administrative rules and the following requirements:

- The New Insured must be alive at the time of the Legacy Planning Option is exercised;
- The New Insured must have an insurable interest with the Policyholder; and
- The New Insured must be younger than the existing Insured or below age 75.

The application of "Policy Continuation" option is subject to the prevailing administrative rules and the following requirements:

- There is only 1 Beneficiary before the death of the existing Insured;
- The New Insured must be alive at the time of the Legacy Planning Option is exercised; and
- The New Insured must be younger than the existing Insured or below age 75.

If the existing Insured and the Policyholder is the same person, upon the death of the existing Insured, the New Insured will be the New Policyholder at the same time.

Please refer to the terms and conditions in the Policy Provisions for details of the Legacy Planning Option.

12. Premium Deposit Fund ("PDF") is only applicable to policy with premium prepayment. If the balance of PDF after prepayment of premium and levy exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted.

Annual premiums and the corresponding levy will be deducted automatically from the PDF on each Policy Anniversary during the Premium Payment Term when due. The balance of PDF is accumulated at a premium deposit fund interest rate (PDF interest rate) which will be changed from time to time by the Company.

Levy is subject to the prescribed rate as published by Insurance Authority from time to time and may be changed in the future. You may be required to pay any outstanding premiums and/or levy in case the balance of PDF is not sufficient to pay the annual premium and/or levy due and payable. Once all premiums and/or levy due under the policy are paid, the balance of PDF including interest (if any), will be paid to the Policyholder.

When the balance of PDF (if any) is insufficient to pay the annual premium and levy payable, the Company will issue a premium notice to you.

There will be early withdrawal charge upon any withdrawal from the PDF, on the lapse or surrender of the policy.

If the Insured passes away, the balance of PDF (if any) together with the Death Benefit will be payable to the policy beneficiary.

For details, please refer to illustrative document and Policy Provisions issued by the Company.

13. The Notional Amount will be used to calculate the premiums, Guaranteed Cash Value and other relevant values under the Policy. This amount does not represent the Death Benefit amount payable under the Policy.

主要不保事項：**意外身故保障**

- (I). 在神智清醒或不清醒下自殺、企圖自殺或自我傷殘；
- (II). 參與危險性運動（包括但不限於必須使用繩子或嚮導的爬山活動、地底岩洞探險、跳傘、潛水或其他水下活動、冬季運動、越野賽跑、打馬球或任何運用足部以外的競賽），在申請書已聲明並獲本公司批准者除外；
- (III). 意外或非意外地吸食或吸食任何毒品、藥物、鎮靜劑或毒藥，但由註冊醫生處方者除外；
- (IV). 意外或非意外地吸入任何氣體或煙氣，但因工作關係遭遇危險，引起意外地吸入則除外；
- (V). 神經失常或患有精神虛弱或精神病；
- (VI). 觸犯或企圖觸犯刑事罪行；
- (VII). 宣告或非宣告的戰爭、革命或任何類似戰爭行動；於宣告或非宣告的戰爭時的軍事或海事服務或於戰爭行動或恢復社會秩序時執行任務；或
- (VIII). 進入、離開、駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票乘坐有固定的航班及固定飛行路線的商營客機除外。

產品風險：**信貸風險**

您的保單利益須承受本公司的信貸風險，如果本公司無法按保單的承諾履行財務責任，您可能損失已繳保費及利益。

通脹風險

於決定名義金額及檢視建議書內的金額時，請考慮因通脹而引致未來生活成本上漲的風險。當實際的通脹比預計高的時候，即使本公司已經完成所有合約義務，您的實質收益可能會較預期少。

匯率風險

所有繳付之保費及支付之保障均以保單貨幣作單位。在本公司當時的行政規定許可下，您可申請與保單貨幣不同的貨幣作為繳付單位。繳付之保費及支付之保障金額將會以本公司最新兌換率兌換為繳付貨幣，該兌換率是根據相關銀行的兌換率並由本公司全權釐定。兌換率會不時波動。往後繳付的保費（如有）可能會因匯率之波動而比繳付的首次保費金額為高。

退保風險

於保障年內，您可以提交書面申請向本公司申請退保保單。然而，提早退保後取回的利益（如有）可能會大幅度少於已繳總保費。

保費延誤或漏繳

若您於保費繳付年內停止繳付保費，而當時之保證現金價值及於保障累積賬戶內的餘額（如有）最少相等於逾期未付之保費加上任何債項（如有），則本公司會以帶息的自動貸款形式墊支該逾期未付之保費，否則保單會於30天寬限期或延長寬限期（視屬何情況而定）完結時失效而導致您或須承受顯著的損失。

Key Exclusions:**Accidental Death Benefit**

- (I). Suicide, attempted suicide or self-inflicted injury while sane or insane;
- (II). Engaging in a hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, scuba-diving or other underwater pastimes, winter sports, steeple chasing, polo or racing of any kind other than on foot), other than those stated in the application and approved by the Company;
- (III). Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
- (IV). Inhaling any gas or fumes, accidentally or otherwise, except as a result of an accident arising from a hazard incidental to the Insured's occupation;
- (V). Insanity or mental infirmity or mental disease;
- (VI). Committing or trying to commit a criminal offence;
- (VII). War, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- (VIII). Entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Product Risks:**Credit risk**

Your benefits under the Policy are subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

Inflation Risk

When you decide the Notional Amount and review the values shown in the proposal, please note that the cost of living in the future may be higher than it is today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if the Company meets all of the contractual obligations.

Exchange Rate Risk

All premium payments and benefit payouts will be at the policy currency. Subject to the Company's prevailing administrative rules, you may request a payment currency different from the policy currency. The premium amount payable or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by the Company based on any relevant banks' exchange rate. Exchange rate fluctuates from time to time. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations.

Risk from Surrender

You may request to surrender the Policy by sending a written request to the Company during the Benefit Term. However, benefit received from early surrender (if any) may be significantly less than the Total Premiums Paid.

Delay or Non-Payment of Premium

If you cease to pay premium during the Premium Payment Term, the Company will advance the premium due as an interest bearing's automatic loan as long as the sum of Guaranteed Cash Value and the balance of the Benefit Accumulation Account (if any) is at least equal to the sum of the premium in default and the Indebtedness (if any), or the Policy will be lapsed upon the end of the 30-day grace period or Extended Grace Period (as the case may be) and you may suffer a significant loss.

重要事項：**冷靜期**

您有權以書面通知要求本公司取消保單，並獲退還所有已繳保費及保費徵費（但不附帶任何利息）。為行使這項權利，該取消保單的通知必須由您簽署，並連同保單由本公司在香港英皇道1111號太古城中心一期21樓於冷靜期內直接收到。如果您曾經因索償而獲得賠償，則不會獲發還保費與保費徵費。冷靜期為緊接保單或冷靜期通知書交付予您或您的指定代表之日起計的21個曆日的期間（以較早者為準）。為免生疑問，交付人壽保險保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。冷靜期通知書是由本公司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。

自殺

受保人由本保單的(i) 簽發日、(ii) 任何保單復效生效日或(iii) 更換受保人生效日（以較後者為準）起計1年內自殺，無論自殺時神智清醒與否，本公司的責任只限於退還扣除任何已繳/應繳保障及扣除任何債項後的已繳之保費而不包括利息。如果本保單曾復效，該退還保費則以復效生效日起計已繳之保費。

保單終止

當發生下列任何一項情況（以最早者為準），意外身故保障將會自動終止：

- 當已支付意外身故保障；或
- 於受保人年齡達80歲之保單週年日或新的受保人年齡達80歲之保單週年日（如現時之受保人於其年齡達75歲前按傳承權益而被更改至新的受保人）。

當發生下列任何一項情況（以最早者為準），延長寬限期將會自動終止：

- 當行使此選項後；或
- 當本保單已毋須繳付保費時。

當發生下列任何一項情況（以最早者為準），保費假期選項將會自動終止：

- 已獲得2年之總保費假期年期；
- 當本保單已毋須繳付保費時；或
- 於受保人年齡達70歲之保單週年日或新的受保人年齡達70歲的保單週年日（如現時之受保人於其年齡達70歲前按傳承權益而被更改至新的受保人）。

當發生下列任何一項情況（以最早者為準），保單將會自動終止：

- 受保人身故（除非已行使保單延續）；
- 保單的期滿日；
- 本保單被取消或完全退保；
- 未能於保費繳款到期日起計30日或延長寬限期（視屬何情況而定）內繳付逾期的保費，除非該保費已由批出之自動保單貸款支付；或
- 當債項等如或多於保證現金價值及保障累積賬戶餘額（如有的總和時。

Important Notes:**Cooling-off Period**

You have the right to cancel the Policy and obtain a refund of any premium(s) and levy paid (without any interest) by giving a written notice to the Company. To exercise this right, the notice of cancellation must be signed by you, together with the Policy, received directly by the Company at 21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. No refund of premium and levy can be made if a claim payment has been made prior to your request for cancellation. The Cooling-off Period is the period of 21 calendar days immediately following either the day of the delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. For the avoidance of doubt, the day of delivery of the life insurance policy or the Cooling-off Notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day, the Cooling-off Period shall include the next working day. The Cooling-off Notice is a notice that will be sent to you or your nominated representative by the Company to notify you of the Cooling-off Period around the time the policy is delivered.

Suicide

If the Insured commits suicide, whilst sane or insane, within 1 year from (i) the Date of Issue, (ii) the effective date of any reinstatement of this Policy or (iii) the effective date of change of Insured, whichever is later, the liability of the Company shall be limited to return of premiums paid without interest, less any paid/payable Benefits and less any Indebtedness. In case of reinstatement, such amount of premium to be refunded shall be the premium paid calculated from the effective date of reinstatement.

Termination Conditions

Accidental Death Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- The date this Accidental Death Benefit payout; and
- The Policy Anniversary on which the Insured attains age 80 or the New Insured attains age 80 (if the existing Insured, before attaining age of 75, is changed to a New Insured under Legacy Planning Option).

Extended Grace Period Option shall automatically terminate on the occurrence of the earliest of the following events:

- Once this option has been exercised; and
- The date when no more premium is required under the Policy.

Premium Holiday Option shall automatically terminate on the occurrence of the earliest of the following events:

- When the total premium holiday taken in aggregate is equal to 2 years;
- The date when no more premium is required under the Policy; and
- The Policy Anniversary on which the Insured attains age 70 or the New Insured attains age 70 (if the existing Insured, before attaining age of 70, is changed to a New Insured under Legacy Planning Option).

The Policy shall automatically terminate on the occurrence of the earliest of the following events:

- Once the Insured dies (except Policy Continuation is exercised);
- On the Expiry Date of the Policy;
- Once this Policy is cancelled or fully surrendered;
- A premium is not paid by 30 days from the due date of premium or within the Extended Grace Period (as the case may be), unless an Automatic Premium Loan is obtained from the Policy to settle the premium; or
- The outstanding Indebtedness equals or exceeds the sum of Guaranteed Cash Value and balance of Benefit Accumulation Account (if any).

紅利理念：

終期紅利為非保證。本公司會根據相關產品組別的實際經驗，將對紅利率每年最少作出檢討及調整一次，當中包括但不限於過往投資回報、投資展望、直接及間接開支、理賠經驗、退保經驗等。本公司可不時更改終期紅利。實際的終期紅利可能較產品資料內所示的價值為高或低。

於釐定紅利率時，本公司會考慮對紅利作出緩和調整，為保單持有人提供較穩定的紅利派發。

終期紅利主要受相關投資的表現所影響，因此該金額或會不時波動，可較其公佈時增加或減少。終期紅利的實際金額僅於其應予支付時方會釐定。本公司亦可隨時更改或撤銷終期紅利。

調撥至保障累積賬戶的終期紅利可以積存生息。利息率並非保證。本公司會因應市場情況及投資表現而不時釐定相關利息率。

有關過往紅利資料，請瀏覽：https://www.generali.com.hk/ZH_HK/claims_and_support/reference/generali_life。

投資策略：

本公司會於此產品的風險與回報之間取得平衡，並為保單持有人提供長遠的價值。

以下為本公司現時之長期目標資產分配：

資產類別	目標資產分配 (%)
固定收入資產	20% - 60%
非固定收入資產	40% - 80%

實際組合或會因應市場情況而超出該等範圍。

固定收入資產主要包括政府債券及投資級別的企業債券。

非固定收入資產包括但不限於上市股票、私募股票、互惠基金及直接/間接的商業/住宅物業投資，並投資於全球市場。投資策略亦可能會利用衍生工具主要用作對沖。

在考慮投資市場情況後，將不時透過資產買賣來重整組合以維持資產比例。本公司保留絕對決定權更改投資策略，若投資策略有任何重大變更，本公司將會作出通知。

股票的波動和利息率的變動可影響本計劃的非保證保障及回報。本計劃的非保證保障及回報同時亦受債券發行商（本計劃投資的債券）的信用風險影響。若有投資於保單貨幣以外的其他貨幣的投資產品，即使本公司已利用貨幣對沖抵銷匯率波動，匯率風險仍會存在。

忠意人壽（香港）有限公司全面負責一切計劃內容、保單批核、保障及賠償事宜。本公司保留接納或拒絕任何申請的最終權利。

Dividend Philosophy:

The Terminal Dividend is non-guaranteed. The scale of the Terminal Dividend is reviewed at least annually and determined based on the Company's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, direct and indirect expenses, claim and lapse experience. The Company may change the Terminal Dividend from time to time. The actual Terminal Dividend may be higher or lower than the values illustrated in any product information provided.

In determining the dividend scale, the Company will consider smoothing of the dividend adjustments with the aim to provide more stable dividend payments to the Policyholders.

The Terminal Dividend is mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. The actual amount of the Terminal Dividend will only be determined when it becomes payable. The Terminal Dividend may also be altered or withdrawn at any time by the Company.

The Terminal Dividend allocated to the Benefit Accumulation Account will accumulate with interest while the interest rate is not guaranteed and will be determined by the Company from time to time based on market conditions and investment performance.

For dividend history, please visit: https://www.generali.com.hk/EN_US/claims_and_support/reference/generali_life.

Investment Strategy:

The Company seeks to balance between the risks and return of this product to provide long-term value to the Policyholders.

The Company's current long-term target asset allocation is as follows:

Asset Class	Target Asset Allocation (%)
Fixed income assets	20% - 60%
Non-fixed income assets	40% - 80%

There may be situations that the actual mix will move outside of these ranges depending on the market conditions.

Fixed income assets predominantly include government and investment-grade corporate bonds.

Non-fixed income assets include but not limited to listed equities, private equities, mutual funds and direct/indirect investment in commercial/residential properties, and are invested globally. Derivatives may be used mainly for hedging purposes.

Rebalancing of the portfolio will be done from time to time and any purchases or sales of assets may be executed to maintain the asset mix in consideration of the investment market situations. The Company reserves the right to change the investment strategy at the Company's absolute discretion. The Company will notify you in case of any material changes in the investment strategy.

Equity volatility and interest rate fluctuations may affect the non-guaranteed benefits and returns of the plan. The non-guaranteed benefits and returns of the plan are also subject to credit risk of the issuers of the bonds (in which the plan invests). Foreign exchange rate risk may also be incurred if there are investments in the currencies other than the policy currency, although the Company will manage such risk as far as possible by using currency hedge.

Generali Life (Hong Kong) Limited is solely responsible for all content, approvals, coverage and benefit payment of the Plan. The Company reserves the right to accept and reject any application.

世紀創富保是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。

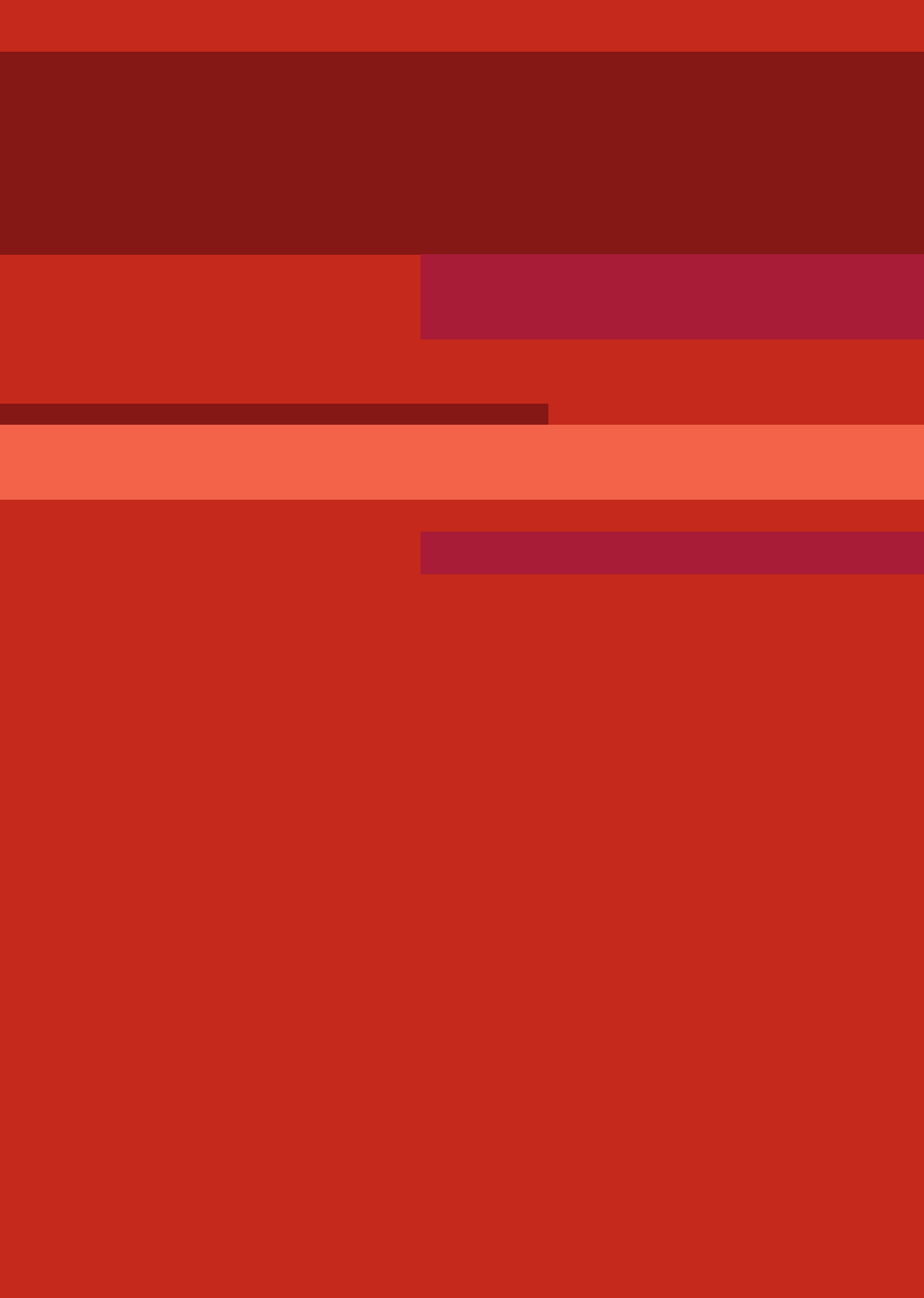
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LionTycoon is designed for individuals who look for long-term savings; it is not suitable for people who look for short-term gains.

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忠意人壽(香港)有限公司 Generali Life (Hong Kong) Limited

香港英皇道1111號太古城中心一期21樓
21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong

電話 Tel : (852) 2521 0707 傳真 Fax : (852) 2521 8018

電郵 Email : info@generali.com.hk

網址 Website : generali.com.hk



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