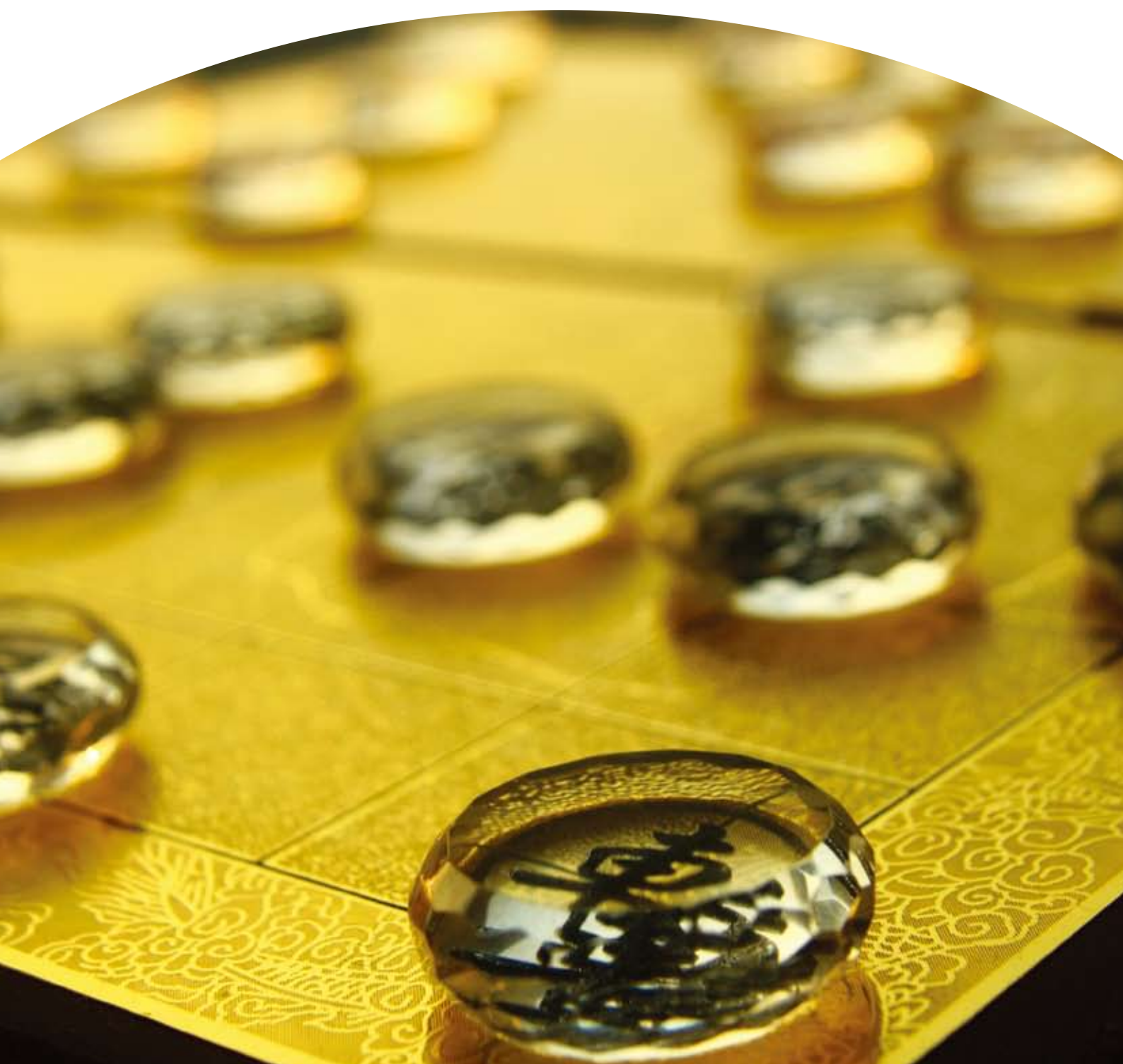


「金尊寶」退休保障計劃產品冊子 (自主理財保障系列)
Product Brochure for Brilliant Link (Active Insurance Series)





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自主理財保障系列 —

「金尊寶」退休保障計劃產品冊子

主要推銷刊物包括本產品冊子、投資資料綜覽及附加保險產品簡介，本產品冊子必須與投資資料綜覽及附加保險產品簡介一併繕發及閱讀。

「金尊寶」退休保障計劃是一份綜合保險、投資和儲蓄的財富管理計劃，彈性地切合您的個人理財和周全保障需要。此計劃由蘇黎世人壽（本公司）提供，本公司為香港註冊認可的保險公司。

本計劃是由本公司按照保險公司條例規定而提供的長期業務 C 類別與投資有關的人壽保險計劃，本公司為根據香港保險公司條例下獲授權的保險公司。

「金尊寶」是一個嶄新而全面的個人理財計劃，能夠滿足您的保障、儲蓄及投資需要，助您建立穩健的退休生活。透過多項精選基金，讓您把握良機，有機會更快實現您的投資目標。而額外的紅利獎賞更加速您的投資增值。極富彈性的保障計劃，全面配合您個人不同的保障及理財需要。

「金尊寶」的計劃特色條款如下：

- 終身保單年期；
- 21種不同的供款年期，由10年至30年不等；
- 退休入息提款；
- 回饋獎賞及額外獎賞；
- 多項的附加保險選擇，提供全面保障；
- 計劃提供4種保障選擇如下：

選擇 A	危疾保障額為100%人壽保障投保額
選擇 B	危疾保障額為50%人壽保障投保額
選擇 C	設有人壽保障投保額，但不包括危疾保障
選擇 D	申請自動批核（附加保險申請除外）。於供款年期內，死亡賠償為投資賬戶價值的101%或累積基本定期供款扣減所有部份提款金額後之金額（以較高者為準）。此後，死亡賠償金額將相等於投資賬戶價值的101%。閣下的12個月意外死亡保障將由保單生效日起首12個保單月內生效，賠償金額為保單開始時之年度化基本定期供款的50%或10,000美元（以較低者為準）。

- 保單持有人的最低年齡為19歲（以翌年生日計），不設上限。
- 計劃之受保人的最低投保年齡及最高投保年齡（以翌年生日計）如下：

選擇	最低投保年齡*	最高投保年齡#
選擇 A 或 B	19	60
選擇 C 或 D	12	76

* 保單擁有權將於受保人到達21歲生日前的保單周年日轉交至受保人。

最高供款年期為30年或以100年減去受保人的投保年齡（以較短者為準）。

- 人壽保障的最低及最高投保額如下：

人壽保障的最低投保額 — 只適用於選擇 A、B 及 C，並適用於整個保單年期。

投保年齡 (以翌年生日計)	40 歲或以下	41 至 45 歲	46 至 50 歲	51 歲或以上
美元	16,000	12,000	9,500	7,000

人壽保障的最高投保額 — 只適用於選擇 A 及 B，並適用於整個保單年期。

選擇	選擇 A	選擇 B
美元	600,000	1,200,000

- 最低的基本定期供款額如下：

供款年期 (年)	每年 (美元)	每半年 (美元)	每月 (美元)
10-24	1,800	900	150
25-30	1,500	750	125

- 最低的額外投資供款金額為 125 美元。

供款

- 基本定期供款

- 基本定期供款，除首兩年需扣除分配費用，將全數存入您的投資賬戶。
- 撥入投資賬戶的金額最高可達基本定期供款的 100%。
- 選擇 A、B 及 C 的年度化基本定期供款必須低於人壽保障投保額。
- 有關分配費用，請參閱收費總覽表。

- 附加保險供款

- 如果您選擇投保附加保險，則須繳付附加保險供款。附加保險供款需收取分配費用及保險成本。
- 首年的附加保險供款，將收取以作分配費用，保險成本則不會收取。
- 於第 2 個保單年開始，您繳付的所有附加保險供款將全數用作購買基金單位，並存入您的投資賬戶內。所有附加保險之保險成本，由投資賬戶中以買入價扣除基金單位支付。

- 額外投資供款

- 您可於保單簽發時或保單生效期內隨時注入任何額外供款。於上述兩種情況下，有關供款於扣除分配費用及獲得本公司認可後將投資至您所選擇的投資基金。

- 保單生效時，額外投資供款金額必須低於人壽保障投保額減去兩倍年度化基本定期供款的餘額。

- 最低的額外投資供款金額為 125 美元。

- 於最短贖回期（首 18 個保單月）內，每次最高的額外投資供款金額為 12,500 美元。此後，不設最高限額。

- 如保單未能在最短贖回期內繳付逾期供款，保單便告終止而不會有任何價值。

退休入息提款

- 於供款年期完結後，您可選擇退休入息提款，並按月支取投資賬戶結存作為您的退休入息，直至投資賬戶內無結存金額或至保單退保或至受保人身故（以較早者為準）。

- 您可自行決定退休入息提款的金額及有權每年調整此金額。

- 本公司現行規定，退休入息提款的每月最低金額為 300 美元。退休入息提款最短為期 12 個月、保單退保或直至投資賬戶內無結存金額。

- 退休入息提款所衍生的任何收費，將為保單持有人支出，並會從退休入息提款金額中扣除。

- 您必須填妥退休入息提款表格以申請此項選擇。

- 當投資賬戶內無結存金額，本保單及所有附加保險亦會終止。

回饋獎賞

- 為答謝您的長期支持，於保單第10個保單周年起及其後每5周年，我們將派發回饋獎賞，直至供款年期完結，惟保單需於有關的保單周年日仍然生效。
- 回饋獎賞計算如下：

供款年期 (年)	回饋獎賞的計算是有關的保單周年日之前5年投資賬戶的每月平均價值，並乘以指定的百分比。				
	第10周年	第15周年	第20周年	第25周年	第30周年
10-14	1.25%	不適用	不適用	不適用	不適用
15-19	1.25%	1.50%	不適用	不適用	不適用
20-24	1.25%	1.50%	1.75%	不適用	不適用
25-29	1.25%	1.50%	1.75%	2.00%	不適用
30	1.25%	1.50%	1.75%	2.00%	2.25%

- 如保單於有關的保單周年日之前10年內曾轉為停付供款延續保障保單或停付供款延續投資保單，本公司將不會派發回饋獎賞。
- 於保單申請時，您可選擇支取回饋獎賞的方式，包括以支票形式派發，或在投資賬戶內進行再投資，並成為投資賬戶價值的一部份，及需支付保單費用。
- 回饋獎賞將於有關的保單周年日後第1至3個月內派發或投資。

額外獎賞

- 除了回饋獎賞外，於第5個保單周年起，及隨後每個保單周年日，您更可享獲額外獎賞直至供款年期完結，惟保單需於有關的保單周年日仍然生效。
- 額外獎賞的計算為有關的保單周年日之前5個保單年內投資賬戶的每月平均價值的0.5%。
- 本公司會於相關的保單周年日，將額外獎賞撥入投資賬戶，並按您當時的基金分配指示認購額外基金，並成為投資賬戶價值的一部份，及需支付保單費用。
- 如保單於有關保單周年日之前5個保單年內曾轉為停付供款延續保障保單或停付供款延續投資保單，將不會獲得額外獎賞。

繳款及更改供款

- 保單貨幣為美元，而供款貨幣可以美元或港元繳付，其滙率將由本公司釐定。
- 基本定期供款、附加保險供款及額外投資供款必須以相同的供款貨幣繳付，而首兩項供款必須以相同的定期供款方式繳付。
- 供款可以每月、每半年或每年繳付。
- 我們會將您的供款（於扣除分配費用後），不論是基本定期供款、附加保險供款或額外投資供款，都會按您的選擇，以當時的賣出價為您購買基金單位，並存入您的基金賬戶內，這些基

金賬戶將組成您的投資賬戶。我們將會每月從您的投資賬戶內以買入價扣減基金單位，以支付其他收費及費用。基金買賣差額現時為豁免收取。賣出價相等於買入價。

- 投資賬戶的價值相等於閣下所持基金單位的數目乘以當時的買入價。
- 我們會以接獲供款當日、保單簽發日、保單復效日及更改保障批准日（以較後者為準）的七個工作天內任何一個工作天（以本公司決定為準），作為該筆供款（預繳未來供款除外）的有關分配日。
- 本公司保留權利在處理大額供款時將有關分配日順延，直至我們取得滿意的資料、供款支票已過戶及符合其他規定為止。大額供款的定義由本公司酌情決定。
- 您可以申請更改供款的方式和金額，惟更改後的基本定期供款額不能低於基本定期供款額的最低限額。
- 各基金賬戶的供款分配將因應供款額的增加或減少而同時調整，故基金賬戶的價值亦會相應更改。
- 本公司會保留權利不時釐定有關此項申請的行政規則。

預繳未來供款

- 您可在任何時間選擇預先繳付未來供款。
- 於每個及其後保單周年之供款到期日前一個月，預繳供款將被扣減以作該年供款，並用作購買基金單位存入投資賬戶。
- 保單必須以年繳方式繳付供款。
- 本公司會根據現行利率計算以年繳方式預繳供款總額之現值。有關利率將按要求由本公司提供。
- 預繳供款的最低期數為3年供款，最高期數為19年供款或不超過供款年期（以較短者為準）。

遞增保障計劃

- 您可在保單生效時選擇遞增保障計劃，毋須提供任何可保條件良好證明，便可提升您的保障。
- 現時的遞增保障比率為每年保障投保額的10%，以每項個別保障的最高保障額為限。
- 基本定期供款及附加保險供款將相應調整，所增加的供款額將視作新一層供款。於保單收費及規定表內詳列的分配費用及規定亦將會適用。
- 遞增保障計劃只適用於基本保障計劃、免繳供款權益、意外保險、意外死亡及永久傷殘保障及意外死亡保障。

死亡賠償

- 您可以於保單周年日申請調高人壽保障投保額或於下一個供款到期日申請調減，而保險成本亦會相應地調整。如閣下申請增加人壽保障投保額，必須證明受保人的健康狀況及可保條件良好；而調高或調減保障額時則須符合本公司釐訂的最高或最低限額。
- 死亡賠償可按您的要求在任何地點以保單貨幣支付。
- 選擇A、B或C
 - 死亡賠償為人壽保障投保額扣除身故前12個月內及其後的所有部份提款，或投資賬戶價值（以較高者為準）。如有任何欠繳供款或保單費用，需於死亡賠償中扣除。
 - 若閣下的保單附有危疾保障並已獲支付賠償，死亡賠償將會根據危疾保障章節規定而作出調整。
- 選擇D
 - 於供款年期內，死亡賠償為投資賬戶結餘的101%或累計基本定期供款於扣除所有部份提款後之金額（以較高者為準）。此後，死亡賠償金額為投資賬戶的101%。

- 閣下的12個月意外死亡保障將於保單生效日起首12個保單月生效。賠償金額為保單開始時之年度化基本定期供款的50%或10,000美元（以較低者為準）。
- 退休入息提款一旦生效，所有保障選擇的死亡賠償將限於本公司於接獲索償表格後下一個工作天的投資賬戶買入值。

靈活提取資金，以迎合您的財務需要

- 現金價值相等於投資賬戶買入值，該價值以本公司接獲提款申請日後翌個工作天的估值為準。
- 最短贖回期為保單生效日起計18個月。於此期間完結前保單退保，將不會獲發任何保單價值。
- 在最短贖回期後，如現金價值不少於最低餘額，便可申請部份提款或退保。最低餘額為100美元。
- 如部份提款後的投資賬戶的淨值高於最低餘額，則閣下便可提取部份款項。最低提款額為投資賬戶價值的10%或100美元（以較高者為準）；最高提款額為投資賬戶價值的90%。投資賬戶將於部份提款後扣減提款金額。
- 若是退保，當投資賬戶內的所有現金價值被提取後，保單便告終止。
- 若需提取部份投資賬戶結餘，請填妥提款申請表格。如需退保，請將上述表格連同保單文件退回本公司。支票一般於提出申請後15個工作天內準備妥當。

停付供款延續保障保單

- 在最短贖回期後，若您的保單投資賬戶內的價值超過最低餘額，您便可選擇轉作停付供款延續保障保單而：
 - 毋須再支付供款；
 - 所有保障投保額維持不變，免繳供款權益除外（如適用）；
 - 所有費用將繼續從投資賬戶中以買入價扣除基金單位；及
 - 保單將維持生效直至投資賬戶價值低於最低餘額。

停付供款延續投資保單

- 基本上與停付供款延續保障保單相同，但毋須再支付所有保險成本及其保障均會停止生效。

供款假期

- 於保單生效滿2年後，若您的保單投資賬戶內的價值超過最低餘額，而免繳供款權益並未支付，您可申請為期最長為2年及最短為6個月的供款假期（以每張保單計算）而：
 - 期間毋須支付供款；
 - 所有保障維持不變，包括免繳供款權益（如適用）；
 - 所有費用將繼續從投資賬戶中以買入價扣除基金單位；及
 - 保單將維持生效直至投資賬戶價值低於最低餘額。

保單的投資

- 本保單提供多項基金選擇，我們將根據您的投資選擇，將您的供款以當時的賣出價為您購買基金單位，並存入不同的基金賬戶內，有關基金賬戶將組成您的投資賬戶。
- 分配費用將會在投資在所選擇的基金前，從供款中扣除。
- 投資賬戶的價值相等於閣下所持基金單位的數目乘以單位的買入價。
- 我們會以接獲供款當日或保單簽發日較後者的七個工作天內任何一個工作天（由本公司決定）作為該筆供款的有關分配日。
- 如您需要改變投資策略，您可隨時透過「蘇黎世易聯網」網上服務平台轉調基金，或預先發出書面通知以便重新分配未來供款投資於各基金的比例，每項基金的分配比例最少是10%。所有基金轉調及未來供款的調配均以買入價計算，費用全免。*
- 基金價格將會每天刊登於《經濟日報》內，您亦可瀏覽我們的網頁，網址為www.zurich.com.hk。此外，蘇黎世人壽將會每年寄奉一份全年結算表，詳列交易情況及基金表現，讓您一目了然。您更可以透過「蘇黎世易聯網」網上服務平台，不論何時何地即時查詢保單狀況及投資賬戶價值。

基金價格可跌亦可升，過往業績數據並非未來業績的指標。

您的基金賬戶價值可能會因貨幣匯率波動而增減。

詳情請參閱投資資料綜覽。

投資基金估值

- 基金會每天進行估值。
- 基金會被均分為等值的單位，代表基金資產的股份。
- 每個單位均有兩種價格。賣出價是您認購單位的價格，買入價則是扣減或贖回單位時蘇黎世人壽所支付的價格。
- 買入價和賣出價是根據本公司接獲有關申請後翌個工作天進行的基金估值，除以發行的基金單位總數計算。基金根據其擁有資產的市值而估值，包括基金的應計收益，扣減任何按揭或與基金投資有關的負債。本公司可根據精算師的建議首先計算賣出價或買入價，然後從首先計算所得的價格計算出另一項價格。
- 基金買賣差額乃基金之買入價與買出價的差額。本公司現時豁免基金買賣差額。賣出價相等於買入價。
- 買入單位數目時將以下調方式整合至3個小數位，而取消單位數目時，將會以上調方式整合至3個小數位。因整合而得出的剩餘部份將歸於本公司。

保單持續性評估

- 本公司將會定期為閣下的保單作出評估。若評估顯示閣下的投資賬戶價值於未來5年內將會低於最低餘額，我們會通知閣下，您必須增加您的供款或減低保障額。
- 當投資賬戶的買入價值低於最低餘額時，保單即告終止。

* 本公司保留日後收取費用的權利，並會在可行情況下，將於不少於3個月前或取得證券及期貨事務監察委員會（證監會）同意下以較短時間以書面通知所有客戶。

收費總覽

分配費用

分配費用將會在投資在所選擇的基金前，從供款中扣除。

基本定期供款

按遞增保障計劃及任何新增的基本定期供款將組成新一層的供款。而由保單生效日起的基本定期供款及每層新的基本定期供款的生效日起，所有繳付的定期供款需繳付分配費用，並按有關百分比繳付如下：

供款年期	每層供款的第1保單年	每層供款的第2保單年	供款年期	每層供款的第1保單年	每層供款的第2保單年
10	26.00%	10.40%	21	55.70%	22.28%
11	28.70%	11.48%	22	58.40%	23.36%
12	31.40%	12.56%	23	61.10%	24.44%
13	34.10%	13.64%	24	63.80%	25.52%
14	36.80%	14.72%	25	66.50%	26.60%
15	39.50%	15.80%	26	69.20%	27.68%
16	42.20%	16.88%	27	71.90%	28.76%
17	44.90%	17.96%	28	74.60%	29.84%
18	47.60%	19.04%	29	77.30%	30.92%
19	50.30%	20.12%	30	80.00%	32.00%
20	53.00%	21.20%			

分配費用的計算方式

每層供款的第1個保單年： $12.5\% + 2.7\% \times (\text{供款年期} - 5)$

每層供款的第2個保單年： $5\% + 1.08\% \times (\text{供款年期} - 5)$

每層供款的第3個保單年及之後：0%

分配費用計算例子說明：

假設

- 供款年期：30年
- 每年基本供款：1,500美元
- 申請遞增保障計劃

第一層遞增基本供款 = 1,500美元 x 10% = 150美元

保單年期	1	2	3	4	5+
分配費用					
基本供款	1,500美元 x 80% = 1,200美元	1,500美元 x 32% = 480美元	其後不收取分配費用		
第一層遞增基本供款	不適用	150美元 x 80% = 120美元	150美元 x 32% = 48美元	其後不收取分配費用	

額外投資供款

- 每次額外投資供款：7%

附加保險

- 第1個保單年：附加保險供款的100%
- 第2個保單年及之後：0%

保險成本	<p>基本計劃及附加保障</p> <ul style="list-style-type: none"> 第1個保單年：0 由第2個保單年起：於整個保單年期內或退休入息提款生效日起前（以較早者為準）每月以買入價扣除基金單位支付。 <p>保險成本視乎年齡、性別、吸煙習慣、健康狀況、職業、保障額及所選保障而定。相關基本計劃及附加保障（如有）之保險成本，將刊載於建議書內以供參考。</p>
計劃行政費用	<ul style="list-style-type: none"> 第1個保單年：0 由第2個保單年起，每月4.5美元（每年54美元），不論任何供款方式，將於整個保單年期內從投資賬戶內扣除。
保單管理費用	<ul style="list-style-type: none"> 0.0625%（每年0.75%）的保單管理年費，將以投資賬戶價值乘以指定的百分比，並按月於整個保單年期內從投資賬戶內扣除。
基金買賣差額	現時豁免
基金調配費用	免費及不限調配次數
投資管理費用	<p>請參閱投資資料綜覽。</p> <p>投資管理費用已包括蘇黎世人壽管理費用及所有相關基金的投資管理費用（由相關連繫基金的基金經理所釐定及收取）— 此項費用是用以支付基金的會計程序開支、行政管理費用及申報費用，並已反映在相關基金的價格內。有關各相關基金的投資管理費用之詳情，請參閱相關基金說明書。</p>

- 最短贖回期為：18個月
- 蘇黎世人壽或會因應保單內條款改變上述收費包括豁免基金買賣差額或增加新收費項目。如有更改或增加，在可行情況下，將於不少於3個月前或取得證券及期貨事務監察委員會（證監會）同意下以較短時間以書面通知所有保單持有人。
- 上述收費及費用並未包括信託人收費。當您委任 Zurich Trust Limited 為信託人管理死亡賠償/保單得益時，蘇黎世人壽將會徵收信託人收費，收費詳情將按要求提供。
- 為避免雙重徵費，已免除相關基金的買賣差額。
- 閣下必須閱讀投資資料綜覽中涉及的相關基金說明書以便了解有關詳細資料及相關基金的收費。歡迎向蘇黎世人壽索取有關的相關基金說明書。

危疾保障 (選擇 A 或 B)

- 若「受保人」於到達100歲前的「保單周年日」或「退休入息提款」生效日前（以較早者為準），被證實患上保單內列明的38種危疾中任何一種，即可獲發危疾保障賠償。如於證實患上危疾前12個月內及其後有任何部份提款，賠償金額將相應扣減。人壽保障亦會根據危疾保障索償而減低，危疾保障投保額為人壽保障投保額的50%（選擇B）或100%（選擇A）。然而，投資賬戶將會根據上述索償而相對減低。如一個50%（選擇B）的危疾保障索償，投資賬戶將可能相應扣減*，並以危疾保障賠償金額為限，人壽保障亦會根據危疾保障索償而減低，詳情請參閱保單文件；若危疾保障索償是人壽保障投保額的100%（選擇A），則會視作已索取死亡賠償，保單會隨賠償之後被註銷。

* 危疾保障賠償後投資賬戶價值調整例子說明（危疾保障選擇B）：

- 投保額100,000美元保單（危疾保障選擇B），人壽保障額為100,000美元或投資賬戶價值，以較高者為準。
- 危疾保障投保額為50,000美元，人壽保障投保額的50%。

癌症賠償前之投資賬戶價值	80,000 美元
癌症賠償金額	50,000 美元
癌症賠償後投資賬戶價值之調整值	50,000 美元

- 投資賬戶價值調整目的，是為確保不論作出危疾賠償與否，其保單（包括已付及未付）之總賠償金額維持不變，惟100,000美元。

註：以上數值僅作說明之用，並非任何保證或按照過往業績為基礎，因此與實際的數值及回報率可能有所差別。

- 受保的38種危疾，包括亞爾茲默氏病、冠狀動脈成形手術[#]、障礙性貧血、細菌性腦膜炎、腦部良性腫瘤、失明、腦部受損、腦外科手術、癌症、心肌病、慢性/末期肺病、慢性肝病、昏迷、冠狀動脈手術、失聰、腦炎、突發過濾性病毒肝炎、心臟病、心瓣手術、腎衰竭、喪失獨立能力、喪失語言能力、嚴重燒傷、主要器官移植、髓質囊性病、運動神經元疾病、多發性硬化、肌肉萎縮症、職業性感染愛滋病毒、癱瘓、柏金遜症非典型額外症候群、脊髓灰質炎、肺動脈高血壓、嚴重類風濕關節炎、中風、主動脈手術、末期危疾、完全及永久傷殘（任何職業）。

[#] 冠狀動脈成形手術，（選擇A）會賠償10%的死亡賠償，而（選擇B）會賠償5%的死亡賠償。投資賬戶價值及剩餘保障賠償將於有關賠償後相應調整。

[#] 冠狀動脈成形手術賠償後投資賬戶價值調整例子說明（危疾保障選擇A）：

- 投保額80,000美元保單（危疾保障選擇A），人壽保障額為80,000美元或投資賬戶價值，以較高者為準。
- 冠狀動脈成形手術賠償額為8,000美元，人壽保障投保額的10%。

冠狀動脈成形手術賠償前之投資賬戶價值	76,000 美元
冠狀動脈成形手術賠償金額	8,000 美元
冠狀動脈成形手術賠償後投資賬戶價值之調整值	72,000 美元

- 投資賬戶價值調整目的，是為確保不論作出危疾賠償與否，其保單（包括已付及未付）之總賠償金額維持不變，惟80,000美元。

註：以上數值僅作說明之用，並非任何保證或按照過往業績為基礎，因此與實際的數值及回報率可能有所差別。

附加保險選擇

除了以上基本計劃，您亦可選擇附加保險。詳情請參閱附加保險產品簡介之冊子。

其他事項

- 投保冷靜期
 - 我們希望「金尊寶」退休保障計劃能滿足您的投資理財需要，實現理想。若您需要取消保單，可於保單內所註明的保單簽發日後起計14天內；或投保表格簽署日後起計21天內；或由「客戶保障聲明書」副本交付被取代保單的保險公司當日後起計14天內（如屬轉保）；及新保單通知書發出日後起計5天內（以最遲者為準）退回保單並以親筆簽名函件取消保單。保單取消後，您便可獲退回供款，惟所退回之供款可能根據保單簽發日期與取消當日之基金資產市值差距作出下調。
- 寬限期
 - 在最短贖回期後，如於1個月的寬限期過後仍未支付供款，而保單已累積的現金價值超過最低餘額，則保單便會自動轉為一份停付供款延續保障的保單；否則，保單便告終止而不會有任何價值。

- 計劃申請
 - 閣下如欲投保，請先簽妥計劃說明文件，然後填妥申請表格並連同最少首2個月之供款及付款指示一併提交予本公司。
- 暫緩或延遲退保、部份提款、退休入息提款及轉調基金
 - 如基金的資產大部份投資於土地、房產或根據精算師的合理評估認為進行基金估值或贖回屬下資產是不可行或不符合實際情況，本公司可能暫緩或延遲扣減或贖回單位，最長為6個月（期間將不會支付任何利息）。
- 保單復效
 - 如您未能在寬限期內繳付逾期供款，您可申請將保單復效，及於隨後的供款到期日重新開始供款。
 - 如您於首次未繳供款到期日3個月後才申請復保，本公司可要求閣下提供資料，證明受保人的健康狀況及可保條件良好。
 - 如您的保單被轉作停付供款延續保障保單、或停付供款延續投資保單，您可申請將保單復效，並選擇(1)補繳所有於停付供款延續保障保單或停付供款延續投資保單期間內的逾期供款、或(2)只補繳所有有關分配費用。
 - 如您的保單於最短贖回期內失效，於保單復效時，您須補繳所有的逾期供款。
 - 如您的保單於最短贖回期後失效，於保單復效時，您可選擇(1)補繳所有的逾期供款、或(2)只補繳所有有關分配費用。
 - 即使受保人於首次未繳供款到期日3個月內死亡，您亦可申請將保單復效，逾期供款及保單收費將於死亡賠償中扣除。
- 索取死亡賠償
 - 請填妥索償表格，連同受保人身故的證明文件提交予本公司。如本公司接獲所有文件後30天內仍未能支付死亡賠償，則賠償金額將於30天後開始計付利息，利率則為保單貨幣於香港任何一家商業銀行的現行儲蓄利率。
- 稅項
 - 根據香港稅務條例，利息、投資收益及資本增值均豁免納稅，但您仍須按個人情況諮詢專業意見。
- 基金結束
 - 蘇黎世人壽有權因應特殊情況，提早結束任何單位化基金。若基金結束，本公司在可行情況下，將於不少於3個月前或取得證券及期貨事務監察委員會（證監會）同意下以較短時間以書面通知所有保單持有人。
- 更改基金內容
 - 若基金內容需作更改，蘇黎世人壽在可行情況下，將於不少於3個月前或取得證券及期貨事務監察委員會（證監會）同意下以較短時間以書面通知所有保單持有人。
- 責任
 - 蘇黎世人壽已採取所有合理行動，確保本產品冊子的內容於付印時準確無訛，並就此承擔責任。但有關的稅務法律、外管制或其他規例之修訂，將可能影響本文所載聲明的準確性。
- 監管法例
 - 本計劃的簽發及條款全以香港法例為依據及詮釋。
- 保單詳情
 - 「金尊寶」退休保障計劃之各項細節已詳列於保單條款與規章上，歡迎隨時索閱。

當您作出任何投資決定前，請細心閱讀本產品冊子、附加保險產品簡介之冊子、投資資料綜覽及其他相關保單條款，並將本產品冊子與其他「金尊寶」退休保障計劃文件一併保留。您應就個人的情況諮詢專業的財務及法律意見。

Active Insurance Series – Brilliant Link Product Brochure

The Principal Brochure consists of this Product Brochure, Investment Details and Product Leaflet for Supplementary Benefits and this Product Brochure should be issued and read in conjunction with the Investment Details and Product Leaflet for Supplementary Benefits.

Zurich Life Insurance Company Limited (Zurich Life / the Company), an authorized insurer in Hong Kong, presents to you Brilliant Link, a flexible personal finance and comprehensive wealth management tool that brings insurance, investment and savings all under one umbrella.

The scheme is an investment-linked insurance plan under Class C linked long term business as defined in the Insurance Companies Ordinance (“ICO”) offered by Zurich Life / the Company as an authorised insurance company under the ICO in Hong Kong.

It is designed to cater to all your protection, savings and investment needs, helping you secure a comfortable retirement with regular retirement income. By offering you access to a range of high quality funds, you can enjoy the opportunity to achieve your investment goals even faster. In addition, extra bonus will be offered so that you can stretch your dollars as never before. Best of all, the plan offers a high degree of flexibility, therefore you can tailor your own plan best suited your protection & financial needs.

It is offered under the following terms:

- The policy term is whole of life;
- 21 basic contribution payment terms for selection, ranging from 10 to 30 years;
- Retirement income withdrawal;
- Commitment bonus & top-up bonus;
- A range of supplementary riders for total protection
- The plan offers 4 protection options as follows:

Option A	Critical illness benefit sum insured is 100% of death benefit sum insured
Option B	Critical illness benefit sum insured is 50% of death benefit sum insured
Option C	Death benefit sum insured only, without any critical illness benefit
Option D	Application is automatically accepted if no supplementary benefits applied, and within payment term, the death benefit is 101% of the investment account value or accumulative basic regular contribution less total amount of partial surrender, whichever is greater, thereafter, the death benefit will be equal to 101% of the investment account value. 12-month accidental death benefit will be effective for the first 12 policy months from the policy start date and the amount payable is 50% of the annualized basic regular contribution at the policy inception or USD10,000, whichever is lesser.

- Entry age for Policy Owner is 19 or above at the next birthday, with no upper limit.
- The minimum entry age and maximum entry age (age next birthday) for Life Insured are as follows:

Options	Minimum*	Maximum [#]
Option A or B	19	60
Option C or D	12	76

* The ownership of the Policy will be released to the Life Insured upon the policy anniversary preceding his / her 21st birthday.

[#] The maximum limit of contribution payment term is 30 years or 100 years minus entry age, whichever is shorter.

- The minimum and maximum limits of the sum insured for death benefit are as follows:

Minimum sum insured — applicable to Option A, B & C only, and throughout the policy term

Age next birthday	<=Age 40	Age 41-45	Age 46-50	>=Age 51
US\$	16,000	12,000	9,500	7,000

Maximum sum insured — applicable to Option A & B only, and throughout the policy term

Option	Option A	Option B
US\$	600,000	1,200,000

- The minimum amount of basic regular contribution is as follows:

Payment Term (years)	Annual (US\$)	Semi-annual (US\$)	Monthly (US\$)
10-24	1,800	900	150
25-30	1,500	750	125

- The minimum amount of investment boost contribution is US\$125.

Contributions

- Basic regular contribution

- The basic regular contribution will be allocated into your investment account after a deduction of allocation charges in the first 2 years.
- The maximum amount to be allocated is up to 100% of the basic regular contribution.
- The annualized basic regular contribution is required to be lower than the death benefit sum insured for option A, B and C.
- Please refer to summary of charges table for allocation charge.

- Rider contribution

- If you have chosen any supplementary benefits, then you must pay a rider contribution. Rider contribution will be subject to allocation charge and cost of insurance.
- In the first policy year, for rider contribution, the allocation charge will be charged in full and no cost of insurance will be charged in the first year.
- Starting from the 2nd policy year, all your rider contributions will be used to subscribe for units in your investment account. The cost of insurance for the rider benefits will

then be deducted by the redemption of units at the bid price as charges from your investment account.

- Investment boost contribution

- If you want to reach your investment targets in a better way, you may make additional lump sum contribution at the inception of this policy or at any time while the policy is in force. In both cases, your extra contribution will be invested in the investment funds you select after a deduction of the allocation charge and is subject to the Company's prior acceptance.
- At policy inception, the Investment boost contribution is required to be lower than the balance of the death benefit sum insured less two times of the annualized basic regular contribution.
- The minimum amount per investment boost contribution is US\$125.
- Within minimum surrender period (first 18 policy months), the maximum amount per investment boost contribution is US\$12,500. Thereafter, there is no maximum limit on investment boost contribution.
- If the policy fails to pay any outstanding contributions within the minimum surrender period, it will lapse without value.

Retirement income withdrawal

- Brilliant Link provides you with the option of requesting a regular retirement income withdrawal from your investment account to fund your retirement expenses after the payment term. This facilitates your withdrawal from your investment account monthly until the investment account value is exhausted or upon the policy surrender or upon the death of Life Insured, whichever is earlier.
- You may decide the retirement income amount on your own and have the right to review this amount every year after activating this option.
- Your monthly retirement income withdrawal amount must be not less than US\$300 permitted by the Company. The minimum period for withdrawal is 12 months or upon the policy surrender or until investment account value exhausted.
- Any costs incurred in remitting the retirement income withdrawal will be at the expense of the Policy Owner and will be deducted from the remitted amount.
- You are required to complete the retirement income withdrawal form to effect this option.
- Once the investment account value is exhausted, the policy and the supplementary benefits shall be terminated.

Commitment bonus

- We value your long-term relationship with us, therefore we entitle you to a commitment bonus at the 10th policy anniversary and also at every following 5th policy anniversary until the end of payment term, provided that the policy is still in force on the relevant policy anniversary date.
- The calculation of commitment bonus is as below:

Payment Term (Years)	Commitment bonus payable is calculated as a % of the average monthly Investment Account Value over the previous 5 years before the relevant policy anniversary.				
	10th	15th	20th	25th	30th
10-14	1.25%	N/A	N/A	N/A	N/A
15-19	1.25%	1.50%	N/A	N/A	N/A
20-24	1.25%	1.50%	1.75%	N/A	N/A
25-29	1.25%	1.50%	1.75%	2.00%	N/A
30	1.25%	1.50%	1.75%	2.00%	2.25%

- No commitment bonus shall be payable if the policy has once been an extended cover policy or a paid-up policy for the previous 10 policy years before the relevant policy anniversary.
- At the time of application for the policy, you may select to have the commitment bonus paid by cheque or reinvested into the investment account and forms part of investment account value, which is then subject to fees and charges.
- The commitment bonus shall be paid or invested at any time between 1 to 3 months after the relevant policy anniversary.

Top-up bonus

- In addition of the commitment bonus, you are also entitled to a top-up bonus at the 5th policy anniversary and also at every following policy anniversary until the end of payment term, provided that the policy is still in force on the relevant policy anniversary date.
- The top-up bonus is calculated as 0.5% of the monthly average of the investment account value for the previous 5 policy years before the relevant policy anniversary.
- The top-up bonus shall be credited to the investment account at the relevant policy anniversary to subscribe for additional fund units according to your fund allocation instruction in effect at that time and forms part of investment account value, which is then subject to fees and charges.
- No top-up bonus shall be payable on the relevant policy anniversary if the policy has once been an extended cover policy or a paid-up policy for the previous 5 policy years before the relevant policy anniversary.

Payment and changes of contributions

- The plan currency is in US dollar and the payment currency can be in US dollar or HK dollar while the exchange rate will be determined by the Company.
- Basic regular contribution, rider contribution and investment boost contribution must be paid in the same payment currency, while the first two contributions must be paid in the same frequency.
- Payment can be made monthly, half-yearly, or annually.
- Your contributions (after deduction of allocation charge), whether basic regular contribution, rider contribution or investment boost contribution will be used to subscribe for units in the investment funds of your choice at the prevailing offer price and the units will be placed into different fund accounts which make up your investment account. Other fees and charges will be deducted by the redemption of units at the bid price from your investment account monthly. Bid-offer spread has been waived. Offer price is same as bid price.
- The investment account value equals to the number of units multiplied by the prevailing bid price of the units.
- The relevant allocation date in respect of each contribution, excluding the future contribution deposit, is any working day (as determined by the Company) within 7 working days immediately following the later of the day of contribution received by the Company, the policy issue date, the date of reinstatement and the approval date of change in benefits.
- For large contributions, the Company reserves the right to defer the relevant allocation date until satisfactory information has been obtained, contributions cheques are cleared and other requirements have been met. The level at which a contribution is considered to be a large contribution shall be determined at the sole discretion of the Company.
- You may request to change the frequency and the amount of contribution. The amount of the basic regular contribution after such change must be not less than the minimum amount of basic regular contribution.

- Any increase or decrease in all contributions will be reflected in the investment fund account value accordingly as more contributions or reduced contributions will be allocated.
- The Company reserves the right to set out from time to time any administrative rules regarding such request.

Future contribution deposit

- You may make a future contribution deposit at any time.
- All the future contribution deposit will be debited to settle the contribution and to subscribe for units in your investment account one month before the due date at each and subsequent policy anniversaries.
- Contributions payment method must be in annual mode.
- The amount required is the present value of the future annual contribution calculated by discounting it at a prevailing interest as determined by the Company. The interest rate will be given by the Company upon request.
- The minimum requirement of annual pre-paid future contribution is 3 years while the maximum is 19 years of annual contribution or within payment term, whichever is shorter.

Escalating benefits

- You may increase your protection without any requirement of supporting evidence of insurability by choosing the escalating benefits at the plan inception.
- The current escalating rate is 10% of the sum insured per annum and subject to the individual maximum sum insured amounts acceptable.
- Both your basic regular contribution and rider contribution will be adjusted accordingly and these additional amount of contributions will be taken as a new layer of contribution and which is subject to relevant allocation charges and requirements as stated in the table of policy charges and requirements.
- The escalating benefits is available for the basic plan, waiver of contribution, accident insurance, accidental death and permanent disability benefit, and accidental death benefit only.

Death benefits

- You may make a request to increase the amount of the death benefit sum insured on policy anniversary or decrease the amount of the death benefit sum insured on next contribution due date and as a result, there is a corresponding change to the cost of insurance amount for the death coverage. However, any increase will be subject to continued good health and insurability of the Life Insured. Any increase or decrease will be subject to a maximum or minimum set by the Company.
- Death benefits are paid in the plan currency at any place as you request.
- Option A, B or C
 - The death benefit payable is the greater of the death benefit sum insured less any partial surrender made in the last 12 months preceding the date of death and thereafter, or the investment account value, less any adjustment of unpaid contributions or policy charges.
 - If you have chosen critical illness benefit and claim has been paid, the death benefit payable will be adjusted according to the critical illness benefit section stated below.
- Option D
 - Within payment term, the death benefit payable is 101% of the investment account value or accumulative basic regular contribution less total amount of partial surrender, whichever is greater, thereafter, the death benefit payable is 101% of the investment account value.
 - The 12-month accidental death benefit will be effective for the first 12 policy months from the policy start date and the amount payable is 50% of the annualized basic regular contribution at the policy inception or USD10,000, whichever is lesser.
- For all protection options, once the retirement income withdrawal has been taken effect, the death benefit payable will be limited to the bid value of your investment account as at the working day immediately following our receipt of the claim form.

Cash surrender to meet your financial needs

- Your surrender value will be equal to the bid value of your investment account as at the working day immediately following the day of receipt of your request for surrender.
- The minimum surrender period is 18 months from the policy start date. Prior to the expiry of this period, the policy will lapse without value.
- After the minimum surrender period, if your surrender value is not lower than the minimum surrender value, you have an option to make cash surrender. The minimum surrender value is US\$100.
- In case of partial surrender, the remaining investment account value should exceed the minimum surrender value. The minimum surrender value is 10% of your investment account or US\$100, whichever is greater. The maximum surrender amount is 90% of your investment account. The investment account will be reduced by any partial surrender amount.
- In case of total surrender, your policy will be terminated by the withdrawal of all surrender value from the investment account.
- In the event of partial surrender, please complete the surrender form and in case of total surrender, also return the policy document to us. The cheque will normally be ready within 15 working days after the surrender request is raised.

Extended cover policy secures the continuity of your protection

- After the minimum surrender period, if the investment account value of your policy exceeds the minimum surrender value, you may turn it into an extended cover policy under which:
 - No further contribution will be payable;
 - All benefits will remain unchanged except for the waiver of contribution benefit (if applicable);
 - All charges shall continue to be deducted by the redemption of units at the bid price from your investment account; and
 - The policy shall remain in force until the investment account value is below the minimum surrender value.

Paid-up policy continues your investment

- Main features are basically the same as an extended cover policy, except that all benefits and the related cost of insurance will cease.

Contribution holiday provides you with flexibility

- If your policy has been in force for a period exceeding 2 policy years, and the investment account value of your policy exceeds the minimum surrender value while the waiver of contribution benefit is not payable, you may request a contribution holiday for up to a maximum of 2 years and a minimum of 6 months, over the term of the policy under which:
 - No contribution will be payable;
 - All benefits will remain unchanged, including the waiver of contribution benefit (if applicable);
 - All charges shall continue to be deducted by the redemption of units at the bid price from your investment account; and
 - The policy shall remain in force until the investment account value is below the minimum surrender value.

Investment

- There is a wide range of selection of funds. Your contribution will be used to purchase the investment funds of your choice at the prevailing offer price and the units will be placed into different fund accounts which make up your investment account.
- The allocation charge will be deducted from the contribution before investing into the selected funds.
- The investment account value equals to the number of units multiplying the bid price of the units.
- The relevant allocation date in respect of your contribution is any working day (as determined by the Company) within 7 working days immediately following the later of the day of receipt by the Company of the contribution and the policy issue date.
- If you need to alter your investment strategy, you can switch funds at any time by giving us prior written notice or via Zurich E-zinet online service platform, provided that the allocation of each fund is not less than 10%. All fund

switches made will be in bid to bid basis* without any charges.

- Unit prices of investment funds are quoted daily in the Hong Kong Economic Times and at Zurich Life website <http://www.zurich.com.hk>. In addition, we will send you an annual valuation statement to show the transaction and value of each fund you selected. You can check the policy status and immediate investment account value wherever and whenever you like via Zurich E-zinet online service platform.

The price of units may fall as well as rise and past performance figures shown are not indicative of future performance.

The value of your unit account may go down as well as up due to changes in exchange rates between currencies.

Please refer to the Investment Details for the details.

Investment fund valuation

- Funds are valued on a daily basis.
- Funds are divided into units of equal value which represent shares in the assets of the funds.
- There are two prices associated with a unit. The "offer price" is the price at which units are subscribed by you; and the "bid price" is the price which Zurich Life pays when units are cancelled or redeemed.
- The bid price and the offer price are based on the fund valuation divided by the number of units in issue on the working day immediately following the day of the relevant request received by Zurich Life. The valuation of funds is based on the market value of the assets of the funds, including any income accrued to the funds, less any mortgages or other liabilities relating to the investments of the funds. The Company, upon the advice of the actuary, may first calculate either the offer price or the bid price and then derive the other price from the first calculated price.
- Bid offer spread is the difference between the bid price and the offer price of each fund. The bid offer spread is currently waived. Offer price is same as bid price.
- The creation of Units will be rounded down to 3 decimal places and the cancellation of Units will be rounded up to 3 decimal places. Any remaining portion under the rounding adjustment will accrue to the Company.

* Zurich Life reserves the right to impose a charge on fund switching. In the event of any such change, all customers will be notified in writing for a period of not less than 3 months in advance, except where this is not possible and, if appropriate for a shorter period approved by Securities and Futures Commission (the SFC).

Sustainability review

- The Company will undertake a regular review of your policy. If the review shows that the investment account will drop below the minimum surrender value within the next 5 years, you would need to either increase your contributions or reduce the benefits sum insured.

- Otherwise, when the bid value of your investment account drops below the minimum surrender value, your policy will lapse.

Summary of charges

Allocation charge

The allocation charge will be deducted from the contribution before investing into the selected funds.

Basic regular contribution

Escalating benefit and any increase in basic regular contribution shall form a new layer of contribution. Percentage of the basic regular contribution for each policy year and the increased amount of basic regular contribution for each policy year from the effective date of the relevant layer are subject to allocation charge as below:

Payment term	1st policy year of each layer	2nd policy year of each layer	Payment term	1st policy year of each layer	2nd policy year of each layer
10	26.00%	10.40%	21	55.70%	22.28%
11	28.70%	11.48%	22	58.40%	23.36%
12	31.40%	12.56%	23	61.10%	24.44%
13	34.10%	13.64%	24	63.80%	25.52%
14	36.80%	14.72%	25	66.50%	26.60%
15	39.50%	15.80%	26	69.20%	27.68%
16	42.20%	16.88%	27	71.90%	28.76%
17	44.90%	17.96%	28	74.60%	29.84%
18	47.60%	19.04%	29	77.30%	30.92%
19	50.30%	20.12%	30	80.00%	32.00%
20	53.00%	21.20%			

Formula of allocation charge calculation

1st policy year of each layer : $12.5\% + 2.7\% \times (\text{payment term} - 5)$

2nd policy year of each layer : $5\% + 1.08\% \times (\text{payment term} - 5)$

3rd policy year of each layer and thereafter : 0%

Example for the calculation of the allocation charge:

Assumptions

- Payment term: 30 years
- Annual basic regular contribution: US\$1,500
- Apply escalating benefit

The first new layer of basic regular contribution = US\$1,500 x 10% = US\$150

Allocation charge	Policy Year				
	1	2	3	4	5+
Basic regular contribution	US\$1,500 x 80% = US\$1,200	US\$1,500 x 32% = US\$480	No allocation charge will be deducted in the subsequent years		
1st new layer of basic regular contribution	N/A	US\$150 x 80% = US\$120	US\$150 x 32% = US\$48	No allocation charge will be deducted in the subsequent years	

Investment boost contribution

- 7% of each investment boost contribution

Rider contribution

- 1st policy year : 100% of rider contribution
- 2nd policy year and thereafter : 0%

Cost of insurance	<p>For both basic plan and riders</p> <ul style="list-style-type: none"> • 1st policy year : 0 • Starting from the 2nd policy year, monthly insurance charge is made by deduction of units which are redeemed at the bid price for the whole policy term or before the effective date of Retirement Income Withdrawal, whichever is earlier. <p>Cost of insurance is usually based on your age, sex, smoking habits, health condition, occupation, sum insured and types of benefits chosen.</p> <p>The respective cost of insurance for the basic plan and riders (if any) will be provided in the proposal before policy application.</p>
Policy administration charge	<ul style="list-style-type: none"> • 1st policy year : 0 • Starting from the 2nd policy year, US\$4.5 per month (US\$54 per year) for all payment modes will be deducted from the investment account for the whole policy term.
Policy management charge	The policy management charge will be deducted from the investment account monthly at a rate of 0.0625% (0.75% per annum) of investment account value for the whole policy term.
Bid offer spread	Currently waived
Switch charge	Free and unlimited switch per annum
Annual management charge	<p>Please refer to the investment details.</p> <p>Zurich Life management charge and charges of the underlying funds (set and charged by the fund managers of the relevant funds) are included in the annual management charge which covers the costs of the fund accounting procedures, administration and reporting and are reflected in the respective fund prices. For the annual management charge of each underlying fund, please refer to the respective prospectus of the underlying funds.</p>

- Minimum surrender period is 18 months.
- Zurich Life reserves the right to vary these charges, including the waiver of bid offer spread or impose new charges in accordance with the terms of the policy. Any variation of charges or new charges imposed will be subject to not less than 3 months notice except where it is not possible and, if appropriate, a shorter notice approved by Securities and Futures Commission (the SFC) in writing to all Policy Owners.
- The above fees and charges do not include the trustee fee. The trustee fee will be charged only when you designate any minor as beneficiary and appoint Zurich Trust Limited as Trustee for managing the death benefits receivable by the minor beneficiaries. A scale of trustee fees can be provided upon request.
- To avoid double charging, the bid offer spread of the underlying funds is waived.
- You are advised to read the respective prospectus of the underlying funds mentioned in the Investment Details for details and charges of the underlying funds. Copies of the respective prospectus of the underlying funds are made available from Zurich Life Insurance Company Limited.

Claim on Angioplasty is limited to 10% of the death benefit (option A) or 5% of the death benefit (option B), and the investment account value and the remaining benefit payable shall be adjusted accordingly after such claim.

Critical illness benefit (Option A or B)

• If the Life Insured suffers from one of the 38 specified critical illnesses prior to the policy anniversary date preceding his / her 100th birthday or the effective date of Retirement Income Withdrawal, whichever is earlier, the sum insured of critical illness will be payable and it will reduce the death benefit by the amount payable. If there is any partial surrender made in the last 12 months preceding the diagnosis of the critical illness and thereafter, the claim amount will be deducted accordingly. The critical illness sum insured is currently either 50% (Option B) or 100% (Option A) of the death benefit sum insured. If there is 50% critical illness claim (Option B), the investment account value may be reduced up to the claimed amount* and the death benefit will be reduced by the claimed amount as described previously. Please refer to the policy provision for details. The 100% critical illness claim (Option A) will be treated as if it is a death claim and the policy will then be terminated without value after the claim payment.

* Example for the calculation of the investment account value after the critical illness claim for an Option B policy:

- For an option B policy with sum insured US\$100,000, death benefit is equal to the greater of sum insured US\$100,000 or the investment account value.
- Critical illness benefit is equal to 50% of sum insured, that is US\$50,000.

Investment account value before diagnosis of Cancer	US\$80,000
Critical illness claim amount due to diagnosis of Cancer	US\$50,000
The adjusted account value of investment account after the payment of critical illness claim	US\$50,000

- Investment account value is reduced after payment of critical illness claim in order to maintain the total benefit paid and payable to remain unchanged, that is US\$100,000, regardless of the claim.

Note: The amounts used above are for illustrative purposes only. They are neither guaranteed nor based on past performance. The actual amounts and return may be different.

- The covered illnesses are Alzheimer’s Disease, Angioplasty#, Aplastic Anaemia, Bacterial Meningitis, Benign Brain Tumour, Blindness, Brain Damage, Brain Surgery, Cancer, Cardiomyopathy, Chronic / End Stage Lung Disease, Chronic Liver Disease, Coma, Coronary Artery Disease Surgery, Deafness, Encephalitis, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Surgery, Kidney Failure, Loss of Independent Existence, Loss of Speech, Major Burns, Major Organ Transplant, Medullary Cystic Disease, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Occupationally Acquired HIV, Paralysis, Parkinson Plus Syndrome, Poliomyelitis, Pulmonary Arterial Hypertension, Severe Rheumatoid Arthritis, Stroke, Surgery to Aorta, Terminal Illness, Total and Permanent Disability (any occupation).

Example for the calculation of the investment account value after the Angioplasty claim for an Option A policy:

- For an option A policy with sum insured US\$80,000, death benefit is equal to the greater of sum insured US\$80,000 or the investment account value.
- Angioplasty claim benefit is equal to 10% of sum insured, i.e. US\$8,000.

Investment account value before diagnosis of Angioplasty	US\$76,000
Angioplasty claim amount after diagnosis	US\$8,000
The adjusted account value of investment account after the payment of Angioplasty claim	US\$72,000

- Investment account value is reduced after payment of Angioplasty claim in order to maintain the total benefit paid and payable to remain unchanged, that is US\$80,000, regardless of the claim.

Note: The amounts used above are for illustrative purposes only. They are neither guaranteed nor based on past performance. The actual amounts and return may be different.

Supplementary benefits

In addition to the basic plan, you may also apply for additional supplementary benefits. Please refer to the product leaflet for supplementary benefits.

Further information

- Cooling-off period
 - Changing your mind is your right. You may cancel and return the policy together with a written notice signed by you within 14 days after the issuance of the policy; or 21 days after the date of application; or 14 days after the date of copying customer protection declaration to your existing insurer if your policy is replacement; or 5 days after the issuance of the notification letter of the availability of the policy, whichever is later. The refund of your contribution(s) may be adjusted downwards to reflect changes in the market values of the underlying assets of the funds in which your contributions were invested between the date of the issue of the policy and the date of cancellation.
- Grace period
 - After the minimum surrender period, if any contribution remains unpaid at the expiry of the one-month grace period, the policy will become an extended cover policy as described above if the investment account value of your policy exceeds the minimum surrender value. Otherwise, your policy will be ceased without value.
- Application for the policy
 - If you wish to apply for the policy, please sign the illustration document before signing the application form and submit them to us together with at least the first 2 months' contribution amount and the subsequent payment instruction to us.
- Suspension or deferral of surrenders, partial surrenders, retirement income withdrawal and fund switches
 - In the event of the funds being invested significantly in land, or building, or in the reasonable opinion of the actuary that it is impossible or impractical to effect a valuation or redemption of the underlying assets, the Company may suspend or defer the cancellation or redemption of units for up to 6 months (no interest will be paid during such period).
- Reinstatement
 - If you fail to pay any outstanding contribution during the grace period, you may reinstate this policy and restart your contribution at any subsequent contributions due date.
 - If your request to reinstate is made more than 3 months after the due date of the first unpaid contribution, the Company may require you to provide evidence of continued good health or insurability of the Life Insured.
 - If your policy was turned into an extended cover policy, or a paid-up policy, upon reinstatement, you may select to pay the Company either (1) all the contributions due for the period where the policy is an extended cover policy or a paid-up policy, or (2) the allocation charge for the said period.
 - If your policy is lapsed within the minimum surrender period, upon reinstatement, you are required to repay all the contributions overdue.
 - If your policy is lapsed after the minimum surrender period, upon reinstatement, you may select to pay the Company either (1) the contributions overdue, or (2) all unpaid allocation charges.
 - Indeed, you may reinstate the policy within 3 months of the first unpaid contribution even if the Life Insured dies. The outstanding contribution and policy charges will be deducted from the death benefit payable.
- Death claim
 - In the event of a death claim, a completed claim form and proof of the death of the Life Insured should be submitted to the Company. If the death benefits are not paid within 30 days after receipt of the necessary documents, interest calculated from the expiry of the said 30-day period will be paid at the prevailing saving interest rate of the plan currency published by a commercial bank in Hong Kong.
- Taxation
 - Interest, income and capital gains are exempt from taxation under the Inland Revenue Ordinance. However, you should seek professional advice on your personal situation.

- Fund closure
 - Zurich Life has a right to close any funds under special situation. In the event of fund closure, the Company shall notify all Policy Owners in writing for a period of not less than 3 months in advance, except where this is not possible and, if appropriate, for a shorter period approved by Securities and Futures Commission (the SFC).
- Changes to Fund
 - In the event of changes to fund, Zurich Life shall notify all Policy Owners in writing for a period of not less than 3 months in advance, except where this is not possible and, if appropriate, for a shorter period approved by Securities and Futures Commission (the SFC).
- Responsibility
 - Zurich Life Insurance Company Limited has taken all reasonable care to ensure the information in this product brochure is accurate at the time of printing and accepts responsibility accordingly. However, changes in the law or practice of taxation, exchange control and other regulations are always possible and may affect the validity of statements made.
- Governing law
 - Your policy will be issued and interpreted in accordance with Hong Kong Laws.
- Details
 - Full details on policy terms and conditions are available upon request.

It is important that you should carefully read this product brochure, product leaflet for supplement benefit, Investment Details and the relevant policy provisions before making an investment decision. Please keep this product brochure with your other "Brilliant Link" document. You are advised to seek professional financial and legal advice from your own circumstances.

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