

「至尊寶」保障計劃產品冊子(自主理財保障系列)

Product Brochure for Deluxe Link (Active Insurance Series)





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# 自主理財保障系列 一

## 「至尊寶」保障計劃產品冊子

主要推銷刊物包括本產品冊子及投資資料綜覽，本產品冊子必須與投資資料綜覽一併繕發及閱讀。

「至尊寶」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。

「至尊寶」的年期與投保年齡如下：

- 終身保單年期。
- 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)，死亡賠償為投資賬戶結餘的 101%

- 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 歲生日前的保單週年日轉交至受保人。

- 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一只適用於選擇 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一只適用於選擇 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：

貨幣	每年	每半年	每月
美元	美元	美元	美元
選擇 A、B 或 C	456	228	38
選擇 D	1,056	528	88

## 供款

- 基本定期供款
  - 基本定期供款將以遞增方式，分配到您的投資賬戶，撥入投資賬戶的金額最高可達基本定期供款的105%。
  - 遞增分配安排將於保單生效日及每層新增的基本定期供款生效日開始生效。
  - 未有撥入投資賬戶的金額將由本公司收取以作分配費用。

年期	撥入投資賬戶的金額 (基本定期供款的百分比)
第1年	20%
第2年	60%
第3至10年	95%
第11至15年	101%
第16至20年	102%
第21至25年	103%
第26至30年	104%
第31年及以後	105%

- 附加保險供款
  - 如果您選擇投保第6頁上所列的附加保險，則須繳付附加保險供款。
  - 首年的附加保險供款將由本公司收取以作分配費用。
  - 於第2個保單年開始，您作出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將於第2個保單年開始，由投資賬戶中以買入價扣除基金單位支付。
- 額外定期供款
  - 如想增加投資回報潛力，您更可作額外定期供款。
  - 最高的額外定期供款額為基本定期供款額的9倍，並以每年的基本定期供款及額外定期供款總額低於保單投保額為限。
  - 最低的額外定期供款額如下：

貨幣	每年	每半年	每月
美元	336	168	28

- 您所作出的額外定期供款將會全數用作購買基金單位，並存入您的投資賬戶內。

## 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，其匯率將由本公司釐定。
- 基本定期供款、附加保險供款及額外定期供款必須以相同的供款貨幣及定期供款方式繳付。
- 供款可以每月、每半年或每年繳付。
- 我們會將您的供款(於扣除收費及費用前)，不論是基本定期供款、附加保險供款或額外定期供款，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。我們將會從您的投資賬戶內以買入價扣減基金單位，以支付收費及費用。
- 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次數和金額，惟更改後的基本定期供款額不能低於現時每年456美元(選擇A、B或C)，或每年1,056美元(選擇D)。

- 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。
- 於每個及其後保單週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。
- 預繳供款的最低期數為3年供款，最高期數為19年供款。

#### 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%，以每個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

- 您可以申請更改人壽保障投保額，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；而調減保障額時則須符合本公司釐訂的最低限額。  
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分提款，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一節規定而作出調整。
- 選擇 D
  - 死亡賠償為投資賬戶結餘的 101%。

#### 長期紅利獎賞高達 168%

- 當您的保單生效滿 5 年，及其後的每 5 週年，直至第 25 個保單週年，若您的保單依然生效，屆時您便可獲得額外的長期紅利獎賞。
- 長期紅利獎賞金額為過往 5 年於供款到期日（於相關的寬限期）內繳付的基本定期供款總和，再除以 5，並乘以指定的百分比。
- 如基本定期供款金額於 25 年內並未更改及已經繳付（於相關的寬限期內），長期紅利獎賞合共總額更可高達基本定期供款的 168%。

保單週年	以過往 5 年的平均年繳基本定期供款所計算的長期紅利獎賞百分比
第 5 年	11%
第 10 年	22%
第 15 年	33%
第 20 年	44%
第 25 年	58%
合共總額	168%

- 於保單申請時，您可選擇支取長期紅利獎賞的方式，包括以支票形式派發，或在投資賬戶內進行再投資。
- 長期紅利獎賞將於有關的保單週年日後第 4 至 6 個月內派發或投資。
- 如果您的保單曾轉作停付供款延續保障保單、停付供款延續投資保單、或於寬限期（概述如下）過後仍未支付供款，而在供款到期日至保單復效日期間的逾期供款，則不論保單復效時您是否補繳，該金額將不會用作計算長期紅利獎賞。

## 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為正數，則保單便會自動轉為一份停付供款延續保障的保單(概述如下)；否則，保單便告終止而不會有任何價值。

## 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有正數價值，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沒有任何價值。

## 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有正數價值，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沒有任何價值。

## 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。

## 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於未來5年內將會沒有任何價值，我們會通知閣下，您必須增加您的供款或減低保障額。
- 否則，當投資賬戶的買入價值等於零時，保單即告終止。

## 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估值日進行的基金估值，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。
- 如首先計算賣出價，買入價的計算方法便是賣出價乘以95，然後除以100並以下調方式整合至最接近的0.001美元。
- 如首先計算買入價，賣出價的計算方法便是買入價乘以100，然後除以95並以上調方式整合至最接近的0.001美元。
- 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。

## 保單的投資

- 本保單提供多項單位化基金選擇，每項基金的最少分配比例為10%。
- 如您需要改變投資策略，您可隨時轉調基金，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。\*

\* 蘇黎世人壽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。

- 轉調基金次數不限。
- 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](http://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戶口價值。

**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。**

### 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後翌個估值日的估值為準。
- 在最短贖回期後，如投資賬戶內有現金價值，便可申請部分提款或退保。
- 若是部分提款，則最低及最高提款額分別為投資賬戶的10%及90%。投資賬戶將於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10個工作天內準備妥當。

### 保單收費及規定

分配費用	由保單生效日及每層新增的基本定期供款的生效日起，所有繳付的基本定期供款的分配費用如下： 第1年—80% 第2年—40% 第3至第10年—5% 附加保險供款的分配費用如下： 第1個保單年—100%
計劃行政費用	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），不論供款方式。
保險成本	第1個保單年：0 由第2個保單年起：每月以買入價扣除基金單位支付，費用視乎年齡、性別、吸煙習慣、健康狀況、職業、保障額及所選保障而定。
基金買賣差額	賣出價的5%（只於認購基金單位時收取）。
基金調配費用	豁免（不設買賣差額）
投資管理費用	請參閱投資資料綜覽。  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。

- 最低餘額：0美元
- 最短贖回期：18個月
- 蘇黎世人壽管理費用 — 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。
- 蘇黎世人壽或會因應保單內條款改變上述收費或增加新收費項目。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受託人收費。當您指定未成年受益人為保單受益人時，並委任 Zurich Trust Limited 為受託人管理未成年受益人所得的死亡賠償時，蘇黎世人壽將會徵收受託人收費。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。

## 危疾保障 (選擇 A 或 B)

- 若受保人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，人壽保障亦減少 50%，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，保單會隨着賠償之後被註銷。
- 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、帕金森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)。

## 附加保險選擇

除了以上危疾保障 (選擇 A 或 B) 作為本計劃的一部分，您亦可選擇以下各項附加保險。

- 免繳供款權益
  - 若保單持有人不幸完全喪失工作能力，蘇黎世人壽會代為繳付供款。免繳供款權益的等候期為 26 個星期；若保單持有人持續喪失工作能力，蘇黎世人壽會代為繳付期間供款直至保單持有人到達 66 歲前的保單週年日或受保人到達 21 歲前的保單週年日 (適用於受保人於保單生效時之翌年歲為 18 或以下)，以較早者為準。蘇黎世人壽會退回在等候期間所繳付的供款。
  - 免繳供款權益只適用於保單持有人於保單生效時之翌年歲為 60 或以下。
- 意外死亡保障
  - 若受保人於到達 66 歲前的保單週年日之前因意外身故，除基本保額外，更可獲得意外死亡賠償。
  - 若意外身故乃由撞機、乘搭公共交通工具、山泥傾瀉或遇劫引致，而受保人當時並非執行職務，則可獲雙倍賠償。

- 意外死亡及永久傷殘保障
  - 若受保人於到達 66 歲前的保單週年日之前因意外導致身故或永久傷殘，可獲意外死亡及永久傷殘賠償。
- 意外保險
  - 若受保人於到達 66 歲前的保單週年日之前因意外而導致傷殘，可獲暫時傷殘入息、醫療費用及住院費用作為賠償，嚴重傷殘或死亡者更可一次過獲發一筆現金賠償。
  - 詳情請參閱意外保障系列銷售冊子。
- 危疾保障 (附加保險)
  - 另設有多項危疾附加保障計劃以供選擇。各項計劃提供多達 38 種危疾保障，保障期至受保人 86 歲前的保單週年日。
  - 詳情請參閱「至關懷」危疾保障計劃銷售冊子。
- 住院現金保障
  - 若受保人於到達 66 歲前的保單週年日之前不幸因疾病或意外受傷入院，可獲住院現金保障賠償，金額將按住院日數計算。
  - 詳情請參閱「住院現金保障」銷售冊子。
- 住院及手術保障
  - 若受保人於到達 76 歲前的保單週年日之前不幸因疾病或意外受傷入院，可獲住院及手術保障賠償，金額將按住院及手術實際開支計算。
  - 詳情請參閱「住院及手術保障」銷售冊子。
- 「保一世」住院現金保障
  - 只需供款 10 年或 20 年，便可一世享有醫療保障，期間保費不變。
  - 詳情請參閱「保一世」保障計劃銷售冊子。
- 女性保險
  - 專為女性常見疾病而設的附加保障，保障期至受保人 66 歲前的保單週年日。
  - 詳情請參閱「美麗人生」女性保障計劃銷售冊子。
- 定期壽險
  - 如受保人因疾病或意外身故，即可獲發死亡賠償。
  - 此附加保險是一項具靈活性的壽險計劃，分別備有 5/10/15/20/25 年年期或直至 65 歲為止的計劃可供選擇。
  - 保單持有人可選擇將到期的定期壽險續保至受保人 70 歲生日前為止，但續保的投保額不可高於原有的投保額。
  - 可續保的選擇只適用於 5/10 年期定期壽險。

\* 冠狀動脈成形手術 (選擇 A) 會賠償 10% 的投保額，而 (選擇 B) 會賠償 5% 的投保額。保障將於賠償後扣減所賠償的金額。



## 注意事項

- 投保冷靜期
  - 我們希望「至尊寶」保障計劃能夠滿足您的投資、保障及儲蓄需要，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」副本交付至被取代保單的保險公司當日後起計 14 天內（如屬轉保）；或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。
- 保單詳情
  - 「至尊寶」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。
- 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、外匯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。
- 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、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。
- 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。
- 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。

# Active Insurance Series – Deluxe Link Product Brochure

The Principal Brochure consist of this Product Brochure and Investment Details and this Product Brochure should be issued and read in conjunction with the Investment Details.

Zurich Life Insurance Company Limited (Zurich Life / the Company), an authorized insurer in Hong Kong, presents to you Deluxe 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 offered under the following terms:

- The policy term is whole of life.
- 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 the death benefit is 101% of the investment account value

- 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 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:

	Annual	Semi-annual	Monthly
Currency	US\$	US\$	US\$
Option A, B or C	456	228	38
Option D	1,056	528	88

## Contributions

- Basic regular contribution

- The basic regular contribution will be allocated into your investment account on an escalating basis and the maximum amount to be allocated is up to 105% of the basic regular contribution.

- The escalating allocation will start from the policy start date and the effective date for each layer of increase of the basic regular contribution.

- The amounts not allocated into the investment account are retained by the Company as an allocation charge.

Year	The amount to be allocated into the investment account (% of the basic regular contribution)
1st	20%
2nd	60%
3rd – 10th	95%
11th – 15th	101%
16th – 20th	102%
21st – 25th	103%
26th – 30th	104%
31st and after	105%

- Rider contribution

- If you have chosen any supplementary benefits on page 14, then you must pay a rider contribution.
- The rider contribution of the 1st policy year will be subject to the allocation charge in full.
- 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 supplementary benefits will be deducted by the redemption of units at the bid price as charges from your investment account from the 2nd policy year and onward.

- Additional regular contribution

- If you want to increase the potential for getting more return, you can pay additional contribution to increase your investment.
- The maximum amount of an additional regular contribution is 9 times of the basic regular contribution, while the annualized total of the basic regular contribution and the additional regular contribution must be less than the sum insured amount.
- The minimum amount of additional regular contribution is as follows:

Currency	Annual	Semi-annual	Monthly
US\$	336	168	28

- All your additional regular contributions will be used to subscribe for units in your investment account.

## 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 additional regular contribution must be paid in the same payment currency and frequency.
- Payment can be made monthly, half-yearly, or annually.
- Your contributions (before deduction of fees and charges), whether basic regular contribution, rider contribution or additional regular 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. Fees and charges will be deducted by the redemption of units at the bid price from your investment account.
- 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 at least US\$456 per year (Option A, B or C) or US\$1,056 per year (Option D) currently.
- Any increase or decrease in all contributions will be reflected in the investment fund account 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 minimum requirement of annual pre-paid future contribution is 3 years while the maximum is 19 years of annual contribution.

#### 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 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 change the amount of the death benefit sum insured 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, and any decrease will be subject to a 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
  - The death benefit payable is 101% of the investment account value.

#### Long-term bonus up to 168%

- You will receive a long-term bonus at the 5th policy anniversary and also at every following 5th policy anniversary until and including the 25th policy anniversary, provided that the policy is still in force on that date.
- The long-term bonus is calculated as a percentage of the sum of the basic regular contributions paid when due (within the respective grace period) for the previous 5 policy years divided by 5.
- The accumulated total may be up to 168% of the basic regular contribution, provided the basic regular contribution amount has been unchanged and paid (within the respective grace period) over 25 years.

Policy anniversary	Long-term bonus percentage calculated on the average annual basic regular contribution for previous 5 years
5th	11%
10th	22%
15th	33%
20th	44%
25th	58%
Total	168%

- At the time of application for the policy, you may select to have the long-term bonus paid by cheque or reinvested into the investment account.
- The long-term bonus shall be paid or invested at any time between 4 to 6 months after the relevant policy anniversary.
- If the policy has been converted into an extended cover policy, a paid-up policy or contributions remain unpaid after the grace period (as described below), any missed contributions between the contributions due date and the date of reinstatement, whether paid or not paid upon reinstatement, will not be counted in calculating the long-term bonus.

#### 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 below if the investment account value is positive of your policy. Otherwise, your policy will be ceased without value.

#### Extended cover policy secures the continuity of your protection

- After the minimum surrender period, if the investment account value is positive of your policy, 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 exhausted.

#### 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 is positive of your policy while the waiver of contribution 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 exhausted.

#### 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.

### Sustainability review

- The Company will undertake a regular review of your policy. If the review shows that the investment account do not have 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 to zero, your policy will lapse.

### 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 valuation 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.
- If the offer price is calculated first, the bid price will be calculated by multiplying the offer price by 95 and dividing the result by 100 and will be rounded down to the nearest US\$0.001.
- If the bid price is calculated first, the offer price will be calculated by multiplying the bid price by 100 and dividing the result by 95 and will be rounded up to the nearest US\$0.001.
- 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.

### Investment

- There is a wide range of selection of unitized funds. The minimum allocation per chosen fund is 10%.
- If you need to alter your investment strategy, you can switch funds at any time, or alter your fund allocation for future contributions by giving us prior written notice, provided that the allocation of each fund is not less than 10%. All contribution alterations and redirections are free of charge on a bid to bid basis\*.
- The number of fund switching is also unlimited.
- Unit prices of investment funds are quoted daily in the Hong Kong Economic Times and on our web site at [www.zurich.com.hk](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 have selected.
- You can check the policy status and immediate account value wherever and whenever you like via Zurich Ezinet online service platform.

\* 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).

*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.*

### Cash surrender to meet your financial needs

- Your surrender value will be equal to the bid value of your investment account as at the valuation day immediately following the receipt of your request for surrender.
- After the minimum surrender period, if your investment account value has acquired a cash value, you have an option to make cash surrender.
- In case of partial surrender, the minimum and maximum partial surrender value are 10% and 90% of your investment account respectively. 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 10 working days after the surrender request is raised.

## Policy charges and requirements

Allocation charge	<p>Percentage of the basic regular contribution for each policy year and the year from the effective date of each layer of increase of basic regular contribution, as below</p> <ul style="list-style-type: none"> <li>• 1st year – 80%</li> <li>• 2nd year – 40%</li> <li>• 3rd - 10th year – 5%</li> </ul> <p>Percentage of the rider contribution as below</p> <ul style="list-style-type: none"> <li>• 1st policy year – 100%</li> </ul>
Policy administration charge	<ul style="list-style-type: none"> <li>• 1st policy year : 0</li> <li>• Starting from the 2nd policy year, US\$4.5 per month (US\$54 per year) for all payment modes.</li> </ul>
Cost of insurance	<ul style="list-style-type: none"> <li>• 1st policy year : 0</li> <li>• Starting from the 2nd policy year, monthly insurance charge is made by deduction of units which are redeemed at the bid price. It is usually based on your age, sex, smoking habits, health condition, occupation, sum insured and types of benefits chosen.</li> </ul>
Bid offer spread	5% of the unit offer price (only apply to fund unit subscription)
Switch charge	Waived (without bid offer spread)
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 value: US\$0
- Minimum surrender period: 18 months
- Zurich Life management charge – This charge covers the costs of our fund accounting procedures, administration and reporting.
- Zurich Life reserves the right to vary these charges 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.

### Critical illness benefit (Option A or B)

- If the Life Insured suffers from one of the 38 specified critical illnesses, 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 may be reduced up to the claimed amount and the death benefit will be reduced by 50% 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.

- 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).

### Supplementary benefits

In addition to the critical illness benefit (Option A or B) above which forms part of the plan, you may also apply for additional supplementary benefits.

- Waiver of contribution (WOC)
  - Contribution will be waived in the event of the Policy Owner suffering from a disability which prevents him / her from following any occupation. The waiting period is 26 weeks and thereafter the total contributions then due and all further contributions falling due during the period of the disability will be waived up to the policy anniversary preceding the 66th birthday of the Policy Owner, the policy anniversary preceding the 21st birthday of the Life Insured (applicable to Life Insured whose age next birthday is less than or equal to 18 at plan inception), whichever is earlier. Contributions paid during the waiting period will be refunded.
  - The benefit is available to the Policy Owner only if his / her age next birthday is not more than 60 at plan inception.
- Accidental death benefit
  - In the event of death of the Life Insured due to an accident prior to the policy anniversary preceding the Life Insured's 66th birthday, the accidental death benefit will be payable in addition to the death benefit.
  - Double indemnity is payable for aircraft crashes, accidents incurred when traveling on public transport, landslides or robbery, excluding any death owing to carrying out occupational duties.
- Accidental death and permanent disability benefit
  - In the event of death or permanent disability of the Life Insured due to an accident prior

to the policy anniversary preceding the Life Insured's 66th birthday, the accidental death and permanent disability benefit will be payable.

- Accident insurance
  - This covers the Life Insured in the event of suffering from accidental disability or death, prior to the policy anniversary preceding the Life Insured's 66th birthday. Benefits include temporary disability indemnity, basic medical expenses, hospitalization expenses and even a lump sum in the event of serious injury or death.
  - Please refer to the sales leaflet of accident protection series for details.
- Critical illness benefits (rider)
  - Optional critical illness protection riders are available to cover 38 critical illnesses and the coverage is up to the policy anniversary preceding the Life Insured's 86th birthday.
  - Please refer to the sales leaflet of the extra care critical illness insurance plan for details.
- Hospital cash insurance
  - In the event that the Life Insured is confined in a hospital due to sickness or injury prior to the policy anniversary preceding the Life Insured's 66th birthday, the benefit is payable based on the hospital confinement period.
  - Please refer to the sales leaflet of hospital cash insurance for details.
- Hospital & surgery expense insurance
  - In the event that the Life Insured is confined in a hospital due to sickness or injury prior to the policy anniversary preceding the Life Insured's 76th birthday, the benefit is payable based on the actual hospital and surgical expenses.
  - Please refer to the sales leaflet of hospital & surgery expense insurance for details.
- Whole life hospital cash insurance
  - With 10-year or 20-year fixed premium payment, the Life Insured can continue to enjoy hospital cash coverage for whole life.
  - Please refer to the sales leaflet of whole life hospital cash insurance for details.
- Lady insurance
  - This is a comprehensive protection plan of female common diseases and the coverage is up to the policy anniversary preceding the Life Insured's 66th birthday.
  - Please refer to the sales leaflet of lady protector insurance plan for details.
- Term insurance
  - In the event of death of the Life Insured caused by sickness or accident, the death benefit will be payable.

\* Angioplasty is limited to 10% of the sum insured (Option A) or 5% of the sum insured (Option B), and the benefit shall be reduced by the amount payable on Angioplasty accordingly.



- Term insurance is a flexible life insurance with a coverage term of 5/10/15/20/25 years or until the age of 65.
- The Policy Owner may opt for renewal of term insurance upon expiry for a sum insured not exceeding the previous amount provided that the expiry date is before the Life Insured's 70th birthday.
- The renewable option is only available under 5 & 10 years term.

#### 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.
- Details
  - Full details on policy terms and conditions are available upon request.
- 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.
- 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 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.
- 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 unitized 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).
- Governing law
  - Your policy will be issued and interpreted in accordance with Hong Kong Laws.

## 蘇黎世保險集團（香港）

### 蘇黎世人壽

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