

# 忠意客戶推廣優惠 Generali Customer Promotion Offer

由**2024年10月1日至12月31日**成功申請指定計劃，即可享以下客戶推廣優惠（「優惠」）<sup>1</sup>。  
Successfully apply for designated plans from **October 1 to December 31, 2024** to enjoy the following customer promotion offers (the "Promotion")<sup>1</sup>.

## 保費回贈優惠<sup>2</sup>

### Premium Refund Promotion<sup>2</sup>

儲蓄及人壽計劃 Savings and Life Plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
啟航創富 LionAchiever	2年 Years	< 200,000 (美元/USD)	2%
		≥ 200,000 - < 500,000 (美元/USD)	3%
		≥ 500,000 (美元/USD)	4%
	5年 Years	< 50,000 (美元/USD)	20%
		≥ 50,000 (美元/USD)	25%
跨越創富保 2 LionTycoon Beyond 2	2年 Years	< 200,000 (美元/USD)	0.5%
		≥ 200,000 (美元/USD)	1.5%
	5年 Years	< 25,000 (美元/USD)	10%
		≥ 25,000 - < 50,000 (美元/USD)	12%
		≥ 50,000 (美元/USD)	14%
	8年 Years	< 10,000 (美元/USD)	15%
		≥ 10,000 - < 20,000 (美元/USD)	17%
		≥ 20,000 (美元/USD)	19%
	10年 Years	< 10,000 (美元/USD)	20%
		≥ 10,000 - < 20,000 (美元/USD)	21%
		≥ 20,000 (美元/USD)	23%
	靈活昇譽保 LionPainter Flexi	16-20年 Years	< 5,000 (美元/USD)
≥ 5,000 (美元/USD)			16%
21-25年 Years		< 3,000 (美元/USD)	16%
		≥ 3,000 (美元/USD)	20%

## 危疾計劃 Critical Illness Plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
跨越同行 LionAlong	所有 All	< 2,000 (美元/USD)	8%
		≥ 2,000 (美元/USD)	16%
跨越無限保 LionGuardian Beyond	所有 All	< 2,000 (美元/USD)	4%
		≥ 2,000 (美元/USD)	8%
加愛無限保 LionGuardian PlusOne	所有 All	< 500 (美元/USD)	25%
		≥ 500 (美元/USD)	50%

「加愛無限保」之「保費回贈優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Refund Promotion" for "LionGuardian PlusOne" is only applicable to policies with annual premium payment mode.

## 人壽保障計劃 Life Protection plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
忠意尊安保險計劃 Generali Supreme Gold Plan	所有 All	所有 All	25%

「忠意尊安保險計劃」之「保費回贈優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Refund Promotion" for "Generali Supreme Gold Plan" is only applicable to policies with annual premium payment mode.

## 保費折扣優惠<sup>4</sup>

### Premium Discount Promotion<sup>4</sup>

#### 儲蓄及人壽計劃 Savings and Life Plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費折扣百分比 Premium Discount Percentage
騰躍保 LionPrima	2 年 Years	所有 All	2%
	5 年 Years		5%
	8 年 Years		8%

「騰躍保」之「保費折扣優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Discount Promotion" for "LionPrima" is only applicable to policies with annual premium payment mode.

## 合資格延期年金保單 Qualifying Deferred Annuity Policy

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費折扣百分比 Premium Discount Percentage
豐盛稅悅保延期年金 LionHarvest Pro Deferred Annuity	5 年 Years	所有 All	10%
	10 年 Years		20%

## 條款及細則 Terms and Conditions:

1. 推廣優惠僅限於指定保險經紀和保險代理人。優惠期由 2024 年 10 月 1 日至 12 月 31 日，包括首尾兩天，並須於 2025 年 2 月 28 日 或之前成功簽發保單（「優惠期」）。  
The Promotion is exclusive to selected brokers and agency. The promotion period is from October 1 to December 31, 2024, both days inclusive, with successful policy issuance on or before February 28, 2025 ("Promotion Period").
2. **保費回贈優惠**  
**Premium Refund Promotion**
  - a. 對於「忠意尊安保險計劃」及「加愛無限保」，當保費回贈金額於第 2 個保單年度存入保單時，該保單的保費繳付模式於第 2 個保單年度時必須維持年繳模式。  
Premium refund amount for "Generali Supreme Gold Plan" and "LionGuardian PlusOne" will only be deposited into the policy(ies) in the 2<sup>nd</sup> Policy Year if the premium payment mode of the policy(ies) remains annual in the 2<sup>nd</sup> Policy Year.
  - b. 對於「啟航創富」、「跨越創富保 2」、「跨越同行」、「跨越無限保」及「靈活昇譽保」，當保費回贈金額於第 2 個保單年度存入保單時，首個保單年度的所有保費必須已經繳付。  
Premium refund amount for "LionAchiever", "LionTycoon Beyond 2", "LionAlong", "LionGuardian Beyond" and "LionPainter Flexi" will only be deposited into the Policy(ies) in the 2<sup>nd</sup> Policy Year after the premium(s) of the 1st Policy Year are fully paid.
  - c. 對於「啟航創富」之「保費回贈優惠」，如保單的保費繳付年期為 2 年，受保人的簽發年齡必須為出生後 15 日至 65 歲。如保費繳付年期為 5 年，受保人的簽發年齡必須為出生後 15 日至 60 歲。  
To be eligible for the "Premium Refund Promotion" of "LionAchiever", the issue age of the Insured must be between 15 days after birth and Age 65 for the policy(ies) with a 2-Year Premium Payment Term. The issue age of the Insured must be between 15 days after birth and Age 60 for the policy(ies) with a 5-Year Premium Payment Term.
  - d. 保費回贈金額相等於年度化保費乘以指定之保費回贈百分比。  
The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
  - e. 保費回贈金額僅會用作繳付部份第 2 個保單年度到期的保費及保費徵費，該保費回贈金額將不可提取。  
The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2<sup>nd</sup> Policy Year, withdrawal of the premium refund is not allowed.
3. 年度化保費是指首個保單年度已繳交的到期保費，並不包括任何額外保費、保費徵費及附加保障之保費。  
Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.
4. **保費折扣優惠**  
**Premium Discount Promotion**
  - a. 保費折扣金額相等於首個保單年度的到期保費乘以指定之保費折扣百分比。保費折扣金額之計算不包括任何額外保費、保費徵費及附加保障之保費。  
The premium discount amount is equal to the due premiums of the 1st Policy Year multiplied by the designated percentage of premium discount. Any loading premiums, levy(ies) and supplementary benefit's premium will be excluded from the calculation of the premium discount amount.
  - b. 「騰躍保」之「保費折扣優惠」只適用於受保人的簽發年齡為出生後 15 日至 65 歲之保單。  
To entitle the "Premium Discount Promotion" for "LionPrima", the Insured's issue age must be between 15 days after birth and age 65.
  - c. 有關「豐盛稅悅保延期年金」之保費折扣金額將不會被計算作可申請稅務扣減金額的已繳保費。  
The amount of premium discount for "LionHarvest Pro Deferred Annuity" will not be counted as premiums paid for the purposes of tax deduction application.

以上計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。此宣傳單張的產品資料不包含以上計劃的完整條款，有關完整條款載於保單條款中。

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。若於冷靜期內取消保單或在任何退回保費的情況下，於優惠下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。除非另有所指，以上優惠不可與其他推廣優惠同時使用。

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

忠意人壽（香港）有限公司（「本公司」）可隨時更改或終止此優惠，恕不另行通知。如有任何爭議，本公司保留最終決定權。本公司保留根據您在申請時提供的資料自行決定接受或拒絕申請的權利。

Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

上述所有計劃由本公司承保。此宣傳單張僅旨在香港派發，並不能作為在香港境外提供銷售、遊說購買或說明任何保險產品之工具。此宣傳單張僅供一般參考之用，不應視作專業意見或建議。此宣傳單張必須與有關產品小冊子一起閱讀。有關指定計劃的保障詳情、限制、產品風險、條款和細則，請參閱保單文件，如保險建議書、保單條款、產品小冊子及其他附加文件（如適用）。您可向保險顧問或本公司的代表索取保單條款及產品詳情。

All above plans are underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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