



## 優惠年利率推廣（名額有限）

## Preferential Interest Promotion (Limited Quota)

由**2024年4月1日至6月30日**成功申請指定人壽保險計劃，除可享現行客戶推廣優惠外<sup>~</sup>，預繳保費於保費預繳年內更可享**高達5%\*保費預存賬戶之優惠年利率**。

Successfully apply for designated life insurance plans from **April 1 to June 30, 2024** to enjoy a **preferential Premium Deposit Fund ("PDF") interest rate of 5% p.a.\*** on the prepaid premium during the Premium Prepayment Period, on top of any prevailing customer promotion(s)<sup>~</sup>.

| 保費預存賬戶之優惠年利率<br>Preferential PDF interest rate | 指定人壽保險計劃<br>Designated life insurance plans | 保費繳付年期<br>Premium Payment Term | 投保時年繳及預繳保費<br>Initial annual and prepaid premium  |
|--|---|--------------------------------|---|
| <b>4.8%*</b>                                   | 跨越創富保2<br>LionTycoon Beyond 2               | 2 / 5<br>年 years               | 相當於整個保費繳付年期之總年繳保費扣除保費預存賬戶之優惠利息 <sup>@</sup> 及任何現行客戶推廣優惠 <sup>~</sup><br>Equivalent to the total annual premiums for the whole Premium Payment Term<br>Less preferential PDF interest <sup>@</sup> and any prevailing Customer promotion(s) <sup>~</sup> |
| <b>5%*</b>                                     | 騰躍保<br>LionPrima                            | 2<br>年 years                   |   |
|  | 啟航創富<br>LionAchiever                        | 2 / 5<br>年 years               |   |

<sup>~</sup> 現行客戶推廣優惠是指任何在申請指定人壽保險計劃時同時提供予該指定計劃之客戶推廣優惠。詳情請參閱相關宣傳單張。  
Prevailing customer promotion(s) refers to any customer promotions of designated life insurance plans offered concurrently at the time of the application of such plan. For details, please refer to the relevant promotion flyer.

\* 保費預存賬戶之優惠年利率為非保證。  
The preferential PDF interest rate is not guaranteed.

<sup>@</sup> 保費預存賬戶之優惠利息是指，i)扣除客戶推廣優惠（如適用）之總保費金額，及ii)以保費預存賬戶之優惠年利率計算的總保費金額及客戶推廣優惠（如適用）的現值，之差額。  
Preferential PDF interest refers to the difference between i) the total premiums after customer promotion (if any), and ii) the present value of the total premiums and customer promotion (if any) calculated with preferential PDF interest rate.

## 例子 Example:

|                                   |                                     |
|-----------------------------------|-------------------------------------|
| 計劃名稱 Plan Name:                   | 跨越創富保2 LionTycoon Beyond 2          |
| 保費繳付年期 Premium Payment Term:      | 5 年 years                           |
| 保費預繳年期 Premium Prepayment Period: | 4 年 years                           |
| 保費繳付模式 Premium Payment Mode:      | 年繳 Annual                           |
| 年度保費 Annual Premium:              | 10,000 (美元/USD)                     |
| 客戶推廣優惠 Customer Promotion:        | 10% 保費回贈優惠 Premium refund promotion |

| 每年繳付年度保費 (不包括客戶推廣優惠)<br>Pay annual premium every year<br>(Excluded customer promotion) | 預繳所需保費 (包括客戶推廣優惠)<br>Prepay required premiums upfront<br>(Included customer promotion) |
|--|--|
| 10,000 x 5 = 50,000 (美元/USD)   | 44,716 (美元/USD)  |
| <b>節省 Saved<br/>5,284 (美元/USD)</b>   |  |

### 註 Remark:

1. 以上例子乃假設並僅作舉例說明之用。以上例子之金額均四捨五入至最接近之整數。  
The above example is hypothetical and is strictly for illustrative purposes. The amounts illustrated are rounded to the nearest integer.
2. 保費徵費已被計算於以上例子內。  
Levy has been reflected in the above example.

## 條款及細則 Terms and Conditions:

- 優惠期由2024年4月1日至6月30日，包括首尾兩天（「優惠期」），並須於2024年8月31日或之前成功簽發保單。  
The promotion period is from April 1 to June 30, 2024, both days inclusive ("Promotion Period"), with successful policy issuance on or before August 31, 2024.
- 優惠年利率推廣之名額有限。忠意人壽（香港）保險有限公司保留權利停止推廣而毋須預先通知。  
The Preferential Interest Promotion offers limited quota. Generali Life (Hong Kong) Limited (the "Company") reserves the right to stop this promotion without prior notice.
- 於優惠年利率推廣下，保費繳付年期為2年或5年的「跨越創富保2」保單的保費預存賬戶之優惠年利率為4.8%；保費繳付年期為2年或5年的「啟航創富」及保費繳付年期為2年的「騰躍保」保單則為5%，當中包括3.0%之現時保費預存賬戶年利率及分別為1.8%（「跨越創富保2」）及2%（「啟航創富」及「騰躍保」）之額外年利率。所述之利率為非保證。本公司保留修改利率的權利。若保費預存賬戶餘額不足夠支付續期的保費及/或徵費，您將須要繳付未繳付的保費及/或徵費。  
The preferential PDF interest rate for "LionTycoon Beyond 2" Policy(ies) with a 2-Year or 5-Year Premium Payment Term under the Preferential Interest Promotion is 4.8% p.a.. The preferential PDF interest rate for "LionAchiever" with a 2-Year or 5-Year Premium Payment Term and "LionPrima" Policy(ies) with a 2-Year Premium Payment Term is 5% p.a.. These rates have included the prevailing PDF interest rate of 3.0% p.a. and an extra interest rate of 1.8% p.a. for "LionTycoon Beyond 2", or 2% p.a. for "LionAchiever" and "LionPrima".
- 額外年利率之利息（「額外利息」）將會於保費預繳年期完結時（保費預繳年期如「保費預存賬戶說明摘要 - 優惠年利率推廣」內所示）存入保單，並僅用於支付到期的保費和徵費。於本公司把額外利息存入保單前，保費預存利息將會按當時保費預存賬戶利率計算。  
The interest from the extra interest rate ("Extra Interest") will be deposited into the insurance policy at the end of the Premium Prepayment Period as shown in the "Premium Deposit Fund (PDF) Illustration - Preferential Interest Promotion" to settle the due premium(s) and levy(ies) only. Before the Company deposits the Extra Interest into the insurance policy, PDF interest will be calculated based on the prevailing PDF interest rate.
- 就享有優惠年利率推廣：  
In order to be eligible for the "Preferential Interest Promotion" offer:
  - 人壽保險計劃必須於優惠期內投保，並於2024年8月31日或之前成功簽發保單；  
The life insurance plan must be applied within the Promotion Period and issued on or before August 31, 2024;
  - 投保時保單必須以年繳模式繳交保費且選擇保費預繳選項；  
Annual payment mode with premium prepayment option must be selected upon policy application;
  - 沒有提前保單日期的安排；  
No policy year back-dating arrangement;
  - 保單簽發時沒有增設附加保障；  
No supplementary benefit attached upon policy issuance;
  - 投保時已一筆過繳交投保時年繳及預繳保費，金額如「保費預存賬戶說明摘要 - 優惠年利率推廣」所示；及  
You have paid the initial annual and prepaid premium, as stated in the "Premium Deposit Fund (PDF) Illustration - Preferential Interest Promotion", in a lump sum at policy application; and
  - 本公司把額外利息存入保單時，保單必須維持生效。  
The policy(ies) must remain in force when the Company deposits the Extra Interest into the policy(ies).
- 任何於本公司把額外利息存入保單前於保單作出的更改（包括但不限於以下所述），保費預存賬戶之優惠年利率將會全數被取消，保費預存賬戶餘額將會以當時保費預存賬戶年利率累積利息。  
For any alterations of the policy before the Company deposits the Extra Interest into the policy(ies) (including but not limited to the below), the preferential PDF interest rate will be totally forfeited, and the balance of the PDF will accumulate interest at the prevailing PDF interest rate.
  - 於保費預存賬戶內提取金錢（或會收取提取費用）或額外投放金錢予保費預存賬戶；  
Withdrawal from the PDF account (early withdrawal charge may be applicable) or add additional fund to the PDF account;
  - 更改保費繳付模式；  
Change of premium payment mode;
  - 更改名義金額/投保額；  
Change of Notional Amount/Sum Assured;
  - 增加附加保障；  
Addition of supplementary benefit(s);
  - 保單退保；  
Policy surrender;
  - 保單終止，因下列第7項所述之原因除外；或  
Policy termination due to reasons other than clause 7 below; or
  - 任何可影響保單年度化保費之更改。  
Any changes that will affect the annualized premium of the policy.
- 若於保費預繳年期完結前，所有將來的保費被豁免或保單因素償而被終止，優惠利息將會按比例退回。  
In the event of waiver of all future premiums or policy termination due to claims before the end of the Premium Prepayment Period, the Extra Interest will be calculated and paid on pro-rata basis.
- 優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。  
The promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

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.

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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