

忠意全面财富规划方案

Generali's All-in-one Legacy Planning Solutions



信守未来，忠意助您传承财富

Ensuring Tomorrow: Legacy Planning with Generali

为确保您努力不懈所累积的财富能够按意愿传承给所爱之人，遗产规划至关重要。

Legacy planning is crucial to ensure that your hard-earned wealth is preserved and passed on to your loved ones according to your wish.

忠意人寿(香港)有限公司(「忠意」)为您提供以下全面财富规划服务，确保您的财富能恒久延续，让您安心无忧。
To give you peace of mind knowing that your legacy will be cherished for years to come, Generali Life (Hong Kong) Limited ("Generali") offers comprehensive legacy planning services that are designed to help you as follows.

全面财富规划方案

All-in-one Legacy Planning Solutions



保单管理 Policy Management

突发状况发生时，提早安排保单的未来拥有权
Plan the future Policy ownership in the unexpected events



第二保单持有人 Contingent Policyholder

若保单持有人身故或成为精神上无行为能力的人，转移保单拥有权
Transfer the Policy ownership if the Policyholder dies or becomes a Mentally Incapacitated Person



保单托管选项 Policy Custodian Option

安排临时保单持有人暂时管理保单，直到您的保单继任人准备好接管保单为止
Arrange an Interim Policyholder to temporarily manage the Policy until your Successor is ready to take up the ownership of the Policy



世代相传 Inheritance

无缝保单传承
Seamlessly pass on the Policy



保单分拆选项 Policy Split Option

将保单分拆为多份保单并转移给您的挚爱
Split the Policy into multiple Policies and transfer them to your loved ones



传承权益 Legacy Planning Option



保单延续 Policy Continuation

当受保人过世，将保单延续并自动转移至受益人
Allow the Policy to continue even if the Insured passes away by automatically transferring the Policy to the beneficiary



更换受保人 Change of Insured

当受保人仍在世时，更改现时受保人
Change the existing Insured when he/she is still alive



财务保障 Financial Protection

为所爱之人量身打造财务保障
Tailoring financial protection for your dependents



身故保障支付方式 Death Benefit Payment Option

为每位受益人制定合适身故保障支付方式
Tailor the Death Benefit Payment Option for each beneficiary



后备收益人选项 Contingent Recipient Option

若受保人成为精神上无行为能力的人，赋予后备收益人索偿退保保障的权利
Grant Contingent Recipient the right to claim the Surrender Benefit if the Insured becomes a Mentally Incapacitated Person

第二保单持有人 Contingent Policyholder

轻松转移保单，让您安枕无忧

Effortless Policy transferal for a worry-free future

若保单持有人离世或成为精神上无行为能力的人时，您的挚亲可能需要花上数月时间，经历复杂繁琐的法律程序，才能接管您的保单。

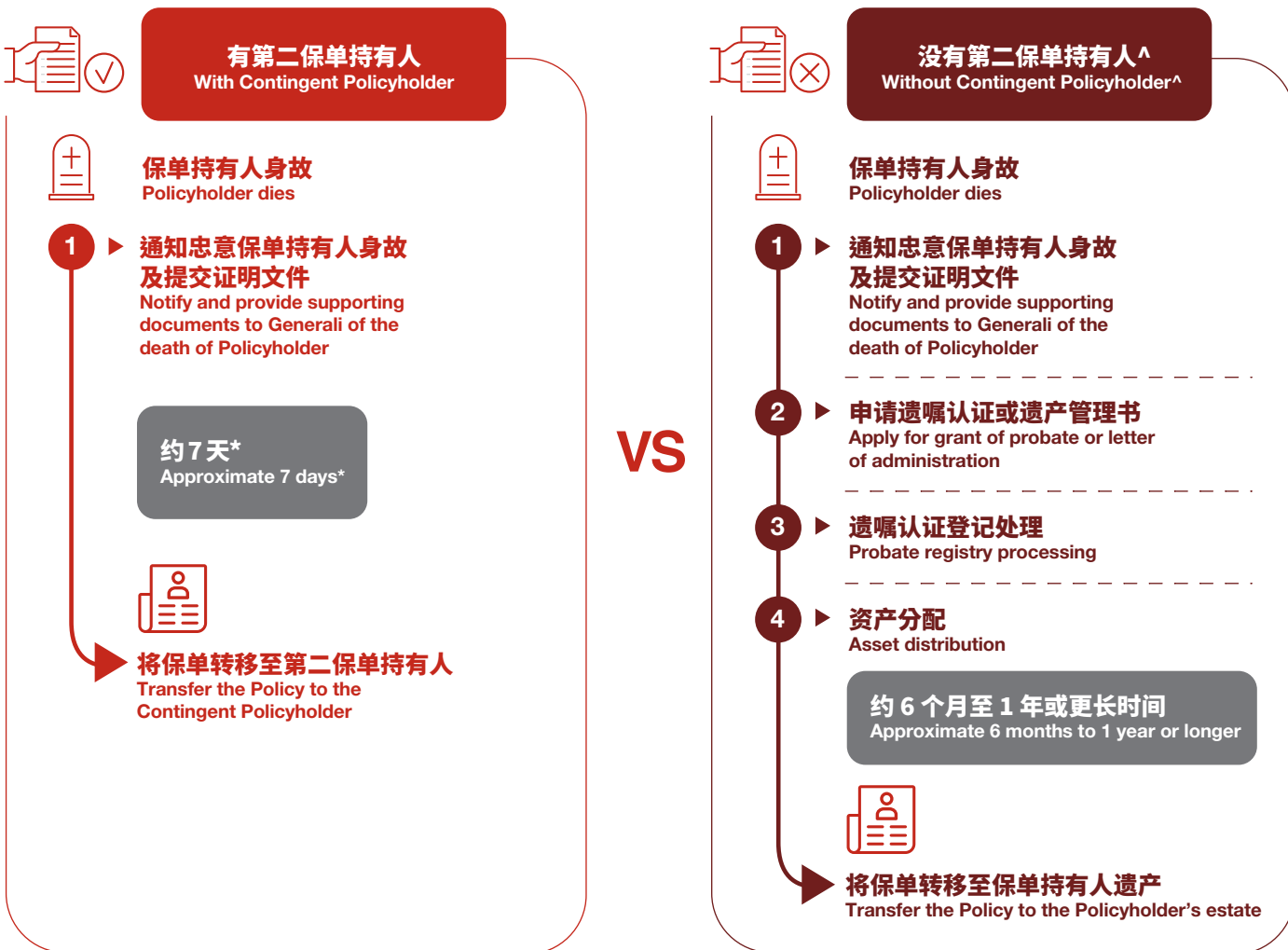
If Policyholder passes away or becomes a Mentally Incapacitated Person, it may take months for your beloved ones to take over the Policy due to the complicated legal proceedings.

指定第二保单持有人能够简化接管保单的程序，透过委任后备保单持有人在上述突发情况发生时立即接管保单，从而及时管理保单。

Designating a Contingent Policyholder can simplify the process by appointing a back-up Policyholder to assume ownership of the Policy in such events, allowing timely policy management if needed.

此服务如何帮助您？

How does it work?



* 假设第二保单持有人已提交所有忠意要求的证明文件。此估算处理时间仅供参考，实际处理时间可能因个案而异。

* It is assumed that all supporting documents required by Generali have been submitted by the Contingent Policyholder. Such estimated processing time is for reference only; the actual processing time may vary case by case.

^ 没有第二保单持有人的情况下的保单转移程序仅供参考，实际程序可能因个案而异。

^ The Policy transfer procedures without Contingent Policyholder are for reference only; the actual procedures may vary case by case.



保单托管选项 Policy Custodian Option

为转移保单设立双重保障

Double assurance for effortless Policy transferal



透过指定一名临时保单持有人，
您可提名未满18岁的人士为第二保单持有人。
By assigning an Interim Policyholder, you can appoint
a Contingent Policyholder who is below 18 years old.

我们难以预测突发不幸状况何时发生。即使您有意安排转移保单至您的挚亲，他们(例如未成年的挚亲)未必能够立即接管保单。

Unfortunate events can happen at any time. Even if you have arranged to pass on your Policy to your loved ones, they may not be ready to assume control of the Policy immediately (e.g., if they are still minors).

保单托管选项可让您委任一名临时保单持有人以有限的保单权利管理您的保单，直至您经保单延续/受保人身故时自动保单分拆委任的受益人或指定的第二保单持有人(『保单继任人』)达指定年龄(年龄必须在18-50岁)时接管保单。
The Policy Custodian Option allows you to assign an Interim Policyholder to administer your Policy with limited Policy rights until the beneficiary assigned under Policy Continuation / automatic Policy split upon the death of the Insured or the designated Contingent Policyholder (collectively referred to as the “Successor”) reaches the designated age (which must be between 18 and 50) to take over the Policy.

此服务如何帮助您？

How does it work?



情况 1. 当保单延续的受益人未成年时，现有保单持有人(同为受保人)不幸离世

Scenario 1. The existing Policyholder (and also the Insured) passes away when the beneficiary under Policy Continuation is a minor



已选择保单托管选项 With Policy Custodian Option elected



▶ 在受益人成年前，临时保单持有人能快速接管保单
The Policy can quickly be taken over by the Interim Policyholder until the beneficiary becomes adult

VS



没有保单托管选项 Without Policy Custodian Option



▶ 受益人之法定监护人需透过冗长的法律程序(如向法院提交监护申请)以接管保单
The beneficiary's legal guardian goes through lengthy legal procedures (E.g., file petition for guardianship to court) to take over the Policy



情况 2. 第二保单持有人达接管保单的指定年龄前，现有保单持有人不幸离世

Scenario 2. The unfortunate death of the existing Policyholder before the Contingent Policyholder attains the specified Age to take up the Policy



已选择保单托管选项 With Policy Custodian Option elected



▶ 在第二保单持有人达指定年龄前，由临时保单持有人接管保单
The Policy is temporarily administered by the Interim Policyholder until the Contingent Policyholder reaches the specified Age

VS



没有保单托管选项 Without Policy Custodian Option



▶ 第二保单持有人在未达指定年龄的情况下接管保单
The Contingent Policyholder takes up the Policy before he/she attains the specified Age

临时保单持有人可要求提取部分总退保保障，而每个保单年度的总提取百分比不能超过保单持有人指定的最高百分比(最高为50%)。

The Interim Policyholder can apply to withdraw a percentage of the total Surrender Benefit, which the aggregated withdrawal percentage in each Policy Year cannot exceed the maximum percentage designated by the Policyholder (subject to a cap of 50%).



保单分拆选项 Policy Split Option

创造永恒财富，照亮未来世代

Create lasting legacy to brighten your future generations

透过保单分拆选项，您可以任意分拆保单，藉此把保单的财富分配予您所爱的人。这意味着您可以根据每位挚爱的独特需求，制定个人化的财富规划。

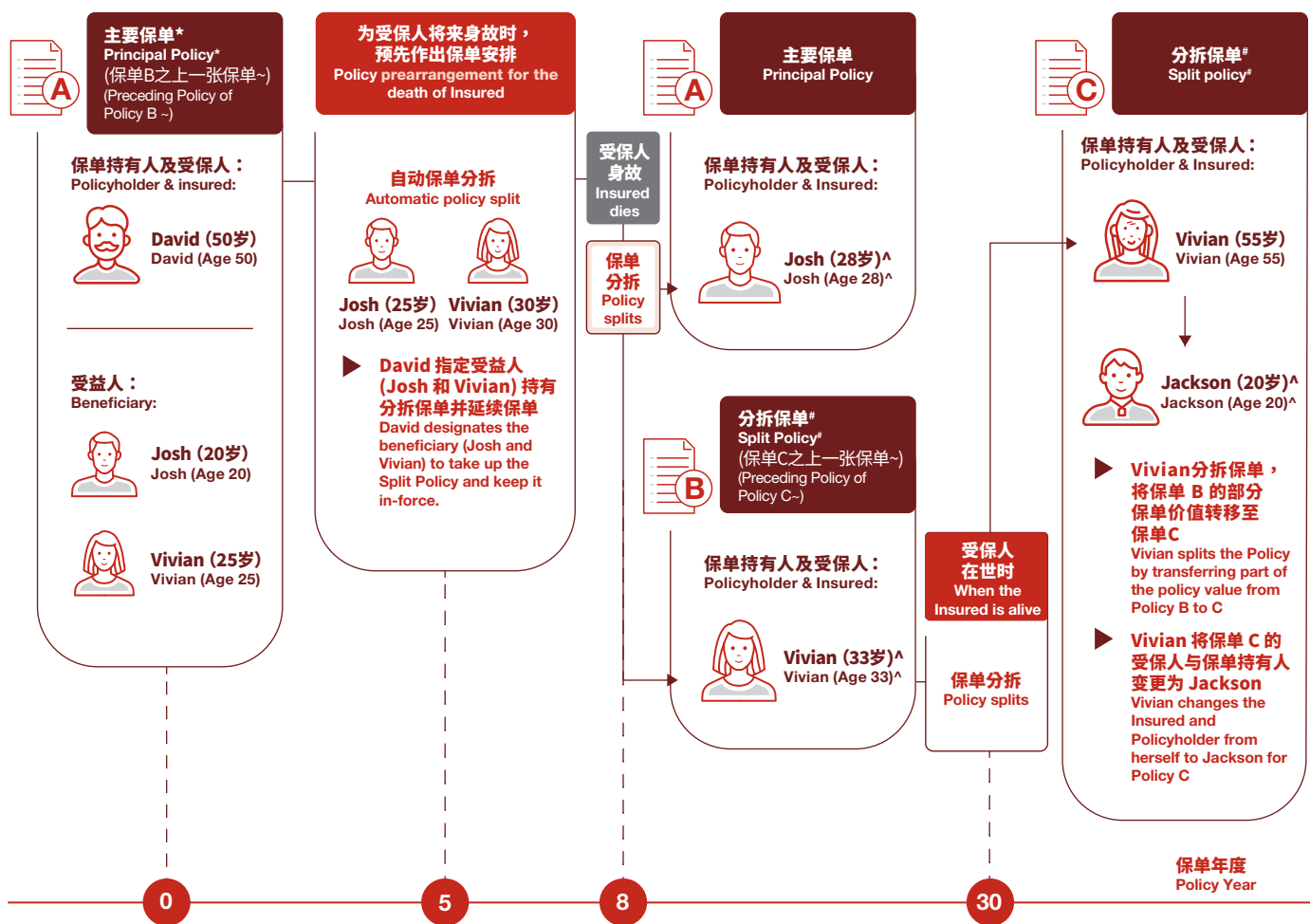
With our Policy Split Option, you have the flexibility to distribute the wealth of your Policy by splitting it into multiple Policies. This allows you to create personalized legacy plans tailored to the unique needs of each of your loved ones.

另外，您亦可以选择在受保人在世时或在受保人身故后自动行使保单分拆选项。

Also, you can choose to exercise the Policy Split Option while the Insured is still alive or have it exercised automatically upon the Insured's death.

此服务如何帮助您？

How does it work?



* 按保单分拆选项，首份被分拆之保单。

* The first Policy which being split according to the Policy Split Option.

~ 按保单分拆选项，被分拆之保单。

~ The Policy which the Split Policy is split from according to the Policy Split Option.

^ 每张分拆保单的保障年期将根据新受保人的年龄重新计算。

^ Each Split Policy's benefit term will be recalculated as per the new Insured's Age.

按保单分拆选项，由上一张保单分拆下来之保单。

The Policy is split from the Preceding Policy pursuant to Policy Split Option.



传承权益

Legacy Planning Option

及时传承永恒财富

Seamless succession with enduring coverage

意外总是意料之外。为保障挚爱的未来并实现他们所想，您应未雨绸缪，及早安排保单传承。

Expect the unexpected. You may want to plan ahead before misfortune happens, allowing you to seamlessly transfer your Policy to your loved ones and, secure their future with the enduring benefits of the Policy.

更换受保人

Change of Insured

于现时的受保人在生时，您可以随时更改受保人，让保单价值不断累积滚存。

You have the flexibility to change the Insured at any time as long as the existing Insured is alive. The policy value will continue to grow.

保单延续

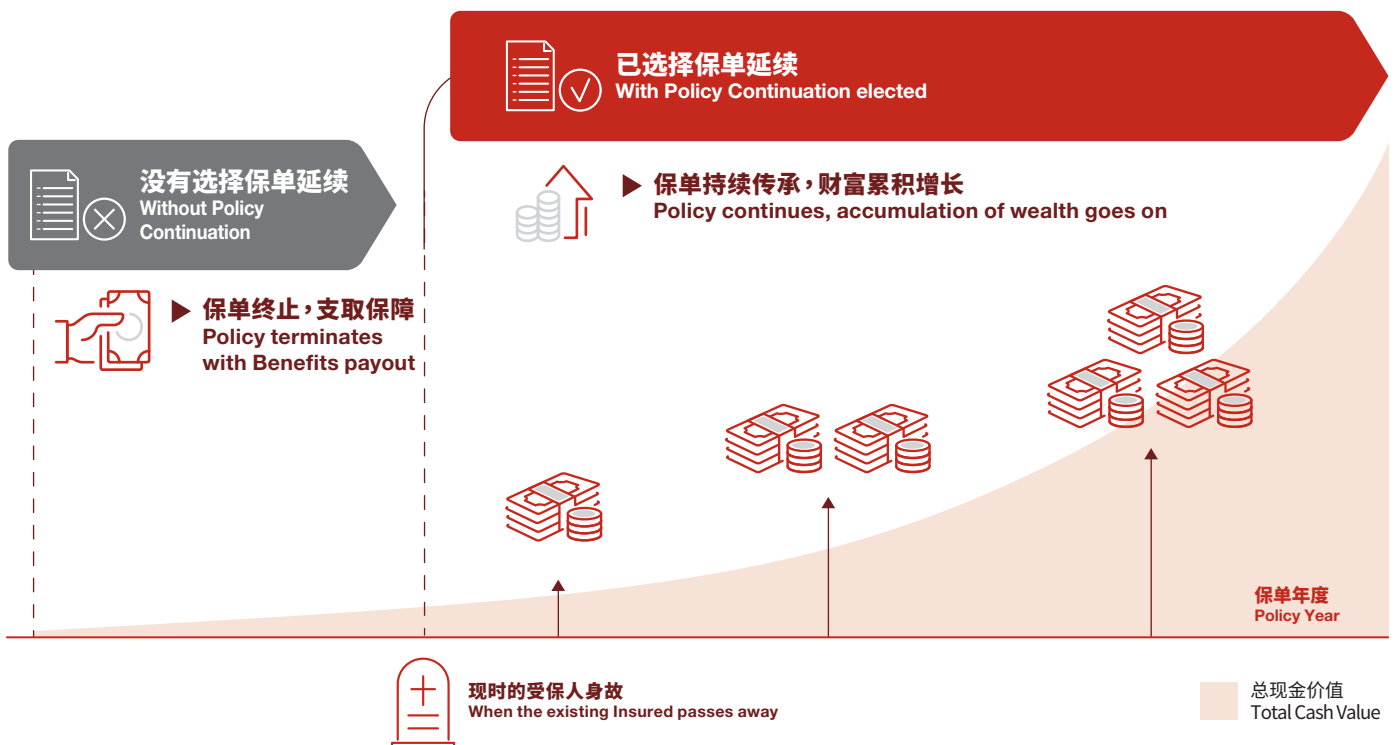
Policy Continuation

预先要求在现时的受保人过世后，将受益人自动转为新受保人和保单持有人（如现时的受保人同为保单持有人），以确保保单仍然生效，让保单价值不断累积滚存。

You can pre-request for the beneficiary to automatically become the new Insured and Policyholder (if the existing Insured is also the Policyholder) ensuring that the Policy remains effective upon the death of the existing Insured. The policy value will continue to grow.

此服务如何帮助您？

How does it work?





身故保障支付方式

Death Benefit Payment Options

为挚爱打造专属保障支付方式

Tailor Benefit payment options for your loved ones

您的所爱的人可能有不同的财务需求。

Your loved ones may have different financial needs.

多元化的身故保障支付方式能让您灵活为不同受益人分配保单的总身故保障款项*，确保每位受益人在您不幸离世后都能获得最合适的财务保障。

The diverse Death Benefit Payment Options allow you to flexibly distribute the Total Death Benefit Payment* of your Policy among different beneficiaries, ensuring they receive the most suitable financial protection in the event of your unfortunate death.

*总身故保障款项指保单下所有应付身故保障之总和。

*Total Death Benefit Payment refers to the sum of any Death Benefits payable under the Policy.

此服务如何帮助您？

How does it work?

如何支付身故保障

HOW TO PAY DEATH BENEFIT

选项1 Option 1

一笔过支付

Lump sum payment



选项2 Option 2

每月分期支付

Monthly instalment payment



选择支付期 (5 年、
10 年、20 年或 30 年)

Choose the payment period, in
a period of 5, 10, 20 or 30 years

选项3 Option 3

部份支付

Partial Payment



01 以一笔过形式支付指定百分比的
赔偿，余额将按月分期形式支付
Choose the percentage for lump sum
payment, the remaining will be paid
in monthly instalment

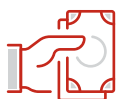
02 选择每月分期支付期
Choose monthly instalment
payment period

何时支付身故保障

WHEN TO PAY THE DEATH BENEFIT

即时支付

Immediate payment



索偿获批后立即支付
Immediate payment
upon the approval of the claims

延后支付

Deferred Payment



01 指定受益人的年龄
Specify the Age of the beneficiary
(年龄必须在 18-30 岁)
(Must be between Age 18 and 30)

或
or



02 指定受保人身故后的延期年限
Specify the number of years to be
deferred after the Insured's death
(必须在 1-30 年之间)
(Must be between 1-30 year(s))

受益人可就尚未支付的总身故保障款项*赚取非保证利息。利息应在身故索偿获得批准后开始累积。
Beneficiary(ies) may earn non-guaranteed interest on the Total Death Benefit Payment* which is yet to be paid.
The accumulation of interest shall start upon the approval of death claims.



后备收益人选项

Contingent Recipient Option

为挚爱解决燃眉之急

Empower your loved ones with immediate financial support

若您不幸变成精神上无行为能力的人，您的保单或将因无人管理，令您不能善用已累积的财富以解决您及您的挚爱之人的财务问题。

If you unfortunately become a Mentally Incapacitated Person, your Policy may be left unmanaged and your savings cannot be unitized when you and your loved ones are most in need of financial assistance.

透过后备收益人选项，您可以预先指定一个人在受保人变成精神上无行为能力时申请退保保障。让您的挚爱毋须经过烦琐的法律程序，都可运用您的财富。

Contingent Recipient Option allows the Policyholder to pre-nominate a person to surrender the Policy if the Insured becomes a Mentally Incapacitated Person. This option allows your loved ones to utilize your wealth without going through cumbersome legal procedures.

此服务如何帮助您？

How does it work?



黄先生(保单持有人及受保人)不幸昏迷

Mr. Wong (Policyholder and Insured) is unfortunately in coma



有后备收益人(黄太太)

With Contingent Recipient (Mrs Wong)



▶ 黄太太可立即申请退保保障

The Surrender Benefit can be applied immediately

VS



没有后备收益人

Without Contingent Recipient



▶ 黄太太经繁琐的法律程序退保和领取退保保障

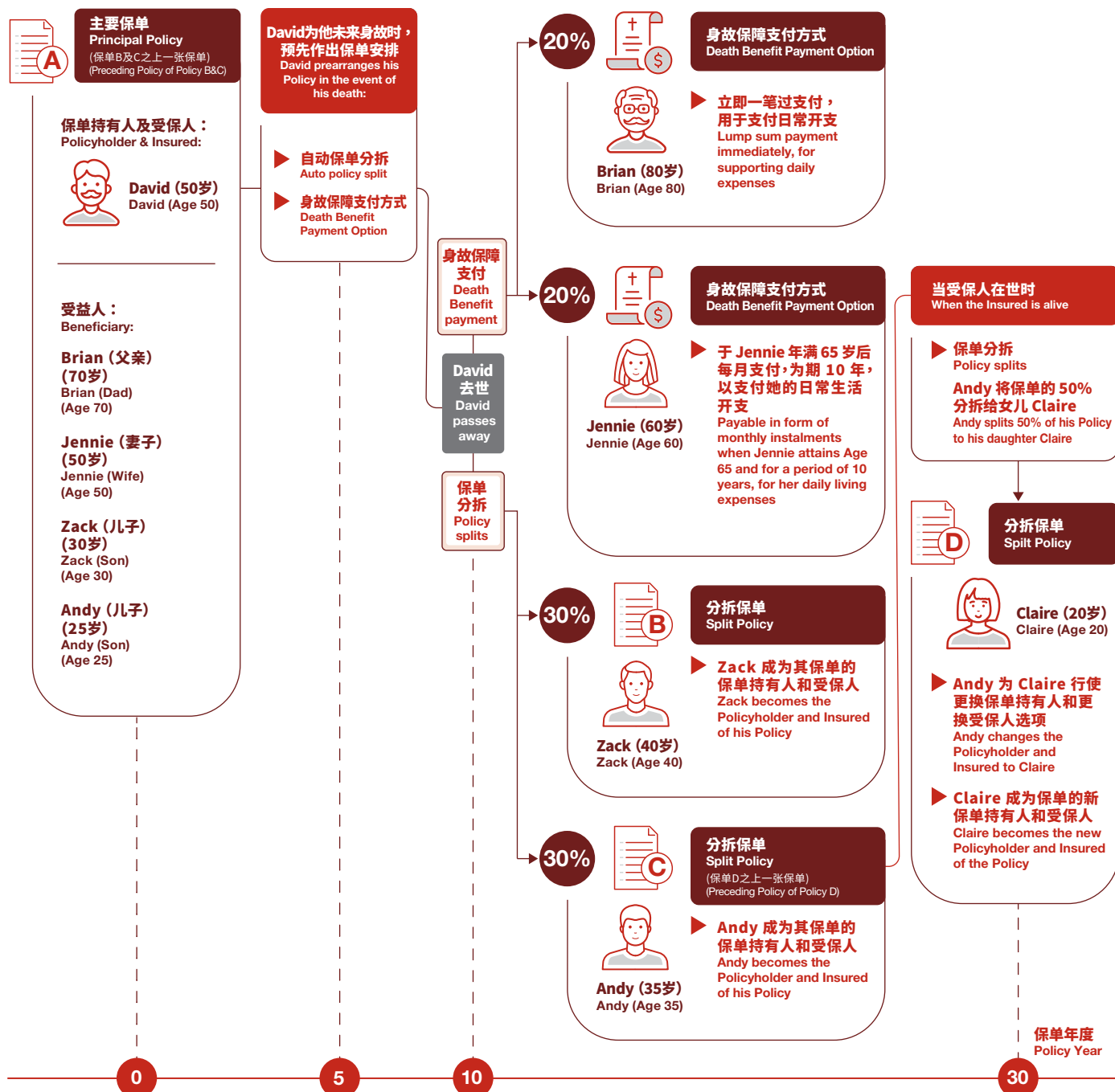
Complex legal procedures to surrender the Policy and receive the Surrender Benefit

财富跨代传承 Prosperity across generations

保单分拆选项和身故保障支付方式 Policy Split Option and Death Benefit Payment Option

David的亲人有不同的财务需求，他选择预先安排在他身故后自动分拆保单。这可确保他的子女能继续累积财富。此外，David 指定他的父亲和妻子接受身故保障款项，从而为他们安排即时的财务支援。

David's family members have different financial needs; and he opts to pre-arrange the automatic split of his Policy upon his death. This ensures his children can continue to grow their wealth. Additionally, David arranges for immediate financial assistance to his father and wife by designating them to receive the Death Benefit payment.



未雨绸缪，为未来护航

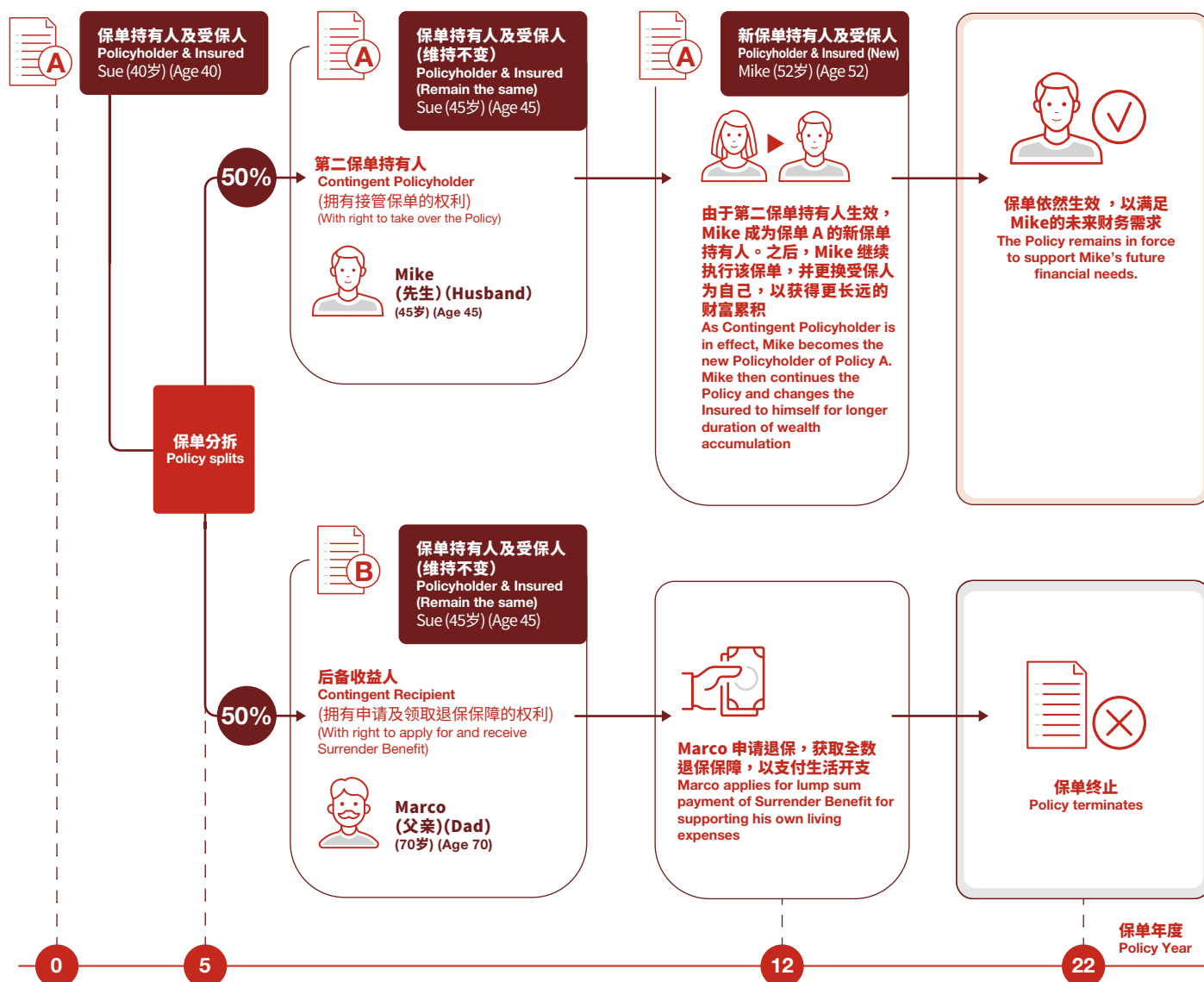
Expect the unexpected for brighter future

后备收益人和第二保单持有人

Contingent Recipient and Contingent Policyholder

若他日丧失能力时(例如变成精神上无行为能力的人)，Sue希望忠意的财富规划服务能为她及她的挚亲提供财务支援。

Sue is looking for the legacy planning services from Generali that provide financial support to her and her dependents when she loses her ability to do so, E.g., in the event of becoming a Mentally Incapacitated Person.



Sue 投保了一份忠意储蓄保险。
Sue applies for a Generali saving insurance Policy.



Sue 将保单分拆，预先安排不同提取退保保障的方式。若他日成为精神上无行为能力的人，她的挚亲可按安排提取退保保障。
Sue splits the Policy and provides different arrangements for her dependents in advance for claiming Surrender Benefit if she becomes a Mentally Incapacitated Person one day.



Sue 不幸成为精神上无行为能力的人。
Unfortunately, Sue becomes a Mentally Incapacitated Person.



Sue 去世。
Sue passes away.

双重家庭守护

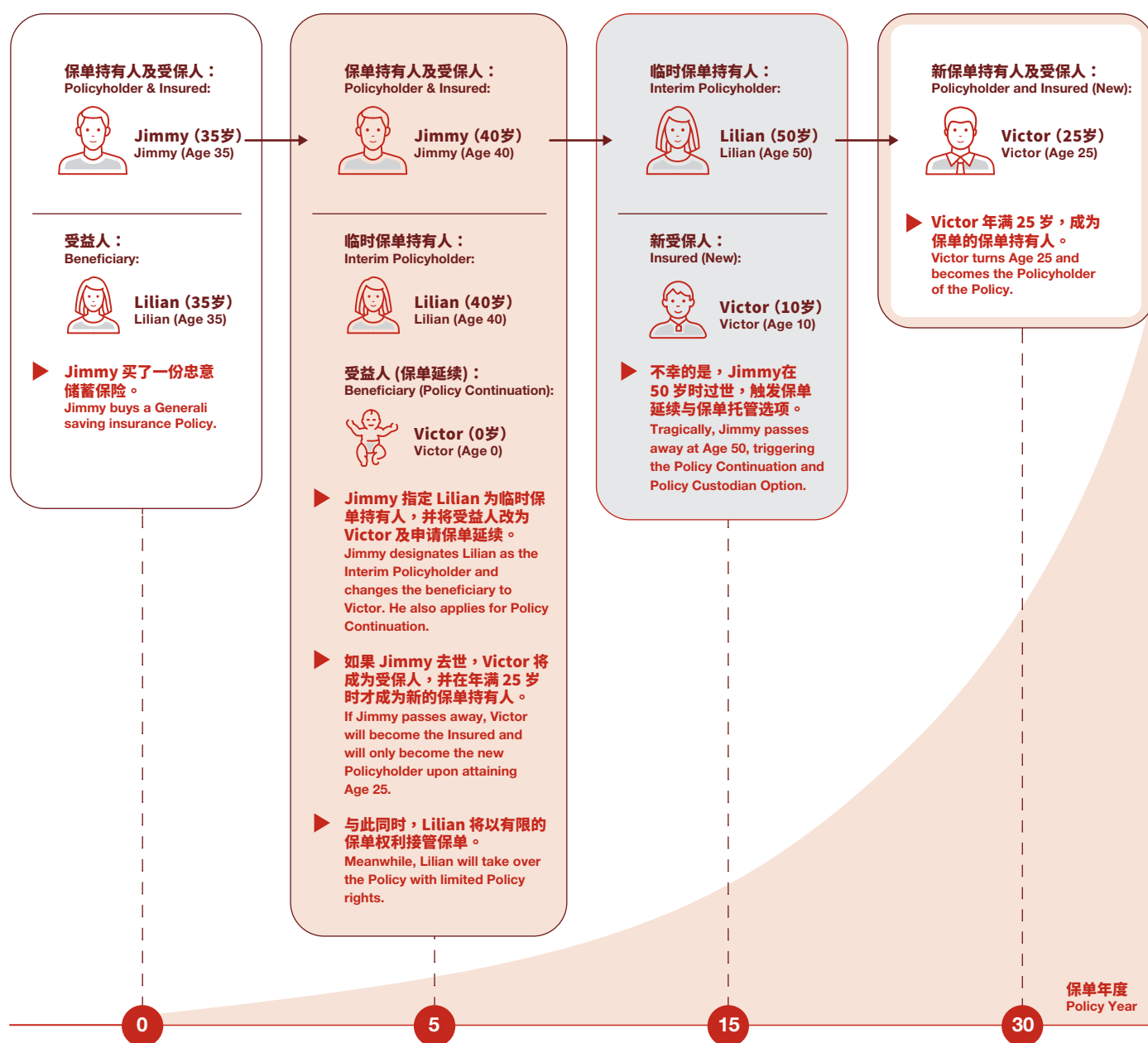
Double safeguard for your family

保单延续和保单托管选项

Policy Continuation and Policy Custodian Option

作为家庭支柱，若他日不在世时，Jimmy希望能确保家人的未来财务保障。为此，他决定为他的保单选择保单延续和保单托管选项。

As a responsible family man, Jimmy wants to secure his family's financial future, even in his absence. To achieve this, he decides to select the Policy Continuation and Policy Custodian Option for his Policy.



Victor出生。
Victor is born.



Jimmy去世。
Jimmy passes away.

总现金价值
Total Cash Value

多元化传承安排

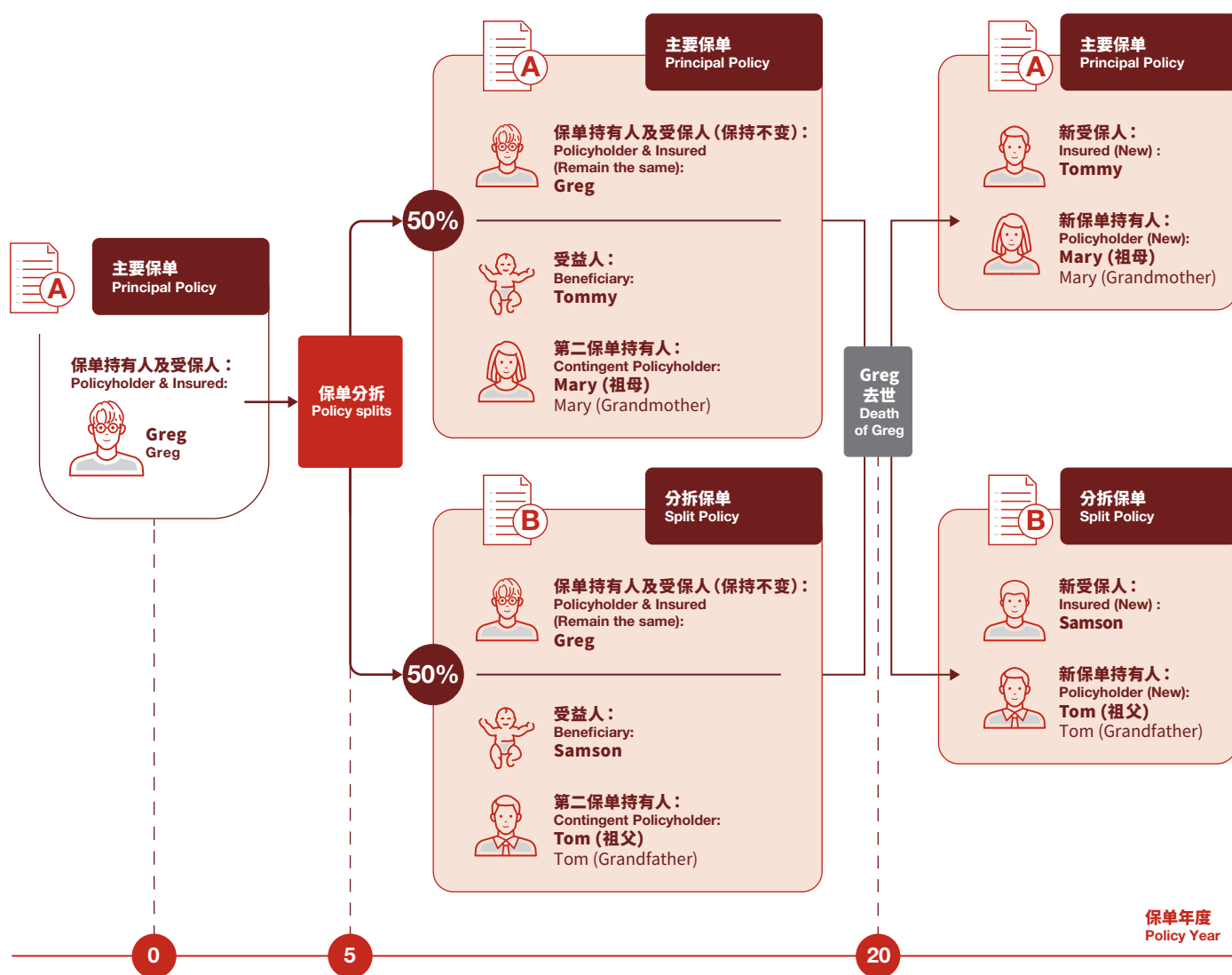
Dynamic inheritance arrangement

保单分拆，保单延续和第二保单持有人

Policy Split, Policy Continuation and Contingent Policyholder

Greg希望在他身故后，他的保单能自动转移至不同亲属。同时，他在世时能尽其所能，独自管理保单。

Greg hopes to transfer his policy to multiple dependents automatically upon his passing and wants to manage his Policy as long as he can when he is alive.



Greg 在生时将保单分拆为 2 份保单 (且不变更受保人和保单持有人)。

Greg splits the Policy into 2 Policies while he is still alive (without changing Insured & Policyholder).



Greg 将他的儿子列为受益人，并选择保单延续及第二保单持有人，以传承他的财富，并确保保单由适当的人管理。

Greg puts his children as beneficiary and opts for Policy Continuation and Contingent Policyholder, to endure his wealth and ensure the Policies are managed by the right persons.



Greg 去世时触发保单延续及第二保单持有人，保单受保人及保单持有人亦因而更改。

Death of Greg triggers the execution of the Policy Continuation and Contingent Policyholder, resulting in the change of Insured and Policyholder.

附註

1. 此单张只适宜于香港派发，并不应被诠释为在香港以外地区提供、销售或游说购买忠意的任何产品。
2. 此单张只供参考，不能作为忠意与任何团体所订立之任何合约。
3. 此单张应与相关基本计划的保单条款或任何相关批註、宣传单张和更改保单申请书一併阅览，以参阅保单服务和选项的详细条款及细则。
4. 本单张中的定义，请参阅有关保险计划之保单条款。
5. 本单张中提及的保单服务和选项的审批，将视乎忠意拥有绝对决定权而不时厘定的现行行政规则而定。
6. 本单张中的保单服务和选项仅适用于指定保险计划。如欲了解详情，请与您的保险顾问联络，或致电客户服务热线(852) 2521 0707。
7. 总现金价值等于保证现金价值、终期红利(如有)及保证累积账户余额(如有)之总和。总现金价值为非保证。当保单之现金价值被全部提取后，此保单将会终止。

第二保单持有人

1. 「精神上无行为能力的人」指因精神上无行为能力而无能力处理和管理其财产及事务的人。诊断必须由精神科专科注册医生确定。若忠意认为需要，忠意保留权利要求受保人进行独立鑑定以查明诊断。
2. 第二保单持有人于被委任时必须已年满18岁(除非已透过保单托管选项为其委任临时保单持有人)。第二保单持有人须在保单持有人身故或被诊断为精神上无行为能力的人时已达到指定岁数(如适用)，才能成为新保单持有人。
3. 不论保单延续在第二保单持有人批准之前或之后申请，第二保单持有人应优先成为新保单持有人。

保单托管选项

1. 保单托管选项指本单张此部分定义之选项。
2. 「精神上无行为能力的人」指因精神上无行为能力而无能力处理和管理其财产及事务的人。诊断必须由精神科专科注册医生确定。若忠意认为需要，忠意保留权利要求受保人进行独立鑑定以查明诊断。
3. 于保单生效期间而且受保人仍然在生，您可以以忠意指定的表格提交书面要求选择保单托管选项。若第二保单持有人或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)仍在生但未达到接管保单的指定年龄(年龄必须在18-50岁)，保单托管选项将会生效。现时保单持有人在申请保单托管选项时指定的人(「临时保单持有人」)以有限的保单权利接管保单，直至第二保单持有人或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)已达到指定年龄。第二保单持有人或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)将在达到指定年龄后立即成为新保单持有人。
4. 您每次只能委任一位临时保单持有人。如您在委任临时保单持有人时，我们的记录上已存在临时保单持有人，则现有的临时保单持有人将自动被撤销。
5. 若选择于受保人身故时自动分拆保单，您可视情况为每位受益人指定不同的临时保单持有人。
6. 有关申请要求须符合忠意拥有绝对决定权而不时厘定的现行行政规则，包括但不限于下列规则：
 - 临时保单持有人必须为18岁或以上；
 - 临时保单持有人与受保人及受益人(如已选择保单延续或预先提出要求受保人身故时自动保单分拆)的关系必须为父母、配偶、子女、兄弟姐妹、(外)祖父母、(外)孙子女、外甥、侄、甥女、侄女、姨丈、姨母、舅母、姑母、婶母、伯母、叔父、伯父、舅父、姑丈、堂兄弟姐妹、表兄弟姐妹、未婚夫／未婚妻、同居伴侣／同性伴侣或其他获我们批准的关系。忠意拥有绝对决定权不时修订此名单。
 - 若保单持有人同为受保人，您必须已选择保单延续或预先提出要求受保人身故时自动保单分拆，以申请保单托管选项。
7. 临时保单持有人必须向忠意提交令忠意满意的证据，证明保单持有人身故或保单持有人变成精神上无行为能力的人，以获得忠意的批准。
8. 若临时保单持有人发生以下情况：
 - 临时保单持有人不能或不愿意承接本保单的拥有权；
 - 当保单持有人身故时或被诊断为精神上无行为能力的人后，临时保单持有人亦已离世或并未出现；或

Notes

1. This leaflet 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 Generali's insurance product outside Hong Kong.
2. This leaflet is for reference only and should not be construed as any contract or any part thereof between Generali and any other parties.
3. This leaflet should be read along with the policy provisions of the relevant Basic Plan or any relevant endorsements, leaflets and policy service forms, for the detailed terms and conditions of the policy services and options.
4. For the definition of capitalized terms in this leaflet, please refer to the policy provision of the relevant products.
5. The approval of the policy services and options mentioned in this leaflet is subject to Generali's prevailing administrative rules as Generali may change from time to time at its absolute discretion.
6. The policy services and options in this leaflet are only available to designated insurance plans. Please contact your Insurance Advisory or call our customer service hotline on (852) 2521 0707 for more information.
7. Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend (if any) and balance of Benefit Accumulation Account (if any). It is not guaranteed. The Policy will be terminated when the cash values of the Policy have been withdrawn entirely.

Contingent Policyholder

1. Mentally Incapacitated Person refers to a person who is incapable, by reason of mental incapacity, of managing and administering their property and affairs. The diagnosis must be confirmed by a registered medical practitioner who is a psychiatric specialist. Generali reserves the right to conduct an independent evaluation of the Insured whenever deemed necessary to ascertain the diagnosis.
2. Contingent Policyholder must have attained the age of 18 at the time of appointment (unless an Interim Policyholder under Policy Custodian Option is also assigned for him/her). To become the new Policyholder, the Contingent Policyholder must have attained the designated age (if applicable) upon the death or diagnosis of the Policyholder as a Mentally Incapacitated Person.
3. The Contingent Policyholder shall prevail and become the new Policyholder, regardless of Policy Continuation applied before or after the approval of designation of Contingent Policyholder.

Policy Custodian Option

1. Policy Custodian Option refers the option defined in this section of this leaflet.
2. Mentally Incapacitated Person refers to a person who is incapable, by reason of mental incapacity, of managing and administering their property and affairs. The diagnosis must be confirmed by a registered medical practitioner who is a psychiatric specialist. Generali reserves the right to conduct an independent evaluation of the Insured whenever deemed necessary to ascertain the diagnosis.
3. While this Policy remains in force and the Insured is still alive, you may elect the Policy Custodian Option by written request in our prescribed form. If the Contingent Policyholder / beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) is still alive but has not attained to the designated Age (must be between 18 and 50) to assume ownership of the Policy, Policy Custodian Option will be effective. The person designated by the existing Policyholder at application of Policy Custodian Option ("Interim Policyholder") will assume the ownership of the Policy with limited Policy rights until the designated Age of the Contingent Policyholder or beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured). The Contingent Policyholder or beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) will immediately become the new Policyholder upon the attainment of the designated Age.
4. You may designate only one Interim Policyholder at a time. If you designate an Interim Policyholder while there is an existing Interim Policyholder on our records, the existing Interim Policyholder will automatically be revoked.
5. In the event that the automatic Policy Split upon the death of the Insured is elected, you may designate a different Interim Policyholder for each beneficiary, where applicable.
6. The approval of the request is subject to Generali's prevailing administrative rules as the Generali may determine from time to time at its absolute discretion including but not limited to the following:
 - The Interim Policyholder must be Aged 18 or above;
 - The Interim Policyholder must be related to the Insured and beneficiary (applicable to Policy Continuation or automatic Policy Split upon the death of the Insured) as parent, spouse, child, sibling, grandparent, grandchild, niece, nephew, aunt, uncle, cousin, fiancée/ fiancé, de-facto/ same-sex couple or through any other relationship as approved by us. This list will be determined by Generali from time to time at its absolute discretion.
 - If the Policyholder is also the Insured, to apply for Policy Custodian Option, you must have selected Policy Continuation or pre-requested an automatic Policy split upon the death of the Insured.
7. The Interim Policyholder is required to submit the satisfactory evidence of the Policyholder's death or the Policyholder has become a Mentally Incapacitated Person to Generali for approval.
8. If any one of the following events occurs to the Interim Policyholder:
 - the Interim Policyholder is not able or unwilling to take up the Policy;
 - the Interim Policyholder is not alive or does not appear at/after the Policyholder's death or diagnosis as a Mentally Incapacitated Person; or

- 临时保单持有人无法通过客户尽职审查要求及未能符合适用于忠意的任何其他法律及规例，

保单持有人的遗嘱执行人或遗嘱管理人将担任临时保单持有人，负责管理保单事务；或若保单持有人被诊断为精神上无行为能力的人，保单拥有权维持不变，但其监护人或法定代理人可代为行使保单相关权利。

9. 临时保单持有人可要求提取部分当时可获的总退保保障，而每个保单年度的总提取百分比不能超过保单持有人指定的最高百分比(最高50%)。临时保单持有人不能更改该最高百分比。

例子(每个保单年度最高50%总提取百分比)：

Example (with maximum aggregated withdrawal percentage per Policy Year of 50%):

保单年度 Policy Year	提取 Withdrawal	提取时的 总退保保障 Total Surrender Benefit at the time of withdrawal	提取百分比 Withdrawal percentage	提取金额 Withdrawal amount	每个保单年度总提取百分比 Aggregated withdrawal percentage per Policy Year
第10个保单年度 Policy Year 10	1 st	美金 1,000,000 USD 1,000,000	总现金价值之20% 20% of the total Surrender Benefit	美金 200,000 USD 200,000	20%
第10个保单年度 Policy Year 10	2 nd	美金 950,000 USD 950,000	总现金价值之30% 30% of the total Surrender Benefit	美金 285,000 USD 285,000	50% (20% +30%) (由于已达每个保单年度的最高总提取百分比，同一个保单年度内不可再进行提取。临时保单持有人可在下一个保单年度申请提取。) (Since the maximum aggregated withdrawal percentage in the Policy Year has been reached, no more withdrawal will be allowed in the same Policy Year. The Interim Policyholder can request for another withdrawal next year.)
第11个保单年度 Policy Year 11	1 st	美金 1,050,000 USD 1,050,000	总现金价值之20% 20% of the total Surrender Benefit	美金 210,000 USD 210,000	20%

10. 提取金额将首先从(a)任何保障累积账户余额支付，其后透过(b)减少名义金额按比例由保证现金价值及终期红利中提取。如提取导致名义金额减少，该名义金额减少将受限于适用之最低名义金额要求，及任何债项将由待支付的提取金额内扣除。
11. 临时保单持有人不可申请保单贷款，完全退保，保单分拆选项，更改身故保障支付方式，受保人，受益人或保单持有人。
12. 在保单持有人身故或保单持有人成为精神上无行为能力的人(如适用)前，若以下情况发生，临时保单持有人将被撤销，
 - 第二保单持有人或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)身故或变成精神上无行为能力的人；或
 - 第二保单持有人或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)已达可接管保单的指定年龄。
13. 在临时保单持有人已开始履行其职责期间，
 - 若临时保单持有人去世，已身故之现时保单持有人的遗嘱执行人或遗嘱管理人将担任临时保单持有人，负责管理保单事务，直至第二保单持有人或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)已达可接管保单的指定年龄。
 - 如第二保单持有人离世或变成精神上无行为能力的人，临时保单持有人成为新保单持有人，惟您须在申请保单托管选项时已提出及获得忠意批准。否则，已身故之现时保单持有人的遗嘱执行人或遗嘱管理人将担任新保单持有人，负责管理保单事务；或若保单持有人被诊断为精神上无行为能力的人，保单拥有权维持不变，但其监护人或法定代理人可代为行使保单相关权利；或
 - 如受保人离世而且没有受益人，忠意会向已身故之现时保单持有人的遗产支付身故保障款项。

- the Interim Policyholder is unable to satisfy the customer due diligence requirements and / or any other applicable laws and regulations applicable to Generali,

the executor or administrator of the Policyholder's shall act as the Interim Policyholder to manage the Policy; or if the Policyholder is diagnosed as a Mentally Incapacitated Person, the ownership of the Policy shall remain unchanged, but his/her guardian or legal representative may exercise the rights under the Policy on his/her behalf.

9. The Interim Policyholder can apply to withdraw a percentage of the total Surrender Benefit available at the time of withdrawal, which the aggregated withdrawal percentage in each Policy Year cannot exceed the maximum percentage designated by the Policyholder (subject to a cap of 50%). Interim Policyholder is not allowed to change such maximum percentage.

10. The withdrawal amount will first be paid from a) any balance of Benefit Accumulation Account, and subsequently be paid from b) the Guaranteed Cash Value and Terminal Dividend in proportion through reduction of Notional Amount. If the withdrawal triggers a reduction of Notional Amount, it will be subject to the applicable minimum Notional Amount requirements, and any Indebtedness will be first deducted from the withdrawal amount that is to be paid.
11. The Interim Policyholder is not allowed to apply for a Policy Loan, full surrender, Policy Split Option, or make changes to Death Benefit Payment Option, Insured, beneficiary or Policyholder.
12. The Interim Policyholder will be revoked if, before the death of Policyholder/ the Policyholder has become a Mentally Incapacitated Person (if applicable),
 - the Contingent Policyholder / beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) passes away or becomes a Mentally Incapacitated Person; or
 - the Contingent Policyholder / beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) reaches the designated Age to assume the ownership of the Policy.
13. During the time which the Interim Policyholder is acting in his/her role,
 - if the Interim Policyholder passes away, the executor or administrator of the deceased existing Policyholder's estate shall act as the Interim Policyholder to manage the Policy until the Contingent Policyholder / beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) attains his/her designated Age to assume the ownership of the Policy;
 - if the Contingent Policyholder passes away or becomes a Mentally Incapacitated Person, the Interim Policyholder will become the new Policyholder provided that a pre-request was made during the application of Policy Custodian Option and approved by Generali. Otherwise, the executor or administrator of the deceased existing Policyholder's estate will act as the new Policyholder to manage the Policy; or if the Policyholder is diagnosed as a Mentally Incapacitated Person, the ownership of the Policy shall remain unchanged, but his/her guardian or legal representative may exercise the rights under the Policy on his/her behalf; or
 - the Insured passes away and there is no beneficiary, Generali will pay the Death Benefit proceeds to the estate of the deceased existing Policyholder.

14. 忠意接受任何以下申请后，保单托管选项将被撤销 —
- 任何其后的第二保单持有人及/或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)的变更；
 - 任何其后的保单持有人及/或受保人(保单延续或预先提出要求受保人身故时自动保单分拆所导致的受保人变更除外)的变更；或
 - 任何其后就第二保单持有人及/或受益人(若已选择保单延续或预先提出要求受保人身故时自动保单分拆)接管保单的指定岁数的变更。

保单分拆选项

1. 由第三个保单周年日起或您的基本计划的保费缴付年期完结后(以较后者为准)，您可以透过转移本保单的部份保单价值至分拆保单，以分拆多份保单。
2. 当受保人在生时，您仅可于每个保单年度行使保单分拆选项一次；或预先提出要求当受保人身故时，自动行使保单分拆选项。
3. 保单分拆后，所有保单基本计划之名义金额(如适用)，投保额(如适用)，保费金额(如适用)必须不少于忠意不时订定的最低要求。
4. 所有上一张保单作出之选项将不适用于分拆保单。所有分拆保单之保障及条款及细则将与上一张保单一样，另有说明除外。
5. 保单分拆选项申请之批准乃受限于忠意不时厘定的现行行政规则，包括但不限于：(i) 本保单没有任何负债及(ii) 所有本保单的索偿及保单要求均已被处理完成。
6. 当行使分拆保单选项时受保人仍然在世，分拆保单之保单持有人、受保人及受益人将与上一张保单一样。就现时受保人死亡而行使的分拆保单而言，受益人将成为指定保单的新受保人。若现时受保人同为保单持有人，或现时保单持有人与受保人同时身故，指定的受益人将同时成为新保单持有人与受保人。
7. 您可以申请更改所有保单的保单持有人，受保人及/或受益人，惟有关申请须获忠意批准及须受限于您所申请之更改之相关适用条款及细则。
8. 分拆保单之保单日期及签发日将维持与主要保单一样。所有分拆保单之期满日会按新受保人的年龄更改。

传承权益

1. 您可于第一个保单週年日起行使更换受保人选项。
2. 更换受保人选项申请之批准乃受限于忠意不时厘定的现行行政规则，包括但不限于：
 - 新受保人在更换受保人选项行使时仍然生存；
 - 新受保人与保单持有人必须有可保权益；及
 - 新受保人之年龄符合有关计划之年龄限制。
3. 保单延续选项申请之批准乃受限于忠意不时厘定的现行行政规则，包括但不限于：
 - 在现时受保人身故前只指定一名受益人；
 - 受益人在保单延续行使时仍然生存；及
 - 受益人之年龄符合有关计划之年龄限制。
4. 保障年期会根据新受保人的年龄重新计算。
5. 保单之不得异议条文及自杀条文内所指的时段将由延续生效日，更改生效日或最后一次保单复效生效日(以较后者为准)起重新计算。

身故保障支付方式

1. 若未有选择任何支付方式，我们将会预设以一笔过形式支付身故保障款项之赔偿。
2. 保单生效时，您可以指定或申请更改每位受益人的支付方式，有关申请的审批将视乎忠意拥有绝对决定权而不时厘定的现行行政规则。

后备收益人选项

1. 「精神上无行为能力的人」指因精神上无行为能力而无能力处理和管理其财产及事务的人。诊断必须由精神科专科注册医生确定。若忠意认为需要，忠意保留权利要求受保人进行独立鉴定以查明诊断。
2. 当我们因行使后备收益人选项而支付退保保障时，保单将自动终止。

14. The Policy Custodian Option arrangement will be automatically revoked upon our acceptance of -
- any subsequent change of Contingent Policyholder and/or beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) ;
 - a subsequent change of Policyholder and/or Insured (unless the change is due to the exercise of Policy Continuation or automatic Policy split upon the death of the Insured); or
 - a subsequent change of the designated Age of Contingent Policyholder and/or beneficiary (applicable to Policy Continuation or automatic Policy split upon the death of the Insured) to assume the ownership of the Policy.

Policy Split Option

1. Starting from the 3rd Policy Anniversary or the end of Premium Payment Term of your Basic Plan (whichever is the latest), you may split the Policy into multiple Policies by transferring a part of the policy values to the Split Policy.
2. You may exercise the Policy Split Option once per Policy Year when the Insured is alive, or pre-request to exercise automatically upon the death of the Insured.
3. After splitting, all Policies must meet the minimum requirements for Notional Amount (if applicable), Sum Assured (if applicable), premium size (if applicable) of the Basic Plan, as determined by Generali from time to time.
4. All options selected under the Preceding Policy will not be applicable to the Split Policy. All Benefits and terms and conditions of the Split Policy will follow the Preceding Policy, unless stated otherwise.
5. The approval of your request is subject to our prevailing administrative rules including but not limited to: (i) no indebtedness under the policy and (ii) all claim and policy requests must have been processed and completed.
6. If the Policy Split Option is exercised when the Insured is still alive, the Policyholder, Insured and beneficiary of the Split Policy will be same as its Preceding Policy. If the Policy Split Option is exercised due to death of the existing Insured, the beneficiary will become the new Insured of his/her designated Policy. If the existing Insured is also the Policyholder, or if the existing Policyholder dies at the same time as the Insured, the designated beneficiary will become both the new Insured and the Policyholder.
7. You may apply to change the Policyholder, Insured, and/or beneficiary of all Policies subject to Generali's approval and the relevant terms and conditions applicable for the changes you apply.
8. The Split Policy will have the same Policy Date and Date of Issue as the Principal policy. The Expiry Date of all Split Policy will be updated according to the Age of the new Insured.

Legacy Planning Option

1. You may exercise Change of Insured option starting from the 1st Policy Anniversary.
2. The application of Change of Insured option is subject to Generali's prevailing administrative rules, including but not limited to the following:
 - The new Insured must be alive at the time Change of Insured option is exercised;
 - The new Insured must have an insurable interest with the Policyholder; and
 - The new Insured is subject to the Age requirement of its relevant plan.
3. The application of Policy Continuation option is subject to Generali's prevailing administrative rules, including but not limited to the following:
 - Only one beneficiary was named prior to the death of the existing Insured;
 - The beneficiary must be alive at the time Policy Continuation is exercised; and
 - The beneficiary is subject to the Age requirement of its relevant plan.
4. The benefit term will be recalculated based on the Age of the new Insured.
5. The period of time described in the incontestability clause and suicide clause of the Policy shall be calculated from the Effective Date of Continuation, Effective Date of Change or the latest effective date of reinstatement, whichever is later.

Death Benefit Payment Option

1. We will default immediate lump sum payment as the Death Benefit Payment Option if you have not selected any options.
2. You may designate and apply to change the option for each beneficiary while the Policy is effective, and the approval is subject to Generali's prevailing administration rules.

Contingent Recipient Option

1. Mentally Incapacitated Person refers to a person who is incapable, by reason of mental incapacity, of managing and administering their property and affairs. The diagnosis must be confirmed by a registered medical practitioner who is a psychiatric specialist. Generali reserves the right to conduct an independent evaluation of the Insured whenever deemed necessary to ascertain the diagnosis.
2. Once the Surrender Benefit becomes payable under Contingent Recipient Option, the Policy shall automatically terminate.

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