

忠意全面財富規劃方案

Generali's All-in-one Legacy Planning Solutions



信守未來，忠意助您傳承財富

Ensuring Tomorrow: Legacy Planning with Generali

為確保您努力不懈所累積的財富能夠按意願傳承給所愛之人，遺產規劃至關重要。

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

忠意人壽(香港)有限公司(「忠意」)為您提供以下全面財富規劃服務，確保您的財富能恆久延續，讓您安心無憂。

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.

全面財富規劃方案

All-in-one Legacy Planning Solutions



保單管理 Policy Management

突發狀況發生時，提早安排保單的未來擁有權
Plan the future Policy ownership in the unexpected events



第二保單持有人 Contingent Policyholder

若保單持有人身故或成為精神上無行為能力的人，轉移保單擁有權
Transfer the Policy ownership if the Policyholder dies or becomes a Mentally Incapacitated Person



保單托管選項 Policy Custodian Option

安排臨時保單持有人暫時管理保單，直到您的保單繼任人準備好接管保單為止
Arrange an Interim Policyholder to temporarily manage the Policy until your Successor is ready to take up the ownership of the Policy



世代相傳 Inheritance

無縫保單傳承
Seamlessly pass on the Policy



保單分拆選項 Policy Split Option

將保單分拆為多份保單並轉移給您的摯愛
Split the Policy into multiple Policies and transfer them to your loved ones



傳承權益 Legacy Planning Option



保單延續 Policy Continuation

當受保人過世，將保單延續並自動轉移至受益人
Allow the Policy to continue even if the Insured passes away by automatically transferring the Policy to the beneficiary



更換受保人 Change of Insured

當受保人仍在世時，更改現時受保人
Change the existing Insured when he/she is still alive



財務保障 Financial Protection

為所愛之人量身打造財務保障
Tailoring financial protection for your dependents



身故保障支付方式 Death Benefit Payment Option

為每位受益人制定合適身故保障支付方式
Tailor the Death Benefit Payment Option for each beneficiary



後備收益人選項 Contingent Recipient Option

若受保人成為精神上無行為能力的人，賦予後備收益人索償退保保障的權利
Grant Contingent Recipient the right to claim the Surrender Benefit if the Insured becomes a Mentally Incapacitated Person



第二保單持有人 Contingent Policyholder

輕鬆轉移保單，讓您安枕無憂

Effortless Policy transferal for a worry-free future

若保單持有人離世或成為精神上無行為能力的人時，您的摯親可能需要花上數個月時間，經歷複雜繁瑣的法律程序，才能接管您的保單。

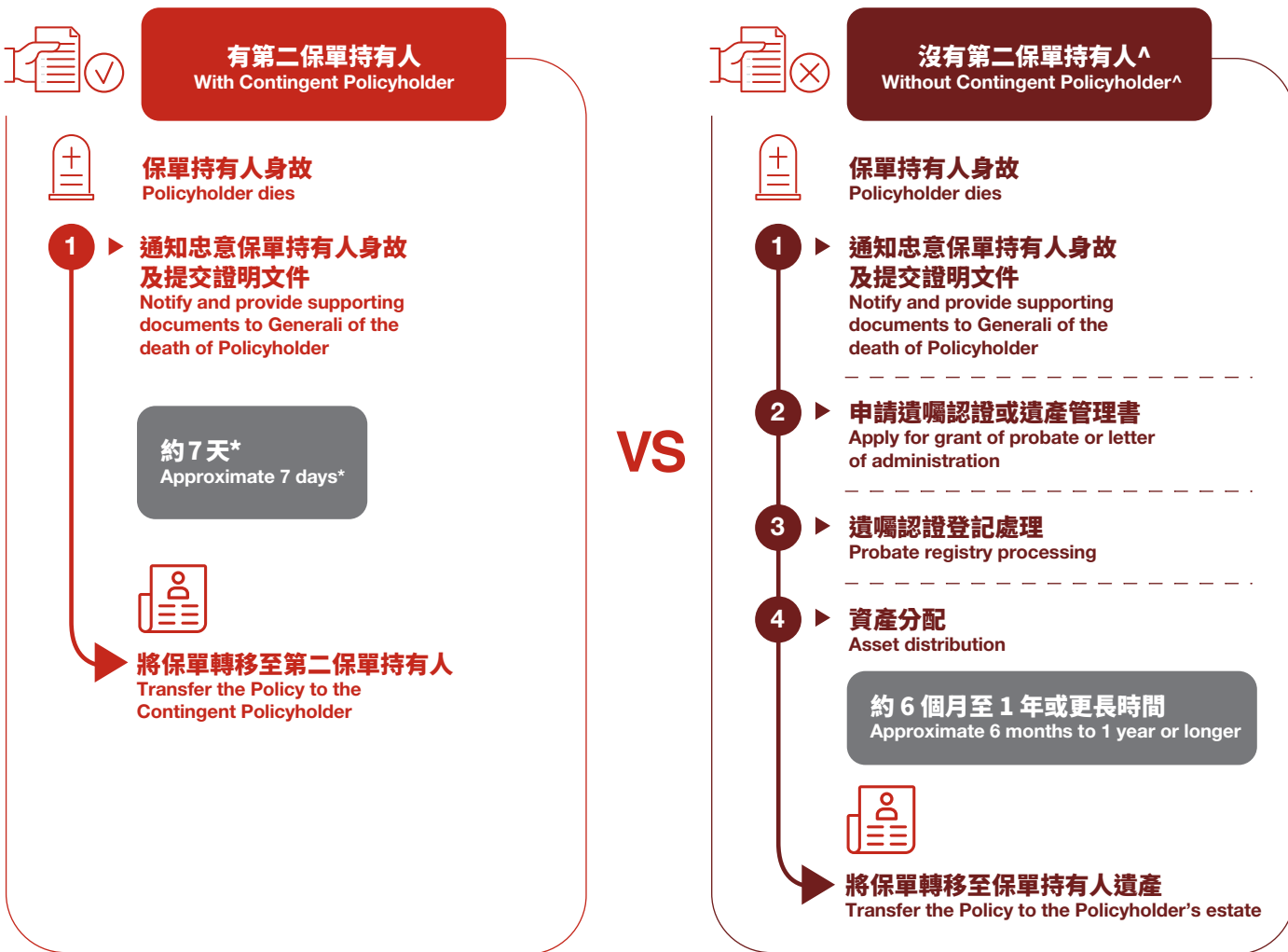
If Policyholder passes away or becomes a Mentally Incapacitated Person, it may take months for your beloved ones to take over the Policy due to the complicated legal proceedings.

指定第二保單持有人能夠簡化接管保單的程序，透過委任後備保單持有人在上述突發情況發生時立即接管保單，從而及時管理保單。

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.

此服務如何幫助您？

How does it work?



* 假設第二保單持有人已提交所有忠意要求的證明文件。此估算處理時間僅供參考，實際處理時間可能因個案而異。

* 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.

^ 沒有第二保單持有人的情況下的保單轉移程序僅供參考，實際程序可能因個案而異。

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



保單托管選項 Policy Custodian Option

為轉移保單設立雙重保障

Double assurance for effortless Policy transferal



透過指定一名臨時保單持有人，
您可提名未滿18歲的人士為第二保單持有人。
By assigning an Interim Policyholder, you can appoint
a Contingent Policyholder who is below 18 years old.

我們難以預測突發不幸狀況何時發生。即使您有意安排轉移保單至您的摯親，他們(例如未成年的摯親)未必能夠立即接管保單。

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).

保單托管選項可讓您委任一名臨時保單持有人以有限的保單權利管理您的保單，直至您經保單延續/受保人身故時自動保單分拆委任的受益人或指定的第二保單持有人(『保單繼任人』)達指定年齡(年齡必須在18-50歲)時接管保單。

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.

此服務如何幫助您？

How does it work?



情況 1. 當保單延續的受益人未成年時，現有保單持有人(同為受保人)不幸離世

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



已選擇保單托管選項 With Policy Custodian Option elected



▶ 在受益人成年前，臨時保單持有人能快速接管保單

The Policy can quickly be taken over by the Interim Policyholder until the beneficiary becomes adult

VS



沒有保單托管選項 Without Policy Custodian Option



▶ 受益人之法定監護人需透過冗長的法律程序(如向法院提交監護申請)以接管保單

The beneficiary's legal guardian goes through lengthy legal procedures (E.g., file petition for guardianship to court) to take over the Policy



情況 2. 第二保單持有人達接管保單的指定年齡前，現有保單持有人不幸離世

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



已選擇保單托管選項 With Policy Custodian Option elected



▶ 在第二保單持有人達指定年齡前，由臨時保單持有人接管保單

The Policy is temporarily administered by the Interim Policyholder until the Contingent Policyholder reaches the specified Age

VS



沒有保單托管選項 Without Policy Custodian Option



▶ 第二保單持有人在未達指定年齡的情況下接管保單

The Contingent Policyholder takes up the Policy before he/she attains the specified Age

臨時保單持有人可要求提取部分總退保保障，而每個保單年度的總提取百分比不能超過保單持有人指定的最高百分比(最高為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%).



保單分拆選項 Policy Split Option

創造永恆財富，照亮未來世代

Create lasting legacy to brighten your future generations

透過保單分拆選項，您可以任意分拆保單，藉此把保單的財富分配予您所愛的人。這意味著您可以根據每位摯愛的獨特需求，制定個人化的財富規劃。

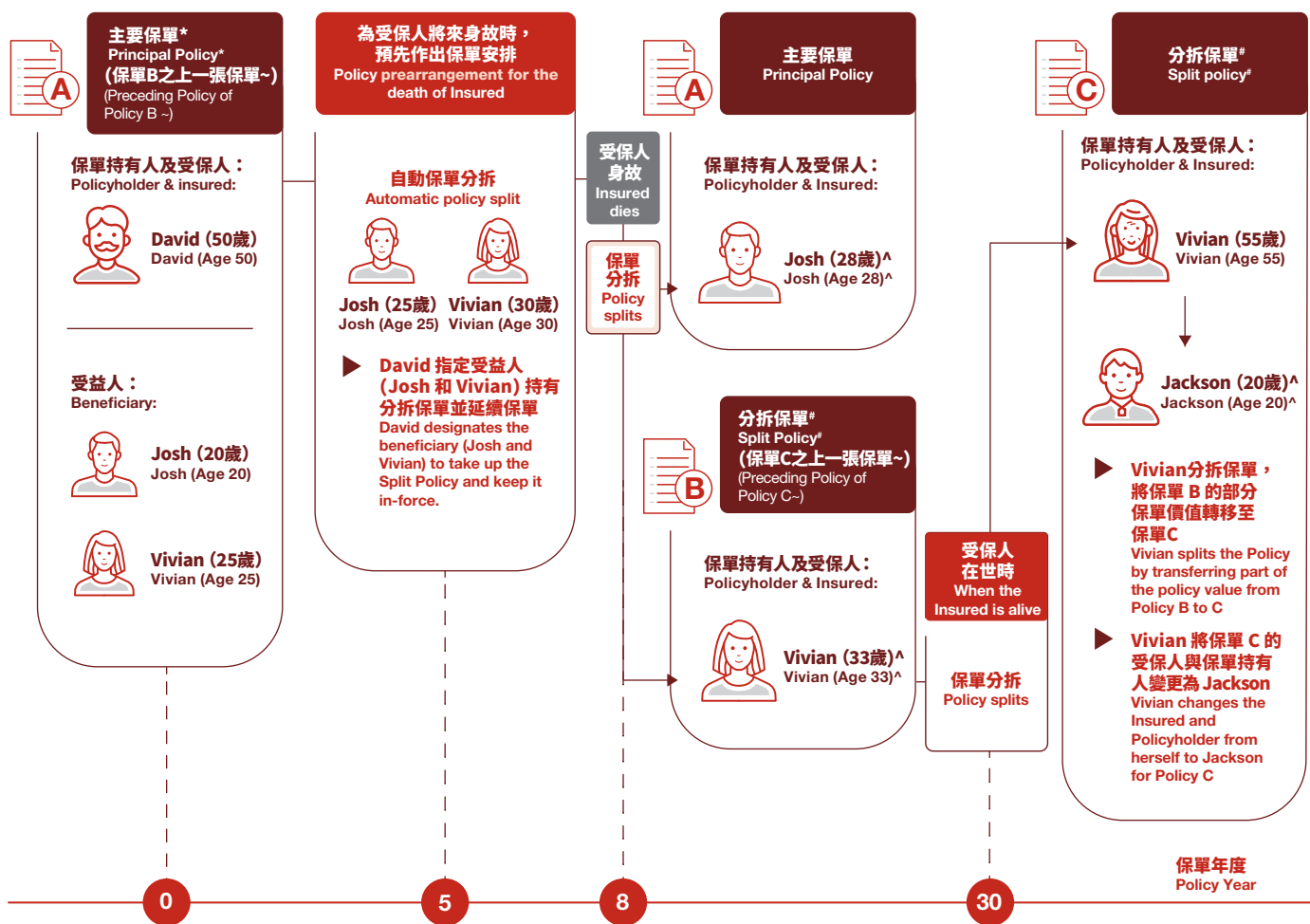
With our Policy Split Option, you have the flexibility to distribute the wealth of your Policy by splitting it into multiple Policies. This allows you to create personalized legacy plans tailored to the the unique needs of each of your loved ones.

另外，您亦可以選擇在受保人在世時或在受保人身故後自動行使保單分拆選項。

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.

此服務如何幫助您？

How does it work?



* 按保單分拆選項，首份被分拆之保單。

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

~ 按保單分拆選項，被分拆之保單。

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

^ 每張分拆保單的保障年期將根據新受保人的年齡重新計算。

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

按保單分拆選項，由上一張保單分拆下來之保單。

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



傳承權益

Legacy Planning Option

及時傳承永恆財富

Seamless succession with enduring coverage

意外總是意料之外。為保障摯愛的未來並實現他們所想，您應未雨綢繆，及早安排保單傳承。

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.

更換受保人

Change of Insured

於現時的受保人在生時，您可以隨時更改受保人，讓保單價值不斷累積滾存。

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.

保單延續

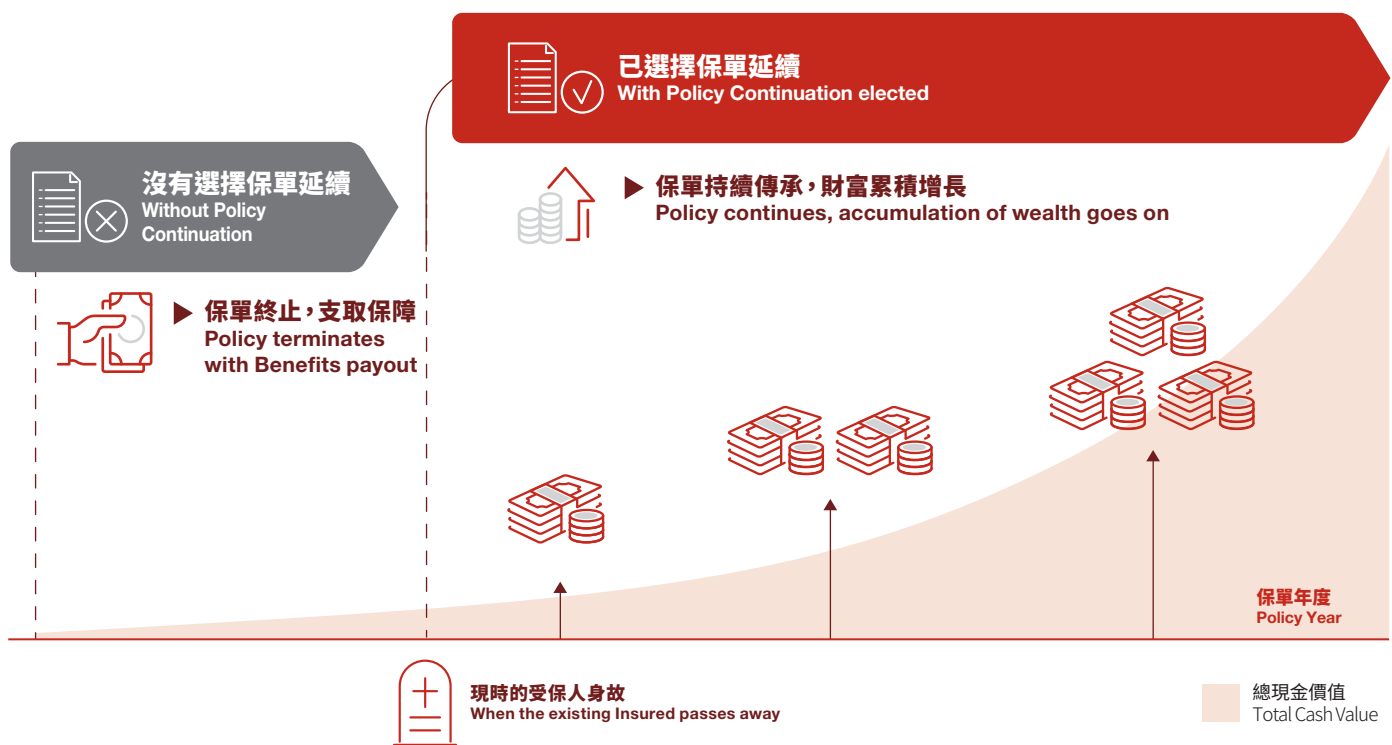
Policy Continuation

預先要求在現時的受保人過世後，將受益人自動轉為新受保人和保單持有人（如現時的受保人同為保單持有人），以確保保單仍然生效，讓保單價值不斷累積滾存。

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.

此服務如何幫助您？

How does it work?





身故保障支付方式

Death Benefit Payment Options

為摯愛打造專屬保障支付方式

Tailor Benefit payment options for your loved ones

您的所愛的人可能有不同的財務需求。

Your loved ones may have different financial needs.

多元化的身故保障支付方式能讓您靈活為不同受益人分配保單的總身故保障款項*，確保每位受益人在您不幸離世後都能獲得最合適的財務保障。

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.

*總身故保障款項指保單下所有應付身故保障之總和。

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

此服務如何幫助您？

How does it work?

如何支付身故保障

HOW TO PAY DEATH BENEFIT

選項1 Option 1

一筆過支付

Lump sum payment



選項2 Option 2

每月分期支付

Monthly instalment payment



選擇支付期 (5 年、
10 年、20 年或 30 年)

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

選項3 Option 3

部份支付

Partial Payment



01 以一筆過形式支付指定百分比的
賠償，餘額將按月分期形式支付
Choose the percentage for lump sum
payment, the remaining will be paid
in monthly instalment

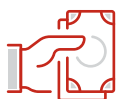
02 選擇每月分期支付期
Choose monthly instalment
payment period

何時支付身故保障

WHEN TO PAY THE DEATH BENEFIT

即時支付

Immediate payment



索償獲批後立即支付
Immediate payment
upon the approval of the claims

延後支付

Deferred Payment



01 指定受益人的年齡
Specify the Age of the beneficiary
(年齡必須在 18-30 歲)
(Must be between Age 18 and 30)

或
or



02 指定受保人身故後的延期年限
Specify the number of years to be
deferred after the Insured's death
(必須在 1-30 年之間)
(Must be between 1-30 year(s))

受益人可就尚未支付的總身故保障款項*賺取非保證利息。利息應在身故索償獲得批准後開始累積。
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.



後備收益人選項 Contingent Recipient Option

為摯愛解決燃眉之急

Empower your loved ones with immediate financial support

若您不幸變成精神上無行為能力的人，您的保單或將因無人管理，令您不能善用已累積的財富以解決您及您的摯愛之人的財務問題。

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.

透過後備收益人選項，您可以預先指定一個人在受保人變成精神上無行為能力時申請退保保障。讓您的摯愛毋須經過煩瑣的法律程序，都可運用您的財富。

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.

此服務如何幫助您？

How does it work?



黃先生(保單持有人及受保人)不幸昏迷

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



有後備收益人(黃太太)

With Contingent Recipient (Mrs Wong)



▶ 黃太太可立即申請退保保障

The Surrender Benefit can be applied immediately

VS



沒有後備收益人

Without Contingent Recipient



▶ 黃太太經繁瑣的法律程序退保和領取退保保障

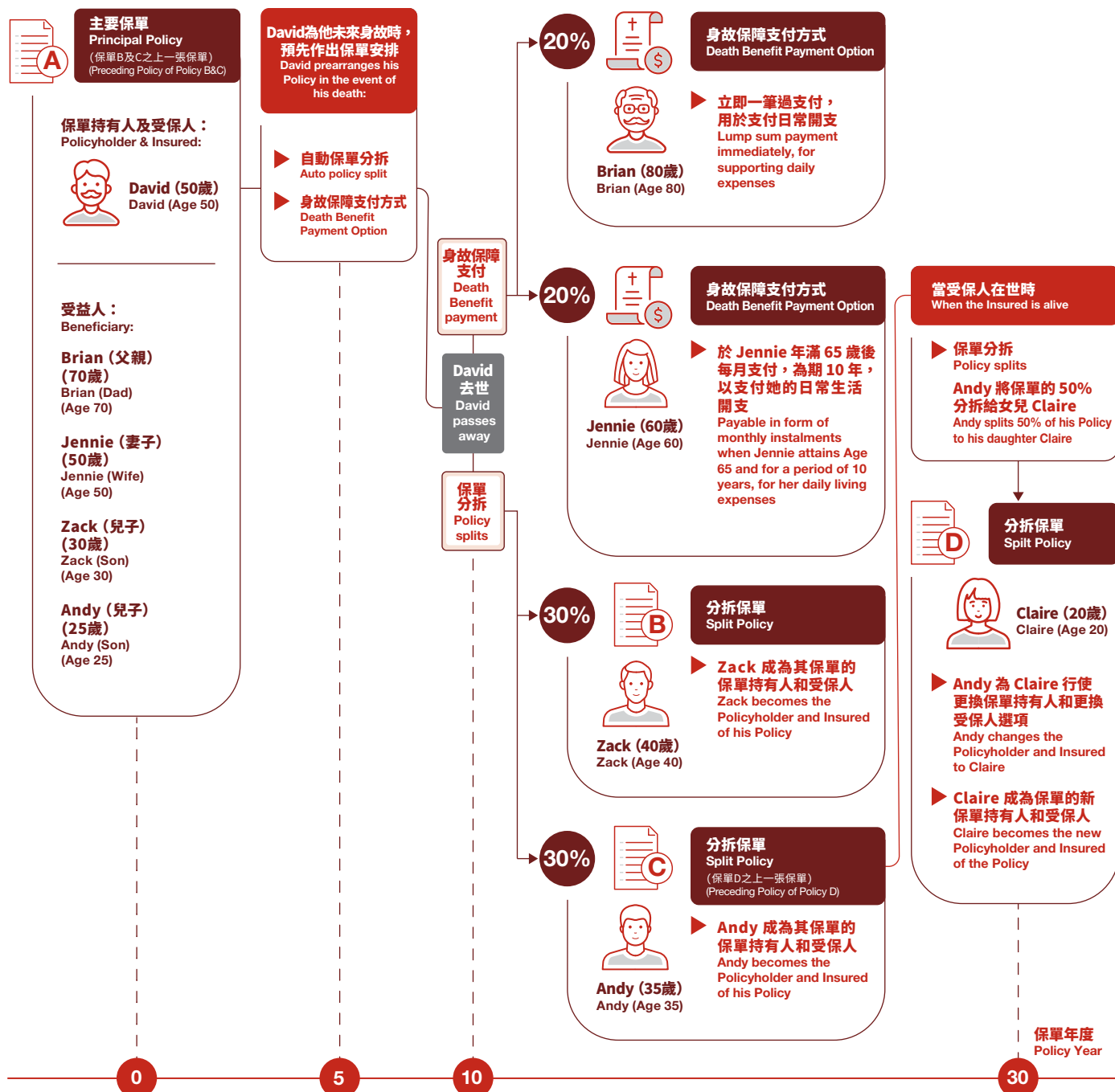
Complex legal procedures to surrender the Policy and receive the Surrender Benefit

財富跨代傳承 Prosperity across generations

保單分拆選項和身故保障支付方式 Policy Split Option and Death Benefit Payment Option

David的親人有不同的財務需求，他選擇預先安排在他身故後自動分拆保單。這可確保他的子女能繼續累積財富。此外，David 指定他的父親和妻子接受身故保障款項，從而為他們安排即時的財務支援。

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.



未雨綢繆，為未來護航

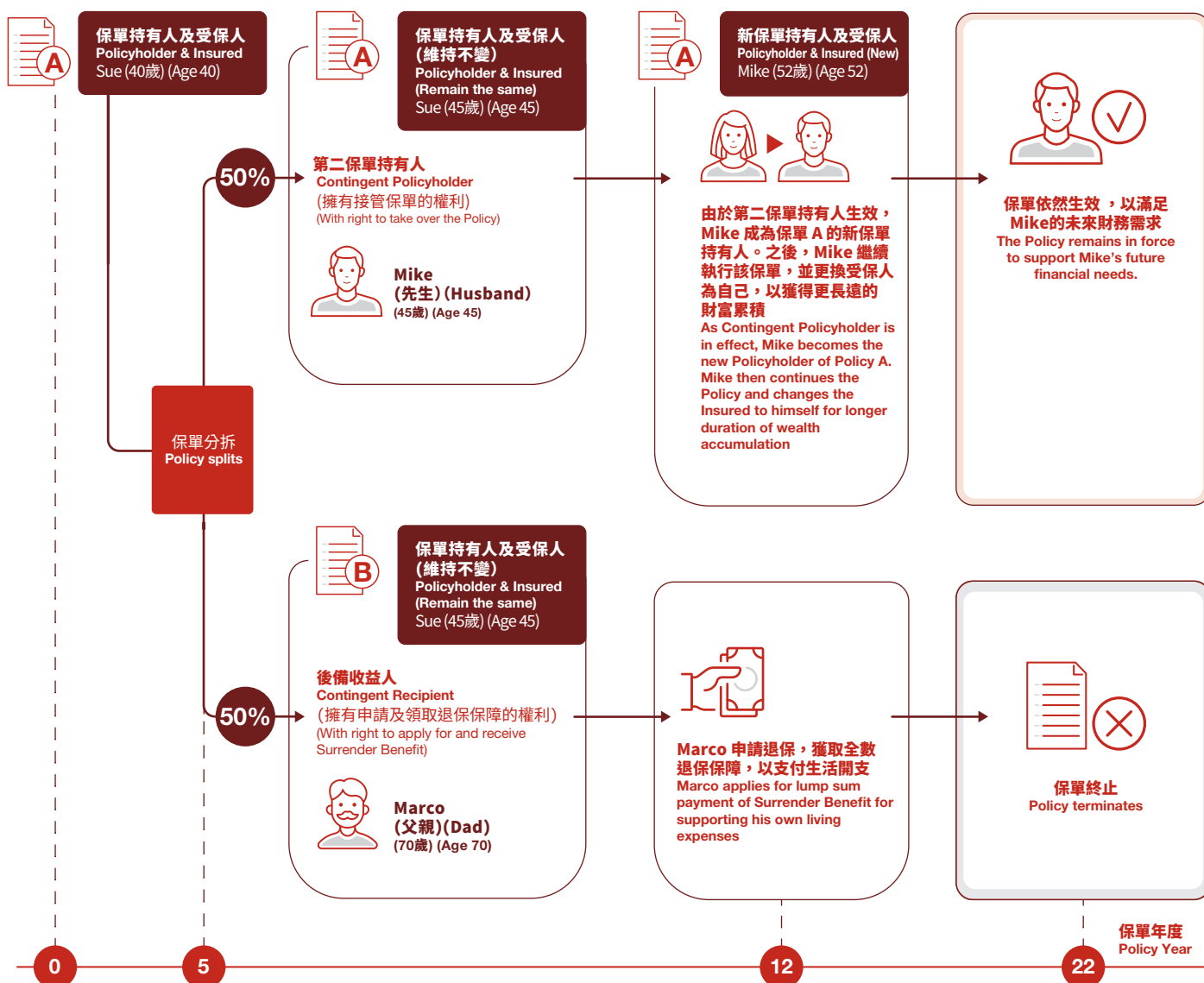
Expect the unexpected for brighter future

後備收益人和第二保單持有人

Contingent Recipient and Contingent Policyholder

若他日喪失能力時(例如變成精神上無行為能力的人)，Sue希望忠意的財富規劃服務能為她及她的摯親提供財務支援。

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 投保了一份忠意儲蓄保險。Sue applies for a Generali saving insurance Policy.



Sue 將保單分拆，預先安排不同提取退保保障的方式。若他日成為精神上無行為能力的人，她的摯親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 不幸成為精神上無行為能力的人。Unfortunately, Sue becomes a Mentally Incapacitated Person.



Sue 去世。Sue passes away.

雙重家庭守護

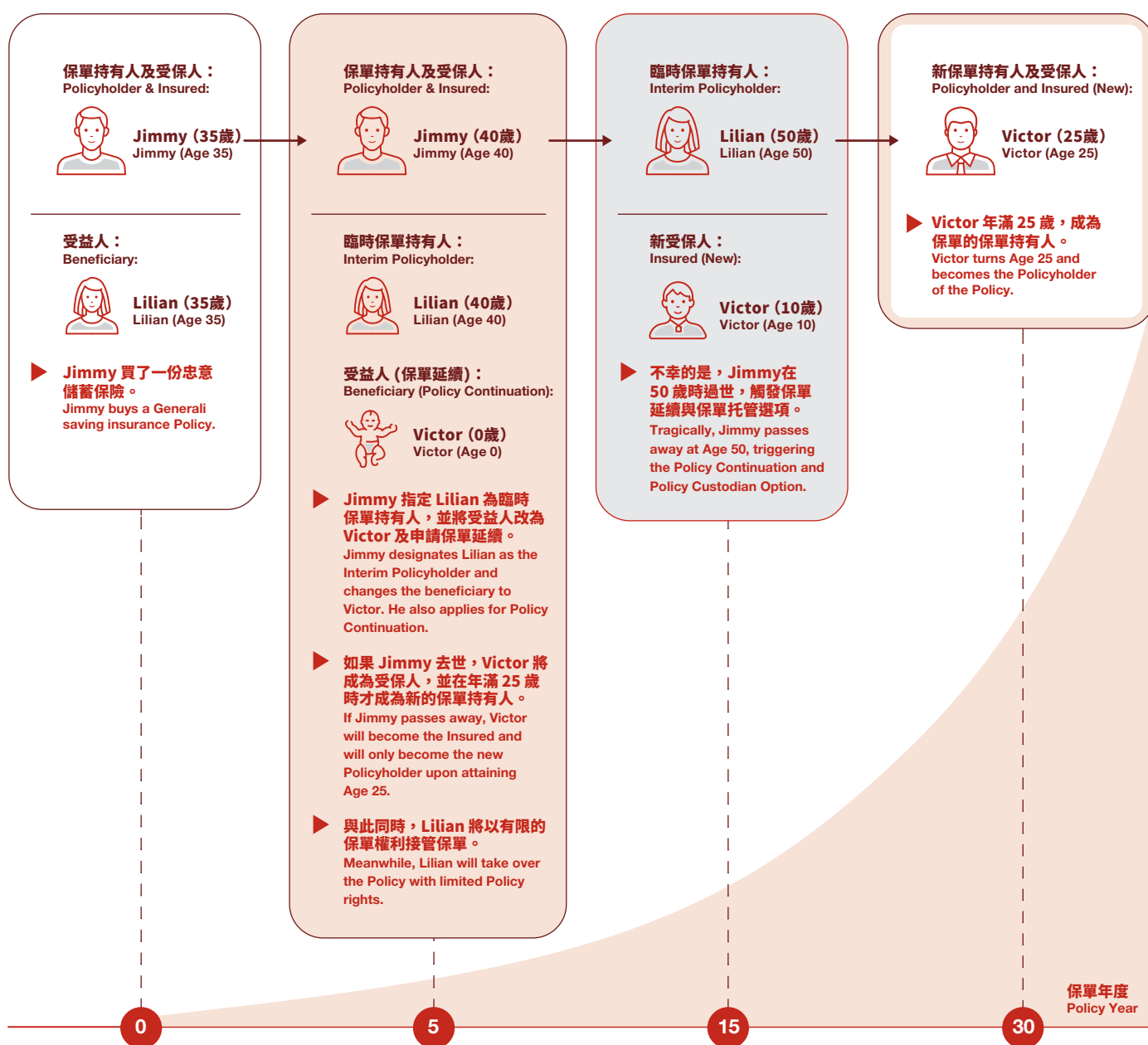
Double safeguard for your family

保單延續和保單托管選項

Policy Continuation and Policy Custodian Option

作為家庭支柱，若他日不在世時，Jimmy 希望能確保家人的未來財務保障。為此，他決定為他的保單選擇保單延續和保單托管選項。

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.

總現金價值
Total Cash Value

多元化傳承安排

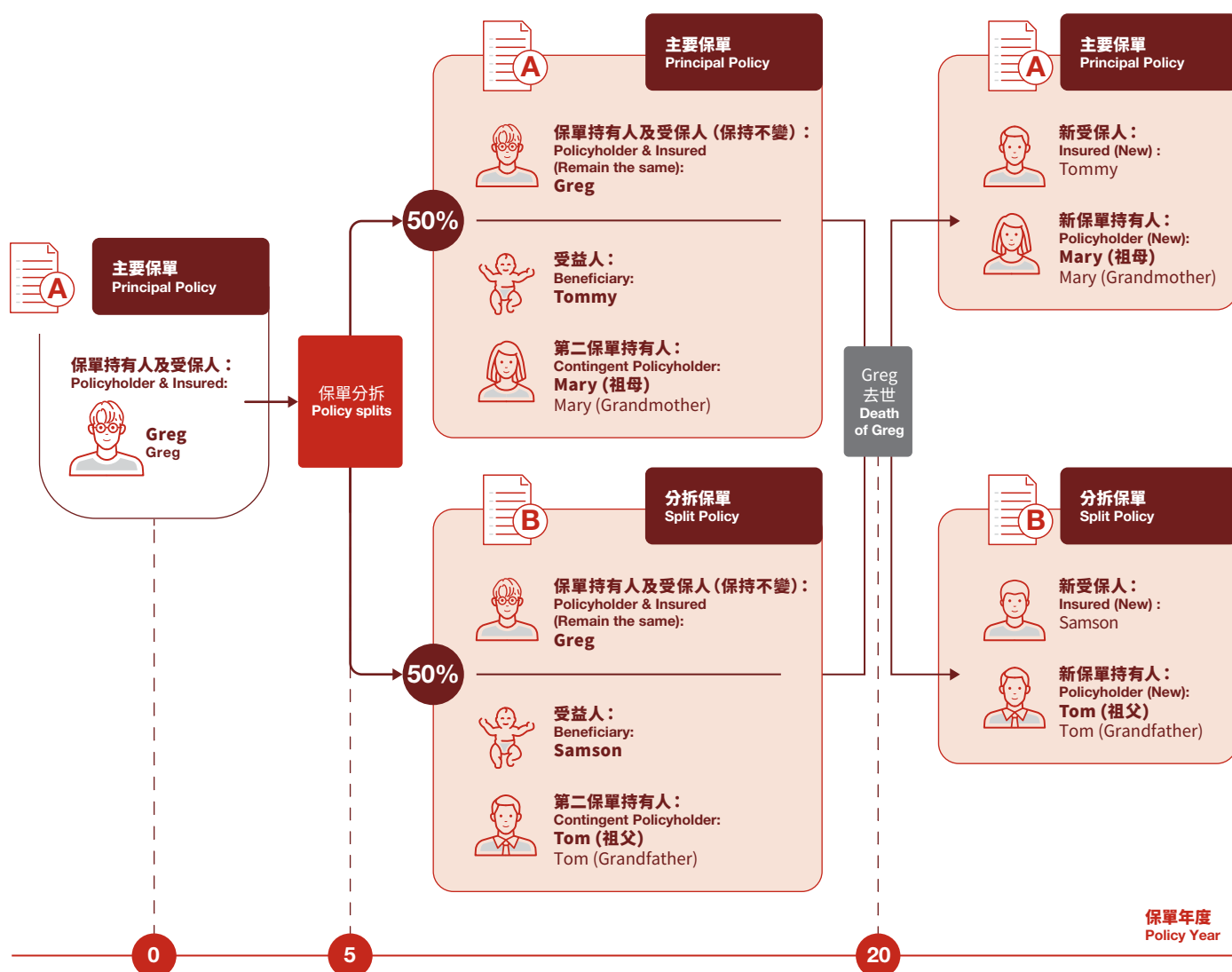
Dynamic inheritance arrangement

保單分拆，保單延續和第二保單持有人

Policy Split, Policy Continuation and Contingent Policyholder

Greg希望在他身故後，他的保單能自動轉移至不同親屬。同時，他在世時能盡其所能，獨自管理保單。

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 在生時將保單分拆為 2 份保單 (且不變更受保人和保單持有人)。

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



Greg 將他的兒子列為受益人，並選擇保單延續及第二保單持有人，以傳承他的財富，並確保保單由適當的人管理。

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 去世時觸發保單延續及第二保單持有人，保單受保人及保單持有人亦因而更改。

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

附註

1. 此單張只適宜於香港派發，並不應被詮釋為在香港以外地區提供、銷售或遊說購買忠意的任何產品。
2. 此單張只供參考，不能作為忠意與任何團體所訂立之任何合約。
3. 此單張應與相關基本計劃的保單條款或任何相關批註、宣傳單張和更改保單申請書一併閱覽，以參閱保單服務和選項的詳細條款及細則。
4. 本單張中的定義，請參閱有關保險計劃之保單條款。
5. 本單張中提及的保單服務和選項的審批，將視乎忠意擁有絕對決定權而不時釐定的現行行政規則而定。
6. 本單張中的保單服務和選項僅適用於指定保險計劃。如欲了解詳情，請與您的保險顧問聯絡，或致電客戶服務熱線 (852) 2521 0707。
7. 總現金價值等於保證現金價值、終期紅利 (如有) 及保證累積賬戶餘額 (如有) 之總和。總現金價值為非保證。當保單之現金價值被全部提取後，此保單將會終止。

第二保單持有人

1. 「精神上無行為能力的人」指因精神上無行為能力而無能力處理和管理其財產及事務的人。診斷必須由精神科專科註冊醫生確定。若忠意認為需要，忠意保留權利要求受保人進行獨立鑑定以查明診斷。
2. 第二保單持有人於被委任時必須已年滿18歲 (除非已透過保單托管選項為其委任臨時保單持有人)。第二保單持有人須在保單持有人身故或被診斷為精神上無行為能力的人時已達到指定歲數 (如適用)，才能成為新保單持有人。
3. 不論保單延續在第二保單持有人批准之前或之後申請，第二保單持有人應優先成為新保單持有人。

保單托管選項

1. 保單托管選項指本單張此部分定義之選項。
2. 「精神上無行為能力的人」指因精神上無行為能力而無能力處理和管理其財產及事務的人。診斷必須由精神科專科註冊醫生確定。若忠意認為需要，忠意保留權利要求受保人進行獨立鑑定以查明診斷。
3. 於保單生效期間而且受保人仍然在生，您可以以忠意指定的表格提交書面要求選擇保單托管選項。若第二保單持有人或受益人 (若已選擇保單延續或預先提出要求受保人身故時自動保單分拆) 仍在生但未達到接管保單的指定年齡 (年齡必須在18-50歲)，保單托管選項將會生效。現時保單持有人在申請保單托管選項時指定的人 (「臨時保單持有人」) 以有限的保單權利接管保單，直至第二保單持有人或受益人 (若已選擇保單延續或預先提出要求受保人身故時自動保單分拆) 已達到指定年齡。第二保單持有人或受益人 (若已選擇保單延續或預先提出要求受保人身故時自動保單分拆) 將在達到指定年齡後立即成為新保單持有人。
4. 您每次只能委任一位臨時保單持有人。如您在委任臨時保單持有人時，我們的記錄上已存在臨時保單持有人，則現有的臨時保單持有人將自動被撤銷。
5. 若選擇於受保人身故時自動分拆保單，您可視情況為每位受益人指定不同的臨時保單持有人。
6. 有關申請要求須符合忠意擁有絕對決定權而不時釐定的現行行政規則，包括但不限於下列規則：
 - 臨時保單持有人必須為18歲或以上；
 - 臨時保單持有人與受保人及受益人 (如已選擇保單延續或預先提出要求受保人身故時自動保單分拆) 的關係必須為父母、配偶、子女、兄弟姐妹、(外)祖父母、(外)孫子女、外甥、侄、甥女、侄女、姨丈、姨母、舅母、姑母、孀母、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、同居伴侶／同性伴侶或其他獲我們批准的關係。忠意擁有絕對決定權不時修訂此名單。
 - 若保單持有人同為受保人，您必須已選擇保單延續或預先提出要求受保人身故時自動保單分拆，以申請保單托管選項。
7. 臨時保單持有人必須向忠意提交令忠意滿意的證據，證明保單持有人身故或保單持有人變成精神上無行為能力的人，以獲得忠意的批准。
8. 若臨時保單持有人發生以下情況：
 - 臨時保單持有人不能或不願意承接本保單的擁有權；
 - 當保單持有人身故時或被診斷為精神上無行為能力的人後，臨時保單持有人亦已離世或並未出現；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.
 - 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.
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

- 臨時保單持有人無法通過客戶盡職審查要求及未能符合適用於忠意的任何其他法律及規例，

保單持有人的遺囑執行人或遺囑管理人將擔任臨時保單持有人，負責管理保單事務；或若保單持有人被診斷為精神上無行為能力的人，保單擁有權維持不變，但其監護人或法定代理人可代為行使保單相關權利。

9. 臨時保單持有人可要求提取部分當時可獲的總退保保障，而每個保單年度的總提取百分比不能超過保單持有人指定的最高百分比（最高50%）。臨時保單持有人不能更改該最高百分比。

例子（每個保單年度最高50%總提取百分比）：

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

保單年度 Policy Year	提取 Withdrawal	提取時的 總退保保障 Total Surrender Benefit at the time of withdrawal	提取百分比 Withdrawal percentage	提取金額 Withdrawal amount	每個保單年度總提取百分比 Aggregated withdrawal percentage per Policy Year
第10個保單年度 Policy Year 10	1 st	美金 1,000,000 USD 1,000,000	總現金價值之20% 20% of the total Surrender Benefit	美金 200,000 USD 200,000	20%
第10個保單年度 Policy Year 10	2 nd	美金 950,000 USD 950,000	總現金價值之30% 30% of the total Surrender Benefit	美金 285,000 USD 285,000	50% (20%+30%) (由於已達每個保單年度的最高總提取百分比，同一個保單年度內不可再進行提取。臨時保單持有人可在下一個保單年度申請提取。) (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個保單年度 Policy Year 11	1 st	美金 1,050,000 USD 1,050,000	總現金價值之20% 20% of the total Surrender Benefit	美金 210,000 USD 210,000	20%

10. 提取金額將首先從(a)任何保障累積賬戶餘額支付，其後透過(b)減少名義金額按比例由保證現金價值及終期紅利中提取。如提取導致名義金額減少，該名義金額減少將受限於適用之最低名義金額要求，及任何債項將由待支付的提取金額內扣除。
11. 臨時保單持有人不可申請保單貸款，完全退保，保單分拆選項，更改身故保障支付方式，受保人，受益人或保單持有人。
12. 在保單持有人身故或保單持有人成為精神上無行為能力的人（如適用）前，若以下情況發生，臨時保單持有人將被撤銷，
 - 第二保單持有人或受益人（若已選擇保單延續或預先提出要求受保人身故時自動保單分拆）身故或變成精神上無行為能力的人；或
 - 第二保單持有人或受益人（若已選擇保單延續或預先提出要求受保人身故時自動保單分拆）已達可接管保單的指定年齡。
13. 在臨時保單持有人已開始履行其職責期間，
 - 若臨時保單持有人去世，已身故之現時保單持有人的遺囑執行人或遺囑管理人將擔任臨時保單持有人，負責管理保單事務，直至第二保單持有人或受益人（若已選擇保單延續或預先提出要求受保人身故時自動保單分拆）已達可接管保單的指定年齡。
 - 如第二保單持有人離世或變成精神上無行為能力的人，臨時保單持有人成為新保單持有人，惟您須在申請保單托管選項時已提出及獲得忠意批准。否則，已身故之現時保單持有人的遺囑執行人或遺囑管理人將擔任新保單持有人，負責管理保單事務；或若保單持有人被診斷為精神上無行為能力的人，保單擁有權維持不變，但其監護人或法定代理人可代為行使保單相關權利；或
 - 如受保人離世而且沒有受益人，忠意會向已身故之現時保單持有人的遺產支付身故保障款項。

- 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請後，保單托管選項將被撤銷 —
- 任何其後的第二保單持有人及/或受益人(若已選擇保單延續或預先提出要求受保人身故時自動保單分拆)的變更；
 - 任何其後的保單持有人及/或受保人(保單延續或預先提出要求受保人身故時自動保單分拆所導致的受保人變更除外)的變更；或
 - 任何其後就第二保單持有人及/或受益人(若已選擇保單延續或預先提出要求受保人身故時自動保單分拆)接管保單的指定歲數的變更。

保單分拆選項

1. 由第三個保單週年日起或您的基本計劃的保費繳付年期完結後(以較後者為準)，您可以透過轉移本保單的部份保單價值至分拆保單，以分拆多份保單。
2. 當受保人在生時，您僅可於每個保單年度行使保單分拆選項一次；或預先提出要求當受保人身故時，自動行使保單分拆選項。
3. 保單分拆後，所有保單基本計劃之名義金額(如適用)，投保額(如適用)，保費金額(如適用)必須不少於忠意不時訂定的最低要求。
4. 所有上一張保單保單作出之選項將不適用於分拆保單。所有分拆保單之保障及條款及細則將與上一張保單一樣，另有註明除外。
5. 保單分拆選項申請之批准乃受限於忠意不時釐定的現行行政規則，包括但不限於：(i) 本保單沒有任何債項 及(ii) 所有本保單的索償及保單要求均已被處理完成。
6. 當行使分拆保單選項時受保人仍然在生，分拆保單之保單持有人、受保人及受益人將與上一張保單一樣。就現時受保人死亡而行使的分拆保單而言，受益人將成為指定保單的新受保人。若現時受保人同為保單持有人，或現時保單持有人與受保人同時身故，指定的受益人將同時成為新保單持有人與受保人。
7. 您可以申請更改所有保單的保單持有人，受保人及/或受益人，惟有關申請須獲忠意批准及須受限於您所申請之更改之相關適用條款及細則。
8. 分拆保單之保單日期及簽發日將維持與主要保單一樣。所有分拆保單之期滿日會按新受保人的年齡更改。

傳承權益

1. 您可於第一個保單週年日起行使更換受保人選項。
2. 更換受保人選項申請之批准乃受限於忠意不時釐定的現行行政規則，包括但不限於：
 - 新受保人在更換受保人選項行使時仍然生存；
 - 新受保人與保單持有人必須有可保權益；及
 - 新受保人之年齡符合有關計劃之年齡限制。
3. 保單延續選項申請之批准乃受限於忠意不時釐定的現行行政規則，包括但不限於：
 - 在現時受保人身故前只指定一名受益人；
 - 受益人在保單延續行使時仍然生存，及
 - 受益人之年齡符合有關計劃之年齡限制。
4. 保障年期會根據新受保人的年齡重新計算。
5. 保單之不得異議條文及自殺條文內所指的時段將由延續生效日，更改生效日或最後一次保單復效生效日(以較後者為準)起重新計算。

身故保障支付方式

1. 若未有選擇任何支付方式，我們將會預設以一筆過形式支付身故保障款項之賠償。
2. 保單生效時，您可以指定或申請更改每位受益人的支付方式，有關申請的審批將視乎忠意擁有絕對決定權而不時釐定的現行行政規則。

後備收益人選項

1. 「精神上無行為能力的人」指因精神上無行為能力而無能力處理和管理其財產及事務的人。診斷必須由精神科專科註冊醫生確定。若忠意認為需要，忠意保留權利要求受保人進行獨立鑑定以查明診斷。
2. 當我們因行使後備收益人選項而支付退保保障時，保單將自動終止。

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.

忠意人壽 (香港) 有限公司
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