



推廣期內<sup>1</sup>成功投保由忠意人壽（香港）有限公司（「本公司」）承保的最新長線儲蓄及分紅人壽保險計劃 — **啟航創富(卓越版)**（「本計劃」），可享**高達25%保費回贈優惠**及**4.8%\*保費預存賬戶之優惠年利率**。

Successfully apply for the new long-term saving and participating life insurance plan – **LionAchiever Elite** (the "Plan") which is underwritten by Generali Life (Hong Kong) Limited ("the Company"), during the Promotion Period<sup>1</sup> to enjoy a **Premium Refund Promotion of up to 25%** and a **preferential Premium Deposit Fund ("PDF") interest rate of 4.8% p.a.\* on the prepaid premium**.

## 1. 保費回贈優惠<sup>1</sup> Premium Refund Promotion<sup>1</sup>

保費繳付年期 <sup>2</sup> Premium Payment Term <sup>2</sup>	年度化保費 <sup>3</sup> (美元) Annualized Premium <sup>3</sup> (USD)	保費回贈百分比 <sup>4</sup> Premium Refund Percentage <sup>4</sup>
2年 2 Years	< 200,000	2%
	≥ 200,000 – < 500,000	3%
	≥ 500,000 – < 1,000,000	4%
	≥ 1,000,000	5%
5年 5 Years	< 50,000	18%
	≥ 50,000 – < 100,000	20%
	≥ 100,000 – < 200,000	22%
	≥ 200,000	25%

## 2. 優惠年利率推廣<sup>5</sup> Preferential Interest Rate Promotion<sup>5</sup>

保費預存賬戶之優惠年利率 <sup>6-11</sup> Preferential PDF interest rate <sup>6-11</sup>	投保時年繳及預繳保費 Initial annual and prepaid premium
<b>4.8%*</b>	<p>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></p> <p>Equivalent to the total annual premiums for the whole Premium Payment Term Less preferential PDF interest<sup>®</sup> and any prevailing customer promotion(s)<sup>~</sup></p>

\* 保費預存賬戶之優惠年利率為非保證。

The preferential PDF interest rate is not guaranteed.

● 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 annual 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.

- 現行客戶推廣優惠是指任何在申請指定計劃時同時提供予該指定計劃之客戶推廣優惠。

Prevailing customer promotion(s) refers to any customer promotions offered concurrently at the time of the application of such plan.

#### 條款及細則：

##### Terms and Conditions:

1. 優惠期由2025年6月2日至9月30日止,包括首尾兩天。必須於優惠期內申請及遞交(根據申請日期)本計劃，並於2025年11月30日或之前成功簽發保單（「優惠期」）。

The promotion period is from June 2 - September 30, 2025, both days inclusive. The Plan must be applied and submitted within the promotional period (based on application date) and successfully issued on or before November 30, 2025 (the “Promotion Period”).

##### 保費回贈優惠：

##### Premium Refund Promotion:

2. 保單繳付年期為2年的保單，投保人的簽發年齡必須為出生後15日至65歲，保單繳付年期為5年的保單，投保人的簽發年齡必須為出生後15日至60歲，方可享有保費回贈優惠。

To be eligible for the Premium Refund Promotion, 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 and between 15 days after birth and Age 60 for the Policy(ies) with a 5-Year Premium Payment Term.

3. 年度化保費是指首個保單年度已繳交的到期保費，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 1<sup>st</sup> Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

4. 當本計劃的保費回贈金額於第2個保單年度存入保單時，首個保單年度的保費必須經已全數繳付。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。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。

Premium refund amount for the Plan will only be deposited into the policy(ies) in the 2<sup>nd</sup> Policy Year after the premium(s) of the 1<sup>st</sup> Policy Year are fully paid and it is equal to the Annualized Premium multiplied by the designated percentage of premium refund. 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.

##### 優惠年利率推廣：

##### Preferential Interest Rate Promotion:

5. 優惠年利率推廣的名額有限。本公司保留權利停止推廣而毋須預先通知。

The Preferential Interest Promotion offers limited quota. The Company reserves the right to stop this promotion without prior notice.

6. 保費預存賬戶之優惠年利率包括3.0%之現時保費預存賬戶年利率及1.8%之額外年利率。利率為非保證。本公司保留不時修改利率的權利。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 has included the prevailing PDF interest rate of 3.0% p.a. and an extra interest rate of 1.8% p.a.. These rates are not guaranteed. The Company reserves the right to revise them from time to time. If the balance of PDF is not sufficient to pay any renewal premium(s) and/or levy(ies) due and payable, you may be required to pay any outstanding premium(s) and/or levy(ies).

7. 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.

8. 就享有優惠年利率推廣：

In order to be eligible for the “Preferential Interest Rate Promotion” offer:

- 本計劃必須於優惠期內投保，並於2025年11月30日或之前成功簽發保單；

The Plan must be applied within the Promotion Period and issued on or before November 30, 2025;

- 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;

- 保單簽發時並沒有增設附加保障；

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).

9. 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額（或會收取提取費用）或額外投放金額於保費預存賬戶內；  
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；  
Change of notional amount;
- 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10項所述之原因除外；或  
Policy termination due to reasons other than clause 10 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.

10. 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索償而被終止，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.

11. 優惠不可更換、轉讓、退回、轉換為其他禮品或折換成現金。

The promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

**本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 Plan 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 Plan, the full terms can be found in the Policy Provisions.**

上述推廣優惠不可更換、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 and campaign mentioned above 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. The above promotion and campaign 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.

本計劃由本公司承保。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。

The Plan is 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.

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。有關本計劃的保障詳情、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。

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 Plan. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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