



## 忠意客户推广优惠

# Generali Customer Promotion Offer

由**2025年4月1日至6月30日**成功申请指定计划，即可享以下客户推广优惠（「优惠」）<sup>1</sup>。  
Successfully apply for designated plans from **April 1 to June 30, 2025** to enjoy the following customer promotion offers (the "Promotion")<sup>1</sup>.

### 保费回赠优惠<sup>2</sup> Premium Refund Promotion<sup>2</sup>

储蓄及人寿计划 Savings and Life Plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 <sup>3</sup> Annualized Premium <sup>3</sup>	保费回赠百分比 Premium Refund Percentage
启航创富 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%
跨越创富保 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%
灵活升誉保 LionPainter Flexi	16-20 年Years	< 5,000 (美元/USD)	8%
		≥ 5,000 (美元/USD)	12%
	21-25 年Years	< 3,000 (美元/USD)	12%
		≥ 3,000 (美元/USD)	16%

危疾计划 Critical Illness Plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 <sup>3</sup> Annualized Premium <sup>3</sup>	保费回赠百分比 Premium Refund Percentage
跨越同行 LionAlong	所有 All	< 2,000 (美元/USD)	12%
		≥ 2,000 (美元/USD)	16%
跨越无限保 LionGuardian Beyond	所有 All	< 2,000 (美元/USD)	4%
		≥ 2,000 (美元/USD)	8%
加爱无限保 LionGuardian PlusOne	所有 All	< 500 (美元/USD)	25%
		≥ 500 (美元/USD)	50%

「加爱无限保」之「保费回赠优惠」只适用于以年缴模式缴付保费的保单。  
The "Premium Refund Promotion" for "LionGuardian PlusOne" is only applicable to policies with annual premium payment mode.

人寿保障计划 Life Protection plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 <sup>3</sup> Annualized Premium <sup>3</sup>	保费回赠百分比 Premium Refund Percentage
挚爱相伴 LionPatron	所有 All	所有 All	12%
忠意尊安保险计划 Generali Supreme Gold Plan	所有 All	所有 All	20%

「忠意尊安保险计划」之「保费回赠优惠」只适用于以年缴模式缴付保费的保单。  
The "Premium Refund Promotion" for "Generali Supreme Gold Plan" is only applicable to policies with annual premium payment mode.



# 保费折扣优惠<sup>4</sup> Premium Discount Promotion<sup>4</sup>

储蓄及人寿计划 Savings and Life Plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 <sup>3</sup> Annualized Premium <sup>3</sup>	保费折扣百分比 Premium Discount Percentage
<b>腾跃保</b> <b>LionPrima</b>	2 年Years	所有 All	2%
	5 年Years		5%
	8 年Years		8%

「腾跃保」之「保费折扣优惠」只适用于以年缴模式缴付保费的保单。  
 The "Premium Discount Promotion" for "LionPrima" is only applicable to policies with annual premium payment mode.

## 合资格延期年金保单 Qualifying Deferred Annuity Policy

您可按您的保费缴付年期选择以下其中一项保费折扣优惠。  
 You may choose one of the following premium discount options according to your Premium Payment Term.

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 <sup>3</sup> Annualized Premium <sup>3</sup>	保费折扣百分比 Premium Discount Percentage
<b>悠然税悦延期年金</b> <b>LionHarvest</b> <b>Prime Deferred Annuity</b>	5 年Years	所有 All	首个保单年度15% 15% for the 1 <sup>st</sup> Policy Year ----- 或 Or ----- 保费缴付年期内每年3% (15%总保费折扣) 3% off per annum during the premium payment term (15% of Total Premium Discount)
	10 年Years		首个保单年度20% 20% for the 1 <sup>st</sup> Policy Year ----- 或 Or ----- 保费缴付年期内每年2% (20%总保费折扣) 2% off per annum during the premium payment term (20% of Total Premium Discount)

「悠然税悦延期年金」之保费折扣金额将不会享有税务扣除。有关税项扣除的详情，请参阅产品说明书及浏览税务局网页或直接联络税务局进行任何税项相关的查询。  
 The premium discount amount for "LionHarvest Prime Deferred Annuity" is not eligible for tax deduction. For tax deduction details, please refer to the product brochure and the website of the Inland Revenue Department ("IRD") or to contact the IRD directly for any tax related enquiries.



## 条款及细则 Terms and Conditions:

1. 推广优惠仅限于指定保险经纪和保险代理人。优惠期由2025年4月1日至6月30日止，包括首尾两天。必须于优惠期内申请及递交（根据申请日期）指定计划，并于2025年8月31日或之前成功签发保单（「优惠期」）。  
The Promotion is exclusive to selected brokers and agency. The promotion period is from April 1 to June 30, 2025, both days inclusive. The Designated Plan must be applied and submitted within the Promotional Period (based on application date) and successfully issued on or before August 31, 2025 (the "Promotion Period").
2. **保费回赠优惠 Premium Refund Promotion**
  - a. 对于「忠意尊安保险计划」及「加爱无限保」，当保费回赠金额于第2个保单年度存入保单时，该保单的保费缴付模式于第2个保单年度时必须维持年缴模式。  
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. 对于「启航创富」、「跨越创富保2」、「跨越同行」、「跨越无限保」、「灵活升誉保」及「挚爱相伴」，当保费回赠金额于第2个保单年度存入保单时，首个保单年度的所有保费必须已经缴付。  
Premium refund amount for "LionAchiever", "LionTycoon Beyond 2", "LionAlong", "LionGuardian Beyond", "LionPainter Flexi" and "LionPatron" 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.
  - c. 对于「启航创富」之「保费回赠优惠」，如保单的保费缴付年期为2年，投保人的签发年龄必须为出生后15日至65岁。如保费缴付年期为5年，投保人的签发年龄必须为出生后15日至60岁。  
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. 保费回赠金额相等于年度化保费乘以指定之保费回赠百分比。  
The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
  - e. 保费回赠金额仅会用作缴付部份第2个保单年度到期的保费及保费徵费，该保费回赠金额将不可提取。  
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. 年度化保费是指首个保单年度已缴交的到期保费，并不包括任何额外保费、保费徵费及附加保障之保费。  
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. **保费折扣优惠 Premium Discount Promotion**
  - a. 「腾跃保」之保费折扣金额相等于首个保单年度的到期保费乘以指定之保费折扣百分比。而「悠然税悦延期年金」之保费折扣金额相等于该保单年度的到期保费乘以指定之保费折扣百分比。保费折扣金额之计算不包括任何额外保费、保费徵费及附加保障之保费。  
The premium discount amount for "LionPrima" is equal to the due premiums of the 1<sup>st</sup> Policy Year multiplied by the designated percentage of premium discount. The premium discount amount for "LionHarvest Prime Deferred Annuity" is equal to the annual policy premium for that 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. 「腾跃保」之「保费折扣优惠」只适用于投保人的签发年龄为出生后15日至65岁之保单。  
To entitle the "Premium Discount Promotion" for "LionPrima", the Insured's issue age must be between 15 days after birth and age 65.
  - c. 当「悠然税悦延期年金」之保单成功发出时，保费折扣选项将不允许作出任何更改。  
When the policy for "LionHarvest Prime Deferred Annuity" is successfully issued, no modification in the premium discount option will be allowed.

「悠然税悦延期年金」(「本计划」)是合格的延期年金保单，但并不保证您已缴的保费将符合税务扣除资格。本计划的资格认证是保监局根据其产品特点而定，与您的个人状况无关。于申请税务扣除前，您必须符合税务条例规定下之所有条件及遵从香港特别行政区税务局发出的指引。以上税务资讯只供参考，您不应单凭此资讯作任何税务决策。本计划可获的实际税务优惠将取决于您的个人税务状况。如您毋须于相关评税年度缴纳薪俸税及个人入息税，您未必能享有税务扣除优惠。如您有任何疑问，请咨询专业税务顾问。所有税务条款、法规及/或其诠释均可能被修改，而影响有关的税务优惠包括税务扣除资格。忠意人寿(香港)有限公司(「本公司」)没有责任通知您相关法律、法规及/或其诠释的修改，及其可能对您产生的影响。如想了解更多有关合格延期年金的税务扣除资讯，请浏览保监局网页：[www.ia.org.hk](http://www.ia.org.hk)

While "LionHarvest Prime Deferred Annuity" ("this Plan") carries a Qualifying Deferred Annuity Policy (QDAP) status, it does not guarantee that you will be eligible for a tax deduction on QDAP premiums you have paid. This Plan's QDAP status is based on its product features and Insurance Authority ("IA") certification – not necessarily your personal situation. Before you can claim any tax deductions, you must meet all eligibility requirements set out under the Inland Revenue Ordinance and follow guidance issued by the IRD of Hong Kong SAR. Any tax information provided above is for your reference only, and you should not make any tax-related decisions based solely on such information. Please note that the actual tax benefits of this policy would depend on your personal tax position. There may not be tax deduction benefits if you are not subject to salaries tax and personal assessment in the relevant year of assessment. You should always consult with a professional tax advisor if you have any questions or doubts. Please note that the tax law, regulations and/or interpretations are subject to change and may affect any related tax benefits, including the eligibility criteria for a tax deduction. Generali Life (Hong Kong) Limited (the "Company") is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you. You can find more information about tax concessions applicable to QDAP on the IA website: [www.ia.org.hk](http://www.ia.org.hk)

**以上计划可作为独立保单而毋须捆绑式地与其他种类的保险产品一并购买。此宣传单张的产品资料不包含以上计划的完整条款，有关完整条款载于保单条款中。**

**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.**

优惠不可更换、转让、退回、转换其他礼品或折换现金。若于冷静期内取消保单或在任何退回保费的情况下，于优惠下已获扣除的保费金额均不会被视作已缴保费而计算在退回的保费总额内。除非另有所指，以上优惠不可与其他推广优惠同时使用。

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.

本公司可随时更改或终止此优惠，恕不另行通知。如有任何争议，本公司保留最终决定权。本公司保留根据您在申请时提供的资料自行决定接受或拒绝申请的权利。

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.

上述所有计划由本公司承保。此宣传单张仅旨在香港派发，并不能作为在香港境外提供销售、游说购买或说明任何保险产品之工具。此宣传单张仅供一般参考之用，不应视作专业意见或建议。此宣传单张必须与有关产品小册子一起阅读。有关指定计划的保障详情、限制、产品风险、条款和细则，请参阅保单文件，如保险建议书、保单条款、产品小册子及其他附加文件（如适用）。您可向保险顾问或本公司的代表索取保单条款及产品详情。

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.

**忠意人寿（香港）有限公司**  
**Generali Life (Hong Kong) Limited**

香港太古城英皇道1111号21楼  
21/F, 1111 King's Road, Taikoo Shing, Hong Kong

网址 Website: [generali.com.hk](http://generali.com.hk)  
传真 Fax: +852 2521 8018

电话 Tel: (852) 2521 0707  
电邮 Email: [info@generali.com.hk](mailto:info@generali.com.hk)

