



推广期内<sup>1</sup>成功投保由忠意人寿（香港）有限公司（「本公司」）承保的最新长线储蓄及分红人寿保险计划 — **启航创富(卓越版)**（「本计划」），可享**高达25%保费回赠优惠**及**4.8%\*保费预存账户之优惠年利率**。

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. 保费回赠优惠<sup>1</sup> Premium Refund Promotion<sup>1</sup>

保费缴付年期 <sup>2</sup> Premium Payment Term <sup>2</sup>	年度化保费 <sup>3</sup> (美元) Annualized Premium <sup>3</sup> (USD)	保费回赠百分比 <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. 优惠年利率推广<sup>5</sup> Preferential Interest Rate Promotion<sup>5</sup>

保费预存账户之优惠年利率 <sup>6-11</sup> Preferential PDF interest rate <sup>6-11</sup>	投保时年缴及预缴保费 Initial annual and prepaid premium
<b>4.8%*</b>	<p>相当于整个保费缴付年期之总年缴保费 扣除保费预存账户之优惠利息<sup>®</sup>及 任何现行客户推广优惠<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>

\* 保费预存账户之优惠年利率为非保证。

The preferential PDF interest rate is not guaranteed.

® 保费预存账户之优惠利息是指，i)扣除客户推广优惠（如适用）之总保费金额，及ii)以保费预存账户之优惠年利率计算的总保费金额及客户推广优惠（如适用）的现值，之差额。

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.

- 现行客户推广优惠是指任何在申请指定计划时同时提供予该指定计划之客户推广优惠。

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

#### 条款及细则：

##### Terms and Conditions:

1. 优惠期由2025年6月2日至9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)本计划，并于2025年11月30日或之前成功签发保单（「优惠期」）。

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").

##### 保费回赠优惠：

##### Premium Refund Promotion:

2. 保单缴付年期为2年的保单，投保人的签发年龄必须为出生后15日至65岁，保单缴付年期为5年的保单，投保人的签发年龄必须为出生后15日至60岁，方可享有保费回赠优惠。

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. 年度化保费是指首个保单年度已缴交的到期保费，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. 当本计划的保费回赠金额于第2个保单年度存入保单时，首个保单年度的保费必须经已全数缴付。保费回赠金额相等于是年度化保费乘以指定之保费回赠百分比。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。

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.

##### 优惠年利率推广：

##### Preferential Interest Rate Promotion:

5. 优惠年利率推广的名额有限。本公司保留权利停止推广而毋须预先通知。

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

6. 保费预存账户之优惠年利率包括3.0%之现时保费预存账户年利率及1.8%之额外年利率。利率为非保证。本公司保留不时修改利率的权利。若保费预存账户余额不足够支付续期的保费及/或徵费，您将须缴付未缴付的保费及/或徵费。

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. 额外年利率之利息（「额外利息」）将会于保费预缴年期完结时（保费预缴年期如「保费预存账户说明摘要 - 优惠年利率推广」内所示）存入保单，并仅用于支付到期的保费和徵费。于本公司把额外利息存入保单前，保费预存利息将会按当时保费预存账户利率计算。

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. 就享有优惠年利率推广：

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

- 本计划必须于优惠期内投保，并于2025年11月30日或之前成功签发保单；

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

- 投保时保单必须以年缴模式缴交保费且选择保费预缴选项；

Annual payment mode with premium prepayment option must be selected upon policy application;

- 没有提前保单日期的安排；

No policy year back-dating arrangement;

- 保单签发时并没有增设附加保障；

No supplementary benefit attached upon policy issuance;

- 投保时已一笔过缴交投保时年缴及预缴保费，金额如「保费预存账户说明摘要 - 优惠年利率推广」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

- 本公司把额外利息存入保单时，保单必须维持生效。

The policy(ies) must remain in force when the Company deposits the Extra Interest into the policy(ies).

9. 任何于本公司把额外利息存入保单前于保单作出的更改（包括但不限于以下所述），保费预存账户之优惠年利率将会全数被取消，保费预存账户余额将会以当时保费预存账户年利率累积利息。

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.

- 于保费预存账户内提取金额（或会收取提取费用）或额外投放金额于保费预存账户内；  
Withdrawal from the PDF account (early withdrawal charge may be applicable) or add additional fund to the PDF account;
- 更改保费缴付模式；  
Change of premium payment mode;
- 更改名义金额；  
Change of notional amount;
- 增加附加保障；  
Addition of supplementary benefit(s);
- 保单退保；  
Policy surrender;
- 保单终止，因下列第10项所述之原因除外；或  
Policy termination due to reasons other than clause 10 below; or
- 任何可影响保单年度化保费之更改。  
Any changes that will affect the annualized premium of the policy.

10. 若于保费预缴年期完结前，所有将来的保费被豁免或保单因素偿而被终止，优惠利息将会按比例退回。

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. 优惠不可更换、转让、退回、转换为其他礼品或折换成现金。

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

**本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 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.**

上述推广优惠不可更换、转让、退回、转换其他礼品或折换成现金。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 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.

忠意人寿（香港）有限公司（「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。

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。

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。有关本计划的保障详情、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。

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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