



忠意客戶推廣優惠

Generali Customer Promotion Offer

由**2025年7月1日至9月30日**成功申請指定計劃，即可享以下客戶推廣優惠（「優惠」）¹。
Successfully apply for designated plans from **July 1 to September 30, 2025** to enjoy the following customer promotion offers (the "Promotion")¹.

保費回贈優惠²

Premium Refund Promotion²

儲蓄及人壽計劃 Savings and Life Plan

| 指定計劃 Designated Plan | 保費繳付年期 Premium Payment Term | 年度化保費 ³ Annualized Premium ³ | 保費回贈百分比 Premium Refund Percentage |
|---------------------------------|--------------------------------|---|--------------------------------------|
| 啟航創富（卓越版） LionAchiever Elite | 2 年Years | < 200,000 (美元/USD) | 2% |
| | | ≥ 200,000 - < 500,000 (美元/USD) | 3% |
| | | ≥ 500,000 - < 1,000,000 (美元/USD) | 4% |
| | | ≥ 1,000,000 (美元/USD) | 5% |
| | 5 年Years | < 50,000 (美元/USD) | 18% |
| | | ≥ 50,000 - < 100,000 (美元/USD) | 20% |
| | | ≥ 100,000 - < 200,000 (美元/USD) | 22% |
| | | ≥ 200,000 (美元/USD) | 25% |
| 跨越創富保 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% |

保費回贈優惠²（續）

Premium Refund Promotion² (cont.)

儲蓄及人壽計劃 Savings and Life Plan

| 指定計劃 Designated Plan | 保費繳付年期 Premium Payment Term | 年度化保費 ³ Annualized Premium ³ | 保費回贈百分比 Premium Refund Percentage |
|----------------------------|--------------------------------|---|--------------------------------------|
| 靈活昇譽保 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% |

危疾計劃 Critical Illness Plan

| 指定計劃 Designated Plan | 保費繳付年期 Premium Payment Term | 年度化保費 ³ Annualized Premium ³ | 保費回贈百分比 Premium Refund Percentage |
|-------------------------------|--------------------------------|---|--------------------------------------|
| 跨越同行 LionAlong | 所有 All | < 2,000 (美元/USD) | 8% |
| | | ≥ 2,000 (美元/USD) | 12% |
| 跨越無限保 LionGuardian Beyond | 所有 All | < 2,000 (美元/USD) | 4% |
| | | ≥ 2,000 (美元/USD) | 8% |
| 加愛無限保 LionGuardian PlusOne | 所有 All | < 500 (美元/USD) | 25% |
| | | ≥ 500 (美元/USD) | 50% |

「加愛無限保」之「保費回贈優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Refund Promotion" for "LionGuardian PlusOne" is only applicable to policies with annual premium payment mode.

人壽保障計劃 Life Protection plan

| 指定計劃 Designated Plan | 保費繳付年期 Premium Payment Term | 年度化保費 ³ Annualized Premium ³ | 保費回贈百分比 Premium Refund Percentage |
|---|--------------------------------|---|--------------------------------------|
| 摯愛相伴 LionPatron | 所有 All | 所有 All | 12% |
| 忠意尊安保險計劃 Generali Supreme Gold Plan | 所有 All | 所有 All | 20% |

「忠意尊安保險計劃」之「保費回贈優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Refund Promotion" for "Generali Supreme Gold Plan" is only applicable to policies with annual premium payment mode.

保費折扣優惠⁴

Premium Discount Promotion⁴

儲蓄及人壽計劃 Savings and Life Plan

| 指定計劃 Designated Plan | 保費繳付年期 Premium Payment Term | 年度化保費 ³ Annualized Premium ³ | 保費折扣百分比 Premium Discount Percentage |
|--------------------------------|--------------------------------|---|--|
| 騰躍保 LionPrima | 2 年Years | 所有 All | 2% |
| | 5 年Years | | 5% |
| | 8 年Years | | 8% |

「騰躍保」之「保費折扣優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Discount Promotion" for "LionPrima" is only applicable to policies with annual premium payment mode.

合資格延期年金保單 Qualifying Deferred Annuity Policy

您可按您的保費繳付年期選擇以下其中一項保費折扣優惠。

You may choose one of the following premium discount options according to your Premium Payment Term.

| 指定計劃 Designated Plan | 保費繳付年期 Premium Payment Term | 年度化保費 ³ Annualized Premium ³ | 保費折扣百分比 Premium Discount Percentage |
|--|--------------------------------|---|---|
| 悠然稅悅延期年金 LionHarvest Prime Deferred Annuity | 5 年Years | 所有 All | 首個保單年度15% 15% for the 1 st Policy Year ----- 或 Or ----- 保費繳付年期內每年3% (15%總保費折扣) 3% off per annum during the premium payment term (15% of Total Premium Discount) |
| | 10 年Years | | 首個保單年度20% 20% for the 1 st Policy Year ----- 或 Or ----- 保費繳付年期內每年2% (20%總保費折扣) 2% off per annum during the premium payment term (20% of Total Premium Discount) |

「悠然稅悅延期年金」之保費折扣金額將不會享有稅務扣除。有關稅項扣除的詳情，請參閱產品說明書及瀏覽稅務局網頁或直接聯絡稅務局進行任何稅項相關的查詢。

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.

條款及細則 Terms and Conditions:

1. 推廣優惠僅限於指定保險經紀和保險代理人。優惠期由2025年7月1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）指定計劃，並於2025年11月30日或之前成功簽發保單（「優惠期」）。
The Promotion is exclusive to selected brokers and agency. The promotion period is from July 1 to September 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 November 30, 2025 (the "Promotion Period").
2. **保費回贈優惠 Premium Refund Promotion**
 - a. 對於「忠意尊安保險計劃」及「加愛無限保」，當保費回贈金額於第2個保單年度存入保單時，該保單的保費繳付模式於第2個保單年度時必須維持年繳模式。
Premium refund amount for "Generali Supreme Gold Plan" and "LionGuardian PlusOne" will only be deposited into the policy(ies) in the 2nd Policy Year if the premium payment mode of the policy(ies) remains annual in the 2nd Policy Year.
 - b. 對於「啟航創富（卓越版）」、「跨越創富保2」、「跨越同行」、「跨越無限保」、「靈活昇譽保」及「摯愛相伴」，當保費回贈金額於第2個保單年度存入保單時，首個保單年度的所有保費必須已經繳付。
Premium refund amount for "LionAchiever Elite", "LionTycoon Beyond 2", "LionAlong", "LionGuardian Beyond", "LionPainter Flexi" and "LionPatron" will only be deposited into the Policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid.
 - c. 對於「啟航創富（卓越版）」之「保費回贈優惠」，如保單的保費繳付年期為2年，投保人的簽發年齡必須為出生後15日至65歲。如保費繳付年期為5年，投保人的簽發年齡必須為出生後15日至60歲。
To be eligible for the "Premium Refund Promotion" of "LionAchiever Elite", 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。
The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
 - e. 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。
The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.
3. 年度化保費是指首個保單年度已繳交的到期保費，並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 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.
4. **保費折扣優惠 Premium Discount Promotion**
 - a. 「騰躍保」之保費折扣金額相等於首個保單年度的到期保費乘以指定之保費折扣百分比。而「悠然稅悅延期年金」之保費折扣金額相等於該保單年度的到期保費乘以指定之保費折扣百分比。保費折扣金額之計算不包括任何額外保費、保費徵費及附加保障之保費。
The premium discount amount for "LionPrima" is equal to the due premiums of the 1st 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. 「騰躍保」之「保費折扣優惠」只適用於投保人的簽發年齡為出生後15日至65歲之保單。
To entitle the "Premium Discount Promotion" for "LionPrima", the Insured's issue age must be between 15 days after birth and age 65.
 - c. 當「悠然稅悅延期年金」之保單成功發出時，保費折扣選項將不允許作出任何更改。
When the policy for "LionHarvest Prime Deferred Annuity" is successfully issued, no modification in the premium discount option will be allowed.

「悠然稅悅延期年金」（「本計劃」）是合資格的延期年金保單，但並不保證您已繳的保費將符合稅務扣除資格。本計劃的資格認證是保監局根據其產品特點而定，與您的個人狀況無關。於申請稅務扣除前，您必須符合稅務條例規定下之所有條件及遵從香港特別行政區稅務局發出的指引。以上稅務資訊只供參考，您不應單憑此資訊作任何稅務決策。本計劃可獲的實際稅務優惠將取決於您的個人稅務狀況。如您毋須於相關評稅年度繳納薪俸稅及個人入息稅，您未必能享有稅務扣除優惠。如您有任何疑問，請諮詢專業稅務顧問。所有稅務條款、法規及/或其詮釋均可能被修改，而影響有關的稅務優惠包括稅務扣除資格。忠意人壽（香港）有限公司（「本公司」）沒有責任通知您相關法律、法規及/或其詮釋的修改，及其可能對您產生的影響。如想了解更多有關合資格延期年金的稅務扣除資訊，請瀏覽保監局網頁：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

以上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 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.

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 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。

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。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。有關指定計劃的保障詳情、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。

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.

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