

# Prevails 6 Insurance Plan



# 福祿六年 儲蓄保險計劃



How to accumulate your fund effectively for your house, business, children's education, retirement and other savings target to achieve your goals?

“Prevails 6 Insurance Plan”, a 6-year life insurance plan, provides you with life protection, guaranteed dividends and capital redemption, lets you have a stable income and makes your cash flow more flexible.



如何可以一步一步地達成各項人生目標如置業首期、創業資本、子女出國留學費用或退休儲備等等？

「福祿六年儲蓄保險計劃」是一個既為您提供人壽保障，又於保障期內提供保證紅利及分期領款，讓您可靈活地調配資金的六年期儲蓄保險計劃，是您優質的理財選擇。



# 福祿六年儲蓄保險計劃



## 計劃特點

### 人壽保障

本計劃提供人壽保障，如受保人於保險期內，不幸身故，身故賠償保障為已繳保費(需扣除分期領款)101%或現金價值，以較高者為準，為您的家人提供更周全的保障。

### 100%保費回饋

本計劃於第4個保單週年開始，每年均提供分期領款(金額相等於年繳保費)，直至第6個保單年度完結，3年分期領款合共等於3年年繳保費，100%保費回饋。

### 最低紅利保證

本計劃將每年提供保證紅利，每年保證紅利金額相等於已繳年度保費(需扣除分期領款及不包括預繳保費)的3.19%，若將紅利積存於保單內，將會以紅利積存年利率滾存，累積更豐厚回報(有關紅利積存年利率為非保證及將不時作出調整)。

### 積存生息

所有分期領款及保證紅利，客戶均可選擇每年提取，或將款項保留於保單內積存生息(預設選擇)，讓您的資金週轉更有彈性。



## 計劃細節

投保年齡	出生後15天至75歲
保單貨幣	港元或美元
繳費方式	按年繳交、按年繳交及預繳剩餘年期保費
最低年繳保費	HK\$50,000 或 US\$6,250
最高年繳保費	HK\$7,000,000 或 US\$875,000
保費繳付期	3年
保險年期	6年



## 參考例子

年齡: 出生後15天至75歲

投保金額: HK\$300,000

年繳保費: HK\$100,000

繳費方式: 按年繳保費

(港元)

保單年期	年繳保費 <sup>(1)</sup>	積存生息		現金價值	身故賠償 <sup>(3)</sup>	儲備合計 <sup>(2)</sup>
		累計紅利 <sup>(2)</sup>	累計分期領款 <sup>(2)</sup>			
1	100,000	3,192	0	75,108	104,192	78,300
2	100,000	9,749	0	165,219	211,749	174,968
3	100,000	19,855	0	264,030	322,855	283,885
4	0	30,517	100,000	176,031	332,517	306,548
5	0	38,576	205,500	88,020	345,076	332,096
6	0	43,890	316,803	0	360,693	360,693
合計	300,000	43,890	316,803	0	360,693	360,693

註: (1)若客戶選擇按年繳交及預繳全期保費，即一次過繳付3年保費，保費金額為HK\$290,821.40。(2)儲備合計包括現金價值、累計紅利及累計分期領款。利息並非保證不變。中國人壽保險(海外)股份有限公司(“中國人壽海外公司”)保留調整之權利。(3)身故賠償包括累計紅利、累計分期領款、已繳保費(需扣除分期領款)101%或現金價值(以較高者為準)。(4)以上例子所述的數字已調整為整數及只供參考之用。詳情可參閱客戶保險建議書。

此刊物只在香港派發，並不能詮釋為香港境外提供或出售或遊說購買任何產品。中國人壽海外公司不會在香港境外提供或出售任何保險產品。本刊物僅供參考之用。有關詳盡條款、保障細則及不受保範圍，概以本計劃之保險合約條款及細則為準。如欲索取保險合約條款及細則，請與中國人壽海外公司查詢。

# Prevails 6 Insurance Plan



## Features of the Plan

### Life Protection

If the Insured dies while the policy is in force, the Plan provides death benefit equal to 101% of the premium paid (less any coupon, if any) or cash value, whichever is higher, providing a full protection to your family.

### 100% Capital Redemption

Yearly coupon equivalent to annual premium should be payable from the end of the 4th policy year to the 6th policy year, your total premium will be guaranteed to refund.

### Guaranteed Minimum Dividends

The plan provides guaranteed yearly policy dividend at interest rate 3.19% p.a. of annual premium (less redeemed premium, if any). You may deposit the dividends in your policy account for desirable interest (The interest rate is not guaranteed and may be revised from time to time).

### Fund Accumulated

You can choose to withdraw all the coupon and guaranteed dividend yearly or accumulate the fund in the policy account to make your cash flow more flexible.



## Enrolment Terms

Entry Age	From 15 days after birth to 75 years old
Currency	HKD or USD
Premium Payment Method	Annual or Annual & Prepay All Future Premium
Minimum Yearly Premium	HK\$50,000 or US\$6,250
Maximum Yearly Premium	HK\$7,000,000 or US\$875,000
Premium Payment period	3 years
Insurance Period	6 years



## Example

Age: 15 days after birth to 75 years old

Sum Assured: HK\$300,000

Annual Premium: HK\$100,000

Premium Payment Method: Annually

(HK\$)

Policy Year	Annual Premium <sup>(1)</sup>	To accumulate interest		Cash Value	Death Benefit <sup>(3)</sup>	Expected Cash Balance <sup>(2)</sup>
		Accumulated Dividends with Interest <sup>(2)</sup>	Accumulated Coupon with interest <sup>(2)</sup>			
1	100,000	3,192	0	75,108	104,192	78,300
2	100,000	9,749	0	165,219	211,749	174,968
3	100,000	19,855	0	264,030	322,855	283,885
4	0	30,517	100,000	176,031	332,517	306,548
5	0	38,576	205,500	88,020	345,076	332,096
6	0	43,890	316,803	0	360,693	360,693
Total	300,000	43,890	316,803	0	360,693	360,693

Note: (1)The total premium amount of HKD\$290,821.40 should be applied if you select Annual & Prepayment of All Future Premium's method, namely one off payment of all premium. (2)Expected Cash Balance is inclusive of cash value, accumulated dividends with interest and accumulated coupon with interest. The interest is not guaranteed. China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") reserves the right to revise. (3)Death benefit is inclusive of Accumulated Dividends with Interest, Accumulated Coupon with Interest, 101% of the premium paid (less any coupon, if any) or cash value (whichever is higher). (4)The figures as shown in the above example are subject to rounding adjustment and are for reference only. Please refer to the proposal for more details.

This document is intended to be distributed in Hong Kong and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product of China Life (Overseas).

The information provided herein is for reference only. Please refer to the insurance contract for the details of the provisions, benefit terms and exclusions of the Plan. Please contact China Life (Overseas) if you would like to have the provisions and terms and conditions of the policy.