即保即享
年金壽險計劃

「你不理財，財不理你」，如何選擇既有即時收益又兼顧長期理財需要的保險計劃？

"即保即享年金壽險計劃"是一個長期理財與當前收益完美結合的保險計劃，既可以為你提供每年一次的年金和紅利，同時兼顧你長期退休的儲備，為你提供具吸引力的回報；是您安排未來歲月的理想選擇；立即行動，為您設計幸福之家，實現美滿人生。

中國人壽保險(海外)股份有限公司
CHINA LIFE INSURANCE (OVERSEAS) CO. LTD.

中國品牌 • 永久承諾 • 全面保障

即保即享年金壽險計劃

計劃特點

即時派發年金
保險生效日起，即時派發年金。以後每年派發，直至受保人64歲。
年金金額＝保險金額 X 交費年期 X 1%

滿期收獲豐富
本計劃具有保證的滿期金額，在受保人65歲後，將獲得相當於保險金額的滿期金額，助你實現各項夢想。

人壽保險保障
如在保險期間不幸身故，將獲得已繳保費101%或保單價值，以較高者為準，使你於保單期滿時獲得保證回報之餘，亦享有週全保障。

保證現金價值
本計劃提供保證現金價值。另外，在保險有效期內，如您有經濟上的需要，更可隨時可申請保單借款，以作應急之用。

計劃細節

投 保 年 齡	躉繳、3 年期、5 年期 — 出生後 15 天至 55 歲 10 年期 — 出生後 15 天至 50 歲
投 保 幣 制	港元或美元
繳 費 期	躉繳、3 年、5 年、10 年
保 額 限 制	HK$100,000 起 或 US$12,500 起
保 險 期	至 65 歲

參考例子

下表為不同年齡的非吸煙女性，五年期繳費，投保500,000港元的情況：

年齡	每年保費	累積保費	65歲				
			每年年金	保證現金價值	累積年金及利息*	累積紅利及利息*	儲備總值*
20	163,200	816,000	25,000	500,000	4,856,143	1,146,014	6,502,157
30	163,100	815,500	25,000	500,000	2,644,130	632,685	3,776,815
40	162,000	810,000	25,000	500,000	1,349,150	324,908	2,174,058
50	160,650	803,250	25,000	500,000	591,028	135,652	1,226,680

註：*儲備總值包括保證現金價值、累積年金及利息、累積紅利及利息。紅利及利息並非保證不變，中國人壽海外公司保留隨時調整之權利。紅利實際派發金額取決於中國人壽海外公司分紅業務的整體表現，包括投資回報、營運開支及理賠等因素。詳情可參閱客戶保險建議書。

本小冊子僅供參考之用。有關詳盡條款、保障細則及不受保範圍，概以保單為準。

Instant Benefit
Annuity Insurance Plan

"No investment, no return". How to find a good way to earn an instant income and caters for long term financial needs?

"Instant Benefit Annuity Insurance Plan" provides annuity and policy dividends yearly after it is effective and accumulate your fund with reasonable return, helping you fulfill your retirement planning.

Act now to plan for a better living with "Instant Benefit Annuity Insurance Plan".

中國人壽保險(海外)股份有限公司
CHINA LIFE INSURANCE (OVERSEAS) CO. LTD.

China Brand • Perpetual Promise • Comprehensive Protection

Instant Benefit Annuity Insurance Plan

Features of the Plan

Immediate Annuity
Yearly Annuity will be paid immediately after the policy effective date, it lasts until age 64 of the insured.
Annuity Amount = Sum Assured X Payment Period X 1%

Abundant Harvest on Maturity
This plan has a guaranteed maturity benefit. You will be entitled to it on attaining age 65. With this desirable harvest, you can fulfill different dreams and enjoy a wonderful life.

Life Protection
The Plan provides death benefit equal to 101% of the premium paid or the guaranteed cash value (whichever is higher).

Guaranteed Cash Value
The policy will acquire a guaranteed cash value. In the case of emergency, you may also apply for a policy loan for extra financial flexibility.

Enrolment Terms

Entry Age	From 15 days after birth to 55 years old (Single payment, 3-Year and 5-Year Premium Payment Period) From 15 days after birth to 50 years old (10-Year Premium Payment Period)
Currency	HK$ or US$
Payment Method	Single payment, 3-Year, 5-Year, 10-Year
Sum Assured	Minimum HK$100,000 or US$12,500
Insurance Period	To age 65

Example

Calculation is based on 5-year premium payment, non-smoker Female with the Sum Assured of HK$500,000.

Age	Annual Premium	Accumulated Premium	Age 65				
			Annuity	Guaranteed Cash Value	Accumulated Annuities with Interest*	Accumulated Dividends with Interest*	Expected Cash Balance*
20	163,200	816,000	25,000	500,000	4,856,143	1,146,014	6,502,157
30	163,100	815,500	25,000	500,000	2,644,130	632,685	3,776,815
40	162,000	810,000	25,000	500,000	1,349,150	324,908	2,174,058
50	160,650	803,250	25,000	500,000	591,028	135,652	1,226,680

Note：*The Expected Cash Balance is inclusive of Guaranteed Cash Value, Accumulated Annuities with Interest and Accumulated Dividends with Interest. The dividends and interest are not guaranteed. CLI (Overseas) reserves the right to revise from time to time. Actual dividend amounts declared depend on how well the participating business of CLI (Overseas) has fared with regard to investment returns, operating expenses and claim experience, etc. Please refer to the Proposal for more details.

The information provided herein is for reference only. Please refer to the insurance policy contract for the details of the provisions, benefit terms and exclusions applicable to the Plan.