



# 溢晉

終身保險計劃  
(簡易版)

60歲派

10%保證現金

每4年派10%

快樂富足、多姿多采的未來，有賴您今天明智的策劃。  
「溢晉終身保險計劃(簡易版)」集終身保障與分期儲蓄於一身，讓您享有至100歲的周全人壽保障，計劃派發的保證獎金及紅利，增強您的儲備，令您無後顧之憂。



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

# 溢晉終身保險計劃(簡易版)

## 計劃特色

### 保證獎金源源賞

在首20年內，每4個保單週年，您可獲相等於投保額10%的保證獎金。當您60歲時，可獲額外10%的特別獎金。您可以現金支取獎金，或積存在保單戶口內生息。

### 豐厚紅利添惠益

「溢晉」每年派發非保證紅利，直至保單期滿。您可配合個人需要，靈活運用資金：

i) 將紅利積存於保單戶口內累積生息，獲享豐厚回報，ii) 以現金形式支取金額，或iii) 以累積紅利繳交保費。

### 終身保障永無憂

「溢晉」提供10、15及20年之供款期選擇，讓您於短時間內繳清終身保費，安然享有至100歲之壽險保障。

### 毋需健康核保

投保溢晉簡單方便，毋須驗身，讓您可立即展開儲蓄大計。另外，若受保人身故，可獲賠償累積已繳保費減去已派發的分期領款的101%或保單價值(以較高者為準)。

## 計劃細節

投保年齡	出生後15天至55歲
投保幣制	港元或美元
交費方式	可選按年、半年、每季或每月繳交
最低投保額	HK\$100,000 或 US\$12,500 起

## 計劃舉例

陳女士(非吸煙)，投保年齡30歲，投保額HK\$50萬

保單於陳女士60歲時的情況：

(HK\$)

年期	年繳保費	累積保費	累積紅利及利息	累積保證獎金	保證現金	預計儲備總值*	身故賠償
10	44,600	446,000	148,224	735,818	164,000	1,048,042	1,048,042
15	30,750	461,250	97,980	735,818	164,000	997,798	997,798
20	23,850	477,000	58,397	735,818	164,000	958,215	972,985

保單於滿期時的情況：

(HK\$)

年期	年繳保費	累積保費	累積紅利及利息	累積保證獎金	保證現金	預計儲備總值*	身故賠償
10	44,600	446,000	1,801,888	6,264,250	500,000	8,566,138	8,566,138
15	30,750	461,250	1,255,224	6,264,250	500,000	8,019,474	8,019,474
20	23,850	477,000	779,366	6,264,250	500,000	7,543,616	7,543,616

註：\*預期儲備總值包括保證現金、累積保證獎金、累積紅利及利息，紅利及利息並非保證不變。中國人壽保險(海外)股份有限公司(本公司)保留調整之權利。上列累積紅利及保證獎金總值之舉例乃基於每年派發之紅利及保證獎金全部儲存於本公司。紅利實際派發金額取決於本公司分紅業務之整體表現，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。



# Bliss Life Insurance Plan (Simplified)

10%<sup>Special</sup> Coupon  
at age 60

10% Coupon  
for every 4 years

To enjoy a fabulous life in the future, one has to plan ahead. Bliss Life Insurance Plan (Simplified) integrates lifelong protection and savings under one plan, it offers life protection until age 100. The guaranteed coupons and dividends build up your reserves and make planning for your future incredibly simple and worry-free.



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# Bliss Life Insurance Plan (Simplified)

## Features of the Plan

### Stable returns with guaranteed coupons

During the first 20 policy years, you will receive a guaranteed coupon equivalent to 10% of the sum assured on every fourth policy anniversary. An extra coupon equivalent to 10% of the sum assured will be payable when you reach the age of 60. You may withdraw the coupons in cash or deposit them in the policy account to accumulate for interest.

### Desirable dividends to accumulate your wealth

A non-guaranteed policy dividends will be paid out every year until maturity of the policy. To cater for your needs, you may deposit the dividends in the policy account to earn desirable interest, withdraw the dividends in cash or use the dividends to offset against future premium.

### Lifelong protection

Bliss Life offers you a choice of 10, 15 or 20-year premium payment terms, you can pay up the premiums in a limited period while your protection lasts until age of 100.

### Simplified underwriting for peace of mind

No medical examination is required, so you can start your savings plan without any delay. In the event of the death of the insured, Bliss Life provides a death benefit of 101% of the paid premium less distributed cash coupons, or the cash value, whichever is higher.

## Enrolment Terms

Entry Age	From 15 days after birth to 55 years old
Currency	HKD or USD
Payment Method	Annual, Semi-annual, Quarterly, or Monthly Premium
Minimum Sum Assured	HK\$100,000 or US\$12,500

## Example

Ms Chan (non-smoker) of entry age 30 with sum assured of HK\$500,000.

Policy values at age 60:

Policy Year	Annual Premium	Accumulated Premium	Accumulated Dividends with Interest	Accumulated Coupons	Guaranteed Cash Value	Expected Cash Balance*	Death Benefit
10	44,600	446,000	148,224	735,818	164,000	1,048,042	1,048,042
15	30,750	461,250	97,980	735,818	164,000	997,798	997,798
20	23,850	477,000	58,397	735,818	164,000	958,215	972,985

Policy values at maturity:

Policy Year	Annual Premium	Accumulated Premium	Accumulated Dividends with Interest	Accumulated Coupons	Guaranteed Cash Value	Expected Cash Balance*	Death Benefit
10	44,600	446,000	1,801,888	6,264,250	500,000	8,566,138	8,566,138
15	30,750	461,250	1,255,224	6,264,250	500,000	8,019,474	8,019,474
20	23,850	477,000	779,366	6,264,250	500,000	7,543,616	7,543,616

Remarks: \* Expected Cash Balance is inclusive of Guaranteed Cash Value, Accumulated Coupons and Accumulated Dividends with Interest. The dividends and interest are not guaranteed. CLI (Overseas) reserves the right to revise from time to time. The above accumulated dividends and guaranteed coupons are based on the assumption that the dividends and coupons are deposited into the policy account. Actual dividends declared depend on how well CLI (Overseas)'s participating business has fared with regard to investment returns, operating expenses and claim experience, etc. Please refer to the Proposal for more details.

This brochure is for reference only. Please refer to the actual insurance contract for the terms and conditions, provisions and exclusions applicable to the Plan.