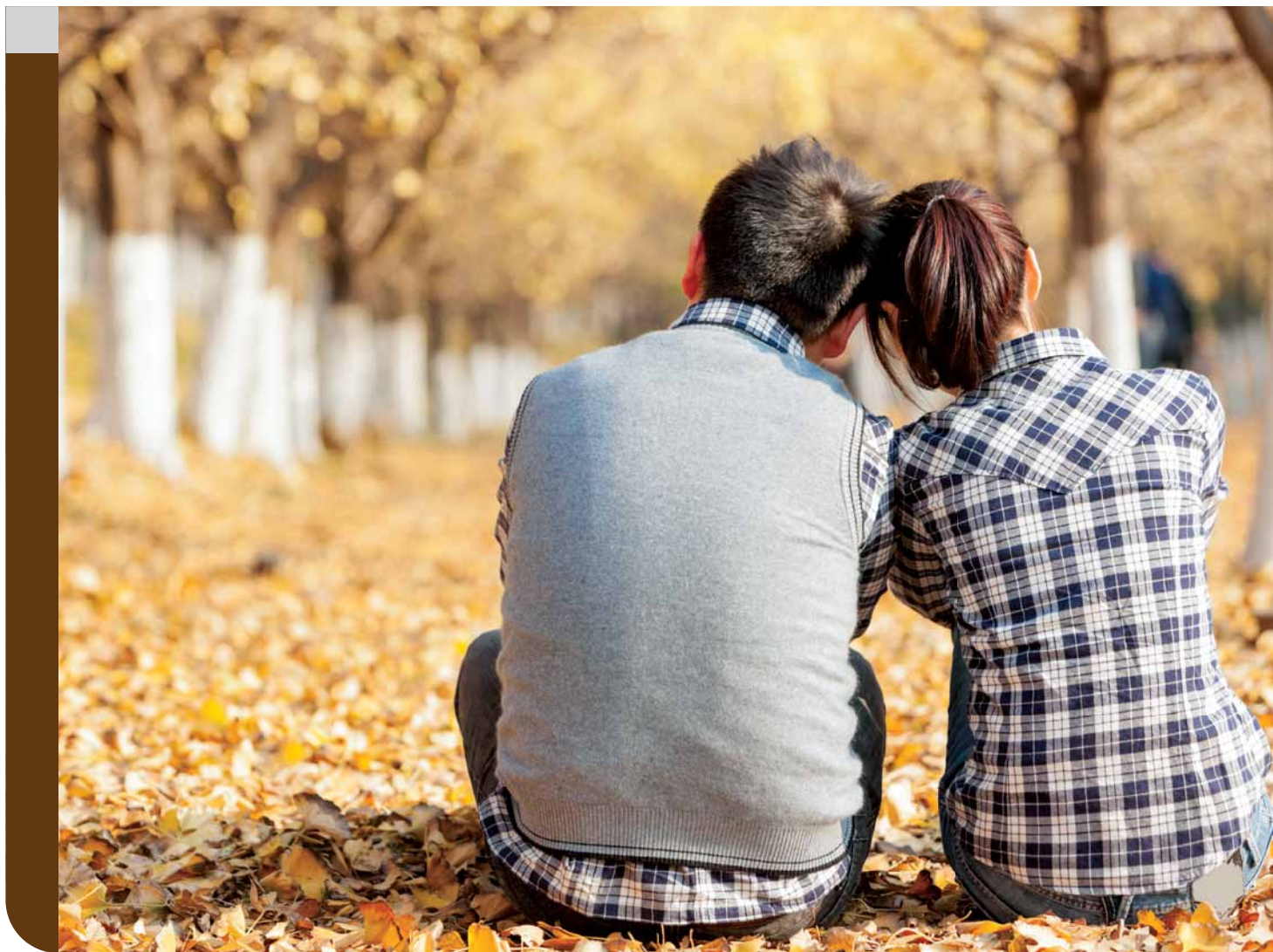


盈滿寶

終身保險計劃(簡易版)



一份全面的理財計劃，除了要提供合理的回報，為退休生活、子女教育或其他理財目標作好準備外，還要提供終身的保障。

盈滿寶終身保險計劃(簡易版)除了提供終身人壽保障外，更具備儲蓄的效果。盈滿寶提供4個繳費期的靈活選擇以配合您個人財務狀況。在繳費期滿後，您仍可繼續享有原來的保障，直至100歲。



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

盈滿寶終身保險計劃(簡易版)

計劃特點

彈性選擇 切合所需

盈滿寶具四種不同的繳費年期可供選擇，您可以根據自己的經濟狀況，以五年、十年、十五年或二十年繳費，讓您於短時間內繳清終身保費。

分期領款 累積財富

盈滿寶設有分期領款，首次分期領款在第五個保單週年日派發。分期領款的總額高達投保額的100%。您可以隨時領取該筆分期領款，或存於本公司獲取優厚的利息回報。

豐厚紅利 靈活運用

在保障期間，您除了可享有周全保障，更可在每年的保單週年日獲得由中國人壽(海外)保險股份有限公司(「中國人壽(海外)公司」)派發之保單紅利。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。

投保簡便 安心保障

投保盈滿寶簡單方便，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70歲
投保幣制	港元或美元
繳費期	五年、十年、十五年或二十年可供選擇
繳費方式	可選按年、半年、每季或每月繳交
保額限制	HK\$80,000 或 US\$10,000起

參考例子

按男性客戶，投保年齡30歲，投保額500,000港元

保單於客戶65歲時的情況

(港元)

投保計劃	年繳保費	累計保費	現金價值	累計紅利及利息*	累計分期領款	預計儲備總值*
5年期	116,900	584,500	231,000	2,118,817	500,000	2,849,817
10年期	62,350	623,500	231,000	1,937,518	500,000	2,668,518
15年期	41,150	617,250	231,000	1,632,540	500,000	2,363,540
20年期	28,350	567,000	231,000	1,300,583	500,000	2,031,583

保單於滿期時的情況

(港元)

投保計劃	年繳保費	累計保費	現金價值	累計紅利及利息*	累計分期領款	預計儲備總值*
5年期	116,900	584,500	500,000	17,262,570	500,000	18,262,570
10年期	62,350	623,500	500,000	16,081,620	500,000	17,081,620
15年期	41,150	617,250	500,000	14,095,047	500,000	15,095,047
20年期	28,350	567,000	500,000	11,925,718	500,000	12,925,718

註：*預計儲備總值包括現金價值、累計紅利及利息及累計分期領款。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。

Supreme Wealth

Whole Life Plan (Simplified)



A comprehensive plan provides reasonable returns for retirement, children education or other financial targets. What's more, a lifelong protection is equally important.

Supreme Wealth (Simplified) Whole Life Plan offers a whole life protection as well as savings element. Four premium payment periods are available to meet your diverse financial needs. After the premium payment period, you can rest assured that you are well protected until age 100.



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

Supreme Wealth Whole Life Plan (Simplified)



Features of the Plan

Flexible choices to fit your needs

Supreme Wealth offers 4 different premium payment terms. You may pay your premiums over 5, 10, 15 or 20 years according to your financial needs. Thus, you can pay up the premiums in a limited period for lifelong protection.

Cash Coupons to accumulate your wealth

Supreme Wealth distributes cash coupons up to a maximum of 100% of the Sum Assured. The first cash coupon will be distributed at the 5th policy anniversary. You may withdraw the coupons in cash or leave them in the policy account to earn desirable returns.

Flexible and desirable dividends

In addition to comprehensive protection, you may receive policy dividends declared by China Life Insurance (Overseas) Company Limited ("CLI (Overseas)") annually as long as the policy is in force. You may deposit the dividends in the policy account to earn interest, receive the dividends in cash or use them to offset future premium.

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, Supreme Wealth 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 70 years old
Currency	HKD or USD
Premium Payment Term	5, 10, 15 or 20 Years
Payment Method	Annual, Semi-annual, Quarterly, or Monthly Premium
Minimum Sum Assured	HKD80,000 or USD10,000



Example

The below calculation is based on a Male of entry age 30 with Sum Assured of HK\$500,000.

Value of the policy at age 65

(HK\$)

Plan	Annual Premium	Accumulated Premium	Cash Value	Accumulated Dividends with Interest*	Accumulated Cash Coupons	Expected Cash Balance*
5 Years	116,900	584,500	231,000	2,118,817	500,000	2,849,817
10 Years	62,350	623,500	231,000	1,937,518	500,000	2,668,518
15 Years	41,150	617,250	231,000	1,632,540	500,000	2,363,540
20 Years	28,350	567,000	231,000	1,300,583	500,000	2,031,583

Value of the policy at maturity

(HK\$)

Plan	Annual Premium	Accumulated Premium	Cash Value	Accumulated Dividends with Interest*	Accumulated Cash Coupons	Expected Cash Balance*
5 Years	116,900	584,500	500,000	17,262,570	500,000	18,262,570
10 Years	62,350	623,500	500,000	16,081,620	500,000	17,081,620
15 Years	41,150	617,250	500,000	14,095,047	500,000	15,095,047
20 Years	28,350	567,000	500,000	11,925,718	500,000	12,925,718

Remarks: *Expected Cash Balance is inclusive of Cash Value, Accumulated Dividends with Interest and Accumulated Cash Coupons. 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.