

穿梭兩地 成就機遇

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## Brilliant Guaranteed Annuity Plan

## 睿智即期保證年金計劃



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# 睿智即期保證年金計劃

即將來臨的退休生活、未來的各項支出需要用每年保證入息應付？手上的資金需要穩定的回報？您更需要一套有效兼靈活的退休計劃。

「睿智即期保證年金計劃」提供十五年保證入息，讓您實現退休理想和享受更優質的生活。

## 計劃特點

### 特短保費繳付期

只需繳付2年的保費，便可獲得15年的保障，如客戶選擇提早預繳剩餘年期保費，更可獲得額外折扣，以增加您的收益。

### 期初保證年金

首次年金在保單冷靜期後派發，其後每保單週年日派發保證年金。每保證年金金額為投保額之7.77%。保單期滿時，再派發相等於每年年金的金額，15年的保險期，共16次的保證年金，保證派發金額達到投保額的124.32%。

### 積存生息

所有派發的年金，客戶可選擇即時領取或積存生息，現時積存年利率為5.5%（非保證），假如選取全期年金累積，保單期滿後，得益率為保額的191.46%。

### 人壽保障

如客戶在保險期內不幸身故，將可獲得(i)已繳保費減去已領年金的101%或(ii)10%的投保金額或(iii)現金價值，以高者為準，確保客戶在保單有效的任何年內身故，均不會有損失保費的情況發生。

## 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
保額限制	HK\$ 100,000 或 US\$ 12,500
保費繳付期	2 年
保障年期	15 年

## 參考例子

年齡：出生後 15 天至 75 歲      保額：HK\$ 1,000,000      年繳保費：HK\$ 500,000，共 2 年

年初	累計保費	累積年金及利息*	保證現金	退保價值*
1	500,000	77,700	0	77,700
2	1,000,000	159,674	206,140	365,814
3	1,000,000	246,156	512,610	758,766
4	1,000,000	337,394	602,650	940,044
5	1,000,000	433,651	585,160	1,018,811
6	1,000,000	535,202	559,440	1,094,642
10	1,000,000	1,000,415	391,610	1,392,025
15	1,000,000	1,741,153	74,830	1,815,983
滿期	1,000,000	1,836,917	77,700	1,914,617

\* 年金於每保單年度開始時派發

\* 退保價值包括保證現金、累積年金及利息。積存年利率現行息率為5.5%，並非保證不變，中國人壽保險(海外)股份有限公司保留調整該息率之權利。詳情可參閱客戶保險建議書。

上列累積年金及退保價值之舉例乃基於：

1. 年金及保證現金儲備總值存於公司；2. 公司現行累積年金之利率為年息5.5%。現行之利率並非保證不變。

此文件所載資料只作為一般性參考用途，所有詳盡條款、保障細節及不受保範圍，概以「睿智即期保證年金計劃」（「本計劃」）之保險合約條款所載為準。除本計劃之資料、陳述或意見，其他內容取材自中國人壽保險(海外)股份有限公司（「本公司」）相信為可靠的資料來源，本公司並無進行核證，亦不能對該資料的準確度或完整性作擔保或保證。閣下在參加任何計劃或購買任何產品前，應自行尋求專業顧問的意見。中英文版本如有任何差異，概以中文版本為準。

風險披露及注意事項

1. 此投資涉及風險，提取賬戶價值或退保可能會引致本金虧損。2. 中國人壽保險(海外)股份有限公司對此單張內容負責。3. 中國人壽保險(海外)股份有限公司為「睿智即期保證年金計劃」之承保人，全面負責一切保障及賠償事宜。4. 工銀亞洲作為中國人壽保險(海外)股份有限公司之保險代理只限於推介此保障計劃，對中國人壽保險(海外)股份有限公司就保單承辦之一切責任，工銀亞洲概不負責。5. 本計劃並非銀行存款，且亦獲工銀亞洲、中國工商銀行，或其附屬或聯營公司的任何授權或擔保。6. 此保障計劃並非受保得存款及不受存款保障計劃所保障。

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# Brilliant Guaranteed Annuity Plan

How to get steady returns on your capital? To better prepare for retirement life and future payouts, you need a secure and stable guaranteed income annually. To start with, you have to choose an effective and flexible retirement plan.

Brilliant Guaranteed Annuity Plan offers guaranteed income for 15 years, it allows you to live your retirement dreams and enjoy a quality way of living.

## Features of the Plan

### Short premium payment period

This plan requires you to contribute for only 2 years with protection for 15 years. And, a discount is obtained if you pre-pay your premium payment, this helps maximize your return.

### Guaranteed Annuity Income at the outset

The first annuity income will be payable immediately after the cooling off period, guaranteed annuity will be paid out at every policy anniversary thereafter. The amount is equivalent to 7.77% of the sum assured.

Upon maturity of the policy, you are guaranteed to receive the amount of annual annuity. In other words, you will be entitled to 16 times of guaranteed annuity income during the 15 years of insurance period. The guaranteed annuity is up to 124.32% of the sum assured.

### Fund Accumulated

You may withdraw or accumulate the annuity income in your policy account, to earn an interest rate of 5.5% p.a. (non-guaranteed). If you choose to accumulate all annuity income in your policy account, the return is 191.46% of the sum assured.

### Life Protection

In the unfortunate event of death during the insurance period, a death benefit is payable, the amount is equal to (i) 101% of the premium paid, less any annuity income, or (ii) 10% of the sum assured or (iii) cash value, whichever is higher. This ensures that there will not be any loss to the premium paid, in case of the death of the insured during the policy years.

## Enrolment Terms

Entry Age	From 15 days after birth to 75 years old
Currency	HK\$ or US\$
Premium Payment Method	Annual or Annual & Prepay All Future Premium
Sum Assured	HK\$ 100,000 or US\$ 12,500
Premium Payment Period	2 Years
Insurance Period	15 Years

## Examples

Age: 15 days after birth to 75 years old      Sum Assured: HK\$ 1,000,000      Annual Premium: HK\$ 500,000 to be paid by 2 years

Beginning of each policy year	Accumulated premium	Accumulated Annuity with Interest *	Guaranteed cash value	Surrender Value *
1	500,000	77,700	0	77,700
2	1,000,000	159,674	206,140	365,814
3	1,000,000	246,156	512,610	758,766
4	1,000,000	337,394	602,650	940,044
5	1,000,000	433,651	585,160	1,018,811
6	1,000,000	535,202	559,440	1,094,642
10	1,000,000	1,000,415	391,610	1,392,025
15	1,000,000	1,741,153	74,830	1,815,983
Maturity	1,000,000	1,836,917	77,700	1,914,617

\* An annuity income is payable in the beginning of every policy year.

\* Surrender value is inclusive of guaranteed cash value, accumulated annuity and interest. The existing interest rate of 5.5% p.a. is not guaranteed. China Life Insurance (Overseas) Company Limited reserves the right to revise the rate. Please refer to the Proposal for more details.

The above accumulated annuity and surrender value is based on:

1. The annuity income and guaranteed cash value are deposited into the policy account. 2. The existing interest rate of 5.5% p.a. is not guaranteed.

The information provided herein is for reference only. Please refer to the actual insurance contract of "Brilliant Guaranteed Annuity Plan" ("the Plan") for the details of the provisions, benefit terms and exclusions to the Plan. Apart from information, statements and/or opinions of the Plan, other information is from sources which China Life Insurance (Overseas) Co Ltd ("the Company") believes as reliable, and is not verified by the Company. The Company neither guarantees nor warrants the accuracy and/or completeness of such information. You are advised to seek professional advice before participating in any plan or purchasing any products. Should there be any discrepancy between the English version and Chinese version, the Chinese version shall prevail.

Important Notes and Risk Disclosure

1. This Plan is subject to risk, including possible loss of the principal amounts invested if withdrawal of Account Value or surrender of the policy made. 2. China Life Insurance (Overseas) Co. Ltd. assumes full responsibility for the contents of this leaflet. 3. China Life Insurance (Overseas) Co. Ltd. is the insurance underwriter of "Brilliant Guaranteed Annuity Plan" and is solely responsible for all coverage and compensation. 4. ICBC (Asia) is acting as an insurance agent for China Life Insurance (Overseas) Co. Ltd. and its role is limited to introducing the Plan only and ICBC (Asia) is not responsible for any liability under the policies underwritten by China Life Insurance (Overseas) Co. Ltd. 5. This Plan is not a bank deposit and it is not an obligation of, or guaranteed by ICBC (Asia), ICBC, or any of its affiliates or subsidiaries. 6. This insurance plan is not a protected deposit and is not protected by the Deposit Protection Scheme.

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