

穿梭兩地 成就機遇

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## Endowment 65 Retirement Plan

## 退休65保險計劃(五年期年金版)



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# 退休65保險計劃(五年期年金版)

要為將來的生活作出妥善安排，享受優游的退休生活，一個適當的定期儲蓄計劃自然不可缺少。

中國人壽海外深明您的需要，特別為您推薦「退休儲蓄65保險計劃(五年期年金版)」，這項定期壽險儲蓄計劃可令您以較相宜的保費獲得所需的人壽保障，在安排退休生活之餘卻無須降低現時的生活質素。

## 計劃特點

### 20年保證年金

受保人於足65歲起第一個保單週年日開始派發保證年金，一共派發20年，可為退休作多一份儲備。

### 保證年金金額

每年派發的年金金額為保額的6.6%，派發20年，合共派發132%保額。

### 人壽保障

供款期5年，人壽保障至65歲。

### 派發週年紅利

保單每年派發非保證週年紅利及可將紅利積存生息，令保單回報更理想。現時紅利積存年利率為5.5%。

### 保障全面

客戶可根據需要選擇多項指定之附加保障計劃，令保障更全面。

## 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
繳費期	5年
繳費方式	月供、季供、半年供及年供
保額限制	50,000港元或6,250美元起

## 參考例子

按男性，投保額500,000港元計算

年期	5年繳費		65歲時			至84歲時		
	每年保費	累計保費	保證現金	累計紅利*	儲備總額*	累計年金*	累計紅利*	合計*
20歲	19,980	99,900	500,000	106,647	606,647	1,150,655	519,516	1,670,171
25歲	24,455	122,275	500,000	88,981	588,981	1,150,655	470,657	1,621,312
30歲	29,025	145,125	500,000	73,694	573,694	1,150,655	428,379	1,579,034
35歲	36,590	182,950	500,000	59,783	559,783	1,150,655	389,907	1,540,562
40歲	42,470	212,350	500,000	47,049	547,049	1,150,655	354,690	1,505,345
45歲	54,275	271,375	500,000	35,194	535,194	1,150,655	321,902	1,472,557
50歲	68,005	340,025	500,000	24,397	524,397	1,150,655	292,041	1,442,696

按女性，投保額500,000港元計算

年期	5年繳費		65歲時			至84歲時		
	每年保費	累計保費	保證現金	累計紅利*	儲備總額*	累計年金*	累計紅利*	合計*
20歲	19,265	96,325	500,000	106,647	606,647	1,150,655	519,516	1,670,171
25歲	23,750	118,750	500,000	88,981	588,981	1,150,655	470,657	1,621,312
30歲	28,260	141,300	500,000	73,694	573,694	1,150,655	428,379	1,579,034
35歲	35,655	178,275	500,000	59,783	559,783	1,150,655	389,907	1,540,562
40歲	41,440	207,200	500,000	47,049	547,049	1,150,655	354,690	1,505,345
45歲	53,095	265,475	500,000	35,194	535,194	1,150,655	321,902	1,472,557
50歲	66,840	334,200	500,000	24,397	524,397	1,150,655	292,041	1,442,696

註：\*預計儲備總值包括保證現金價值、累計年金(如有)及累計紅利及利息(如有)。紅利及利息並非保證不變。本公司保留調整之權利。紅利實際派發金額取決於本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。

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MKT/ABC/E65SP/2011-08

客戶服務熱線：(852) 2118 9558

# Endowment 65 Retirement Plan

To have a better planning for the future and enjoy a relaxing retirement life, you need to have a good saving plan.

China Life Insurance (Overseas) understands your needs and tailor-made “Endowment 65 Retirement Plan” for you. This plan provides you with an economical life coverage. You can therefore have a well laid-out retirement plan without the need to compromise the current living standard.

## Features of the Plan

### 20 Years Guaranteed Annuity

This plan provides 20 years guaranteed annuity from the age of 65. It allows you to cater for the huge expenditure after retirement and preserve your living standard after retirement.

### Guaranteed Amount

The amount of guaranteed annuity is equal to 6.6% of the sum assured and the total guaranteed amount is 132% of the sum assured.

### Life Protection

The payment period is 5 years and the life protection is up to 65 years old.

### Annual Policy Dividend

You can receive the non-guaranteed policy dividends declared by China Life Insurance (Overseas) at every policy anniversary as long as the policy is in force. You may deposit the policy dividends with us to accumulate for interest until maturity so as to enjoy a rewarding return. The accumulated dividend rate is 5.5% p.a.

### Full Coverage Protection

You can choose different additional protection plans according to your needs.

## Enrolment Terms

Entry Age	From 15 days after birth to 55 years old
Currency	HKD or USD
Payment Period	5 Years
Payment Method	Monthly, Quarterly, Semi-annual or Annual Premium
Sum Assured	HKD50,000 or USD6,250

## Examples

Gender: Male Sum assured: HKD\$500,000

Age	5 Years Payment		At 65			At 84		Total*
	Annual Premium	Accumulated Premium	Guaranteed Cash Value	Accumulated Dividends*	Expected Cash Balance*	Accumulated Annuity*	Expected Cash Balance*	
20	19,980	99,900	500,000	106,647	606,647	1,150,655	519,516	1,670,171
25	24,455	122,275	500,000	88,981	588,981	1,150,655	470,657	1,621,312
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50	68,005	340,025	500,000	24,397	524,397	1,150,655	292,041	1,442,696

Gender: Female Sum assured: HKD\$500,000

Age	5 Years Payment		At 65			At 84		Total*
	Annual Premium	Accumulated Premium	Guaranteed Cash Value	Accumulated Dividends*	Expected Cash Balance*	Accumulated Annuity*	Expected Cash Balance*	
20	19,265	96,325	500,000	106,647	606,647	1,150,655	519,516	1,670,171
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45	53,095	265,475	500,000	35,194	535,194	1,150,655	321,902	1,472,557
50	66,840	334,200	500,000	24,397	524,397	1,150,655	292,041	1,442,696

Note: \*The Expected Cash Balance is inclusive of Guaranteed Cash Value, Accumulated Annuity (if any) and Accumulated Dividends with Interest (if any). The dividends and interest are not guaranteed. Our Company reserves the right to revise from time to time. Actual dividend amounts declared depend on how well our participating business 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 actual insurance contract of “Endowment 65 Retirement 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.

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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 “Endowment 65 Retirement 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. The 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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