



QuickReward Endowment Life Insurance Plan (1-Year)

Hang Seng Insurance Company Limited

<Applicable for Digital Channel>

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED CASH VALUES AND DEATH BENEFITS OF YOUR POLICY. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

1. Proposal Summary for QuickReward Endowment Life Insurance Plan (1-Year)

Name of Life Insured : _____ Insurance Age : _____

2. Benefit Summary

Policy Currency : HK\$ _____ Guaranteed Cash Value at Maturity : 60,600

Benefit Description	Sum Insured/ Protection Amount*	Single Premium	Premium Payment Term	Benefit Term
Basic Plan	N.A.	60,000.00	Single Premium	1 Year
Supplementary Benefits:				
Accidental Death Benefit	N.A.	---	---	1 Year
Total Single Premium:		60,000.00		

* Sum Insured / Protection Amount is not applicable for this product. Please refer to the product brochure for the respective benefits.

3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	Guaranteed Cash Value ^(vi)	Guaranteed Death Benefit
1	60,000.00	60,600	60,600

Explanation on above illustration:

Please refer to the Explanation Notes Section.



「極蓄賞」人壽保險計劃（一年）

恒生保險有限公司

<網上銷售適用>

重要事項:

此文件僅概括說明閣下保單的預計現金價值及身故保障，而絕不影響保單文件內所訂明的條款及細則。

1. 「極蓄賞」人壽保險計劃（一年） - 建議書摘要

受保人姓名:

受保年齡:

2. 保障摘要

保單貨幣: 港幣

保單期滿保證現金價值: 60,600

保障項目	保額/ 保障金額*	躉繳保費	保費供款年期	保障年期
基本計劃	不適用	60,000.00	躉繳	1 年
附加保障:				
意外身故保障	不適用	---	---	1 年
	總躉繳保費:	60,000.00		

* 保額並不適用於此產品。有關相關保障，請參閱產品冊子。

3. 基本計劃 - 說明摘要

保單完結年度	已繳總保費	保證現金價值 ^(vi)	保證身故保障
1	60,000.00	60,600	60,600

以上摘要說明: 請參考說明部份。



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4. Explanation Notes

- i. Section 3 is only a summary illustration of the major benefits of your Basic Plan excluding any Supplementary Benefits as shown in Section 2 (if applicable) and assume that during the Benefit Term:
 1. All premiums are paid in full when due;
 2. No Death Benefit has been paid; and
 3. No policy changes has been made.You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- ii. The figures as shown in Section 3 exclude levy payment and applicable discount.
- iii. The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences. Other projected values in this document are also subjected to rounding differences.
- iv. Death Benefit is equal to 101% of Total Premiums Paid under the Basic Plan.
- v. Insurance Age means, at any date, the age of the Life Insured or Policyholder (as applicable) on the last birthday prior to (or on the birthday the same day as) the Policy Date or the relevant Policy Anniversary.
- vi. Guaranteed Cash Value illustrated above can only be withdrawn upon maturity or surrender of the policy. No partial surrender during the policy term is allowed.
- vii. Hang Seng Insurance Company Limited ("Company") reserves the right to accept or decline any application for the plan subject to the availability of the plan as at the date the application is made without prior notice.
- viii. When reviewing the values shown in the illustrations in Sections 2 and 3, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- ix. By choosing plans denominated in currencies other than the local currency, please be aware of the relevant exchange rate risks.
- x. Please note part of the premiums illustrated above will pay for the insurance and related costs.



4. 說明

- i. 第3部份乃概括說明閣下基本計劃的主要利益，並未將第2部份所列之附加保障（如適用）計算在內，且假設於保障年期內：
 1. 已全數支付應繳保費；
 2. 沒有支付身故保障；及
 3. 保單沒有變更。如欲得悉更多資料，或（如適當）索取更詳盡的建議書，請與本公司或閣下的持牌保險銷售人員聯絡。
- ii. 第3部份所顯示的數字並未將徵費及適用的折扣計算在內。
- iii. 由於需要將金額調整為整數，上列保費總額或會與保單應繳保費總額稍有出入。本建議書所列的其他預計數值亦已經調整為整數。
- iv. 身故保障相等於基本計劃之已繳總保費的101%。
- v. 受保年齡指在任何一日，受保人或保單持有人(如適用) 在保單日期或有關的保單周年日當天（若生日是同一天）或之前的最後一個生日的年齡。
- vi. 此保證現金價值只可以在保單期滿或退保時提取。於保單年期內，本保單不容許部份退保。
- vii. 恒生保險有限公司（「本公司」）保留根據閣下遞交保單申請當天此計劃的限額而接受或拒絕此計劃申請的權利，而毋須另行通知。
- viii. 檢視第2及3部份說明的金額時，應留意未來生活成本很可能會因通脹而上調。
- ix. 如閣下選擇非本地貨幣作為保單貨幣，請注意相關匯率風險。
- x. 上列說明摘要內所列之部份保費將用作支付保險及相關費用。



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Warning

- You should only apply for this product if you intend to pay the premium for the whole of the Premium Payment Term.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.

The insurance plan and this proposal are offered by Hang Seng Insurance Company Limited ("Company"). This proposal is not a policy contract. In case of conflict between the terms of this illustration and the terms of the policy and any applicable rules, the terms of the policy and applicable rules shall apply.

This proposal does not contain the full terms of the policy and the full terms can be found in the policy document.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits and product brochure of the plan. I understand that I have the right to a Cooling-off period upon issuance of the policy and I can refer to product brochure and application summary of the plan for details.



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警告

- 除非閣下打算就已選擇的保險計劃年期支付全期保費，否則不應投保本產品。
- 如果閣下提前終止本保單或提前停止支付保費，則可能會蒙受重大損失。

上述保險計劃及此建議書由恒生保險有限公司（「本公司」）提供，此建議書並非保險契約。如本說明文件之條款與保單條款及任何適用之規定不一致，概以保單條款及適用之規定為準。

此建議書並不包括所有保單條款，而完整條款則可參閱保單文件。

聲明

本人確認已閱讀及明白本利益說明文件摘要所載的資料和此計劃的產品小冊子。本人明白本人於本保單簽發後可享有「冷靜期」及本人可從此計劃的產品小冊子和申請摘要內得悉有關詳情。



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You can also enjoy protections of the following supplementary benefit:

Accidental Death Benefit

In the event of the Life Insured's accidental death, an Accidental Death Benefit equivalent to 10% of the Total Premiums Paid under the Basic Plan will be paid.

This Accidental Death Benefit will be automatically terminated (1) upon payout of this Accidental Death Benefit; or (2) on the date this Policy lapses, terminates, expires, becomes void, is surrendered or is cancelled, whichever is the earliest. Upon the death of the Life Insured, the Policy will terminate.

This proposal does not contain the full terms of the supplementary benefit and the full terms can be found in the supplementary benefit document.



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「極蓄賞」人壽保險計劃（一年）

閣下可獲享以下附加保障：

意外身故保障

如受保人因意外而導致身故，可獲意外身故保障，而此保障相等於基本計劃之已繳總保費的10%。

在下列情況下(以較早者為準)，意外身故保障將自動終止(1)當已支付此保障時;或(2)保單失效、終止、到期、變成無效、退保或取消的當日。於受保人身故時，本保單將告終止。

此建議書並不包括附加保障所有條款，而完整條款請參閱附加保障文件。



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Prescribed Levy collected by the Insurance Authority ("IA")

Effective from 1 January 2018, the Insurance Authority ("IA") will impose a prescribed levy on insurance policy pursuant to section 134 of the Insurance Ordinance (Cap. 41). Such levy payment should be made together with the premium payment to Hang Seng Insurance Company Limited ("The Company") for direct remittance to the IA.

The policy effective date or the policy anniversary date is used to determine the levy rate applicable for the policy year. The same rate applies throughout the policy year irrespective of whether the policy year straddles more than one levy band and irrespective of the period of coverage by the policy. Subject to the applicable levy cap, the amount of levy payable for each premium payment is the amount of premium multiplied by the applicable levy rate as prescribed in the table below.

Policy effective date or policy anniversary date which marks the beginning of a policy year	Levy rate %	Levy cap for specified long term insurance policies
From 1 April 2019 till 31 March 2020 (both dates inclusive)	0.060%	HK\$60
From 1 April 2020 till 31 March 2021 (both dates inclusive)	0.085%	HK\$85
From 1 April 2021 onwards (date inclusive)	0.100%	HK\$100

It is the statutory duty of the policyholder to pay the prescribed levy to IA through authorized insurers. IA may impose on the policyholder concerned a pecuniary penalty not exceeding HK\$5,000 for non-payment of levy. The Company is collecting the levy payment from the policyholder on behalf of IA. Please note that the premium amount shown in this illustration does not include the levy payment. All subsequent premiums to be paid under the insurance policy shall also be subject to the prescribed levy payment. For details of the levy matter, please visit www.ia.org.hk/en/levy.



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保險業監管局收取訂明徵費

於2018年1月1日起，根據《保險業條例》（第41章）第134條，保險業監管局（「保監局」）將就保險單收取訂明徵費。此徵費應與保費一同繳付予恒生保險有限公司（「本公司」），並由本公司直接轉付予保監局。

該保單之徵費率乃基於保單生效日期或保單周年日計算。不論該保單年度是否跨越多於一個徵費級別及該保單之保障年期長短，整個保單年度均使用劃一的徵費率。所需的徵費將根據下表之徵費率計算，徵費是按保單的每期保費金額與適用的徵費率之相乘，但受限於適用的徵費上限。

保單年度之開始（以保單生效日期或保單周年日計算）	徵費率 %	指定長期業務的徵費上限
由2019年4月1日至2020年3月31日（包括首尾兩日）	0.060 %	港幣60元
由2020年4月1日至2021年3月31日（包括首尾兩日）	0.085 %	港幣85元
由2021年4月1日起（包括該日）	0.100 %	港幣100元

保單持有人有法定責任透過獲授權保險人繳付訂明徵費予保監局。若保單持有人未能按時繳付徵費，保監局可能會向保單持有人施加不超過港幣5,000元的罰款。此訂明徵費由本公司為保監局代收。請注意，此計劃書摘要內所列明之保費並不包括訂明徵費。所有往後保險單之保費亦同樣需要收取訂明徵費。有關徵費事項的詳情，請瀏覽保監局網頁 www.ia.org.hk/tc/levy。