



恒生銀行
HANG SENG BANK

「喜裕連連」延期年金人壽保險

退休儲備

及早籌劃 迎接精彩第二人生

「喜裕連連」延期年金人壽保險計劃（「本計劃」）是一份人壽保險計劃並非銀行存款。本計劃由恒生保險有限公司（「恒生保險」）承保。



每個人人生階段，也是籌劃精彩退休人生的時機。「恒生保險」特意設計「本計劃」。本計劃除了提供人壽保障，靈活的繳款期及支取年金入息選項，亦設有年度保證獎賞及特別保證獎賞，讓你退休生活更充裕。「本計劃」已獲得保險業監管局認可成為合資格延期年金保單。如要查詢更多有關合資格延期年金保單的資訊，請瀏覽 www.ia.org.hk。

主要特點

助你策劃安逸退休生活

「本計劃」於年金期內派發年金入息，包括每月保證年金入息、每月非保證年金入息（如有）、年度保證獎賞（如有）及特別保證獎賞（如有）。年度保證獎賞（如有）的金額相等於每月保證年金入息，並於年金期開始後每個保單週年日派發；而特別保證獎賞（如有）的金額相等於每月保證年金入息的五倍，並於年金期開始後第十個及第二十個保單週年日派發。

自選理財方案 緊貼你的不同需要

計劃提供靈活的年金方案，讓你自選以不同供款期及累積期，享有長達20年的年金期。你可選擇收取年金入息，亦可選擇保留年金入息在保單內積存生息，通過時間滾存更可享可觀之潛在回報。

毋須驗身 保證受保

只要你符合「本計劃」之申請要求，不論你過去的核保記錄、職業、健康及財務狀況，均毋須驗身、保證受保。

附加保障

免費附加保障包括：意外身故保障、失業延繳保障及末期疾病保障

備註：請參閱產品之[產品小冊子](#)以了解詳盡條款、細則及不受保項目。並請參閱[保單分紅說明](#)以了解保單紅利的理念、投資策略及過往之紅利派發實現率。

申請索償

索償程序

了解索償程序詳情及更多相關資訊。

[了解詳情](#)

下載表格

你可以在此下載與保險產品相關的表格及文件。

[下載表格](#)

有用資訊

[產品小冊子](#) 

[保單分紅說明](#)

其他注意事項：

- i. 「喜裕連連」延期年金人壽保險計劃（「本計劃」）由保險業監管局（「保監局」）認可成為合資格延期年金保單。然而，保監局之認證並不等如對該保單作出推介或認許，亦不是對該保單的商業利弊或表現作出保證，更不代表該保單適合所有保單持有人，或認許該保單適合所有個別保單持有人或任何類別的保單持有人。本保單受保監局認證，惟此認證並不表示官方推介。保監局不會就本計劃冊子之內容負責或就其準確性或完整性作出法定陳述，亦明確表示概不就因本計劃冊子之全部或任何部分內容所產生或因依賴該等內容而引起之任何損失承擔任何責任。
- ii. 本計劃為合資格延期年金保單並不表示閣下可就為本產品所支付的保費作出稅務扣減。本計劃作為合資格延期年金保單是基於計劃的特點以及獲得保監局的認證，而不是閣下自身的狀況。閣下亦必須符合由稅務條例所訂的資格條件及香港特別行政區政府稅務局所發出的任何指引，才能就有關保費申請稅務扣減。本計劃所提供的任何稅務信息僅供參考，閣下不應僅根據此類信息做出任何與稅務相關的決策。請注意可作稅務扣減之保費為扣除任何推廣優惠（如折扣、保費豁免等）後所支付的淨保費，實際稅務利益會根據閣下自身的狀況（如薪金收入、應評稅利潤等）而有所不同。如閣下有任何疑問，請務必諮詢專業稅務顧問。請注意稅務的法例、法規或詮釋可能會有所變化，並可能影響相關的稅務優惠，包括稅務扣減的合資格條件。「恒生保險」並不會承就稅務的法例、法規或詮釋的任何改變以及其相關影響而向閣下作出通知。有關適用於合資格延期年金保單稅務優惠的進一步資料，請參閱www.ia.org.hk。
- iii. 選擇非本地貨幣作為保單貨幣之保單，客戶須承受匯率風險。匯率會不時波動，於兌換貨幣時客戶可能因匯率之波動而損失部分的利益價值及繳交往後保費（如有）可能會比繳交首次保費金額為高。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。
- iv. 「喜裕連連」延期年金人壽保險由恒生保險有限公司承保。該承保公司已獲保監局授權經營並受其監管。恒生銀行有限公司為恒生保險有限公司之授權保險代理商，而有關產品乃恒生保險有限公司而非「恒生銀行」的產品；
- v. 如閣下於銷售過程或處理有關保險產品交易時與「恒生銀行」產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解的中心職權範圍），「恒生銀行」將與閣下進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議，則請閣下與恒生保險有限公司直接解決。
- vi. 以上乃資料摘要，僅供參考之用。有關計劃之詳盡條款、規定及不保事項，概以有關保單為準。如欲了解計劃詳情及保單條款，請向恒生銀行分行查詢。
- vii. 閣下明白本計劃由恒生保險有限公司所承保，閣下投保此計劃須向恒生保險有限公司支付保費，而保費當中已包含了此計劃之各種費用如保險成本（如根據受保人之性別及年齡等有關因素所影響之死亡率以釐定之身故保障成本）及保單行政費用等。閣下亦明瞭恒生保險有限公司會向「恒生銀行」就銷售本計劃提供佣金及業績獎金，而「恒生銀行」目前所採用之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。
- viii. 請參閱產品之產品小冊子以了解詳盡條款、細則及不受保項目。並請參閱分紅保單說明以了解保單紅利的理念、投資策略及過往之紅利派發實現率。



恒生銀行
HANG SENG BANK

PrimeLife Deferred Annuity Life Insurance Plan

Start planning today for your next prosperous chapter of life

PrimeLife Deferred Annuity Life Insurance Plan ("the Plan") is a life insurance plan and is not a bank deposit. It is underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance").

Every stage of life could be a right time to plan for a fruitful retirement. "Hang Seng Insurance" specially designed the Plan. Besides offering flexible premium payment schedules, Annuity Income pay-out options and life protection, the Plan also offers Annual Guaranteed Bonus and Special Guaranteed Bonus, which let you reap the rewards of advanced planning and enjoy the kind of retirement you've always wanted. The Plan has been certified by the Insurance Authority ("IA") as Qualifying Deferred Annuity Policy ("QDAP"). For more information about "QDAP", please visit www.ia.org.hk.

| Key features

Stability for a worry-free retirement

During the Annuity Period, the Plan will pay you Annuity Income which is made up of a Monthly Guaranteed Annuity Income and a Monthly Non-guaranteed Annuity Income (if any), Annual Guaranteed Bonus (if any) and Special Guaranteed Bonus (if any). The amount of Annual Guaranteed Bonus (if any) is equivalent to the Monthly Guaranteed Annuity Income, it is payable on each Policy Anniversary after the commencement of Annuity Period; the amount of Special Guaranteed Bonus (if any) is equivalent to five times of the Monthly Guaranteed Annuity Income, it is payable on the 10th and 20th Policy Anniversary after the commencement of Annuity Period.

Manage your wealth in your way

The Plan provides flexible annuity options. Customers can choose among different payment terms and accumulation period to enjoy an Annuity Period of 20 years. Customers may choose to receive Annuity Income or to retain the Annuity Income in the Policy for accumulating interest, and reaping potential upside returns over a period of time.

Easy application with guaranteed acceptance

As long as you are eligible for applying the Plan, regardless of your underwriting history, occupation, health and financial status, you will not be required to undergo medical examination and acceptance is guaranteed.

Supplemental Benefits

Free Supplemental Benefits, including: Accidental Death Benefit, Unemployment Benefit, and Terminal Illness Benefit

Make a claim

Claim procedures

Find details on how to submit your claim and more.

[View details](#)

Download form

You can find all the forms and documents here for our insurance products.

[Download form](#)

Useful information

[Product brochure](#) 

[Notes on Participating Policy](#)

Other point(s) to note:

- i. The PrimeLife Deferred Annuity Life Insurance Plan ("the Plan") is certified by the Insurance Authority ("IA") as Qualifying Deferred Annuity Policy ("QDAP"). However, the IA certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyholders nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.
- ii. The QDAP status of the Plan does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. The Plan's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. Please note that only the premium paid net of any marketing offers (e.g. discount, premium waiver, etc.) might be eligible for tax concession and the actual tax benefits of this Policy would depend on personal tax position (e.g. salaries income and assessable profits) and you should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. We do not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at www.ia.org.hk.
- iii. By choosing plans denominated in currencies other than the local currency, you are subject to exchange rate risks. Exchange rates fluctuate from time to time. Upon the currency conversion, you may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.
- iv. The PrimeLife Deferred Annuity Life Insurance Plan is underwritten by Hang Seng Insurance Company Limited, which is authorised and regulated by the IA. Hang Seng Bank is an insurance agent authorised by Hang Seng Insurance Company Limited and the products are those of Hang Seng Insurance Company Limited, not Hang Seng Bank.
- v. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance Company Limited and you directly.
- vi. The above information is intended as a general summary of information only. Please refer to the actual policy for the exact terms, conditions and exclusions of the Plan.
- vii. You understand that the Plan is underwritten by Hang Seng Insurance Company Limited. You have to pay premium to Hang Seng Insurance Company Limited for your application for the Plan. The premium includes various fees and charges such as insurance cost (e.g. cost of death benefit determined formulated according to the mortality rate that is affected by sex and age of the insured person) and policy administration charges, etc. You also understand that Hang Seng Insurance Company Limited will pay commissions and sales incentives to "Hang Seng Bank" for marketing the Plan. The current remuneration system that "Hang Seng Bank" adopts is a measurement of the staff's overall performance instead of focusing on sales production only.
- viii. Please refer to the Product Brochure for detailed terms and conditions and exclusions. And please refer to the Notes on Participating Policy for details of dividend philosophy, investment strategy and historical fulfilment ratio of dividend distribution.



恒生銀行
HANG SENG BANK

「喜裕连连」延期年金人寿保险

退休储备

及早筹划 迎接精彩第二人生

「喜裕连连」延期年金人寿保险计划（「本计划」）是一份人寿保险计划并非银行存款。本计划由恒生保险有限公司（「恒生保险」）承保。



每个人生阶段，也是筹划精彩退休人生的时机。「恒生保险」特意设计「本计划」。本计划除了提供人寿保障，灵活的缴款期及支取年金入息选项，亦设有年度保证奖赏及特别保证奖赏，让你退休生活更充裕。「本计划」已获得保险业监管局认可成为合资格延期年金保单。如要查询更多有关合资格延期年金保单的资讯，请浏览 www.ia.org.hk。

主要特点

助你策划安逸退休生活

「本计划」于年金期内派发年金入息，包括每月保证年金入息、每月非保证年金入息（如有）、年度保证奖赏（如有）及特别保证奖赏（如有）。年度保证奖赏（如有）的金额相等于每月保证年金入息，并于年金期开始后每个保单周年日派发；而特别保证奖赏（如有）的金额相等于每月保证年金入息的五倍，并于年金期开始后第十个及第二十个保单周年日派发。

自选理财方案 紧贴你的不同需要

计划提供灵活的年金方案，让你自选以不同供款期及累积期，享有长达20年的年金期。你可选择收取年金入息，亦可选择保留年金入息在保单内积存生息，通过时间滚存更可享可观之潜在回报。

毋须验身 保证受保

只要你符合「本计划」之申请要求，不论你过去的核保记录、职业、健康及财务状况，均毋须验身、保证受保。

附加保障

免费附加保障包括：意外身故保障、失业延缴保障及末期疾病保障

索偿程序

了解索偿程序详情及更多相关资讯。

[了解详情](#)

下载表格

你可以在此下载与保险产品相关的表格及文件。

[下载表格](#)

有用资讯

[产品小册子](#) 

[保单分红说明](#)

其他注意事项：

- i. 「喜裕连连」延期年金人寿保险计划（「本计划」）由保险业监管局（「保监局」）认可成为合资格延期年金保单。然而，保监局之认证并不等如对该保单作出推介或认许，亦不是对该保单的商业利弊或表现作出保证，更不代表该保单适合所有保单持有人，或认许该保单适合所有个别保单持有人或任何类别的保单持有人。本保单受保监局认证，惟此认证并不表示官方推介。保监局不会就本计划册子之内容负责或就其准确性或完整性作出法定陈述，亦明确表示概不就因本计划册子之全部或任何部分内容所产生或因依赖该等内容而引起之任何损失承担任何责任。
- ii. 本计划为合资格延期年金保单并不表示阁下可就本产品所支付的保费作出税务扣减。本计划作为合资格延期年金保单是基于计划的特点以及获得保监局的认证，而不是阁下自身的状况。阁下亦必须符合由税务条例所订的资格条件及香港特别行政区政府税务局所发出的任何指引，才能就有关保费申请税务扣减。本计划所提供的任何税务信息仅供参考，阁下不应仅根据此类信息做出任何与税务相关的决策。请注意可作税务扣减之保费为扣除任何推广优惠（如折扣、保费豁免等）后所支付的净保费，实际税务利益会根据阁下自身的状况（如薪金收入、应评税利润等）而有所不同。如阁下有任何疑问，请务必咨询专业税务顾问。请注意税务的法例、法规或诠释可能会有所变化，并可能影响相关的税务优惠，包括税务扣减的合资格条件。「恒生保险」并不会承就税务的法例、法规或诠释的任何改变以及其相关影响而向阁下作出通知。有关适用于合资格延期年金保单税务优惠的进一步资料，请参阅www.ia.org.hk。
- iii. 选择非本地货币作为保单货币之保单，客户须承受汇率风险。汇率会不时波动，于兑换货币时客户可能因汇率之波动而损失部分的利益价值及缴交往后保费（如有）可能会比缴交首次保费金额为高。有关当局所实施的外汇管制亦可能对适用汇率造成不利的影响。
- iv. 「喜裕连连」延期年金人寿保险由恒生保险有限公司承保。该承保公司已获保监局授权经营并受其监管。恒生银行有限公司为恒生保险有限公司之授权保险代理商，而有关产品乃恒生保险有限公司而非「恒生银行」的产品；
- v. 如阁下于销售过程或处理有关保险产品交易时与「恒生银行」产生合资格争议（定义见有关金融纠纷调解计划的金融纠纷调解的中心职权范围），「恒生银行」将与阁下进行金融纠纷调解计划程序；然而，对于有关保险产品的合约条款的任何争议，则请阁下与恒生保险有限公司直接解决。
- vi. 以上乃资料摘要，仅供参考之用。有关计划之详尽条款、规定及不保事项，概以有关保单为准。如欲了解计划详情及保单条款，请向恒生银行分行查询。
- vii. 阁下明白本计划由恒生保险有限公司所承保，阁下投保此计划须向恒生保险有限公司支付保费，而保费当中已包含了此计划之各种费用如保险成本（如根据受保人之性别及年龄等有关因素所影响之死亡率以厘定之身故保障成本）及保单行政费用等。阁下亦明了恒生保险有限公司会向「恒生银行」就销售本计划提供佣金及业绩奖金，而「恒生银行」目前所采用之销售员工花红制度，已包含员工多方面之表现，并非只著重销售金额。
- viii. 请参阅产品之产品小册子以了解详尽条款、细则及不受保项目。并请参阅分红保单说明以了解保单红利的理念、投资策略及过往之红利派发实现率。