



由2026年10月1日至12月31日，成功投保**悠然稅悅延期年金**（「本計劃」）可享高達**30%總保費折扣優惠**（「優惠」）^{1,2}。

From October 1 to December 31, 2026, successfully apply for **LionHarvest Prime Deferred Annuity** (the "Plan") to enjoy up to **Total Premium Discount of 30%** ("Promotion")^{1,2}.

保費折扣優惠^{1,3,4} Premium Discount Promotion^{1,3,4}

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 ⁵ Annualized Premium ⁵	保費折扣百分比 Premium Discount Percentage
悠然稅悅延期年金 LionHarvest Prime Deferred Annuity	5年 5 Years	所有 All	保費繳付年期內每年4% (相當於20%總保費折扣) 4% off per annum during the premium payment term (Equivalent to total premium discount of 20%)
	10年 10 Years		保費繳付年期內每年3% (相當於30%總保費折扣) 3% off per annum during the premium payment term (Equivalent to total premium discount of 30%)

條款及細則：
Terms and Conditions:

1. 保費折扣金額將不會享有稅務扣除。有關稅項扣除的詳情，請參閱產品說明書及瀏覽稅務局網頁或直接聯絡稅務局進行任何稅項相關的查詢。
The premium discount amount is not eligible for tax deduction. For tax deduction details, please refer to the product brochure and the website of the Inland Revenue Department ("IRD") or to contact the IRD directly for any tax related enquiries.
2. 推廣優惠僅限於透過忠意人壽（香港）有限公司指定保險經紀遞交的投保申請，並由2026年10月1日至12月31日止，包括首尾兩天（「優惠期」）。投保必須於優惠期內申請及遞交（根據申請日期），並於2027年2月28日或之前獲成功簽發保單，方可獲享此推廣優惠。所有推廣優惠須受下列條款及細則約束。
The promotional offer is exclusive to the application submitted through the selected brokers of Generali Life (Hong Kong) Limited, and starting from October 1 to December 31, 2026, both days inclusive (the "Promotion Period"). The application must be applied and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before February 28, 2027 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.
3. 保費折扣金額相等於該保單年度的到期保費乘以指定之保費折扣百分比。保費折扣金額之計算不包括任何額外保費、保費徵費及附加保障之保費。
The premium discount amount is equal to the annual policy premium for that year multiplied by the designated percentage of premium discount. Any loading premiums, levy(ies) and supplementary benefit's premium will be excluded from the calculation of the premium discount amount.
4. 保險業監管局所收取的保費徵費是按保費折扣前之總年繳保費（包括基本計劃及其附加計劃（如適用））計算。
Levy(ies) on insurance premium to be collected by the Insurance Authority is calculated based on the total annual premium (including basic plan and its supplements (if applicable)) before the premium discount.
5. 年度化保費是指首個保單年度已繳交的到期保費，並不包括任何額外保費、保費徵費及附加保障之保費。
Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

如欲了解更多，請瀏覽本計劃的網頁或聯絡您的持牌保險中介人或忠意人壽（香港）有限公司。

For more information, please visit the [website](#) of the Plan or contact your licensed insurance intermediaries or Generali Life (Hong Kong) Limited.

本計劃是合資格的延期年金保單，但並不保證您已繳的保費將符合稅務扣除資格。本計劃的資格認證是保監局根據其產品特點而定，與您的個人狀況無關。於申請稅務扣除前，您必須符合稅務條例規定下之所有條件及遵從香港特別行政區稅務局發出的指引。以上稅務資訊只供參考，您不應單憑此資訊作任何稅務決策。本計劃可獲的實際稅務優惠將取決於您的個人稅務狀況。如您毋須於相關評稅年度繳納薪俸稅及個人入息稅，您未必能享有稅務扣除優惠。如您有任何疑問，請諮詢專業稅務顧問。所有稅務條款、法規及／或其詮釋均可能被修改，而影響有關的稅務優惠包括稅務扣除資格。忠意人壽（香港）有限公司沒有責任通知您相關法律、法規及／或其詮釋的修改，及其可能對您產生的影響。如想了解更多有關合資格延期年金的稅務扣除資訊，請瀏覽保監局網頁：www.ia.org.hk

While this Plan carries a Qualifying Deferred Annuity Policy (QDAP) status, it does not guarantee that you will be eligible for a tax deduction on QDAP premiums you have paid. This Plan's QDAP status is based on its product features and Insurance Authority ("IA") certification – not necessarily your personal situation. Before you can claim any tax deductions, you must meet all eligibility requirements set out under the Inland Revenue Ordinance and follow guidance issued by the IRD of Hong Kong SAR. Any tax information provided above is for your reference only, and you should not make any tax-related decisions based solely on such information. Please note that the actual tax benefits of this policy would depend on your personal tax position. There may not be tax deduction benefits if you are not subject to salaries tax and personal assessment in the relevant year of assessment. You should always consult with a professional tax advisor if you have any questions or doubts. Please note that the tax law, regulations and/or interpretations are subject to change and may affect any related tax benefits, including the eligibility criteria for a tax deduction. Generali Life (Hong Kong) Limited is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you. You can find more information about tax concessions applicable to QDAP on the IA website: www.ia.org.hk

本計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。此宣傳單張的產品資料不包含以上計劃的完整條款，有關完整條款載於保單條款中。

The Plan can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the Plan, the full terms can be found in the Policy Provisions.

優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。若於冷靜期內取消保單或在任何退回保費的情況下，於優惠下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。除非另有所指，以上優惠不可與其他推廣優惠同時使用。

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the Policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

忠意人壽（香港）有限公司（「本公司」）可隨時更改或終止此優惠，恕不另行通知。如有任何爭議，本公司保留最終決定權。本公司保留根據您在申請時提供的資料自行決定接受或拒絕申請的權利。

Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

本計劃由本公司承保。此宣傳單張僅旨在香港派發，並不能作為在香港境外提供銷售、遊說購買或說明任何保險產品之工具。

The Plan is underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

此宣傳單張僅供一般參考之用，不應視作專業意見或建議。此宣傳單張必須與有關產品小冊子一起閱讀。有關本計劃的保障詳情、限制、產品風險、條款和細則，請參閱保單文件，如保險建議書、保單條款、產品小冊子及其他附加文件（如適用）。您可向保險顧問或本公司的代表索取保單條款及產品詳情。

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the Plan. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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