合資格延期年金保單
QDAP Qualifying Deferred Annuity Policy

悠然稅悅延期年金
LionHarvest Prime Deferred Annuity

保障未來
讓你安享悠然生活

Secure tomorrow
for your prime retirement

退休計劃
Retirement Plan

GENERALI

關於我們
ABOUT US

香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2024年，集團的保費總收入超過952億歐元。忠意集團擁有約87,000位員工，為7,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集團 — 全球領先的保險公司

香港忠意保險的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 財務實力評級
A+ (截至2024年12月)

A.M. Best
Financial Strength Rating
A+ (as of Dec 2024)

Fitch財務實力評級
AA- (截至2025年9月)

Fitch
Financial Strength Rating
AA- (as of Sep 2025)

Moody's 財務實力評級
A3 (截至2024年12月)

Moody's
Financial Strength Rating
A3 (as of Dec 2024)

2024年保費收入達
952億 歐元
(截至2024年12月)

95.2 billion Euro
in premiums in year 2024
(as of Dec 2024)

全球50多個國家，擁有約
87,000名員工
(截至2024年12月)

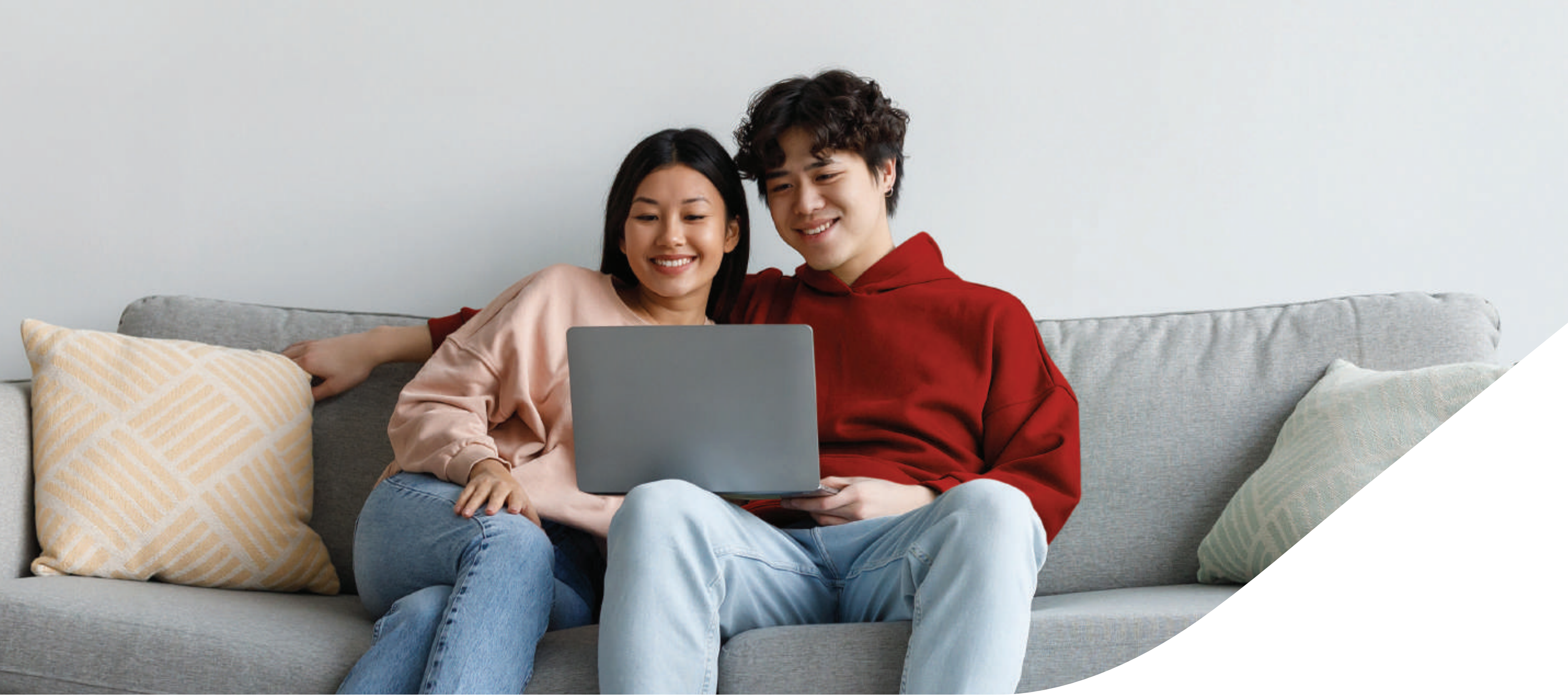
Around
87,000 employees
in more than 50 countries
(as of Dec 2024)

在《財富》雜誌世界
500強中位居
224位
(截至2025年9月)

Ranked
224th
in Fortune Global 500 Companies
(as of Sep 2025)

管理資產規模達
8,630億 歐元
(截至2024年12月)

863 billion Euro
of assets under management
(as of Dec 2024)



默默耕耘數十載，您值得享受美滿的退休人生。要撰寫下一份理想人生篇章，您需要及早作出精明的理財規劃。

有見及此，忠意人壽（香港）有限公司（「忠意」）特別設計出**悠然稅悅延期年金**（本「計劃」），是一份獲保險業監管局認可的合資格延期年金保單，助您為未來作好準備，及早策劃退休所需，同時享有稅務扣減(如合資格)。

After decades of diligent work, you deserve to enjoy a fulfilling retirement. Composing your ideal next chapter requires wise financial planning early on.

Generali Life (Hong Kong) Limited ("Generali") has specially designed **LionHarvest Prime Deferred Annuity** (the "Plan"), a Qualified Deferred Annuity Policy certified by Insurance Authority, to assist you in preparing for your future and help you start saving for your retirement with tax deduction (if eligible).

計劃特點 PLAN HIGHLIGHTS

提供穩定的每月年金入息，保障未來生活

Secure your future with steady monthly annuity income stream

額外回報，為退休締造驚喜

Bright up your retirement life with additional return

備有不同的保費繳付及年金入息期開始年齡選項，讓您靈活自訂退休計劃

Tailor your retirement plan with different premium payment and annuity start age options

身故保障兼備，助您應對意料之外的事情

Protect your family from unexpected events with life protection benefits

享受稅務扣減優惠(如合資格)

Enjoy relief from tax deduction (if eligible)

提供穩定的每月年金入息，保障未來生活
Secure your future with steady monthly annuity income stream

本計劃於您選擇的年金入息期開始年齡起，向您派發長達10年的每月年金入息[1]。讓您即使退休後，仍可獲取穩定收入，安享退休之樂。

每月年金入息[1]可分為:

(I). **保證每月年金入息[1]**
金額是保證的，讓您安心享受退休生活。

(II). **非保證每月年金入息[1]**
金額是非保證及可於每個保單週月日調整，助您賺取潛在收入。

您可選擇以現金支取每月年金入息[1]（預設選項）或把每月年金入息[1]積存於保單內賺取非保證利息，息率由忠意不時釐定。您可以隨時更改收取方式，而無需繳交任何費用。

The Plan will provide you with Monthly Annuity Income[1] for a period of 10 years, starting from the Annuity Income Period Start Age you have chosen. With the assurance of a reliable income during retirement, you can embrace your life to the fullest.

The Monthly Annuity Income[1] includes:

(I). **Guaranteed Monthly Annuity Income[1]**
The amount is guaranteed, ensuring peace of mind during retirement.

(II). **Non-guaranteed Monthly Annuity Income[1]**
The amount is not guaranteed and can be adjusted on each Policy Monthiversary, offering potential income growth opportunities.

You have the option to receive the Monthly Annuity Income[1] in cash (default option) or accumulate it in the Policy with non-guaranteed interest (if any) at a rate determined by Generali from time to time. You can change the way for receiving the Monthly Annuity Income[1] at any time without incurring any fees.

額外回報，為退休締造驚喜
Bright up your retirement life with additional return

為進一步增加您的回報，於保單期滿時，本計劃會向您派發期滿紅利[2]，包括保證期滿紅利[2]及非保證期滿紅利[2]。

Upon expiry of the Policy, to further raise your reserve, the Plan will pay a Maturity Bonus[2] which includes both Guaranteed Maturity Bonus[2] and Non-guaranteed Maturity Bonus[2].

備有不同的保費繳付及年金入息期開始年齡選項，讓您靈活自訂退休計劃
Tailor your retirement plan with different premium payment and annuity start age options

保費繳付年期

本計劃提供5年及10年的保費繳付年期選項，您可以按自己所需而作出合適的選擇。

年金入息期開始年齡及靈活開始選項[3]

不論您期待的退休大計是怎樣，本計劃都可以迎合您的需要。本計劃提供10年的年金入息期，您可以靈活地選擇年金入息期開始年齡，由50歲至80歲，只要是在第10個保單週年日或之後。

而且即使保單已生效，您仍可於預設的年金入息期開始前，隨時透過靈活開始選項[3]更改年金入息期開始年齡，配合退休所需。

保費假期選項[4]

由第2個保單週年日及受保人70歲前，您可申請享有長達2年的保費假期，以配合您的財務需要。於保費假期期間，您可暫緩您的保費，而保證現金價值[5]將與保費假期前相同。於保費假期期間， 您仍可於本計劃下得到保障。

Premium Payment Term

The Plan offers premium payment term options of 5 years and 10 years. You may choose the right option according to your own need.

Annuity Income Period Start Age and FlexiStart Option[3]

No matter what the ultimate goal of your retirement plan is, the Plan can accommodate your needs. The Plan offers a 10-year Annuity Income Period, and you have full flexibility to decide the Annuity Income Period Start Age, ranging from Age 50 to 80, as long as it is on or after the 10th Policy Anniversary.

Furthermore, before the planned Annuity Income Period starts, you can still change the Annuity Income Period Start Age through exercising the FlexiStart Option[3], to match with your new retirement plan.

Premium Holiday Option[4]

Starting from the 2nd Policy Anniversary and before Age 70 of the Insured, you may take a Premium Holiday of up to 2 years to cater for your financial needs. During the Premium Holiday, Generali will defer your premium payment while keeping the Guaranteed Cash Value[5] the same as the amount on the date before the Premium Holiday starts. You can still enjoy protection under the Plan during the Premium Holiday.

身故保障兼備，助您應對意料之外的事情
Protect your family from unexpected events with life protection benefits

身故保障

如受保人不幸於保障年期內身故，忠意將支付身故保障相等於：

(I). 以下較高者為準：
   (a) 已繳總保費[6]的108%扣除已付之保證每月年金入息[1]；或
   (b) 保證現金價值[5]加終期紅利[7]（如有）；加
(II). 累積每月年金入息[1]及非保證利息（如有）；扣除
(III). 債項（如有）。

意外身故保障[8]

如受保人於80歲或之前不幸意外身故，忠意將會支付意外身故保障[8]相等於：

(I). 以下較高者為準：
   (a) 已繳總保費[6]的188%扣除已付之保證每月年金入息[1]；或
   (b) 保證現金價值[5]加終期紅利[7]（如有）；加
(II). 累積每月年金入息[1]及非保證利息（如有）；扣除
(III). 債項（如有）。

忠意只就身故保障或意外身故保障[8]之其中一項作出賠償。

Death Benefit

If the Insured unfortunately passes away during the Benefit Term, Generali will pay the Death Benefit equivalent to:

(I). The higher of
   (a) 108% of Total Premiums Paid[6] less Guaranteed Monthly Annuity Income[1] paid; and
   (b) Guaranteed Cash Value[5] plus Terminal Dividend[7] (if any) ; plus
(II). Accumulated Monthly Annuity Income[1] and its non-guaranteed interest (if any); less
(III). Indebtedness (if any)

Accidental Death Benefit[8]

In the event of unfortunate death of the Insured due to an Accident on or before Age 80, Generali will pay the Accidental Death Benefit[8] equivalent to:

(I). The higher of
   (a) 188% of Total Premiums Paid[6] less Guaranteed Monthly Annuity Income[1] paid; and
   (b) Guaranteed Cash Value[5] plus Terminal Dividend[7] (if any); plus
(II). Accumulated Monthly Annuity Income[1] and its non-guaranteed interest (if any); less
(III). Indebtedness (if any)

Generali will either pay the Death Benefit or Accidental Death Benefit[8].

享受稅務扣減優惠（如合資格）
Enjoy relief from tax deduction (if eligible)

本計劃是由保險業監管局認證的合資格延期年金保單。只要您是香港納稅人，如符合條件，便可就本計劃支付的合資格保費，於薪俸稅或個人入息課稅申請扣減，每位納稅人每年可享高達60,000港元[9]（如夫婦均為納稅人，則每份保單可享每年高達120,000港元）。如欲得悉有關詳情，請瀏覽稅務局網頁www.ird.gov.hk。

This Plan is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority. If you are a Hong Kong taxpayer, you may claim a concessionary deduction under salaries tax or personal assessment of up to HKD 60,000 per taxpayer[9] (or up to HKD 120,000 per Policy for a taxpaying couple) per year for the qualifying premiums paid for this Plan, if eligible. For further details, please refer to the website of the Inland Revenue Department at www.ird.gov.hk.

回報率一覽表 Return at a Glance

下表以一名45歲非吸煙男性為例子，説明本計劃的最低及最高內部回報率。內部回報率可能因應不同簽發年齡及年金入息期開始年齡而有所不同。

The following table shows the minimum and maximum Internal Rate of Return ("IRR") for illustration purposes, based on a non-smoking male at the age of 45. Please note that the IRR may vary for individuals with different issue ages and annuity start ages.

保費繳付年期 Premium Payment Term	保證內部回報率 Guaranteed IRR	預期總內部回報率 Total Projected IRR
5年 5 Years	1.05% - 2.60%	2.15% - 3.60%
10年 10 Years	1.40% - 2.55%	2.80% - 3.40%

備註：

- 保證內部回報率之計算包括 i) 本計劃之已繳總保費[6]；ii) 保證每月年金入息[1]；及 iii) 保證期滿紅利[2]。
- 預期總內部回報率之計算則包括 i) 本計劃之已繳總保費[6]；ii) 保證每月年金入息[1]； iii) 非保證每月年金入息[1]（如有）；iv) 保證期滿紅利[2]；及 v) 非保證期滿紅利[2]（如有）。
- 內部回報率的計算未有考慮任何保費徵費、保費折扣及税務扣減。
- 以上計算假設 i) 全部保費於到期時已全數繳付； ii) 此保單被持有直至期滿；及 iii) 保單持有人選擇即時現金支取所有派發的每月年金入息[1]。

Remarks:

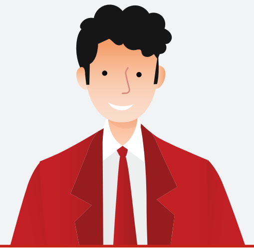
- The calculation of guaranteed IRR includes i) Total Premiums Paid[6] for the Plan; ii) Guaranteed Monthly Annuity Income[1]; and iii) Guaranteed Maturity Bonus[2];
- The calculation of total projected IRR includes i) Total Premiums Paid[6] for the Plan; ii) Guaranteed Monthly Annuity Income[1]; iii) Non-guaranteed Monthly Annuity Income[1] (if any); iv) Guaranteed Maturity Bonus[2]; and v) Non-guaranteed Maturity Bonus[2] (if any).
- No levy, premium discount and tax deduction has been taken into account for IRR calculation.
- It is assumed that i) all premiums are paid in full when due; and ii) the Policy is held until expiration; and iii) Policyholder chooses to cash out all Monthly Annuity Income[1] as soon as it is paid out.

計劃概覽 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan
保單貨幣 Policy Currency	美元 USD
保費繳付年期 / 最低年繳保費 Premium Payment Term / Minimum Annual Premium	保費繳付年期 Premium Payment Term: 5年 5 years — 最低年繳保費 Minimum Annual Premium: 5,000美元 USD 5,000 保費繳付年期 Premium Payment Term: 10年 10 years — 最低年繳保費 Minimum Annual Premium: 2,500美元 USD 2,500
簽發年齡（上次生日年齡） Issue Age (Age Last Birthday)	18 - 70歲 Age 18 - 70
保障年期 Benefit Term	直至年金入息期完結 Until the end of Annuity Income Period
付款模式 Payment Mode	年繳 Annual 您可以選擇預繳保費以賺取保費預存帳戶利息[10]。 You may opt to prepay your premium for earning Premium Deposit Fund (“PDF”) interest[10].
年金入息期開始年齡 Annuity Income Period Start Age	由50歲至80歲，須要在第10個保單週年日或之後。 From Age 50 or to Age 80, provided it is on or after the 10th Policy Anniversary.
年金入息期年期 Annuity Income Period	10年 10 years
每月年金入息[1] Monthly Annuity Income[1]	(I). 保證每月年金入息[1] + (II). 非保證每月年金入息[1]（如有） (I). Guaranteed Monthly Annuity Income[1] + (II). Non-guaranteed Monthly Annuity Income[1] (if any)
退保保障 Surrender Benefit	(I). 保證現金價值[5] + (II). 終期紅利[7]（如有）+ (III). 累積每月年金入息[1]及其非保證利息（如有）– (IV). 債項（如有） (I). Guaranteed Cash Value[5] + (II). Terminal Dividend[7] (if any) + (III). Accumulated Monthly Annuity Income[1] and its non-guaranteed interest (if any) - (IV). Indebtedness (if any)

退保保障 **Surrender Benefit**	如您於第1個保單年度退保，可得以下之總退保保障： If you fully surrender the Policy in the 1st Policy Year, you will receive the surrender benefit as below: **保費繳付年期 / Premium Payment Term** — **保證退保保障佔第1個保單年度每10,000美元年繳保費 / Guaranteed Surrender Benefit per USD 10,000 of annual premium in the 1st Policy Year** 5年 / 5 years — 5,000美元 (相等於50%之年繳保費) / USD5,000 (equivalent to 50% of annual premium) 10年 / 10 years — 1,500美元 (相等於15%之年繳保費) / USD1,500 (equivalent to 15% of annual premium)
期滿保障[2] **Maturity Benefit[2]**	(I). 期滿紅利[2] + (II). 累積每月年金入息[1]及其非保證利息（如有）– (III). 債項（如有） (I). Maturity Bonus[2] + (II). Accumulated Monthly Annuity Income[1] and its non-guaranteed interest (if any) - (III). Indebtedness (if any)
身故保障 **Death Benefit**	(I). 以下較高者為準： (a) 已繳總保費[6]的108%，扣除已支付的保證每月年金入息[1]（如有）；或 (b) 保證現金價值[5]加終期紅利[7]（如有）+ (II). 累積每月年金入息[1]及非保證利息（如有）– (III). 債項（如有）。 忠意只就身故保障或意外身故保障[8]之中其中一項作出賠償。 (I). The higher of (a) 108% of Total Premiums Paid[6] less Guaranteed Monthly Annuity Income[1] paid; and (b) Guaranteed Cash Value[5] and Terminal Dividend[7] (if any) + (II). Accumulated Monthly Annuity Income[1] and its non-guaranteed interest (if any) – (III). Indebtedness (if any) Generali will either pay the Death Benefit or Accidental Death Benefit[8].
意外身故保障[8]（保障至80歲） **Accidental Death Benefit [8]** **(coverage up to Age 80)**	(I). 以下較高者為準： (a) 已繳總保費[6]的188%，扣除已支付的保證每月年金入息[1]（如有）；或 (b) 保證現金價值[5]及終期紅利[7]（如有）+ (II). 累積每月年金入息[1]及其非保證利息（如有）– (III). 債項（如有）。 忠意只就身故保障或意外身故保障[8]之中其中一項作出賠償。 (I). The higher of (a) 188% of Total Premiums Paid[6] less Guaranteed Monthly Annuity Income[1] paid; and (b) Guaranteed Cash Value[5] and Terminal Dividend[7] (if any) + (II). Accumulated Monthly Annuity Income[1] and its non-guaranteed interest (if any) – (III). Indebtedness (if any) Generali will either pay the Death Benefit or Accidental Death Benefit[8].
其他特點 **Other Features**	• 靈活開始選項[3] FlexiStart Option[3] • 保費假期選項[4]（保障至70歲） Premium Holiday Option[4] (coverage up to Age 70)

案例說明 Illustrative Example



陳先生（45歲，非吸煙者），打算於65歲退休。他投保**悠然稅悅延期年金**，以確保未來仍可有穩定收入，讓他可安心享受退休生活。他選擇於65歲退休時開始收取每月年金入息[1]。

Mr. Chan, aged 45 (non-smoker), decides to retire at Age 65. He applies for **LionHarvest Prime Deferred Annuity**, to secure his future income for a worry-free retirement. He chooses to start receiving Monthly Annuity Income[1] at the Age of 65 upon retirement.

保費繳付年期 Premium Payment Term	: 10 年 Years	年繳保費 Annual Premium	: 10,000 美元 USD
年金入息期開始年齡 Annuity Income Period Start Age	: 65 歲 Age	已繳總保費[6] Total Premiums Paid[6]	: 100,000 美元 USD

每月年金入息[1] Monthly Annuity Income[1]	美元 USD
保證每月年金入息[1] (a) Guaranteed Monthly Annuity Income[1] (a)	1,252
預期非保證每月年金入息[1] (b) Projected Non-guaranteed Monthly Annuity Income[1] (b)	248
預期每月總年金入息[1] (c) = (a)+ (b) Projected total Monthly Annuity Income[1] (c) = (a) + (b)	1,499
10年之預期每月總年金入息[1] (d)= (c) x 12 x 10 Total Projected Monthly Annuity Income[1] in 10 years (d)= (c) x 12 x 10	**179,894**

以上數值乃4捨5入至最接近之整數。
The above figures are rounded to the nearest integer.

期滿紅利[2] Maturity Bonus[2]	美元 USD
保證期滿紅利[2] (e) Guaranteed Maturity Bonus[2] (e)	17,982
預期非保證期滿紅利[2] (f) Projected Non-guaranteed Maturity Bonus[2] (f)	4,350
預期總期滿紅利[2] (g) = (e)+ (f) Projected Maturity Bonus[2] (g) = (e)+ (f)	22,332
保障年期完結時之預期總收取金額 Total Projected Benefit at the end of Benefit Term	**202,226**

以上數值乃4捨5入至最接近之整數。
The above figures are rounded to the nearest integer.

保證內部回報率
Guaranteed IRR of
2.50%

預期總內部回報率
Total Projected IRR of
3.40%

年齡 Age: 45 — 54 — 65 — 70 — 75

保費繳付年期
Premium Payment Term

年金入息期開始年齡
Annuity Income Period Start Age

如陳先生於70歲的保單週年日（即第25個保單週年日）後隨即不幸身故，受益人可收取身故保障，計算方法如下：
If Mr. Chan unfortunately dies immediately after the Policy Anniversary at his Age of 70 (i.e. the 25th Policy Anniversary), the Beneficiary will receive Death Benefit, calculated as follows:

身故保障 Death Benefit	美元 USD
以下較高者 The higher of :	
i) 已繳總保費[6]之**108%**，扣除已支付的保證每月年金入息[1] **108%** of Total Premiums Paid[6] less Guaranteed Monthly Annuity Income[1] paid	**32,903** (108% x 100,000 - 75,097)
ii) 保證現金價值[5]及終期紅利[7]（如有） Guaranteed Cash Value[5] and Terminal Dividend[7] (if any)	**69,895** (54,814 + 15,081)

受益人可收取身故保障
The Beneficiary will receive Death Benefit

以上數值乃4捨5入至最接近之整數。
The above figures are rounded to the nearest integer.

如陳先生因意外身故，受益人可收取意外身故保障[8]，計算方法如下：
If the death of Mr. Chan is caused by an Accident, the Beneficiary will instead receive an Accidental Death Benefit[8] calculated as follows:

意外身故保障[8] Accidental Death Benefit[8]	美元 USD
以下較高者 The higher of :	
i) 已繳總保費[6]之**188%**，扣除已支付的保證每月年金入息[1] **188%** of Total Premiums Paid[6] less Guaranteed Monthly Annuity Income[1] paid	**112,903** (188% x 100,000 - 75,097)
ii) 保證現金價值[5]及終期紅利[7]（如有） Guaranteed Cash Value[5] and Terminal Dividend[7] (if any)	**69,895** (54,814 + 15,081)

受益人可收取意外身故保障[8]
The Beneficiary will receive Accidental Death Benefit[8]

以上數值乃4捨5入至最接近之整數。
The above figures are rounded to the nearest integer.

註：
案例分享假設每月年金入息[1]於年金入息期內發放給保單持有人並且每月以現金提取。數字均為假設並僅供舉例說明之用。任何非保證每月年金入息[1]、任何終期紅利[7]及任何非保證期滿紅利[2]的實際支付金額於保單期內或會變更，其金額由忠意擁有絕對決定權，並有可能高於或低於以上所示。上述案例分享假設沒有任何預繳保費[10]，而所有保費於到期時已全數繳付，並沒有保單貸款。有關詳情，請參閱說明文件。

Remarks:
The illustrative example assumes that all Monthly Annuity Income[1] is paid to the Policyholder every month during the Annuity Income Period. The above figures are hypothetical and strictly for illustrative purposes only. The actual amount of any non-guaranteed Monthly Annuity Income[1], any Terminal Dividend[7] and any non-guaranteed Maturity Bonus[2] payable may vary at Generali's absolute discretion, which may be more or less favorable than those illustrated. It is assumed that all premiums are paid in full when due without any prepayment[10] and policy loans. Please refer to the illustrative documents for details.

附註

1. 每月年金入息包括保證每月年金入息及非保證每月年金入息（如有），於年金入息期內的每個保單週月日派發予保單持有人。非保證每月年金入息可於每個保單週月日調整，實際支付金額或會變更。非保證每月年金入息之金額乃根據忠意之紅利理念而釐定。您可選擇以現金支取每月年金入息(預設)及/或把每月年金入息積存於保單內生息。利率為非保證並按忠意之絕對決定權不時釐定。若未有選擇任何方式，每月年金入息將會按現金支取支付。

2. 於受保人仍然在生時，若保單於期滿日時所有到期的保費已全數繳付，及保單仍然生效，忠意將派發期滿紅利。如年金入息期開始年齡有任何更改，保證期滿紅利及非保證期滿紅利的金額或作調整。

3. 保單持有人可更改年金入息期開始年齡，必須於現有年金入息期開始日期或新的年金入息期開始日期（以較早者為準）不少於1個月前提交書面申請。在獲得批准後，保證現金價值、年金入息期開始日期、年金入息期結束日期、每月年金入息、基本計劃的期滿日及期滿紅利將根據新的年金入息期開始年齡進行調整。

4. 保費假期須於保單週年日開始。保單持有人可以忠意指定的表格於保費假期開始首日之不少於1個月前向忠意提交書面要求行使保費假期選項。任何債項必須於保費假期生效前繳清。

   保費假期開始時，所有保單之附加保障（如有）將會被終止。於保費假期內，不得作出任何保單更改或保單貸款。忠意將會延遲保單價值表及保費表，年金入息期開始日期及期滿日亦會延遲。保單價值或會調整。終期紅利乃非保證且於保費假期內或會不同。忠意會於批准申請時發出批註以更新相關資料。

   行使保費假期可能會影響您獲享稅務扣減的資格。如您有任何疑問，請諮詢香港特別行政區稅務局或專業稅務顧問。

   保費假期選項將於以下情況發生時（以最早者為準）自動終止：(i)已獲得2年之總保費假期年期；(ii)當基本計劃已毋須繳付保費時；或(iii)於受保人年齡達70歲之保單週年日。

5. 保證現金價值之金額為保證及於保單退保或受保人身故時支付。

6. 已繳總保費是所有在期滿日前到期及已向忠意繳付的保費，不包括額外保費（如有）及任何附加保障的保費。

7. 終期紅利並非保證及忠意可隨時更改。終期紅利於保單退保（不論完全或部分退保）、受保人身故或保單失效時支付。忠意將每年於相關的保單週年通知書上通知你更新的終期紅利金額（如有）。其實際金額於應付時按忠意之絕對酌情權而釐訂。

8. 在受保人年齡達80歲的保單週年日前，若受保人因意外後180日內身故，忠意會賠償意外身故保障而非身故保障。而於索償獲批准後，保單將自動終止。

9. 每位納稅人以合資格年金保費及強積金可扣稅自願性供款作稅務扣減的上限為每年60,000港元。有關稅務扣減詳情，請參閱香港特別行政區稅務局網頁，並向專業稅務顧問徵詢稅務建議。

Notes

1. Monthly Annuity Income comprises of Guaranteed Monthly Annuity Income and Non-guaranteed Monthly Annuity Income (if any) which will be paid on monthly basis during the Annuity Income Period. The Non-guaranteed Monthly Annuity Income can be adjusted on each Policy Monthiversary and the actual amount during the Annuity Income Period may vary. The amount of Non-guaranteed Monthly Annuity Income will be determined based on Generali's dividend philosophy. You may choose to cash out (default option) the Monthly Annuity Income and/or keep the Monthly Annuity Income in the Policy for interest accumulation at an interest rate which is not guaranteed and shall be determined by Generali from time to time at its absolute discretion. If no option is elected, cash out option will be applied to the payment of Monthly Annuity Income.

2. During the lifetime of the Insured, provided that all the premiums due have been fully paid and while the Policy is in force upon the Expiry Date, Generali shall pay the Maturity Bonus. The amount of Guaranteed Maturity Bonus and Non-Guaranteed Maturity Bonus may be adjusted if there is any change of the Annuity Income period Start Age.

3. The Policyholder may change the Annuity Income Period Start Age with a written request at least 1 month before the original Annuity Income Period Start Date or the new Annuity Income Period Start Date (whichever is earlier). Once the request is approved, the Guaranteed Cash Value, Terminal Dividend (if any), Annuity Income Period Start Date, Annuity Income Period End Date, Monthly Annuity Income, Expiry Date of the Basic Plan and Maturity Bonus shall be adjusted in accordance with the new Annuity Income Period Start Age.

4. The start date of the Premium Holiday must be on the Policy Anniversary. To apply for the Premium Holiday Option, Policyholder is required to submit a written request to Generali on Generali's prescribed form at least 1 month before the start of the premium holiday. Any Indebtedness must be repaid before the premium holiday is effective.

   Upon the start of the premium holiday, all supplementary benefit(s) (if any) attached to the Policy will be terminated. No policy change or policy loan is allowed during the premium holiday. Generali will postpone the schedule of the policy values and premium. Annuity Income Period Start Date and Expiry Date will also be deferred. The policy values may be adjusted. The Terminal Dividend is not guaranteed and is subject to change during the premium holiday. Generali will issue an endorsement to update the relevant information upon approval.

   Taking a premium holiday may affect your eligibility for tax deduction, please consult with the Inland Revenue Department of HKSAR or a professional tax advisor if you have any doubts.

   The Premium Holiday Option shall automatically terminate on the occurrence of the earliest of (i) the aggregate period of premium holiday taken is equal to 2 years; (ii) on the date the Basic Plan is paid up; and (iii) the Policy Anniversary at which the Insured attains Age 70.

5. The Guaranteed Cash Value is guaranteed and is payable upon policy surrender or death of the Insured.

6. Total Premiums Paid refers to all premiums due and paid to Generali before the Expiry Date excluding substandard premiums (if any) and premiums of any supplementary benefits.

7. Terminal Dividend (if any) is a not guaranteed and may be altered by Generali at any time. It may be payable upon surrender (whether in full or part), death of the Insured, or lapse of the Policy. Generali will update you the amount of Terminal Dividend (if any) on the respective anniversary statement every year. The actual amount of Terminal Dividend (if any) will only be determined at Generali's absolute discretion when it is payable.

8. Before the Policy Anniversary on which the Insured attains age 80, if the Insured dies due to an Accident within 180 days, Accidental Death Benefit will be payable instead of Death Benefit. The Policy shall automatically terminate once the claim is approved.

9. HKD60,000 is the maximum tax deductions per taxpayer per year for qualifying annuity premiums and MPF tax deductible voluntary contributions. For details on tax deductions, please visit Inland Revenue Department (IRD) of HKSAR website and consult professional tax advisors for tax advice.

10. 您只可於投保時預繳保費。如您選擇預繳保費，您須全數繳付整個保費年期的應繳保費及徵費。若預繳保費及徵費後導致保費預存賬戶餘額超出餘下保費繳付年期所需的保費及徵費總額，預繳款項將不獲接受。

    存款金額的利息由利息計算生效日起按日計算，並於保單週年日作本利複息計算。利率由忠意不時公佈並擁有絕對決定權。規定之徵費率由保險業監管局不時公佈並或會於將來更改。

    忠意會於保費到期日從保費預存賬戶提取相等於一期年繳保費及徵費的金額並繳交到期保費及徵費，直至賬戶之餘額不足以支付一期年繳保費及徵費為止。賬戶餘額將用作繳交部份到期保費。忠意將發出保費通知書予保單持有人，並按當時忠意訂定的繳費方式收取餘下保費及徵費。

    並非所有預繳保費都可享有稅務扣減。只有用作繳付隨後應繳保費之預繳保費方可於相關課稅年度內用作稅務扣減。如您有任何疑問，請諮詢香港特別行政區稅務局或專業稅務顧問。

    保單持有人可於保費預存賬戶進行提取，忠意不收取任何費用。當保單被終止或所有保費已被繳清，忠意將退還保費預存賬戶的餘額。

    如受保人身故，保費預存賬戶餘額（如有）將連同身故權益給付保單受益人。

    詳情請參閱由忠意發出的說明文件及保單條款。

10. Prepayment is allowed upon application only. If prepayment is selected, premiums and levy payable for the whole premium payment term must be fully paid upon application. If the balance of the Premium Deposit Fund ("PDF") after prepayment of premium and levy exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted.

    Simple daily interest applies to the balance of prepayment amount from the Interest Effective Date and compounds on each Policy Anniversary. The interest rate is subject to change at Generali's absolute discretion. Levy is subject to the prescribed rate as published by Insurance Authority from time to time and may be changed in the future.

    Generali will debit the amount of annual premium and levy from PDF on a premium due date until the balance of PDF is insufficient to settle the same. Remaining balance in PDF will be used to settle part of the premium due. Premium notice will be sent to the Policyholder and the remaining premium and levy shall be paid under the then current payment methods determined by the Generali.

    Not all prepaid premiums are eligible for tax deduction. Only the prepaid premium used for the subsequent settlement of premium due would be allowed for tax deduction in the corresponding year of assessment. Please consult with the Inland Revenue Department of HKSAR or a professional tax advisor if you have any doubts.

    Policyholder may apply for withdrawal from the PDF without charges. Any balance of PDF will be refunded when the Policy is paid up or terminated.

    If the Insured passes away, the balance of PDF (if any) together with the Death Benefit will be payable to the policy beneficiary.

    Please refer to the illustrative documents and Policy Provisions for details.

主要產品風險

非保證保障
非保證每月年金入息、非保證期滿紅利及終期紅利為非保證，忠意會根據相關因素的實際經驗，包括但不限於過往的投資回報、投資前景、索賠和失效之經驗，不時審視相關非保證保障。 實際金額將由忠意在支付時全權決定。

信貸風險
您的保單保障將受忠意的信貸風險影響，如果忠意無法按保單的承諾履行財務責任，您可能損失已繳保費及保障。

通脹風險
於檢視建議書內的金額時，請考慮因通脹而引致未來生活成本上漲的風險。未來生活成本有可能因通脹而比現時高。當實際的通脹比預計高的時候，即使忠意已經完成所有合約義務， 您的實質收益仍可能會較預期少。

匯率風險
所有繳付之保費及支付之保障均以保單貨幣作單位。在忠意當時的行政規定許可下，您可申請與保單貨幣不同的貨幣作為繳付單位。繳付之保費及支付之保障金額將會以忠意最新兑換率兑換為繳付貨幣，該兑換率是根據相關銀行的兑換率並由忠意全權釐定。兑換率會不時波動。如繳付保費的貨幣與保單貨幣不同，往後繳付的保費（如有）可能會因匯率之波動而比繳付的首次保費金額為高。

退保風險
於保障年期內，您可以提交書面申請向忠意申請退保保單。然而，提早退保後取回的利益（如有）可能會大幅度少於已繳總保費。

保單貸款
您可於保單生效期間申請保單貸款。忠意會收取利息，且不時釐定貸款息率而可能出現波動。保單貸款及其累計利息或會導致退保保障、身故保障及期滿保障減少。當保單貸款及其累計利息超出保證現金價值、累積每月年金入息及利息（如有）及任何其他債項的總和時，保單將失效，您或須承受顯著的損失。

保費延誤或漏繳
若您於保費繳付年期內停止繳付保費，並且沒有通知忠意選擇全面退保保單，而當時之保證現金價值、累積每月年金入息及利息（如有）的總和最少相等於逾期未付之保費加上任何債項（如有），忠意會以帶息的自動貸款形式墊支該逾期未付之保費，否則保單會於30天寬限期完結時失效而導致您或須承受顯著的損失。

Key Product Risks

Non-guaranteed Benefits
The Non-guaranteed Monthly Annuity Income, Non-guaranteed Maturity Bonus and Terminal Dividend are not guaranteed and are subject to Generali's review from time to time, based on Generali's actual experience of a series of factors including but not limited to historical investment return, investment outlook, claims and lapse experience. The actual amount will be determined at the Generali's absolute discretion when it is payable.

Credit Risk
Your benefits under the Policy are subject to credit risk of Generali. If Generali is unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

Inflation Risk
When you review the values shown in the proposal, please note that the cost of living in the future may be higher than it is today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if Generali meets all contractual obligations.

Exchange Rate Risk
All premium payments and benefit payouts will be in the policy currency. Subject to Generali's prevailing administrative rules, you may request a payment currency different from the policy currency. The premium amount payable or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by Generali based on any relevant bank's exchange rate. Exchange rate fluctuates from time to time. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations if the payment currency is different from the policy currency.

Risk from Surrender
You may request to surrender the Policy by sending a written request to Generali during the benefit term. However, benefit received from early surrender (if any) may be significantly less than the Total Premiums Paid.

Policy Loan
You may apply for a policy loan while the Policy is in force. Loan interest will be applied at a rate determined by Generali from to time which may fluctuate. The policy loan and accrued loan interest may reduce the Surrender Benefit, Death Benefit and Maturity Benefit. When the policy loan and its accrued interest exceeds the sum of Guaranteed Cash Value, accumulated Monthly Annuity Income and interest (if any) and any other Indebtedness, the Policy will be lapsed and you may suffer a significant loss.

Delay or Non-payment of Premium
If you cease to pay premium during the Premium Payment Term, and if you have not notified Generali to opt for full surrender of the Policy, Generali will advance the premium due as an interest bearing's automatic loan as long as the sum of Guaranteed Cash Value, accumulated Monthly Annuity Income and interest (if any) is at least equal to the sum of the premium in default and the Indebtedness (if any), otherwise the Policy will be lapsed upon the end of the Grace Period of premium payment and you may suffer a significant loss.

重要事項

冷靜期
您有權以書面通知要求忠意取消保單，並獲退還所有已繳保費及保費徵費（但不附帶任何利息）。為行使這項權利，該取消保單的通知必須由您簽署，並連同保單（如適用）由忠意在香港太古城英皇道1111號21樓於冷靜期內直接收到。如果您曾經因索償而獲得賠償，則不會獲發還保費與保費徵費。冷靜期為緊接保單或冷靜期通知書交付予您或您的指定代表之日起計的21個曆日的期間（以較早者為準）。為免生疑問，交付人壽保險保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。冷靜期通知書是由忠意在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。

寬限期
自繳付首期保費後，每次的隨後保費繳款的到期日起計有30天寬限期，在此期間本保單仍然生效。

自殺
受保人由本保單的 (i) 簽發日或 (ii) 任何保單復效生效日（以較後者為準）起計1年內自殺，無論自殺時神智清醒與否，忠意的責任只限於退還扣除任何已繳/應繳保障及扣除任何債項後的已繳之保費而不包括利息。如果本保單曾復效，該退還保費則以復效生效日起計已繳之保費。

主要不保事項

<u>意外身故保障</u>

意外身故保障不會為由以下一項或以上的情況所直接或間接導致之身故提供保障：

(a) 在不論神智是否清醒的情況下自殺或企圖自殺；
(b) 蓄意自我傷害；
(c) 參與危險性運動（包括但不限於必須使用繩子或嚮導的爬山活動、地底岩洞探險、跳傘、潛水或其他水下活動、冬季運動、越野賽跑、打馬球或任何運用足部以外的競賽），於投保文件已聲明者除外；
(d) 意外或非意外地服食或吸食任何毒品、藥物、鎮靜劑或毒藥，但由註冊醫生處方者除外；
(e) 意外或非意外地吸入任何氣體或煙氣，但在執行職務時意外地吸入者除外；
(f) 神經失常或患有精神虛弱或精神病；
(g) 觸犯或企圖觸犯刑事罪行；
(h) 戰爭或由戰爭引起的任何行動。「戰爭」一詞，包括任何已宣布與否的戰爭，包括內戰及游擊戰，或涉及任何國家武裝部隊或國際組織部隊之任何其他衝突；
(i) 在任何處於戰爭狀態國家的武裝部隊或任何輔助文職部隊中服役；或在國際組織的任何部隊中服役；或
(j) 如受保人進入、操作、服務、乘搭於任何設計於地球大氣層內或外飛行之航運工具，或受保人自其上升或下降，但受保人以乘客或機艙服務員之身份乘搭商業航空公司經營之固定航線除外。

保單終止

當發生下列任何一項情況（以最早者為準），保單將會自動終止：
- 受保人身故；
- 保單的期滿日；
- 保單被取消或退保；
- 未能於保費繳款到期日起計30日內繳付逾期的保費，除非該保費已由批出之自動保費貸款支付；或
- 當債項等如或多於保證現金價值、累積每月年金入息及利息（如有）的總和時。

Important Notes

Cooling-off Period
You have the right to cancel the Policy and obtain a refund of any premium(s) and levy paid (without any interest) by giving a written notice to Generali. To exercise this right, the notice of cancellation must be signed by you, together with the Policy, received directly by Generali at 21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. No refund of premium and levy can be made if a claim payment has been made prior to your request for cancellation. The Cooling-off Period is the period of 21 calendar days immediately following either the day of the delivery of the Policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. For the avoidance of doubt, the day of delivery of the life insurance policy or the Cooling-off Notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day, the Cooling-off Period shall include the next working day. The Cooling-off Notice is a notice that will be sent to you or your nominated representative by Generali to notify you of the Cooling-off Period around the time the Policy is delivered.

Grace Period
After payment of the initial premium, a Grace Period of 30 days from the due date is granted for the payment of each subsequent premium due during the term of this Policy.

Suicide
If the Insured commits suicide, whilst sane or insane, within 1 year from (i) the Date of Issue or (ii) the effective date of any reinstatement of this Policy, whichever is later, the liability of Generali shall be limited to return of premiums paid without interest, less any paid/payable Benefits and less any Indebtedness. In case of reinstatement, such amount of premium to be refunded shall be the premium paid calculated from the effective date of reinstatement.

Key Exclusions

<u>Accidental Death Benefit</u>

Accidental Death Benefit shall not cover death caused directly or indirectly by one or more of the following causes:

(a) Suicide or trying to commit suicide, while sane or insane;
(b) Wilful self-inflicted injury;
(c) Engaging in hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, scuba-diving or other underwater pastimes, winter sports, steeple chasing, polo or racing of any kind other than on foot) other than those stated in the Application;
(d) Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
(e) Inhaling any gas or fumes, accidentally or otherwise, except accidentally in course of duty;
(f) Insanity or mental infirmity or mental disease;
(g) Committing or trying to commit a criminal offence;
(h) War or any act incidental to war. The word "war" includes any war, declared or undeclared, including civil war and guerrilla war, or any other conflict involving any country's armed forces or any force of an international body;
(i) Service in the armed forces, or any auxiliary civilian force, of any country at war; or service in any force of an international body; or
(j) Entering, operating, or servicing, riding in or on, ascending or descending from any kind of device designed for flight in or beyond the earth's atmosphere except while the Insured is a passenger or air crew in an aircraft operated by a commercial passenger airline or a regular scheduled passenger trip over its established passenger route.

Termination Conditions

The Policy shall automatically terminate on the occurrence of the earliest of the following events:
- Once the Insured dies;
- On the Expiry Date of the Policy;
- Once the Policy is cancelled or surrendered;
- A premium is not paid by 30 days from the date of premium, unless an Automatic Premium Loan is obtained from the Policy to settle the premium; or
- The outstanding Indebtedness equals or exceeds the sum of Guaranteed Cash Value, accumulated Monthly Annuity Income and interest (if any).

合資格延期年金保單狀況

本計劃的合資格延期年金保單狀況，並不代表您直接享有合資格延期年金保單的已繳付保費相應之稅務扣減。本計劃的合資格延期年金保單狀況乃基於計劃的特點及保險業監管局的認證而定，而未有考慮您的個人狀況。您必須符合所有稅務條例所載的合資格條件以及香港特別行政區稅務局發出的指引，方可申領相關稅務扣減。請注意，本計劃或會銷售予年齡屆乎65歲或以上、在保費繳付年期內正在計劃退休或已退休之人士。在此情況下，您或須檢視在保費繳付年期內支付的保費是否符合稅務扣減之相關資格，並向您的獨立稅務尋求建議。

於此提供的任何一般稅務資訊僅供參考，您不應只據此而作出任何與稅務相關的決定。如有任何疑問，請諮詢專業稅務顧問。請注意，稅務法律、規例或詮釋均有可能有所更改，亦可能影響相關的稅務優惠，包括稅務扣減的合資格標準。忠意沒有責任通知您有關法律、規例或詮釋之任何變更以及其可能對您產生的影響。有關適用於合資格延期年金保單的稅務扣減的更多資訊，請瀏覽 www.ia.org.hk/tc。

Qualifying Deferred Annuity Policy ("QDAP") status

Please note that the QDAP status of this plan does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This plan's QDAP status is based on the features of the plan as well as certification by the Insurance Authority and not the facts of your own situation. You must also meet all the eligible 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. Please note that the Plan may be sold to the person(s) aged 65 or above, who may have plan to retire or retired during the Premium Payment Term of the Plan. In this case, you may wish to further visit your eligibility of tax deduction for your premiums paid during the Premium Payment Term and seek your independent tax advice as appropriate.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You are suggested to seek advice from 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. Generali does 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/en.

保險業監管局的認證

保險業監管局的認證並不代表對此計劃作出推薦或認可，亦不是對此計劃的商業價值或表現作出保證，更不代表此計劃適合所有保單持有人，或認可此計劃適合任何個別保單持有人或任何類別的保單持有人。此計劃已經得到保險業監管局認證，但該認證並不表示保險業監管局官方推薦於此計劃。保險業監管局對本計劃之介紹書的內容概不負責，對其準確性或完整性亦不作出任何陳述，並且明確表示，概不對因此計劃介紹書全部或部分內容而產生或因依賴這些內容而引致的任何損失承擔任何責任。

Certification by Insurance Authority

The Insurance Authority certification is not a recommendation or endorsement of the policy, nor does it guarantee the commercial merit of the policy or its performance. It does not mean that 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 Insurance Authority but this certification does not imply official recommendation. The Insurance Authority does not take any responsibility for the content 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 content of the product brochure of the policy.

紅利理念

紅利，即非保證每月年金入息、非保證期滿紅利及終期紅利，並非保證且根據忠意目前之紅利率來預計。忠意會根據相關產品組別的實際經驗，將對紅利率每年最少作出檢討及調整一次，當中或會包括過往投資回報、投資展望、理賠經驗、退保經驗等。忠意可不時更改紅利。實際的紅利可能較所演示的價值為高或低。

於釐定紅利率時，忠意會考慮對紅利作出緩和調整，為保單持有人提供較穩定的紅利派發。

終期紅利、非保證期滿紅利及/或非保證每月年金入息主要受相關投資的表現所影響，因此該金額或會不時波動，可較其公佈時增加或減少。忠意可於任何時間更改該金額，其實際金額僅於其應予支付時方會釐定。

已派發之每月年金入息可積存於忠意生息。利息率並非保證。忠意會因應市場情況及投資表現而不時釐定相關利息率。

有關過往紅利資料，請瀏覽：
https://www.generali.com.hk/ZH_HK/claims_and_support/reference/generali_life。

Dividend Philosophy

The dividends, namely Non-guaranteed Monthly Annuity Income, Non-guaranteed Maturity Bonus and Terminal Dividend, are not guaranteed and are projected based on Generali's current dividend scales. The scales of dividends are reviewed at least annually and determined based on Generali's actual experience relating to its relevant product group, which may include historical investment return, investment outlook, claim and lapse experience. Generali may change dividends from time to time. The actual dividends may be higher or lower than the values illustrated.

In determining the dividend scales, Generali will consider smoothing of the dividend adjustments with the aim to provide more stable dividend payments to the Policyholders.

Terminal Dividend, Non-guaranteed Maturity Bonus and/or Non-guaranteed Monthly Annuity Income are mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. Generali may alter the amount at any time and the actual amount will only be determined when it becomes payable.

Monthly Annuity Income paid can be left with Generali to accumulate with interest while the interest rate is not guaranteed and will be determined by Generali from time to time based on market conditions and investment performance.

For dividend history, please visit:
https://www.generali.com.hk/EN_US/claims_and_support/reference/generali_life.

投資策略

忠意會於此產品的風險與回報之間取得平衡，並為保單持有人提供長遠的價值。

以下為忠意現時之長期目標資產分配：

資產類別	目標資產分配 (%)
固定收入資產	80% - 100%
非固定收入資產	0% - 20%

實際組合或會因應市場情況而超出該等範圍。

固定收入資產主要包括政府債券及投資級別的企業債券。此外，投資組合也可能投資於私募信貸及其他固定收益工具。

非固定收入資產包括但不限於上市股票、私募股權、互惠基金及直接/間接的商業/住宅物業投資，並投資於全球市場。投資策略亦可能會利用衍生工具主要用作對沖。

在考慮投資市場情況後，將不時透過資產買賣來重整組合以維持資產比例。忠意保留絕對決定權更改投資策略，若投資策略有任何重大變更，忠意將會作出通知。

股票的波動和利息率的變動可影響本計劃的非保證保障及回報。本計劃的非保證保障及回報同時亦受債券發行商（本計劃投資的債券）的信用風險影響。若有投資於保單貨幣以外的其他貨幣的投資產品，即使忠意已利用貨幣對沖抵銷匯率波動，匯率風險仍會存在。

Investment Strategy

Generali seeks to balance between the risks and return of this product to provide long-term value to the Policyholders.

Generali's current long-term target asset allocation is as follows:

Asset Class	Target Asset Allocation (%)
Fixed income assets	80% - 100%
Non-fixed income assets	0% - 20%

There may be situations that the actual mix will move outside of these ranges depending on the market conditions.

Fixed income assets predominantly include government and investment-grade corporate bonds. Additionally, the portfolio may invest in private debt and other fixed-income instruments.

Non-fixed income assets include but not limited to listed equities, private equities, mutual funds and direct/indirect investment in commercial/residential properties, and are invested globally. Derivatives may be used mainly for hedging purposes.

Rebalancing of the portfolio will be done from time to time and any purchases or sales of assets may be executed to maintain the asset mix in consideration of the investment market situations. Generali reserves the right to change the investment strategy at Generali's absolute discretion. Generali will notify you in case of any material changes in the investment strategy.

Equity volatility and interest rate fluctuations may affect the non-guaranteed benefits and returns of the Plan. The non-guaranteed benefits and returns of the Plan are also subject to credit risk of the issuers of the bonds (in which the Plan invests). Foreign exchange rate risk may also be incurred if there are investments in the currencies other than the Policy currency, although Generali will manage such risk as far as possible by using currency hedge.

保費徵費

保險業監管局會透過忠意按適當徵費率收取保單徵費，而保單持有人必須繳付有關徵費以免除法律後果。如欲了解更多資訊，請瀏覽 https://www.ia.org.hk。

Levy Arrangement

Levy collected by the Insurance Authority through Generali will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For details, please refer to https://www.ia.org.hk.

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