# 寰意多元货币保险计划
# LionGlobal Multi-currency Insurance Plan



## 意在寰球　恒富未来
## Global Opportunities, Lasting Wealth

储蓄及人寿计划
Savings and Life Plan

GENERALI



世界瞬息万变，机遇随市场流转，人生规划亦会随不同阶段而转变。经济环境及货币走势亦持续演变。一份具前瞻性的财富规划方案，应能与时并进，灵活配合您不同人生阶段的需要。无论您著眼于财富增值、灵活入息或财富传承，合适的方案均可助您从容应对转变，同时稳步实现长远财务目标。

**寰意多元货币保险计划**（「本计划」）是一份长线储蓄及分红人寿保险计划，由忠意人寿（香港）有限公司（「忠意」）承保，旨在为您累积长远财富，同时灵活应对市场变化。透过**货币转换选项**，您可于人生不同阶段将保单货币转换至其他可选货币，让财富策略与您的财务目标及环球视野保持一致。

本计划集**财富增长潜力**、**多元货币灵活性**及**全面财富传承功能**于一身。无论您的目标是增值及管理财富、分散货币风险、建立未来入息或将财富传承予下一代，本计划均提供所需弹性，陪伴您走过人生每个阶段。

In an ever-changing world where, opportunities, priorities can emerge across different markets, economies and currencies continue to evolve. A wealth strategic solution that remains relevant over time should be able to move with you. Whether you are planning for wealth growth, income flexibility or legacy transfer, the right solution can help you stay agile while keeping your long-term goals on track.

**LionGlobal Multi-currency Insurance Plan** ("the Plan") is a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"), is designed to support you pursue long-term wealth accumulation while giving you the flexibility to adapt to changing market conditions. With **Currency Switching Option**, you may switch your Policy Currency among available currencies at designated life milestones, allowing your wealth strategy to stay aligned with your financial objectives and global outlook.

The Plan combines **wealth accumulation potential, multi-currency flexibility** and **comprehensive legacy planning features** in one single policy. Whether your goal is to grow and manage your wealth, diversify your currency exposure, create future income streams, or pass on your wealth across different legacy to the next generation, the Plan provides the flexibility to support your journey at every stage of life.

# 计划特点 Plan Highlights



**一份保单，多元货币，灵活配合寰宇人生**
One policy, multi-currency flexibility for a global lifestyle



**把握高潜在回报，成就财富增长**
Accelerate wealth growth with high potential returns



**灵活现金提取选项，自在规划财务**
Flexible cash withdrawal options for financial versatility



**多种选项助您应对意料之外的财务状况及人生转变**
Various options to assist you in face of unexpected financial changes and events



**全面财富传承方案，延续世代相传**
Comprehensive legacy planning solutions for future generations

# 一份保单，多元货币，灵活配合寰宇人生
# One policy, multi-currency flexibility for a global lifestyle

**寰意多元货币保险计划**（「本计划」）提供不同保费缴付年期，灵活配合您的财务需要及个人规划。您可选择以整付保费方式投保，或选择2年或5年保费缴付年期，以配合您的财务需要。本计划提供美元（USD）及港元（HKD）保单货币选项，让您可因应财富规划需要，灵活选择合适的保单货币。有关保单货币的详情，请参阅本产品小册子内的「计划概览」。

**LionGlobal Multi-currency Insurance Plan** ("the Plan") offers different premium terms to suit your financial needs and preference. You can choose to pay for the Plan in a single premium or over a Premium Payment Term of 2 years or 5 years to meet your financial needs. The Plan is available in US Dollar (USD) and Hong Kong Dollar (HKD), providing the flexibility to align your Policy Currency with your wealth planning needs. For details of the Policy Currency, please refer to the "Plan Summary" in this brochure.

## 货币转换选项 – 因应目标转变，灵活调整货币策略

本计划提供货币转换选项，让您日后可灵活将保单货币转换为其他可供选择的保单货币*，包括港元（HKD）、美元（USD）、欧元（EUR）及人民币（CNY）。

由第3个保单周年日起，或保费缴付年期完结后（以较后者为准），您可于每个保单年度行使**货币转换选项**一次。当行使此选项时，您可毋须重新核保，将保单转换为忠意指定并提供所选保单货币的计划（该计划可能与**寰意多元货币保险计划**相同或不同），保单年期及保单日期将维持不变。

于货币转换生效日，您保单在现有保单货币下的总退保价值，将按忠意不时厘定的当时兑换率、现有及新的相关资产组合的投资收益率及资产价值，及/或由现有资产转换至新资产所涉及的交易，转换至忠意指定的计划（「转换后的计划」）。货币转换后，保单价值将以新的保单货币继续增长。

有关货币转换选项的更多详情，请参阅本产品小册子内的「计划概览」及「产品风险」。

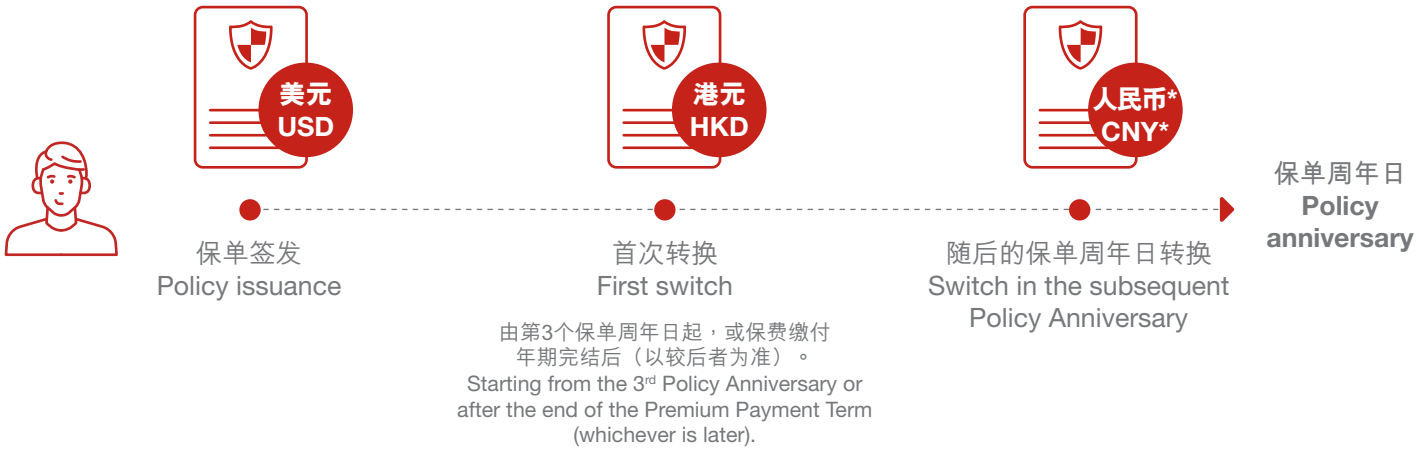
## Currency Switching Option – Adjust Your Currency Strategy as Your Goals Evolve

The Plan offers Currency Switching Option, which offers flexibility for you in future to change your Policy Currency to other Policy Currency*, including HK Dollar (HKD), US Dollar (USD), Euro (EUR) and Renminbi (CNY).

Starting from the 3rd Policy Anniversary or after the end of the Premium Payment Term (whichever is later), you can exercise the **Currency Switching Option** once per Policy Year. Upon exercising this Option, the Policy will be converted to a Generali's designated plan (which may or may not be the same as **LionGlobal Multi-currency Insurance Plan**) in your chosen Policy Currency which is available under the Converted Plan at the time of currency switching, without undergoing any underwriting, while maintaining the Policy duration and the Policy Date will remain unchanged.

On the effective date of the currency switch, the total surrender value of your Policy in the existing Policy Currency will be converted to a Generali's designated plan ("Converted Plan") based on the prevailing exchange rate, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets as determined by Generali from time to time. The policy value will continue to grow based on the new Policy Currency after currency switch.

For more details about the Currency Switching Option, please refer to the "Plan Summary" and "Product Risks" in this brochure.




*保单签发及货币转换时可供选择的保单货币，均由忠意全权酌情决定，并可能不时作出修订。保单签发后，除非保单持有人行使货币转换选项，否则任何可供选择保单货币的变更，均不会影响现有保单的保单货币。

*The availability of the Policy Currency for policy issuance and currency switching is subject to Generali's sole discretion and may be revised from time to time. Any change in the availability of Policy Currency after policy issuance will not affect the Policy Currency of an existing Policy unless the Policyholder exercises the Currency Switching Option.

## 把握高潜在回报，成就财富增长
## Accelerate wealth growth with high potential returns

透过长远财务目标而设的分红保险计划，助您累积并守护财富。本计划提供保证现金价值及非保证终期红利[3]，为财富增长注入动力，助您逐步实现财务目标。

**保证现金价值**
本计划的保证现金价值将随年期逐步增长，让您的财富获得稳健保障，倍添安心。

**终期红利[1]**
除保证现金价值外，本计划亦透过非保证终期红利[1]提升您的长远回报潜力。忠意将于保单完全或部分退保，或保单终止时（例如受保人身故、保单失效^或期满）支付终期红利[1]。

^不适用于整付保费保单。

**终期红利锁定选项[2] 把握潜在收益**
您可锁定部分终期红利[1]并将其调拨至保障累积账户[3]，以锁定部分保单增值收益，同时赚取非保证利息[4]。即使市场波动，亦有助您持续迈向财务目标。终期红利锁定选项[2]由第15个保单周年日起提供，总锁定百分比最高为60%。

Grow and preserve your wealth through a participating insurance plan designed to support your long-term financial aspirations. The Plan provides Guaranteed Cash Value and non-guaranteed Terminal Dividend[1] to help you grow your wealth. With the support of the Plan, your financial goals are within reach.

**Guaranteed Cash Value**
The Plan grows over the years with a cash value which is guaranteed so you can rest assured that your wealth is secured.

**Terminal Dividend[1]**
In addition to the Guaranteed Cash Value, the Plan enhances your long-term returns through a non-guaranteed Terminal Dividend[1]. Generali will pay the Terminal Dividend[1] upon policy surrender (full or partial), or policy termination (e.g., death of the Insured, Policy lapse^ or expiration).

^Not applicable to single premium policy.

**Terminal Dividend Lock-In Option[2] to realize potential gains**
You may secure part of your policy value gain and earn non-guaranteed interest[4] by locking-in a portion of Terminal Dividend[1] and allocating it to the Benefit Accumulation Account[3]. This allows you to work towards your financial goals even during market fluctuations. The Terminal Dividend Lock-in Option[2] is available from the 15th Policy Anniversary onwards, with a maximum aggregate lock-in percentage of 60%.

## 灵活现金提取选项，自在规划财务
## Flexible cash withdrawal options for financial versatility

本计划提供灵活财务安排，助您从容应对人生起伏，安心掌握未来。

您可随时透过部分退保[5]提取款项，亦可于保障年期内按年自动进行部分退保[5]。您可选择以现金方式收取部分退保[5]款项，或将款项存入保障累积账户[3]，以赚取非保证利息[4]。

This Plan is designed to give you financial flexibility, helping you navigate life's ups and downs with ease and confidence.

You can make withdrawals any time through Partial Surrender[5] or automatically on an annual basis during the benefit term. You may choose to cash out or accumulate the Partial Surrender[5] amount in the Benefit Accumulation Account[3] to earn non-guaranteed interest[4].

# 多种选项助您应对意料之外的财务状况及人生转变
# Various options to assist you in face of unexpected financial changes and events

人生跌宕起伏，变幻莫测。本计划提供的多个选项均可支援您面对意料之外的财务变化，减轻您的负担。

### 延长宽限期选项[6]

由首个保单周年日起，您可选择延长宽限期选项[6]，把缴付保费的宽限期由30日延长至180日（「延长宽限期」）。您可行使此选项1次，以缓解您在财务上的燃眉之急，而无须担心失去保单的保障。

此选项不适用于整付保费保单。

### 保费假期选项[7]

就保费缴付年期为5年的保单，由第2个保单周年日起及受保人70岁前，您可享有长达2年的保费假期，以配合您的财务需要。于保费假期期间^，忠意会暂缓收取您的保费，保证现金价值及保障累积账户馀额将会与保费假期前相同。于保费假期期间，您仍可得到本计划的保障。

^当保费假期开始时，所有附加保障将会终止。

### 身故保障及意外身故保障[8]

如受保人不幸于保障年期内身故，忠意将支付的身故保障相等于：

i) (a) 已缴总保费[9]的100%；或 (b) 保证现金价值及终期红利[1]（以较高者为准）+
ii) 保障累积账户[3]馀额（如有）-
iii) 债项（如有）

如受保人于首3个保单年度内不幸意外身故，忠意将会支付身故保障及额外意外身故保障[8]。意外身故保障[8]相等于：

- 200%总保费[10]；或
- 若此类意外属于列明于『计划概览』中的指定情况之一，则为400%总保费[10]。

### 后备收益人选项[11]

您可指定一位后备收益人。若受保人不幸被诊断为精神上无行为能力之人士[12]，无能力处理和管理其财产及事务，后备收益人可申请完全退保并收取退保保障，以获取即时财务支援。

Life is unpredictable. You never know when the next high or low will strike you. Therefore, the Plan supports you with various options to help you ease your burden for the unexpected financial changes and events.

### Extended Grace Period Option[6]

Starting from the 1st Policy Anniversary, you may choose to extend the Grace Period of premium payment from 30 days to 180 days ("Extended Grace Period") with the Extended Grace Period Option[6]. This Option can be exercised once. With this Option, you may relieve any pressing financial urgencies without losing the opportunity to grow your wealth under the Policy.

This Option is not applicable to single premium policy.

### Premium Holiday Option[7]

For the Policy with Premium Payment Term of 5-year, 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 and balance of Benefit Accumulation Account the same as the date before the Premium Holiday. You can still enjoy protection under the Plan during the Premium Holiday.

^Once Premium Holiday starts, all the supplementary benefits will be terminated.

### Death Benefit and Accidental Death Benefit[8]

In the unfortunate event of Insured's death during the benefit term, Generali will pay a Death Benefit equivalent to:

i) The higher of (a) 100% of Total Premiums Paid[9]; and (b) Guaranteed Cash Value and Terminal Dividend[1] +
ii) Balance of Benefit Accumulation Account[3] (if any) -
iii) Indebtedness (if any)

If the Insured passes away due to an Accident within the first 3 Policy Years, Generali will pay the Death Benefit together with Accidental Death Benefit[8]. The Accidental Death Benefit[8] is equivalent to:

- 200% of the Total Premiums[10]; or
- 400% of the Total Premiums[10] in case such Accident falls under one of the designated events listed in the "Plan Summary" section.

### Contingent Recipient Option[11]

You may nominate a person to be the Contingent Recipient. In the event of any mishaps and the Insured is diagnosed as a Mentally Incapacitated Person[12], in which he/she can no longer manage and administer his/her property and affairs, the Contingent Recipient may apply to surrender the Policy in full and receive the Surrender Benefit. This provides immediate financial support to meet your urgent needs.

# 全面财富传承方案，延续世代相传
# Comprehensive legacy planning solutions for future generations

您可透过本计划提供的全面且灵活的传承方案，助您妥善规划财富安排，让财富得以按您的意愿世代传承。

The Plan provides the following comprehensive and flexible solutions to assist with your legacy planning and wealth allocation.

## 受保人在世时 While the Insured is alive

保单持有人可即时指定传承方案
The Policyholder may assign the legacy with immediate effect

**继续执行该保单**
**Continue the Policy**

更换受保人[13]
Change of Insured[13]

保单分拆选项[14]
Policy Split Option[14]

## 受保人身故时* Upon Death of the Insured*

保单持有人预先订立传承方案以应对未来的不测
The Policyholder can prearrange the legacy to prepare for any unfortunate future event

**继续执行该保单**
**Continue the Policy**

保单延续[13]
Policy Continuation[13]

保单分拆选项[14]
Policy Split Option[14]

**收取总身故保障款项**
**Receive Total Death Benefit Payment**

一笔过支付
Lump sum payment

每月分期支付
Monthly instalment payment

部份支付
Partial payment

*您可预先为每位受益人选择最合适的传承安排 (保单延续[13]除外)，以便于受保人身故后按您的意愿承传财富。
*You may prearrange the most suitable solution (except for Policy Continuation[13]) for each beneficiary to receive your legacy upon the death of the Insured.

### 透过保单延续 让财富世代传承

### 传承权益选项[13]

**更换受保人[13]**
可以更改本保单之现时受保人至新受保人。

**保单延续[13]**
如保单只指定一名受益人，您可透过预先申请，让受益人于现时受保人身故后成为新受保人。如现时受保人也是保单持有人，受益人也将成为新保单持有人。

行使此权益[13]后，保单价值将会于保障年期内继续增长，而保障年期将会调整到直至新受保人138岁。

### Pass on your wealth and let your legacy inherits through continuing the Policy

### Legacy Planning Option[13]

**Change of Insured[13]**
You can change the existing Insured of the Policy to a new Insured.

**Policy Continuation[13]**
If there is only one beneficiary of the Policy, you may pre-request to let the beneficiary become the new Insured upon the death of the existing Insured. The beneficiary will also become the new Policyholder if the existing Insured is also the Policyholder.

Once this Option[13] is exercised, the policy values will continue to grow and the benefit term will be adjusted to last until Age 138 of the new Insured.

## 保单分拆选项[14]

由第3个保单周年日起，或保费缴付年期完结后（以较后者为准），您可把您的保单分拆成多份保单，让保单的部分保单价值转移至有关分拆保单。您可于受保人在生时行使此权益，或预先提出要求，当受保人身故时自动分拆保单。

- **当受保人在生时分拆保单**
  于分拆保单后，分拆保单之保单持有人、受保人及受益人将与上一张保单相同。您可于分拆保单生效后申请其它变更。

- **受保人身故时自动分拆保单**
  于分拆保单后，受益人将成为其相关分拆保单的新受保人，而保障年期将调整至新受保人138岁。若现时受保人同时也是保单持有人，受益人也将成为新受保人及保单持有人。

## Policy Split Option[14]

Starting from the 3rd Policy Anniversary or after the end of the Premium Payment Term (whichever is later), you may split your Policy into multiple Policies by transferring a portion of the policy values to those Split Policy(ies). You may exercise this Option while the Insured is alive or pre-request to split the Policy automatically upon the death of the Insured.

- **Split the Policy when the Insured is alive**
  Upon the split, the Policyholder, Insured, and beneficiary of the Split Policy will be the same as its Preceding Policy. However, you may apply to make other changes upon the effective date of the split.

- **Split the Policy automatically upon the death of the Insured**
  Upon the split, the beneficiary will become the new Insured of his/her relevant Split Policy and the benefit term will be adjusted to last until Age 138 of the new Insured. If the existing Insured is also the Policyholder, the beneficiary will also become the new Insured and Policyholder.

## 货币转换如何配合财富传承规划？

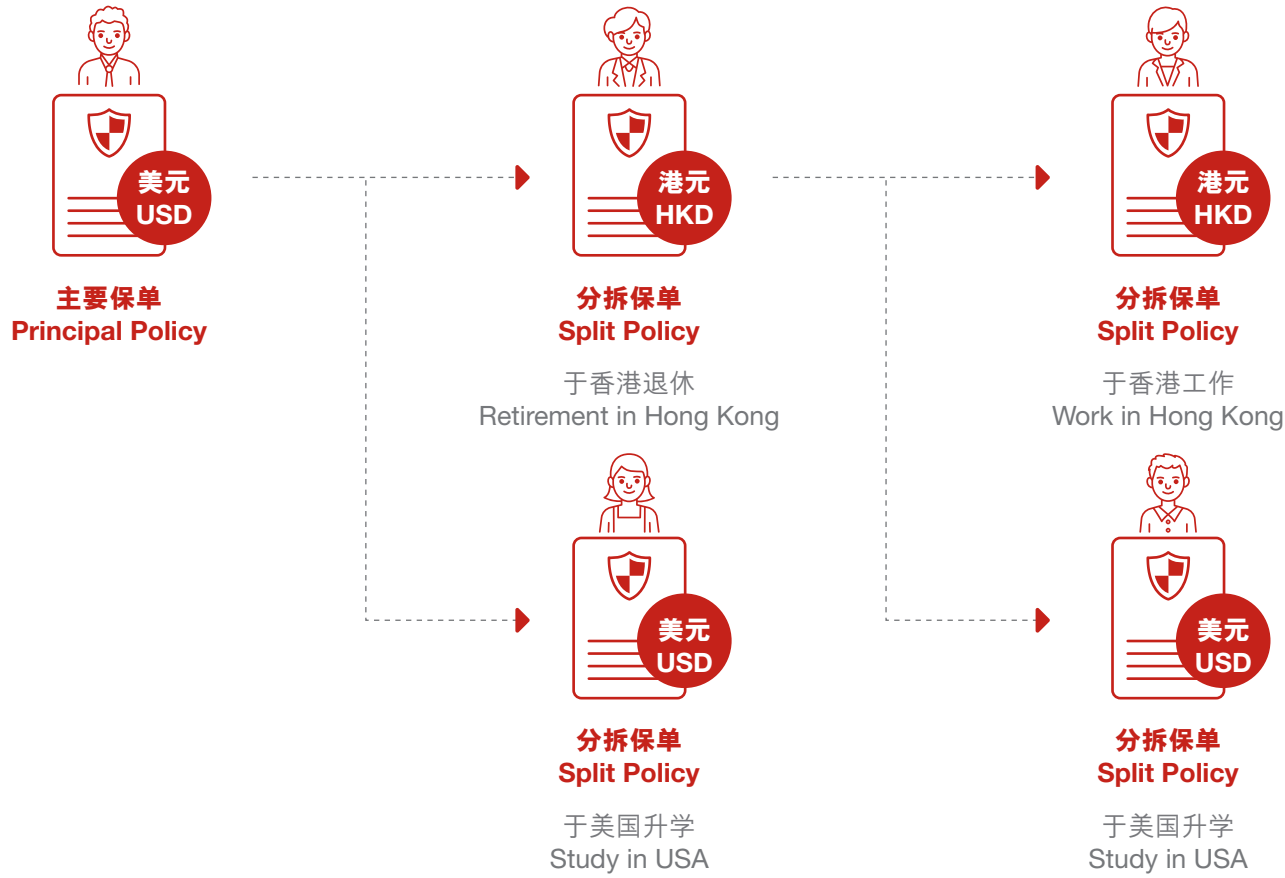
保单分拆后，您可申请更改保单货币、受保人及/ 或保单持有人。主要保单及所有分拆保单将继续生效，保单价值亦可持续增长。

此灵活安排让您可策略性配置资产，透过多种保单货币分散及管理财富，为后代传承财富，同时为不同人生阶段预先储备资金。

## How does the currency switch work with legacy planning?

You can apply for a change of Policy Currency and change of Insured / Policyholder after the Policy is split. The Principal Policy and all Split Policy(ies) will stay effective and policy values continue to grow.

This flexibility allows you to allocate your assets strategically by holding multi-currency policies, helping to create the legacy planning for the next generations, or prepare funds to meet your goals at different life stages.



## 多项身故保障支付方式，为挚爱提早规划

### 身故保障支付方式[15]

本计划提供多元化的支付方式，透过预先指定的形式支付总身故保障款项[16]。您可以为每位受益人灵活地选择最合适的支付方式，以满足他们的个别需要。



**一笔过支付**



**每月分期支付**



**部份支付：**
一笔过支付和每月分期支付的组合，可灵活选择即时支付或延后支付。

您亦可同时选择何时向相关受益人支付总身故保障款项[16]；

- 即时支付；或
- 延后支付^

任何累积于保单的总身故保障款项[16]将会享有非保证利息[4]，使您的财富得以持续增长。

^您可选择指定延后支付的年期或受益人收取支付时的年龄，以延后支付总身故保障款项[16]。详情请参阅『计划概览』下的『身故保障』部份。

## 轻松转移保单 延续您的财富规划

### 第二保单持有人[17]

您可以选择指定人士作为第二保单持有人，当现时保单持有人身故或保单持有人成为精神上无行为能力的人[12]时，第二保单持有人将成为新保单持有人。确保保单得以持续管理，让财富获得妥善保障。

### 保单托管选项[17]

您可预先指定临时保单持有人，让保单在您去世后，在指定年龄转移给该保单继任人。在您去世后， 指定的临时保单持有人会暂时管理您的保单，直到保单继任人达到指定年龄时才正式接管保单的所有权。您可赋予临时保单持有人在暂时管理保单期间随时提取现金价值的权利，然而每个保单年度的可提取的金额，将受限于保单持有人所指定的最高百分比。

详情请参阅**忠意全面财富规划方案**单张。

## Plan for your loved ones with flexible death benefit payment options

### Death Benefit Payment Option[15]

The Plan offers various settlement options for the Total Death Benefit Payment[16] that you may select in advance. You have the flexibility to choose the most suitable option for each beneficiary to cater for their individual needs.



**Lump sum payment**



**Monthly instalment payments**



**Partial payment:**
a combination of lump sum payment and monthly instalment payments, with the flexibility to choose whether to pay each part immediately or at a later date.

You may also select when the Total Death Benefit Payment[16] will be made to the relevant beneficiary:

- Immediate payment; or
- Deferred payment^

Any Total Death Benefit Payment[16] left with Generali will be accumulated with non-guaranteed interest[4] allowing your legacy to grow continuously.

^ You may choose to defer the payout of Total Death Benefit Payment[16] by specifying the number of deferred years or the Age at which beneficiary will receive the benefit. For details, please refer to the "Death Benefit" section under the "Plan Summary".

## Continue your legacy planning with effortless Policy transferal

### Contingent Policyholder[17]

You may designate a person as the Contingent Policyholder to ensure your Policy remains well-managed and your legacy is protected in the event of unfortunate circumstances. The Contingent Policyholder will become the new Policyholder upon the death of the existing Policyholder or when the Policyholder become a Mentally Incapacitated Person[12].

### Policy Custodian Option[17]

You can arrange to transfer the Policy to your chosen successor at a specified Age by pre-appointing an Interim Policyholder. In the event of your passing, your designated Interim Policyholder will temporarily administer your Policy until your successor is ready to assume the ownership at the designated age. During this interim period, you can grant Interim Policyholder the right to withdraw the cash values at any time, subject to the maximum percentage designated by the Policyholder for each Policy Year.

For details, please refer to the **Generali's All-in-one Legacy Planning Solutions** leaflet.

# 计划概览 Plan Summary

| | |
|---|---|
| 计划种类<br>Plan Type | 基本计划<br>Basic Plan |
| 保障年期<br>Benefit Term | 至138岁<br>To Age 138 |
| 保费缴付年期 / 签发年龄<br>Premium Payment Term / Issue Age | 见下表<br>See table below |
| 保单货币<br>Policy Currency | 美元 / 港元<br>USD / HKD |
| 缴付模式<br>Payment Mode | 见下表<br>See table below |
| 最低名义金额[19]（以每张保单计）<br>Minimum Notional Amount[19] (per Policy) | 10,000 美元 / 80,000港元<br>USD10,000 / HKD80,000 |

| 保费缴付年期<br>Premium Payment Term | 签发年龄<br>Issue Age |
|---|---|
| 整付保费<br>Single Premium | 出生后15日 - 75岁<br>15 days after birth - Age 75 |
| 2 年<br>2 years | |
| 5 年<br>5 years | |

就2年或5年保费缴付年期而言，您可以选择预缴保费（只适用于缴付模式为年缴的保单）以赚取预存利息[18]。
For 2-year or 5-year Premium Payment Term, you may opt to prepay your premium (only applicable to Policy with annual payment mode) for earning deposit interest[18].

保单签发及货币转换时可供选择的保单货币，均由忠意全权酌情决定，并可能不时作出修订。保单签发后，除非保单持有人行使货币转换选项，否则任何可供选择保单货币的变更，均不会影响现有保单的保单货币。
The availability of the Policy Currency for policy issuance and currency switching is subject to Generali's sole discretion and may be revised from time to time. Any change in the availability of Policy Currency after policy issuance will not affect the Policy Currency of an existing Policy unless the Policyholder exercises the Currency Switching Option.

| 保费缴付年期<br>Premium Payment Term | 缴付模式<br>Payment Mode |
|---|---|
| 整付保费<br>Single Premium | 一笔过<br>Lump Sum |
| 2 年<br>2 years | 年缴 / 半年缴 / 季缴 / 月缴<br>Annual / Semi-Annual / Quarterly / Monthly |
| 5 年<br>5 years | |

## 保单保障 Policy Benefits

| | |
|---|---|
| 保证现金价值<br>Guaranteed Cash Value | • 于保单内提供保证金额。<br>Guaranteed amount provided under the Policy. |
| 终期红利[1]<br>Terminal Dividend[1] | • 非保证，金额将于保单退保及保单终止时决定。<br>• 忠意可随时更改终期红利[1]。<br>• 总锁定百分比不可高于60%。<br><br>**终期红利锁定选项[2]:**<br><br>• 由第15个保单周年日开始，您可用以下方式锁定部份终期红利[1]并调拨至保障累积账户[3]以累积非保证利息[4]：<br><br>1. 定期锁定选项[2]<br>您可以于指定的保单周年日起及其后之每个保单周年日，将当时之终期红利[1]的最多5%自动锁定，并调拨至保障累积账户[3]。当达到最高总锁定百分比时，忠意将会终止锁定终期红利[1]。<br><br>2. 灵活锁定选项[2]<br>您可以随时指定把终期红利[1]之某个百分比调拨至保障累积账户[3]。<br><br>• Non-guaranteed, the amount will be determined when it becomes payable upon Policy surrender and Policy termination.<br>• Generali may alter the Terminal Dividend[1] amount at any time.<br>• The maximum aggregated lock-in percentage is 60%<br><br>**Terminal Dividend Lock-in Option[2]:**<br><br>• Starting from the 15th Policy Anniversary, you may lock-in a portion of Terminal Dividend[1] and allocate it to the Benefit Accumulation Account[3] to accumulate non-guaranteed interest[4] through the following options:<br><br>1. Regular Lock-in Option[2]<br>You may specify to allocate up to 5% of the prevailing Terminal Dividend[1] automatically to the Benefit Accumulation Account[3] on the Policy Anniversary specified by you and on every Policy Anniversary thereafter. Generali will stop locking-in the Terminal Dividend[1] once the maximum aggregated lock-in percentage is reached.<br><br>2. Flexi Lock-in Option[2]<br>You may designate a percentage of Terminal Dividend[1] to the Benefit Accumulation Account[3] at any time. |

## 保单保障 Policy Benefits

**退保保障**
**Surrender Benefit**

于保单退保时，忠意将会支付：
(i). 保证现金价值 +
(ii). 终期红利[1]（如有） +
(iii). 保障累积账户[3]馀额（如有） -
(iv). 债项（如有）

部份退保[5]支取方式：
- 现金提取；或
- 积存于保障累积账户[3]。

您可以选择透过以下方式部份退保[5]您的保单：

1. 单次部份退保
   根据您指定的一笔金额作出部份退保[5]。

2. 定期部份退保[5]
   在您指定年期内，于每个保单周年日按您指定的金额进行自动部份退保[5]。

Upon policy surrender, Generali will pay:
(i). Guaranteed Cash Value +
(ii). Terminal Dividend[1] (if any) +
(iii). Balance of the Benefit Accumulation Account[3] (if any) -
(iv). Indebtedness (if any)

Payout options for Partial Surrender[5]:
- Cash out; or
- Accumulate the amount in the Benefit Accumulation Account[3]

You may select from the following options to surrender your Policy in partial[5]:

1. Single Partial Surrender
   Partially surrender[5] your Policy according to your designated lump sum amount.

2. Regular Partial Surrender[5]
   Automatically partially surrender[5] your Policy on each Policy Anniversary within your specified period according to your designated amount.

## 保单保障 Policy Benefits

**身故保障**
**Death Benefit**

如您不幸于保障年期内身故，忠意将会支付：
(i). (a) 已缴总保费[9]的100%；或 (b) 保证现金价值及终期红利[1]（如有）（以较高者为准）+
(ii). 保障累积账户[3]馀额（如有）-
(iii). 债项（如有）

**身故保障支付方式[15]：**

- 您可为每位受益人选择最合适的支付方式以收取总身故保障款项[16]：
  1. 一笔过支付
  2. 每月分期支付
  3. 部份支付(一笔过支付和每月分期支付的组合)

- 您亦可以选择在何时向相关受益人支付总身故保障款项[16]：

  1. 即时支付：
     总身故保障款项[16]将在忠意批准索赔后支付；或

  2. 延后支付：
     您可以选择指定以下的延后期，以延后支付总身故保障款项[16]：

     a. 指定延后的年数，该年数必须获忠意批准受保人身故起计1至30年之间；或
     b. 指定受益人年龄，必须在18至30岁之间。

- 当身故赔偿获得批准后，尚未支付的总身故保障款项[16]将可累积非保证利息[4]。

Upon your unfortunate death during the benefit term, Generali will pay:
(i). The higher of (a) 100% of Total Premiums Paid[9]; and (b) Guaranteed Cash Value and Terminal Dividend[1] (if any) +
(ii). Balance of the Benefit Accumulation Account[3] (if any) -
(iii). Indebtedness (if any)

**Death Benefit Payment Options[15]:**

- You may choose the most suitable option for each beneficiary to receive the Total Death Benefit Payment[16]:
  1. Lump sum payment
  2. Monthly instalment payment
  3. Partial payment (A combination of lump sum payment and monthly instalment payments)

- You may also choose when the Total Death Benefit Payment[16] will be paid to the relevant beneficiary:

  1. Immediate Payment:
     The Total Death Benefit Payment[16] will be paid after Generali has approved the claim; or

  2. Deferred Payment:
     You may choose to defer the payout of Total Death Benefit Payment[16] by designating the following deferral period:

     a. Designating the number of deferred years which must be between 1 and 30 years from the date Generali approves the claim; or
     b. Designating the Age at which the beneficiary will receive the Benefit between Age 18 and 30.

- Upon approval of the death claim, any unpaid portion of the Total Death Benefit Payment[16] will accrue non-guaranteed interest[4].

## 保单保障 Policy Benefits

**意外身故保障[8]**
**Accidental Death Benefit[8]**

如受保人于第3个保单周年日前不幸因意外身故，忠意将会支付200%总保费[10]。

如因以下情况意外身故，忠意将赔偿双倍意外身故保障[8]，金额相等于总保费的400%[10]:

(i). 当受保人以乘客身份缴费乘搭任何持牌接载乘客之公共交通工具期间；
(ii). 于公共建筑物包括剧院、公共礼堂、持牌酒店或旅馆、学校、医院、餐厅、购物商场及公共交通车站内发生火警，而受保人在起火时已经身处该地；
(iii). 在升降机内（矿场或建筑地盘安装的升降机除外）；
(iv). 以行人身份被机动车辆撞击；或
(v). 地震、自然发生的水浸或山泥倾泻。

每名受保人于所有忠意签发的保单下可获支付之意外身故保障[8]合计最高应付总额为300,000美元。

Upon the Insured's unfortunate death resulting from an Accident before the 3rd Policy Anniversary, Generali will pay 200% of Total Premiums[10].

If such accidental death is caused by any of the following events, Generali will double the payment of Accidental Death Benefit[8] to 400% of Total Premiums[10]:

(i). The Insured is riding as a fare-paying passenger on any public conveyance licensed to carry passengers;
(ii). In fire in a public building including theatre, public auditorium, licensed hotel or guest house, school, hospital, restaurant, shopping mall and public transport station. The Insured must be in the building when the fire starts;
(iii). In an elevator (apart from any elevators in a mine or construction sites);
(iv). Being struck by a motorized vehicle while being a pedestrian; or
(v). Earthquake, natural flooding or landslide.

The Accidental Death Benefit[8] is subject to a maximum aggregate limit of USD300,000 per Insured across all the Accidental Death Benefit[8] payable under all insurance policies issued by Generali.

**期满保障**
**Maturity Benefit**

于保单到期时，忠意将会支付：

(i). 保证现金价值 +
(ii). 终期红利[1]（如有）+
(iii). 保障累积账户[3]馀额（如有） -
(iv). 债项（如有）

Upon the expiration of the Policy, Generali will pay:

(i). Guaranteed Cash Value +
(ii). Terminal Dividend[1] (if any) +
(iii). Balance of the Benefit Accumulation Account[3] (if any) -
(iv). Indebtedness (if any)

**保障累积账户[3]**
**Benefit Accumulation Account[3]**

您可调拨已锁定的终期红利[2]及/或部份退保[5]金额至保障累积账户[3]，以累积非保证利息[4]。

您可以在不影响其他保单价值的情况下从保障累积账户[3]提取现金价值。

You may allocate the locked-in Terminal Dividend[2] and/or Partial Surrender[5] amount into the Benefit Accumulation Account[3] to accumulate non-guaranteed interest[4].

You may withdraw cash value from the Benefit Accumulation Account[3] without affecting other policy values.

## 其他选项 Other Options

**货币转换选项**
**Currency Switching Option**

由第3个保单周年日起，或保费缴付年期完结后（以较后者为准），您可于每个保单周年日后30日内提交申请，要求转换保单货币。此选项于每个保单年度只可行使一次，并须经忠意批准。

您可于保单货币之间进行转换，包括港元（HKD）、美元（USD）、欧元（EUR）及人民币（CNY），惟须视乎进行货币转换时相关保单货币是否可供选用。保单签发及货币转换时可供选择的保单货币，均由忠意全权酌情决定，并可能不时作出修订。保单签发后，除非保单持有人行使货币转换选项，否则任何可供选择保单货币的变更，均不会影响现有保单的保单货币。您可于申请货币转换选项时向您的理财顾问查询可供货币转换的保单货币。

申请货币转换选项须符合以下要求：

- 转换后的计划的新保单货币，不得与申请时现有保单的保单货币相同；
- 所选保单货币必须为忠意于申请货币转换选项时按其不时全权酌情决定，在多元货币产品系列下之转换后的计划的可选保单货币；
- 申请一经批准，便不可撤回或更改；
- 于忠意批准您的申请时，保单不得有任何债项，亦不得有任何其他正在处理中的申请，包括但不限于理赔、增加或取消附加保障、更改保单持有人或更换受保人；
- 保单并无任何生效中的保费豁免、延长宽限期或保费假期；
- 名义金额不得低于忠意于您申请时所容许的最低名义金额；
- 任何货币转换申请均须经忠意全权酌情批准。

当忠意批准您行使货币转换选项的申请后，以下条件将会适用：

- 适用于转换后的计划的保障、产品特点、投资策略及条款及细则，可能与现有计划有所不同。
- 行使货币转换选项后的已缴总保费、名义金额、保证现金价值及非保证终期红利：
  (i). 将根据包括但不限于以下因素厘定及调整：当时适用的兑换率（由忠意全权酌情厘定）、现有及新相关资产组合的投资收益率及资产价值，及/或由现有资产转换至新资产所涉及的交易；及
  (ii). 可能低于或高于货币转换前的相应价值。
- 保障累积账户的馀额将按当时适用的货币兑换率（由忠意酌情厘定），兑换为转换后的计划的新保单货币。该款项将按适用于转换后的计划的保单货币的非保证利率累积生息，而该利率可能高于或低于现有计划适用的利率。

有关相关风险的详情，请参阅「产品风险」部分。

## 其他选项 Other Options

### 货币转换选项 Currency Switching Option

Available from the 3rd Policy Anniversary or after the end of Premium Payment Term (whichever is later), you can submit an application to request for switching Policy Currency within 30 days after each of the Policy Anniversary. This Option can only be exercised once per Policy Year and is subject to Generali's approval.

You may switch the Policy Currency among HK Dollar (HKD), US Dollar (USD), Euro (EUR) and Renminbi (CNY), subject to the availability of the relevant Policy Currency at the time of currency switching. The availability of the Policy Currency for policy issuance and currency switching is subject to Generali's sole discretion and may be revised from time to time. Any change in the availability of Policy Currency after policy issuance will not affect the Policy Currency of an existing Policy unless the Policyholder exercises the Currency Switching Option. You may consult your Financial Consultant regarding the Policy Currency available for selection at the time of application of Currency Switching Option.

The application for Currency Switching Option must fulfill the following requirements:

- The new Policy Currency of the Converted Plan shall not be the same as the Policy Currency of the existing Policy at the time of application;
- The selected Policy Currency must be available in the Converted Plan under the multi-currency product series as determined by Generali from time to time at its sole discretion at the time of application of the Currency Switching Option;
- Application cannot be withdrawn or changed once it is approved;
- At the time of our approval of your application, the Policy has no indebtedness and no other application(s), including but not limited to claims processing, adding or removing of supplementary benefit(s), change of Policyholder or change of Insured;
- No premium waiver, Extended Grace Period and Premium Holiday are in effect;
- The Notional Amount cannot be less than the minimum Notional amount Generali permits at the time of your application;
- Any application for currency switch is subject to approval of Generali at its sole discretion.

Upon General's approval of your application to exercise the Currency Switching Option, the following conditions will be applied:

- The benefits, product features, investment strategy, and terms and conditions of the Converted Plan may differ from those in the existing Plan.
- The Total Premiums Paid, Notional Amount, Guaranteed Cash Value and non-guaranteed Terminal Dividend after exercising the Currency Switching Option:
  (i). will be determined and adjusted based on factors including but not limited to the prevailing exchange rate (determined by Generali at its sole discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets, and
  (ii). may be lower or higher than the corresponding values before the currency switch.
- The balance of the Benefit Accumulation Account will be converted to new Policy Currency based on the prevailing exchange rate (determined by Generali at its own discretion) under the Converted Plan. Such amount will accumulate at a non-guaranteed interest rate applicable to the Policy Currency of the Converted Plan, which may be higher or lower than the interest rate applicable under the existing Plan.

Please refer to "Product Risks" section for the details of the related risks.

## 其他选项 Other Options

- 后备收益人选项[11]
- 延长宽限期选项[6]
- 保费假期选项[7]
- 传承权益[13]
- 保单分拆选项[14]
- 第二保单持有人[17]
  有关服务的详情，请参阅「忠意全面财富规划方案」单张
- 保单托管选项[17]
  有关服务的详情，请参阅「忠意全面财富规划方案」单张

- Contingent Recipient Option[11]
- Extended Grace Period Option[6]
- Premium Holiday Option[7]
- Legacy Planning Option[13]
- Policy Split Option[14]
- Contingent Policyholder[17]
  Please refer to "Generali's All-in-one Legacy" Planning Solutions leaflet for details of the service
- Policy Custodian Option[17]
  Please refer to "Generali's All-in-one Legacy" Planning Solutions leaflet for details of the service

个案分享 1
**Case Study 1**

# 灵活储蓄，跨越地域，筹划未来

**Build your future across borders, with savings that move with you.**

保单持有人及受保人：
Policyholder and Insured:



**Paul**

投保时40岁
已婚，没有子女
Age 40 at policy inception
Married, with no children

Paul希望透过长期储蓄规划，为退休作好准备，同时配合日后往外地发展事业的需要：

- 灵活转换保单货币，配合未来外地生活
- 于65岁前累积约4,000,000美元作退休储备

Paul决定投保忠意**寰意多元货币保险计划**，选择美元为保单货币，并缴付整付保费1,000,000美元。

Paul wants a long-term savings plan that can support his retirement goal while keeping pace with possible career moves in the future:

- Adapt to future relocation needs through currency switching flexibility; and
- Build approximately USD 4,000,000 as a retirement reserve by age 65

Paul purchases Generali **LionGlobal Multi-Currency Insurance Plan**, selects US dollar as the Policy Currency and pays a single premium of US$1,000,000.

**保费缴付年期 Premium Payment Term** : **整付保费 Single Premium** | **整付保费 Single Premium** : **1,000,000 美元 USD**

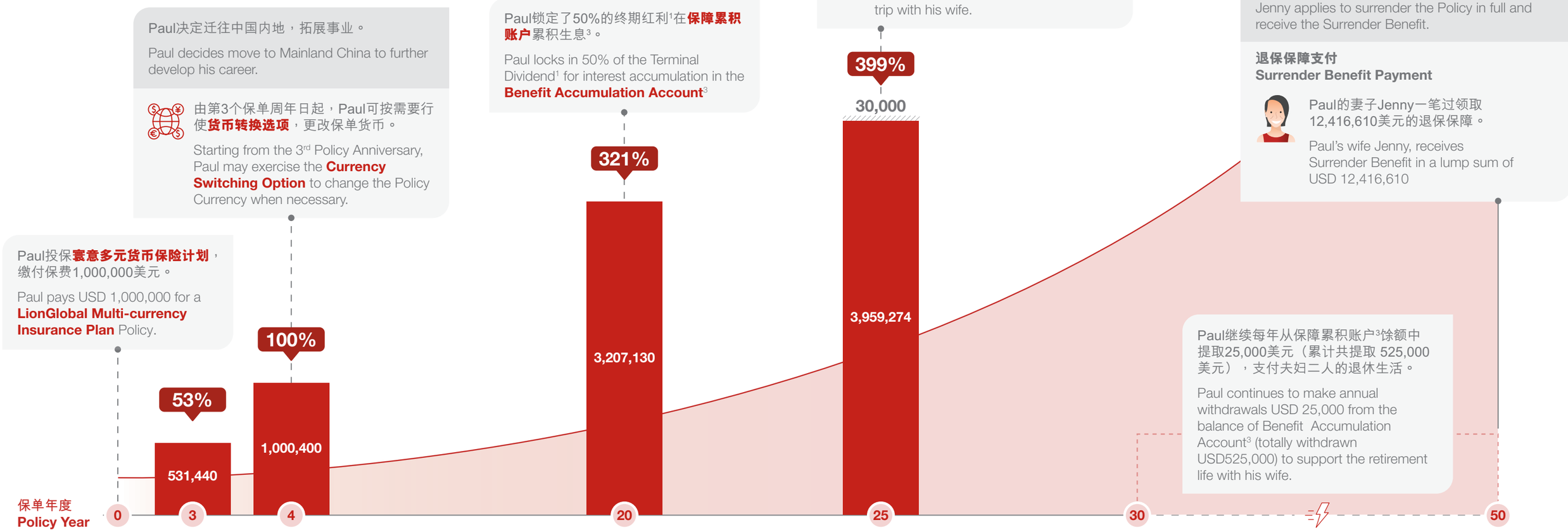
**累积提取金额及总现金价值占已缴保费总额[9]之百分比**
**Percentage of the Accumulated Withdrawal amount and Total Cash Value versus the Total Premiums Paid[9]**

**总现金价值（美元）**
**Total Cash Value (USD)**

包括 Consists of:

- 保证现金价值 + 终期红利 Guaranteed Cash Value + Terminal Dividend
- 保障累积账户馀额（如有）Balance of Benefit Accumulation Account (if any)

**累积提取金额（美元）**
**Accumulated withdrawal amount (USD)**




- 总现金价值等于保证现金价值、终期红利[1]（如有）及保障累积账户[3]馀额（如有）之总和。总现金价值为非保证。金额为相关保单年度终结时完全退保可支付的预期金额。当保单之现金价值被全部提取后，此保单将会终止。
- 于保单期内实际支付的总现金价值可每年不同，其金额由忠意全权酌情厘定，有可能受不同因素影响而高于或低于过往已公布的价值，及有可能低于或高于以上所示 。
- 就整付保费保单而言，由第3个保单周年日起，您可选择于每个保单周年日后30日内行使货币转换选项。此选项于每个保单年度只可行使一次。有关详情，请参阅本产品册子内的「计划概览」及「产品风险」。
- 由第15个保单周年日起，您可行使终期红利锁定选项[2]。有关详情，请参阅本产品册子内的「计划概览」及「产品风险」。
- 以上个案假设所有保费于到期时已被全数缴付及没有任何保单贷款。在保障期内行使终期红利锁定选项[2]及后备收款人选项[11]。保单持有人须于相关保单年度终结时作部分退保[5]，方可领取所示金额。当退保价值全数提取后，保单即告终止。
- 上述个案的金额已四舍五入至最接近的整数，上述例子实际应付金额可能因四舍五入而略有差异。
- 以上个案乃假设并只作举例说明之用。

- Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend[1] (if any) and balance of Benefit Accumulation Account[3] (if any). It is not guaranteed. The amounts are the projected amount to be payable upon full surrender at the end of the respective Policy Year. The Policy will be terminated when the cash values of the Policy have been withdrawn entirely.
- The actual Total Cash Value payable throughout the duration of the Policy may vary from year to year at Generali's sole discretion, which may be greater or less than the previously declared amounts based on a number of factors and may be less or more favourable than those illustrated.
- For a single premium policy, starting from the 3rd Policy Anniversary, you can choose to exercise the Currency Switching Option within 30 days after each of the Policy Anniversary. This Option can only be exercised once per Policy Year. For more details, please refer to "Plan Summary" and "Product Risks" in this brochure.
- Starting from the 15th Policy Anniversary onwards, you can choose to exercise the Terminal Dividend Lock-In Option[2]. For more details, please refer to "Plan Summary" and "Product Risks" in this brochure.
- The above case study assumes that all premiums are paid in full when due and there is no Policy Loan. Terminal Dividend Lock-In Option[2] and Contingent Recipient Option[11] are exercised during the benefit term. To receive the amounts illustrated, the Policyholder must exercise the Partial Surrender[5] for his Policy at the end of the respective Policy Year. This Policy will be terminated when the total surrender value has been withdrawn entirely.
- The amounts illustrated in the case study above are rounded to the nearest integer. The actual amount payable in the case study above may differ slightly due to rounding differences.
- The above case study is hypothetical and strictly for illustrative purposes only.

个案分享 2
**Case Study 2**

# 今日筹划教育，明日传承财富
**Support education goals today. Pass on legacy tomorrow.**

保单持有人：
Policyholder:



**Carman**
投保时30岁
Age 30 at Policy inception

受保人：
Insured:



**Louis**
0岁
Carman的儿子
Age 0
Carman's son

Carman希望透过灵活的财富规划，配合儿子不同人生阶段的需要，同时为长远传承作好准备：

- 为Louis累积20万美元教育基金
- 预留约1,300,000美元予Louis及下一代

Carman投保忠意**寰意多元货币保险计划**，选择美元为保单货币，保费缴付期为2年，每年缴付100,000美元。

Carman wants a flexible wealth planning solution that can support Louis (her son)'s major life milestones while preserving a long-term legacy plan :

- Build a USD200,000 education fund for Louis; and
- Preserve around USD1,300,000 as a legacy for Louis and his future generations

Carman purchases Generali **LionGlobal Multi-currency Insurance Plan** and selects USD as the Policy Currency . She decides to pay an annual premium of USD100,000 each year over a 2-year Premium Payment Term.

**保费缴付年期 Premium Payment Term** : **2 年 Years**

**年缴保费 Annual Premium** : **100,000 美元 USD**

**累积提取金额及总现金价值占已缴总保费[9]之百分比**
**Percentage of the Accumulated Withdrawal amount and Total Cash Value versus the Total Premiums Paid[9]**

**总现金价值（美元）**
**Total Cash Value (USD)**

包括 Consists of:

- 保证现金价值 + 终期红利
  Guaranteed Cash Value + Terminal Dividend
- 保障累积账户馀额（如有）
  Balance of Benefit Accumulation Account (if any)

**累积提取金额（美元）**
**Accumulated withdrawal amount (USD)**

## 第一代 1st generation

Carman定期提取款项，支付Louis的学费及海外生活开支。

Carman makes regular withdrawal to pay Louis' tuition fees and oversea living expenses.

连续4年透过定期部分退保[5]，每年提取50,000美元

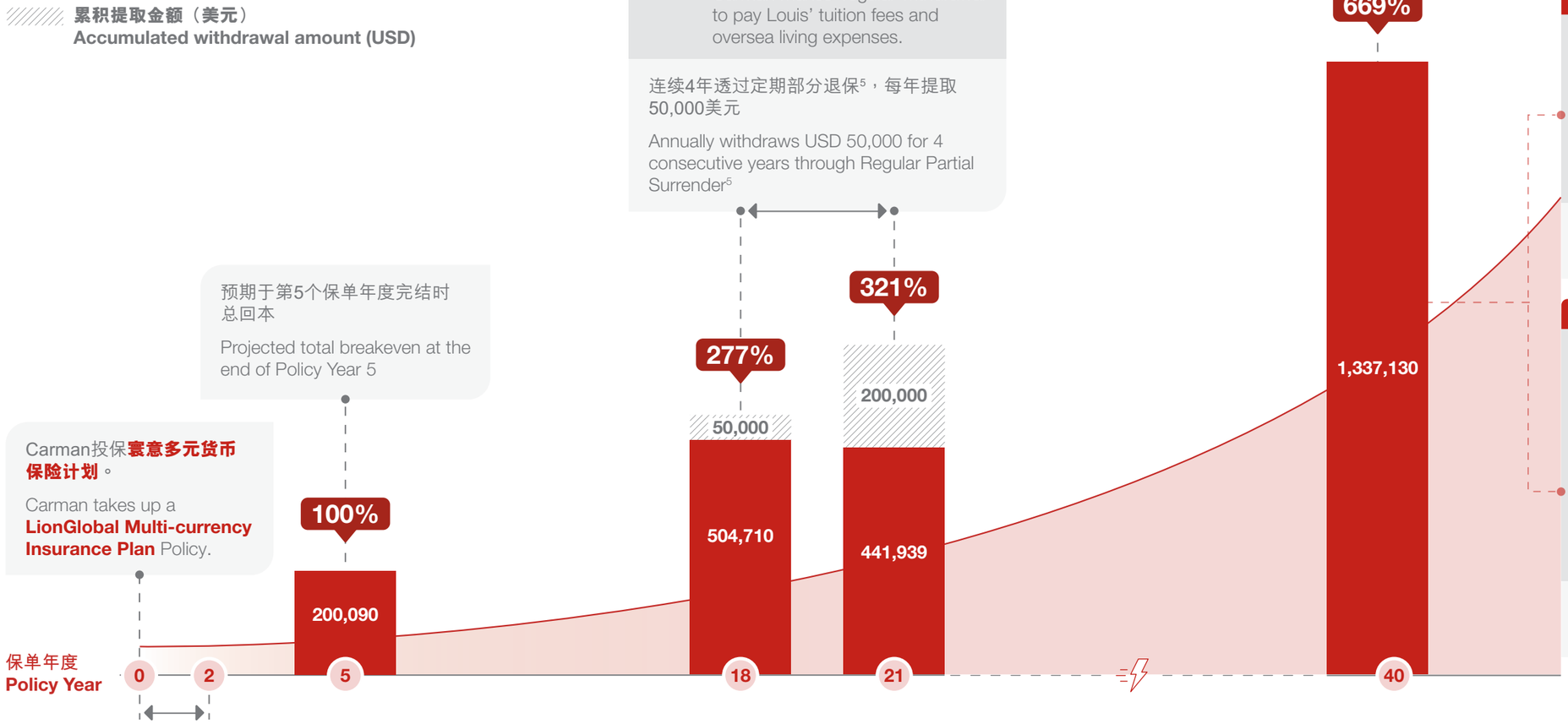
Annually withdraws USD 50,000 for 4 consecutive years through Regular Partial Surrender[5]

预期于第5个保单年度完结时总回本

Projected total breakeven at the end of Policy Year 5

Carman投保**寰意多元货币保险计划**。

Carman takes up a **LionGlobal Multi-currency Insurance Plan** Policy.




**已缴总保费[9]：200,000美元**
**Total Premiums Paid[9]: USD 200,000**

Carman将现有保单分拆为两份价值相等的保单：
- 50%分配予儿子Louis
- 50%分配予孙女Yuri

让挚爱有更充裕的财务资源，更灵活规划未来。

Carman splits her existing policy into two policies of equal value:
- 50% for her son, Louis
- 50% for her granddaughter, Yuri

providing her beloveds with more financial resources to plan for their future.

## 第二代 2nd generation

### 主要保单 Principal Policy



Carman的儿子Louis成为保单持有人，可按需要提取保单价值以支持事业发展 。

Carman'son Louis, become the Policyholder, he may withdraw the policy values to support his business development.

总现金价值：
Total Cash Value : **668,565 美元 USD**

## 第三代 3rd generation

### 保单分拆[14] Split Policy[14]



Louis的女儿Yuri（18岁）成为分拆保单的受保人及保单持有人。日后可按需要行使货币转换选项，更改保单货币。

Louis's daughter, Yuri (Age 18), become the Insured and Policyholder of the Split Policy. She can exercise the Currency Switching Option to change the Policy Currency when necessary as she wishes in the future.

总现金价值：
Total Cash Value : **668,565 美元 USD**

- 总现金价值等于保证现金价值、终期红利[1]（如有）及保障累积账户[3]馀额（如有）之总和。总现金价值为非保证。金额为相关保单年度终结时完全退保可支付的预期金额。当保单之现金价值被全部提取后，此保单将会终止。
- 于保单期内实际支付的总现金价值可每年不同，其金额由忠意全权酌情厘定， 有可能受不同因素影响而高于或低于过往已公布的价值，及有可能低于或高于以上所示 。
- 就2年保费缴付年期而言，由第3个保单周年日起，您可选择于每个保单周年日后30日内行使货币转换选项。此选项于每个保单年度只可行使一次。有关详情，请参阅本产品册子内的「计划概览」及「产品风险」。
- 以上个案假设所有保费于到期时已被全数缴付及没有任何保单贷款，并仅行使个案所述的现金提取、以及行使保单分拆选项[14]及传承权益。保单持有人须于相关保单年度终结时作部分退保，方可领取所示金额。当退保价值全数提取后，保单即告终止。
- 上述个案的金额已四舍五入至最接近的整数，上述例子实际应付金额可能因四舍五入而略有差异。
- 以上个案乃假设并只作举例说明之用。

- Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend[1] (if any) and balance of Benefit Accumulation Account[3] (if any). It is not guaranteed. The amounts are the projected amount to be payable upon full surrender at the end of the respective Policy Year. The Policy will be terminated when the cash values of the Policy have been withdrawn entirely.
- The actual Total Cash Value payable throughout the duration of the Policy may vary from year to year at Generali's sole discretion, which may be greater or less than the previously declared amounts based on a number of factors and may be less or more favourable than those illustrated.
- For a Premium Payment Term of 2 years, starting from the 3rd Policy Anniversary, you can choose to exercise the Currency Switching Option within 30 days after each of the Policy Anniversary. This Option can only be exercised once per Policy Year. For more details, please refer to "Plan Summary" and "Product Risks" in this brochure.
- The above case study assumes that all premiums are paid in full when due and there is no Policy Loan. Only the cash withdrawals, Policy Split Option[14] and Legacy Planning Option mentioned in the case study are exercised. To receive the amounts illustrated, the Policyholder must exercise the Partial Surrender for her Policy at the end of the respective Policy Year. This Policy will be terminated when the total surrender value has been withdrawn entirely.
- The amounts illustrated in the case study above are rounded to the nearest integer. The actual amount payable in the case studies above may differ slightly due to rounding differences
- The above case studies are hypothetical and strictly for illustrative purposes only.

**注：**

1. 终期红利于退保（不论完全或部分退保）、受保人身故或保单终止时应付。终期红利并非保证，及忠意可于任何时间更改终期红利。忠意将在每个保单周年日，于相关的保单周年通知书上通知您更新的终期红利金额（如有）。终期红利的实际金额于行使终期红利锁定选项或应付时按忠意之绝对酌情权而厘订。

2. 定期锁定选项之申请，须最少于下一个保单周年日前2个月以书面方式提交并获得忠意的批准。当该申请获得忠意批准后即生效，而首次锁定将于紧随获批准当日之保单周年日开始进行。于灵活锁定选项及定期锁定选项之锁定，总百分比不得超过60%。当行使终期红利锁定选项后，忠意将根据已锁定的终期红利，相应地以忠意决定的比率来调整任何将来终期红利的金额。申请获批准后，不得更改或取消。详情请参阅保单条款。

3. 受限于忠意批准及现行行政规则，您随时可以忠意指定的表格向忠意提交书面申请于保障累积账户进行提取款项。

4. 利率并非保证，并可能不时调整。忠意将按其绝对酌情权厘定利率。有关利率详情，请参阅相关建议书。

5. 保证现金价值、终期红利（如有），以及用以计算其相关保障的已缴总保费及总保费将会于部份退保后按比例减少。

   受限于忠意批准及当时行政规则，您可于第3个保单周年日起，行使定期部份退保。您可以忠意指定的表格向忠意提交书面申请定期部份退保，申请须于定期部份退保开始前2个月提交并获得忠意的批准。该申请于获得忠意批准当日生效，而首次部份退保于紧接批准日当日之保单周年日开始进行。受限于忠意当时行政规则之保单最低名义金额，当保证现金价值和终期红利的总和不足以支付指定之定期部份退保金额，定期部份退保将自动终止。

6. 延长宽限期选项只适用于保费缴付年期为2年或5年的保单。如欲申请延长宽限期选项，您可透过忠意指定的表格，于您指定之宽限期首日的不少于1个月前提交书面要求。当行使选项时，申请要求获批准当日或紧接其后之首次欠付保费须于延长宽限期之最后一日或之前缴付。于延长宽限期期间，保单仍然生效。然而，保费将会继续累积，任何于该180日到期及未缴付之保费必须于延长宽限期结束前缴清。请注意，如您已预缴保费而该金额足够支付到期保费，将不可行使本选项。当本保单已毋须缴付保费或当本选项已被行使时（以较早者为准），延长宽限期选项将自动终止。

7. 保费假期选项只适用于任何选择5年保费缴付年期之保单。保费假期须于保单周年日开始。如欲申请保费假期选项，您须以忠意指定的表格于保费假期开始前1个月向忠意提交书面要求。任何债项必须于保费假期生效前缴清。保费假期开始时，所有保单之附加保障（如有）将会被终止。保费假期选项将于以下情况发生时（以最早者为准）自动终止：(i)已获得2年之总保费假期年期；(ii)当本保单已毋须缴付保费时；或(iii)于受保人年龄达70岁之保单周年日。

   于保费假期结束时，本公司会延迟保单价值表及保费表。保单价值或会调整。本公司会于批准申请时发出批注以更新相关资料。

**Remarks:**

1. Terminal Dividend will be payable upon surrender, whether in full or partially, death of the Insured, or termination of the Policy. It is not guaranteed and may be altered at any time by Generali. Generali will update you the amount of Terminal Dividend (if any) on the respective anniversary statement at each Policy Anniversary. The actual amount of Terminal Dividend will only be determined at Generali's sole discretion when exercising Terminal Dividend Lock-in Option or when it is payable.

2. For Regular Lock-in Option, your written request has to be submitted and approved at least 2 months before the next Policy Anniversary. The Regular Lock-in Option will become effective upon Generali's approval. The first lock-in will take place on the Policy Anniversary immediately after the approval date. The maximum aggregated lock-in percentage for both Flexi Lock-in Option and Regular Lock-in Option is 60%. After exercising Terminal Dividend Lock-in Options, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by Generali based on the Terminal Dividend which have been locked-in. After the request is approved, no change or cancellation of the Option is allowed. Please refer to Policy Provisions for details.

3. Subject to Generali's approval and the prevailing administrative rules, you may apply for withdrawal from the Benefit Accumulation Account at any time by submitting a written request to Generali on Generali's prescribed form.

4. The interest rate is not guaranteed. The interest rate may change from time to time. Generali will determine the interest rate at its absolute discretion. You may refer to the illustration for the interest rate.

5. Guaranteed Cash Value, Terminal Dividend (if any), Total Premiums Paid and Total Premiums for calculation of relevant Benefits will be reduced proportionately upon Partial Surrender.

   Subject to Generali's approval and the prevailing administrative rules, you may exercise Regular Partial Surrender from the 3rd Policy Anniversary. You may apply for Regular Partial Surrender by submitting written request to Generali on Generali's prescribed form and get Generali's approval at least 2 months before the start of Regular Partial Surrender. Regular Partial Surrender will be effective upon Generali's approval and the first Partial Surrender will take place on the Policy Anniversary immediately after the approval date. Subject to the minimum Notional Amount of the Policy as per Generali's prevailing administrative rule, and if the sum of the Guaranteed Cash Value and Terminal Dividend is not enough to pay the requested Regular Partial Surrender amount, Regular Partial Surrender will cease automatically.

6. Extended Grace Period is only applicable to 2-year and 5-year Premium Payment Term. To apply for the Extended Grace Period Option, you are required to submit a written request to Generali in prescribed form at least 1 month before the start date of the specified Grace Period. Once exercised, the first premium due on or immediately after the approval date of the request shall be paid on or before the last day of the Extended Grace Period. During the Extended Grace Period, the Policy will remain effective. However, premium will continue to accrue and any due and unpaid premiums during that 180-day period are required to be settled by the end of the Extended Grace Period. Please note, if you have prepaid the premium and the amount is sufficient to settle the premium due, this Option will not be applicable. On the date when no more premium payment is required under the Policy or when this Option has been exercised, whichever is earlier, Extended Grace Period Option shall automatically terminate.

7. Premium Holiday Option is only applicable to Policy with Premium Payment Term of 5 years. The start date of the Premium Holiday must be on the Policy Anniversary. To apply for the Premium Holiday Option, you are 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. 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.

   At the end of premium holiday period, Generali will postpone the policy values schedule and premium schedule. The policy values may be adjusted. Generali will issue an endorsement to update the relevant information upon approval.

8. 意外身故保障将于以下情况发生时（以最早者为准）自动终止：(i) 第3个保单周年日；及(ii) 当应付意外身故保障时。

   如保单持有人持有1份或多于1份附有意外身故保障的保单，而该等保单的保单货币为美元以外的货币，所有保单的应付款项将按忠意当时全权酌情厘定的兑换率换算为美元，以计算该受保人的意外身故保障最高应付金额。

9. 已缴总保费是指所有在期满日前到期及按最新名义金额计算已向忠意缴付的保费，不包括额外保费（如有）及任何附加保障的保费。

   为免存疑，名义金额会因行使部份退保及/或保单分拆选项而改变。

10. 总保费是指所有在期满日前按最新名义金额计算已向及应向忠意缴付的保费，不包括任何额外保费及任何附加保障的保费。

    为免存疑，名义金额会因行使货币转换选项，部份退保及/或保单分拆选项而改变。

11. 当退保保障因行使后备收益人选项而应付时，保单将会自动终止。

12. 因精神上无行为能力而无能力处理和管理其财产及事务的人。诊断必须由精神科专科注册医生确定。若忠意认为需要，忠意保留权利要求受保人进行独立鉴定以查明诊断。

13. 您可由第1个保单周年日起行使更换受保人选项。申请及行使更换受保人选项必须符合忠意当时的行政规定及以下条件：
    - 新受保人必须于行使传承权益时仍然在世；
    - 新受保人必须与保单持有人有可保利益关系；及
    - 新受保人必须比现时受保人年轻或年龄不超过75岁。

    申请及行使保单延续选项必须符合忠意当时的行政规定及以下条件：
    - 于现时受保人身故前只可以有1位受益人；
    - 新受保人必须于行使传承权益时仍然在世；及
    - 新受保人必须比现时受保人年轻或年龄不超过75岁。

    若现时受保人及保单持有人为同一人，于现时受保人不幸身故时，新受保人将会同时成为新保单持有人。

    详情请参阅保单条款。

8. Accidental Death Benefit shall automatically terminate on the occurrence of the earliest of (i) the 3rd Policy Anniversary; and (ii) once the Accidental Death Benefit is payable.

   If the Policyholder holds 1 or more than 1 Policy with Accidental Death Benefit and such Policy(ies) is/are denominated in Policy Currency other than USD, the amount payable under all Policies will be converted into USD based on the prevailing exchange rate as determined by Generali at its sole discretion to calculate the maximum payable amount of the Accidental Death Benefit for the Insured.

9. Total Premiums Paid refers to all premiums due and paid to Generali based on the latest Notional Amount before the Expiry Date excluding substandard premiums (if any) and premiums of any supplementary benefits.

   For the avoidance of doubt, Notional Amount is subject to change from exercising Partial Surrender and/or Policy Split.

10. Total Premiums refer to all premiums paid and payable to Generali based on the latest Notional Amount before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.

    For the avoidance of doubt, Notional Amount is subject to change from exercising Currency Switching Option, Partial Surrender and/or Policy Split Option.

11. Once the Surrender Benefit becomes payable under Contingent Recipient Option, the Policy shall automatically terminate.

12. A person who is incapable, by reason of mental incapacity, of managing and administering their property and affairs. The diagnosis must be confirmed by a Registered Medical Practitioner who is a psychiatric specialist. Generali reserves the right to conduct an independent evaluation of the Insured whenever deemed necessary to ascertain the diagnosis.

13. You may exercise Change of Insured option starting from the 1st Policy Anniversary. The application and execution of Change of Insured option is subject to Generali's prevailing administrative rules and the following requirements:
    - The new Insured must be alive at the time of the Legacy Planning Option is exercised;
    - The new Insured must have an insurable interest with the Policyholder; and
    - The new Insured must be younger than the existing Insured or not over Age 75.

    The application and execution of Policy Continuation option is subject to Generali's prevailing administrative rules and the following requirements:
    - There is only one beneficiary before the death of the existing Insured;
    - The new Insured must be alive at the time of the Legacy Planning Option is exercised; and
    - The new Insured must be younger than the existing Insured or not over Age 75.

    If the existing Insured and the Policyholder is the same person, upon the death of the existing Insured, the new Insured will become the new Policyholder at the same time.

    Please refer to Policy Provisions for details.

14. 由第3个保单周年日起，或保费缴付年期完结后（以较后者为准），您可透过忠意指定的表格于保单周年日后30日内，向忠意提交书面要求行使保单分拆选项。忠意会根据阁下指定之分拆百分比分拆保单，然而主要保单、上一份保单及分拆保单之名义金额必须不少于忠意不时订定的最低要求。分拆保单时，忠意会根据分拆百分比，转移本保单之保单价值，包括保证现金价值、终期红利（如有）及保障累积账户馀额（如有），至分拆保单。数值调整的差额（如有）将归于忠意。所有上一张保单作出之选项不适用于分拆保单。所有分拆保单之保障、条款及细则将与本保单一样，另有诠明除外。分拆保单之保单日期将会与主要保单相同。分拆保单后，名义金额、保单价值及用作计算其相关保障的已缴总保费将会按总分拆百分比下调进行分拆保单。

    就受保人身故时分拆保单而言，自杀条文及不得异议条文内所指的时段将由分拆生效日起计算。为处理分拆保单申请，本保单必须没有任何债项及/或批核中之索偿。所有本保单的提取及锁定终期红利的要求均已被处理完成。您的申请受限于忠意批准及现行行政规则。当忠意批准有关保单分拆选项之申请后，您不可对要求作出更改或取消。详情请参阅保单条款。

15. 身故保障的预设支付方式为一笔过形式支付。您可以在受保人身故前申请转换支付方式，此选择乃受忠意当时的行政规定约束。 详情请参阅保单条款。

16. 总身故保障款项相等于身故保障、意外身故保障及任何本保单附加保障之身故保障之应付总额。

17. 第二保单持有人及保单托管选项不构成您保单合约利益的一部分。

18. 保费预存账户只适用于预缴保费的保单。若保费预存账户馀额超出馀下保费缴付年期所需的保费及徵费总额，预缴款项将不获接受。详情请参阅有关建议书及保单条款。

19. 名义金额将会用作计算基本计划的保费及其他相关保单价值。此金额并非等同此保单可支付的身故保障金额。

14. Starting from the 3rd Policy Anniversary or after the end of Premium Payment Term, whichever is later, you may exercise the Policy Split Option by submitting a written request on Generali's prescribed form within 30 days after the Policy Anniversary. Generali will split the Policy according to your specified split percentage. However, the Notional Amount of the Principal Policy, Preceding Policy and the Split Policy must not be less than the minimum requirements as determined by Generali from time to time. Upon the split, Generali will transfer the policy values of the Policy, which include Guaranteed Cash Value, Terminal Dividend (if any) and balance of the Benefit Accumulation Account (if any) to the Split Policy according to the split percentage. All rounding difference will accrue to Generali. All Options elected under the Preceding Policy will not be applicable to the Split Policy. All benefits, terms and conditions of the Split Policy will follow your Policy, unless stated otherwise. The Policy Date of the Split Policy will be the same as its Principal Policy. After policy split, the Notional Amount, policy values and Total Premiums Paid for calculating relevant benefits of your Policy will be reduced by the split percentage.

    For policy split upon the death of the Insured, the period of time described in the Suicide and Incontestability Clause shall be calculated from the Effective Date of Split. To process the policy split request, your Policy should have no indebtedness (if applicable) and/or no claim in progress and all requests for withdrawal and locking in Terminal Dividend under your Policy must have been completed. Your application is subject to Generali's approval and other prevailing administrative rules. After Generali approves your request for Policy Split Option, no change or cancellation of the request will be allowed. Please refer to Policy Provisions for details.

15. The default option for the Death Benefit Payment Option is Lump Sum Payment. You can apply to change this option before the death of the Insured, subject to Generali's prevailing administrative rules. Please refer to Policy Provisions for details.

16. Total Death Benefit Payment refers to an amount payable equivalent to the sum of Death Benefit, Accidental Death Benefit and any death benefit payment under supplementary benefit(s) attached to this Policy.

17. Contingent Policyholder and Policy Custodian Option do not form part of the contractual Benefit under your Policy.

18. Premium Deposit Fund is only applicable to Policy with premium prepayment. If the balance of the Premium Deposit Fund exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted. For details of the terms and conditions, please refer to relevant illustration and Policy Provisions.

19. The Notional Amount will be used to calculate the premiums, and relevant policy values of the Basic Plan. This amount does not represent the Death Benefit amount payable under the Policy.

## 产品风险：

**信贷风险**
您的保单利益须承受忠意的信贷风险，如果忠意无法按保单的承诺履行财务责任，您可能损失已缴保费及利益。

**行使货币转换选项的风险**
于行使保单货币转换选项后，您的保单价值组合（包括保证现金价值及终期红利（如有））可能会作出大幅度调整。保单的预期保单总价值（包括保证现金价值及终期红利（如有））亦可能较行使保单货币转换选项前的相应价值大幅度调整（不论增加或减少），相关的调整金额可能远低于已缴总保费。行使货币转换选项时可供选择的保单货币，须受适用法律及规例所规限，并由忠意全权酌情决定。转换后的计划可能与您现有保单的保险计划相同或不同，因此，转换后的计划的产品特点、保障、选项、保单条款、产品风险、限制、投资策略及目标资产组合均可能与现有保单有所不同。

当行使货币转换选项后，转换后的计划未必能提供保单货币转换选项。这表示您其后或无法再次更改转换后的计划的保单货币；视乎转换后的计划的产品特点，在最不利的情况下，货币转换可能只可行使一次。附加保障（如有）的保单货币须与基本计划的保单货币相同。如现有附加保障不适用于新保单货币，相关附加保障将于货币转换选项的申请获批准时终止。

## Product Risks:

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

**Risk from exercising the Currency Switching Option**
The mix of the policy values (including Guaranteed Cash Value and Terminal Dividend (if any)) of your Policy may be adjusted significantly after exercising the Currency Switching Option. The projected total policy values (including Guaranteed Cash Value and Terminal Dividend (if any)) of your Policy may also be adjusted significantly (either increase or decrease) from the corresponding values before exercising the Currency Switching Option. The adjustment may be considerably less than the total amount of premiums paid. The availability of Policy Currency at the time of exercising the Currency Switching Option will be subject to the applicable laws and regulations and determined in Generali's sole discretion. The Converted Plan may or may not be the same as the insurance plan as your existing Policy. Hence, the product features, benefits, options, policy terms, product risks, limitations, investment strategy and target asset mix of the Converted Plan may be different from those under your existing Policy.

The Currency Switching Option may not be available in the Converted Plan after exercising the Currency Switching Option, which means you may not be able to further change the Policy Currency of the Converted Plan and in a worst-case scenario, it may only be a one-time option depending on the Converted Plan's features. The Policy Currency of supplementary benefit(s) (if any) should be the same as the Policy Currency of the Basic Plan. If the existing supplementary benefit is not available in the new Policy Currency, the relevant supplementary benefit will be terminated when the application for exercising the Currency Switching Option is approved.

您不应仅因货币转换选项而购买本产品。当您行使货币转换选项时，请审慎评估现有计划与当时可供转换的最新计划（可能与**寰意多元货币保险计划**相同或不同）之间的差异，并考虑该最新计划是否符合您的需要。

**投资风险**
本计划可能将部分资产投资于增长型资产，而此类资产所承受的市场波动一般较债券及其他固定收益工具为高。本计划的目标资产配置载于本产品小册子，并可能影响本计划的终期红利表现。本计划的储蓄部分涉及投资风险及潜在亏损。如提早退保，退保价值可能远低于已缴总保费。

**非保证利益风险**
本产品小册子所示的总内部回报率及预期回本年期均属非保证，并根据忠意按现时假设投资回报厘定的红利水平计算。实际总内部回报率及预期回本年期可能因多项因素而有所不同，包括但不限于过往投资回报、投资前景、外币汇率、索偿、退保，以及行使货币转换选项及终期红利锁定选项的时间及次数。因此，实际总内部回报率可能低于所示水平，而实际回本年期亦可能较所示年度为迟。

内部回报率及回本年期亦可能因**寰意多元货币保险计划**所选的保费缴付年期、保单货币及计划选项而有所不同。有关不同计划选项适用的内部回报率及回本年期详情，请参阅相关利益说明文件。个别保单货币或计划选项下的总内部回报率，并不代表忠意日后推出的计划的未来表现。

**通胀风险**
于决定名义金额及检视建议书内的金额时，请考虑因通胀而引致未来生活成本上涨的风险。当实际的通胀比预计高的时候，即使忠意已经完成所有合约义务，您的实质收益可能会较预期少。

**汇率及货币风险**
本计划提供外币保单。任何涉及保单货币与其他货币兑换的交易均须承受汇率风险，并可能受相关时间适用的政策、监管要求及/或限制规限。

所有缴付之保费及支付之保障均以保单货币作单位。在忠意当时的行政规定许可下，您可申请与保单货币不同的货币及以本地货币作为缴付单位。缴付之保费及支付之保障金额将会以忠意当时兑换率兑换为缴付货币，该兑换率是根据相关银行的兑换率并由忠意全权厘定。

汇率会不时波动。如缴付保费的货币与保单货币不同，往后缴付的保费（如有）可能会因汇率之波动而比缴付的首次保费金额为高。此外，如收取保障款项的货币与保单货币不同，您可能因汇率之波动而损失部分利益。

当您行使货币转换选项及决定缴付保费和收取保障款项的货币时，应审慎考虑潜在的货币及汇率风险。

**退保风险**
于保障年期内，您可以提交书面申请向忠意申请退保保单。然而，提早退保后取回的利益（如有）可能会大幅度少于已缴总保费。

You shall not purchase this product solely for the Currency Switching Option. Please carefully evaluate the difference between the current plan and the latest plan (may or may not the same as **LionGlobal Multi-currency Insurance Plan**) available for exchange when you exercise the Currency Switching Option and consider whether the latest plan suits your needs.

**Investment Risk**
The Plan may invest a portion of its assets in growth assets, which are generally subject to greater market volatility than bonds and other fixed income instruments. The target asset allocation of the Plan is set out in this product brochure and may affect the Terminal Dividend performance of the Plan. The savings component of the Plan is subject to investment risks and potential losses. In the event of early policy surrender, the surrender value may be significantly lower than the Total Premiums Paid.

**Non Guaranteed Benefit Risk**
The total Internal Rate of Return ("IRR") and projected breakeven year illustrated in this brochure are non-guaranteed and are based on Generali's dividend scales determined under the current assumed investment returns. The actual total IRR and projected breakeven year may vary depending on a number of factors, including but not limited to historial investment returns, investment outlook, foreign exchange rates, claims, policy surrenders, and the timing and frequency of exercising the Currency Switching Option and Terminal Dividend Lock-In Option. As a result, the actual total IRR may be lower, and the actual breakeven year may be later, than those illustrated.

The IRR and breakeven year may also vary depending on the Premium Payment Term, Policy Currency and plan options selected under **LionGlobal Multi-currency Insurance Plan**. For details of the IRR and breakeven year applicable to different plan options, please refer to the relevant benefit illustrations. The total IRR under a particular Policy Currency or plan option is not indicative of the future performance of future plans offered by Generali.

**Inflation Risk**
When you decide the Notional Amount and 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 of the contractual obligations.

**Exchange Rate and Currency Risk**
The Plan is available in foreign currencies. Any transactions involving conversion between Policy Currency and another currency would be exposed to exchange rate risk and may be subject to the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

All premium payments and benefit payouts will be at the Policy currency. Subject to Generali's prevailing administrative rules, you may request a payment currency different from the Policy Currency and Generali will only pay in Policy Currency or local currency. The premium amount payable or the benefit payout amount will be converted to payment currency at the prevailing exchange rate determined by Generali at its sole discretion based on the relevant banks' 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. In addition, you may suffer a loss of your benefit values as a result of exchange rate fluctuations if the benefit payment currency is different from the Policy Currency.

You should consider the potential currency and exchange rate risks carefully when you exercise the Currency Switching Option and decide the payment currency for your premium and benefits.

**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.

**保费延误或漏缴^**

若您于保费缴付年期内停止缴付保费，并且没有通知忠意选择全面退保保单，而当时之保证现金价值及于保障累积账户内的馀额（如有）最少相等于逾期未付之保费加上任何债项（如有），忠意会以带息的自动贷款形式垫支该逾期未付之保费，否则保单会于30天宽限期完结时失效而导 致您或须承受显著的损失。

^不适用于整付保费保单。

**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 and the balance of the Benefit Accumulation Account (if any) is at least equal to the sum of the premium in default and the Indebtedness (if any), otherwise the Policy will lapse upon the end of the 30-day Grace Period and you may suffer a significant loss.

^Not applicable to single premium policy.

## 重要事项：

**冷静期**

您有权以书面通知要求忠意取消保单，并获退还所有已缴保费及保费徵费（但不附带任何利息）。为行使这项权利，该取消保单的通知必须由您签署，并连同保单（如适用）由忠意在香港太古城英皇道1111号21楼于冷静期内直接收到。如果您曾经因索偿而获得赔偿，则不会获发还保费与保费徵费。冷静期为紧接保单或冷静期通知书交付予您或您的指定代表之日起计的21个历日的期间（以较早者为准）。为免生疑问，交付人寿保险保单或冷静期通知书当天并不包括在计算21个历日的期间内。然而，若第21个历日当天并非工作天，则冷静期将包括随后的工作天的一天在内。冷静期通知书是由忠意在交付保单时致予您或您的指定代表的一份通知书，以就冷静期一事通知您。

**宽限期**

自缴付首期保费后，每次的随后保费缴款的到期日起计有30天宽限期，在此期间本保单仍然生效。

**自杀**

受保人由本保单的(i) 签发日或(ii) 任何保单复效生效日（以较后者为准）起计1年内自杀，无论自杀时神智清醒与否，忠意的责任只限于退还扣除任何已缴/应缴保障及扣除任何债项后的已缴之保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴之保费。倘若保单有新受保人，而新受保人在延续生效日(如适用),更改生效日(如适用)或分拆生效日(适用于因受保人身故而行使的保单分拆选项)起计1年内自杀身故，无论自杀时神智清醒与否，忠意只限于支付于新受保人身故当日扣除任何债项后的(i)保证现金价值加上终期红利（如有）之总额或(ii)已缴之保费(以较高者为准），加保障累积账户馀额（如有）。

## 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 (if applicable), received directly by Generali at 21/F, 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 period of 21-calendar-days. However, if the last day of the period of 21-calendar-days 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. If there is a new Insured of the Policy and the new Insured commits suicide, whilst sane or insane, within 1 year from the Effective Date of Continuation (if applicable), Effective Date of Change (if applicable), or Effective Date of Split (applicable to Policy Split Option exercised due to death of the Insured), the liability of Generali shall be limited to pay (i) the total amount of Guaranteed Cash Value plus Terminal Dividend (if any) or (ii) premiums paid, as at the date of death of the new Insured, whichever is higher, plus the balance of Benefit Accumulation Account (if any) less any Indebtedness.

**主要不保事项**

**意外身故保障**

(i). 在不论神智是否清醒的情况下自杀、企图自杀或自我损伤；
(ii). 参与危险性运动（包括但不限于必须使用绳子或向导的爬山活动、地底岩洞探险、跳伞、潜水或其他水下活动、冬季运动、越野赛跑、打马球或任何运用足部以外的竞赛），在申请书已声明并获忠意批核者除外；
(iii). 意外或非意外地服食或吸食任何毒品、药物、镇静剂或毒药，但由注册医生处方者除外；
(iv). 意外或非意外地吸入任何气体或烟气，但因工作关系遭遇危险 ，引起意外而吸入则除外；
(v). 神经失常或患有精神虚弱或精神病；
(vi). 触犯或企图触犯刑事罪行；
(vii). 宣告或非宣告的战争、革命或任何类似战争行动；于宣告或非宣告的战争时的军事或海事服务或于战争行动或恢复社会秩序时执行任务；或
(viii). 进入、离开、驾驶、乘坐或以任何方式身处于空中交通工具，惟以乘客身份购票乘坐有固定的航班及固定飞行路线的商营客机除外。

**Key Exclusions**

**Accidental Death Benefit**

(i). Suicide, trying to commit suicide or self-inflicted injury while sane or insane;
(ii). Engaging in a 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 and approved by Generali;
(iii). Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
(iv). Inhaling any gas or fumes, accidentally or otherwise, except as a result of an accident arising from a hazard incidental to the Insured's occupation;
(v). Insanity or mental infirmity or mental disease;
(vi). Committing or trying to commit a criminal offence;
(vii). War, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
(viii). Entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

### 保单终止

当发生下列任何一项情况（以最早者为准），保单将会自动终止：

- 受保人身故（除非保单延续/预先申请于受保人身故时分拆保单之要求已行使）；
- 保单的期满日；
- 本保单被取消或完全退保；
- 若于宽限期、延长宽限期后仍未缴交逾期未付保费^，除非该保费已由批出之自动保费贷款支付；或
- 当债项等如或多于保证现金价值及保障累积账户馀额（如有）的总和时。

^不适用于整付保费保单。

### Termination Conditions

The Policy shall automatically terminate on the occurrence of the earliest of the following events:

- Once the Insured dies (except Policy Continuation / a pre-requested split of the Policy upon the death of the Insured is exercised);
- On the Expiry Date of the Policy;
- Once this Policy is cancelled or fully surrendered;
- The premium due remains unpaid at the end of the Grace Period and Extended Grace Period^, 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 and balance of Benefit Accumulation Account (if any).

^Not applicable to single premium policy.

### 红利理念：

终期红利为非保证。忠意会根据相关产品组别的实际经验，将对红利率每年最少作出检讨及调整一次，当中包括但不限于过往投资回报、投资展望、外汇汇率、理赔经验、保单退保，以及行使保单货币转换选项及终期红利锁定选项的时间安排及次数。忠意可不时更改终期红利。实际的终期红利可能较产品资料内所示的价值为高或低。

于厘定红利率时，忠意会考虑对红利作出缓和调整，为保单持有人提供较稳定的红利派发。

终期红利主要受相关投资的表现所影响，因此该金额或会不时波动，可较其公布的红利可能会上调或下调。终期红利的实际金额仅于其应予支 付时方会厘定。忠意亦可随时更改终期红利。

调拨至保障累积账户的终期红利可以积存生息。利息率并非保证。忠意会因应市场情况及投资表现而不时厘定相关利息率。

有关过往红利资料，请浏览：
https://www.generali.com.hk/ZH_CN/claims_and_support/reference/generali_life。

### Dividend Philosophy:

The Terminal Dividend is non-guaranteed. The scale of the Terminal Dividend is reviewed at least annually and determined based on Generali's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, foreign exchange rates, claim, policy surrender, and the timing and frequency of exercising the Currency Switching Option and Terminal Dividend Lock-In Option. Generali may change the Terminal Dividend from time to time. The actual Terminal Dividend may be higher or lower than the values illustrated in any product information provided.

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

The Terminal Dividend is mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. The actual amount of the Terminal Dividend will only be determined when it becomes payable. The Terminal Dividend may also be altered at any time by Generali.

The Terminal Dividend allocated to the Benefit Accumulation Account will 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.

### 投资策略：

忠意会于此产品的风险与回报之间取得平衡，并为保单持有人提供长远的价值。

以下为本产品现时之长期目标资产分配：

| 资产类别 | 目标资产分配 (%) |
|---|---|
| 固定收入资产 | 20% - 100% |
| 非固定收入资产 | 0% - 80% |

实际组合或会因应市场情况而超出该等范围。

固定收入资产主要包括政府债券及投资级别的企业债券。此外，投资组合也可能投资于私募信贷及其他固定收益工具。

非固定收入资产包括但不限于上市股票、私募股权、互惠基金及直接/间接的商业/住宅物业投资，并投资于全球市场。投资策略亦可能会利用衍生工具主要用作对冲。

在考虑投资市场情况后，将不时透过资产买卖来重整组合以维持资产比例。忠意保留绝对决定权更改投资策略，若投资策略有任何重大变更，忠意将会作出通知。

股票的波动和利息率的变动可影响本计划的非保证保障及回报。本计划的非保证保障及回报同时亦受债券发行商（本计划投资的债券）的信用风险影响。若有投资于保单货币以外的其他货币的投资产品，您可能须承受汇率风险，而该风险会因汇率波动而有所变化。相关股票类证券的计价货币与保单货币之间的汇率变动，可能影响您的保单价值。

### Investment Strategy:

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

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

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

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 and fluctuate if there are investments in the currencies other than the Policy currency. Changes in foreign exchange rates between the currencies of the underlying equity-type securities and the Policy Currency may impact your policy value.

忠意的一般投资策略是尽量减少债券及其他固定收益投资的货币错配。为达致此目标，忠意一般致力使该等投资的货币与相关保单货币保持一致。如固定收益证券以保单货币以外的货币计价，忠意可能采用货币对冲，以协助降低外汇风险。

视乎市场状况、可供投资的资产及当时的投资机会，部分资产可能投资于与相关保单计价货币不同的货币。在此情况下，忠意可于其认为适当时采用货币对冲策略，以减低外汇风险，惟忠意并无义务必须采取有关对冲措施。

投资组合的资产目前主要投资于以美元计价的投资项目。增长型资产可投资于相关保单计价货币以外的其他货币。投资货币的选择及任何相关对冲安排，将由忠意根据其投资理念、投资目标、风险管理考量及适用的投资授权厘定。

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Generali 's general investment approach is to minimise currency mismatches in respect of bonds and other fixed income investments. To achieve this objective, Generali generally seeks to align the currency exposure of such investments with the currency denomination of the underlying policy. If the fixed income securities are denominated in a currency different from the Policy Currency, currency hedging may be used to help reduce foreign exchange risk.

Subject to market conditions, investment availability, and prevailing investment opportunities, certain assets may be invested in currencies different from that of the underlying policy. In such circumstances, Generali may, but is not obliged to, employ currency hedging techniques to mitigate foreign exchange risk where deemed appropriate.

The assets of the portfolio are currently predominantly invested in U.S. dollar-denominated investments. Growth-oriented assets may be invested in currencies other than the currency of the underlying policy. The selection of investment currencies and any associated hedging arrangements shall be determined by Generali in accordance with its investment philosophy, investment objectives, risk management considerations, and applicable investment mandate.

Generali Life (Hong Kong) Limited is solely responsible for all content, approvals, coverage and benefit payment of the Plan. Generali reserves the right to accept or reject any application.

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**LionGlobal Multi-currency Insurance Plan** is designed for individuals who look for long-term savings; it is not suitable for people who look for short-term gains.

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