启航创富（卓越版）
LionAchiever Elite

领航创富 世代传承
Navigate to Wealth,
A Legacy for Generations

储蓄及人寿计划
Savings and Life Plan

GENERALI

关于我们 ABOUT US

香港忠意保险

忠意保险有限公司于1981年在香港注册为认可的保险公司，并于2016年透过忠意人寿（香港）有限公司将业务拓展至人寿保险领域。我们结合本地丰富经验及忠意集团的环球智慧，持续研发独特创新的人寿保险、一般保险、专业保险及雇员福利保险，满足客户的不同需求。

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.

忠意集团

创于1831年，忠意集团是全球最大的保险及资产管理企业之一，业务遍布全球超过50个国家。于2024年，集团的保费总收入超过952亿欧元。忠意集团拥有约87,000位员工，为7,100万位客户提供优质专业服务。集团在欧洲市场占有领先地位，业务更扩展至亚洲及拉丁美洲等地。透过提供创新及个人化的方案、优越的客户体验及全球数码化分销网络服务，致力成为客户的终身伙伴。集团亦已将可持续发展的理念全面融入业务策略，旨在为持份者创造价值，同时建立更公平、更高适应力的社会。

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.

忠意集团 — 全球领先的保险公司

香港忠意保险的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 财务实力评级

A+ (截至2024年12月)

A.M. Best
Financial Strength Rating

A+ (as of Dec 2024)

Fitch财务实力评级

AA- (截至2025年9月)

Fitch
Financial Strength Rating

AA- (as of Sep 2025)

Moody's 财务实力评级

A3 (截至2024年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2024)

2024年保费收入达

952亿 欧元

(截至2024年12月)

95.2 billion Euro

in premiums in year 2024
(as of Dec 2024)

全球50多个国家，拥有约

87,000名员工

(截至2024年12月)

Around

87,000 employees

in more than 50 countries
(as of Dec 2024)

在《财富》杂志世界
500强中位居

224位

(截至2025年9月)

Ranked

224th

in Fortune Global 500 Companies
(as of Sep 2025)

管理资产规模达

8,630亿 欧元

(截至2024年12月)

863 billion Euro

of assets under management
(as of Dec 2024)

我们都在为实践我们的梦想和抱负而绸缪。**启航创富（卓越版）**（「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，为您提供高预期回报及助您建立财务基础，以达成您的目标。

本计划提供灵活的财富管理和全面的遗产策划方案，为您的家人提供完善保障，建立丰厚财富，并得以妥善传承。本计划储蓄与保障兼备，让您在每个阶段安心实现目标。

We are all paving the way to achieve our dreams and aspirations. **LionAchiever Elite** ("the Plan"), a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"), supports you in building a financial foundation with high potential returns to reach your goal.

The Plan offers flexible wealth management and a comprehensive legacy solution to maximise the protection for your loved ones, build greater wealth, and secure legacies beyond your lifetime. With a blend of savings and protection, you can achieve your goals with peace of mind at every stage of your journey.

计划特点 Plan Highlights

提供高潜在回报助您达成财务目标
Achieve your financial goals with high potential returns

轻松管理财富
Manage your wealth at your fingertips

备有灵活提取选项切合您的财务需要
Meet your financial needs through flexible withdrawal options

多种选项助您应对意料之外的财务突变及状况
Various options to assist you in face of unexpected financial changes and events

为下一代奠定全面的财富传承方案
All-in-one legacy solution for future generations

提供高潜在回报助您达成财务目标
Achieve your financial goals with high potential returns

无论是想享受一个梦想中的假期、拥有舒适的退休生活，抑或为后代准备教育基金，本计划都是您称心的选择，助您实现财富增长、达成财务目标。

本计划提供保证现金价值及非保证终期红利[1]助您财富增值。在本计划的帮助下，您的财务目标触手可及。

保证现金价值
本计划的保证现金价值按年增长，让您的财富稳步增值。

终期红利[1]
最早由第2个保单周年日开始，本计划会提供非保证终期红利[1]，让您赚取潜在回报。忠意将于保单退保（全部或部份退保）或保单终止（如受保人身故、保单失效或保单到期）时支付终期红利[1]。

Whether you envision basking in your dream vacation, securing a comfortable retirement, or building education fund for future generations, the Plan is your unparalleled solution for achieving your financial goals.

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]
Starting from the 2nd Policy Anniversary at the earliest, the Plan provides a non-guaranteed Terminal Dividend[1] that allows you to earn potential returns. Generali will pay the Terminal Dividend[1] upon Policy surrender (full or partial), or termination (e.g. death of the Insured, Policy lapse or expiration).

轻松管理财富
Manage your wealth at your fingertips

您可以透过本计划所提供的终期红利锁定选项[2]及保障累积账户以获取潜在收益，让您的财富稳定成长，无惧市场变化。

终期红利锁定选项[2]
由第15个保单周年日起，您可锁定一部份的终期红利[1]，并将该笔款项存入保障累积账户。最高总锁定的百分比为60%。

保障累积账户
您亦可调拨已锁定的非保证终期红利[1]及/或部份退保[3]金额至此账户，以赚取非保证利息[4]，或随时提取金额[5]，以增加流动性。

The market can be volatile and impact your wealth. Therefore, the Plan provides you solution to realise the potential gain and grow your wealth more steadily through the Terminal Dividend Lock-in Options[2] and Benefit Accumulation Account.

Terminal Dividend Lock-in Option[2]
Starting from the 15th Policy Anniversary, you may lock in a portion of Terminal Dividend[1] and allocate the sum into the Benefit Accumulation Account. The maximum aggregate lock-in percentage is 60%.

Benefit Accumulation Account
You may allocate the locked-in Terminal Dividend[1] and/or partial surrender[3] amount to this account. You may leave the sum with us to earn non-guaranteed interest[4] or withdraw it at any time[5] for added liquidity.

备有灵活提取选项切合您的财务需要
Meet your financial needs through flexible withdrawal options

本计划旨在助您轻松获取财富及达成财务目标。您亦可选择透过每年自动或自行部份退保[3]，提取现金价值，以满足您的需要。

您亦可在不影响其他的保单价值下，随时灵活地从保障累积账户提取现金价值[5]。

The Plan is designed to help you access your wealth and reach your financial goals easily. You may withdraw the cash value at any time upon request or through automatic partial surrender[3] on annual interval to accommodate your specific needs.

You may also flexibly withdraw the cash value from the Benefit Accumulation Account whenever you need[5] without affecting other policy values.

多种选项助您应对意料之外的财务突变及状况
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状况，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。

保费假期选项[7]
由第2个保单周年日起及受保人75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。

后备收益人选项[8]
您可指定一位后备收益人。若您不幸遇上任何事故，而受保人被诊断为精神上无行为能力之人士[9]，无能力处理和管理其财产及事务，后备收益人可申请收取此选项申请获批准当日之退保保障。

身故保障及意外身故保障[10]
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[11]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[10]。意外身故保障[10]相等于：

- 200%总保费[12]；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[12]。

自选附加保障
本计划更提供不同的自选附加保障，令您的保障范围更加全面。

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.

Premium Holiday Option[7]
Starting from the 2nd Policy Anniversary and before Age 75 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.

Contingent Recipient Option[8]
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[9], in which he/she can no longer manage and administer property and affairs, the Contingent Recipient may apply to surrender the Policy in full and receive the Surrender Benefit as at the date of approval of the application.

Death Benefit and Accidental Death Benefit[10]
Upon the unfortunate death of the Insured during the benefit term, Generali will pay a Death Benefit equivalent to:

i) The higher of (a) 100% of Total Premiums Paid[11]; and (b) Guaranteed Cash Value and Terminal Dividend[1] +
ii) Balance of Benefit Accumulation Account (if any) -
iii) Indebtedness (if any)

In the event of unfortunate death of the Insured due to an Accident within the first 3 Policy Years, Generali will pay the Death Benefit together with Accidental Death Benefit[10]. The Accidental Death Benefit[10] is equivalent to:

- 200% of the Total Premiums[12]; or
- 400% of the Total Premiums[12] in case such Accident belongs to one of the designated events listed in the Plan Summary section.

Optional Supplementary Benefits
The Plan offers optional supplementary benefits. You can always choose to enhance your protection by adding more comprehensive coverage.

为下一代奠定全面的财富传承方案
All-in-one legacy solution for future generations

您可透过本计划提供的全面且灵活的传承方案，策划留给后代的遗产，让财富得以按您的意愿世代传承。

The Plan provides 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
Policyholder assigns the legacy, effective **immediately**

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
Policyholder **pre-arranges** the legacy for future unfortunate 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

*若受保人身故，您可为每位受益人预先选择不同的传承安排 (保单延续[13]除外)。
*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[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累积及保障年期将会调整到直至新受保人138岁。

Pass your wealth and let your legacy inherit through continuing the Policy

Legacy Planning Options[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 the Option[13] is exercised, the policy values will continue to grow over time 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个保单周年日或保费缴付年期完结起（以较后者为准），您可把您的保单分拆成多份**启航创富（卓越版）**保单，让您的保单之部份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**
  当分拆保单后，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相关变更。
- **受保人身故时自动分拆保单**
  分拆保单后，受益人将成为其相关保单的新受保人，而保障年期将调整至新受保人138岁为止。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。

透过此灵活性的选项，您可为后代奠定稳健的财富传承基石。

Policy Split Option[14]

Starting from the 3rd Policy Anniversary or the end of the Premium Payment Term, whichever is later, you may split your Policy into multiple policies of **LionAchiever Elite** 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 under the Split Policy will be the same as its Preceding Policy. However, you may apply to make 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 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.

With this flexibility, you can build a solid financial foundation for your future generations and transfer your wealth with ease.

受保人在世时即时分拆保单
Split the Policy immediately when the Insured is alive

主要保单*
Principal Policy*

A^

保单持有人及受保人:
Policyholder and Insured:

Tom

受益人:
Beneficiary:

David
儿子 18岁
Son Age 18

Kitty
女儿 19岁
Daughter Age 19

Tom仍然在世时
Tom is still alive

将保单分拆30%，并变更其妻子Winnie为受保人与保单持有人，以进行财富转移。
Split 30% of the Policy and change the Insured and Policyholder to his wife Winnie for wealth transferal.

分拆保单#
Split Policy#

B

受保人及保单持有人:
Insured and Policyholder:

Winnie
妻子 Wife

为受保人将来身故时预先安排分拆保单
Pre-request to split the Policy upon the death of Insured

Tom预先安排在他身故后自动分拆保单
Tom pre-arranges the automatic policy split upon his death

将保单分拆并平等分配给他的儿子及女儿。
Split the Policy automatically equally to his son and daughter.

主要保单*
Principal Policy*

A

受保人及保单持有人:
Insured and Policyholder:

David
儿子 Son

分拆保单#
Split Policy#

C

受保人及保单持有人:
Insured and Policyholder:

Kitty
女儿 Daughter

David及Kitty成为指定保单的受保人及保单持有人。
David and Kitty become the Insured and Policyholder of their designated Policy.

^保单B,C之上一张保单。
上一张保单是指由该保单被分拆下来之保单。
*主要保单是指首份被分拆之保单。
#分拆保单是指由上一张保单分拆下来之保单。

^Preceding Policy of Policy B and Policy C.
Preceding Policy is the Policy from which the Split Policy is being split.
*Principal Policy is the first Policy being split.
#Split Policy is the Policy which is split from a Preceding Policy.

多项身故保障支付方式，为逆境做好准备

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以支付总身故保障款项[16]。您可以灵活为每位受益人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：
- 即时支付；或
- 延后支付^

任何累积于保单的总身故保障款项将会享有非保证利息[17]，使您的财富得以持续增长。

^您可以选择延后支付总身故保障款项，并指定延后支付的年期或受益人收取支付时的年龄。详情请参阅计划概览下的身故保障部份。

Prepare for the worst with a range of 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 their individual needs.

Lump sum payment

Monthly instalment payment

Partial payment:
a combination of lump sum payment and monthly instalment payment, 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 will be paid to the relevant beneficiary:
- Immediate payment; or
- Deferred payment^

Any Total Death Benefit Payment left with us will be accumulated with non-guaranteed interest[17] allowing your legacy to grow continuously.

^ You may choose to defer the payout of Total Death Benefit Payment by designating the deferred years or by designating the age of beneficiary for receiving the benefit. For details, please refer to the section of Death Benefit under Plan Summary.

轻松转移保单 延续您的财富规划

人生旅程充满不确定性。忠意为您提供第二保单持有人服务及保单托管选项，以确保在意外发生时能有效地管理保单。

第二保单持有人

您可以选择指定人士作为第二保单持有人，以便为可能发生的不幸事故做好准备。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[9]时，第二保单持有人将成为保单的新保单持有人。

保单托管选项

您可透过预先指定临时保单持有人的方式，在去世后将保单在指定年龄转移给保单继任人。在您去世后，指定的临时保单持有人会暂时管理该保单，直到保单继任人在指定年龄接管保单的所有权。在此期间，临时保单持有人可以随时提取现金价值，而每个保单年度的提取将受限于保单持有人指定的最高百分比。

详情请参阅**忠意全面财富规划方案**单张。

Continue your legacy planning with effortless Policy transferal

Life is full of uncertainty. Generali offers the Contingent Policyholder service and Policy Custodian Option to ensure the Policy is managed effectively in case of mishaps.

Contingent Policyholder

You may designate a person as the Contingent Policyholder to prepare for the unfortunate event that may happen on you. The Contingent Policyholder will become the new Policyholder of the Policy upon the death of the existing Policyholder or when the Policyholder become a Mentally Incapacitated Person[9].

Policy Custodian Option

You may want to arrange to transfer the Policy to your successor at the age you specify when you pass away 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, the Interim policyholder is allowed to withdraw the cash values at any time, the withdrawals in each Policy Year are subject to the maximum percentage designated by the Policyholder.

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

计划概览 Plan Summary

<table>
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Plan Type</td><td>基本计划
Basic Plan</td></tr>
<tr><td>保障年期
Benefit Term</td><td>至138岁
To Age 138</td></tr>
<tr><td>保费缴付年期 /
签发年龄
Premium Payment Term /
Issue Age</td><td>
<table>
<tr><th>保费缴付年期
Premium Payment Term</th><th>签发年龄
Issue Age</th></tr>
<tr><td>2 年
2 years</td><td rowspan="2">出生后15日 - 75岁
15 days after birth - Age 75</td></tr>
<tr><td>5 年
5 years</td></tr>
</table>
您可以选择预缴保费（只适用于以年缴模式缴付保费的保单）以赚取预存利息[18]。
You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning deposit interest[18].</td></tr>
<tr><td>保单货币
Policy Currency</td><td>美元
USD</td></tr>
<tr><td>缴付模式
Payment Mode</td><td>年缴 / 半年缴 / 季缴 / 月缴
Annual / Semi-Annual / Quarterly / Monthly</td></tr>
<tr><td>最低名义金额[19]（以每张保单计）
Minimum Notional Amount[19]
(per Policy)</td><td>10,000 美元
USD 10,000</td></tr>
</table>

保单保障 Policy Benefits

保证现金价值 Guaranteed Cash Value	• 于保单内提供保证金额。 Guaranteed amount provided under the Policy.
终期红利[1] Terminal Dividend[1]	• 非保证，金额将于保单退保及终止时决定。 • 忠意可随时更改终期红利。 • 由保费缴付年期完结时之保单周年日开始提供。 **终期红利锁定选项[2]:** • 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以累积非保证利息[4]： 1. 定期锁定选项[2] 您可以指定最多5%当时之终期红利[1]，于指定之保单周年日起及其后之每个保单周年日自动调拨至保障累积账户。当达到最高总锁定百分比时，忠意将会终止锁定终期红利。 2. 灵活锁定选项[2] 您可以随时把指定百分比之终期红利[1]以自订方式调拨至保障累积账户。 • 总锁定百分比不可高于60%。 • Non-guaranteed, the amount will be determined when it becomes payable upon Policy surrender and termination. • Generali may alter the Terminal Dividend amount at any time. • Available from the Policy Anniversary upon the end of the Premium Payment Term. **Terminal Dividend Lock-in Option[2]:** • Starting from the 15th Policy Anniversary onwards, you may lock-in a portion of Terminal Dividend[1] and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest[4] through the following options: 1. Regular Lock-in Option[2] You may specify to allocate maximum 5% of the prevailing Terminal Dividend[1] automatically to the Benefit Accumulation Account from the Policy Anniversary specified by you and every Policy Anniversary thereafter. Generali will stop lock-in the Terminal Dividend[1] once the maximum aggregated lock-in percentage is reached. 2. Flexi Lock-in Option[2] You may designate to allocate a percentage of Terminal Dividend[1] to the Benefit Accumulation Account at any time. • The maximum aggregated lock-in percentage is 60%.

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). 保障累积账户馀额（如有）+ (iii). 终期红利[1]（如有） - (iv). 债项（如有） 部份退保[3]支取方式： 1. 现金提取；或 2. 积存于保障累积账户。 您可以选择以以下方式部份退保您的保单： 1. 单次部份退保[3] 随时根据个人需要，指定一笔金额作出部份退保。 2. 定期部份退保[3] 于您指定年期内之每个保单周年日按您指定的金额进行自动部份退保。 Upon Policy surrender, Generali will pay: (i). Guaranteed Cash Value + (ii). Balance of Benefit Accumulation Account (if any) + (iii). Terminal Dividend[1] (if any) - (iv). Indebtedness (if any) Payout options for Partial Surrender[3]: 1. Cash out; or 2. Accumulate in Benefit Accumulation Account You may select the following options to surrender your Policy in partial: 1. Single Partial Surrender[3] Partially surrender your Policy according to your designated lump sum amount. 2. Regular Partial Surrender[3] Automatically partial surrender your Policy on every 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[11]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

- 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：
     您可以透过以下选择指定延后期，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，由受保人身故起计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[17]。

Upon your unfortunate death during the benefit term, Generali will pay:
(i). The higher of (a) 100% of Total Premiums Paid[11]; and (b) Guaranteed Cash Value and Terminal Dividend[1] (if any) +
(ii). Balance of Benefit Accumulation Account (if any) -
(iii). Indebtedness (if any)

Death Benefit Payment Options[15]:

- You may choose the most suitable option for each beneficiary for receiving the Total Death Benefit Payment[16]:
  1. Lump sum payment
  2. Monthly instalment payment
  3. Partial payment

- 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 settlement of Total Death Benefit Payment[16] by designating the deferral period as below:

     a. designating the deferred years which must be between 1 and 30 years upon Generali's approval of the Insured's death; or
     b. designating the age of the beneficiary which must be between 18 and 30.

- Upon approval of the death claims, a non-guaranteed interest[17] will be accrued on the Total Death Benefit Payment[16] which has not yet been paid.

保单保障 Policy Benefits

意外身故保障[10] Accidental Death Benefit[10]	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[12]。 如因以下情况意外身故，忠意将赔偿双倍意外身故保障[10]，金额相等于400%总保费[12]: (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。 每名受保人于忠意所有签发保单下之意外身故保障[10]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[12]. If such accidental death is due to any of the following events, Generali will double the payment of Accidental Death Benefit[10] to 400% of Total Premiums[12]: (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[10] is subject to a maximum aggregated amount of USD300,000 per Insured for all the Accidental Death Benefit[10] 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). 保障累积账户馀额（如有）+ (iii). 终期红利[1]（如有） - (iv). 债项（如有） Upon the expiration of the Policy, Generali will pay: (i). Guaranteed Cash Value + (ii). Balance of Benefit Accumulation Account (if any) + (iii). Terminal Dividend[1] (if any) - (iv). Indebtedness (if any)
保障累积账户 Benefit Accumulation Account	您可调拨已锁定的终期红利[2]及/或部份退保[3]金额至保障累积账户以累积非保证利息[4]。 您可以在不影响其他的保单价值下，从保障累积账户提取现金价值。 You may allocate Terminal Dividend locked-in[2] and/or Partial Surrender[3] Amount into the Benefit Accumulation Account to accumulate non-guaranteed interest[4]. You may withdraw the cash value from Benefit Accumulation Account without affecting other policy values.

其他选项 Other Options

- 后备收益人选项[8]
  Contingent Recipient Option[8]
- 保单分拆选项[14]
  Policy Split Option[14]
- 延长宽限期选项[6]
  Extended Grace Period Option[6]
- 第二保单持有人
  Contingent Policyholder
  (详情请参阅**忠意全面财富规划方案**单张)
  (Please refer to **Generali's All-in-one Legacy Planning Solutions** leaflet for details)
- 保费假期选项[7]
  Premium Holiday Option[7]
- 保单托管选项
  Policy Custodian Option
  (详情请参阅**忠意全面财富规划方案**单张)
  (Please refer to **Generali's All-in-one Legacy Planning Solutions** leaflet for details)
- 传承权益[13]
  Legacy Planning Option[13]

个案分享 1
Case Study 1

应对人生不同阶段的梦想与财务需求
Meet the evolving dreams and financial needs at various stages of life

保单持有人及受保人：
Policyholder and Insured:

Eric
35岁 Age 35
已婚 Married
工程师 Engineer

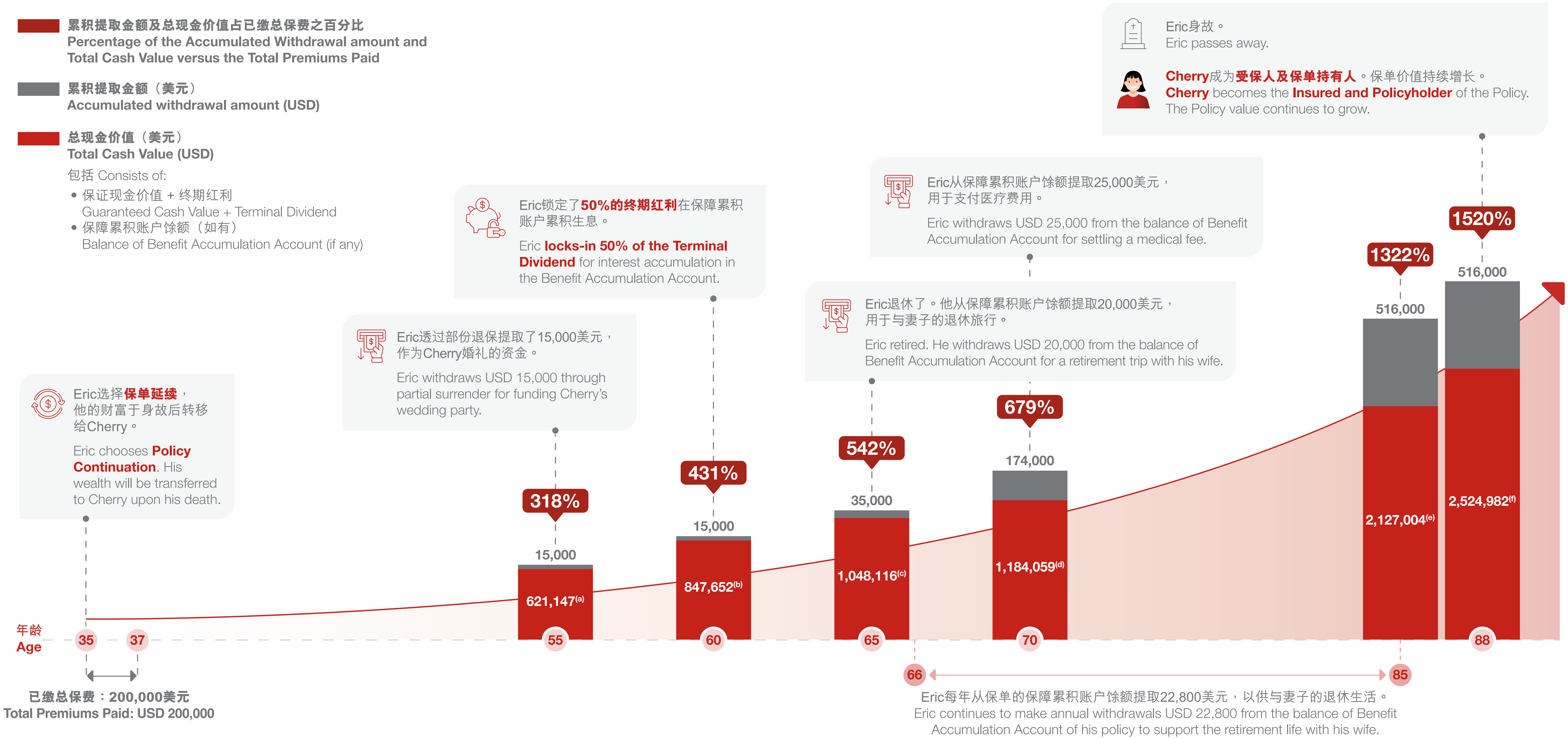
受益人：
Beneficiary:

Cherry
10岁 Age 10
Eric 的女儿 Eric's daughter

Eric 正在为退休生活做准备，并寻找一份具有较高回报潜力的保险计划，以符合家人的需求。他选择了**启航创富（卓越版）**，因为它具有增长潜力并提供灵活的提款选项，以实现财务目标。
Eric plans ahead his retirement life and looking for an insurance plan with high potential returns to support his family's needs. He chooses **LionAchiever Elite** for its growth potential and flexible withdrawals to meet his financial goal.

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

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



a. 包括199,128美元保证现金价值及422,020美元非保证终期红利。
b. 包括201,352美元保证现金价值、323,150美元非保证终期红利及已锁定在保障累积账户馀额的323,150美元终期红利。
c. 包括204,111美元保证现金价值、470,844美元非保证终期红利及已锁定在保障累积账户馀额的373,161美元终期红利。
d. 包括207,425美元保证现金价值、671,118美元非保证终期红利及已锁定在保障累积账户馀额的305,516美元终期红利。
e. 包括220,974美元保证现金价值、1,812,351美元非保证终期红利及已锁定在保障累积账户馀额的93,679美元终期红利。
f. 包括224,392美元保证现金价值、2,195,215美元非保证终期红利及已锁定在保障累积账户馀额的105,376美元终期红利。

a. Consists of USD199,128 Guaranteed Cash Value and USD422,020 non-guaranteed Terminal Dividend.
b. Consists of USD201,352 Guaranteed Cash Value, USD323,150 non-guaranteed Terminal Dividend and USD323,150 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
c. Consists of USD204,111 Guaranteed Cash Value, USD470,844 non-guaranteed Terminal Dividend and USD373,161 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
d. Consists of USD207,425 Guaranteed Cash Value, USD671,118 non-guaranteed Terminal Dividend and USD305,516 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
e. Consists of USD220,974 Guaranteed Cash Value, USD1,812,351 non-guaranteed Terminal Dividend and USD93,679 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
f. Consists of USD224,392 Guaranteed Cash Value, USD2,195,215 non-guaranteed Terminal Dividend and USD105,376 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.

个案分享 2
Case Study 2

为下一代做好传承准备
Legacy for future generations

保单持有人及受保人：
Policyholder and Insured:

Patrick
40 岁，建筑师
已婚有3个孩子
Age 40, Architect
Married with 3 kids

受益人：
Beneficiary:

Zoey
Patrick的妻子
40 岁
Patrick's Wife
Age 40

Bob
Patrick的儿子，7岁
Patrick's Son, Age 7

Nina
Patrick的女儿，5岁
Patrick's Daughter , Age 5

Vivian
Patrick的女儿，2岁
Patrick's Daughter , Age 2

Patrick 希望透过一份人寿保险保单，长期累积财富，并保障家人的财务未来。他选择了投保**启航创富（卓越版）**，这份保单提供长期的财富增长潜力，并且灵活地将财富传给下一代。
Patrick wants to accumulate wealth over the time and secure his family's financial future with a life insurance Policy. He decides to take up **LionAchiever Elite** that offers both long-term wealth growth potential and the flexibility to pass on his wealth to future generations.

保费缴付年期 Premium Payment Term : **5** 年 Years

年缴保费 Annual Premium : **50,000** 美元 USD

已缴总保费：250,000美元
Total Premiums Paid: USD 250,000

年龄 Age: 40 — 45 — 50 — 88

第1代 1st generation

主要保单 Principal Policy
（保单B,C&D之上一张保单）
(Preceding Policy of Policy B,C&D)

保单持有人及受保人:
Policyholder and Insured:

Patrick
40岁
Age 40

受益人：
Beneficiary:

Zoey
40岁 Age 40
Patrick的妻子
Patrick' s Wife

已安排以一笔过支付方式即时收取100%身故保障。
Arranged to receive 100% of the Death Benefit in lump sum immediately.

Patrick为他将来身故时，预先作出保单安排
Patrick pre-arranges the Policy in the event of his death

- 加入3名子女为受益人
  Add his 3 children to be the beneficiaries
- **自动将保单分拆**给他的3名子女
  Split the policy automatically to his 3 children

Bob 17岁 Age 17 **25%**
Nina 15岁 Age 15 **25%**
Vivian 12岁 Age 12 **25%**

- **身故保障**立即**一笔过支付**给他的妻子
  Death Benefit to be payable to his wife **in a lump sum** immediately

Zoey 50岁 Age 50 **25%**

Patrick去世
Patrick passes away

身故保障支付 Death Benefit Payment

Zoey 88岁 Age 88
25%

Zoey **一笔过领取** 988,617美元的**身故保障**。
Zoey **receives Death Benefit in a lump sum** of USD 988,617.

第2代 2nd generation

保单分拆 Policy Split

Bob、Nina和Vivian成为各自保单的**受保人及保单持有人**。
Bob, Nina and Vivian become the **Insured and Policyholder** of their respective Policy.

B: Bob 55岁 Age 55 **25%** — 总现金价值: Total Cash Value: 988,617 美元 USD

(保单E之上一张保单)
(Preceding policy of policy E)

C: Nina 53岁 Age 53 **25%** — 总现金价值: Total Cash Value: 988,617 美元 USD

D: Vivian 50岁 Age 50 **25%** — 总现金价值: Total Cash Value: 988,617 美元 USD

Patrick 去世30年后
After 30 years after the death of Patrick

- Bob每年提取50,000美元，为期30年，以支持他提早退休的生活。
  Bob withdraws USD 50,000 annually for 30 years to support his early retirement life.
- 于最后提取后，保单的总现金价值将等于1,961,039美元。
  After the final withdrawal, the Total Cash Value of the Policy will be equal to USD 1,961,039.

第3代 3rd generation

保单分拆 Policy Split

Nina 仍然在世时
When Nina is still alive

E: Avery 55岁 Age 55 **50%**

Nina决定将50%的**保单分拆**给女儿，总现金价值为3,050,519美元，以进行财富转移。
Nina decides to **split 50% of her Policy** to her daughter with Total Cash Value of USD 3,050,519 for wealth transferal.

- Vivian提取125,000美元用于支付医疗费用。
  Vivian withdraws USD 125,000 for settling of a medical fee.
- 提取后，保单的总现金价值将等于5,976,039美元。
  After the withdrawal, the Total Cash Value of the Policy will be equal to USD 5,976,039.

I. 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。
Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend[1] (if any) and balance of Benefit Accumulation Account (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.
II. 以上例子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，及只有行使已注明之现金提取、终期红利锁定选项、保单分拆选项及传承权益。
The above case studies assume that all premiums are paid in full when due and there is no Policy loan. Only the cash withdrawals, Terminal Dividend Lock-in Option, Policy Split Option and Legacy Planning Option mentioned in the case studies are exercised.
III. 以上个案之金额均四舍五入至最接近之整数。数字均为假设并仅供举例说明，或会与实际应付金额稍有出入。
The amounts illustrated in the case studies above are rounded to the nearest integer. The actual amount payable in the case studies above may differ slightly due to rounding differences.
IV. 以上个案乃假设并只作举例说明之用。
The above case studies are hypothetical and strictly for illustrative purposes only.

注：

1. 终期红利将于保费缴付期届满后的保单周年日起计的退保（不论是全数或部份退保）、受保人身故或保单终止时支付。终期红利并非保证及忠意可随时更改。在每个保单周年日，忠意将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决定权而厘定。

2. 有关定期锁定选项之提交须最少于下一个保单周年日前2个月以书面方式提交申请并获得忠意的批准。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。灵活锁定选项之锁定及定期锁定选项的总百分比不得超过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. 保证现金价值、终期红利，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。

   受限于忠意批准及现行行政规则，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之选项，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。受限于忠意现行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。

4. 利率并非保证，有关最新的利率，请参阅建议书。

5. 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。

6. 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75岁之保单周年日。

8. 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。

9. 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。

Remarks:

1. Terminal Dividend will be payable upon surrender, whether in full or partially, death of the Insured, or termination of the Policy from the Policy Anniversary upon the end of Premium Payment Term. 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. Upon approval of the request, no change or cancellation of the option is allowed. Please refer to Policy Provisions for details.

3. Guaranteed Cash Value, Terminal Dividend, 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 with 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.

4. The interest rate is not guaranteed. For the latest interest rate, please refer to the illustration.

5. 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.

6. 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 75.

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

9. 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.

10. 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。

11. 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。

12. 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。

13. 您可由第1个保单周年日起行使「更换受保人」选项。申请「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可以超过75岁。

   申请「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可以超过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。

14. 由(i)第3个保单周年日起；或(ii)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上一张保单相同。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时，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. 利率不时改变。忠意将拥有决定利率的绝对决定权。

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金额。此金额并非等同此保单可支付的身故保障金额。

10. Accident 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.

11. 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.

12. 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.

13. You may exercise Change of Insured option starting from the 1st Policy Anniversary. The application 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 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. Starting from (i) the 3rd Policy Anniversary; or (ii) the end of the Premium Payment Term, whichever is later, you may exercise the Policy Split Option by submitting a written request in 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 Preceding 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. To process the Policy split request, your Policy should have no indebtedness 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 approved 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. The interest rate may change from time to time. Generali will determine the interest rate at its absolute discretion.

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。

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。

汇率风险

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作为缴付单位。缴付之保费及支付之保障金额将会以忠意最新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。兑换率会不时波动。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。

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。

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天宽限期或延长宽限期（视属何情况而定）完结时失效而导致您或须承受显著的损失。

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）。

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.

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 Risk

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. 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 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.

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.

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 be lapsed upon the end of the 30-day Grace Period or Extended Grace Period (as the case may be) and you may suffer a significant loss.

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, Tai Koo 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. 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；
- 未能于保费缴款到期日起计30日或延长宽限期（视属何情况而定）内缴付逾期的保费，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。

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;
- A premium is not paid by 30 days from the due date of premium or within the Extended Grace Period (as the case may be), 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).

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、理赔经验、退保经验等。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，可较其公布时增加或减少。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, claim and lapse experience. 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，即使忠意已利用货币对冲抵销汇率波动，汇率风险仍会存在。

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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 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.

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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