跨越创富保2
LionTycoon Beyond 2

灵活分配财富
世代无限传承

Flexible wealth distributions.
Inherits your legacy through 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)

跨越创富保2（「本计划」）是一份长线储蓄及分红人寿计划，由忠意人寿（香港）有限公司（「忠意」）承保。本计划提供高额预期回报，让您能够于丰盛的未来实现人生里程碑。本计划助您财富增值，并可让您灵活轻松地把财富世代相传。

LionTycoon Beyond 2 (the "Plan") is a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"). The Plan offers high projected returns for you to achieve your life milestones in your prosperous future. The Plan helps you to grow your wealth, provides flexibility and ease for you to create a legacy for your future generations.

计划特点 PLAN HIGHLIGHTS

运用潜在回报奠下稳健财富基石

Grow your savings foundation with potential returns

灵活管理财富，达至理财目标

Flexible access to your wealth for realizing your financial goals

预先规划，应对始料不及的情况

Plan ahead for unforeseen situations

支援您应对财政状况

Support you against financial difficulties

财富传承，为挚爱作出规划

Legacy planning for your loved ones

运用潜在回报奠下稳健财富基石
Grow your savings foundation with potential returns

本计划以3种方式助您的财富最大化：

i) **保证现金价值**
本计划的保证现金金额随年递增，助您保障财富。

ii) **终期红利[1]**
本计划由保费缴付年期完结时之保单周年日开始提供终期红利[1]，让您更进一步增值财富。终期红利[1]为非保证，忠意会于保单退保（不论完全或部份退保）、提早终止（如受保人身故或保单失效）或到期时支付终期红利[1]。

iii) **保障累积账户**
明白到您可能随著人生不同阶段而对稳定性追求增加，本计划特设保障累积账户，让您把非保证金额变为保证。您可调拨非保证终期红利[1]及/或部份退保金额[2]至此账户。当调拨完成后，该金额便为既得并可积存于账户内赚取非保证利息[3]。

The Plan helps you grow your wealth with 3 saving elements:

i) **Guaranteed Cash Value**
The Plan grows over the years with a cash value that is guaranteed to help secure your wealth.

ii) **Terminal Dividend[1]**
From the Policy Anniversary upon the end of the Premium Payment Term, the Plan provides Terminal Dividend[1] for an extra growth of your wealth. Terminal Dividend[1] is not guaranteed and Generali will pay the Terminal Dividend[1] upon policy surrender (whether in full or part), early termination (e.g. death of the Insured or lapse of the Policy) or expiration of the Policy.

iii) **Benefit Accumulation Account**
Knowing you may want more certainty as you progress through life, the Plan allows you to turn the non-guaranteed amount to guaranteed through the specially designed Benefit Accumulation Account. You may allocate the non-guaranteed Terminal Dividend[1] and/or partial surrender amount[2] to this account. After allocation, the amount will be vested and you may earn non-guaranteed interest[3] by leaving it in this account.

灵活管理财富，达至理财目标
Flexible access to your wealth for realizing your financial goals

本计划提供高灵活度，让您可以管理保单的财富及资金，配合您的个人需要。

i) **灵活锁定终期红利[4]，稳握市场良机**
由第15个保单周年日开始，您可以申请终期红利锁定选项[4]以掌管您在终期红利[1]的预期回报。受限于忠意的批准以及相关条款及细则，您可以选择透过定期锁定选项[4]自动锁定终期红利[4]或灵活锁定选项[4]以自订方式锁定终期红利[4]。当锁定终期红利[4]后，您可把终期红利[1]存放于保障累积账户内累积非保证利息[3]或提取现金作使用。

ii) **多项现金提取选择**
您可以选择每年自动或自行部份退保[2]本保单以提取现金。您亦可把部份退保[2]之金额存放于保障累积账户内累积非保证利息[3]。

您可以随时从保障累积账户中提取储蓄金额[5]，从而应付您的财务需要。

The Plan offers you great flexibility for managing your savings in the Policy and cash flow to suit your personal needs.

i) **Flexibility to lock-in Terminal Dividend[4] for securing market upside**
Starting from 15th Policy Anniversary onwards, you may apply for Terminal Dividend Lock-in Options[4] to control over your projected return from Terminal Dividend[1]. Subject to Generali's approval and the relevant terms and conditions, you may opt to lock-in the Terminal Dividend[4] automatically through Regular Lock-in Option[4] or manually through Flexi Lock-in Option[4]. After locked-in[4], you may leave the Terminal Dividend[1] in the Benefit Accumulation Account for accumulating non-guaranteed interest[3] or cash it out.

ii) **Various cash withdrawal options**
You may partially surrender[2] the Policy automatically on annual interval or manually, to cash out from the Policy. You may also accumulate the partial surrender[2] amount in the Benefit Accumulation Account for non-guaranteed interest[3].

You can flexibly withdraw savings from the Benefit Accumulation Account at any time[5] to accommodate your financial needs.

预先规划，应对始料不及的情况
Plan ahead for unforeseen situations

后备收益人选项[6]
受限于忠意的批准，您可指定一个人成为后备收益人。若不幸遇上任何事故，而受保人被诊断为精神上无行为能力之人士[7]而无能力处理和管理其财产及事务，后备收益人可申请收取该申请获批准当日之退保保障。

后备收益人可及时从此选项得到经济援助，而无须进行繁复的法律程序。

Contingent Recipient Option[6]
You may assign a person to be the Contingent Recipient, subject to the approval of Generali. In case of any mishaps and the Insured is diagnosed as a Mentally Incapacitated Person[7], in which he/she can no longer manage and administer property and affairs, the Contingent Recipient may apply for receiving the Surrender Benefit as at the date of approval of the application.

With this option, the Contingent Recipient can get speedy financial relief without going through complicated legal processes.

吕先生投保了**跨越创富保2**。他是此保单的受保人及保单持有人。由于他有脑退化症的家族病史，他决定指定太太为后备收益人。

Mr. Lui applied for **LionTycoon Beyond 2**. He is the Insured and Policyholder of the Policy. Since he has a family history on dementia, he decided to assign his wife as the Contingent Recipient.

吕先生不幸确诊患上脑退化症，并被诊断为精神上无行为能力之人士[7]。

Mr. Lui is unfortunately diagnosed with dementia and confirmed as a Mentally Incapacitated Person[7].

幸好，吕先生已指定太太为后备收益人，太太可及时行使于后备收益人选项[6]下的权利，领取退保保障来支付医疗费用及日常开支。

Fortunately, Mr. Lui has already designated his wife as the Contingent Recipient, for this reason his wife can promptly exercise her right under the Contingent Recipient Option[6] to receive the Surrender Benefit in covering medical fees and daily expenses.

支援您应对财政状况
Support you against financial difficulties

本计划中的延伸保障可让您在不同预期以外的情况下得到支援，使您和您的挚爱可以安心地享受生活。

The extended benefits embedded in the Plan will always support you under different unexpected circumstances, allowing you and your loved ones to sit back and enjoy life at ease.

延长宽限期选项[8]
由首个保单周年日起，您可透过延长宽限期选项[8]把宽限期由30日延长至180日（「延长宽限期」），助您解决燃眉之急，而无需担心失去保单的保障。此选项可于保费缴付年期内行使1次。

Extended Grace Period Option[8]
From the 1st Policy Anniversary onwards, you may extend the Grace Period from 30 days to 180 days (“Extended Grace Period”) with the Extended Grace Period Option[8] to relieve any pressing financial urgencies without worrying about losing protection from your Policy. You can exercise this option once during the Premium Payment Term.

保费假期选项[9]
由第2个保单周年日及受保人年龄达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，忠意会暂缓您的保费，所有现金价值将会与保费假期前相同。于保费假期期间，您仍可于本计划下得到保障。

Premium Holiday Option[9]
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 financial needs. During the Premium Holiday, Generali will defer your premium payment, while keeping all cash values same as the date before the Premium Holiday. You will still enjoy protection under the Plan during the Premium Holiday.

意外身故保障[10]

如受保人不幸意外身故，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]之金额相等于200%总保费[11]。

万一该意外身故由指定情况引致（请参阅「计划概览」部份），忠意将会提供双倍意外身故保障[10]，金额相等于400%总保费[11]，协助您的挚爱度过突如其来的困难时刻。

自选附加保障，以享受更多保障

本计划更提供不同的自选附加保障；您可以随时选择进一步增加您的保障，令保障覆盖范围更全面。请联络您的保险顾问或忠意的代表以了解更多。

Accidental Death Benefit[10]

In the event of unfortunate death of the Insured due to an Accident, Generali will pay the Death Benefit together with an additional Accidental Death Benefit[10]. The Accidental Death Benefit[10] is equivalent to 200% of Total Premiums[11].

In case such accidental death is due to designated events (please refer to the "Plan Summary"), Generali will double the Accidental Death Benefit[10] to a total of 400% of Total Premiums[11], to help your beloved overcome the sudden hardship.

Optional Supplementary Benefits for further protection

The Plan offers optional Supplementary Benefits; you can always choose to top up your protection by adding more comprehensive coverage. Please contact your Insurance Advisers or Generali's Representatives to find out more.

财富传承，为挚爱作出规划
Legacy planning for your loved ones

将保单传承后代

您可以行使下列任何一项传承权益[12]轻松地把您保单中的财富和保障无限次传承至后代。行使此权益后，保单价值会继续累积，保障年期亦将会调整到直至新受保人的138岁。

(I). 更换受保人[12]
- 可以更改本保单之现时受保人至新受保人。

(II). 保单延续[12]
- 于受保人不幸身故后，指定受益人将会成为新受保人及/或新保单持有人。

保单分拆选项[13]

您可透过行使保单分拆选项[13]把保单传承至多于一位挚爱。受限于忠意当时的行政规则，您可透过此选项转移您的保单之部份保单价值至另一份保单，以分拆为多份**跨越创富保2**之保单。当保单完成分拆后，您可更换分拆保单的受保人及/或保单持有人，更灵活简易地把财富传承下去。

Pass on the Policy through generations

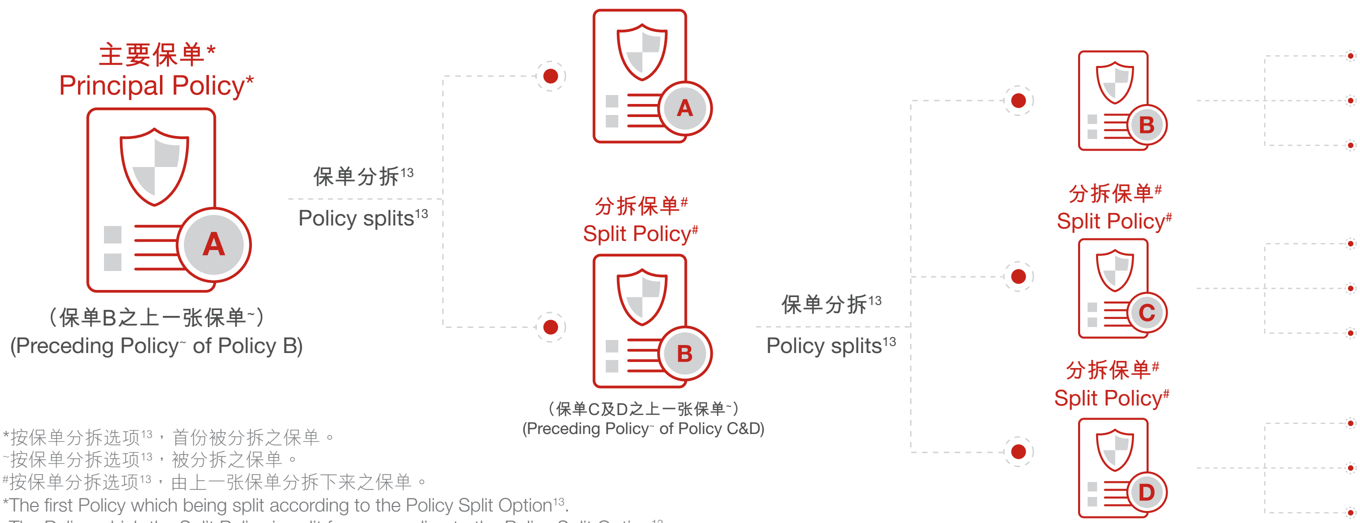
You may exercise any of the following Legacy Planning Option[12] to pass your wealth and protection of the Policy down through generations infinitely and in a hassle-free manner. Once you have exercised the option, the policy values will continue to grow over time and the benefit term will be adjusted to last until age 138 of the new Insured.

(I). Change of Insured[12]
- You can change the existing Insured of the Policy to the proposed new Insured.

(II). Policy Continuation[12]
- If the Insured dies, the designated beneficiary will become the new Insured and/or the new Policyholder.

Policy Split Option[13]

You may choose to pass your Policy to more than one of your beloved by exercising the Policy Split Option[13]. Through this option, you can split your Policy into multiple policies of **LionTycoon Beyond 2** by transferring a portion of the policy values from your Policy to a separate policy(ies), subject to Generali's prevailing administrative rules. After the split, you may change the Insured and/or Policyholder of the Split Policy. With this flexibility, you can plan your legacy and transfer your wealth with hassle-free.



*按保单分拆选项[13]，首份被分拆之保单。
~按保单分拆选项[13]，被分拆之保单。
#按保单分拆选项[13]，由上一张保单分拆下来之保单。
*The first Policy which being split according to the Policy Split Option[13].
~The Policy which the Split Policy is split from according to the Policy Split Option[13].
#The Policy(ies) which is/are split from the Preceding Policy pursuant to Policy Split Option[13].

身故保障

如您不幸于保障年期内身故，忠意将支付身故保障相等于：

(I). (i) 已缴总保费[14]的100%；或 (ii) 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）

3种身故保障支付方式[15]

您可以透过所选身故保障支付方式[15]支付身故保障、意外身故保障[10]（如有）及任何本保单附加保障的身故保障（「总身故款项」）。您可把该金额以一笔过形式传承给受益人；或者以每月形式支付或部份形式逐步传承，为挚爱赚取保证利息。

Death Benefit

Upon your unfortunate death during the benefit term, Generali will pay a Death Benefit equivalent to:

(I). The higher of (i) 100% of Total Premiums Paid[14]; and (ii) Guaranteed Cash Value and Terminal Dividend[1] +
(II). Balance of Benefit Accumulation Account (if any) -
(III). Indebtedness (if any)

3 choices of Death Benefit Payment Option[15]

You may choose how the Plan pays the Death Benefit together with the Accidental Death Benefit[10] (if any) and any death payment from Supplementary Benefit(s) attached to the Policy ("Total Death Payment") according to your elected Death Benefit Payment Option[15]. You may pass your accumulated legacy to beneficiary through the form of a lump sum payment; or gradually through monthly installment payment or partial payment to earn guaranteed interest for your loved ones.

计划概览 Plan Summary

<table>
<tr><td>计划种类
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="4">出生后15日 - 75岁
15 days after birth - age 75</td></tr>
<tr><td>5 年
5 years</td></tr>
<tr><td>8 年
8 years</td></tr>
<tr><td>10 年
10 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[16]。
You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning deposit interest[16].</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[17]（以每张保单计)
Minimum Notional Amount[17]
(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.
保障累积账户 Benefit Accumulation Account	• 您可调拨已锁定的终期红利[4]及/或部份退保[2]金额至保障累积账户以累积非保证利息[3]。 • 您可以随时[5]提取保障累积账户中的馀额。 • You can allocate Terminal Dividend locked-in[4] and/or partial surrender[2] amount into the Benefit Accumulation Account to accumulate non-guaranteed interest[3]. • You may opt to withdraw the balance of the Benefit Accumulation Account at any time[5].
终期红利[1] Terminal Dividend[1]	• 非保证，忠意亦可随时更改。 • 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[4]:** 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[4]并调拨至保障累积账户以累积非保证利息[3]，惟须受限于60%之最高总锁定百分比： 1. 定期锁定选项[4] • 您可以指定1%-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，此选项将会自动终止。 2. 灵活锁定选项[4] • 您可以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。 • Non-guaranteed, Generali may alter at any time. • Available from the Policy Anniversary upon the end of Premium Payment Term. **Terminal Dividend Lock-in Options[4]:** Starting from the 15th Policy Anniversary onwards, you may lock-in a portion of Terminal Dividend[4] and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest[3]. Subject to 60% of the maximum aggregated lock-in percentage with the following options: 1. Regular Lock-in Option[4] • You may specify 1%-5% of the prevailing Terminal Dividend[1] for allocating automatically to the Benefit Accumulation Account from the Policy Anniversary specified by you and every Policy Anniversary thereafter. Subject to the maximum aggregated lock-in percentage, this option will be ceased automatically. 2. Flexi Lock-in Option[4] • You may designate a percentage of Terminal Dividend[1] for allocating to the Benefit Accumulation Account manually.
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） 部份退保支取方式[2]： • 现金提取；或 • 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： • 选项1 - 单次部份退保[2] • 随时根据个人需要，指定一笔金额作出部份退保。 • 选项2 - 定期部份退保[2] • 在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。

保单保障 Policy Benefits

<table>
<tr><td>退保保障
Surrender Benefit</td><td>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[2]:
• Cash out; or
• Accumulate in Benefit Accumulation Account.

You may select the following options to surrender your Policy in partial:
• Option 1 - Single Partial Surrender[2]
  • Partially surrender at your designate lump sum amount at any time based on your own needs.
• Option 2 - Regular Partial Surrender[2]
  • Automatically partial surrender your Policy on every Policy Anniversary within your specified period at your designated amount.</td></tr>
<tr><td>身故保障
Death Benefit</td><td>于您不幸于保障年期内身故，忠意将会支付：
(I). (i) 已缴总保费[14]的100%；或 (ii) 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]：
您可以选择以以下其中一个选项支付总身故款项：

1. 一笔过形式支付
2. 每月形式支付
  • 您的受益人将会于5年、10年、20年、30年或其他经忠意同意的期限内每月收取固定比例的总身故款项。尚未领取的总身故款项亦可获保证利息，利率将于开始支付每月总身故款项时由忠意厘定。
3. 部份形式支付
  • 您的受益人将以一笔过形式收取部份总身故款项，剩馀的金额以每月形式收取。

Upon your unfortunate death during the benefit term, Generali will pay:
(I). The higher of (i) 100% of Total Premiums Paid[14]; and (ii) Guaranteed Cash Value and Terminal Dividend[1] (if any) +
(II). Balance of Benefit Accumulation Account (if any) -
(III). Indebtedness (if any)

Death Benefit Payment Option[15]:
You may choose to pay the Total Death Payment according to one of the following options:

1. Lump Sum Payment
2. Monthly Installment Payment
  • Your beneficiary(ies) will receive a fixed portion of Total Death Payment each month in either 5, 10, 20, 30 years or other periods agreed by Generali. Beneficiary(ies) can also earn guaranteed interest on the Total Death Payment which is yet to be paid. Generali will determine the interest rate upon the start of monthly installment of the Total Death Payment.
3. Partial Payment
  • Your beneficiary(ies) will receive part of the Total Death Payment in a lump sum and the remaining amount in monthly installments.</td></tr>
</table>

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%之总保费[11]。 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[11]: (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[11]. In case 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[11]: (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 USD 300,000 per Insured for all the Accidental Death Benefit[10] payable under all insurance policies issued by Generali.
期满保障 **Maturity Benefit**	于保单期满时，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)

其他选项 Other Options

- 后备收益人选项[6]
  Contingent Recipient Option[6]
- 延长宽限期选项[8]
  Extended Grace Period Option[8]
- 传承权益[12]
  Legacy Planning Option[12]
- 保费假期选项[9]
  Premium Holiday Option[9]
- 保单分拆选项[13]
  Policy Split Option[13]

欧先生 Mr. Au

30岁　Age 30

企业家　Entrepreneur

已婚并育有一名初生儿子
Married with a newborn son

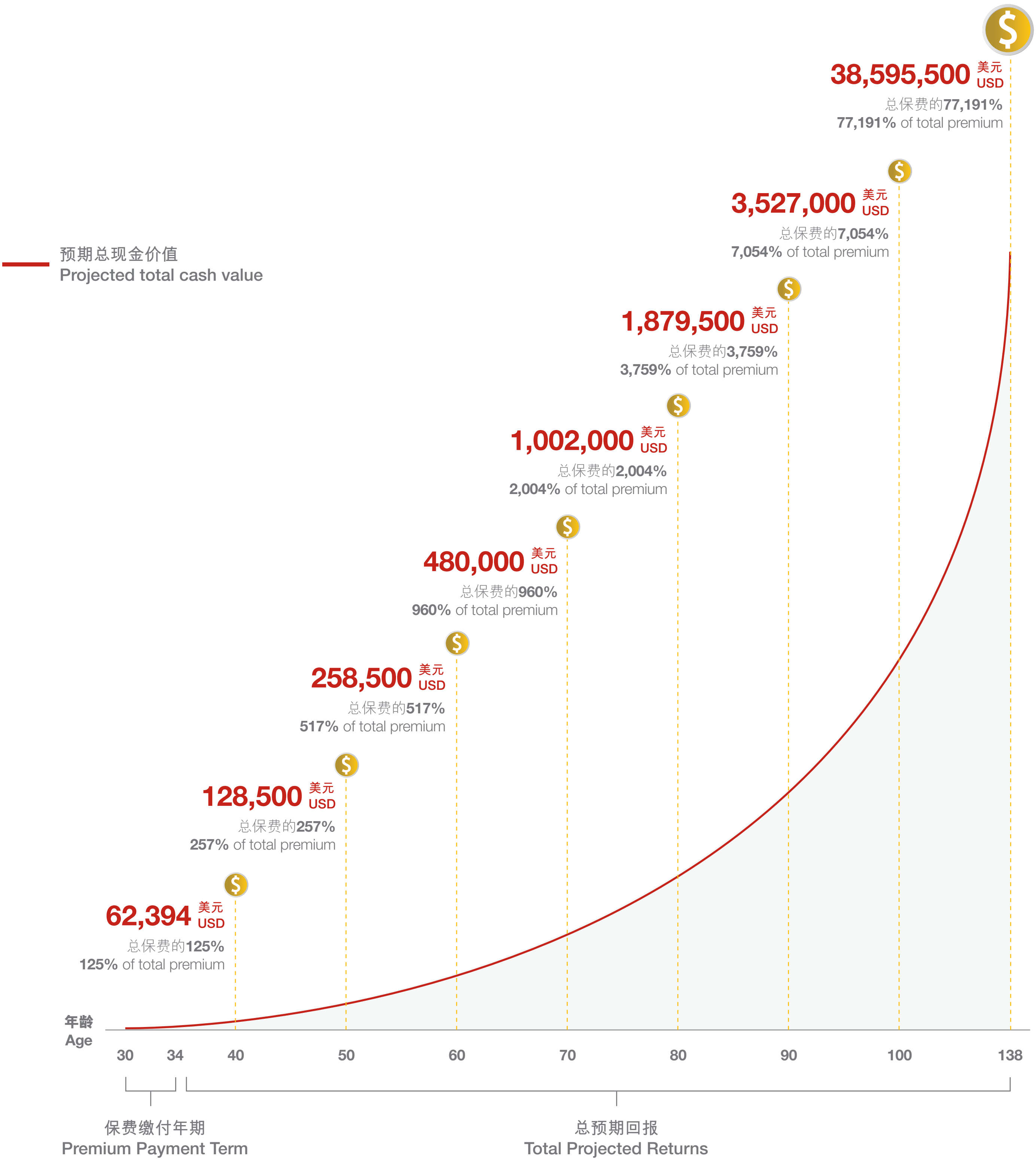
欧先生投保了**跨越创富保2**以满足他的财务需求。本计划可向欧先生提供高额预期回报，并确保他的家人在最坏的情况下，仍能得到财务保障。

Mr. Au applies for **LionTycoon Beyond 2** to fulfill his financial aspiration. This Plan can offer Mr. Au with high projected returns and shelter his family from financial difficulties should the worst happens.

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

年缴保费 Annual Premium : **10,000 美元 USD**

总保费 Total Premium : **50,000 美元 USD**



个案分享 Case Study | 轻松分拆保单并进行财富传承 Wealth split and transfer at ease

袁先生 Mr. Yuen

30岁 Age 30
建筑师 Architect
已婚并育有初生双胞胎婴儿（Edan及Cara）
Married with newborn twin babies (Edan and Cara)

袁先生投保了**跨越创富保2**，以为其财富增值，并希望能把财富传承至后代作为礼物。

Mr. Yuen applies for **LionTycoon Beyond 2** to grow his savings and wish to pass his wealth to his future generations as a gift.

保费缴付年期 Premium Payment Term : 2 年 Years	年缴保费 Annual Premium : 60,000 美元 USD	总保费 Total Premium : 120,000 美元 USD

于50岁时，袁先生决定分拆部份保单价值并传承至其儿子及女儿，Edan及Cara，让他们的财务在未来能够得到保障。Edan于35岁时决定分拆保单之50%予女儿Jennie（0岁），以传承财富。

At age 50, Mr. Yuen decides to split part of the policy values of his Policy and passes to his son and daughter, Edan and Cara, so their financial will be secured in the future. Edan, at age 35, decides to split 50% of his Policy to his daughter, Jennie (age 0), to pass on his wealth.

主要保单A* Principal Policy A*
(保单B及C之上一张保单~)
(Preceding Policy~ of Policy B & C)
受保人及保单持有人：袁先生 (50岁)
Insured & Policyholder : Mr. Yuen (age 50)
总现金价值 Total cash value = 338,960 美元 USD

保单分拆[13]
Policy splits[13]

保单A Policy A
受保人及保单持有人：袁先生 (50岁)
Insured & Policyholder : Mr. Yuen (age 50)
保单分拆后：总现金价值之40%
After policy split: 40% of total cash value = 135,584 美元 USD
袁先生@100岁 Mr. Yuen @ age 100
总现金价值 Total cash value = 3,802,368 美元 USD

分拆保单B# Split Policy B#
受保人及保单持有人：Cara (20岁)
Insured & Policyholder : Cara (age 20)
保单分拆后：总现金价值之30%
After policy split: 30% of total cash value = 101,688 美元 USD
Cara @100岁 Cara @ age 100
总现金价值 Total cash value = 18,861,664 美元 USD

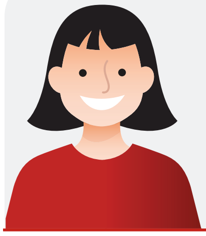
分拆保单C# Split Policy C#
受保人及保单持有人：Edan (20岁)
Insured & Policyholder : Edan (age 20)
(保单D之上一张保单~)
(Preceding Policy~ of Policy D)
保单分拆后：总现金价值之30%
After policy split: 30% of total cash value = 101,688 美元 USD
Edan @35岁 Edan @ age 35
总现金价值 Total cash value = 296,917 美元 USD

保单分拆[13]
Policy splits[13]

保单C Policy C
受保人及保单持有人：Edan (35岁)
Insured & Policyholder : Edan (age 35)
保单分拆后：总现金价值之50%
After policy split: 50% of total cash value = 148,459 美元 USD
Edan @100岁 Edan @ age 100
总现金价值 Total cash value = 9,430,832 美元 USD

分拆保单D# Split Policy D#
保单持有人：Edan
Policyholder: Edan
受保人：Jennie (0岁)
Insured: Jennie (age 0)
保单分拆后：总现金价值之50%
After policy split: 50% of total cash value = 148,459 美元 USD
Jennie @100岁 Jennie @ age 100
总现金价值 Total cash value = 85,465,412 美元 USD

*按保单分拆选项[13]，首份被分拆之保单。
~按保单分拆选项[13]，被分拆之保单。
#按保单分拆选项[13]，由上一张保单分拆下来之保单。
*The first Policy which being split according to the Policy Split Option[13].
~The Policy which the Split Policy is split from according to the Policy Split Option[13].
#The Policy(ies) which is/are split from the Preceding Policy pursuant to Policy Split Option[13].



黄小姐 Miss. Wong

40岁 Age 40
会计师 Accountant
未婚 Single

黄小姐投保了**跨越创富保2**，以赚取预期高额回报，以及在本计划下得到保障。因此，她的退休生活便可得到充足的准备。

Miss. Wong applies for **LionTycoon Beyond 2** aiming to earn high projected returns while being protected under the Plan, so she can be well prepared for her retirement life.

保费缴付年期 Premium Payment Term : **8** 年 Years

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

总保费 Total Premium : **400,000** 美元 USD

65

黄小姐决定退休，并透过部份退保[2]提取50,000美元享受退休旅行
Miss. Wong decides to retire and withdraw USD 50,000 through partial surrender[2] for a retirement trip

现金提取 Cash Withdrawal : **50,000** 美元 USD

总现金价值馀额 Balance of total cash value : **1,266,409** 美元（总保费的317%）USD (317% of total premium)

70

黄小姐为了拥有更有保证的储蓄，她调拨保单内70%的总现金价值到保障累积账户
Miss. Wong allocates 70% of the cash value from the Policy to Benefit Accumulation Account for a more secured savings

调拨至保障累积账户 Allocation to Benefit Accumulation Account : **1,303,460** 美元 USD

总现金价值馀额 Balance of total cash value : **1,862,087** 美元（总保费的466%）USD (466% of total premium)

80

黄小姐决定从保障累积账户提取20,000美元以支持日常开支
Miss. Wong decides to withdraw USD 20,000 from the Benefit Accumulation Account to support her daily expenses

现金提取 Cash Withdrawal : **20,000** 美元 USD

总现金价值馀额 Balance of total cash value : **2,949,373** 美元（总保费的737%）USD (737% of total premium)

138

黄小姐可获支付之总现金价值：
The total cash value that Miss. Wong receives:

63,385,088 美元 USD

（即总保费的15,846%）
(i.e. 15,846% of total premium)

年龄 Age: 65 | 70 | 80 | 138

重要事项：
(I). 总现金价值或期满保障 = 保证现金价值 + 保障累积账户馀额（如有）+ 终期红利[1]（如有）
(II). 以上的例子假设整个保障年期内没有任何现金提取（如适用，另有诠明除外）及保单贷款、没有行使终期红利锁定选项[4]（如适用）及其他保单选项、并且假设所有保费于到期时已被全数缴付。总现金价值并非保证。上述金额纯粹为预期价值，仅代表于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。
(III). 以上个案乃假设并只作举例说明之用。
(IV). 以上个案之金额均四舍五入至最接近之整数。

Important notes:
(I). Total cash value or Maturity Benefit = Guaranteed Cash Value + balance of Benefit Accumulation Account (if any) + Terminal Dividend[1] (if any)
(II). The above examples assume that no cash withdrawal (if applicable, and unless stated otherwise) and policy loan are taken throughout the benefit term of the Policy, the Terminal Dividend Lock-in Option[4] (if applicable) and other plan options are not exercised, and that all premiums are paid in full when due. Total cash value is not guaranteed. The amounts illustrated above are projected values, and represent the projected amount to be payable upon full surrender at the end of the respective policy year. This policy will be terminated when the cash values of the policy have been withdrawn entirely.
(III). The above examples are hypothetical and are for illustrative purposes only.
(IV). The amounts illustrated in the above examples are rounded to the nearest integer.

注：

1. 在保单开始提供终期红利及保单仍然生效时，终期红利（如有）将最少每年公布一次。终期红利的实际金额（如有）在行使终期红利锁定选项或应付时按忠意之绝对决定权而厘定。

2. 所有保单价值，包括保证现金价值，终期红利，以及用以计算保证身故保障和意外身故保障的已缴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，而首次定期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要求，当总退保金额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。

3. 利率并非保证，有关最新的利率，请参阅建议书。

4. 有关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。定期锁定选项及灵活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。有关终期红利锁定选项的条款及细则的详情，请参阅保单条款。

5. 受限于忠意批准和现行行政规则，您随时可以忠意指定的表格向忠意提交书面申请在保障累积账户进行提取。

6. 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。

7. 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。

8. 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。

9. 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。请注意，本选项只适用于任何选择8年或10年保费缴付年期之保单。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岁之保单周年日或按传承权益而被更改至新受保人的年龄达70岁的保单周年日。

Remarks:

1. Terminal Dividend will be declared (if any) at least once a year provided that it is available and the Policy is still in force. The actual amount of Terminal Dividend (if any) will only be determined at Generali's absolute discretion when exercising Terminal Dividend Lock-in Option or when it is payable.

2. All policy values, including Guaranteed Cash Value, Terminal Dividend and Total Premiums Paid for calculation of Guaranteed Death Benefit and Accidental Death Benefit 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 the option of 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 1st Regular Partial Surrender will take place on the Policy Anniversary immediately after the approval date. Subject to the requirement of minimum Notional Amount of the Policy as per Generali's prevailing administrative rule, and if the total surrender amount is not enough to pay the requested regular partial surrender amount, Regular Partial Surrender will cease automatically.

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

4. For Regular Lock-in Option, you are required to apply and get Generali's approval at least 2 months before the next Policy Anniversary. It will be effective upon Generali's approval and the 1st lock-in will take place on the Policy Anniversary immediately after the approval date. The aggregated lock-in percentage of both Regular Lock-in Option and Flexi Lock-in Option shall not exceed 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 Dividends which have been locked-in. Upon approval of the request, no change or cancellation of the option is allowed. Please refer to the terms and conditions in the Policy Provisions for details of the Terminal Dividend Lock-in Options.

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

7. 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.

8. 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 1st 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 with sufficient amount 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.

9. 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. Please note, this option is only applicable to any policies that select 8 years or 10 years for Premium Payment Term. 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 or the new Insured under Legacy Planning Option attains age 70.

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. 总保费是指所有在期满日前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。

12. 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；和
   - 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：
   - 在现时受保人身故前只可以有1位受益人；
   - 新受保人必须在行使传承权益时仍然在世；和
   - 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。

   传承权益的条款和细则的详情请参阅保单条款。

13. 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。分拆保单时，忠意会根据您指定之分拆百分比，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本保单相同。分拆保单后，i)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；ii)主要保单、上一张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。分拆保单之保单持有人、受保人及受益人将会与本保单相同，您可于申请保单分拆选项的同时申请转换分拆保单之保单持有人、受保人及受益人。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。

14. 已缴总保费是指所有在期满日前到期及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。

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. 保费预存账户只适用于预缴保费的保单。若预缴保费及征费后导致保费预存账户馀额超出馀下保费缴付年期所需的保费及征费总额，预缴款项将不获接受。有关条款及细则之详情，请参阅相关说明文件及保单条款。

17. 名义金额将会用作计算保单的保费、保证现金价值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 refer to all premiums paid and payable to Generali before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.

12. 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 1 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 the terms and conditions in the Policy Provisions for details of the Legacy Planning Option.

13. Starting from (i) the 3rd Policy Anniversary; or (ii) the end of the Premium Payment Term, whichever is the latter, you may exercise the Policy Split Option by applying in writing to Generali in Generali's prescribed form within 30 days after the Policy Anniversary. Upon the split, Generali will transfer the policy values of your 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 your specified 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 this Policy. After policy split, i) the Notional Amount, policy values and Total Premiums Paid for calculating relevant benefits of your Policy will be reduced by the split percentage; and ii) the Notional Amount of the Principal Policy, Preceding Policy and Split Policy must not be less than the respective minimum requirements as determined by Generali from time to time. The Policyholder, Insured and beneficiary of the Split Policy will be same as your Policy, but you can apply for changing the Policyholder, Insured and beneficiary of the Split Policy at the same time of applying for the Policy Split Option. 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 be completed. Your application is subject to Generali's approval and other prevailing administrative rules. After Generali approved your Policy Split request, no change or cancellation of the request will be allowed. Please refer to Policy Provisions for details.

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

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. 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.

17. The Notional Amount will be used to calculate the premiums, Guaranteed Cash Value and other relevant policy values under the Policy. This amount does not represent the Death Benefit amount payable under the Policy.

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.

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
在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
所有缴付之保费和支付的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。缴付的保费和支付的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）， 则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。

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.

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征费（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征费。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/应缴保障和扣除任何债项后的已缴的保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴的保费。倘若行使传承权益，而新受保人在更改生效日起计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已缴/应缴保障、任何已提取的终期红利及保障累积账户馀额，及任何债项后的退保保障或已缴之保费（以较高者为准）而不包括利息。

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（除非已行使保单延续）；
- 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。

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 Legacy Planning Option is exercised and the new Insured commits suicide, whilst sane or insane, within 1 year from the effective date of change, the liability of Generali shall be limited to pay the higher of Surrender Benefit and premiums paid as at the date of death of the new Insured without interest, less any paid/payable Benefits, any withdrawal from Terminal Dividend and balance of Benefit Accumulation Account, and any Indebtedness.

Termination Conditions
The Policy shall automatically terminate on the occurrence of the earliest of the following events:
- Once the Insured dies (except Policy Continuation 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在其应予支付时方会厘定。忠意也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。

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和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。

忠意人寿（香港）有限公司全面负责一切计划内容、保单批核、保障及赔偿事宜。忠意保留接纳或拒绝任何申请的最终权利。

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.

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.

跨越创富保2是为寻求长线储蓄的人士而设，并不适合寻求短期回报的人士。

跨越创富保2由忠意人寿（香港）有限公司承保。此产品小册子只适宜于香港派发，并不应被诠释为在香港以外地区提供、销售或游说购买忠意的任何产品。

此产品小册子只供参考，不能作为忠意与任何团体所订立之任何合约。此产品小册子应与包括本产品附加资料及重要考虑因素的说明文件（如有）及有关的市场推广资料一并阅览。有关条款的定义和细则的详细资料，请参阅保单条款。您可向保险顾问或忠意的代表索取保单条款及产品详情。

LionTycoon Beyond 2 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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