

成功投保由忠意人壽（香港）有限公司（「本公司」）承保的最新長線儲蓄及分紅人壽保險計劃 — **寰意多元貨幣保險計劃**（「本計劃」），為您累積長遠財富，同時靈活應對市場變化。於推廣期內[1,5]成功投保本計劃，首個保單年度可享高達**7%的保費回贈優惠[1-4]**及預繳保費於保費預繳年期內更可享**4.1%*保費預存賬戶之優惠年利率[5-12]**。

Successfully apply for the new long-term savings and participating life insurance plan – **LionGlobal Multi-currency Insurance Plan** (the "Plan") underwritten by Generali Life (Hong Kong) Limited ("the Company"), support you pursue long-term wealth accumulation while giving you the flexibility to adapt to changing market conditions. During the Promotion Period[1,5], you can enjoy a **Premium Refund Promotion[1-4] of up to 7%** for the first policy year and a **preferential Premium Deposit Fund ("PDF") interest rate[5-12] of 4.1% p.a.*** on the prepaid premium during the Premium Prepayment Period upon successful application of the Plan.

保費回贈優惠[1-4] Premium Refund Promotion[1-4]

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	保單貨幣 Policy Currency	年度化保費[3] Annualized Premium[3]	簽發年齡 Issue Age	保費回贈百分比[2] Premium Refund Percentage[2]
寰意多元貨幣保險計劃 LionGlobal Multi-currency Insurance Plan	2 年 2 Years	美元 US Dollar (USD) 或 or 港元 Hong Kong Dollar (HKD)	所有 All	65歲或以下 Age 65 or below	**4.5%**
	5 年 5 Years				**7%**

優惠年利率推廣[5-12] Preferential Interest Rate Promotion[5-12]

保費預存賬戶之優惠年利率[5-12] Preferential PDF interest rate[5-12]	保費繳付年期 Premium Payment Term	保單貨幣 Policy Currency	投保時年繳及預繳保費 Initial Annual and Prepaid Premium
4.1% p.a.*	2 年 2 Years	美元 US Dollar (USD)	相當於整個保費繳付年期之總年繳保費 扣除保費預存賬戶之優惠利息[@]及任何現行客戶推廣優惠[~] Equivalent to the total annual premiums for the whole Premium Payment Term Less preferential PDF interest[@] and any prevailing customer promotion(s)[~]
	5 年 5 Years		

* 保費預存賬戶之優惠年利率為非保證，本公司保留修改此利率的權利。
The preferential PDF interest rate is not guaranteed and the Company reserves the right to revise the rates from time to time.

@ 保費預存賬戶之優惠利息是指，i)扣除客戶推廣優惠（如適用）之總保費金額，及ii) 以保費預存賬戶之優惠年利率計算的總保費金額及客戶推廣優惠（如適用）的現值，之差額。
Preferential PDF interest refers to the difference between i) the total annual premiums after customer promotion (if any), and ii) the present value of the total premiums and customer promotion (if any) calculated with preferential PDF interest rate.

~ 現行客戶推廣優惠是指任何在申請計劃時同時提供之客戶推廣優惠。
Prevailing customer promotion(s) refers to any customer promotions offered concurrently at the time of the application of the plan.

條款及細則：
Terms and Conditions:

保費回贈優惠：
Premium Refund Promotion:

1. 推廣優惠僅限於保險經紀和保險代理人的客戶，並由即日起至2026年12月31日止，包括首尾兩天（「優惠期」）。本計劃的申請書必須於優惠期內簽署及遞交（根據申請日期），並於2027年2月28日或之前獲成功簽發保單，方可獲享此推廣優惠。所有推廣優惠須受下列條款及細則約束。
   The promotional offer is exclusive to the customers of brokers and agency, starting from today to December 31, 2026, both days inclusive (the "Promotion Period"). The application of the Plan must be signed and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before February 28, 2027 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.

2. 就保費回贈優惠而言：
   Under the Premium Refund Promotion:
   (I) 受保人的簽發年齡必須為出生後15日至65歲，保費回贈金額相等於年度化保費乘以指定之保費回贈百分比：
   • 如保費繳付年期為2年，保費回贈百分比為4.5%；
   • 如保費繳付年期為5年，保費回贈百分比為7%。
   The issue age of the Insured must be between 15 days after birth and Age 65, the premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of:
   • 4.5% for 2-year Premium Payment Term; or
   • 7% for 5-year Premium Payment Term.
   (II) 保費回贈金額於第2個保單年度存入保單時，首個保單年度的所有保費必須已經繳付。
   Premium refund amount will only be deposited into the Policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid.
   (III) 保費回贈金額僅會用作繳付部份第2個保單年度到期的保費及保費徵費，該保費回贈金額將不可提取。
   The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.

3. 年度化保費是指首個保單年度已繳交的到期保費，並不包括任何額外保費、保費徵費及附加保障之保費。
   Annualized Premium refers to the premium(s) due and paid within the first Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

4. 保險業監管局所收取的保費徵費是按保費折扣前之總年繳保費（包括基本計劃及其附加計劃（如適用））計算。
   Levy(ies) on insurance premium to be collected by the Insurance Authority is calculated based on the total annual premium (including basic plan and its supplements (if applicable)) before the premium discount.

優惠年利率推廣：(僅適用於美元保單貨幣)
Preferential Interest Rate Promotion: (Only applicable for the USD Policy Currency)

5. 推廣優惠僅限於保險經紀和保險代理人的客戶，並由即日起至2026年12月31日止，包括首尾兩天（「優惠期」）。本計劃的申請書必須於優惠期內簽署及遞交（根據申請日期），並於2027年2月28日或之前獲成功簽發保單，方可獲享此推廣優惠。所有推廣優惠須受下列條款及細則約束。
   The promotional offer is exclusive to the customers of brokers and agency, starting from today to December 31, 2026, both days inclusive (the "Promotion Period"). The application of the Plan must be signed and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before February 28, 2027 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.

6. 優惠年利率推廣之名額有限。忠意人壽（香港）保險有限公司（「本公司」）保留權利隨時停止本推廣優惠或更改有關條款及細則（全部或部分）而不作預先通知。在任何變更前已獲批核及成功簽發的保單，其附帶的推廣優惠將不受後續的更改或終止而影響。 推廣優惠以本公司最終決定為準。如有任何爭議，本公司之決定將為最終結果。
   The Preferential Interest Rate Promotion is subject to a limited quota. Generali Life (Hong Kong) Limited (the "Company") reserves the right to terminate this promotional offer or amend the relevant terms and conditions (in whole or in part) at any time without prior notice. The promotional offer attaching to any approved life insurance plan applications with policies successfully issued before any change will not be affected by subsequent alteration or termination of the promotion. The promotional offer is subject to the Company's decision. In case of any dispute, the decision of the Company shall be final and conclusive.

7. 保費預存賬戶之優惠年利率包括3.0%之現時保費預存賬戶年利率及1.1%之額外年利率。利率為非保證。本公司保留不時修改利率的權利。若保費預存賬戶餘額不足夠支付續期的保費及/或徵費，您將須要繳付未繳付的保費及/或徵費。
   The preferential PDF interest rate has included the prevailing PDF interest rate of 3.0% p.a. and an extra interest rate of 1.1% p.a.. These rates are not guaranteed. The Company reserves the right to revise them from time to time. If the balance of PDF is not sufficient to pay any renewal premium(s) and/or levy(ies) due and payable, you may be required to pay any outstanding premium(s) and/or levy(ies).

8. 額外年利率之利息（「額外利息」）將會於保費預繳年期完結時（保費預繳年期如「保費預存賬戶說明摘要」內所示）存入保單，並僅用於支付到期的保費和徵費。於本公司把額外利息存入保單前，保費預存利息將會按當時保費預存賬戶利率計算。
   The interest from the extra interest rate ("Extra Interest") will be deposited into the insurance policy at the end of the Premium Prepayment Period as shown in the "Premium Deposit Fund (PDF) Illustration" to settle the due premium(s) and levy(ies) only. Before the Company deposits the Extra Interest into the insurance policy, PDF interest will be calculated based on the prevailing PDF interest rate.

9. 就享有優惠年利率推廣：
   • 本計劃的保單貨幣必須為美元（USD）；
   • 本計劃必須於優惠期內投保，並於2027年2月28日或之前成功簽發保單；
   • 投保時保單必須以年繳模式繳交保費且選擇保費預繳選項；
   • 沒有提前保單日期的安排；
   • 保單簽發時並沒有增設附加保障；
   • 投保時已一筆過繳交投保時年繳及預繳保費，金額如「保費預存賬戶説明摘要」所示；及
   • 本公司把額外利息存入保單時，保單必須維持生效。
   In order to be eligible for the "Preferential Interest Rate Promotion" offer:
   • The Policy Currency of the Plan must be US Dollar (USD);
   • The Plan must be applied within the Promotion Period and issued on or before February 28, 2027;
   • Annual payment mode with premium prepayment option must be selected upon policy application;
   • No policy year back-dating arrangement;
   • No supplementary benefit attached upon policy issuance;
   • You have paid the initial annual and prepaid premium, as stated in the "Premium Deposit Fund (PDF) Illustration", in a lump sum at policy application; and
   • The policy(ies) must remain in force when the Company deposits the Extra Interest into the policy(ies).

10. 任何於本公司把額外利息存入保單前於保單作出的更改（包括但不限於以下所述），保費預存賬戶之優惠年利率將會全數被取消，保費預存賬戶餘額將會以當時保費預存賬戶年利率累積利息。
   • 於保費預存賬戶內提取金額（或會收取提取費用）或額外投放金額於保費預存賬戶內；
   • 更改保費繳付模式；
   • 更改名義金額；
   • 增加附加保障；
   • 保單退保；
   • 保單終止，因下列第10項所述之原因除外；或
   • 任何可影響保單年度化保費之更改。
   For any alterations of the policy before the Company deposits the Extra Interest into the policy(ies) (including but not limited to the below), the preferential PDF interest rate will be totally forfeited, and the balance of the PDF will accumulate interest at the prevailing PDF interest rate.
   • Withdrawal from the PDF account (early withdrawal charge may be applicable) or add additional fund to the PDF account;
   • Change of premium payment mode;
   • Change of notional amount;
   • Addition of supplementary benefit(s);
   • Policy surrender;
   • Policy termination due to reasons other than clause 10 below; or
   • Any changes that will affect the annualized premium of the policy.

11. 若保單因索償而於保費預繳年期完結前被終止，優惠利息將會按比例退回。
   In the event of policy termination due to claims before the end of the Premium Prepayment Period, the Extra Interest will be calculated and paid on pro-rata basis.

12. 優惠不可更換、轉讓、退回、轉換為其他禮品或折換成現金。
   The promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

本計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。此宣傳單張的產品資料不包含以上計劃的完整條款，有關完整條款載於保單條款中。
The Plan can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the Plan, the full terms can be found in the Policy Provisions.

上述推廣優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。若於冷靜期內取消保單或在任何退回保費的情況下，於優惠下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。除非另有所指，以上優惠不可與其他推廣優惠同時使用。
The promotion and campaign mentioned above cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. The above promotion and campaign cannot be used in conjunction with other promotional offers, unless stated otherwise.

忠意人壽（香港）有限公司（「本公司」）可隨時更改或終止此優惠及/或更改優惠條款和細則，恕不另行通知。如有任何爭議，本公司保留最終決定權。本公司保留根據您在申請時提供的資料自行決定接受或拒絕申請的權利。
Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this promotion and / or amend the terms and conditions of the offer(s) at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

本計劃由本公司承保。此宣傳單張僅旨在香港派發，並不能作為在香港境外提供銷售、遊説購買或説明任何保險產品之工具。此宣傳單張僅供一般參考之用，不應視作專業意見或建議。此宣傳單張必須與有關產品小冊子一起閱讀。有關本計劃的保障詳情、限制、產品風險、條款和細則，請參閱保單文件，如保險建議書、保單條款、產品小冊子及其他附加文件（如適用）。您可向保險顧問或本公司的代表索取保單條款及產品詳情。
The Plan is underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the Plan. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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