挚爱相伴
LionPatron

守护挚爱 相伴同行
Safeguarding your loved ones, by your side

储蓄及人寿计划
Savings and Life Plan

GENERALI

保单逆按计划 — 合资格寿险计划
Policy Reverse Mortgage Programme - Eligible Life Insurance Plan

PRMP 保單逆按計劃 Policy Reverse Mortgage Programme

HKMC RETIRE 退休3寶

HKMC 香港按揭證券有限公司 The Hong Kong Mortgage Corporation Limited

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)

人生充满着未能预测的机遇与挑战。

挚爱相伴（「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。本计划提供周全的人寿保障及储蓄，助您自信应对人生于不同阶段的变化。

本计划涵盖广泛的保障范围，让您捉紧每个机遇以应对人生路上的各项挑战。

Life is filled with opportunities and challenges that are difficult to predict.

LionPatron (the "Plan") is a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"). The Plan provides comprehensive whole-life protection and savings, helping you adapt to life's changes with confidence.

With extensive coverages, the Plan allows you to navigate life's challenges and embrace every opportunity that comes your way.

计划特点 PLAN HIGHLIGHTS

提升人寿保障高达投保额的230%
伴您成就人生高峰

Amplify your life protection up to 230% of the Sum Assured in your peak years

提供专属的保障 为您加强守护
（包括危疾保费豁免保障，以及末期疾病保障）

Empowering your coverage with distinctive benefits
(including Critical Illness Premium Waiver Benefit and Terminal Illness Benefit)

潜在的储蓄升值伴您
实践多样的人生目标

Potential capital appreciation to help you fulfill various life goals

轻松规划财富
让您灵活提取

Great flexibility in wealth planning and withdrawal

提升人寿保障高达投保额的230%伴您成就人生高峰
Amplify your life protection up to 230% of the Sum Assured in your peak years

额外身故保障

辛勤工作的您，最在意的当然是为您所爱的人提供更好的生活。即使最坏的情况发生在您身上，本计划也能为您的家人提供强大的保障，守护挚爱的财务状况。

除了100%投保额的保证身故保障外，本计划于首20个保单年度内提供额外身故保障，进一步增强对家人的保障，让他们无惧未来的挑战。

Extra Death Benefit

Your hard work aims to provide a better life for your loved ones. To safeguard their financial well-being and provide them with stability even if the worst happens to you, the Plan offers robust protection.

On top of the 100% of the Sum Assured's guaranteed Death Benefit, the Plan bolsters your protection with an Extra Death Benefit in the first 20 Policy Years. This ensures your loved ones are supported with abundant protection no matter what the future may hold.

第1–10个保单年度 Policy Year 1 - 10:

保证身故保障
Guaranteed Death Benefit
投保额的
100%
of the Sum Assured

+

额外身故保障
Extra Death Benefit
投保额的
130%
of the Sum Assured

=

保证身故保障总额
Total Guaranteed Death Benefit
投保额的
230%
of the Sum Assured

第11–20个保单年度 Policy Year 11 - 20:

保证身故保障
Guaranteed Death Benefit
投保额的
100%
of the Sum Assured

+

额外身故保障
Extra Death Benefit
投保额的
100%
of the Sum Assured

=

保证身故保障总额
Total Guaranteed Death Benefit
投保额的
200%
of the Sum Assured

配合人生不同阶段的专设保障

当迈向退休阶段，您的家庭负担亦将随着时间而逐渐减少。 因此，由第21个保单周年日起或当受保人年届65岁时（以较后者为准），保证身故保障将会逐渐递减以平衡您的保障需要。本计划会因应您的财务需要，释放更大的财富增值机会，让您以相宜的保费支援不同人生阶段的需要。

Tailored protection for different life stage

As you transit into retirement, your financial obligations should be steadily declining over time. Therefore, starting from the 21st Policy Anniversary, or when the Insured reaches Age 65 (whichever is later), the guaranteed Death Benefit will decrease gradually to align with your evolving needs. The Plan strategically shifts the emphasis to unlock the enhanced wealth accumulation opportunities, catering to your needs at different life stages with an affordable premium.

为挚爱及早规划 提供多项身故保障支付方式

您可按意愿选择于受保人身故时，本计划如何向您的挚爱支付赔偿。可选择的身故保障支付方式[1]包括：

- 一笔过形式支取；
- 每月形式支取；或
- 部份形式支取：以一笔过形式支取指定百分比的投保额，余额将以每月分期形式支取。

Plan ahead for your loved ones with various options for the payment of Death Benefit

You may choose how the Plan pays the benefits to your beloveds upon the death of the Insured according to your wishes. The available Death Benefit Payment Options[1] include:

- Lump sum payment;
- Monthly installment payment; or
- Partial payments, a combination of a lump sum payment for a specified percentage of the Sum Assured and the remaining balance will be paid in form of monthly instalments.

市场独有*
Unique-in-market*

危疾保费豁免保障[2]
如受保人不幸被确诊患有癌症、中风或心脏病发作，忠意将会全数豁免基本计划于未来2年的保费，助您减轻财务负担的同时，让您持续得到保障。本保障可获赔偿一次。

Critical Illness Premium Waiver Benefit[2]
If the Insured is unfortunately diagnosed as suffering from Cancer, Stroke or Heart Attack, Generali will waive 100% of the Basic Plan's premium for the upcoming 2 years, alleviating your financial burden for continuing with the insurance coverage. This benefit will be entitled for one time.

末期疾病保障
如受保人不幸被确诊患上末期疾病[3]，忠意将以一笔过的形式预支身故保障及额外身故保障（如有），让您在困难时期获得即时的财务支援。

Terminal Illness Benefit
If the Insured is diagnosed with Terminal Illness[3] unfortunately, Generali will advance the Death Benefit and Extra Death Benefit (if any) in a lump sum amount to you for providing immediate financial support during your hard time.

意外身故保障[4]
如受保人于首3个保单年度内不幸因意外身故，忠意将会支付身故保障、额外身故保障（如有）及意外身故保障[4]，以助您的挚爱渡过突如其来的困境。意外身故保障相等于：
- 200%总保费[5]；或
- 如意外身故于指定的情况下发生[6]，则为400%总保费[5]。

Accidental Death Benefit[4]
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, Extra Death Benefit (if any) together with an Accidental Death Benefit[4] to help your beloveds overcome the sudden hardship. The Accidental Death Benefit is equivalent to
- 200% of Total Premiums[5]; or
- 400% of Total Premiums[5] in case such accidental death is due to designated events[6].

自选附加保障
本计划提供多项自选附加保障，您可以按自己需要而增加您的保障，令保障范围更加全面。

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

*此类型附加保障附加于储蓄及人寿保险计划乃市场独有，并基于与香港主要人寿保险公司截至2024年9月已推出之其他类似保险计划作比较。
*This additional benefit is unique in market attached to the savings and life insurance plans and based on comparison with other similar insurance plans issued by Hong Kong's major life insurance companies as of September 2024.

潜在的储蓄升值伴您 实践多样的人生目标
Potential capital appreciation to help you fulfill various life goals

本计划提供保证现金价值及非保证终期红利[7]，助您建立稳固的基础，实现财务规划目标。

To help you build a solid foundation for achieving your financial planning goals, the Plan provides Guaranteed Cash Value and non-guaranteed Terminal Dividend[7].

保证现金价值

保证现金价值由第3个保单周年日起提供。本计划确保您的资产受到保护和保存，让您安然度过任何经济不稳。

Guaranteed Cash Value

The Guaranteed Cash Value is available starting from the 3rd Policy Anniversary. The Plan ensures that your assets are protected and preserved, giving you the peace of mind to weather any economic uncertainties.

终期红利[7]

由第5个保单周年日起，本计划让您透过非保证终期红利[7]赚取潜在回报，有关红利将于保单退保（不论完全或部份退保[8]）、保单终止（例如受保人身故或保单失效）或保单期满时支付。

在符合最低保额要求的前提下，您可以随时要求退保[8]，从保单中提取保证现金价值及终期红利[7]，以配合您的财务需求。

Terminal Dividend[7]

Starting from the 5th Policy Anniversary, the Plan allows you to earn potential returns through the non-guaranteed Terminal Dividend[7] which will be payable upon policy surrender (whether in full or partially[8]), termination (e.g. death of the Insured or lapse of the Policy) or expiration.

Subject to the minimum Sum Insured requirement, you may withdraw the Guaranteed Cash Value and Terminal Dividend[7] from the Policy anytime by requesting partial surrender[8] to meet your financial needs.

轻松规划财富 让您灵活提取
Great flexibility in wealth planning and withdrawal

市场波动可能会影响您的财富。本计划提供多元化的解决方案，透过终期红利锁定选项[9]及保障累积账户，让您实现潜在收益，更稳健地增加财富。

Market volatility could affect your wealth. The Plan provides you with a versatile solution to realize the potential gain and grow your wealth more steadily through the Terminal Dividend Lock-In Option[9] and Benefit Accumulation Account.

终期红利锁定选项[9]

由第15个保单周年日或已缴清本计划的保费（以较后者为准）起，您可锁定合共高达20%的终期红利，并将款项调拨于保障累积账户内，以确保户口内的现金价值及赚取非保证利息。

Terminal Dividend Lock-In Option[9]

Starting from the 15th Policy Anniversary or after the Plan has been paid up, whichever is later, you may lock in up to 20% of Terminal Dividend in total and allocate the sum into the Benefit Accumulation Account for securing the cash value in the account and earn non-guaranteed interest.

保障累积账户

除了锁定终期红利外，您亦可将部分退保金额调拨至保障累积账户。您可以选择将款项存放于保单内以赚取非保证利息，并可随时提取以增加流动资源。

Benefit Accumulation Account

Apart from locking-in Terminal Dividend, you may also allocate the partial surrender amount to the Benefit Accumulation Account. You can choose to leave the sum with Generali to earn non-guaranteed interest and withdraw it at any time for added liquidity.

本计划如何运作?[Δ] How does the Plan work?[Δ]

保证身故保障可获高达投保额的230%，助您于人生高峰期实践财务目标。
Power up the guaranteed Death Benefit up to 230% of the Sum Assured in your prime year and strengthen your financial goals.

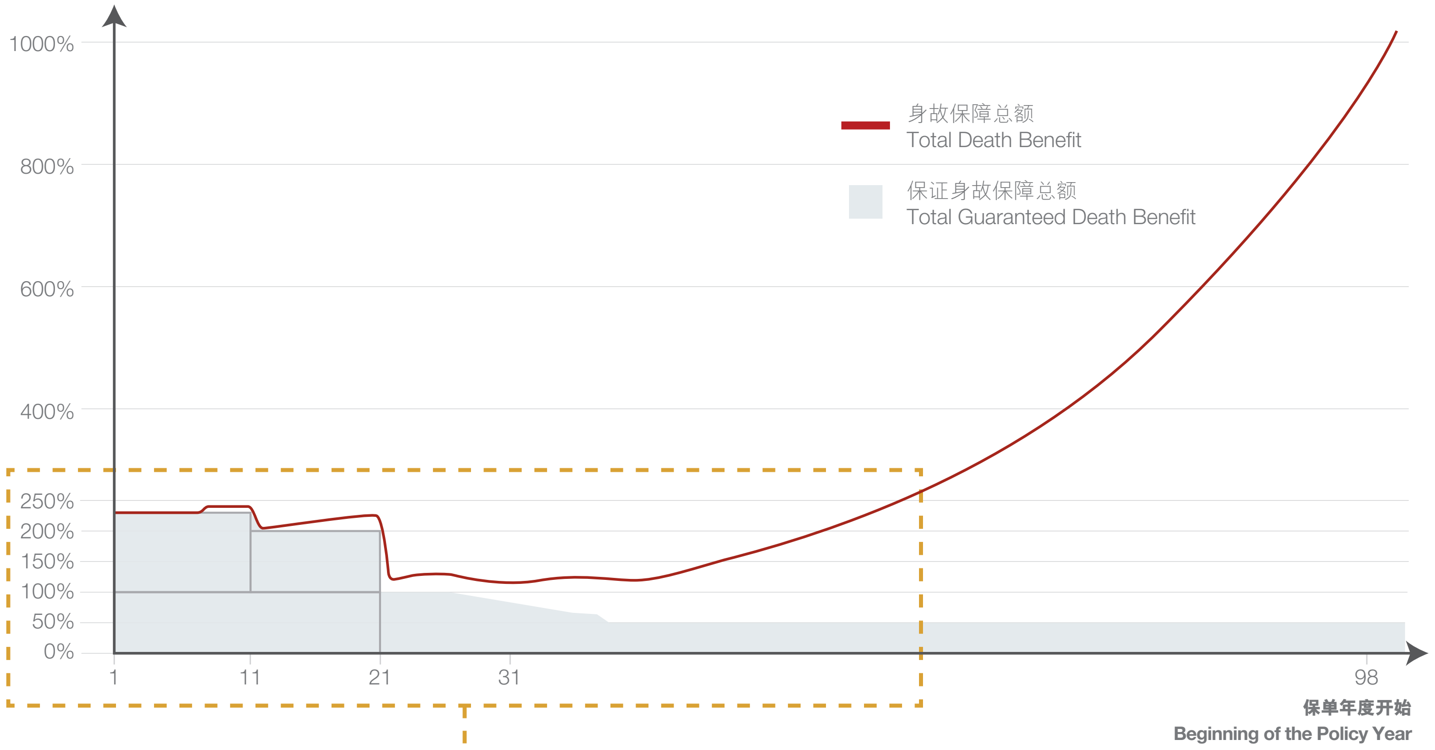
陈先生 Mr. Chan

40岁 Age 40
非吸烟 Non-smoker

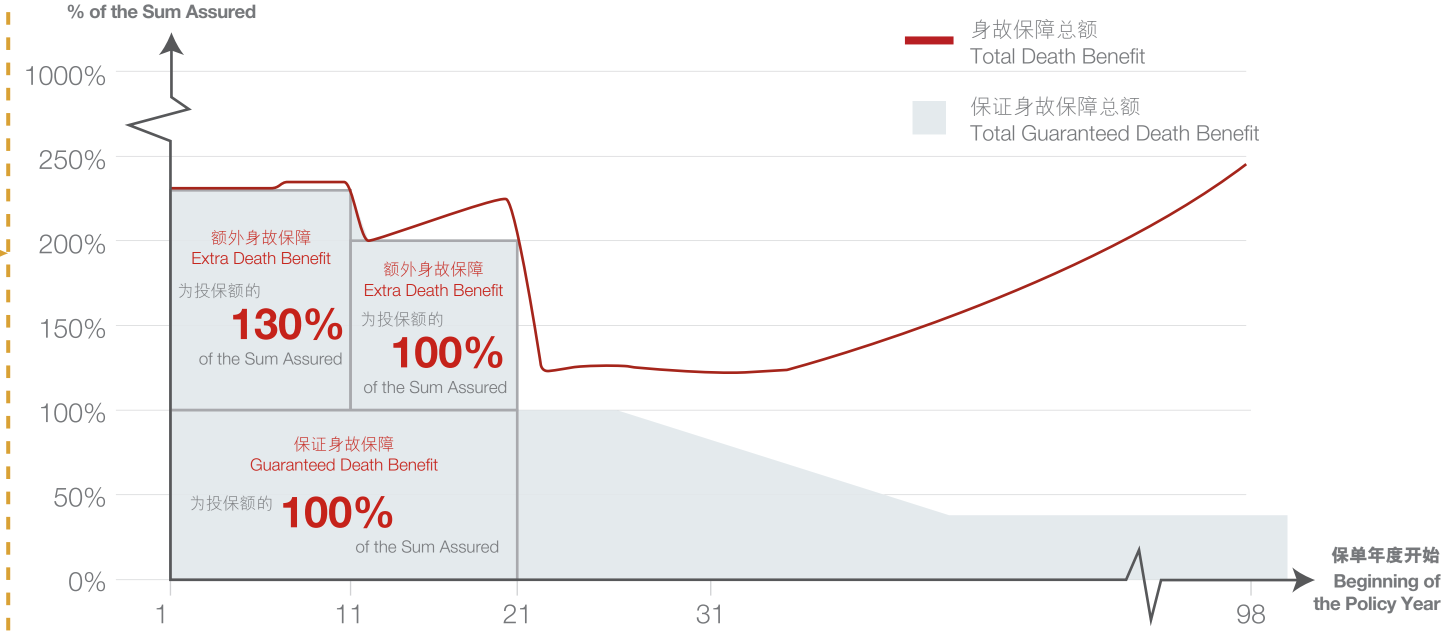
陈先生决定以保费缴付年期20年、投保额200,000美元，投保**挚爱相伴**。每年保费为2,940美元。

Mr. Chan decides to purchase **LionPatron** with a premium payment term of 20 years for a Sum Assured of USD200,000. The annual premium is USD2,940.

身故保障总额 Total Death Benefit



身故保障总额 Total Death Benefit



假设陈先生于相关保单年度身故，将可得到保障金额为：
Assuming Mr. Chan passed away in the relevant Policy Year, the benefit amount will be as follows:

第1个保单年度 1st Policy Year

保证身故保障总额 Total Guaranteed Death Benefit

保证身故保障 Guaranteed Death Benefit
200,000 美元 USD

\+

额外身故保障 Extra Death Benefit
260,000 美元 USD

第11个保单年度 11th Policy Year

保证身故保障总额 Total Guaranteed Death Benefit

保证身故保障 Guaranteed Death Benefit
200,000 美元 USD

\+

额外身故保障 Extra Death Benefit
200,000 美元 USD

终期红利 Terminal Dividend
8,430 美元 USD

第21个保单年度 21st Policy Year

保证身故保障总额 Total Guaranteed Death Benefit

保证身故保障 Guaranteed Death Benefit
200,000 美元 USD

终期红利 Terminal Dividend
43,774 美元 USD

第31个保单年度 31st Policy Year

保证身故保障总额 Total Guaranteed Death Benefit

保证身故保障 Guaranteed Death Benefit
164,000 美元 USD

终期红利 Terminal Dividend
75,102 美元 USD

\+

保障累积账户余额^（如有）
Balance of Benefit Accumulation Account^ (if any)

第1个保单年度	第11个保单年度	第21个保单年度	第31个保单年度
为投保额的 230% of the Sum Assured	为投保额的 204% of the Sum Assured	为投保额的 122% of the Sum Assured	为投保额的 120% of the Sum Assured
身故保障总额 Total Death Benefit 460,000 美元 USD	身故保障总额 Total Death Benefit 408,430 美元 USD	身故保障总额 Total Death Benefit 243,774 美元 USD	身故保障总额 Total Death Benefit 239,102 美元 USD

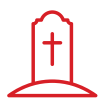
^ 假设保障累积账户余额为零，以及在上述说明中并无未偿还的债务。
^ Assumed the balance of Benefit Accumulation Account is zero and there is no outstanding debt in the above illustration.

如何加强对您的保障? How to elevate your protection?

本计划为您提供额外专属的保障：
The Plan offers you additional specialized benefits:

危疾保费豁免保障[2]
Critical Illness Premium Waiver Benefit[2]

末期疾病保障
Terminal Illness Benefit



意外身故保障[4]
Accidental Death Benefit[4]

注：
Δ上述案例假设所有保费于到期时已被全数缴付（获豁免的保费除外）及没有任何保单贷款。所示金额均四舍五入至最接近的整数。数字为假设值及仅供举例之用，或会与实际应付金额有所出入。以上图表仅供说明之用，实际比例可能与上述有所不同。
Remarks:
ΔThe above case studies assume that all premiums are paid in full when due (except for the waived premium) and there is no policy loan. The amounts illustrated are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences. The graphs illustrated above are strictly for illustrative purposes only and the actual scale may be deviated from the above.

计划概览 Plan Summary

计划种类 **Plan Type**	基本计划 Basic Plan
保障年期 **Benefit Term**	至138岁 To age 138
保费缴付年期 / 签发年龄 **Premium Payment Term / Issue Age**	<table><tr><th>保费缴付年期 Premium Payment Term</th><th>签发年龄（上一次生日年龄） Issue Age (Age Last Birthday)</th></tr><tr><td>5年 5 years</td><td>出生后15日 － 70岁 15 days after birth – age 70</td></tr><tr><td>10年 10 years</td><td>出生后15日 － 65岁 15 days after birth – age 65</td></tr><tr><td>20年 20 years</td><td>出生后15日 － 60岁 15 days after birth – age 60</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），于保费缴付期间赚取非保证利息。 You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning non-guaranteed deposit interest during the premium payment period.
保单货币 **Policy Currency**	美元 USD
保费结构 **Premium Structure**	保费于保费缴付年期内维持不变 Premium remains unchanged throughout the Premium Payment Term
缴付模式 **Payment Mode**	年缴 / 半年缴 / 季缴 / 月缴 Annual / Semi-Annual / Quarterly / Monthly
最低投保额（以每张保单计） **Minimum Sum Assured** (per Policy)	20,000美元 USD20,000

身故保障
Death Benefit

如受保人不幸身故，忠意将支付：
首21个保单年度
(i) 投保额的100%或已缴总保费[10]（以较高者为准）+
(ii) 终期红利（如有）+
(iii) 保障累积账户余额（如有）–
(iv) 债项（如有）

第22个保单年度或之后
(i) 投保额 x 适用百分比；或已缴总保费[10]（以较高者为准）+
(ii) 终期红利（如有）+
(iii) 保障累积账户余额（如有）–
(iv) 债项（如有）

When the Insured passes away, Generali will pay:
First 21 Policy Years
(i) 100% of the Sum Assured or Total Premiums Paid[10] (whichever is higher) +
(ii) Terminal Dividend (if any) +
(iii) Balance of Benefit Accumulation Account (if any) -
(iv) Indebtedness (if any)

From the 22nd Policy Year and after
(i) Sum Assured x Applicable Percentage ; or Total Premiums Paid[10] (whichever is higher) +
(ii) Terminal Dividend (if any) +
(iii) Balance of Benefit Accumulation Account (if any) -
(iv) Indebtedness (if any)

适用的百分比将按照下表厘定：
The Applicable Percentage is determined as per the table below:

保单年度 Policy Years	适用的百分比 Applicable Percentage
指定保单周年日*前 Before the Designated Policy Anniversary*	100%
由指定保单周年日*起计算 Counting from the Designated Policy Anniversary*	
第1年 1st year	97%
第2年 2nd year	94%
第3年 3rd year	91%
第4年 4th year	88%
第5年 5th year	85%
第6年 6th year	82%
第7年 7th year	79%
第8年 8th year	76%
第9年 9th year	73%
第10年 10th year	70%
第11年 11th year	67%
第12年 12th year	64%
第13年 13th year	61%
第14年 14th year	58%
第15年 15th year	55%
第16年 16th year	52%
第17年及之后 17th year and thereafter	50%

*指定保单周年日是指受保人年满65岁的保单周年日或第21个保单周年日，以较后者为准。
*The Designated Policy Anniversary refers to the later of the Policy Anniversary at which the Insured attains Age 65 or the 21st Policy Anniversary.

保单保障 Policy Benefits

额外身故保障 **Extra Death Benefit**	如受保人不幸于首20个保单年度内身故，除身故保障外，还会支付额外身故保障。 An Extra Death Benefit will be paid on top of the Death Benefit in the event of the Insured's unfortunate death in the first 20 Policy Years. 第1－10个保单年度 / Policy Year 1-10: 投保额的130% / 130% of the Sum Assured 第11－20个保单年度 / Policy Year 11-20: 投保额的100% / 100% of the Sum Assured
身故保障支付方式[1] **Death Benefit Payment Option[1]**	您可透过以下选项选择如何将总身故保障金额（包括身故保障、额外身故保障（如有）及意外身故保障[4]（如有））支付予受益人： 1. 一笔过形式支取 2. 每月形式支取 • 付款期为5、10、20、30年或忠意同意的其他支付期。 • 任何尚未支付的余额将可赚取非保证利息。 3. 部份形式支取 • 一笔过形式支取：总身故保障金额的5%或 5%的倍数；及 • 每月形式支取：余额将在5年、10年、20年、30年或忠意同意的其他支付期内每月支取。 You may elect how the Total Death Benefit Payment (including Death Benefit, Extra Death Benefit (if any) and Accidental Death Benefit[4] (if any)) is paid to the beneficiary(ies) according to the following option: 1. Lump sum payment 2. Monthly installment payment • Payment periods of 5, 10, 20, 30 years or other periods as agreed by Generali. • Non-guaranteed interest will be paid for any remaining balance which is yet to be paid. 3. Partial payments, a combination of • Lump sum payment: 5% or a multiple of 5% of Total Death Benefit Payment; and • Monthly instalment payments: the remainder will be paid monthly in a period of 5, 10, 20, 30 years or other period as agreed by Generali.
危疾保费豁免保障[2] **Critical Illness Premium Waiver Benefit[2]**	• 如受保人被确诊患上癌症、中风或心脏病发作，忠意将豁免由诊断当日（如同时是保费到期日）或紧随其后的保费到期日起计的基本计划100%保费，为期2年。 • 本保障可获赔偿一次。 • If the Insured is diagnosed with Cancer, Stroke or Heart Attack, Generali will waive 100% of the Basic Plan's premium for 2 years starting from the premium due date falling on or immediately after the date of diagnosis. • You can be entitled to this Benefit for one time.
末期疾病保障 **Terminal Illness Benefit**	• 若受保人被诊断患上末期疾病，可获赔偿末期疾病保障[3]一次。 • 身故保障及额外身故保障（如有）将预先一次过支付予保单持有人，作为末期疾病保障。 • 当末期疾病保障支付后，本保单将自动终止。 • Payable for one time if the Insured is diagnosed with Terminal Illness[3]. • The Death Benefit and Extra Death Benefit (if any) will be paid in advance in a lump sum to the Policyholder as Terminal Illness Benefit. • Upon the payment of the Terminal Illness Benefit, the Policy shall automatically terminate.

保单保障 Policy Benefits

意外身故保障[4]
Accidental Death Benefit[4]
	• 于首3个保单周年日内提供。
	• 如受保人不幸因意外身故，忠意将支付：
	  • 总保费[5]的200%；或
	  • 总保费[5]的400%，如于指定情况[6]中意外身故
	• 每名受保人于忠意所有签发保单下之意外身故保障[4]合计最高应付总额为300,000美元。
	
	• Available before the 3rd Policy Anniversary.
	• Upon the Insured's unfortunate death resulting from an Accident Generali will pay:
	  • 200% of Total Premiums[5]; or
	  • 400% of Total Premiums[5] if such accidental death happens under designated events[6].
	• The Accidental Death Benefit[4] is subject to a maximum aggregated amount of USD 300,000 per Insured for all the Accidental Death Benefit[4] payable under all insurance policies issued by Generali.

保证现金价值 Guaranteed Cash Value	• 保单提供的保证保单价值。 • 由第3个保单周年日起提供。 • Guaranteed policy value provided under the Policy. • Available from the 3rd Policy Anniversary.
终期红利[7] Terminal Dividend[7]	• 非保证保单价值，金额将于应付时或行使终期红利锁定选项[9]时厘定。 • 由第5个保单周年日起提供。 • 忠意可随时更改终期红利[7]。 终期红利锁定选项[9]： • 由第15个保单周年日或保费缴付年期结束（以较迟者为准）起提供。 • 您可以锁定一部份的终期红利[7]并调拨至保障累积账户内累积非保证利息。 • 总锁定百分比不可高于20%。 • Non-guaranteed policy value, the amount will be determined when it becomes payable or upon exercising Terminal Dividend Lock-in Option[9]. • Available from the 5th Policy Anniversary. • Generali may alter the Terminal Dividend[7] amount at any time. Terminal Dividend Lock-in Option[9]: • Available from the later of the 15th Policy Anniversary or the end of the Premium Payment Term. • You may lock-in a portion of Terminal Dividend[7] and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest. • The maximum aggregated lock-in percentage is 20%.
保障累积账户 Benefit Accumulation Account	• 您可将锁定的终期红利[9]及／或部份退保[8]金额，调拨至保障累积账户。 • 余额将以非保证利息累积，或随时提取而不影响投保额。 • You may allocate Terminal Dividend locked-in[9] and/or partial surrender[8] amount to the Benefit Accumulation Account. • The balance will be accumulated with non-guaranteed interest or can be withdrawn at any time without affecting the Sum Assured.

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) 保障累积账户余额（如有）+ (iii) 终期红利[7]（如有） - (iv) 债项（如有） 部份退保[8]支取方式： 1. 现金提取；或 2. 积存于保障累积账户 Upon policy surrender, Generali will pay : (i) Guaranteed Cash Value + (ii) Balance of Benefit Accumulation Account (if any) + (iii) Terminal Dividend[7] (if any) - (iv) Indebtedness (if any) Payout options for partial surrender[8]: 1. Cash out; or 2. Accumulate in Benefit Accumulation Account
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) 保障累积账户余额（如有）+ (iii) 终期红利[7]（如有） - (iv) 债项（如有） Upon the expiry of the Policy, Generali will pay: (i) Guaranteed Cash Value + (ii) Balance of Benefit Accumulation Account (if any) + (iii) Terminal Dividend[7] (if any) - (iv) Indebtedness (if any)

个案分享1△ Case Study 1△

让挚爱获得财务安稳的生活
Safeguard the financial security of your loved ones

何先生 Mr. Ho

30岁 Age 30

非吸烟 Non-smoker

教师 Teacher

已婚，并育有一名5岁的儿子及一名2岁的女儿
Married, with a son at Age 5 and a daughter at Age 2

何先生是家庭的经济支柱。如有不幸事情发生，他希望确保家人获得财政安稳的生活。他决定以实惠的保费投保**挚爱相伴**，让他可于壮年时获得最大的人寿保障。同时，他希望当孩子长大后，也能给予自己和挚爱一个经济稳健的未来。

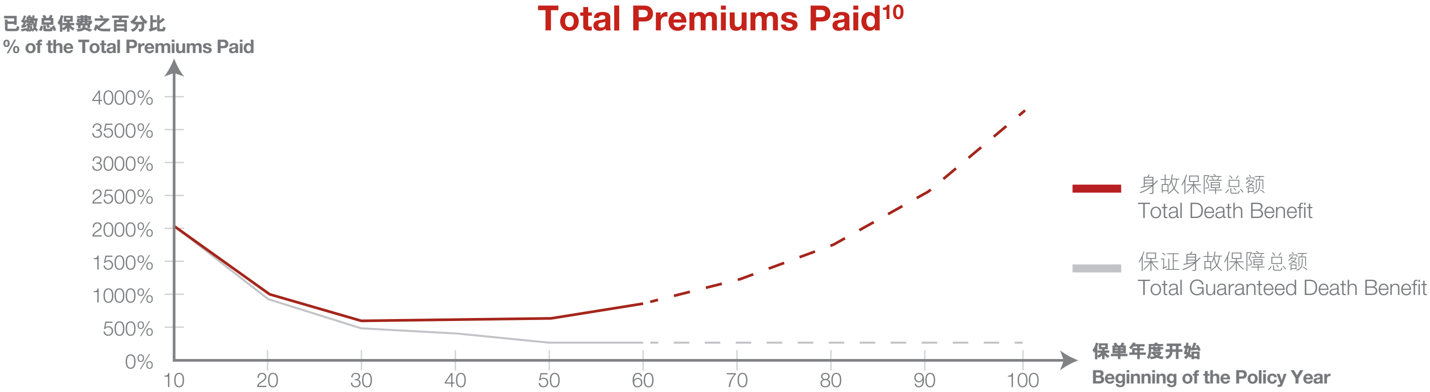
Mr. Ho is the breadwinner of the family. He wants to ensure financial security for his family if misfortune happens to him. He decides to purchase **LionPatron** for maximizing the life protection during his prime years at an affordable premium. He also wants to build a financially secure future for himself and his family when his kids grow up.

保费缴付年期 Premium Payment Term : **20 年 Years**

投保额 Sum Assured : **100,000 美元 USD**

年缴保费 Annual Premium : **1,150 美元 USD**

身故保障金额对已缴总保费[10]之百分比
Percentage of the death benefit amounts versus the Total Premiums Paid[10]



50 岁 Age

保单已缴清。
The Policy is paid up.

60 岁 Age

60岁时，何先生决定退休。他将终期红利的20%（6,000美元）锁定在保障累积账户内以积存生息。
At Age 60, Mr. Ho decided to retire. He locked-in 20% of the Terminal Dividend USD6,000 for interest accumulation in the Benefit Accumulation Account.

70 岁 Age

70岁时，何先生从保障累积账户内提取5,000美元，作短途旅行的旅费。
At Age 70, Mr. Ho cashed out USD5,000 from Benefit Accumulation Account for short trip.

90 岁 Age

假设90岁时，何先生离世。他的家人将得到：
If Mr. Ho passed away at age 90, his family would receive:

保证身故保障 Guaranteed Death Benefit
50,000 美元 USD

\+

终期红利[7]: Terminal Dividend[7]
130,470 美元 USD

\+

保障累积账户余额 Balance of Benefit Accumulation Account
8,505 美元 USD

= **188,975 美元 USD**

已缴总保费[10]的 822% of Total Premiums Paid[10]

意外身故保障[4]如何提升您的保障?
How does the Accidental Death Benefit[4] elevates your protection?

假设何先生于第3个保单年度，于餐厅与家人共进晚餐时不幸因火灾而身故，其家人将可得到以下总赔偿额：
If Mr. Ho unfortunately passed away in a fire while he was having a family dinner at a restaurant in the 3rd Policy Year, his family would receive a total benefit amount as below:

保证身故保障 Guaranteed Death Benefit
100,000 美元 USD

\+

额外身故保障 Extra Death Benefit
130,000 美元 USD

\+

意外身故保障[4] Accidental Death Benefit[4]
为总保费的 **400%** of Total Premiums:
13,800 美元 USD

= 243,800 美元 USD

= **已缴总保费[10]的 7,067% of Total Premiums Paid[10]**

个案分享2△ Case Study 2△

伴您在人生的旅程中持续前行
Continuous support along your life journey

杨女士 Ms. Yeung

40岁 Age 40
会计师 Accountant
单身 Single

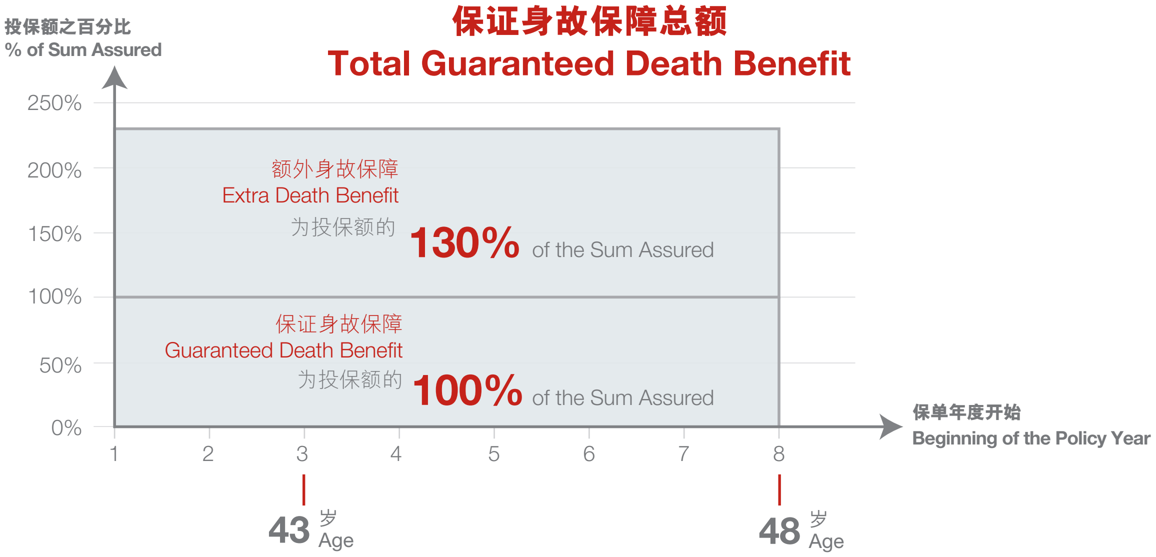
杨女士与父母同住。若果她因健康问题而不幸离世，她希望确保她父母经济上仍能获得周全保障。另外亦希望若她被确诊患有严重疾病时，能获得额外的保障。所以，她选择投保**挚爱相伴**以实现多样目标。

Ms. Yeung is residing with her parents. She wants to ensure her parents are well protected financially in the unfortunate event of her death due to the health problems. She also wants to have extra assurance of the protection in case she is diagnosed with major illnesses. She chooses to purchase **LionPatron** to meet these objectives.

保费缴付年期 Premium Payment Term : **10** 年 Years

投保额 Sum Assured : **100,000** 美元 USD

年缴保费 Annual Premium : **2,701** 美元 USD



杨女士患有乳癌，并接受了强化治疗。
Ms. Yeung suffered from Breast Cancer and had undergone intensive treatment.

不幸地，由于乳癌复发，杨女士被确诊患有末期疾病，并已发展到晚期。
Unfortunately, Ms. Yeung' was diagnosed with Terminal Illness due to the recurrence of Breast Cancer which had progressed to the advanced stage.

合资格享有
危疾保费豁免保障[2]：
从确诊日起计2年内，获豁免100% 保费，即相等于

Entitled to
Critical Illness Premium Wavier Benefit[2]**:**
100% of premium was waived for 2 years from the diagnosis date, which equals to

合共 Total **5,402** 美元 USD

合资格享有**末期疾病保障**：
Entitled to **Terminal Illness Benefit:**

投保额 **230%** of the Sum Assured 230,000 美元 USD

\+

终期红利[7] **Terminal Dividend**[7] 2,257 美元 USD

=

合共 Total **232,257** 美元 USD

应付保障总额 Total benefits payable : 已缴总保费[10]的 **1,433%** of Total Premiums Paid[10]

注：
△上述案例假设所有保费于到期时已被全数缴付（获豁免的保费除外）及没有任何保单贷款。所示金额均四舍五入至最接近的整数。数字为假设值及仅供举例之用，或会与实际应付金额有所出入。以上图表仅供说明之用，实际比例可能与上述有所不同。
Remarks:
△The above case studies assume that all premiums are paid in full when due (except for the waived premium) and there is no policy loan. The amounts illustrated are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences. The graphs illustrated above are strictly for illustrative purposes only and the actual scale may be deviated from the above.

注：

1. 身故保障的预设支付方式为一笔过形式支取。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。

2. 在危疾保费豁免保障的索偿等待批核期间，任何到期的保费须继续支付。在获得批准后，忠意将退回于24个月保费豁免期内的已缴到期保费（不包括利息）。

3. 末期疾病指专科医生认为极有可能在12个月内导致死亡的疾病。在不限制医疗检查规定的一般性的前提下，此类预后情况必须由忠意所选择的注册医生确认。纵使受保人被证实患上多于一项之末期疾病，忠意将只就一项末期疾病作出赔偿并只赔偿一次末期疾病保障。

4. 意外身故保障将于以下情况发生时（以较早者为准）自动终止：(i)第3个保单周年日；(ii)当应付的意外身故保障时。

5. 总保费指所有根据最新投保额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。

6. 如受保人在以下其中一个情况发生意外身故，忠意将赔偿双倍意外身故保障, 金额相等于400%总保费：
   (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。

7. 终期红利并非保证及忠意可随时更改。忠意将在每个保单周年日，于相关的保单周年通知书上通知您更新的终期红利金额（如有）。

8. 部分退保须符合忠意现行行政规则所规定的保单最低投保额。保证现金价值、终期红利、投保额、以及用以计算其相关保障的已缴总保费及总保费将于部份退保后按比例减少。

9. 终期红利锁定选项之申请将会于忠意批准后生效。然而，当申请已获批准，则不可以取消或更改。当锁定终期红利后，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。终期红利的实际金额（如有）于行使终期红利锁定选项或应付时按忠意之绝对酌情权而厘订。有关终期红利锁定选项之条款及细则的详情，请参阅保单条款。

10. 已缴总保费指所有就最新投保额在期满日前的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。

Remarks:

1. 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.

2. Any premium falling due shall continue to be paid while pending for the approval of a claim under the Critical Illness Premium Waiver Benefit. Following such approval, Generali shall refund any paid premium (without interest) during the 24-month premium waiver period.

3. Terminal Illness refers to an illness or disease which is highly likely to cause death within twelve (12) months in the opinion of a Specialist. Without limiting the generality of the Medical Examination provision, such prognosis must be confirmed by a Registered Medical Practitioner of Generali's choice. Terminal Illness Benefit will be paid for one Terminal Illness only and for once only, even if the Insured is diagnosed as having more than one Terminal Illness.

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

5. Total Premiums refers to all premiums paid and payable to Generali based on the latest Sum Assured before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.

6. If the death of the Insured is due to an Accident which happens under one of the following events, Generali will double the payment of Accidental Death Benefit to 400% of Total Premiums:
   (i) the Insured is a 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.

7. Terminal Dividend is not guaranteed and may be altered by Generali at any time. Generali will update you the amount of Terminal Dividend (if any) on the respective anniversary statement every year.

8. Partial surrender is subject to the minimum Sum Assured of the Policy as per Generali's prevailing administrative rule. Upon partial surrender, the Guaranteed Cash Value, Terminal Dividend, Sum Assured, Total Premiums Paid and Total Premiums for calculation of relevant Benefits will be reduced proportionately.

9. The Terminal Dividend Lock-in Option will be effective upon Generali's approval of the request. Upon approval, no cancellation or change of your request is allowed. After lock-in of the Terminal Dividend, Generali will correspondingly adjust the amount of any future Terminal Dividend at a rate to be determined by Generali based on the Terminal Dividend which have been locked-in. 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. Please refer to the terms and conditions in the Policy Provisions for details of the Terminal Dividend Lock-in Option.

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

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
于决定投保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。当实际通胀比预期高的时候，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余额（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着的损失。

Product Risks:

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

Inflation Risk
When you decide the Sum Assured 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 balance of 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 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年内自杀身故，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。

Important Notes:

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

主要不保事项

危疾保费豁免保障及末期疾病保障

i. 任何于本保单的签发日或任何复效生效日（以较后者为准）后60天内，出现徵兆及／或症状的疾病（因意外受伤直接导致的疾病并且该疾病于意外发生后60天内确诊的疾病除外。此例外情况仅适用于末期疾病保障）；
ii. 任何投保前已存在的状况；
iii. 人类免疫缺陷病毒(HIV) 及／或其任何相关疾病（包括爱滋病及／或其任何突变、衍生或变异情况）；
iv. 药物、酒精及／或物质滥用；
v. 触犯或企图触犯刑事行为；
vi. 在不论神智是否清醒的情况下自杀、企图自杀或自我损伤；或
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。

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

Critical Illness Premium Waiver Benefit and Terminal Illness Benefit

i. Any illness which sign(s) and / or symptom(s) manifested within 60 days following the Date of Issue or the effective date of any reinstatement of the Policy, whichever is later (except for illness caused directly by an Injury and if such illness is diagnosed within 60 days from the date of Accident. This exception is applicable for Terminal Illness Benefit only);
ii. Any Pre-existing condition;
iii. Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutation, derivation or variation thereof;
iv. Drug, substance and/or alcohol abuse;
v. Committing or trying to commit a criminal offence;
vi. Suicide, trying to commit suicide or self-inflicted injury while sane or insane; or
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.

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：
i. 受保人身故；
ii. 当应支付或支付末期疾病保障时；
iii. 保单的期满日；
iv. 保单被取消或完全退保；
v. 未能于保费缴款到期日起计30日内缴付逾期的保费，除非该保费已由批出之自动保费贷款支付；或
vi. 当债项等于或多于保证现金价值及保障累积账户余额（如有）的总和时。

Termination Conditions

The Policy shall automatically terminate on the occurrence of the earliest of the following events:
i. Once the Insured dies;
ii. Once the Terminal Illness Benefit is paid or payable;
iii. On the Expiry Date of the Policy;
iv. Once the Policy is cancelled or fully surrendered;
v. A premium is not paid by 30 days from the due date of premium, unless an Automatic Premium Loan is obtained from the Policy to settle the premium; or
vi. 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。

以下为忠意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	50% - 80%
非固定收入资产	20% - 50%

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。

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。

Investment Strategy

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

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

Asset Class	Target Asset Allocation (%)
Fixed income assets	50% - 80%
Non-fixed income assets	20% - 50%

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.

保单逆按计划

请注意，本产品为保单逆按计划之合资格寿险计划，但这并不代表您提交的保单逆按计划之申请将获得批核。本产品是否合资格乃取决于产品特点。所以，在申请保单逆按贷款时，您及您所持有之人寿保险保单仍必须符合保单逆按计划规定之申请资格。

忠意提供有关保单逆按计划的基本资料仅作参考用途，您不应单凭这些资料作出任何决定，如有任何疑问，应该咨询专业团体的意见。请注意，上述资料可能有变，包括保单逆按计划的申请资格。忠意不会承担任何责任通知您任何变动，以及该等变动如何影响您。保单逆按计划由香港按揭证券有限公司之全资附属机构香港按证保险有限公司营运。有关详情，请浏览香港按揭证券有限公司网页：www.hkmc.com.hk。

Policy Reverse Mortgage Programme ("PRMP")

Please note that this product is the eligible life insurance plan under PRMP, but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. Therefore, you and your life insurance policy are still required to meet all the eligibility criteria under PRMP before you apply for the policy reverse mortgage loan.

The general information provided on PRMP is for your reference only, and you should not make any decisions based on such information alone. You should always seek for advice from professional bodies if you have any doubts. Please note that the information provided is subject to change including the eligibility criteria for PRMP. Generali does not take any responsibility to inform you about any changes and how they may affect you. The PRMP is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: www.hkmc.com.hk.

挚爱相伴由忠意人寿（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。有关条款的定义及细则的详细资料，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。

LionPatron is underwritten by Generali Life (Hong Kong) Limited. This product brochure 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 product brochure is for reference only and does not construe as any contract or any part thereof between Generali and any other parties. This product brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. Please refer to Policy Provisions for details of terms and conditions. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.

忠意人寿（香港）有限公司
Generali Life (Hong Kong) Limited

香港太古城英皇道1111号21楼
21/F, 1111 King's Road, Taikoo Shing, Hong Kong

电话 Tel: +852 2521 0707　　传真 Fax: +852 2521 8018

电邮 Email: info@generali.com.hk

网址 Website: generali.com.hk

Generali Hong Kong

RL/LP/ENSC/DEC25